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*Ontario Legislative Assembly*

# SESSIONAL PAPERS

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VOL. LIX.—PART II.

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FIRST SESSION

OF THE

## SEVENTEENTH LEGISLATURE

OF THE

## PROVINCE OF ONTARIO

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SESSION 1927

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1928

# WESLEY J. JARVIS



THE UNIVERSITY OF TORONTO

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# LIST OF SESSIONAL PAPERS

PRESENTED TO THE HOUSE DURING THE SESSION.

TITLE.	No.	REMARKS.
Accounts, Public.....	1	<i>Printed.</i>
Agriculture, Department of (Minister), Report.....	21	<i>Printed.</i>
Agriculture, Department of (Statistics), Report.....	22	<i>Printed.</i>
Agriculture and Colonization Committee Report.....	44	<i>Not Printed.</i>
Auditor's Report.....	27	<i>Printed.</i>
Children's Protection Act, Report.....	19	<i>Printed.</i>
Civil Service Commissioners, Report.....	45	<i>Not Printed.</i>
Education, Orders-in-Council.....	32	<i>Not Printed.</i>
Education, Report.....	11	<i>Printed.</i>
Election, General, Records.....	25	<i>Printed.</i>
Estimates.....	2	<i>Printed.</i>
Extra-mural Employment Report.....	43	<i>Printed.*</i>
Game and Fisheries.....	9	<i>Printed.</i>
Game and Fisheries Committee, Report.....	42	<i>Not Printed.</i>
Health, Report of Registrar General, Department of (Births, Marriages and Deaths).....	13	<i>Printed.</i>
Health, Board of, Report.....	14	<i>Printed.</i>
Highways Improvement Fund.....	39	<i>Not Printed.</i>
Hospitals and Charitable Institution, Report.....	17	<i>Printed.</i>
Hospitals for Insane, Feeble-minded and Epileptics.....	15	<i>Printed.</i>
Hydro-Electric Power Commission, Report.....	26	<i>Printed.</i>
Insurance and Friendly Societies.....	6	<i>Printed.</i>
Insurance on Government Property, Return.....	47	<i>Not Printed.</i>
Labour Department, Report.....	10	<i>Printed.</i>
Lands and Forests Department, Report.....	3	<i>Printed.</i>
Legal Offices, Report.....	5	<i>Printed.</i>
Loan Corporations, Registrar of, Report.....	7	<i>Printed.</i>
Luxury Tax Act, 1925, Return.....	33-34	<i>Not Printed.</i>
Mines Department, Report.....	4	<i>Printed.</i>
Minimum Wage Board, Report.....	38	<i>Printed.</i>
Northern Development, Orders-in-Council.....	37	<i>Not Printed.</i>
Northern and Northwestern Development Act, 1912, Report.....	46	<i>Printed.</i>

\*See Board of Parole Report.

TITLE.	NO.	REMARKS.
Ontario Athletic Commission, Report.....	31	<i>Not Printed.</i>
Ontario Railway and Municipal Board, Report.....	24	<i>Printed.</i>
Ontario Temperance Act, Report.....	20	<i>Printed.</i>
Ontario Veterinary College, Report.....	29	<i>Printed.</i>
Parole and Probation Board, Report.....	16	<i>Printed.</i>
Police Commissioner, Report.....	36	<i>Printed.</i>
Policy Holders Mutual Life Insurance Co., Return.....	48	<i>Not Printed.</i>
Prisons and Reformatories, Report.....	18	<i>Printed.</i>
Public Service Superannuation Board, Report.....	41	<i>Not Printed.</i>
Public Works, Report.....	8	<i>Printed.</i>
Rural Public and Separate Schools, Grants to, Report....	30	<i>Not Printed.</i>
Secretary and Registrar, Report.....	40	<i>Not Printed.</i>
Statutes Distribution, Report.....	35	<i>Not Printed.</i>
Temiskaming and Northern Ontario Railway, Report....	23	<i>Printed.</i>
Toronto, University of, Report.....	12	<i>Printed.</i>
Workmen's Compensation Board, Report.....	28	<i>Printed.</i>



# LIST OF SESSIONAL PAPERS

Arranged in Numerical Order with their Titles at full length;  
the name of the Member who moved the same, and  
whether ordered to be printed or not.

---

## CONTENTS OF PART I

- No. 1 Public Accounts of the Province for the year ending October 31st, 1926. Presented to the Legislature, February 22nd, 1927. *Printed.*
- No. 2 Estimates, Supplementary, for the service of the Province for the year ending October 31st, 1927. Presented to the Legislature, March 22nd, 1927. *Printed.* Further Supplementary Estimates for the year ending October 31st, 1927, presented to the Legislature, February 22nd, 1927. *Printed.* Estimates for the year ending October 31st, 1928, presented to the Legislature, March 23rd, 1927. *Printed.*

## CONTENTS OF PART II

- No. 3 Report of the Department of Lands and Forests for the year ending October 31st, 1926. Presented to the Legislature, March 23rd, 1927. *Printed.*
- No. 4 Report of the Department of Mines for the year 1926. Presented to the Legislature, March 23rd, 1927. *Printed.*
- No. 5 Report of the Inspector of Legal Offices for the year 1926. Presented to the Legislature, March 24th, 1927. *Printed.*
- No. 6 Report of the Superintendent of Insurance for the year 1926. Presented to the Legislature, March 15th, 1927. *Printed.*

## CONTENTS OF PART III

- No. 7 Report of the Registrar of Loan Corporations for the year 1926. Presented to the Legislature, March 15th, 1927. *Printed.*
- No. 8 Report of the Minister of Public Works for the year 1926. Presented to the Legislature, March 3rd, 1927. *Printed.*
- No. 9 Report of the Department of Game and Fisheries for the year 1926. Presented to the Legislature, March 29th, 1927. *Printed.*

- No. 10 Report of the Department of Labour for the year 1926. Presented to the Legislature, March 3rd, 1927. *Printed.*
- No. 11 Report of the Minister of Education for the year 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 12 Report of the University of Toronto, for 1926. Presented to the Legislature, February 3rd, 1927. *Printed.*

#### CONTENTS OF PART IV

- No. 13 Report upon Births, Marriages and Deaths for the year 1926. Presented to the Legislature, February 3rd, 1927. *Printed.*
- No. 14 Report of the Provincial Board of Health for the year 1926. Presented to the Legislature, February 22nd, 1927. *Printed.*
- No. 15 Report respecting the Hospitals for Insane, Feeble Minded and Epileptic. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 16 Report of the Board of Parole for the year 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 17 Report respecting Hospitals and Charitable Institutions for the year 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 18 Report respecting Prisons and Reformatories for the year 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 19 Report respecting Children, Neglected and Dependent, for the year 1926. Presented to the Legislature, March 22nd, 1927. *Printed.*
- No. 20 Report of the Board of License Commissioners on the operation of The Ontario Temperance Act for the year 1926. Presented to the Legislature, March 30th, 1927. *Printed.*
- No. 21 Report of the Department of Agriculture for the year 1926. Presented to the Legislature, March 30th, 1927. *Printed.*
- No. 22 Report of the Statistics Branch, Department of Agriculture, for the year 1926. Presented to the Legislature, March 30th, 1927. *Printed.*
- No. 23 Report of the Temiskaming and Northern Ontario Railway Commission for the year 1926. Presented to the Legislature, March 15th, 1927. *Printed.*
- No. 24 Report of the Ontario Railway and Municipal Board for the year 1926. Presented to the Legislature, March 29th, 1927. *Printed.*



## CONTENTS OF PART V

- No. 25 Return from the Records of the General Elections to the Legislative Assembly held 20th November and 1st December, 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 26 Report of the Hydro-Electric Power Commission for the year 1926. Presented to the Legislature, March 28th, 1927. *Printed.*
- No. 27 Report of the Provincial Auditor for the year 1925-26. Presented to the Legislature, March 24th, 1927. *Printed.*
- No. 28 Report of The Workmen's Compensation Board for the year 1926. Presented to the Legislature, March 25th, 1927. *Printed.*
- No. 29 Report of the Ontario Veterinary College for the year 1926. Presented to the Legislature, March 15th, 1927. *Printed.*
- No. 30 Report of Legislative Grants to Rural and Urban Public and Separate Schools. Presented to the Legislature, February 3rd, 1927. *Not Printed.*
- No. 31 Report of the Ontario Athletic Commission for the year 1926. Presented to the Legislature, February 18th, 1927. *Not Printed.*
- No. 32 Copies of the Regulations and Orders-in-Council made under the authority of The Department of Education Act, or of the Acts relating to Public Schools, Separate Schools or High Schools. Presented to the Legislature, February 18th, 1927. *Not Printed.*
- No. 33 Return to an Order of the House, dated February 18th, 1927, that there be laid before the House a Return showing all regulations made by the Lieutenant-Governor in Council under and by virtue of Section 7 of The Luxury Tax Act, 1925. Presented to the Legislature, February 22nd, 1927. Mr. Newman. *Not Printed.*
- No. 34 Return to an Order of the House, dated February 18th, 1927, that there be laid before the House a Return showing all regulations made by the Lieutenant-Governor in Council under and by virtue of Section 5 of The Gasoline Tax Act, 1925. Presented to the Legislature, March 3rd, 1927. Mr. McQuibban. *Not Printed.*
- No. 35 Report on the Revised and Sessional Statutes for the year 1926. Presented to the Legislature, March 15th, 1927. *Not Printed.*
- No. 36 Report of the Commissioner of Provincial Police Force for 1926. Presented to the Legislature, March 17th, 1927. *Printed.*
- No. 37 Copies of the Orders-in-Council made under the authority of The Northern Development Act, 1926, from April 13th, 1926, to February 1st, 1927. Presented to the Legislature, March 17th, 1927. *Not Printed.*

- 
- No. 38 Report of The Minimum Wage Board for the year 1926. Presented to the Legislature, March 22nd, 1927. *Printed.*
- No. 39 Statement showing all sums credited to The Highway Improvement Fund and all sums chargeable thereto for year 1926. Presented to Legislature, March 22nd, 1927. *Not Printed.*
- No. 40 Report of the Secretary and Registrar for the Province for the year 1926. Presented to the Legislature, March 22nd, 1927. *Not Printed.*
- No. 41 Report of The Public Service Superannuation Board for the year 1926. Presented to the Legislature, March 23rd, 1927. *Not Printed.*
- No. 42 Report of the Fish and Game Committee of the Ontario Legislature. Presented to the Legislature, March 23rd, 1927. *Not Printed.*
- No. 43 Report of the Commissioner under The Extra-Mural Employment of Sentenced Persons, Act, 1921, for the year 1926. Presented to the Legislature, March 29th, 1927. *Printed.* See Sessional No. 16.
- No. 44 Report of the Standing Committee on Agriculture and Colonization. Presented to the Legislature, March 29th, 1927. *Not Printed.*
- No. 45 Report of the Civil Service Commissioner for the year 1926. Presented to the Legislature, March 30th, 1927. *Not Printed.*
- No. 46 Report on operations under The Northern and Northwestern Ontario Development Act, 1912, for the year 1926. Presented to the Legislature, March 31st, 1927. *Printed.*
- No. 47 Return to the Order of the House dated February 18th, 1927, that there be laid before the House a Return showing the amount of insurance carried on each parcel of property, real and personal, of the Province of Ontario, with the names and addresses of the Agents who placed the various insurances. Presented to the Legislature, March 31st, 1927. Mr. Mewhinney. *Not Printed.*
- No. 48 Return to the Order of the House dated March 31st, 1927, that there be laid before the House a Return of all correspondence between Evan Gray, late Inspector of Insurance, and S. C. Tweed, A. M. Featherstone, The Ontario Equitable Life and Accident Insurance Co., Hon. F. C. Biggs and others, with reference to the purchase of the Policy Holders' Mutual Life Insurance Co., by The Ontario Equitable Co. Presented to the Legislature, March 31st, 1927. Mr. Hogarth. *Not Printed.*
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# REPORT

OF THE

## Minister of Lands and Forests

OF THE

### PROVINCE OF ONTARIO

For the Year Ending 31st October

# 1926

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO

Printed and Published by the Printer to the King's Most Excellent Majesty

1927





TO HIS HONOUR WILLIAM D. ROSS, ESQ.,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1926.

WILLIAM FINLAYSON,  
*Minister.*



HONOURABLE WILLIAM FINLAYSON,  
*Minister of Lands and Forests.*

We have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1926, said report being divided into two parts—Part One dealing with matters affecting Lands and Forests proper, and Part Two dealing with matters under the head of Forestry.

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

E. J. ZAVITZ,  
*Deputy Minister,  
Forestry.*

# CONTENTS

## PART I

	Page
Minister's Preface.....	7
<b>APPENDICES:</b>	
No. 1. Department Inside Officers and Clerks.....	18
2. Department Outside Officers and Inspectors.....	20
3. Statement of Lands Sold and Leased with Collections.....	23
4. Gross Revenue.....	24
5. Revenue Refunds.....	25
6. Receipts (Special Funds).....	26
7. Gross Disbursements (exclusive of Northern Development shown in special Report).....	27
8. Timber cut and amounts accruing re Dues, etc.....	29
9. Revenue from Woods and Forests.....	30
10. Acreage under License and Pulp Concessions.....	30
11. Locations, etc., under Free Grant Section of Public Lands Act.....	31
12. Lands Sold.....	36
13. Statement of Patents, Leases, etc., issued.....	44
14. Report of Records Branch.....	44
15. Report of Director of Surveys on Crown Surveys.....	45
16. Statement of Municipal Surveys Confirmed.....	48
17. " Municipal Surveys Ordered.....	49
18. " Crown Surveys in Progress.....	51
19. " Crown Surveys Completed.....	52
20. Surveyor's Report, 9th Base Line and Meridian Lines, District of Patricia....	54
21. " " Township outlines, District of Patricia.....	55
22. " " 9th Meridian line, District of Patricia.....	57
23. " " Base and Meridian lines District of Rainy River.....	61
24. " " Traverse Allanwater and part Ogoki Rivers, District of Thunder Bay.....	62
25. " " Lower and Middle Shebandowan Lakes, District of Thunder Bay.....	64
26. " " Townships of Echo, Pickerel and Vermillion, District of Kenora.....	65
27. " " Lakes and Islands, Townships of Elmsley, Burgess and Crosby.....	66
28. " " Lakes in Township of Bedford.....	67
29. Statement of Timber Sales.....	70
30. Agreement, Provincial Paper Mills, Limited.....	81
31. " Spruce Falls, Company, Limited.....	89
32. " Fort William Paper Company, Limited.....	96
33. " Thunder Bay Paper Company, Limited.....	104
34. " Nipigon Corporation, Limited.....	111
35. " C. Howard Smith.....	120

## PART II

No. 36. Forestry Branch Report—(1) Forest Fire Protection.....	128
(2) Air Service.....	146
(3) Air Operations.....	156
(4) Reforestation.....	169

# Report of the Minister of Lands and Forests of the Province of Ontario

For the Year ending 31st October, 1926.

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## STATUTORY CHANGES

In 1912 an Act was passed for raising money on the Credit of the Consolidated Revenue Fund of Ontario for the primary purposes of encouraging and assisting in the Development of Northern Ontario. The responsibility of administering the Act was placed on the Minister of Lands and Forests and the Northern Development Branch thus came into being. This Branch continued as such until the Session of 1926 when, because of its increased work involving the administration of the bridge, culvert and drain building in the northern portions of the Province, formerly conducted by the Department of Public Works, a special Department of the Service was established to be known as the Department of Northern Development. (See 6, Geo. V, Cap. 10.) Mr. Chas. H. Fullerton, who had been formerly Director of this Branch, and in 1925 named Deputy Minister, was to continue in the capacity and to perform in addition to the duties in connection with Northern Development those pertaining to Colonization Roads.

Another important amendment to the Public Lands Act (see 16 Geo. V, Cap. 8) was passed by the Legislature in 1926 under which provision was made for the appointment by Lieutenant-Governor in Council of a Deputy Minister of Forestry, whose duties comprise those related to and connected with reforestation, forest protection, forest research and investigation. Mr. E. J. Zavitz, Provincial Forester, was appointed Deputy Minister of Forestry and is now functioning in this capacity.

In consequence of the above changes the following report omits such information dealing with Northern Development as past Reports recorded and naturally divides itself into two parts:—*Part One*—covering The Department of Lands and Forests proper and *Part Two* the Forestry Branch of the Department.

*Part One* is essentially both collecting and spending in its character and embraces all land operations in their diversified form, including settlement and disposition of land for a variety of purposes, Crown Surveys, Water Powers, Timber Sales, Logging and Lumbering Operations, Pulp and Paper Industry, Timber Cruising and Accounting.

*Part Two* is spending in its nature and specifically applies to those services operated under the head of Forestry. These include Forest Fire Protection, Air Operations, Reforestation and Forest Investigation.



## LAND TRANSACTIONS

## SETTLEMENT

Normal activity continued in land settlement throughout the fiscal year just closed. While the acreage sold for settlement purposes was less, to a certain extent than the preceding year, the actual purchases increased, largely within the area traversed by the Transcontinental Railway.

The unit of farm holdings having been reduced from 160 to 80 acres in the Great Clay Belt accounts for the decrease in acreage. The departure in thus allotting land was induced by a desire to promote more intensive cultivation, encourage more compact settlement and a greater measure of community life. Although some criticism has been offered to this policy it is confidently expected that these anticipated results will materialize and a more economic method of road building and local improvements will accrue to the advantage of the Province and the pioneer agricultural communities.

Certain group settlements established in the Clay Belt along the Transcontinental and in the northwest part of the Province, referred to in last year's report, continue to make progress and are already taking steps to enlarge the circle of colonization within their respective zones by inviting relatives and friends to migrate from other climes and share the lot of their earlier pioneer brethren.

Their lands being well covered with pulp and the markets of the world being opened to the bona-fide settler, afford golden opportunities to secure ready money in the early stages of clearing and cultivating land. Their lot is made more easy through the Government's system of making loans for the purchase of seed grain and farm stock and otherwise granting assistance by establishing experimental farms and making substantial grants for education and certain legitimate public enterprises. The hardy settlers of the newer districts are now brought in to closer touch with the seat of government through contact with the Supervisor of Settlement, whose regular visits conduce to a better understanding of the needs of the different sections.

Several propositions have been submitted and considered during the year for the establishment of new settlements on a colony basis. Recognizing that the future growth and assured industrial and commercial prosperity is dependent upon a steady increase in population, the Government is prepared to encourage the right type of immigrant and place him on land where, with a reasonable application of the principles of industry and thrift, he will succeed in hewing out and building up a real permanent home.

## CHECKING SYSTEM

Precautionary measures are regularly taken to ensure an adequate fulfillment of the settlement regulations and although "Eternal Vigilance" is a recognized watch term with official inspectors, certain individuals under the guise of colonizing go into possession of land and in wholesale fashion strip the pulpwood therefrom. Systematic checking both on work done and in issuing clearances on a holdback co-operative system with purchasers is proving an effective remedy. Just penalties in each case are discouraging the pulpwood pirate and bringing to the Crown a revenue to which it is properly entitled. All legitimate settlers in their wood operations are duly protected and afforded every facility within reason of securing early clearances to enable them to market their pulpwood.

## CLERGY LANDS

During the year there were sold 320 acres for \$202.50 and there was collected on sales of previous years \$242.61, making a total collection of \$445.11.

## COMMON SCHOOL LANDS

There were no sales of these lands during the past year but there was collected on account of previous years' sales—\$1,962.31.

## UNIVERSITY LANDS

The number of acres of these lands sold during the year was 657.44 for \$328.35 and there was collected on account of sales of previous years \$411.60, making total collections of \$739.95.

## CROWN LANDS

The total acreage sold for agricultural, townsite and tourist purposes during the year was 86,220.10 acres for \$106,446.81, and there was collected on account of sales of previous years \$6,658.22, making total collections of \$113,105.03.

The total number of acres leased for various purposes was 38,507.27 for \$10,136.58 and there was collected on lands leased in previous years \$104,470.14, making a total collection of \$114,606.72. (See Appendix No. 3.)

## MILITARY GRANTS

During the year twelve certificates were surrendered and two patents were issued. Under the Act approximately 13,998 certificates were issued and of these 1,033 are still outstanding.

The above has no reference to the special privilege accorded returned Canadian overseas soldiers of the Great War, who are entitled to acquire, free of charge, a farming location in Northern Ontario, subject, however, to all settlement regulations. Fifty-nine returned men took advantage of this opportunity during the year. Because of failure to comply with the regulations, sixty-seven, previously located under these regulations, forfeited their locations, which is an improvement on the previous year when seventy-two locations were cancelled.

## TOURIST LANDS

The influx of summer visitors or tourists to our provincial parks and quiet retreats continues to grow. With our improved highways, well stocked lakes, wooded reserves and attractive stopping places, the tourist is becoming better acquainted. The great Algonquin Park, the Mecca of visitors annually from many lands, has a large patrol staff of efficient rangers and guides to see that law and order are duly enforced and to extend courtesy to and co-operate with transients within the Park limits.

At Rondeau Park, in Kent County, over 250 cottages are constantly occupied for the summer months and of these a large percentage is from our American friends to the south. Facing the lake on one side, with beautiful Rondeau Bay on the other, and a stately mixed growth of timber between, this park of 7,000

acres is a most entrancing spot. The red deer, Canada goose, wild turkey and other forms of wild life, as well as a gorgeous array of domesticated pheasants, delight the daily visitor.

Those seeking the long, solitary canoe route retreats with abundance of all forms of wild animal and game life, take to Quetico Park in the District of Rainy River, on the Minnesota border. Here the game fish are found in copious numbers and the densest stands of towering white pines. Lakes without number beckon the health seeker, the summer traveller, the camper, the angler or the hunter—Timagami in Nipissing, Ramsay in Sudbury, Remi in Cochrane, Lake of the Woods in Kenora, and a host of others in the Districts of Algoma, Thunder Bay, and Patricia. There is no portion of this continent so lavishly endowed by Nature for the satisfaction of human desires as Ontario, who with open arms ever extends an invitation to all to enjoy its charms. (For tourist sales see Appendix No. 12.)

### RESERVED AREAS

Special consideration has been given to the necessity of centralizing settlement and discouraging the practice of applying for farming areas in remote sections and in zones more adapted to mining, forestry or other purposes. Intensive efforts are being directed along lines of actually segregating areas for their exclusive retention for forest development. Many of the old areas in certain parts opened years ago for farming, without any scientific or systematic investigation to determine their potentialities, have been in whole or in part acquired and abandoned. Isolated settlement throughout such areas is still, under exacting conditions, being attempted, but the general results are not encouraging.

To attempt any system of transplanting indigent settlers to more productive areas would incur problems difficult of solution, notwithstanding the obvious justification of such action. Yet the importance of the subject warrants careful survey on the part of the Government with a view to providing means of saving future generations from similar consequences. It may be found necessary to acquire occupied pockets or isolated lots of semi-productive land in townships more conducive to production of timber than farm wealth and then hold such townships for the particular purpose of natural reforestation.

It is worthy of note that sane measures have been adopted and wise practices followed for some time in the Department in dealing with requests for locations in doubtful sections, and in this way the practical exemption of large tracts of land from the operation of the Sale Regulations is made more easy. Provision is being made for extending our line of inquiry and collating additional data upon which reservations may be made and adequate restrictions fixed.

Departmental officials in outlying sections and those through whom appeals are so insistently presented for individual lots or for the opening of certain areas generally conceded to be primarily unfit for agriculture, will be especially asked to suppress local prejudices and visualize the problem from a provincial point of view. Much is heard during this great post-war reconstruction period of stabilizing the standard of currency in certain countries. No finer opportunity of permanently stabilizing Ontario finances lies than in perpetuating her timber wealth by rigidly enforcing the policy of retaining burnt-over and untillable sections for rehabilitation by Nature and, where necessary, by artificial planting. Hereafter greater consideration shall be given to the so-called wood lot application, which is so often made apparently for the exclusive gradual use of the



individual settler, who, after acquiring possession, entirely denudes it of the timber and then abandons it. Some working arrangement may have to be followed by which limited cordage may be had on reasonable terms by real substantial settlers. Pasture lots are not infrequently acquired as such and later on exploited for the little timber or wood thereon. Bona fide ranchers or settlers are equitably treated and need have no fear of being discriminated against, but the land grabber, under the affected air of a hardy toiler of the soil, will be more carefully considered and his application hereafter more intimately scrutinized.

The withdrawal of a given area from sale and allocating it for a provincial forest does not exempt its use for recreational purposes such as hunting, fishing, summering, etc. Reasonable opportunities will be afforded those in pursuit of pleasure and health to obtain parcels by license or lease within certain restricted zones.

In segregating and setting areas aside as provincial forest reserves the Department aims:

- (1) To provide protection for, and maintenance of, growing timber under advanced scientific management.
- (2) To foster the growth of timber areas adapted for such and not suitable for agriculture.
- (3) To conserve the source of our water supply for hydro power and other purposes.
- (4) To protect the wild life of the Province and produce breeding grounds for surrounding areas.
- (5) To furnish opportunities for uninterrupted nature study and experimental forestry.
- (6) To enlarge the health and recreation centres of the Province.
- (7) In short, to aid Nature in perpetuating her wealth that it may be judiciously developed for the benefits of present and future generations.

#### SURVEYS AND WATER POWERS

Important township outlines and base and meridian lines were run in the northwest part of the Province. The Red Lake mining trek, with its consequent myriad of recorded claims and possible additional interest in contiguous territory later on, caused very substantial surveys to be undertaken the past summer.

Expectations with regard to the aerial photography to be undertaken by the Topographical Survey Branch of the Department of Interior in collaboration with ground control parties of our Survey Service were not fully realized; yet important work of this character was carried on in the northwestern part of the Province by the Dominion Government, particularly in the Red Lake, Woman Lake, and Lake Nipigon sections. The aerial photographic mapping was carried on in co-operation with the geological and survey divisions of Ontario.

Important survey lines were run and ground controls established by Ontario in the Quetico Park region in Rainy River District under the directions of the Survey Branch and this ground work will, it is expected, be utilized the coming flying season by Dominion engineers in extending their aerial photography and direct mapping of countless lakes and other information for the service of the public. (See Appendices Nos. 15 to 28.)

A number of prime areas suitable for summer purposes were subdivided, valued and listed for sale, and these areas will be catalogued in a new publication to be issued the coming summer.

The water power industry of Ontario, the result of the extended vision and engineering skill of her own public men, has reached tremendous proportions, the Hydro-Electric System, based on the principle of public ownership and power at cost, being world-wide in its reputation. These natural power resources are under the jurisdiction of this Department and the policy is to regard them as the inalienable right of the people. Consequently no powers are sold, the Crown merely leasing them under terms and conditions compatible with the situations obtaining and the necessity of developing our natural wealth. In addition to the programme followed by the Hydro Commission during the past year, covering the enlargement of Nipigon plant to 72,000 horsepower and negotiations for Gatineau power, developments were commenced by the Spruce Falls Company at Smoky Falls on the Mattagami River some sixty miles north from Kapuskasing on the Transcontinental, where approximately 70,000 horsepower will be provided. The Backus-Brooks interests have been proceeding to a development of some 37,000 horsepower on the Seine River in the Rainy River District, which will augment the supply of the Fort Frances Paper Mill, the capacity of which has been increased to 250 tons daily.

Renewed interest has been shown in the power on the Michipicoten River in the Algoma District, where, due to an expected impetus in the mining district, demands for hydro-electric energy are growing.

With the completion of the new installations now under construction, Ontario will continue to hold its high status as the power-producing province of Canada.

#### ( LOGGING INDUSTRY )

The somewhat continued uncertain demand for and the keen outside competition in pine and spruce lumber was reflected in the cut for the last logging season. While building operations in varied localities showed healthy activity, lower grade material and imported western and southern products appreciably displaced Ontario's high grade red and white pine and spruce.

Ontario operators in this class of timber, to protect themselves against the unstable market and the possibility of holding over large stocks that mean added carrying charges and uncontrollable overhead, naturally limited their bush output. Thus the pine cut (including jack pine) for the season just closed was less by 70,000,000 feet than for the preceding year, while the other classes of sawlogs were subject to a decrease of approximately 17,000,000 feet.

There was also a noticeable decrease in the production of railway ties from Crown areas, only some 1,800,000 against 2,700,000 for the season of 1924-25.

The general restrictions of such operations were seriously reflected in the timber revenue and at the present moment a survey of the conditions does not warrant the assurance of any sudden improvement. The consequence is that some hesitation is shown by certain large producers in entering upon very extensive operations. Others have decided for various reasons to refrain from putting gangs in the bush and to wait for less speculative periods. (See Appendix No. 8.)

#### ( PULPWOOD OPERATIONS )

While timber operators found it necessary to restrict their cut the pulpwood dealers and a number of limit holders increased their cordage over the previous year by 50 per cent., this increase assisting very materially in counteracting the adverse effect of reduced operations in other lines.



(The pulpwood industry, with its pulp and newsprint production, has done much towards improving international trade balances and giving a stability to Ontario commercial development. From now on the demand for pulpwood for home consumption must necessarily grow. The extension to present plants and the proposal for additional ones are vitalizing factors in maintaining the market for the settler and the small pulpwood limit holder, while the clear-cut policy of the Government, as indicated in new agreements to regularly allocate the areas and designate the size and type of timber to be cut, is conducive to permanency.)

Substantial additions are being made to the Fort Frances paper mills which mean doubling the output to 250 tons of paper daily.

Important progress is being made at the head of the lakes around Port Arthur, Nipigon and Fort William, where the four outstanding firms, Provincial Paper Mills, Nipigon Corporation, Thunder Bay Company, and Fort William Paper Company, are making extensive additions which on completion will make this section probably the most important paper producing centre in the world.

Under the agreements made, increases in capital investment at this point alone will total over \$22,000,000; in employees over 1,300 in the mills alone and over 7,000 in the bush.

Then on the Transcontinental, the Spruce Falls Company have just completed a logging railway and transmission right-of-way for sixty miles from the railway north to Smoky Falls, where they propose to develop hydro-electric power to run the paper mill at Kapuskasing, the capacity of which is being increased from 115 to 550 tons of newsprint per diem.

The effect of such a huge development in this new section may be gauged when it is realized that this firm, when their extensions are completed and the mill in full operation, will employ no less than 700 men in and about the mill and 3,500 in the bush.

During the past year the Howard Smith Paper Mills at Cornwall made large additions to their mill for increased production in the highest grade of note and writing paper and a variety of other products. This mill is one of the very few mills in Ontario consuming poplar pulpwood and the pioneer settler and the owner of poplar lots are finding a new outlet for this type of wood, the market for which has been most restricted.

The Province is fully assured of the continued expansion of the great pulp and paper industry as the Government, in all its new agreements, has insisted on home production to the limit, every cord of our wood going into paper.

Hand in hand with the constantly growing paper industry goes the harnessing and developing of some of the important water powers of the newer parts of the Province, all of which powers remain the property of the Crown, leases covering their use amply protecting the public against monopolistic rates for municipal and individual purposes; railway tonnage is increased, the labour market improved, and a continued commercial prosperity guaranteed.

#### MILL LICENSES

Number of Mill Licenses issued October 31st, 1925, to October 31st, 1926—777. Of this number 499 paid no license fees, as the daily capacity of the mills was less than 10,000 feet B.M. Of the remaining 278, 168 were for saw mills, 39 pulp and paper mills, 10 lath mills, 24 shingle mills, 2 veneer mills, 23 stave, heading and hoop mills, 3 tie mills, and 9 rossing mills.

## TIMBER SALES

Exclusive of the pulp concessions proper, covered by special agreements in pursuance of advertised conditions and public competition, there were forty-four areas sold during the fiscal year; fifteen of these each contained one square mile or less, while the other twenty-nine aggregated 373 square miles. In this acreage practically every district was represented and every type of producer, from the white pine operator and tie maker to the lath man and pulp and paper manufacturer. White pine ranged in price from \$6 to \$16 per thousand feet B.M., jack pine from \$2.50 to \$18, the latter price being no doubt an inflated one. The jack pine bids were very substantial and gave evidence of the desire of tie operators to fill railway contracts. Pulpwood stumpage varied from simple dues of \$1.40 a cord in the case of spruce to \$3.95; balsam from \$1 to \$2.95; and other classes of pulpwood, poplar and jack pine from 40c. to 65c. (See Appendix No. 29.)

The Hawk Lake Company acquired some sixty square miles in the Cochrane District on the Temiskaming & Northern Ontario Railway extension, where a sawmill is now in operation and the company will invest heavily in robbing plants and drum barkers. This industry will play an important part in providing freight for this new portion of the Provincial Railway.

The Beaver Wood & Fibre Company, with an enlarged paper outfit at Thorold, Ontario, secured the townships of Ottaway and Duff in Cochrane District on the Transcontinental Railway and will ship their wood over the Temiskaming & Northern Ontario Railway and other lines to their Thorold plant. New sawmills and drum barking installations in the vicinity of these townships are expected to result within the next year.

Special pulpwood agreements were consummated between the Government and successful tenderers in outstanding instances. The poplar on an area of 350 square miles, partly in Sudbury, Timiskaming and Cochrane, was disposed of to C. Howard Smith for supplies to the Cornwall Paper Mill, where very important extensions have been made and plans are in progress for a more extended development involving varied products. (See Appendix No. 29.)

The Spruce Falls Company augmented their previous holdings by securing new areas in the watersheds of the Kapuskasing, Ground Hog and Mattagami Rivers and have already taken advanced steps towards a huge expansion to meet their obligations. A huge water power development at Smoky Falls, a sixty-mile logging railway from the Falls to Kapuskasing and an ultimate daily output of 500 tons of paper have been assumed and in part already completed.

The Nipigon Corporation, Limited, with plant at Nipigon, the Thunder Bay Company and Provincial Paper Mills, with plants at Port Arthur, and the Fort William Paper Company, Limited, with plant at Fort William, acquired separate and distinct cordage areas in the Nipigon watershed and have to date proceeded along lines of extending their industries in accordance with the stipulations laid down by the Crown.

As announced in last year's report, which presaged the agreements, the expansion of the paper output will redound not only to the industrial and commercial progress of the regions immediately affected, but to the general prosperity of the whole Province and the Dominion itself, because of the buoyancy it gives to international trade and the stability to the Canadian dollar. (See Appendices Nos. 30 to 35.)

## FOREST CRUISING AND ESTIMATING

All small areas of township size offered for sale from time to time are intensively cruised and estimated by rangers, directly attached to the offices of the Crown Timber Agents, who are directed to show the type, quantities and qualities of the timber or wood thereon.

Information on the cutting and driving possibilities is tabulated as a guide to the Department in fixing its upset price for competition.

The large areas comprised in pulp concessions are carefully mapped by trained officials of the Forestry Branch, and the ground men, working in close conjunction with the air men, make systematic cruises and scientific calculations to determine the approximate cordage on a given area. Such work was continued during the year and new regions were in detail mapped and estimated as to type, quantities and growth of the timber.

The time saved by using the aerial mapping system in collaboration with ground foresters is an important factor in furnishing inventories of our resources. The Department may without fruitless effort intelligently consider industrial propositions on their own merits. The speculative feature of promotions is largely eliminated and sane business conclusions readily reached. (See Appendix No. 36.)

## FOREST FIRE PROTECTION

The season as a whole was, like the two preceding seasons, particularly favourable for forest fire control. There were no really prolonged and serious periods of hazard so conducive to large fires, the rainfall throughout the summer months being great in frequency rather than in quantity and the staff was able to control most fires before any material loss was occasioned. The general public, too, is taking more interest in fire protection, resulting in the reporting of fires to the rangers and enabling them to extinguish many before getting beyond control.

In the outlying regions of the Province the detection of fires was carried out largely through the use of aircraft and in the Red Lake mining area the transportation of fire fighters and fire-fighting equipment was done almost entirely by aircraft.

The total area of land burned over was 88,374 acres, the smallest acreage since 1918. Of this amount 14.4 per cent. was timber land, 25.2 per cent. land which has been logged over, 32.7 per cent. second growth, and 27.7 per cent. barren and grass lands.

Great quantities of slash, particularly in the Clay Belt region, were burned under permits issued by the fire rangers, very few of these permit fires getting beyond control.

The supply of fire-fighting equipment was augmented by the purchase of additional fire-fighting units, tents, blankets, canoes, motor boats and motor trucks. In municipal fire protection speed in getting to a fire with up-to-date fire-fighting apparatus is an essential factor in fire control and this is no less true in forest fire protection.

The total cost of forest protection for the year was somewhat less than in the previous year, the cost of actual fire fighting being half what it was in 1925. (See Appendix No. 36.)



## REFORESTATION

The work at the three chief nurseries was carried on this year along broader lines, resulting in an increased output of nursery stock. The transplant nurseries at the Sand Banks and Kemptville have been restocked for local distribution. One new county forest was established and planting work begun. Seed collecting was the most successful in the history of the Department. Large quantities of native species are on hand for use in urgent reforestation projects. For a detailed report of this work. (See Appendix No. 36.)

## REVENUE

The forest resources provide by far the largest share of the revenue for the Department, over 90 per cent. of returns being directly due to the operations of the Woods and Forests Branch, the balance to land sales, leases, water power rentals, etc.

The total amount collected was \$4,494,720.03, less by half a million than that of the previous year, 1925, when the largest revenue in the history of the Department was collected. The difference was largely due to reduced cutting operations reflected in both the bonus and timber dues. The sale of lands accounted for \$116,252.40, or 12 per cent. increase over the preceding year. Rentals brought \$116,027.47, and miscellaneous items, including refunds, the remaining revenue. As the outlook for any increased production in the logging or lumbering industry during the ensuing year is not bright any addition to the revenue is not expected. A certain return is expected from the Provincial Land Tax Act, the first returns of which are due and payable on February 1st, 1927. (See Appendix No. 4.)

## DISBURSEMENTS

The total expenditures for the year totalled \$2,453,731.84, which excludes those formerly covered in this report under the heading of Colonization Roads and Northern Development. While the Fire Ranging Service cost less by nearly \$200,000 and Forest Ranging by over \$35,000 and other services by lesser proportions, there were counteracting increases in other services. Surveys ran \$27,000 higher, due to extra work in connection with the running of base and meridian lines in the newer portions of Northwest Ontario, particularly in the Quetico Reserve and the Patricia regions. Extra efforts towards removing fire hazards at strategic points and clearing townsites accounted for an increase of slightly over \$16,000.

Refund items comprising two large deposits on timber tenders, not accepted, enlarged the outlay under this vote by \$56,000 over that of last year. Another exceptional expenditure of approximately \$200,000 covered by a special warrant, was required in connection with the return to the Government of two large townships held by the New Ontario Colonization Company, Limited. The agreement in respect of these townships followed a Court judgment declaring invalid the alleged cancellation by the Government of the original agreement made between the Company and the Province in 1912.

For complete statement in itemized form of expenditures see Public Accounts.

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# APPENDICES

## PART I.

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*Appendix No. 1*  
Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1926

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
	Hon. James Lyons.....	Minister.....	1923, July 16	\$8,000 00	
	Hon. Wm. Finlayson.....	"	1926, Oct. 18	8,000 00	Resigned March 1st, 1926
	F. H. Keefer.....	Legislative Secretary for Northern Ontario.....			
	W. C. Cain.....	Deputy Minister.....	1923, July 16	6,000 00	
	E. J. Zavitz.....	Deputy Minister of Forestry.....	1903, March 1	5,400 00	
	A. Ferguson.....	Assistant to Deputy Minister.....	1905, May, 1	4,800 00	
	M. E. Bliss.....	Senior Clerk Stenographer.....	1915, Dec. 15	2,800 00	
	E. G. Halliday.....	"	1909, Aug. 16	1,450 00	
	E. Harrison.....	"	1907, Feb. 21	1,400 00	
			1920, May 14	1,300 00	
Solicitor's Branch.....	F. E. Titus.....	Solicitor.....	1920, March 2	3,500 00	
	B. Chambers.....	Clerk Stenographer.....	1917, April 24	1,050 00	
Lands Branch.....	S. Draper.....	Chief Clerk.....	1900, May 1	3,100 00	
	W. R. Ledger.....	Principal Clerk.....	1894, Feb. 15	2,400 00	
	C. E. Burns.....	"	1897, July 29	2,400 00	
	J. E. Drinkwater.....	Senior Clerk.....	1915, Oct. 19	2,100 00	
	J. B. Proctor.....	"	1897, Jan. 15	2,000 00	
	W. S. Sutherland.....	"	1900, Mar. 18	2,000 00	
	A. E. Roe.....	"	1906, Oct. 16	2,000 00	
	A. E. Robillard.....	"	1894, May 4	1,900 00	
	S. A. Platt.....	"	1905, June 12	1,900 00	
	F. A. Lucas.....	"	1906, Dec. 18	1,900 00	
	E. F. O'Neil.....	Senior Clerk Typist.....	1902, July 7	1,400 00	
	B. M. Benson.....	Senior Clerk Stenographer.....	1909, May 25	1,400 00	
	E. Hills.....	"	1912, July 2	1,400 00	
	S. Ross.....	"	1917, July 9	1,400 00	
	C. O'Connor.....	Engrossing Clerk.....	1907, Oct. 16	1,200 00	
Surveys Branch.....	L. V. Korke.....	Director of Surveys.....	1909, May 1	4,800 00	
	J. Hutcheon.....	Inspector of Surveys.....	1013, April 1	3,600 00	
	H. C. Smith.....	Cartographer.....	1919, Dec. 12	2,700 00	
	D. G. Boyd.....	Senior Map Draughtsman.....	1896, Oct. 16	2,600 00	
	J. Work.....	Principal Clerk.....	1909, May 18	2,300 00	
	E. M. Jarvis.....	Senior Clerk.....	1897, April 25	2,000 00	
	H. Treeby.....	Map Draughtsman.....	1896, June 25	2,000 00	
	F. E. Blanchet.....	"	1906, May 15	2,000 00	
	A. Leaman.....	"	1907, Sept. 12	2,000 00	

Forestry Branch.....	Sidney Smith.....	Clerk.....	1923, Sept. 7	850 00
	M. H. Kirkland.....	Senior Clerk Stenographer.....	1902, July 21	1,400 00
	C. R. Mills.....	Forester.....	1921, Mar. 28	3,450 00
	F. S. Newman.....	".....	1913, Oct. 1	2,450 00
	N. L. Rogers.....	Senior Account Clerk.....	1911, Aug. 1	2,000 00
	G. W. Harris.....	Senior Clerk.....	1906, Sept. 1	1,700 00
	M. C. Rowland.....	Senior Clerk Stenographer.....	1912, May 1	1,400 00
	J. Bald.....	".....	1913, June 12	1,400 00
	A. S. McKyes.....	Clerk Stenographer.....	1921, May 9	1,100 00
	M. H. O'Brien.....	".....	1922, May 22	1,050 00
Woods and Forests Branch.....	J. Houser.....	Head Clerk.....	1905, July 17	2,850 00
	H. D. Gillard.....	Principal Clerk.....	1897, Dec. 6	2,300 00
	W. F. Trivett.....	".....	1900, June 25	2,300 00
	A. H. O'Neil.....	Senior Clerk.....	1906, July 19	1,900 00
	S. D. Meeking.....	".....	1910, Feb. 8	1,850 00
	E. H. Telfer.....	".....	1915, Sept. 27	1,800 00
	E. H. Squire.....	Clerk.....	1916, Jan. 4	1,500 00
	E. F. Quigley.....	Junior Clerk.....	1921, May 4	1,025 00
	E. C. Armer.....	Senior Clerk Stenographer.....	1909, Aug. 6	1,300 00
	D. H. Hamlin.....	".....	1922, June 1	1,300 00
	J. Ferguson.....	".....	1919, Aug. 4	1,050 00
Accounts Branch.....	H. M. Lount.....	Accountant.....	1903, Oct. 1	3,000 00
	C. J. Clarke.....	Principal Account Clerk.....	1905, Aug. 9	2,100 00
	W. A. Burrill.....	Senior Clerk.....	1907, Sept. 24	1,900 00
	R. Gordon.....	Clerk.....	1912, July 30	1,600 00
	C. C. Johnson.....	".....	1921, May 16	1,500 00
	C. Bowland.....	Senior Clerk Typist.....	1908, July 9	1,400 00
	M. A. Whyte.....	Clerk Stenographer.....	1921, June 1	1,100 00
Files Branch.....	S. K. Burdun.....	Head Clerk.....	1916, April 6	2,500 00
	C. Dies.....	Clerk.....	1905, June 14	1,700 00
	F. Sannuels.....	Senior Clerk.....	1903, Dec. 5	1,700 00
	J. T. Lee.....	Clerk.....	1917, June 25	1,700 00
	S. Mulholland.....	".....	1918, May 6	1,200 00
	W. C. St. John.....	".....	1906, July 9	1,500 00
	N. B. Matthewson.....	".....	1915, May 7	1,500 00
	H. Brophy.....	Senior Clerk Messenger.....	1898, Oct. 1	1,300 00

Transferred to Insurance Dept., May 16th, 1926

## Appendix No. 2

List of Agents for the year ending October 31st, 1926

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Alexander, James A.	Fort Frances	Part Rainy River District	1924, Nov. 1	.....	For salary see Crown Timber Agents
Arthurs, E.	Espanola Mills	" District of Sudbury	1915, June 1	\$500 00	
Baker, R. H.	Minden	" Haliburton	1907, Oct. 1	350 00	
Blank, Frank	Wilno	" of Kennew County and North Part Nipissing District	1921, April 1	500 00	
Both, C.	Denbigh	Part of Frontenac, Lennox and Addington	1905, Oct. 20	200 00	
Bresnahan, John	Hearst	Part District of Cochrane	1924, April 28	3 00	
Brown, John	Markstay	" " Nipissing and Sudbury	1916, July 3	600 00	per day
Cameron, Wm.	Stratton Station	" " Rainy River	1911, May 8	500 00	
Campbell, Miss I. M.	Parry Sound	" " Parry Sound	1914, Nov. 15	500 00	
Dean, Thos.	Sault Ste. Marie	" " Algoma	1920, Nov. 18	300 00	Also Homestead Inspector
Dempsey, S. J.	Cochrane	" " Cochrane	1911, Feb. 1	1,100 00	
Douglas, W. J.	Maynooth	" Hastings County	1912, June 1	500 00	Died Nov. 30, 1925.
Ellis, U. J.	Powassan	" District of Parry Sound	1909, May 20	500 00	
Fink, J. Arthur	Mattawa	" " Nipissing	1925, May 18	500 00	
Freeborn, J. S.	Magnetawan	" " Parry Sound	1905, Nov. 10	500 00	
Fuller, David	Bancroft	Hastings County	1926, Mar. 20	500 00	
Gibson, J. E.	Dryden	" District of Kenora	1914, Dec. 5	1,200 00	
Grigg, Albert	Bruce Mines	" " Algoma	1925, Sept. 1	900 00	Also Homestead In- spector.
Hales, W.	Apsley	County of Peterborough	1911, July 17	250 00	
Holland, H. E.	Kenora	" District of Kenora	1921, Jan. 1	600 00	Also Mining Recorder.
Hough, John A.	Matheson	" " Cochrane	1926, April 20	1,200 00	
McCrea, J. R.	New Liskeard	" " Temiskaming	1924, Nov. 15	1,200 00	
McFayden, A.	Emo	" " Rainy River	1905, Sept. 8	600 00	Died Sept. 2, 1926.
MacLennan, J. K.	Sudbury	" " Sudbury	1905, July 3	700 00	
Marchildon, J. P.	Sturgeon Falls	" " Nipissing and part Sud- bury	1923, April 27	1 60	per day.
Mills, J. E.	Matheson	" District of Cochrane	1921, August 1	1,200 00	Resigned April 7, 1926
Parsons, W. J.	North Bay	" " Nipissing and Parry Sound	1908, April 8	1,200 00	

Smith, J. D. C.	Kenora	" District of Kenora	1924, Nov. 1	.....	For salary see Crown Timber Agents.
Sheppard, H. E.	Kapuskasing	" " Cochrane	1909, Feb. 13	.....	For salary see Homestead Inspectors.
Teasdale, R. A.	Massey	" " Sudbury	1917, July 1	600 00	
Thaw, D.	Emsdale	" " Parry Sound	1919, July 2	500 00	
Trainor, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	300 00	
Watt, F.	Pembroke	Part Renfrew	1923, Sept. 11	300 00	
Wilson, A. N.	Kinmount	" County of Peterborough and Haliburton	1915, May 6	175 00	
Wilson, S. H.	Port Arthur	" District of Thunder Bay	1921, Nov. 26	1,200 00	
Woollings, Jos.	Englehart	" " Temiskaming	1908, July 13	800 00	
McArthur, T. A.	North Bay	Inspector of Crown Lands Offices	1912, May 1	900 00	Also Inspector of Mining Recorders' Offices.
<i>Homestead Inspectors</i>					
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,600 00	
Bastien, J. A.	Chelmsford	W. part of Sudbury District	1913, May 12	1,300 00	
Cragg, W. V.	New Liskeard	S. part of Temiskaming District	1913, April 1	1,700 00	
Dean, Thomas.	Sault Ste. Marie	Part Algoma District	1908, Aug. 3	900 00	Also Crown Lands Agent
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,100 00	For salary see Crown Lands Agent
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	.....	
Hough, Wm.	Englehart	Centre part of Temiskaming District	1926, Jan. 18	1,300 00	
Hughes, T.	Murillo	Thunder Bay District	1908, July 29	1,400 00	
Jervis, H. F.	Callander	District of Parry Sound	1920, June 10	1,600 00	
Owens, H. B.	Cache Bay	E. part Sudbury and W. part Nipissing Districts	1918, July 1	1,100 00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,800 00	Also Crown Lands Agent
Smith, D.	Cochrane	Part Cochrane District	1912, April 24	1,900 00	
Van Horn, L. E.	Monteith	Part Cochrane District	1920, Jan. 27	1,700 00	
Watson, T. P.	Englehart	Centre part of Temiskaming District	1905, May 10	1,500 00	Resigned Dec. 31, 1925
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,600 00	
<i>Timber Agents</i>					
Alexander, James A.	Fort Frances	Fort Frances District	1924, Nov. 1	2,500 00	Also Crown Lands Agent
Fletcher, N. B.	Parry Sound	Part Parry Sound and Muskoka District	1923, Dec. 1	1,700 00	
Huckson, A. H.	Sault Ste. Marie	Part District of Algoma	1914, April 1	2,500 00	
Larose, S. C.	Ottawa	Part Ottawa District	1890, May 8	1,800 00	

## Appendix No. 2—Continued

List of Agents for the year ending October 31st, 1926

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
MacDonald, S. C. ....	New Liskeard .....	Part Temiskaming District. ....	1907, Jan. 1	2,400 00	
McDougall, J. T. ....	North Bay .....	Nipissing and part Sudbury Districts ...	1908, July 1	2,500 00	
Milway, Jos. H. ....	Port Arthur .....	Part Thunder Bay District. ....	1924, Nov. 1	2,400 00	
Smith, J. D. C. ....	Kenora .....	Kenora District. ....	1924, Nov. 1	2,400 00	Also Acting Crown Lands Agent
Spence, D. J. ....	Cochrane .....	Part Temiskaming and Algoma Districts	1920, Dec. 1	2,400 00	
Stevenson, A. ....	Peterborough .....	Bellefleur District. ....	1905, Oct. 4	1,900 00	
Whelan, Patrick J. ....	Renfrew .....	Renfrew Agency .....	1924, Nov. 1	2,400 00	
Hartt, J. I. ....	Orillia .....	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration. ....	1923, Sept. 4	4,000 00	
Hawkins, S. J. ....	Toronto .....	Relieving Crown Timber Agent. ....	1905, Aug. 16	2,200 00	



*Appendix No. 3*

Statement of Lands Sold and Leased. Amount of Sales and Leases and Amount of Collections for the year ending October 31st, 1926.

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on Sales, Leases, Land, Taxes, etc.
<i>Lands Sold:</i>		\$ c.	\$ c.
Agricultural and Townsites.....	86,220.10	106,446 81	113,105 03
Clergy Lands.....	320	202 50	445 11
Common School Lands.....	.....	.....	1,962 31
University Lands.....	657.44	328 35	739 95
<i>Lands Leased:</i>			
Crown.....	38,421.70	9,201 58	111,744 47
Temagami.....	85.57	935 00	2,862 25
Sand and Gravel.....	.....	.....	8 00
Provincial Land Tax.....	.....	.....	1,412 75
	125,704.81	\$117,114 24	\$232,279 87
Less Revenue Refunds, Appendix No. 5	.....	.....	5,488 36
	125,704.81	\$117,114 24	\$226,791 51

## Appendix No. 4

Statement of Revenue of the Department of Lands and Forests for the year ending  
October 31st, 1926.

Service	\$	c.	\$	c.	\$	c.
LAND COLLECTIONS						
<i>Crown Lands:</i>						
Agricultural.....	72,466	67				
Townsites.....	40,638	36				
			113,105	03		
Clergy Lands.....	445	11				
Common School Lands.....	1,962	31				
University Lands.....	739	95				
			3,147	37		
					116,252	40
<i>Rent:</i>						
Crown Leases.....			100,865	13		
Algonquin Provincial Park.....			4,055	73		
Rondeau Provincial Park.....			6,201	00		
Bruce Beach.....			166	54		
Jordan Harbour.....			456	07		
Temagami Lesses.....			2,862	25		
Sand and Gravel.....			8	00		
Provincial Land Tax.....			1,412	75		
					116,027	47
WOODS AND FORESTS						
Bonus.....			1,381,055	59		
Timber Dues.....			2,335,941	32		
Ground Rent.....			104,748	99		
Fire Protection.....			306,119	51		
Transfer Fees.....			5,001	39		
Mill License Fees.....			834	37		
					4,133,701	17
<i>Parks:</i>						
Algonquin Provincial Park.....			7,854	72		
Rondeau Provincial Park.....			118	47		
Quetico Provincial Park.....			6,974	82		
					14,948	01
Casual Fees.....			2,644	80		
Forest Reserves, Guides' Fees.....			177	00		
					2,821	80
REFUNDS						
Contingencies.....			38	94		
Clearing Townsites.....				40		
Forest Ranging.....			96,721	19		
Fire Ranging.....			7,882	27		
Reforestation.....			1,167	98		
Surveys.....			5,158	40		
					110,969	18
					4,494,720	03
Less Revenue Refunds, Appendix No. 5.....					8,251	09
					4,486,468	94

*Appendix No. 5*

Statement of Revenue Refunds of the Department of Lands and Forests for the year ending  
October 31st, 1926

Service	\$	c.
Bonus and Timber Dues.....	1,719	23
Mill License Fees.....	11	00
Forest Ranging—Scalers' Wages.....	1,031	50
Crown Lands Sales.....	3,946	69
Algonquin Park—Rent.....	50	00
Bruce Beach—Rent.....	234	89
Licenses of Occupation—Rent.....	1,256	78
Casual Fees.....	1	00
	8,251	09

*Appendix No. 6*

Statement of Receipts of the Department of Lands and Forests for the year ending  
October 31st, 1926, which are considered as Special Funds

Service	\$ c.	\$ c.
<i>Clergy Lands:</i>		
Principal.....	246 45	
Interest.....	198 66	
		445 11
<i>Common School Lands:</i>		
Principal.....	956 99	
Interest.....	1,005 32	
		1,962 31
<i>University Lands:</i>		
Principal.....	512 95	
Interest.....	227 00	
		739 95
		3,147 37

*Appendix No. 7*

Statement of Disbursements of the Department of Lands and Forests for the year ending October 31st, 1926.

Service	\$	c.
AGENTS' SALARIES AND DISBURSEMENTS.....	99,454	22
ALGONQUIN PROVINCIAL PARK.....	35,745	93
ALLOWANCE SCHOOL SECTION, SOUTH WALSHINGHAM.....	150	00
ALLOWANCE SCHOOL SECTION, TOWNSHIP OF VESPREA.....	250	00
BOARD OF SURVEYORS.....	200	00
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS.....	42,119	90
CONTINGENCIES.....	72,514	32
DISPLAY AT TORONTO EXHIBITION.....	2,598	52
FIRE RANGING.....	992,860	73
FOREST RANGING.....	407,279	28
FOREST RESERVES.....	4,620	95
GRANT TO CANADIAN FORESTRY ASSOCIATION.....	3,000	00
INSURANCE.....	5,367	36
LEGAL FEES AND EXPENSES.....	5,100	00
MOVING EXPENSES OF OFFICIALS.....	147	92
OTTAWA AGENCY.....	2,636	82
QUETICO PROVINCIAL PARK.....	15,905	20
REFORESTATION.....	206,335	29
REFUNDS—MISCELLANEOUS.....	102,207	68
RONDEAU PROVINCIAL PARK.....	9,298	69
SURVEYS.....	99,725	99
UNFORSEEN AND UNPROVIDED.....	1,416	80
VETERANS' COMMUTATION.....	650	00
WORKMEN'S COMPENSATION.....	646	52
SPECIAL WARRANTS		
New Ontario Colonization Co.....	198,284	75
STATUTORY:		
Keefer, F. H.....	2,604	08
	2,311,120	95

## Appendix

## FORESTRY

Statement of Timber and Amounts accrued from Timber Dues, Ground Rent,  
QUANTITY AND

PROVINCE OF ONTARIO	Area covered by timber licenses	Saw Logs					
		Red and White Pine		Jack Pine		Other Logs	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet
	18,096 $\frac{1}{4}$	4,695,671	192,810,559	3,991,296	66,694,775	2,402,892	63,528,694

## STATEMENT OF TIMBER

PROVINCE OF ONTARIO	Lath- wood	Cedar Posts	Telegraph Poles	Pulpwood	Railway Ties	Waney Pine		Lagging
	Cords	Pieces	Pieces	Cords	Pieces	Pieces	Cubic Feet	Pieces
	2,182	83,009	13,471	642,774	1,827,496	3,307	183,754	2,171



No. 8.

BRANCH

Fire Protection and Bonus, etc., during the year ending 31st October, 1926

## DESCRIPTION OF TIMBER

Boom and Dimension Timber						Piling		Cordwood		Tan- bark
Red and White Pine		Jackpine		Other				Hard	Soft	
Pieces	Feet	Pieces	Feet	Pieces	Feet	Lineal Feet	Board Measure	Cords	Cords	Cords
36,951	6,344,688	12,431	1,154,391	21,209	2,023,630	77,987	762,256	6,957	49,526	3,111

—Concluded

## Amounts Accrued

Timber Dues	Bonus	Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Annual Bonus	Total Accruals
\$ c. 1,716,637 16	\$ c. 1,479,996 95	\$ c. 61,926 92	\$ c. 114,418 97	\$ c. 111,256 48	\$ c. 5,001 39	\$ c. 311,497 02	\$ c. 834 37	\$ c. 6,860 00	\$ c. 3,746,502 34

NOTE—Total amount received from all Forest Sources \$4,133,701.17 See Appendix No. 9.

*Appendix No. 9*

Statement of Revenue collected during the year ending October 31st, 1926:

Timber Dues.....		\$2,335,941	32
Bonus.....		1,381,055	59
Fire Protection.....		306,119	51
Ground Rent.....		104,748	99
Transfer Fees.....		5,001	39
Mill License Fees.....		834	37
		<hr/>	
		\$4,133,701	17
Timber Dues.....	\$2,117,980	73	
Int. Timber Dues.....	100,260	59	
Timber Sale Deposits.....	117,700	00	
		<hr/>	
		\$2,335,941	32
Bonus.....		1,381,055	59
Fire Protection.....		306,119	51
Ground Rent.....	\$104,071	09	
Int. Ground Rent.....	677	90	
		<hr/>	
		104,748	99
Transfer Fees.....		5,001	39
Mill License Fees.....		834	37
		<hr/>	
		\$4,133,701	17

*Appendix No. 10*

## ACREAGE UNDER LICENSE

The area covered by Timber Licenses where the holder pays Regulation Ground Rent and Fire Charges, at the end of the fiscal year, 1926, was 18,096 $\frac{1}{4}$  square miles.

The number of Crown Timber Licenses issued for the license season of 1925-26 was 964.

## Appendix No. 11

Statement showing the number of Locatees and of acres located; of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Free Grant Townships during the year ending 31st October, 1926.

Township	District or County	Agent	Persons located	Area located	Purchasers	Area sold	Persons cancelled	Area resumed	Patents issued	Area patented
Baxter	Muskoka	W. G. Gerhart, Bracebridge	1	5	1	78	1	83	3	522
Brunel	"	"	1	100			3	278		
Cardwell	"	"							3	361
Chaffey	"	"	1	99			2	300		
Draper	"	"								
Franklin	"	"					1	200	1	121
Freeman	"	"	1	163					2	227
Macaulay	"	"							1	52
Medora	"	"							2	221
Morrison	"	"	1	134			2	330	1	99
Muskoka	"	"							2	255
McLean	"	"							1	88
Oakley	"	"							3	310
Ridout	"	"	1	145			2	212	2	177
Ryde	"	"					1	99	2	298
Sherbourne	Haliburton	"								
Sinclair	Muskoka	"	2	368			2	300	2	200
Stephenson	"	"	1	100			1	100	2	201
Stisted	"	"							1	177
Wood	"	"			1	3/10	2	219	1	196
Watt	"	"	1	100			1	100		
Blair	Parry Sound	Miss I. M. Campbell, Parry Sound	1	200			2	300		
Burpee	"	"			1	13			1	213
Carling	"	"	1	178			1	100	1	232½
Christie	"	"								
Conger	"	"								
Cowper	"	"								
Ferguson	"	"							1	100
Foley	"	"							2	265
Hagerman	"	"			1	39			1	165
Herweg	"	"								
Humphrey	"	"								
McConkey	"	"	2	200	1	10	3	438	1	100
McDougall	"	"					1	138½	1	100
McKellar	"	"								
McKenzie	"	"			1	72	3	627	3	379
Monteith	"	"	1	99			7	954	3	379
Wilson	"	"							2	200
Chapman	Parry Sound	Dr. J. S. Freeborn, Maganetawan					1	82	2	261
Croft	"	"	1	100			2	200	1	123
Gurd	"	"	3	301	1	1	4	492		
Lount	"	"	1	197			1	100	2	322
Machar	"	"	3	297			1	198	4	592
Mills	"	"					2	261	3	549
Pringle	"	"								
Ryerson	"	"					1	200	1	200
Spence	"	"							1	100
Strong	"	"			1	54	1	200	2	322



## Appendix No. 11—Continued

Township	District or County	Agent	Persons located	Area located	Purchasers	Area sold	Persons cancelled	Area resumed	Patents issued	Area patented
Lyell.....	Renfrew.....	Frank Blank,	3	250	1	3	7	1,071	3	505
Lyndoch.....	"	Wilno.....	2	198			2	208	3	353
Matawatchan.....	"	"							1	52
Radcliffe.....	"	"	1	100	1	100	1	100	5	960 $\frac{1}{4}$
Raglan.....	"	"	3	240			3	315	1	100
Richards.....	"	"	3	217					3	399 $\frac{1}{2}$
Sebastopol.....	"	"							2	300
Sherwood.....	"	"	5	479 $\frac{1}{2}$	1	100	2	251	6	928 $\frac{1}{4}$
Algona North.....	Renfrew.....	Finlay Watt, Pembroke.....	1	45			1	45	1	45
Alice.....	"	"							6	700
Buchanan.....	"	"							1	100
Fraser.....	"	"	1	70			1	70	2	100
Head.....	"	"	3	359			1	95	1	163
Mara.....	"	"							1	109 $\frac{1}{2}$
Petawawa.....	"	"	1	100	1	100	1	100	3	301
Rolph.....	"	"	1	99			2	199	3	442
Wilberforce.....	"	"							1	192
Wylie (Pt.).....	"	"							2	299
Calvin.....	Nipissing.....	J. A. Fink, Mattawa.....			1	100			2	193
Cameron Pt. ....	"	"	2	241			2	248	6	606
Lauder.....	"	"	2	209			3	319		
Mattawan.....	"	"	3	303			3	361	2	250
Papineau.....	"	"	7	657	1	67	5	500	3	344
Park.....	Algoma.....	Thomas Dean, Sault Ste. Marie.....								
Prince.....	"	"							1	160
Galbraith.....	"	"			1	82	3	520	1	152
Lefroy.....	Algoma.....	Albert Grigg, Bruce Mines.....	2	158	2	158				
Aberdeen.....	"	"			2	28	1	156 $\frac{1}{2}$	1	160 $\frac{1}{2}$
Hilton.....	Algoma.....	W. J. Trainor, Hilton Beach.....	4	359			5	517	1	269
Jocelyn.....	"	"	2	200	1	75	2	200	3	328
Baldwin.....	Sudbury.....	Edward Arthurs, Espanola.....	3	463 $\frac{1}{2}$						
Merritt.....	"	"	1	154					3	296
Blake.....	Thunder Bay.....	S. H. Wilson, Port Arthur.....	5	777			1	160		
Conmee.....	"	"	3	384 $\frac{1}{2}$	1	86 $\frac{1}{2}$	2	216 $\frac{1}{2}$	1	265
Crooks.....	"	"	1	230			1	150		
Dawson Rd. ....	"	"	4	418	3	70 $\frac{1}{2}$	3	263	5	645 $\frac{3}{4}$
Dorion.....	"	"	2	320			3	476	3	296 $\frac{1}{2}$
Gillies.....	"	"	1	79	2	165 $\frac{1}{2}$	2	241 $\frac{1}{2}$	2	488
Gorham.....	"	"	7	986 $\frac{1}{2}$	2	157 $\frac{1}{2}$	1	170	1	183
Lybster.....	"	"	2	239 $\frac{1}{2}$			2	319	2	236
Marks.....	"	"	9	1425			3	475		
McGregor.....	"	"								
McIntyre.....	"	"								
Oliver.....	"	"	2	323	1	3	1	163	2	326
O'Connor.....	"	"	1	160 $\frac{1}{2}$			1	160 $\frac{1}{2}$	2	322
Paipouge, N.R. ....	"	"							2	173 $\frac{1}{2}$



## Appendix No. 11—Continued

Township	District or County	Agent	Persons located	Area located	Purchasers	Area sold	Persons cancelled	Area resumed	Patents issued	Area patented
Paipoonge, S.R.	Thunder Bay	S. H. Wilson,								
Pardee	"	Port Arthur					1	160	1	152 <sup>36</sup> / <sub>100</sub>
Pearson	"	"	1	174			7	1,135 <sup>101</sup> / <sub>101</sub>	6	959 <sup>1</sup> / <sub>2</sub>
Scoble	"	"	8	1,039 <sup>1</sup> / <sub>2</sub>	2	160	3	396	1	148
Sterling	"	"	6	959			3	382	12	1,700 <sup>1</sup> / <sub>4</sub>
Strange	"	"	6	746 <sup>1</sup> / <sub>2</sub>	1	2 <sup>1</sup> / <sub>2</sub>	7	905 <sup>1</sup> / <sub>2</sub>	1	162 <sup>3</sup> / <sub>2</sub>
Ware	"	"	10	1,107	2	85	28	4,142 <sup>1</sup> / <sub>2</sub>	2	458 <sup>1</sup> / <sub>2</sub>
Atwood	Rainy River	Wm. Cameron, Stratton								
Blue	"	"	5	677	2	81	6	796	1	
Curran	"	"	1	162	1	2	2	322	2	285
Dewart	"	"	5	736 <sup>1</sup> / <sub>2</sub>			11	1,578	1	162
Dilke	"	"								
Morley	"	"							1	119
Morson	"	"	8	1,233 <sup>1</sup> / <sub>2</sub>			18	2,432 <sup>3</sup> / <sub>4</sub>		
McCrosson	"	"	11	1,475	1	40	12	1,424 <sup>5</sup> / <sub>8</sub>	1	80
Nelles	"	"	6	797	1	80			3	282
Pattulo	"	"	1	155	2	4	2	239 <sup>1</sup> / <sub>2</sub>	2	323
Pratt	"	"	3	413 <sup>3</sup> / <sub>4</sub>	1	21	7	1017 <sup>1</sup> / <sub>2</sub>	1	181
Roseberry	"	"								
Shenston	"	"							1	177
Sifton	"	"	15	1,830	2	97 <sup>1</sup> / <sub>4</sub>	12	1,827 <sup>1</sup> / <sub>4</sub>	2	336
Spohn	"	"	5	471 <sup>3</sup> / <sub>4</sub>	1	84 <sup>1</sup> / <sub>4</sub>	6	870 <sup>3</sup> / <sub>4</sub>	3	575 <sup>1</sup> / <sub>4</sub>
Sutherland	"	"	16	1,928	1	43	11	1,711	1	160
Tait	"	"	4	553			7	792	2	214
Tovell	"	"	5	640			9	1,416 <sup>3</sup> / <sub>4</sub>	2	476
Worthington	"	"								
Aylsworth	"	"								
Barwick	"	"								
Burriss	"	"	2	320			2	360 <sup>1</sup> / <sub>2</sub>	1	159
Carpenter	"	"								
Crozier	"	"	1	40 <sup>1</sup> / <sub>2</sub>						
Dance	"	"	6	879	1	10	10	1,562 <sup>3</sup> / <sub>4</sub>	2	329
Devlin	"	"	1	40 <sup>1</sup> / <sub>2</sub>						
Dobie	"	"			1	<sup>1</sup> / <sub>2</sub>			1	248 <sup>1</sup> / <sub>2</sub>
Fleming	"	"					2	293 <sup>1</sup> / <sub>2</sub>		
Kingsford	"	"	10	1,697 <sup>1</sup> / <sub>2</sub>			9	1,487 <sup>1</sup> / <sub>2</sub>		
Lash	"	"	1	162	1	2	2	202 <sup>1</sup> / <sub>2</sub>		
Mather	"	"	3	416	1	15 <sup>5</sup> / <sub>10</sub>			2	333 <sup>1</sup> / <sub>2</sub>
Miscampbell	"	"	2	302 <sup>1</sup> / <sub>2</sub>			3	373		
Potts	"	"					1	160 <sup>1</sup> / <sub>2</sub>		
Richardson	"	"	8	1,315			9	1,486 <sup>1</sup> / <sub>2</sub>	1	160
Roddick	"	"								
Woodyatt	"	"	1	82			1	82		
Aubrey	Kenora	J. E. Gibson, Dryden								
Britton	"	"	4	636	3	32	5	785	4	571
Eton	"	"	9	1,395			13	2,058	1	160 <sup>1</sup> / <sub>2</sub>
Gamey	"	"	1	159 <sup>1</sup> / <sub>2</sub>			4	556	6	842
Langton	"	"								
Melgund	"	"	1	148 <sup>1</sup> / <sub>2</sub>	1	32	5	762	1	160
Melgund	"	"	15	2,522 <sup>1</sup> / <sub>2</sub>	1	76	3	469 <sup>1</sup> / <sub>2</sub>		
Mutrie	"	"	1	156 <sup>1</sup> / <sub>2</sub>	1	2	1	156 <sup>1</sup> / <sub>2</sub>	4	592 <sup>1</sup> / <sub>2</sub>
Revell	"	"								
Redvers	"	"	1	131			3	449		
Rowell	"	"	10	1,427			6	954	4	470 <sup>1</sup> / <sub>2</sub>
Rugby	"	"	5	800			5	729	2	240 <sup>1</sup> / <sub>2</sub>
Sanford	"	"	5	564 <sup>1</sup> / <sub>2</sub>			3	473 <sup>1</sup> / <sub>2</sub>	4	556 <sup>1</sup> / <sub>2</sub>
Southworth	"	"	10	1,379 <sup>1</sup> / <sub>2</sub>			5	800 <sup>1</sup> / <sub>2</sub>	1	161

Appendix No. 11—Concluded

Township	District or County	Agent	Persons located	Area located	Purchasers	Area sold	Persons cancelled	Area resumed	Patents issued	Area patented
Temple.....	Kenora.....	J. E. Gibson,	20	2,935 $\frac{1}{2}$	1	76 $\frac{1}{2}$	10	1,416	1	156
Van Horne.....	"	Dryden.....			1	80	1	120		
Wabigoon.....	"	"	3	311 $\frac{1}{2}$	1	39 $\frac{1}{2}$	3	437 $\frac{1}{2}$	1	157
Wainwright.....	"	"	6	873	2	156	5	712	1	120
Zealand.....	"	"	9	1,304	2	76 $\frac{1}{2}$	3	404 $\frac{1}{2}$	2	206
Melick.....	"	"	7	1,034 $\frac{1}{2}$			4	701 $\frac{1}{2}$	2	316 $\frac{1}{2}$
Pellatt.....	"	"	3	475	1	$\frac{1}{2}$	3	480 $\frac{1}{2}$	1	35
Balfour.....	Sudbury.....	J. K. MacLennan,								
		Sudbury.....	6	462			1	153	3	300
Bleazard.....	"	"	1	89 $\frac{1}{4}$			3	406 $\frac{1}{4}$	4	478
Broder.....	"	"								
Capreol.....	"	"	1	79 $\frac{3}{4}$			2	296	1	198
Chapleau.....	"	"								
Dill.....	"	"					3	498 $\frac{1}{2}$	3	639 $\frac{1}{2}$
Garson.....	"	"								
Hanmer.....	"	"	3	343 $\frac{3}{4}$	1	33 $\frac{3}{4}$	8	1,106 $\frac{1}{2}$	3	196
Lumsden.....	"	"	11	1,678			5	794	2	179 $\frac{1}{4}$
Morgan.....	"	"	2	320			3	400	1	80
Neelon.....	"	"			1	80			1	36
Rayside.....	"	"					1	162 $\frac{1}{2}$	1	152 $\frac{1}{4}$
Appleby.....	Sudbury.....	J. Brown,								
		Markstay....	5	642 $\frac{1}{2}$	1	2	2	242 $\frac{1}{2}$	3	479 $\frac{1}{2}$
Casimar.....	"	"	2	286			1	160 $\frac{1}{2}$	1	125
Dunnet.....	"	"							1	160
Hagar.....	"	"	15	2,206 $\frac{1}{2}$	3	54	4	611	4	318 $\frac{1}{2}$
Jennings.....	"	"	1	80			1	156	1	80 $\frac{1}{2}$
Kirkpatrick.....	"	"	1	163 $\frac{1}{2}$			2	200		
Ratter.....	"	"	17	2,803	1	12 $\frac{1}{2}$	10	1,666 $\frac{1}{2}$	2	323
Caldwell.....	Nipissing.....	J. P. Marchildon,								
		Sturgeon Falls..	1	160						
Cosby.....	"	"	2	239 $\frac{1}{4}$	1	$\frac{1}{2}$	1	160 $\frac{1}{2}$	1	78 $\frac{3}{4}$
Grant.....	"	"	4	640	1	97	9	1,317	1	34 $\frac{1}{2}$
Macpherson.....	"	"	1	159 $\frac{1}{2}$	1	80	8	1,099	1	319 $\frac{1}{2}$
Martland.....	"	"	3	360 $\frac{1}{2}$			1	160	2	239 $\frac{3}{4}$
Springer.....	"	"	1	160			2	310	2	153 $\frac{1}{2}$
Abinger.....	Lennox and Addington...	Chas. Both,								
		Denbigh.....								
Canonto, S.....	Frontenac.....	"								
Clarendon.....	"	"								
Miller.....	"	"							1	100
Denbigh.....	Lennox and Addington...	"	2	241						
Palmerston.....	"	"								
McClintock.....	Haliburton.....	Unattached.								
Gibson.....	Muskoka.....	"								
Shawanaga.....	Parry Sound...	"	2	200						
Wallbridge.....	"	"								
Airy.....	Nipissing.....	"	1	105					2	200
Finlayson.....	"	"								
Murchison.....	"	"	6	594			1	193		
Sabine.....	"	"								
Burton.....	Parry Sound...	"					1	100		
Total.....			497	65,732 $\frac{3}{4}$	94	3,986 $\frac{3}{10}$	511	71,169 $\frac{3}{10}$	367	47,114 $\frac{3}{100}$

No. of lots assigned.....150

No. of acres assigned.....19,890

## Appendix No. 12.

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1926.

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Blount.....	Cochrane.....	S. J. Dempsay,						
	"	Cochrane	2,811½	32	5	560	1	2,82
Brower.....	"	"	320	4	3	376½	71	1,132
Calder.....	"	"	2,785	33	28	4,063	2	156
Clute.....	"	"	150	1	7	1,003	17	1,934
Colquhoun.....	"	"	734	10	9	1,378		
Fox.....	"	"	316	3	6	803		
Fournier.....	"	"	76	1	8	1,272	1	162
Fauquier.....	"	"	687	8	2	300	6	754
Glackmeyer.....	"	"	149	1	3	435	11	1,658
Kennedy.....	"	"			2	300	1	150
Leitch.....	"	"	894	12	12	1,606	1	151
Lamarche.....	"	"	474	4	1	159	8	1,173
Machin.....	"	"	1,050	14	1	150		
Newmarket.....	"	"	939	12	10	1,542	3	482
Pyne.....	"	"	1,200	13	13	1,996		
Shackleton.....	"	"	81	1	3	475	5	702
Barker.....	Cochrane.....	John Bresnahan,						
	"	Hearst	972	13				
Casgrain.....	"	"	576	6	5	602	2	325
Devitt.....	"	"	3,373	42	11	1,525	6	859
Eilber.....	"	"	2,325	29	8	1,200	2	438
Hanlan.....	"	"	748½	8	13	1,942	5	688
Kendall.....	"	"	1,279	13	9	1,268	5	1,023
Lowther.....	"	"	1,421	18	16	2,349	1	143
O'Brien.....	Cochrane.....	H. E. Sheppard,						
	"	Kapuskasing	537	6	3	235	8	2,007.20
Nansen.....	"	"	825½	11	8	1,200	1	143
McCrea.....	"	"	7,058	91	8	900		
Owens.....	"	"	1,803	18	15	1,545	1	95
Idington.....	"	"	7,819	81	19	1,766		
Williamson.....	"	"	4,554	50	13	1,252	1	91
Bayley.....	Temiskaming.....	Jos. Woollings,						
	"	Englehart	80	1				
Blain.....	"	"	319½	3	5	810½	24	1,004
Catharine.....	"	"					3	382.39
Chamberlain.....	"	"	159	2			2	250
Dack.....	"	"	319	4	2	280	11	680½
Eby.....	"	"					4	438½
Evanturel.....	"	"					1	159½
Ingram.....	"	"	616	5	5	789½	1	130½
Marter.....	"	"	80	1	3	475	1	160
Marquis.....	"	"	241½	2			5	282
Otto.....	"	"	639	6	3	480	5	320½
Pacaud.....	"	"	236	3	2	316	1	160
Pense.....	"	"	331	4	11	1,723½	4	640
Robillard.....	"	"	162	1	6	935½	1	156½
Savard.....	"	"					9	157½
Truax.....	"	"					4	48.09
Davidson.....	"	"					1	
Gross.....	"	"			4	650		
Sharpe.....	"	"			10	1462½	1	160

## Appendix No. 12—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Benoit.....	Temiskaming....	J. A. Hough, Matheson	557	7	2	228	2	347
Beatty.....	Cochrane.....	"	355	3			2	313
Bond.....	"	"			3	470	2	323
Bowman.....	"	"			4	641		
Calvert.....	"	"	544	5	2	295	3	472
Carr.....	"	"					9	1,177
Clergue.....	"	"	167	2			6	756
Currie.....	"	"	79	1	5	641		
Dundonald.....	"	"	272	3	2	304	2	330
Evelyn.....	"	"	299	4	12	1,800		
German.....	"	"	628	7	16	2,417		
Hislop.....	"	"	82	1	3	415	2	378
Matheson.....	"	"			6	989		
Mountjoy.....	"	"	228	2	2	400	5	581
McCart.....	"	"	703	8	8	1,217	3	451
Playfair.....	"	"			1	162	1	160
Stock.....	"	"	321	4	7	1,109	2	229
Taylor.....	"	"			1	151	6	741
Walker.....	"	"	73	1	12	1,847	2	325
Armstrong.....	Temiskaming....	J. R. McCrea, New Liskeard	150	1			1	160
Auld.....	"	"	313	2	7	1,068	1	161
Beauchamp.....	"	"			6	959	1	161
Brethour.....	"	"			1	130	1	158
Bryce.....	"	"			14	2,234	2	320
Cane.....	"	"			1	161	3	477
Casey.....	"	"					1	159
Dymond.....	"	"					2	73
Firstbrook.....	"	"			5	667	2	318
Harley.....	"	"	160	2	1	160	1	80
Henwood.....	"	"	239	2			2	314
Harris.....	"	"	80	1			1	159
Hilliard.....	"	"	80	1	1	160	1	160
Hudson.....	"	"			1	134		
Kerns.....	"	"	158	1	1	80	1	158
Lundy.....	"	"	243	3	13	2,078		
Tudhope.....	"	"	121	1	2	317	1	150
James.....	Temiskaming....	Mark Morgan, Elk Lake	40	1				
Smyth.....	"	"			8	1,259		
Lorrain.....	Temiskaming....	Neil J. McAulay, Haileybury			11	1,633		
Hugel.....	Nipissing.....	John Brown, Markstay					1	170
Loudon.....	"	"	642	4				
Loughrin.....	"	"	1,443	9	3	493		
Scollard.....	Nipissing.....	J. P. Marchildon, Sturgeon Falls	154	1				
Mason.....	Sudbury.....	J. P. Marchildon, Sturgeon Falls	192	1			1	192
Phelps.....	Nipissing.....	W. J. Parsons, North Bay	1,921	12	7	1,126	4	714
Widdifield.....	"	"	969	7	10	1,524	8	1,006

## Appendix No. 12—Continued

Township	District or County	Agent	No. of acres sold	No. of pur- chasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Hallam.....	Sudbury.....	R. A. Teasdale, Massey	485	3			2	322
Harrow.....	"	"	461	3			1	137
May.....	"	"	80	1			2	240
Shedden.....	"	"	160	1				
Salter.....	"	"	160	1				
Bigwood.....	Sudbury.....	J.K. MacLennan, Sudbury	1,051	10			11	623
Dowling.....	"	"	81	1	1	159	1	158
Delamere.....	"	"	281	2			3	482
Nairn.....	Sudbury.....	Ed. Arthurs, Espanola	125	1				
Drayton.....	Kenora.....	J. D. C. Smith, Kenora	442	5			4	305
Farrington.....	"	"			7	1,013		
Halkirk.....	"	"			1	160		
Jaffray.....	"	"					2	167
Umbach.....	"	"			1	120		
Watten.....	"	"			2	147		
Bright.....	Algoma.....	Albert, Grigg, Bruce Mines	275	3	2	210		
Bright Add'l.....	"	"	72	1				
Cobden.....	"	"	85	1	2	318	1	145
Grasett.....	"	"			3	457		
Gladstone.....	"	"	165	1	1	156		
Gould.....	"	"	125	1				
Galbraith.....	"	"					1	152
Houghton.....	"	"			1	160		
Johnson.....	"	"	160	1	1	339	1	185
Kirkwood.....	"	"	147	1				
Parkinson.....	"	"			3	465	3	402
Patton.....	"	"	83	1	4	467	1	164
Rose.....	"	"	320	2	11	1,771		
Striker.....	"	"	135	2	4	745	4	432
Thompson.....	"	"	188	2			1	160
Wells.....	"	"	158	1	4	658		
Aweres.....	Algoma.....	T. Dean, Sault Ste. Marie	63	1	1	132	2	82
Tarentorus.....	"	"	155	1			1	80
Tarbutt Add'l.....	"	"					1	203
Vankoughnet.....	"	"					4	600
Devon.....	Thunder Bay.....	S. H. Wilson, Pt. Arthur	120	1	1	92		
Forbes.....	"	"	2,421	15			1	154
Fowler.....	"	"	348	2	3	472		
Goldie.....	"	"	1,341	9	11	1,742		
Jacques.....	"	"	1,872	12	5	775		
Lyon.....	"	"	160	1	2	321	3	520
McTavish.....	"	"	715	5				
Sibley.....	"	"	2,255	14	3	473		
Upsala.....	"	"	1,060	7	12	1,842	3	412
Amherst Island..	Lennox and Addington	Unattached.....					1	90
Bruce.....	Grey.....	"					2	151
Burwash.....	Sudbury.....	"					1	160
Badgerow.....	Nipissing.....	"	477	3				



Appendix No. 12—Continued

Township	District or County	Agent	No. of acres sold	No. of purchasers	No. of sales cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Bagot	Renfrew	Unattached	200	2			3	535
Barber	Timiskaming	"	121	1				
Burke	Kenora	"	22	1			1	22
Bathurst	Lanark	"	165	1			1	100
Cronley	Renfrew	"	100	1			1	100
Charlottetown	Norfolk	"			1	100		
Coleman	Timiskaming	"					3	58
Crosby (South)	Leeds	"	50	1			1	50
Carden	Victoria	"	205	2	1	100	6	705
Cherriman	Sudbury	"	180	1				
Creighton	"	"	460	3	1	160	3	488
Crerar	Nipissing	"	480	3			2	321
Darling	Lanark	"			2	250		
Dryden	Sudbury	"			1	160	2	154
Drury	"	"					1	123
Dalhousie	Lanark	"	80	1				
Egremont	Grey	"					1	200
Elzevir	Hastings	"	100	1			1	100
Fairbank	Sudbury	"	221	2	2	337	3	475
Falconbridge	"	"	154	1	1	153	1	160
Falconer	Nipissing	"	590	4			1	148
Field	"	"	207	2	1	80	1	15
Gibbons	"	"	320	3	1	80	3	467
Glenelg	Grey	"					1	100
Harvey	Peterborough	"					3	481
Haddo	Sudbury	"	160	1				
Holland	Grey	"					1	50
Henry	Sudbury	"	157	1				
Kennebec	Frontenac	"			1	91	3	525
Kaladar	Lennox and Addington	"			1	430		
Lavant	Lanark	"			1	200		
Lorne	Sudbury	"	378	2			6	926
Lansdowne	Leeds	"					1	190
Louise	Sudbury	"	285	2			2	287
McKim	"	"					1	162
Madoc	Hastings	"					1	100
Mara	Ontario	"	109	1			1	100
Olden	Frontenac	"	99	1			1	100
Otonabee	Peterborough	"	50	1				
Proton	Grey	"					1	96
Roxborough	Stormont	"					1	100
Rutherford	Manitoulin Isl.	"			1	160		
Sandwich East	Essex	"	1	4			2	42
Seymour	Northumberland	"					1	200
Saugeen	Bruce	"	148	1	1	148	2	198
Shakespeare	Sudbury	"	154	1			2	250
Sheffield	Lennox and Addington	"	250	2			1	200
Sherbrooke, North	Lanark	"	30	1			1	30
Sherbrooke, South	Lanark	"	50	1	1	50	2	127
Somerville	Victoria	"					4	207
Snider	Sudbury	"	151	1	1	157	1	92
Smith	Peterborough	"					1	
Tisdale	Timiskaming	"	81	1				
Tiny	Simcoe	"	69	1	1	69		
Tudor	Hastings	"					2	238
Waters	Sudbury	"	75	1			2	337
Whitney	Timiskaming	"	75	1				
Total			82,564	834	586	85,230	392	47,493

Number of lots assigned . . . . . 376

Number of acres assigned . . . . . 46,849

## Appendix No. 12—Continued

Locations by returned soldiers and cancellations for non-performance of settlement duties.

District	Agency	Locations	Cancellations
Cochrane.....	Matheson.....	4	9
Cochrane.....	Cochrane.....	11	23
Cochrane.....	Hearst.....	3	13
Cochrane.....	Kapuskasing.....	16	4
Algona.....	Bruce Mines.....	2	0
Timiskaming.....	Englehart.....	4	10
Nipissing.....	Markstay.....	1	3
Nipissing.....	North Bay.....	6	2
Thunder Bay.....	Port Arthur.....	12	2
Sudbury.....	Massey Station.....	0	1
		59	67

Statement showing the number of purchasers, acres sold and of patents issued in townsites during the year ending 31st October, 1926.

Townsite	District or County	Agent	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra.....	Cochrane.....	Unattached.....	.36	1	0	0
Belleville City.....	Hastings.....	".....	.25	1	1	.25
Bartleman.....	Timiskaming.....	C. A. Duval.....	.24	4	2	1.40
Capreol.....	Sudbury.....	Unattached.....	.60	5	1	.33
Colchester.....	Essex.....	".....	.28	1	2	1.01
Gowganda.....	Timiskaming.....	".....	3.64	12	7	2.50
Hearst.....	Cochrane.....	".....	.50	2	2	2.25
Hilton.....	Algona.....	".....	2.50	3	1	1
Hornepayne.....	Algona.....	".....	3.21	7	11	1.96
Iroquois Falls.....	Timiskaming.....	".....	3.74	1	1	3.37
Island Falls Jct.....	".....	".....	.40	1	1	.40
Kapuskasing.....	".....	H. E. Sheppard.....	4.55	2	38	4.51
Kirkland Lake.....	".....	Unattached.....	3.20	24	20	1.96
Low Bush River.....	Cochrane.....	".....	.39	1	0	0
Macfarlane.....	Kenora.....	".....	3.00	1	3	.66
Missinaibi.....	Algona.....	".....	1.37	4	4	.90
Nakina.....	Thunder Bay.....	".....	1.14	3	5	.87
Timmins (additional).....	Timiskaming.....	C. A. Duval.....	.10	1	0	0
Waldhof.....	Kenora.....	Unattached.....	.52	1	0	0
Windsor City.....	Essex.....	".....	.12	1	2	.22
Winnipeg River Crossing.....	Kenora.....	".....	.83	2	1	12.56
			30.94	78	102	35.15

## Appendix No. 12—Continued

Statement showing islands and parcels sold as summer resorts

## ISLANDS SOLD

Part or Parcel	Township	District or County	Agent	No. of acres sold
Island in Skelton Lake, opposite lot 8.....	Cardwell.....	Muskoka.....	W. G. Gerhart....	.25
Island No. 22 in St. Joseph's Channel.....	.....	Algoma.....	W. J. Trainor....	2
Island No. 4 in Loon Lake.....	Anglesea.....	Addington.....	Unattached.....	3
Island in Mill Lake, front lot 23, con. 2.....	McDorrigall.....	Parry Sound.....	I. M. Campbell....	.50
Florence Point, part Island 22.....	Matchedash.....	Simcoe.....	Unattached.....	4
Marion Point, part Island 22.....	".....	".....	".....	1
George Point, part Island 22.....	".....	".....	".....	4
Sunrise Point, part Island 22.....	".....	".....	".....	3
Island "B" in Calabogie Lake.....	Blithfield.....	Renfrew.....	".....	.34
Island in Bass Lake opposite lot 24, con. 19.....	Tudor.....	Hastings.....	".....	1.1
Island 92 St. Joseph's Channel.....	.....	Algoma.....	W. J. Trainor....	2
" 93 " " ".....	.....	".....	".....	2
A-7 French River (Island).....	Scollard.....	Sudbury.....	J. P. Marchildon..	4
Parcels 21 and 22 Big Island.....	Anglesea.....	Addington.....	Unattached.....	4.7
Island opposite lot 13, con. 9.....	Burton.....	Parry Sound.....	I. M. Campbell....	.80
North Sister Island.....	".....	".....	".....	.34
Island 2, opposite lot 4, con. 5.....	Latchford.....	Nipissing.....	Unattached.....	.5
Island W.S. 107 opposite lot 4, con. 4, Metagarraing Lake.....	Rathbun.....	Sudbury.....	".....	5.3
Island in Soyer's Lake, opposite lots 28 and 30, con. 10.....	Minden.....	Haliburton.....	R. H. Baker.....	1.1
Island J.D. 1747 (Salt Island) front of Hilton.....	.....	Manitoulin.....	W. J. Trainor....	1.60
Island T.P. 3259, Lake Penage.....	.....	Sudbury.....	Unattached.....	.4
Island T.P. 1880.....	.....	Manitoulin.....	W. J. Trainor....	5.45
Island "F".....	Cardiff.....	Haliburton.....	A. M. Wilson....	5
Parcel 5, Island 36 in Severn River.....	Baxter.....	Muskoka.....	W. G. Gerhart....	1.19
Parcel 24, Pine Island.....	Laird & Tarbutt	Algoma.....	Unattached.....	1.6
Parcel G.R. 52, Wahnapiatae Lake	Rathbun.....	Sudbury.....	".....	2
Parcel 22, Pine Island.....	Laird & Tarbutt	Algoma.....	".....	2.7
Island 43-G, Deep Bay.....	Carling.....	Parry Sound.....	I. M. Campbell....	3.55
Island T.P. 2409.....	.....	Manitoulin.....	W. J. Trainor....	.63
Goolsap Island.....	Rathbun.....	Sudbury.....	Unattached.....	.50
Parcel 1, Island 36, Severn River	Baxter.....	Muskoka.....	W. G. Gerhart....	2
Island A-35 in French River.....	Scollard.....	Sudbury.....	J. P. Marchildon..	5
Onion Island in Stoco Lake, opposite lot 11, con. 9.....	Hungerford.....	Hastings.....	Unattached.....	.53
Island A-8 in French River.....	Scollard.....	Sudbury.....	Marchildon.....	4
Island 2 in 5-mile Bay, opposite lot 2, con. 5.....	Latchford.....	Nipissing.....	Unattached.....	.50
				76.58

## Appendix No. 12—Continued

## ISLANDS PATENTED

Statement showing islands patented as summer resorts

Part or Parcel	Township	District or County	Agent	No. of acres patented
Anderson Island, Weslemkoon Lake.....	Ashby.....	Lennox and Addington.....	Unattached.....	.60
South part Island 14, Ox Lake.....	Allen.....	Sudbury.....	".....	4.9
Island 942-A Georgian Bay.....	Harrison.....	Parry Sound.....	I. M. Campbell.....	.03
Island 408 Georgian Bay.....	".....	".....	".....	.25
Island 567-A Georgian Bay.....	".....	".....	".....	.18
Island 369-A Georgian Bay.....	".....	".....	".....	.10
Echo Island in Boshkung Lake.....	Stanhope.....	Haliburton.....	R. H. Baker.....	2
Beechwood Island and Island 134.....	Baxter.....	Muskoka.....	W. B. Gerhart.....	13.2
Island C-118.....	Cowper.....	Parry Sound.....	I. M. Campbell.....	2
Part McLaren's Island.....	".....	".....	".....	5
Part McLaren's Island.....	".....	".....	".....	5
Part McLaren's Island.....	".....	".....	".....	4
Island B-612.....	".....	".....	".....	1.9
Island B-613.....	".....	".....	".....	.3
Island B-429.....	".....	".....	".....	.7
Island A-7.....	Scollard.....	Sudbury.....	J. Brown.....	4
Island H, Paudash Lake.....	Cardiff.....	Haliburton.....	A. N. Wilson.....	2
Island C.....	Wilson.....	Parry Sound.....	I. M. Campbell.....	.45
Part Island, Island Lake.....	".....	".....	".....	5
Little Pine Island, Loon Lake.....	Chandos.....	Peterborough.....	Wm. Hales.....	.33
Part Pine Island, Loon Lake.....	".....	".....	".....	1.25
Powers Island, Bass Lake.....	Tudor.....	Hastings.....	Unattached.....	1.1
Pine Island, 3-mile Lake.....	Arrour.....	Parry Sound.....	D. Thaw.....	2.16
Part Big Island, Loon Lake.....	Anglesea.....	Lennox and Addington.....	Unattached.....	1.75
				58.20

## Appendix No. 12—Continued

## MAINLAND SOLD

## Under summer resort regulations

Part or Parcel	Township	District or County	Agent	No. of acres sold
Location M.C. 14, Abraham's Lake.....	Drayton.....	Kenora.....	Unattached.....	2.1
Part lot 6, con. 4.....	Jones.....	Renfrew.....	F. Blank.....	3.3
Part broken lot 9, con. 10.....	Patterson.....	Parry Sound.....	I. M. Campbell...	3.76
Part broken lot 12, con. 10.....	".....	".....	".....	16
Part broken lot 5, con. 1.....	McMahon.....	Algoma.....	Unattached.....	2.4
Part broken lot 6, con. 9.....	Anglesea.....	Lennox and Add- ington.....	".....	5
Part broken lot 6, con. 4.....	".....	Lennox and Add- ington.....	".....	4.43
Part broken lot 14, con. 8, par. 2	Gorham.....	Thunder Bay.....	S. H. Wilson.....	.18
Part broken lot 14, con. 8, par. 10	".....	".....	".....	.2
Part broken lot 14, con. 8, par. 6	".....	".....	".....	.2
Part broken lot 14, con. 8, par. 14	".....	".....	".....	.2
Part broken lot 14, con. 8, par. 19	".....	".....	".....	.12
Part broken lot 14, con. 8, par. 23	".....	".....	".....	.19
Part broken lot 14, con. 8, par. 27	".....	".....	".....	.3
Part broken lot 4, con. 3.....	Bigwood.....	Sudbury.....	J. K. MacLennan	5
Part broken lot 19, con. 4.....	Cavendish.....	Peterborough.....	A. N. Wilson.....	5
Part lot 4, con. 10.....	Jones.....	Renfrew.....	F. Blank.....	.3
Part lot 5, con. 10.....	".....	".....	".....	.7
Part broken lot 6, con. 10.....	Anglesea.....	Lennox and Add- ington.....	Unattached.....	4.56
Part broken lot 9, con. 10.....	Patterson.....	Parry Sound.....	I. M. Campbell...	2.38
Part broken lot 5, con. 10.....	Anglesea.....	Lennox and Add- ington.....	Unattached.....	.4
Part broken lot 4, con. 10.....	Jones.....	Renfrew.....	F. Blank.....	3.35
Part broken lot 29, con. 7.....	O'Brien.....	Cochrane.....	H. E. Sheppard...	2.4
Part broken lot 14, con. 5.....	Burleigh.....	Peterborough.....	Wm. Hales.....	1.50
Part broken lot 15, con. 5.....	".....	".....	".....	3.50
Part lot 1, con. 1.....	Striker.....	Algoma.....	T. Dean.....	3
Part broken lot 5, con. 10.....	Jones.....	Renfrew.....	F. Blank.....	1
Part lot 10, con. 10.....	Patterson.....	Parry Sound.....	I. M. Campbell...	1
Part N.E. quarter, sec. 11.....	Awers.....	Algoma.....	T. Dean.....	5
Part lot 22, con. 17, par. 3.....	Ferris.....	Nipissing.....	W. J. Parsons.....	.50
Parcel P.P. 178, Lake Shebandowan.....	".....	Kenora.....	S. H. Wilson.....	1.42
Part broken lot 4, con. 10.....	Anglesea.....	Lennox and Add- ington.....	Unattached.....	2
Parts lot 12 and 13, con. 7.....	Patterson.....	Parry Sound.....	I. M. Campbell...	5
Part broken lot "D", con. 4.....	Bertram.....	Nipissing.....	W. J. Parsons.....	10
Parcel 1, part lot 2, con. 1.....	Bigwood.....	Sudbury.....	J. K. MacLennan	.15
Parcel 2, part lot 2, con. 1.....	".....	".....	".....	.15
Part south half lot 18, con. 4.....	Aubrey.....	Kenora.....	J. E. Gibson.....	5
Part lot 3, con. 8.....	Wicklow.....	Hastings.....	D. Fuller.....	10
Part lot 2, con. 3.....	Bigwood.....	Sudbury.....	J. K. MacLennan	11
Sub. lots 28 and 29, con. 8, par. 32	Wood.....	Parry Sound.....	I. M. Campbell...	.77
Part broken lot 24, con. 9.....	Methuen.....	Peterborough.....	Wm. Hales.....	2
Location P.P. 480 Middle Lake Shebandowan.....	".....	Kenora.....	J. E. Gibson.....	1.11
Location P.P. 481, Middle Lake Shebandowan.....	".....	".....	".....	1.19
Part broken lot 11, con. 3.....	Malachi.....	".....	".....	4
				131.76



*Appendix No. 13*

## PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st November, 1925, to 31st October, 1926

Public Lands (late Crown).....	574
“ “ (late School).....	8
“ “ (late Clergy Reserves).....	4
“ “ (University).....	4
Free Grant Lands (Act of 1913).....	324
“ “ (Act of 1901 Veterans).....	2
Mining Lands (Patents).....	317
Mining Leases.....	156
Crown Leases.....	90
Licenses of Occupation.....	167
Temagami Island Leases.....	18
Sand and Gravel Licenses.....	30
Pine Patents.....	19
Water Power Leases.....	3
Total.....	<u>1,716</u>

*Appendix No. 14*

## RECORDS BRANCH 1925-1926

## Communications received:

From Crown Land Agents.....	8,881
From Crown Timber Agents.....	5,415
From Mining Recorders.....	4,006
From Homestead Inspectors.....	2,961
From Superintendent Algonquin Park.....	511
From Superintendent Quetico Park.....	194
From Superintendent Rondeau Park.....	169
Orders-in-Council.....	303
Telegrams.....	174
All other sources.....	29,337
Total incoming (Minister's office and Land Tax Branch, not included).....	<u>49,951</u>

## Communications sent out:

To Crown Land, Timber, Inspectors and Park Superintendents.....	20,859
To General Public.....	19,364
Circular letters re timber sales and mill licenses.....	10,000
Maps and blueprints by Survey Branch.....	4,700
Total outgoing (Minister's office and Land Tax Branch, not included).....	<u>54,923</u>
Postage for the year including Land Tax Branch.....	\$2,649 46

## Files:

New files issued—General.....	5,907
New files issued—Accounts Chargeable.....	1,016
New files issued—Accounts free.....	320

*Appendix No. 15*

## REPORT OF DIRECTOR OF SURVEYS

The following surveys were carried out under the direction of this Department during the past year:

## LAKE AND RIVER TRAVERSE

- Trout Lake and River, district of Patricia, C. R. Kenny, Ontario Land Surveyor, Sault Ste. Marie, Ont.
- Ogoki River and headwater lakes, district of Thunder Bay, James S. Dobie, Ontario Land Surveyor, Thessalon, Ont.
- Part of Wenasaga River, district of Patricia, J. R. Gill, Ontario Land Surveyor, Sudbury, Ont.
- Maligne River and other waters in Quetico Park, district of Rainy River, E. L. Cavana, Ontario Land Surveyor, Orillia, Ont.
- Saganaga Lake and other lakes in Quetico Park, district of Rainy River, D. J. Gillon, Ontario Land Surveyor, Fort Frances, Ont.
- Part of north shore of Lake Nipigon, district of Thunder Bay, W. F. Rubidge, Ontario Land Surveyor, Port Credit, Ont.
- Woman Lake and Birch Lake in the district of Patricia, H. W. Sutcliffe, Ontario Land Surveyor, New Liskeard, Ont.
- Part of Little Abitibi River and lakes in the district of Cochrane, T. G. Code, Ontario Land Surveyor, Cobalt, Ont.

## BASE AND MERIDIAN LINES

- Part of 9th base line running west from mileage 72 on Ross' meridian line of 1920 intersecting the Ontario-Manitoba Boundary near Carrol Lake and crossing Red Lake in the district of Patricia. Speight & vanNostrand, Ontario Land Surveyors, Toronto.
- Part of 10th base line in the district of Patricia running east from 96th mile on Ross' meridian of 1920 and crossing Birch Lake; also meridian lines at twelve mile intervals south therefrom, Beatty & Beatty, Ontario Land Surveyors, Pembroke, Ont.
- Part of 9th base line in the district of Patricia running east from the 72nd mile on Ross' meridian of 1920 to Wenasaga River, and meridian lines north and south therefrom at twelve mile intervals. J. R. Gill, Ontario Land Surveyor, Sudbury.
- Part of 1st base line and meridian line south from Niven's base line of 1891 in Quetico Park, district of Rainy River, Phillips & Benner, Ontario Land Surveyors, Port Arthur, Ont.

## TOWNSHIP OUTLINES

- Townships in the vicinity of Red Lake, district of Patricia, by H. W. Sutcliffe, Ontario Land Surveyor, New Liskeard, Ont., named as follows: Bateman, McDonough, Ranger, Balmer, Dome, Fairlie, Todd, Willans, Byshe, Heyson.

## TOWNSHIP SUBDIVISIONS

- Residue of township of Wicksteed, district of Algoma, E. L. Moore  
Ontario Land Surveyor, North Bay, Ont.
- Subdivision of the townships of Echo, Pickerel and Vermilion, in the  
district of Kenora, R. S. Kirkup, Ontario Land Surveyor, Port  
Arthur, Ont.

## MISCELLANEOUS SURVEYS

- Survey of part of lot 4, concession 1, township of Striker, district of  
Algoma, into summer resort parcels. C. R. Kenny, Ontario Land  
Surveyor, Sault Ste. Marie, Ont.
- Timber line between east and west parts of limit on Petawawa River,  
license No. 103, 1925-26, Beatty & Beatty, Ontario Land Sur-  
veyors, Pembroke, Ont.
- Summer resort parcels on Oxtongue Lake, township of McClintock,  
county of Haliburton, J. T. Coltham, Ontario Land Surveyor,  
Parry Sound, Ont.
- Survey of lines between concessions 8 and 9, township of Ridout,  
district of Muskoka, J. T. Coltham, Ontario Land Surveyor,  
Parry Sound, Ont.
- Retracing of part of the boundary line between the districts of Rainy  
River and Thunder Bay south from Canadian National Railways,  
D. J. Gillon, Ontario Land Surveyor, Fort Frances, Ont.
- Subdivision of summer resort parcels southeast quarter section 11,  
township of Aweres, district of Algoma, Lang & Ross, Ontario  
Land Surveyors, Sault Ste. Marie, Ont.
- Subdivision of squatters' lots at Hornepayne, E. L. Moore, Ontario  
Land Surveyor, North Bay, Ont.
- Subdivision of block of land for farm and gardening purposes in the  
township of Nakina, district of Thunder Bay, Phillips & Benner,  
Ontario Land Surveyors, Port Arthur, Ont.
- Subdivision town site at Hudson on the Canadian National Railway  
in the district of Kenora, Phillips & Benner, Ontario Land Sur-  
veyors, Port Arthur, Ont.
- Survey of east and north boundary Hudson's Bay Company's Reserve  
at Lacleche, district of Algoma, T. J. Patten, Ontario Land  
Surveyor, Little Current, Ont.
- Town site at Goldpines, district of Patricia, C. H. Wilkins, Ontario  
Land Surveyor, Goldpines, Ont.
- Inspection of surveys field work, C. E. Fitton, Ontario Land Surveyor,  
Toronto.
- Subdivision of cottage sites Jordan Harbor, township of Louth, county  
of Lincoln, F. N. Rutherford, Ontario Land Surveyor, St.  
Catharines, Ont.

Town and park lot subdivision of lands patented subsequent to 1910 have  
been approved pursuant to R.S.O. 1914, chapter 34, and amendments as follows:

- Park lot 130, Hornepayne, township of Wicksteed (M-60).
- Part of mining claim TC 711, township of Teck (M-93).
- Part of mining claim TC 711, township of Teck (M-91).
- Part of mining claim TC 708, township of Teck (M-92).

Municipal surveys performed under instructions and authority of the Lieutenant-Governor in Council were completed and confirmed as follows:

- Survey of boundary line between the village of Port Stanley and village of Southwold, county of Elgin.
- Survey of limits of Simcoe Street from King Street to Queen Street, city of Toronto.
- Survey of line between lots 30 and 31, 1st concession, township of Osgoode, county of Carleton.
- Survey of limits of Bloor Street between Lansdowne and Perth Avenues, city of Toronto.
- Survey of part of block "O" in the city of Brantford.

Extracts from the reports of the several surveyors employed during the year describing the country traversed will be found in appendices 20 to 28:

The following maps have been published during the year:

- 20-A—Map of the Province of Ontario.
- 25-B—Map of the western part of Cochrane district.
- 25-A—Second edition map, district of Thunder Bay.
- Map of summer resort parcels Wahnapeitei Lake, district of Sudbury.
- New edition Rainy River timber limit map.
- Second edition plan of islands north shore of Georgian Bay, between Coponaning and Key Inlet, district of Parry Sound.

L. V. RORKE,

Director of Surveys.

## Appendix No. 16

Statement of Municipal Surveys confirmed during the twelve months ending  
October 31st, 1926.

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey	Date when confirmed under Ont. Statutes, 1920, chap. 48, sec. 18
1	Jas. A. Bell & Son..	722	Aug. 27, 1919	To survey the boundary line between the village of Port Stanley and the township of Southwold, in the county of Elgin, and that stone or other durable monuments be placed, marking such boundary and the intersections of the roads or streets running from said village into said township.....	April 21, 1926
2	Speight & van Nostrand.	743	April 27, 1925	To survey and define the limits of Simcoe street in the city of Toronto, from King Street to Queen Street and to mark the same with standard iron monuments.....	May 6, 1926
3	N. B. MacRostie...	746	Nov. 10, 1925	To survey the side road between lots 30 and 31 in the 1st concession of the township of Osgoode and plant standard iron monuments to mark the said road allowance.....	July 5, 1926
4	Speight & van Nostrand.	750	Jan. 6, 1926	To survey, establish and define the limits of Bloor Street between Lansdowne and Perth Avenues (being part of the original road allowance between the 1st and 2nd concessions in front of lots 32, 33 and 34 in the township of York) and to mark the same with standard iron monuments.....	Oct. 13, 1926



*Appendix No. 17*

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1926.

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey
1	MacKay & MacKay	747	Nov. 12, 1925	Survey the road allowance between lots 26 and 27 across concessions 4 and 5 of the township of Saltfleet in the county of Wentworth, and to plant standard iron monuments to define the limits of said road allowance.
2	Speight & van- Nostrand.....	748	Dec. 23, 1925	To survey the front and rear angles and the southerly and easterly boundaries of lots 4 and 5, in the 3rd concession south of Dundas Street in the township of Toronto, county of Peel, and to mark the same with standard iron monuments.
3	E. R. Bingham.....	749	Dec. 30, 1925	To survey the outlines of certain lands in the township of Blake, in the district of Thunder Bay, said lands being more particularly enumerated on the attached list.
4	F. N. Rutherford....	751	Jan. 12, 1926	To survey that part of the broken front concession Lake Erie, lying west of the original allowance for road between lots Nos. 26 and 27 in the township of Bertie, county of Welland, and to mark the same by standard iron monuments, that is, at the front and rear angles of each lot.
5	Andrew L. Gray	752	Jan. 25, 1926	To survey and establish the limits of the original road allowance in front of the 12th concession of the township of Storrington, in the county of Frontenac, in front of lots 31 to 38 inclusive, and to mark with standard iron monuments the front angles of the lots in the 12th concession and the rear angles of the lots in the 11th concession, along said part of road allowance.
6	W. C. Jepson.....	753	April 15, 1926	To survey and mark on the limits the reserve of the one chain reserve along the Niagara River extending from Queen Victoria Niagara Falls Park to the northerly limit of the city of Niagara Falls, in the county of Welland, and plant stone or standard iron monuments to mark the boundary of said one chain reserve.
7	A. M. Jackson.....	754	Mar. 23, 1926	To survey that part of the road allowance between the townships of Oakland and Townsend between lots 6 and 7 to the Indian Line at the easterly end, and to plant standard iron monuments to mark the said road allowance.
8	W. H. Fairchild....	755	June 18, 1926	To survey and define the limits of the southerly boundaries of blocks 32 and 33 and the northerly boundary of block 50 as shown on registered plan No. 20B in the town of Simcoe, in the county of Norfolk, and to plant standard iron monuments to mark the same.
9	R. M. Lee.....	756	July 5, 1926	To survey the following lands in the township of Brantford:— (1) That part of block "O" in Low's survey which has been sold without reference to a registered plan.

## Appendix No. 17—Continued

No.	Name of Surveyor	No.	Date of Instructions	Description of Survey
	R. M. Lee— <i>Contd.</i>			<p>(2) That part of lot "C" in the 3rd concession of the township of Brantford which has been sold without reference to a registered plan.</p> <p>(3) That part of the Smith and Kirby tract adjoining the northern boundary thereof which has been conveyed without reference to a proper registered plan.</p> <p>And to mark the same with standard iron monuments.</p>
10	Speight & van- Nostrand.	750	Jan. 6, 1926	To survey, establish and define the limits of Bloor Street between Lansdowne and Perth Avenues (being part of the original road allowance between the 1st and 2nd concessions in front of lots 32, 33 and 34 in the township of York), and to mark the same with standard iron monuments.

*Appendix No. 18*

Statement of Crown Surveys in progress during the twelve months ending October 21st, 1926.

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount
1	Mar. 2, 1926	Speight & van- Nostrand.....	Base line district of Patricia.....	\$7,237 50
2	Mar. 12, 1926	H. W. Sutcliffe.....	Township outlines district of Patricia.....	5,000 00
3	April 29, 1926	T. J. Patten.....	East boundary of Hudson's Bay Company at LaCloche River.....	200 00
4	April 29, 1926	C. H. Wilkins.....	Survey town plot of Goldpines. district of Patricia.....	4,600 00
5	May 1, 1926	J. S. Dobie.....	Traverse of upper waters of Allanwater and Ogoki River and lake expansion, district of Thunder Bay.....	6,700 00
6	Mar. 19, 1926	J. R. Gill.....	Base and meridian lines, district of Patricia.	5,000 00
7	May 3, 1926	C. R. Kenny.....	Traverse Trout Lake and river, district of Patricia.....	4,300 00
8	Mar. 23, 1916	Phillips & Benner....	Survey of base line and meridian lines, district of Rainy River.....	5,125 00
9	May 7, 1926	D. J. Gillon.....	Retrace easterly boundary of Quetico Park, district Rainy River and Thunder Bay..	3,900 00
10	May 11, 1926	W. F. B. Rubidge.....	Traverse survey part of north shore Lake Nipigon, district of Thunder Bay.....	3,570 00
11	May 14, 1926	C. E. Fitton.....	Inspection of survey, 1926.....	3,400 00
12	May 13, 1926	T. C. Code.....	Traverse Little Abitibi Lake and river, district of Cochrane.....	1,500 00
13	May 6, 1926	E. L. Cavana.....	Traverse certain waters Quetico Park, dis- trict of Rainy River.....	3,620 00
14	Sept. 27, 1926	Phillips & Benner....	Subdivide block of land in the township Nakina, district Thunder Bay.....	300 00
15	May 3, 1926	E. L. Moore.....	Survey northeasterly part of township Wicksteed, district of Algona.....	1,000 00
16	June 23, 1926	J. T. Coltham.....	Traverse of Oxtongue Lake, township McClintock, district Muskoka.....	100 00
				\$55,552 50

*Appendix No. 19*

Statement of Crown Surveys completed and closed during the twelve months ending  
October 31st, 1926.

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
1	April 1, 1925	J. L. Morris.....	Survey certain triangulation stations.....	\$1,895 64
2	April 22, 1925	C. E. Fitton.....	Inspection of surveys, 1925.....	988 95
3	April 21, 1925	Jas. S. Dobie.....	Traverse Allanwater River and head waters Ogoki River, district of Thunder Bay...	5,107 50
4	April 16, 1925	Phillips & Benner.....	Survey summer cottage sites on shores of Lower and Middle Shebandowan lakes, etc., district of Thunder Bay.....	3,693 86
5	April 16, 1925	E. R. Bingham.....	Resurvey of northeast part township of Sibley, district of Thunder Bay.....	776 37
6	April 15, 1925	C. E. Fitton.....	Survey town plot Allanwater, district of Thunder Bay.....	514 12
7	April 1, 1925	J. R. Gill.....	Survey islands and summer resorts Lake Wanapitei, district of Sudbury.....	3,087 55
8	Nov. 7, 1925	J. S. Dobie.....	Survey cottage sites on shore Waquekabung Lake, district of Algon a.....	94 00
9	Oct. 5, 1925	R. S. Kirkup.....	Subdivide townships Echo and parts of Pickerel and Vermilion, district of Kenora	4,392 25
10	Oct. 5, 1925	H. W. Sutcliffe.....	Meridian and base lines, district of Coch- rane.....	2,015 00
11	April 15, 1925	Lang & Ross.....	Township outlines along C.P.R., Thunder Bay district.....	2,411 25
12	April 3, 1925	C. R. Kenny.....	Traverse of Little Current River, district of Cochrane.....	3,406 02
13	April 15, 1925	T. G. Code.....	Survey residue township of Fauquier, etc., district of Cochrane.....	351 84
14	Jan. 12, 1926	C. E. Fitton.....	Inspection of lots in 6th concession Big- wood, district of Sudbury.....	65 25
15	April 15, 1925	Beatty & Beatty.....	Traverse islands and shores of certain lakes in township of Bedford, county of Frontenac.....	1,273 50
16	Oct. 24, 1925	F. N. Rutherford.....	Summer resort lots 20 and 18, broken front concession Louth, county of Lincoln....	416 20
17	April 8, 1926	J. W. Fitzgerald.....	Traverse the shores of certain lakes in the townships of Elmsley and Burgess, county of Leeds.....	2,725 86
18	Mar. 9, 1926	Phillips & Benner....	Survey Hudson town plot, district of Kenora.....	842 40
19	Oct. 16, 1925	J. T. Coltham.....	Survey islands in the southeast end of lake Nipissing, district of Parry Sound.....	1,648 00

*Appendix No. 19—Continued*

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
20	Nov. 7, 1925	J. T. Coltham.....	Survey to locate boathouses at Parry Sound, township of McDougall, district of Parry Sound.....	\$300 05
21	July 6, 1926	Lang & Ross.....	Survey resort location S.E. $\frac{1}{4}$ section 11, township of Aweres, district of Algoma..	452 69
22	.....	E. E. Archer.....	Cost of survey islands A and B, Nottawasaga River, county of Simcoe.....	100 00
23	Mar. 19, 1926	Beatty & Beatty.....	Survey base and meridian lines, district of Patricia.....	7,614 59
				<u>\$44,172 89</u>



*Appendix No. 20*

Extract of report of part of J. R. Gill's survey of 9th base line and meridian lines, district of Patricia, 1926.

"I beg to submit the following report on the survey of part of the 9th base line and certain meridian lines in the district of Patricia, as well as a traverse of part of the Wenesaga River. This work was performed under instructions from the Department of Lands and Forests dated March 19th, 1926, supplemented by further instructions dated May 1st, 1926.

"I left Sudbury on June 8th and proceeded from Hudson Station on the C.N.R. with a party on June 12th. The route taken to get to the work was as follows: By way of Lac Seul to the Pine Ridge Post of the Hudson's Bay Company; thence down the English River to the Mattawa River; up the Mattawa to Pakwash Lake; through Pakwash and Bruce Lakes up the Trout Lake and Woman Lake Rivers to Bear Lake; thence through this lake to the most northerly crossing of it by a meridian run by O.L.S. Ross in 1920. The 72-mile post from which the 9th base line commenced was about two and one-half miles north from the lake.

"After obtaining an observation for azimuth, work was actually commenced from the 72nd mile post on June 21st, and carried out as follows: The 9th base line was run east a distance of twelve miles; from the 12-mile post a meridian line was run north for twelve miles. At the completion of this line no evidence was found of the line to be run by O.L.S. Beatty & Beatty. The meridian line was then run south for twelve miles, this point being about one-half mile south from the westerly end of Slate Lake. A line was then run west to a point near the 60-mile post on Ross's meridian line. The party now came back and completed the base line to the 24-mile post and ran a meridian line twelve miles north and twelve miles south from this point. The meridian line north was fifteen chains and forty-four links west from the 12-mile post on a corresponding line run by O.L.S. Beatty & Beatty.

"Wooden posts were planted at each mile and, where possible, a cairn of stones was built and bearing trees marked. When the mile point occurred in a lake a post was planted on the shore. Iron posts were planted at three-mile intervals in accordance with the instructions. Owing to the nature of the ground many of these took the form of witness posts.

"On the completion of the line work I proceeded to traverse a portion of the Wenesaga River waters, commencing at a standard rock monument placed by D.L.S. Pierce's party on the portage between Gull Lake and Hailstone Lake and tying into a wooden post planted by the Topographical Surveys Branch on the northerly shore of the Wenesaga River about three miles above Slate Lake in 1925. This traverse survey was also tied into the meridian line run south from the 24-mile post on the base line.

"The country in this area is for the most part gently rolling. Very few hills of any height were encountered. The ridges generally run northeast and southwest. There are a great number of lakes; the shore lines of these are very irregular.

"Near the meridian line run by O.L.S. Ross all the few outcroppings encountered were of granite. In the basin of Woman, Clearwater and Washagomis Lakes there were greenstones and some altered sedimentary rocks. As you approach the Wenesaga River along the base line, granite was again in evidence;

this appeared to be cut by a number of Hegmatite dykes. At the south end of the meridian from the 24-mile post on the base line, there was some iron formation.

"The lower lying land appears to be covered with clay soil while the ridges are sandy. Along the Wenesaga River the banks are clay for the most part, but back from the river a short distance the soil is sandy.

"A considerable part of this area was burned over a number of years ago and is growing up with jack pine, poplar and birch. This growth has now reached about three inches in diameter. Areas escaping the fire are timbered with spruce as large as twelve inches but for the most part not above six inches; jack pine to sixteen inches; large poplar, some thirty inches in diameter, and white birch. The large jack pine appears to be faulty.

"While this country is not particularly rough there are numerous falls and rapids on all the streams. The larger ones, Woman Lake River, Trout Lake River and Wenesaga River, would furnish considerable power but no great amount could be developed at any one place."

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#### *Appendix No. 21*

Extract Township Outlines, district of Patricia, by Beatty & Beatty.

"In accordance with instructions dated the 19th day of March, 1926, we beg to submit the following report on the survey of the 10th base line, and certain meridian lines in the district of Patricia.

"We proceeded from Pembroke via the Canadian National Railway to Hudson where we organized our party. We engaged the Hudson's Bay Company there to take our party and outfit up Lac Suel to their post at Pine Ridge by means of a york boat towed behind a gasoline launch. This trip was made in about fifteen hours travelling. From Pine Ridge we travelled by canoe up the Winnesaga River, the Oochi River to Fly Lake, Clearwater Lake, Washagomis Lake and Long Lake or Swain's Lake to Shabumeni Lake. We chose this route to the other rout via Packwash Lake and Trout River, as the lakes were smaller and offered more protection against the wind. There are nineteen portages on this route, the longest of which is about sixty chains from Mud to Sucker Lake to the Oochi River. The portage from the Oochi River to Fly Lake is about forty chains. The remainder of the portages are short, varying from two to eight chains. All the portages are well cut out and the only bad feature of this route is the probability of the water in the Oochi River being low. The weather was bad on our trip in and it took us six days to make Shabumeni Lake. We made the trip out in two and a half days.

#### SOIL

"In the area covered, there is no land suitable for agricultural purposes. The soil is sandy with boulders and numerous outcrops of rock. Practically the whole district is covered with a layer of moss carying in thickness from three to eighteen inches. There are low ridges rising out of the swamps that are simply beds of boulders. It is estimated that 50 per cent. of the country is

swamp or muskeg. There are very few prominent hills as the country as a whole is gently rolling. West of Shabumeni Lake it is flat or undulating, and east of this lake it becomes more rolling but is not really rough excepting between Little Shabumeni Lake and Shabumeni River, and south of Springpole Lake.

#### TIMBER

“There is very little merchantable timber in the district at present. The greater portion being covered with a thick growth of black spruce and jack pine to six inches with patches of black spruce to eight inches. There is some fair black spruce and jack pine along the 3rd meridian between the 4th and 10th miles and along the 2nd meridian between the 6th and 12th miles, but these are the only areas and these are broken by numerous patches of swamp with black spruce to six inches. There are patches of young birch, poplar and jack pine to eight inches along the Shabumeni and Birch Lakes, but these do not, as a rule, extend back far from the lake. Young tamarack is growing up in some of the muskegs. Several of the large islands in Birch Lake have been burned over.

“The young spruce and jack pine are growing up very thickly on the ridges, and if fires are kept out there should be some very good timber before long. There were no fires in this district this summer, but we were bothered by smoke from fires to the south and southwest of us.

#### MINERALS

“There were no indications of minerals west of Shabumeni Lakes. There were good indications of minerals along the east side of these lakes where several claims have already been staked, also along the north shore of Shabumeni River. Several claims have been staked along the southwest bay of Birch Lake, some of which were staked several years ago. The country along the 3rd meridian and to the north of Springpole Lake, looked promising. Quite a lot of work has been done on several of the claims but we did not see or hear of any spectacular finds being made in this district up to the time we left.

#### STREAMS AND LAKES

“Fully 30 per cent. of the district is covered by water. Birch Lake is the largest lake. It is about eighteen miles long and its shore line is very irregular with many large bays, with islands over two miles in length. The water is very deep and clear. Shabumeni Lake is about ten miles long, average width about one mile, the water is deep and clear. Little Shabumeni Lake, to the north, is about five miles long and it empties into the former. Springpole Lake which was crossed by the 3rd meridian on the 8th mile, is over ten miles long, lying nearly east and west with a large bay to the north at the west end of it. Its water is deep and clear and the water from Birch Lake empties into it. We were not able to find the outlet to it but presume it flows into Gull Lake, an expansion of Cat River. There are several other large lakes in the district and the shore lines have been sketched on the accompanying plan from information gathered from the aerial photographs. There are very few large rivers in the district. What is called Shabumeni River is really a narrow bay of Birch Lake. The largest river is the Serpent River and it is navigable by canoes, but is seldom used. It has an average width of one and one-half chains and is about ten feet deep. It is navigable by canoes. The next largest river is the one which enters Shabumeni Lake from the west, referred to earlier in our report. Average width is about one chain and it is about six feet deep.



## CANOE ROUTES

"The canoe routes have all been sketched on the accompanying plan along with the portages and their approximate lengths. The main route runs along the Shabumeni Lake, Shabumeni River, Birch Lake, Keigat Lake and north-easterly through Jackpine Lake to the Cat River. There is also a route running south and east from Springpole Lake to the headwater of the Winnesaga River and to Cat River. None of these routes had been used much recently until this year, but the fire rangers are getting the portages well cut out and blazed, and where necessary corduroyed.

"We did not find any falls capable of power development.

## GAME

"Bears are fairly plentiful in this district. Signs of moose, deer and caribou were seen but none of these are very plentiful. There were more signs of moose than of the others, but very few of these were seen.

"Owing to the absence of birch and poplar, with the exception of the shores of the big lakes, very few indications of beaver were seen, but a few new dams were noticed on some of the smaller streams.

"Pike and pickerel are very plentiful in Birch and Shabumeni Lakes, and there is no doubt but there must be white fish and lake trout in these and Springpole Lake. We did not meet any Indians or trappers and were unable to gather any information in this way.

"There were the usual summer frosts and ice was found in thick swamps all summer. The season was exceptionally wet, there not being more than fifteen days all summer that it did not rain at night or during the day. The water in the lakes and creeks appeared to be exceptionally high all season."

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*Appendix No. 22*

Copy of Speight & vanNostrand's report of the 9th meridian line, district of Patricia.

"We have the honour to submit the following report on the survey of the part of the 9th base line in the district of Patricia lying between the meridian line run by Kenneth Ross, O.L.S., in 1920, and the Manitoba Boundary. Our instructions from your department for the performance of this work are dated 2nd March, 1926.

"The instructions containing a stipulation that the work was to be done as early in the season as possible, preparations were made to assemble the survey party necessary at the earliest date by which we felt danger from ice would be over, but unfortunately, at the last moment, unexpected complications made it necessary to postpone the date of assembly for a few days. The party, fourteen men all told, however, left Sioux Lookout on 31st May, and the work being prosecuted diligently from that time on, we believe that the base line was available for surveyors before it was actually required by way of them.

"The party followed the usual canoe route via Pine Ridge, Pawkwash Lake, Trout Lake River and Woman Lake River to Bear Lake. Our point of commencement on O.L.S. Ross' meridian, was about two and a half miles inland from Bear Lake, and was reached on June 7th, after a trip uneventful except for some delay with wind and rain.

"Work on the line was commenced the next morning, the line being cut westward, as instructed, from mile 72 on the meridian.

"At the latitude of our line, the convergence of meridian amounts to six and four-tenths minutes in six miles and the base line was accordingly deflected to that extent at each sixth mile, in order to follow the chords of the parallel of latitude.

"A two-chain steel band was used for measurements throughout the survey. On broken ground, measurements were made with the aid of a clinometer and the horizontal distance was deduced from the vertical angle. The country abounds in lakes, and consequently numerous triangulations (sixty in all) were required. Triangles in the 2nd, 16th, 18th, 84th and 93rd miles will be seen from the field notes to have the angles at the apex slightly less than ten degrees. In no case, however, is the deficiency greater than twenty-five minutes of arc, and the base in these instances was selected with a view to accurate chainage in preference to a longer base over broken ground. For the triangulation at Otter Lake, mile 16, a base was cut to the north of the line and abandoned as not suitable, and the base finally used to the south was restricted by an island near the line.

"Frequent observations on Polaris were taken throughout the survey, and the results of these are appended to the field notes. The wooden posts planted at each mile were made of spruce or jack pine. All were at least six inches square and firmly planted. A substantial stone mound was built around each post if stones were available and with a few exceptions, where no timber was standing within a reasonable distance, each post was referenced to two bearing trees. An iron post was planted to mark each third mile. In general the standard post thirty inches long was used, but short iron posts were substituted in several places, as recorded in the field notes. The short iron post with its accompanying pyramid seems a desirable monument and more could have been used in this particular survey had they been available. The last point crossed by our line before entering the bay of Carroll Lake, where the line intersected the Manitoba boundary, was of a rocky nature, and it was possible to plant the standard iron post in the usual way with pits and mounds. It was, therefore, built about by a substantial cairn instead.

"Adjacent to the shores of lakes crossed by the line, the width of the cutting was increased so as to obtain a sky line width of ten to twelve feet for a distance of about two chains back from the shore. Similar extra width was cut on the summits of the larger hills. In addition, a considerable proportion of the mileage was through second growth jack pine, and the ordinary cutting produced a natural sky-line which we have no doubt would be readily discernible from the air under proper conditions.

"Points used last year by Dominion Land Surveyor Christie, in traversing the water route between Carroll and Red Lakes, were tied in by us and are recorded in the notes of our 60th and 66th miles. In general, however, his traverse lay considerably to the south of our line.

The aerial photographs from flights FA 64 and FA 65 of the R.C.A.F. covered, for the most part, an area somewhat south of the base line, and we



found it impossible to distinguish on many of the photographs any of the physical features crossed by our line. We have, however, marked on a number of them the position of our work.

"The topographical survey maps of Red Lake district and the preliminary blue print based on O.L.S. Christie's traverse and aerial photographs were found very accurate, greatly facilitating the handling of supplies. This was especially true from Pipestone Bay westward, as none of the Indians of Red Lake seemed to be familiar with the water routes between Pipestone Bay and the boundary line.

"The total chainage of the line to the point where it intersected the Manitoba boundary was ninety-six miles, forty-one chains and seventy links.

"The boundary was reached on August 12th, and the party returned to the railway at Hudson via Red Lake, reaching the track on the 19th day of the month. In the general, the summer was perhaps somewhat more rainy than the average, although the latter part of July and the early part of August were hot and dry.

#### GENERAL FEATURES

"No outstanding topographical feature dominates the territory crossed by our line, unless the stragglng expanse of Red Lake could be considered to do so. Ridges and low hills succeed one another with considerable regularity, but none of them rises to any great height. The surface is broken rather than rugged, for the glaciers have done their work of grinding off the mountain tops very thoroughly. Innumerable lakes dot the landscape. Many of these are of great beauty and some of considerable extent. West of Trout Lake the line crossed a long ridge which apparently is the natural dam containing the waters of that lake, and descended into a broad valley, broken, of course, by minor ridges which extended to within a few miles of Red Lake. In the valley we found a considerable area of clay soil. Observations while on our way in to the line, and later, would lead us to believe that there is a clay belt extending from north of our line well to the south, and that eventually the section will be developed for agricultural purposes.

"East of Trout Lake, and from Red Lake to the boundary, the country traversed by us depends for its value on its timber, its beauty, and its fish and game. From about four miles east of the east bay of Red Lake until we crossed the ridge west of Slate Bay, we found the country completely staked by prospectors, and on a number of claims exploration work was being vigorously prosecuted. Except in this one section the rock encountered was granite.

#### SOIL

"As stated above, between Red and Trout Lakes there is an area which will no doubt be eventually developed for farming purposes. East and west of this, however, we crossed no considerable stretch of agricultural land, finding only a few narrow valleys where the soil promises any return for cultivation.

#### TIMBER

"Comparatively little of the areas along the line could be classified as burnt. On the other hand, not much of the timber is yet old enough for commercial use. Jack pine predominates, with perhaps a third of the forest consisting of spruce. Poplar and birch are mostly small and are found in limited quantities. Black ash was noted in a swamp near Red Lake, but cedar was not

encountered anywhere on the line. Apparently a very extensive fire, or series of fires, about forty years ago, cleared most of the timber from this country, and it is only where the forest was protected by open water or extensive swamps that mature wood is now standing. The new growth, however, is vigorous and seems free from disease. Provided it escapes further visitation by fire, there should be a valuable stand of jack pine and spruce in a comparatively few years more.

#### ROCK

"The line crossed Red Lake slightly north of Mackenzie Island, and from about four miles east of East Bay to the vicinity of Mile 45, Keewatin intrusions were noted in the rock. This section has, of course, been receiving a great deal of attention from prospectors for the past year or so, and has been mapped geologically by the Department of Mines. Along the remainder of the line nothing was seen to suggest the possibility of economic minerals, the country rock being entirely granite.

#### WATER POWERS

"The line intersected only two river valleys of any importance whatever the Trout Lake system being crossed at Otter Lake, and the Chukini River crossed at Red Lake. These are relatively small streams, although, owing to the large lake areas, they are capable of admirable control. Trout Lake is considerably higher than Red Lake, and there is consequently more power available on the Trout River than on the Chukini.

#### CANOE ROUTES

"There is now a regular service for passengers and freight from the Canadian National Railways at Hudson to Pine Ridge, and a motor boat service from that point to Snake Falls, at the head of Pawkwash Lake. From Pawkwash Lake to Bear Lake, to Trout Lake and to Red Lake, we found the canoe routes excellent, with portages relatively short and well cut out. Between Red Lake and the boundary we utilized the canoe route traversed last year by D.L.S. Christie. This route is apparently little travelled west of the point where the route to the Bloodvein River branches off. As the route in a general way paralleled our line, however, we found it very useful, and for the most part reasonably easy. We considered heading for the railway southward along the boundary from the end of our line, and were assured by some that there was a first-class route in that direction. We could locate no guide, however, and owing to the immense number of lakes and bays in which much time might be lost, we thought it best to retrace our way to the railway via Red Lake.

#### FISH AND GAME

"Moose, caribou and red deer were seen during the summer, and were fairly plentiful. Very few beaver signs were noticed, and we understood that not many are trapped in the area. Muskrats were extremely plentiful in a number of the streams near the boundary. Of the other fur-bearing animals it is difficult to judge in the summer. Partridge seem to have had a bad season or two, and were very scarce. Rabbits, on the other hand, were plentiful, especially from Red Lake eastward. The members of the party made fine catches of trout in Trout Lake and elsewhere, and there was generally no difficulty in keeping the party supplied with fish when on the larger lakes.

*Appendix No. 23*

Report by Ontario Land Surveyors Phillips and Benner, dated 1926, of base and meridian lines in the district of Rainy River.

"We have to report that in accordance with instructions issued by your department dated March 23rd, 1926, we have surveyed certain base and meridian lines in the district of Rainy River.

"The iron post planted by O.L.S. Henry DeQ. Sewell in 1888 at a distance of fifteen miles seventy-six chains and seventy-two links west from the district line between Thunder Bay and Rainy River on his base line was located and a base line run west from this point planting our seventeenth mile post at a distance of eighty-three chains and twenty-eight links from the starting point and continuing the numbering of the mile posts up to thirty. The first mile post after the 30th was numbered one and the numbers carried on from there to the end of the line at Lac la Croix where a connection with the international boundary survey was made.

"From the 30th mile post on the base line, a meridian was run south to Basswood Lake where a connection was made to the international boundary survey. A meridian was also run north from the 30th mile post on the base line to intersect a base line run in 1891 by O.L.S. A. Niven, near Atikokan.

"The work was carried out according to instructions, iron posts being planted every third mile except where this point came in a lake or river when the iron post was planted on the nearest shore and the chainage marked thereon. The country travelled was in general rough and rocky with no extremely high hills. The soil is mostly sand and gravel, but boulders and rock predominate. The rock formation throughout, except for a short distance south of Atikokan where the Keewatin is present, is granite. As show on the maps, lakes are plentiful. Most of the larger lakes met with are shown on the existing maps which are fairly accurate as far as they were tried.

"Game was not as plentiful as would be expected in a reserve of this nature. Some moose, deer and bears were seen, beavers appear to be very plentiful, almost every lake having its shores flooded by their work. Trout, pike and pickerel are plentiful in most of the lakes.

"In the country passed through a considerable proportion of the timber has been destroyed by fire. The following stretches have been burnt in recent years and are growing up with small second growth and underbrush, from the starting point on the base line to the 26th mile, the area adjacent to Conmee Lake on the south side; from the 8th mile to Minn Lake, on the meridian line south from the base line; from the 12th mile south to Basswood Lake, on the meridian line north, from Jesse Lake to the north end of the line; in this latter area timber has been cut at various times so that there is nothing of value at present. The remainder is variously timbered with jack pine, white pine, Norway pine, spruce, balsam, poplar, birch and maple varying in size from four inches up to timber of commercial value. In the burnt areas there are isolated stands of Norway and white pine which have survived the fires but these are not extensive as a rule.

"This portion of the province appears to be ideal for the purpose for which it was set aside.



*Appendix No. 24*

Extract from J. S. Dobie's report of traverse Allanwater and part Ogoki Rivers, district of Thunder Bay.

"As in previous seasons posts were planted at intervals of about a mile apart along the shore. These posts were tied to the nearest transit station and the tie recorded in the field notes. Each post is surrounded by a mound of stones about five feet in diameter and about two feet high. Each post was marked with the letter 'P' followed by the number of the post, the whole being inscribed with a proper scribing iron.

"The islands were also numbered consecutively. On each island either a post was planted in a manner similar to that already described and marked with the number of the island, or a healthy tree was squared and similarly marked. In a few cases small islands were not marked, where the islands were low and without trees large enough to mark, and where the exposed position of the island would make it probable that floods or ice would remove the post, or where there were not stones to make suitable mounds. Any such islands are very small and are easily identified by reference to the plan.

"Standard metal posts or monuments were cemented into holes drilled into the rock at regular intervals along the shore in a manner similar to that described in previous years. Twenty-five such posts were planted during the season.

"Levels were taken at all falls and rapids, and are all based on the elevation of a Geodetic survey bench mark set in the west concrete abutment of the Allanwater railway bridge. This bench mark is recorded as Number 1023, elevation 1353, 9194. No attempt was made to carry levels across large bodies of water, but immediately after ascertaining the elevation of any lake expansion, a water gauge was established so that if the water level varied before further levelling was necessary, the difference could be properly allowed for. In case of long stretches of river with perceptible current the differences in elevation were estimated, proper allowance being made for variation in water level due to rain or other conditions. The elevations of the various lake expansions and other stretches of still water are all shown on the plan which forms part of the returns of this survey and are to be considered as approximately correct. They are subject to future revision but it is considered that they are correct enough for all practical purposes for some time to come.

"The Allanwater River crosses the Canadian National Railway a short distance east of the point of commencement of the survey. There is here a small lake expansion with a long bay running to the northwest for a distance of over three miles. About a mile downstream from the starting point a dam has been constructed across the river by a local lumber company. This dam has raised the water about four feet and considerable difficulty was experienced in carrying the survey past some of the flooded ground.

"From this dam the river runs a little east of north for two miles and then turns sharply to the east for half a mile, where it branches and runs around a large island nearly four miles long. This island is No. 7 and contains 1,676 acres. The westerly channel is the one most used for canoe traffic. The river generally is shallow and stony with several flat rapids.

"A water power reserve of 32.67 acres was posted at the first rapids below where the river divides to flow around island No. 7. There is here a fall of about seven feet, and the water possibilities are not very great as the nature of

the ground will not permit of the concentration of a high head, notwithstanding the fact that there are several rapids upstream which might be added to this one. It would be necessary to dam the channel around the east side of No. 7 in order to develop a power at this point. It was considered advisable to lay out a water power reserve at this point, however, as there does not appear to be any possibility of concentrating the falls farther upstream at any other point.

"The projected lines of this and other water power reserves laid out during the season were posted near where they would interest the shore and the posts tied to the nearest transit station, but in no case were the boundaries of any water power reserve cut out on the ground.

"After passing island No. 7 the river flows north for nearly three miles, passing several rapids at none of which does there appear to be much chance of water power development. At island No. 44, however, the river drops about twenty-one feet in a very short distance. The banks are high and rocky and a high rock ridge extends across the greater part of island No. 44. A very good power could be developed here, as the natural head of twenty-one feet could be easily increased to forty feet or probably more. There is a very good volume of water and the large lakes south of the Canadian National Railway afford splendid storage facilities. A water power reserve containing sixty acres was laid out here.

"There are several rapids between island No. 44 and Brennan Lake, but the possibilities of power development at any time are practically nil.

"The country adjacent to the lakes and rivers surveyed during the season is generally speaking, rocky and rolling with many low undulating ridges of stones and boulders. There are some fairly high hills to be seen to the south of Granite Lake, but they are the exception rather than the rule. There are not as many sand beaches along the shores of the lakes as one would expect. From Wabakimi Lake downstream, the shores are usually low and stony, but there are some prominent rock ridges and some of the highest hills seen during the season are near Kenoji and Oliver Lakes. Generally speaking, however, the country is one of low relief.

"Throughout the whole survey the timber characteristics remain much the same. Considerable areas are to be seen here and there of old spruce, jack, pine, poplar, birch, etc., but the greater part of the country is covered with second growth timber of varying ages. A very large amount of this timber is now approaching a size suitable for cutting, and every year adds to its value. It was frequently noted by members of the party that whenever it was necessary to go inland for any purpose even for only a short distance, the timber appears to be much more valuable than a casual inspection from the shore would indicate, and I may say that my own experience corroborates this view.

"There is an immense amount of timber suitable for pulpwood, boxwood, etc., although the proportion of saw-log timber is comparatively small. The time will come when the timber resources of this territory, combined with the water power possibilities will be assets of very great value to the Province.

"There are several burnt areas of large extent, the ones south of Granite Lake and of Wabakimi Lake being the largest. There were no signs of recent fires which may in part be attributed to the fact that it was an unusually wet season.

"As the survey progressed notes were taken from every transit station as to the general characteristics of the shore with notes as to timber, soil, etc. These notes are all in the field notes, and they have been put on the plan which



goes with this report to as great an extent as possible. A reference to the plan will therefore show information regarding the kind and character of timber in any given locality in much greater detail than can be given in the body of this report.

"The territory surveyed does not appear to be particularly attractive from a mineral standpoint, as practically no rocks were seen except granite and gneiss. There were no marked instances of local magnetic attraction, the variation of the magnetic compass being very constant. It averaged about one and a half degrees to the east where the survey started, and gradually decreased to about one degree on Whitewater Lake.

"Fish and game of the usual varieties appear to be fairly plentiful. The lakes contain pike and pickerel in large numbers, and the larger lakes are said to contain whitefish. Moose and deer were seen occasionally and once in a while a caribou was seen. The usual fur-bearing animals are fairly plentiful with the exception of beaver which appear to have almost vanished from this section of the country. Local trappers report average success during the preceding winter. They all, however, unite in lamenting the fact that the beaver have nearly disappeared.

"The detail plan of the survey has already been forwarded to your department, and I enclose herewith field notes on the regulation paper, list of permanent monuments and a tabulated form showing the location and a description of each island surveyed during the season."

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*Appendix No. 25*

Extract of report of Phillips and Benner of Lower and Middle Shebandowan Lakes, district of Thunder Bay.

"The field work was commenced at the easterly end of Lower Shebandowan Lake on May 4th, and survey of the two hundred locations (P.P. 178 to 317) on this part of the lake was completed on July 14th. The party then moved into Middle Shebandowan Lake and the survey of two hundred locations (pp. 318 to 517) on this portion of the lake was completed on September 26th. Although the lake had been previously traversed by A. L. Russell, O.L.S., it was found necessary to make a new traverse of those portions of the shore line in front of the sites chosen as suitable for resort purposes, as the stations established in the original survey had become lost.

"During the progress of the survey a memorandum was kept of the various characteristics of the individual lots. This will be found detailed in the field notes on pages 61 to 84 inclusive. After the survey of each portion of the lake was completed a sketch plan was supplied to your department showing the numbers of the locations and the areas of the same. A table of estimated values of each location was also made and forwarded to you.

"There is a small settlement known as Stewart's Spur at the east end of Lower Shebandowan Lake. There is a small saw mill here and also a number of residences. The other improvements noted were a small shack on location

S.F. 16, a large cabin on S.F. 23 or S.F. 24, a good dwelling house and other buildings on S.F. 21, and a few old logging camps. The only improvement noted on the Middle Lake was a small shack on W.T. 22.

"The Dawson Road which comes to the Lower Lake at Stewart's Spur has been recently improved so as to be passable for light cars, but considerable work will be necessary before the road will be in shape for general motor traffic. There is a good trail north from the east boundary of W.T. 9 in the Middle Lake. This runs to Kabaigon Siding and could be made a good road.

"The best beach on either lake is on the west side of Castor Island. There are numerous other small ones in both lakes, but it was not possible to get a sandy beach for each location. From our experience in surveying resort locations for individuals we find that the majority of applicants are not so anxious to have a good beach as they are to have a good site with a commanding view.

"The level of the lake is maintained at or near high water by a control dam at the outlet of the lake. There is very little flooding done and most of that is in very low marshy lands which would be wet anyway.

"There have been no forest fires of any extent on either lake in the last thirty years, and the shores are mostly well timbered with a good stand of mixed timber—poplar, birch and jackpine being the predominant species. We understand that most of the timber surrounding the lakes is in a limit, and would advise that the license holder be restrained from cutting on the surveyed locations. There is very little timber of value on these, but it would lessen the value of the lots if it were cut.

"The shore lines are mostly rocky or strewn with boulders. It is reported that there are considerable areas of good land in from the lake, but the general appearance of the country would not lead one to expect to find much land suitable for agriculture.

"The water in the Lower Lake is rather dark in colour near the east end but is fairly clear around Castor Island. In middle Lake it is clear and is reported to be very deep in places. The only fish caught were pike, though there are lake trout and whitefish in the Middle Lake. Game is not plentiful.

"These lakes should be very attractive to persons wishing to establish summer camps. There is about a thirty mile stretch of water without a portage from Stewart's Spur to the west end of Upper Shebandowan Lake. The few rocks which would be dangerous for high speed gas boats could be marked in a short time.

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#### *Appendix No. 26*

Extract from report of R. S. Kirkup's survey of the Townships of Echo, Pickerel and Vermilion, district of Kenora.

"I have the honour to report that in accordance with your instructions dated 5th October, 1925, to survey the townships of Echo, Pickerel and a portion of the township of Vermilion, in the district of Kenora, I started in with my party from Sioux Lookout on October 20th. We were fortunate in having a water route all the way in to practically the southeast angle of the township of Echo, where I commenced the survey.

## MINING CLAIMS

"Whenever any old lines were struck, they were examined carefully and if any posts were found they were tied in and shown on the map attached hereto. The areas of these claims I deducted from the lots in which they were situate, although it was impossible for me to tell whether they had been patented or not. The formation is Keewatin.

## AGRICULTURE AND TIMBER

"The land in all three of these townships is very fertile, and when the timber is cut and the land cleared and with the added advantage of the proposed road to Sioux Lookout, they should make very fine farming communities in the near future. The standing timber is shown on a plan which accompanies this report, and while there is no outstanding quantity, it is distributed over nearly every lot and will be of great value to the future settler.

## FISH AND GAME

"In previous reports I have stressed the importance of this area with regard to fish and game. They are very plentiful, and would be a great attraction to tourists if closer to some large centre of population.

## CANOE ROUTES

"These with the portages and their distance may be seen on the plan. The portages are not very well cut out in some cases, but in the main are fairly good travelling."

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*Appendix No. 27*

Extract from report of E. Fitzgerald's survey of lakes and islands in the Townships of Elmsley, Burgess and Crosby, surveyed 1925.

"The survey was commenced at an old cedar post marking the southwest corner of lot 6, concession IV, township of Burgess, where an observation was taken on polaris for azimuth. The survey was conducted in the ordinary method of stadia survey, that is to say: All measurements were made by means of stadia, bearings being carried on by use of the transit. Throughout all this work a transit having a large telescope was used to ensure accuracy in both measuring distances and angles. Readings were taken to the shore line of both mainland and the islands at intervals of approximately five chains where the shore line was regular and at closer intervals where necessary to ensure an accurate projection of the same. Observations were taken at frequent intervals to check the bearing of the lines. Our point of commencement was designated as station 268, and from thence the stations number consecutively throughout the whole survey, thus showing in exactly what order the work progressed. The survey of the smaller lakes was connected to that of the main lakes by the same method of traverse.



"The elevations of the various lakes were determined by carrying levels from the nearest bench mark, which in all cases were those given in Altitudes of Canada by White. The elevation of Rideau Lake was derived from the elevation of base of rail in front of Canadian National Railway Depot at Smith's Falls; thence taken over the lock at Poonamallie. That of Otty Lake and Bass Lake was derived from the elevation of Rideau Lake. The elevation of Otter lake was derived from the base of rail in front of Lombardy Station on the Canadian National Railway. The elevation of Indian Lake was taken from the base of rail at Canadian National Railway bridge over the Rideau Canal at Chaffey Lock and this also applied to Newboro, Loon and Clear Lakes which are all the same elevation. The elevation was carried over the locks at Newboro, thus arriving at the elevation of Upper Rideau Lake and from here it was carried into Sand Lake. The elevation of Black Lake and Pike Lake was carried from Adam Bay on Rideau Lake. The lakes were, as near as could be ascertained, at their normal level when these elevations were taken.

"Throughout the survey of the main shore, trees were marked at intervals of about one mile for reference marks of the survey. These trees were blazed in a conspicuous manner and marked by means of a scribe with a letter and a number in Roman numerals, the letter indicating the lake and the number indicating the tree. These trees are recorded in the field notes and also on the plan. A tree was also blazed and marked on each island, and on large islands several trees were marked."

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*Appendix No. 28*

Extract of report of Messrs. Beatty & Beatty—Survey of lakes in the Township of Bedford.

"Under instructions dated April 15th, 1925, to survey the lakes in the township of Bedford, in the county of Frontenac, together with portions of West Rideau, or Wolfe Lake, Bob's Lake, Crow Lake, Buck Lake and other small lakes which extend southward into the township of Loughborough, I beg to submit the following report:—

"I proceeded to Crow Lake Station by Canadian Pacific Railway from Pembroke, and was joined by the other members of my party, which consisted of A. J. Bennett, as assistant; James Brown, as cook; E. S. Touzel, Gordon Watt and A. E. Parks, as rodmen and canoe men.

"My transport consisted of two sixteen foot canoes which were used on the work, and a larger freight canoe which was used to move camp. If it was impossible to move by canoes, teams were engaged from the farmers.

"A stadia transit survey was made and pencil plots were made in the field. The latitudes and departures of the courses were reduced to act as a guide to the plotting, and the closings of all the closed blocks were calculated. Wherever possible ties were made to the old lot corners, or to where the old posts were supposed to have been. The township of Bedford is very rough and sparsely settled, and the old surveys having been made so long ago, these were very scattered.

“Crow Lake was the first lake surveyed, and from here I carried my traverse to Bob’s Lake, and thence to White Lake. From White Lake I traversed through Barrett’s Pond into Potspoon Lake, and thence through Thirty Island Lake into Thirteen Island Lake and into Desert Lake. From here I traversed to Sand Lake and into the southern portion of Canoe Lake. From here I traversed through Eel Lake into Mud Lake and then into Buck Lake. From Buck Lake I traversed through Little Salmon Lake and into Clear Little Lake, into Black Lake and thence into Big Salmon Lake. From here I traversed through La Belle Lake into Big Clear Lake and into Buck Lake. From Buck Lake I traversed across to Hamilton Lake, and from Buck Lake I traversed north through Pollywog Lake to Devil Lake. From Devil Lake I ran side traverses to Crow Lake, Moulton Lake, Christie’s Lake, Wolf Lake and Cameron Lake. I then ran a tie traverse to tie onto my survey of Mud Lake. I found that the easiest way to reach Elbow and Pond Lily Lakes was to continue my traverse from Sand Lake. I completed my traverse of Canoe Lake and ran tie traverses to Horseshoe Lake and Garter Lake. I ran a tie traverse to the Ponds west of the village of Fermoy and ran a tie traverse to Long Pond. I then continued my tie traverse through the village of Fermoy to West Rideau Lake. From here I ran side traverses to Judy’s Pond and Green Lake. The traverse of West Rideau Lake completed the season’s field work.

“The township of Bedford is an exceptionally rough township. There is by far more water than there is arable land. In the southern portion there are very few farmers. The most thickly settled portions are surrounding the village of Burrige and to the south and east of West Rideau Lake. This latter section is an exceptionally good farming district. The farmers’ chief source of revenue is from dairying and simply grow enough crops for feed for their stock. There are several cheese factories in the township.

“There are several abandoned mica and feldspar mines, the largest of which was the Richardson mine situated between Desert Lake and Thirteen Island Lake. This mine has been exceptionally well equipped and as much as 90 tons of feldspar a day have been shipped from it. There had been also an iron mine on Black Lake north of Thirty Island Lake. This ore was also shipped by this open line.

“There is very little merchantable timber in the township now. There are a few isolated patches, but these are very small. The old timber has been cut off and there have been several fires through it. Owing to the roughness of the country the young trees are growing very slowly. Tett Brothers, of Bedford Mills, have quite a lot of the southern portions held as a limit.

“The weather this season was exceptionally wet and cold. There were no summer frosts and there was very little real warm weather. There was quite a lot of wind and generally from the southwest. This retarded the work on the larger lakes, as they all lie in the general direction of northeast and southwest. The water was high in the lakes all season on account of the rain, and very little had been drawn off the lakes used for storage purposes.

“There were quite a number of American tourists visiting the lakes during the summer. The majority of these came from Rochester, New York, and Ithica. The large number of lakes in the township and district attracts them, as if the fishing is not so good in one lake they go to another. They invariably come in cars and brought lean-to tents, which they pitched alongside the cars, and rented boats from the farmers, and in some cases engaged the farmers as guides. A few of the farmers took in summer boarders. There were three small cottages owned by the farmers for rent, but these cottages were rented by Canadians



from Toronto and Kingston. About fifty per cent. of the cottages are owned by Americans. There are very few cottages erected on the islands; the tourists prefer to be able to reach their cottages direct by their cars if possible.

"The fishing this season was poor in comparison with other years. There are fish in all the lakes. Pickerel and bass are the most plentiful of the game fish, and rock bass and sun fish are so plentiful they are a pest. The pickerel range as high as eight pounds and bass up to four pounds. Salmon or grey trout are found in the following: Crown Lake, Green Bay of Bob's Lake, Desert Lake, Canoe Lake, Buck Lake, Salmon Lakes, Big Clear Lake, and Devil Lake. Buck Lake seems to offer the best fishing of all the lakes. The size of the salmon varies from three to fifteen pounds.

"Herewith are descriptions of the general features of the lakes and the islands in them. A value has been placed on the small islands which are desirable for cottage purposes. Islands large enough for cottage purposes and large enough to be subdivided into two or more parcels are noted. It is presumed that these islands would be divided into parcels of two or three acres."

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Dec. 4.	14.	Island in French River east of North Channel, opp. Scollard Township, A-38, A-39, A-41, A-42, A-43, District of Sudbury.	4	T. N. Desmarais, Sudbury, Ont.	Green Standing Timber, Dead and Down Timber.	6 25	.....	2 50	2 50	Logging	61065
Dec. 23	1926 Jan. 9	Milner Township, E. 1/2, Leith Township, N.-E. 1/4, Tenagami Forest Reserve District of Temiskaming.	27	W. T. Craig & Sons, Gowganda, Ont.	Red and White Pine....	0 50	5 00	2 50	2 50	Logging	21011
Dec. 23	Jan. 9	Machin Township lots 25 and 26, con. 7, District of Cochrane.	1/2	Castonway & L'Italien, Fauquier, Ont.	Spruce and Balsam... Spruce Pulpwood... Balsam Pulpwood... Poplar Pulpwood.....	..... 4 00 0 50 0 40 .....	..... 4 00 0 50 0 40 .....	2 00 1 40 0 70 0 40	2 00 1 40 0 70 0 40	Logging Pulpwood	26805
1926 Jan. 22	Feb. 9.	Fallon Township, N.-E. and S.-W. 1/4, Cleaver Township, W. 1/2, Tenagami Forest Reserve, District of Temiskaming.	36	Night Hawk Lumber Co., North Bay, Ont.	White Pine..... Jack Pine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood..... Other Pulpwood.....	2 00 1 00 1 20 0 60 0 30 0 25	7 50 4 00 4 00 ..... ..... .....	2 50 2 50 2 00 1 40 0 70 0 40	2 50 2 50 2 00 1 40 0 70 0 40	Logging	51399
Feb. 17	Feb. 24.	Cobden Township, N. 1/2—lots 4 and 5, con. 5, District of Algoma.	1/2	Michael Fossie, Blind River, Ont.	Pine Cord Wood.....	.....	.....	0 25	0 25		12150
Feb. 18	Mch. 1.	Snythe Township, S 1/2—Lots 10 and 11, con. 2, District of Temiskaming.	1/2	Craig Bros., Elk Lake, Ont.	Jack Pine..... Spruce..... Poplar.....	0 50 0 50 0 50	3 50 3 50 2 00	2 50 2 00 2 00	2 50 2 00 2 00	Logging	60200
Mar. 1	Mar. 23	South of Timber Berth K-18 and west and south of Norway Lake, south of English River, District of Kenora.	7	Masahba Development Co., Ltd., Port Arthur, Ont.	Jack Pine..... Hewn Ties.....	2 10 0 07	4 00 .....	2 50 0 10	2 50 0 10	Logging Ties.	37584

*Appendix No. 29—Continued*

Timber areas disposed of from November 1st, 1925 to October 31st, 1926

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Price Paid			Proposition	File
						Bid	Upset price	Dues		
Jan. 4	Feb. 8	Ivanhoe and Foley Townships vicinity of Can. National and Temiskaming and Northern Ontario Railway, District of Sudbury, Boston Township, except S.W. pt. E. $\frac{1}{2}$ of Langmuir and Blackstock Townships and all of McElroy and Lee Townships, District of Temiskaming, Thomas Township, District of Cochrane.	351	1	C. Howard Smith, Montreal, Que.	0 02	0 10	0 40	Pulpwood	61186
Mar. 4	Mar. 22	Township 9-Z, Mississaga Reserve, Sections 1, 4, 5, 7, 10, 13, 16, direct to Spanish Waters.	7	1	Pratt & Shanacy, Midland, Ont.	0 10	4 50	2 50	Logging.	22102
Apr. 20	May 5	Sharpe Township—Lots N. $\frac{1}{2}$ 9, S. $\frac{1}{2}$ 10, con. 5, S. $\frac{1}{2}$ 9 and N. $\frac{1}{2}$ 9, con. 6. Traux Township—S. $\frac{1}{2}$ 3 and N. $\frac{1}{2}$ 5, con. 6.—District of Temiskaming.	1 $\frac{1}{2}$	1	Joseph Myers, New Liskeard, Ont.	0 05	4 00	2 50	Logging.	29016
May 10	May 25	Burns Township—Lots 26, 27, cons. 5 and 6.—District of Kennew.	1	1	James Bonfield, Ottawa, Ont.	1 05	2 00	1 50	Logging.	20277
						0 75	3 00	2 00		
						0 25	5 00	2 50		
						0 50	4 00	1 50		
						0 10	0 15	0 10		

May 25	June 22	Godfrey Township.—S.E. quarter, lots 1 to 6, cons. 1, 2 and 3.—District of Cochrane. . .	9	1	H. H. Rudolph, Weston, Ont.	Jack Pine. . . . . Spruce. . . . . Spruce Pulpwood. . . . . Balsam Pulpwood. . . . . Other Pulpwood. . . . . Cedar Posts. . . . . Cedar Poles: 30 ft. and less. . . . . 31 ft. to 40 ft. . . . . 41 ft. to 50 ft. . . . . 51 ft. and over. . . . .	2 65 5 15 0 25 0 10 0 10 0 01 0 25 0 50 0 75 1 00	4 00 2 00 0 40 0 30 0 10 0 01 0 05 0 10 0 15 0 25	2 50 2 00 1 40 0 70 0 40 0 02 0 25 0 50 0 75 1 00	Logging. Pulpwood.	40731
June 29	July 27	Melachi Township.—Lot N. E. pt. 1, con. 3, pt. 1 and 2, east of Narrows, con. 4, lot 1, pt. 2, east of Narrows, con. 5, lots 1, 2, 3 and 4, east and north of Narrows. Pelican Township not subdivided. "Above known as Berth M-19." — District of Kenora.	5 1/4	1	J. W. Short, Kenora, Ont.	Jack Pine. . . . . Spruce. . . . . Balsam. . . . . Jack Pine Pulpwood. . . . .	. . . . . . . . . . . . . . . . . . . .	2 75 0 10 0 10 0 10	2 50 1 40 0 70 0 40	Logging.	16093
July 6	Aug. 3	Pardo Township.—District of Nipissing.	14 1/2	3	Mageau Lumber Co., Ltd., Field, Ont.	Red and White Pine. . . . .	3 55	8 50	2 50	Logging.	40157
June 28	July 27	Anes Township.—North half (berth JHM-2).—District of Thunder Bay.	18	3	A. McKinley, Port Arthur, Ont.	Red and White Pine. . . . . Jack Pine. . . . . Spruce and Balsam. . . . . Poplar. . . . . Birch. . . . . Spruce Pulpwood. . . . . Balsam Pulpwood. . . . . Other Pulpwood. . . . . Cedar Posts. . . . . Tamarac and Jack Pine Cord Wood dry. . . . .	6 00 6 00 1 00 1 00 4 00 0 50 0 50 0 25 0 02 0 25	7 50 5 50 5 50 2 00 3 50 0 35 0 55 0 35 0 03	2 50 2 50 2 00 2 00 2 50 1 40 0 70 0 40 0 02	Logging. Pulpwood. Logging.	34571



*Appendix No. 29—Continued*  
Timber areas disposed of from November 1st, 1925 to October 31st, 1926

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Price Paid				Proposition	File
						Bid	Upset price	Dues			
July 7	July 28	Monmouth Township—Lot 23, con. 8; lots 23-24, con. 9.—District of Haliburton.....	1	1	J. E. Finlay, Tory Hill, Ont.	Spruce Pulpwood.....	0 60	1 40		Pulpwood.	11618
						Balsam Pulpwood.....	0 60	0 70			
						Cedar Poles.....	.....	0 02			
						30 ft. and less.....	.....	0 25			
						31 ft. to 40 ft.....	.....	0 50			
						41 ft. to 50 ft.....	.....	0 75			
						51 ft. and over.....	.....	1 00			
Aug. 7	Aug. 30	Area lying west of G.T.P. Block 8, north of C.N.R. in vicinity of Hunt Station, Berth M-22.—District of Kenora.	8 $\frac{3}{4}$	1	Anderson Lumber Co., Fort William, Ont.	Red Pine.....	8 00	2 50		Logging.	54319
						Jack Pine.....	7 00	4 50			
						Poplar.....	1 00	2 00			
						Birch.....	1 50	2 50			
						Spruce Pulpwood.....	0 60	1 40		Pulpwood.	
						Fuelwood.....	0 25	0 25		Logging.	
Aug. 16	Sept. 2	Lundy Township.—Lot N. 1 $\frac{1}{2}$ 3, cons. 3 and 4.—District of Temiskaming.	1 $\frac{1}{2}$	3	H. & T. Briscoe, New Liskeard, Ont.	Jack Pine.....	1 25	4 00	2 50	Logging.	16080
						Spruce.....	1 25	4 50	2 00	Pulpwood.	
						Spruce Pulpwood.....	.....	.....	1 40		
Aug. 12	Sept. 2	Lundy Township.—Lot N. 1 $\frac{1}{2}$ 3, con. 2.—District of Temiskaming.	1 $\frac{1}{4}$	1	John Aitcheson, New Liskeard, Ont.	Jack Pine.....	0 50	4 00	2 50	Logging.	16080
Aug. 16	Sept. 2	Ladysmith Township.—South of C.N.R. Berth M-18.—District of Kenora.	18	2	Scott Lumber Co., Port Arthur, Ont.	Red and White Pine....	4 00	8 50	2 50	Logging.	993 B
						Jack Pine.....	5 00	6 50	2 50	Pulpwood.	
						Spruce Pulpwood.....	0 55	0 10	1 40		

Aug. 6	Aug. 30	5	4	Joseph Richard, Timmins, Ont.	Jack Pine.....	0 20	0 20	0 20	0 25	Logging.	30801
Aug. 16	Aug. 10	3	3	Shevlin - Clarke Co., Ltd., Minneapolis, U.S.A.	Red and White Pine..... Spruce..... Spruce Pulpwood..... Cedar Posts..... Cedar Poles: 30 ft. and less..... 31 ft. to 40 ft.....	5 05 5 05	4 00 2 00	2 50 2 50	2 50 1 40 0 02	Logging. Pulpwood.	64440
Aug. 25	Sept. 7	1	1	R. Sparks, Cane P.O., Ont.	White Pine..... Jack Pine (damaged)..... Green Jack Pine..... Green Spruce.....	0 50 0 50 0 50 0 50	5 00 0 50 4 50 4 50	2 50 2 50 2 50 2 00	2 50 2 50 2 50 2 00	Logging.	19762
Sept. 8	Sept. 20	1/2	1	Judson A. Gunter, Pottersville, Ont.	Pine Logs..... Birch..... Maple..... Ash, Elm and Basswood..... Spruce and Balsam..... Hemlock..... Hardwood..... Spruce Pulpwood..... Balsam Pulpwood.....	5 50 3 50 1 50 2 00 2 00 1 50 0 75 0 60 1 30	..... ..... ..... ..... ..... ..... ..... ..... .....	2 50 2 50 2 50 2 00 1 50 0 50 1 40 0 70	Logging.	56381	
Aug. 13	Sept. 10	18	5	Shaw & Labti, Fort William, Ont.	Jack Pine..... Spruce Pulpwood.....	11 00 0 65	4 50 0 60	2 50 1 40	2 50 1 40	Logging.	59107

Murphy Township.—Lots S. 1/2 7 and 8, con. 1; lot 7, con. 2; lots 5, 6, 7 and N. 1/2 8, con. 3; S. 1/2 6, 7, 8, con. 4; lots S. 1/2 7, S. 1/2 8 and S. 1/2 9, con. 5. District of Cochrane.

Berth JA-4, vicinity of Manitou Lake.—District of Rainy Lake.

Bryce Township.—Lots N. 1/2 2, N. 1/2 3, N. 1/2 4, con. 2. District of Temiskaming.

McClure Township.—Lots 7 and 8, con. 13.—District of Renfrew.

Situated N. and W. of G.T.P. Block 4 in the vicinity of Hogarth Township.—District of Thunder Bay.

*Appendix No. 29—Continued*  
Timber areas disposed of from November 1st, 1925 to October 31st, 1926

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Price Paid			Proposition	File
						Bid	Upset price	Dues		
Sept. 8	Sept. 27	Halkirk Township. Lots 7, 8, 9, 10, 11, 12, cons. 4, 5 and 6.—District of Rainy River.	7½	1	J. A. Mathieu, Ltd., Rainy Lake Ont.	0 25 0 25 0 05	7 50 4 00 0 10	2 50 2 50 0 40	Logging.	28771
Sept. 9	Sept. 30	Farquhar Township.—Lots 16, 17, 18, 19, 20, con. 9; lots W. pts. 15, 16, 17, 18, con. 10.—District of Cochrane.	2	1	H. C. Dunbar, Haileybury, Ont.	..... ..... ..... ..... .....	4 00 2 00 0 50 0 40 .....	2 00 2 00 1 40 0 70 0 40	Logging. Pulpwood.	26805
Sept. 9	Sept. 30	Fraleigh Township.—Lots 15, 16, 17, 18, cons. 5 and 6; lots S. halves 15, 16, 17, 18, con. 7.—District of Thunder Bay.	5	4	Alex. Grant, Port Arthur, Ont.	..... ..... ..... ..... .....	1 00 3 00 1 03 0 30 0 01	5 50 2 00 0 35 0 70 0 02	Logging. Pulpwood.	26210
Sept. 14	Sept. 29	Canc. Township.—Lots N. ½ 2, N. and S. ½ 3, N. ½ 4, N. and S. ½ 9. On the N.-W. ¼ of N. ½ 2, the N.-E. ¼ of N. ½ 3 and S.-W. ¼ of N. ½ 3 and E. and S. ½ of 3. Pine only offered.—District of Temiskaming.	2	1	F. Alderlice, New Liskeard, Ont.	..... ..... ..... ..... ..... .....	7 50 5 00 5 50 1 00 1 50 .....	2 50 2 50 2 00 2 50 1 50 1 40	Logging. Pulpwood.	18645

Sept 10	Oct.	1	Marvin Township.—South and north-west portions of the township.—District of Thunder Bay.	60	1	Hawk Lake Lumber Co., Ltd., Cochrane, Ont.	Large Spruce..... Large Balsam..... Spruce Pulpwood..... Balsam Pulpwood..... Other Pulpwood.....	0 50 0 50 0 50 0 30 0 10	4 00 4 00 0 50 0 30 0 10	2 00 2 00 1 40 0 70 0 40	Logging. Pulpwood.	53229
Sept 10	Oct.	1	Duff and Ottaway Townships except N. ½ lots 3 and 4, cons. 3, 3 Ottaway Township, lots 3, cons. 4 and 5 are already under Timber License, Pulpwood and log timber rights only.—District of Cochrane.	70	2	The Beaver Wood & Fibre Co., Ltd., North Bay, Ont.	Spruce Saw Logs..... Balsam Saw Logs..... Spruce Pulpwood..... Balsam Pulpwood..... Other Pulpwood.....	4 00 4 00 0 26 0 56 0 10	3 00 3 00 0 60 0 30 0 10	2 00 2 00 1 40 0 70 0 40	Logging. Pulpwood.	8919
Oct. 4	Oct.	20	Cooderham Township.—Lots 1, 2 and 3, cons. 5 and 6.—District of Nipissing.	3	1	Spanish River Pulp and Paper Mills, Ltd., Toronto, Ont.	Spruce Pulpwood..... Paper Balsam Pulpwood..... Other Pulpwood.....	0 10 0 10 .....	0 40 0 40 0 25	1 40 0 70 0 40	Pulpwood.	9476
Oct. 4	Oct.	20	Mulock Township.—Lots 1, 2, 3, 4, 5, 6, 7, 8, cons. 1 and 2.—District of Nipissing.	8	1	Spanish River Pulp and Paper Mills, Ltd., Toronto, Ont.	Spruce Pulpwood..... Paper Balsam Pulpwood..... Other Pulpwood.....	0 10 0 10 .....	0 25 0 25 0 15	1 40 0 70 0 40	Pulpwood.	9476
Sept. 8	Sept. 27		West Shore of Rainy Lake north of Grassy Narrows Bay, Berth JA-5.—District of Rainy River.	6	1	J. A. Mathieu, Rainy Lake, Ont.	Jack Pine, per M. ft. B.M. Jack Pine, per cord.....	0 25 0 05	4 00 0 10	2 50 0 40	Logging.	63835
Oct. 5	Oct.	21	Shawanaga Township.—Lots 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, cons. 8, 9 and 10, Burpee Township.—Lots 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, cons. 6, 7, 8, 9, 10.—District of Parry Sound.	18	1	Began & Simpson, Boakville, Ont.	Birch..... Hemlock..... Other Hardwood.....	..... ..... .....	5 00 3 00 5 00	2 50 1 50 2 50	Logging.	61001

Appendix No. 29—Continued  
Timber areas disposed of from November 1st, 1925 to October 31st, 1926

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Price Paid				Proposition	File
						Bid	Upsct price	Dues			
Oct. 4	Oct. 25	McTavish Township.—Lots 3 and 5, Donnelly Survey.—District of Thunder Bay.	1¼	9	Arvo J. Paju, Nipigon, Ont.	Spruce Pulpwood.....	1 30	1 25	1 40	Pulpwood.	19756
						Balsam Pulpwood.....	0 85	1 40	0 70		
Oct. 13	Oct. 30	Eby Township.—Mining claims L.16241, L.16242 which claims form the N.W. ¼ of lot N. ½ 11, con. 5.—District of Temiskaming.	¼	1	Kaplin Bros., Kirkland Lake, Ont.	Spruce.....Lump	sum	bonus	75 00	Logging, Pulpwood.	63671
						Spruce Pulpwood.Lump	sum	bonus	30 00		
Oct. 12	Oct. 26	Merrick Township with the exception of Berth 7, which is held under License, Lots 1, 2, 3, 4, 5, 6, 7, 8, cons. 1, 2, 3, 4, 5, 6.—District of Nipising.	20	1	William Holden Lumber Co., Mulock, Ont.	Red and White Pine.....	.....	5 00	2 50	Logging.	37000
						Hemlock.....	.....	3 00	1 50		
Oct. 9	Oct. 30	Stirling Township.—East and west half of lot 4, con. 5, west half lot 10, con. 6.—District of Thunder Bay.	1	2	Fred C. Brown, Port Arthur, Ont.	Large Spruce.....	3 50	4 50	2 00	Logging.	34146
						Large Poplar.....	2 00	3 00	2 00		
						Cedar.....	2 00	4 00	2 50	Pulpwood.	
						Spruce Pulpwood.....	0 45	0 25	1 40		
						Balsam Pulpwood.....	0 30	0 40	0 70		
						Cedar Posts.....	0 02	0 01	0 02		
Sep. 21	Oct. 12	Machar Township.—Lots 14 and 15, con. 14.—District of Parry Sound.	½	1	F. J. Stephens, Trout Creek, Ont.	Hemlock.....	0 15	3 50	1 50	Logging.	21136
						Birch and Maple.....	0 35	3 50	2 50	Pulpwood.	
						Spruce Pulpwood.....	0 10	0 10	2 40		
						Balsam Pulpwood.....	0 05	0 10	0 70		
						Fuelwood.....	.....	0 50	0 50		



June 9 1925	Sale closed Sept. 10, 1925	Limits on Kapuskasing, Ground Hog and Mattagami Rivers.—District of Cochrane. Agreement consummated Jan. 7th, 1926.	2827	Spruce Falls Co., Ltd. Toronto, Ont	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Jack Pine Pulpwood..... Jack Pine per M. ft. B.M. ....	0 15 0 10 0 10 0 10 3 50	1 40 0 70 0 40 0 40 2 50	Pulpwood.	61301
June 9	Sale closed Sept. 10, 1925	Limit east and south of Lake Nipigon.—District of Thunder Bay. Agreement consummated Jan. 13th, 1926.	1568	Nipigon Corpor- ation, Ltd., Nipi- gon, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Jack Pine Pulpwood..... Jack Pine per M. ft. B.M. ....	0 10 0 50 0 40 0 10 0 40 0 10 0 40 3 50	1 40 0 70 0 40 0 40 2 50	Pulpwood.	61303
June 9	Sale closed Sept. 10, 1925	North and east of Lake Nipi- gon.—District of Thunder Bay. Agreement consummated Jan. 13th, 1926.	1555	Thunder Bay Paper Co., Ltd., Port Arthur, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Jack Pine Pulpwood..... Jack Pine per M. ft. B.M. ....	0 10 0 50 0 40 0 10 0 40 0 10 0 40 3 50	1 40 0 70 0 40 0 40 2 50	Pulpwood.	61302
June 9	Sale closed Sept. 10, 1925	South and west of Lake Nipi- gon.—District of Thunder Bay. Agreement consummated Feb. 27th, 1926.	1240	Provincial Paper Mills, Ltd., To- ronto, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Jack Pine Pulpwood..... Jack Pine per M. ft. B.M. ....	0 84 1 54 0 10 0 10 0 40 0 10 0 40 3 50	1 40 0 70 0 40 0 40 2 50	Pulpwood.	61304
June 9	Sale closed Sept. 10, 1925	North-west of Lake Nipigon. —District of Thunder Bay. Agreement consummated Sept. 23rd, 1926.	1822	Fort William Paper Co., Ltd., Sault Ste. Marie, Ont.	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Jack Pine Pulpwood..... Jack Pine per M. ft. B.M. ....	0 10 0 50 0 40 0 70 0 10 0 40 0 10 0 40 3 50	1 40 0 70 0 40 0 40 2 50	Pulpwood.	61305

## Appendix No. 29—Continued

Timber areas disposed of from November 1st, 1925 to October 31st, 1926

When Granted	(Statutory Cutting Rights)	Area sq. miles	No. of Tend- ers	To Whom Granted	Price Paid				Proposition	File
					Bid	Upset price	Dues			
Permission granted April 6, 1926.	Deloro Township, Mining claims P. 8709, P. 8745, P. 8415, District of Temiskaming.	1		Porcupine Asbes- tos Corporation, Ltd., Timmins, Ont.	Green Spruce..... Dry Fuelwood.....	..... .....	\$2 00 0 25	Logging	9487A	
Permission granted Aug. 21, 1926.	Irving Township, Section 10, Traux Township, Section 12, District of Algoma.	2		Algoma Central Railway, Sault Ste. Marie, Ont.	Jack Pine Ties.....	0 02	0 10	Ties	175	
Permission granted July 8, 1926.	St. Julien Township, Sections 28, 29, 32 and 33, District of Algoma.	5		Algoma Central and Hudson Bay Railway	Jack Pine Ties.....	0 02	0 10	Ties	1700	

*Appendix No. 30*

AGREEMENT made and entered into this twenty-seventh day of February A. D. 1926.

BETWEEN

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter referred to as "the Minister,"

Of the First Part,

—AND—

PROVINCIAL PAPER MILLS LIMITED, hereinafter referred to as "the Company,"

Of the Second Part.

Whereas the company is now operating a pulp and paper plant at the City of Port Arthur, in the District of Thunder Bay, and paper plants at the Towns of Georgetown, Thorold and Mille Roches, all in the Province of Ontario;

And whereas the company now employs in its plants at Port Arthur and elsewhere in the Province of Ontario, approximately 800 men, and also affords employment for approximately 400 men in the woods' operations carried on to provide the said plants with a supply of wood;

And whereas the Company's present plant at Port Arthur has a capacity of 30 tons of mechanical pulp; 50 tons of bleached pulp and 30 tons of paper;

And whereas the Company has already expended in the erection and equipment of its said plant at the City of Port Arthur upwards of \$3,000,000;

And whereas the Company is desirous of enlarging its plant so that the same will comprise a ground-wood pulp mill with a capacity of 70 tons of mechanical pulp per day, a sulphite pulp mill with a capacity of 50 tons of bleached pulp per day, and a paper mill with a capacity of 90 tons of newsprint per day, said plant to include the necessary machinery and equipment for the manufacture of book paper of a quality equal to that now used in publication of school books in the Province of Ontario;

And whereas the expenditure involved in enlarging the Company's plant to the extent and in the manner above described, and in undertaking and completing other works necessary or advisable for the efficient operation of the said enlarged plants, will exceed the sum of \$1,000,000;

And whereas the plant and works of the Company enlarged as aforesaid, will employ approximately 200 additional men and afford employment for approximately 400 additional men in woods' operations;

And whereas it is estimated that it will require approximately 2,400,000 cords of pulpwood to keep a plant of said capacity operating continuously for a period of 40 years;

And whereas the Company is now entitled to the right to cut pulpwood on the following concessions: The "Nipigon Concession" consisting of 1,240 square miles, upon which there is estimated to be 319,560 cords of pulpwood;

the "Sucker Creek" concession, consisting of 72 square miles, upon which there is estimated to be 41,410 cords of pulpwood, and the "Township of Hele" consisting of 48 square miles, upon which there is estimated to be 80,880 cords of pulpwood;

And whereas the estimated amount of pulpwood on the territory hereinafter described, other than the Concessions mentioned in the preceding paragraph hereof, is 2,462,388 cords;

And whereas by advertisement duly published The Honourable the Minister of Lands and Forests for the Province of Ontario called for tenders to be received by him for the right to cut pulpwood and timber on the areas therein mentioned, including certain lands hereinafter described, subject to certain terms and conditions of sale;

And whereas in pursuance of such advertisement the Company did deliver its tender to the said Minister, in and by which tender it offered to pay for such pulpwood and timber on the territory described in said tender, the prices following: Spruce pulpwood, upset price 50c, dues \$1.40, additional 5c, total \$1.95 per cord; Balsam pulpwood, upset bonus 40c, dues 70c, total \$1.10 per cord; Poplar, upset bonus 10c, dues 40c, total 50c per cord; Jack-pine pulpwood, upset bonus 10c, dues 40c, total 50c per cord; Banksian or Jack-pine, upset bonus \$3.50, dues \$2.50 per M. feet B. M., total \$6.00;

And whereas the prices offered by said Company were the highest prices received for the territory covered by said tender;

And whereas \$2.00 per cord for spruce and \$1.10 per cord for balsam were the highest prices offered pursuant to such advertisement by any tenderer in the District of Thunder Bay;

And whereas the average price per cord for spruce and balsam on the said concessions now owned by the Company and on the territory described in the Company's said tender, computed on the basis of the prices payable under said concessions and at the prices of Two (\$2.00) Dollars per cord for the spruce and One Dollar and ten cents (\$1.10) per cord for the balsam on said territory is approximately Two Dollars and twenty-four cents (\$2.24) per cord for said spruce and balsam timber on the whole of said concessions and territory, which said concessions and territory are hereinafter more particularly mentioned and described;

And whereas it is greatly in the public interest that the said concessions heretofore owned by the said Company should be brought under and made liable to all the provisions, restrictions and conditions in this agreement hereinafter particularly set forth;

And whereas the Company has surrendered to the Crown all its right, title and interest in and to the said concessions in order that the same may be made subject to the provisions of this agreement;

And whereas it will be of great advantage to the Province of Ontario generally, and aid materially in the advancement, development and settlement of the district in which the proposed enlargements to the said Company's plant are to be made, to have the plant of the said Company enlarged and improved as aforesaid;

And whereas with its tender aforesaid, the Company did deposit with the Minister its marked cheque payable to the Honourable the Treasurer of the Province of Ontario for the sum of Fifty thousand (\$50,000) Dollars;

And whereas the concessions now owned by the Company have not a sufficient supply of pulpwood to warrant such enlargements;



And whereas in view of the matters above recited the Minister has deemed it wise and in the public interest to grant to the said Company the right to cut pulpwood as herein provided and has caused this agreement to be prepared so as to secure the erection by the Company of the said enlarged plant and at the same time to assure to the Company a supply of pulpwood sufficient to operate its enlarged plant to its full capacity for a period of twenty-one years from the date hereof or any extension or extensions hereof as are hereinafter provided for;

Now this agreement witnesseth that the Minister with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions hereof, doth hereby grant to the Company for a period of twenty-one years from the date hereof, the right to cut and remove in and upon such parts of the following territory as may from time to time be designated by the Minister, that is to say:

*Firstly*—The territory included in the Company's said tender, the said Township of Hele, and the said Sucker Creek concession, which may be more particularly described as follows: Commencing at the southeast angle of Grand Trunk Pacific Block 3 as said Block was surveyed and laid down by Ontario Land Surveyor Thomas Fawcett, according to plan dated 1907; thence north along the east limit of said block 6 miles more or less to the northeast angle thereof; thence north in a straight line 6 miles more or less to intersect Ontario Land Surveyors Phillips and Benners first base line run in 1921, where Phillips and Benners meridian line run in 1921 takes its start; thence north along Phillips and Benners meridian line run in 1921, 12 miles to Phillips and Benners second base line of 1921; thence west along the last mentioned base line 12 chains 68 links; thence north along Phillips and Benners meridian line run in 1922, 23 miles 66 chains 63 links; thence east along Phillips and Benners base line run in 1922, 17 miles 79 chains 70 links more or less to the west boundary of the Nipigon Forest Reserve; thence continuing east astronomically 8 miles more or less to the shore of Chief Bay of Lake Nipigon; thence in a general course southeasterly and northeasterly following the shores of Chief Bay, Black Sturgeon Bay, Grand Bay and around Ingall Point in Lake Nipigon to the northerly end of Boggs' Portage; thence southerly across Boggs' Portage to the shore of Lake Nipigon; thence in a general course southwesterly following all the bays on the shore of Lake Nipigon to the intersection with the northerly boundary of the Black Sturgeon River pulp and timber limit; thence west along the north boundary of said pulp and timber limit 21 miles 11 chains 43 links to the northwest angle thereof; thence south along the west boundary of said limit 28 miles to the southwest angle thereof; thence east along the south boundary of said limit 30 miles 51 chains 21 links to the northwest angle of the township of Hele; thence east along the north boundary of the Township of Hele 6 miles to the northeast angle thereof; thence south along the east boundary of the Township of Hele 7 miles 74 chains 22 links to the southeast angle thereof; thence west along the south boundary of the Township of Hele 6 miles to the southwest angle thereof; thence continuing west along the north boundary of the Township of Stirling 2 miles 5 chains 30 links more or less to the northwest angle of the Township of Stirling; thence south along the west boundary of the Township of Stirling 5 miles 77 chains 33 links to the north boundary of the township of Dorion; thence west along the north boundary of the Township of Dorion 7 miles 60 chains more or less to the northwest angle thereof; thence continuing west in a straight line 40 miles more or less to the point of commencement;

*Secondly*—The Nipigon Pulp Concession, which may be more particularly described as follows: Commencing at the point in which the east limit of the



Township of Nipigon intersects the north shore of Nipigon Bay of Lake Superior; thence north along the east boundary of the said township 5 miles and 36½ chains to the north-east angle of the township; thence east astronomically a distance of 5 miles and 30 chains more or less to a point south astronomically from the southeast angle of the Township of Ledger; thence north astronomically 7 miles more or less to the south-east angle of the said Township of Ledger; thence east astronomically along the south boundary of the Nipigon Forest Reserve 22 miles to the south-east angle thereof; thence north astronomically along the east boundary of the Nipigon Forest Reserve 8 miles; thence east astronomically a distance of 28 miles more or less to a point of intersection with the west boundary of the Pic River Pulp and Timber Boundary produced north; thence south 8 miles more or less to the north-west angle of said Pic River Pulp and Timber Limit and continuing south along the west boundary of said timber limit 23 miles more or less to the north shore of Lake Superior; thence westerly and north-westerly following the shore of Lake Superior to the place of beginning, containing an area of 1,240 square miles more or less, excepting from the above described area the right of way and lands of the Canadian Pacific Railway Company and all lands patented, leased or sold therein—sufficient pulpwood to enable the Company to operate its enlarged plant continuously to its full capacity; and if at any time during said period of twenty-one years or any extensions thereof as are hereinafter provided for, it should appear that for any reasons whatever there is not sufficient pulpwood timber on the said territory to supply the Company with sufficient pulpwood to enable it to operate its enlarged plant continuously to its full capacity the Minister will grant to the Company the right to cut pulpwood timber on other ungranted Crown lands to be designated by him, and to be situate as near as possible to the City of Port Arthur, on the same terms and conditions as are herein contained;

The whole of the area above described is hereinafter referred to as “the territory.”

1. The said Company shall increase the capacity of its said plant at the City of Port Arthur until same shall consist of a ground-wood pulp mill with a capacity of 70 tons of mechanical pulp per day, a sulphite pulp mill with a capacity of 50 tons of bleached pulp per day, and a paper mill with a capacity of 90 tons of newsprint per day, and shall instal in such plant all necessary machinery and equipment for the manufacture of book paper of a quality equal to that now used in the publication of school books in the Province of Ontario.

2. The construction of the additions and enlargements necessary to increase the capacity of said plant to the extent mentioned in this paragraph shall be commenced forthwith, and shall be completed on or before the 31st day of December 1927. At least \$50,000 shall be expended before the 1st day of July 1926; an additional sum of \$200,000 before the first day of July 1927, and the total amount necessary to complete the said enlarged plant on or before the 31st day of December 1927.

3. The Company shall also construct at the said City of Port Arthur a soda pulp mill for the production of soda pulp for use in the making of book paper, or some other plant equally efficient for the purpose of making book paper, when and so soon as market conditions in the Province of Ontario will justify such expenditure, of which fact the Minister shall be the sole judge.

4. The soda pulp mill or other book paper plant referred to in the preceding paragraph hereof, shall have a capacity of 50 tons, shall require an expenditure of at least \$1,000,000, and shall when constructed employ in the operation thereof at least 150 men.

5. The plans for the additions and enlargements to the Company's said plant and said soda pulp mill or other book paper plant hereinbefore mentioned, shall be submitted to and approved of by the Minister, and such additions and enlargements shall be completed within the time above mentioned to the satisfaction of the Minister.

6. The said Company shall expend in additions, enlargements and betterments to its said existing plant at the City of Port Arthur and in works necessary and advisable for the efficient operation of said plant at said City of Port Arthur the sum of \$1,000,000, exclusive of the cost of said soda pulp mill or other book paper plant, or such other sum as shall be sufficient to construct and complete in all respects a modern well-equipped pulp and paper plant of the dimensions, capacity and character hereinbefore provided for, and shall furnish proof to the satisfaction of the Minister of such expenditure.

7. The Company shall from and after the 31st day of December 1927, constantly employ at least 1,000 men in the operation of its pulp and paper plant in the Province of Ontario (at least 450 of whom shall be employed in such enlarged plant at Port Arthur) and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of 800 men;

Provided that if the Company through accident, interruption to power or other cause not attributable to any default on its part, shall at any time or times be unable to give continuous employment to the number of men provided for in this paragraph, the Minister may by order in writing under his hand, relieve the Company from time to time from its liability so to do. No such order shall in any way invalidate this paragraph or relieve the Company from liability thereunder, other than and to the extent specifically set forth in such written order.

8. The deposit of Fifty thousand Dollars (\$50,000) made by the Company with its tender, shall remain on deposit until the enlarged plant herein provided for, has been completed and put in operation. After said plant has been completed and is in regular operation, the said Fifty thousand (\$50,000) dollars may be applied on account of moneys payable by the Company hereunder. The Company shall also furnish a bond of an approved Guarantee Company satisfactory to the Minister in the sum of Two hundred thousand (\$200,000) dollars, to secure the performance of its obligations hereunder.

9. The woods and timber covered by this agreement are spruce, balsam, banksian or jack-pine, poplar and whitewood trees.

10. The right to sell banksian or jack-pine other than for pulpwood and to authorize the purchaser to cut and remove the same, is hereby specifically reserved to the Crown, but it is distinctly understood and agreed that the Company shall cut and remove from the territory from time to time designated by the Minister as hereinafter provided, banksian or jack-pine logs and all other merchantable timber of every character and kind whatsoever upon said area, so that the same may be cut clean and according to approved lumbering methods, in such manner as the Minister may from time to time direct and to his satisfaction.

11. All banksian or jack-pine cut into logs under the provision of paragraph 10 hereof shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

12. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given, the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

13. Whenever in the opinion of the Minister there is spruce, balsam or poplar too large for pulpwood on the areas in which the Company is operating, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing.

14. All spruce, balsam or poplar cut into logs, under the provision of the provisions of the preceding paragraph hereof shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

15. All pulpwood cut by the Company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council and requiring the expenditure of no less labour and money in the manufacture thereof than is required in the manufacture of newsprint at the Company's said plant at Port Arthur or at its other plants in the Province of Ontario.

16. When and so soon as the Company has erected the soda pulp mill hereinbefore provided for, the Company shall utilize the product of such mill or such part thereof as the Minister may from time to time designate, in the manufacture of book paper of a quality equal to that now used in the publication of school books in the Province of Ontario.

17. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

- (a) All red and white pine on said territory is reserved to the Crown.
- (b) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian Reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests entitles the applicant or applicants to a lease or patent of such land, together with right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.
- (c) All water powers and privileges on the said territory are reserved to the Crown.
- (d) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.
- (e) In no event shall cutting be performed within one-half mile in perpendicular width along the shores of Lake Nipigon, without the consent in writing of the Minister.

18. On or before the first of September in each year, the Company shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut any other place or places in said territory other than and except those specially designated in such permission. At the end of the season's operations, and on or before the first day of June in each



and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

19. The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of pulpwood and timber on such area that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Company to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such pulpwood and timber he may deem proper.

20. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable.

21. Pulpwood taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

22. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut and remove wood and timber hereinbefore described sufficient to enable the Company to operate its enlarged plant continuously to its full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for on such areas within said territory or within any other territory as from time to time may be designated by the Minister pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

23. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October, in each year, and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payments as are now provided in the case of timber cut under The Crown Timber Act, On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up to the 31st of October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

24. The Minister shall have the right to inspect the timber operations carried on by the Company at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber, which should be removed, is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonuses as if it had been actually removed. The cutting and removing

of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

25. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

26. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace, shall be disposed of by and at the expense of the company in accordance with the Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

27. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

28. All bona fide accounts due for settlers' pulpwood purchased by the company shall constitute a first claim against the company.

29. The company shall pay to the Party of the First Part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timber:

For spruce and balsam pulpwood \$2.24 per cord; for poplar and jack-pine pulpwood 50c per cord, and for jack-pine other than for pulpwood purposes \$6.00 per M. feet. B.M.

30. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

31. Failure to enlarge said plant or to make the expenditure hereinbefore provided for or to employ the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on its part herein contained, shall forfeit all the right of the Company hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the property of the Crown.

32. If upon the termination of said period of twenty-one years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such renewals the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant, the Minister shall grant to the Company a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber,) as may then be fixed by him.

33. The manufacturing clauses of The Crown Timber Act and amendments to the said The Crown Timber Act, and all other clauses, acts and regulations relating in any way to the cutting of timber on Crown lands, shall be applicable to the operation of the Company, and shall be binding upon the Company as fully and effectually as if they had been set forth herein. Provided always, that



nothing contained in such clauses, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the company by virtue of this agreement.

34. That as required by the Minister upon reasonable notice the company will at the market price from time to time, furnish to Canadian publishers each month, such a proportion of the output of the paper mill as shall be demanded by the Minister; provided however, that the Company shall not be required to so furnish more than fifteen per cent. from time to time of its total output.

35. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the company.

36. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED

in the presence of

(Sgd.) W. C. CAIN as to  
signature of Minister.

(Sgd. S. F. DUNCAN,

SEAL

(Sgd.) G. H. FERGUSON,  
Minister of Lands and Forests.

PROVINCIAL PAPER MILLS,  
LIMITED.

SEAL

(Sgd. I. H. WELDON,  
President.

(Sgd.) W. S. BARBER,  
Secretary.

*Appendix No. 31*

AGREEMENT made and entered into this fifth day of January, A.D., 1926.

BETWEEN

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter referred to as "the Minister,"

of the First Part,

AND

SPRUCE FALLS COMPANY, LTD., hereinafter referred to as "the Company,"

of the Second Part.

Whereas the Company is now operating at the Town of Kapuskasing in the Township of O'Brien in the District of Temiskaming, a plant for the manufacture of pulp, having a capacity of 115 tons of sulphite pulp per day.

And whereas the Company now employs in its said plant at Kapuskasing, approximately 225 men and also affords employment for approximately 1,000 men in the woods operations carried on to provide the said plant with a supply of wood.

And whereas the Company has expended in the erection and equipment of its said plant and in the development of water power and otherwise upwards of Five Million, Five hundred Thousand dollars (\$5,500,000.00).

And whereas the Company is desirous of enlarging its plant so that the same will ultimately comprise a ground woodpulp mill with a capacity of 325 tons of mechanical pulp per day, sulphite pulp mill with a capacity of 115 tons of sulphite pulp per day, and a paper mill of a capacity of 550 tons per day.

And whereas the expenditure involved in enlarging the Company's plant to the extent and in the manner above described, and in developing water powers, building tramways, and in undertaking and completing other works necessary or advisable for the efficient operation of the said enlarged plant, will exceed the sum of Twelve Million dollars (\$12,000,000).

And whereas the plant and works of the Company enlarged as aforesaid will employ approximately 700 men, and will afford employment for approximately 3,500 men in woods operations.

And whereas by advertisement duly published the Honourable the Minister of Lands and Forests for the Province of Ontario called for tenders to be received by him for the right to cut pulpwood on the areas therein mentioned, including the lands hereinafter described, subject to certain terms and conditions of sale.

And whereas in pursuance of such advertisement the Company did deliver its tender to the said Minister in and by which tender it offered to pay for such pulpwood the prices hereinafter set forth.

And whereas with its tender aforesaid the Company did deposit with the Minister its marked cheque payable to the Honourable the Treasurer of the Province of Ontario for the sum of Fifty Thousand dollars (\$50,000).

And whereas it will be of great advantage to the Province of Ontario and aid materially in the advancement, development and settlement of the district in which the Company's plant is located to have the plant of the Company enlarged in manner aforesaid.

And whereas the Company is willing to undertake and agree to conduct and build a logging railway for the purpose of transporting its logs from a point at or near Smoky Falls in the Township of Harmon, to a point at or near the said Town of Kapuskasing, in such manner as the Minister may require and develop the power of Smoky Falls and build a transmission line or lines from Smoky Falls to its plant at Kapuskasing.

And whereas the Company is willing, whenever required by the Minister so to do, to erect a saw mill at or near the station of Fauquier on the Canadian National Railway for the purpose of manufacturing lumber from wood other than pulpwood.

And whereas in view of the matters above recited, the Minister has deemed it wise and in the public interest to grant to the said Company, the right to cut pulpwood as herein provided and has caused this agreement to be prepared so as to secure the erection by the Company of the said enlarged plant and at the same time to assure to the Company a supply of pulpwood sufficient to operate its enlarged plant to its full capacity for a period of twenty-one years, from the date hereof or any extension or extensions hereon as are hereinafter provided for.

Now this agreement witnesseth that the Minister, with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions

hereof, doth hereby grant to the Company for a period of twenty-one years from the date hereof, the right to cut and remove in and upon such parts of the following territory as may from time to time, be designated by the Minister, that is to say: the Townships of Clouston, Buchan, Wadsworth, Lisgar, Seaton, Fenton, Staples, Casselman, Slack, Griffin, Watson, Poulett, Hicks, Stringer, MacVicar, Carmichael, Ford, Oak, Aitken, Fortune, Guilfoyle, Boyle, Bradley, Harmon, Mowbray, Hopkins, Cockshutt, Howells, Clay, Tucker, Beardmore, Hurdman, Agate, Marceau, Sheldon, Traill and the west one-half of Adanac, all in the District of Cochrane, in the Province of Ontario, sufficient pulpwood timber to enable the company to operate its enlarged plant continuously to its full capacity, and if at any time during said period of twenty-one years or any extension or extensions thereof as are hereinafter provided for, it should appear that for any reason whatever, there is not sufficient pulpwood timber on the said territory to supply the Company with sufficient pulpwood to enable it to operate its enlarged plant continuously to its full capacity, the Minister will grant to the Company the right to cut pulpwood timber on other ungranted Crown Lands to be designated by him and to be situate as near as possible to the Town of Kapuskasing, on the same terms and conditions as are herein contained.

1. The said Company shall increase the capacity of its said plant until the same shall consist of a ground-woodpulp mill, having a daily capacity of 325 tons of mechanical pulp; a sulphite pulp mill with a daily capacity of 115 tons of sulphite pulp; a paper mill with a daily capacity of 400 tons of newsprint. The construction of the additions and enlargements necessary to increase the capacity of said plant to the extent mentioned in this paragraph, shall be commenced forthwith; Five Hundred Thousand dollars (\$500,000) will be expended before the first day of July, 1926, Three Million dollars (\$3,000,000) additional before the first day of July, 1927, and the entire construction will be completed before the first day of July, 1928, and the Company will before said date develop the power at Smoky Falls and build a transmission line or lines from Smoky Falls to its said plant at Kapuskasing; and thereafter and within five years from date hereof, the Company will increase the capacity of its paper mill until the ultimate capacity thereof shall be 550 tons of newsprint per day.

2. The plans for the additions and enlargements to said plant mentioned in the preceding paragraph hereof, shall be submitted to and approved by the Minister, and such additions and enlargements shall be completed within the time above mentioned, to the satisfaction of the Minister.

3. The said Company shall expend in additions, enlargements and betterments to said existing plant and in developing water powers, building tramways and other works necessary or advisable for the efficient operation of the said plant, at least the sum of Twelve Million dollars (\$12,000,000) and shall furnish proof to the satisfaction of the said Minister of such expenditures.

4. The Company shall from and after the expiration of three years from the date hereof, constantly employ at least 700 men within or adjacent to the Town of Kapuskasing, in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in woods operations for not less than six months in each year for an average of 3,500 men, during the whole of said period of twenty-one years.

5. The deposit of \$50,000, made by the Company with its tender, shall remain on deposit until the enlarged plant hereinbefore provided for, has been completed, and put in operation. After said plant has been completed and is in regular operation, the said \$50,000 may be applied on account of moneys



payable by the Company hereunder. The Company shall also furnish a bond satisfactory to the Minister in the sum of Two hundred thousand dollars to secure the performance of its obligations hereunder.

6. The woods and timber covered by this agreement are spruce, balsam, banksian or jackpine, poplar and whitewood trees.

7. The right to sell banksian or jackpine and to authorize the purchaser to cut and remove the same, is hereby reserved to the Crown, but the Minister may from time to time if he deems wise, permit the Company to cut and remove banksian or jackpine logs and the Minister may at any time require the Company to cut banksian or jackpine on areas covered by its operations.

8. All banksian or jackpine cut into logs under the provisions of paragraph 7 hereof shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

9. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given, the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

10. Whenever in the opinion of the Minister there is spruce, balsam or poplar too large for pulpwood on the areas in which the company is operating, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing.

11. All spruce, balsam, or poplar cut into logs, under the provisions of the preceding paragraph hereof shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

12. All pulpwood cut by the Company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council, and requiring the expenditure of no less labour and money in the manufacture thereof, than is required in the manufacture of newsprint at the Company's said plant at Kapuskasing.

13. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes as the Minister may deem fit, and in particular, but not so as in any way to limit the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:—

(a) All red and white pine on said territory is reserved to the Crown.

(b) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located, or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands, within the area already located for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.

(c) All water powers and privileges on the said territory are reserved to the Crown.

(d) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.

14. On or before the first of September in each year, the Company shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut at any place or places in said territory other than and except those specially designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Company shall file with the Minister, a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

15. The Minister shall in and by the written permission provided for in the preceding paragraph hereof, designate the kind or kinds of timber to be cut on the area covered by such permission, and the Company shall cut all merchantable wood and timber so designated on such area in such manner as the Minister may from time to time direct.

16. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable.

17. Pulpwood taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

18. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut wood and timber hereinbefore described sufficient to enable the Company to operate its enlarged plant continuously to its full capacity during said term of twenty-one years and any extension or extensions thereof as are hereinbefore provided for on such areas within said territory or within any other territory as from time to time may be designated by the Minister pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

19. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up to the 31st October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

20. The Minister shall have the right to inspect the timber operations on the allotted territory at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber, which should be removed, is being left or destroyed he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have



been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister of Lands and Forests.

21. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

22. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto, and Regulations made thereunder.

23. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

24. All bona fide accounts due for settlers' pulpwood purchased by the Company shall constitute a first claim against the Company.

25. The Company shall pay to the party of the first part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timber.

Spruce pulpwood—per cord, an upset price of 50c in addition to Crown Dues of \$1.40 with an additional 15c added, making a total of \$2.05 per cord.

Balsam pulpwood—per cord, an upset price of 40c in addition to Crown Dues of 70c with an additional 10c added, making a total of \$1.20 per cord.

Poplar pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c making a total of 50c per cord.

Jackpine pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c, making a total of 50c per cord.

Jackpine—(per M. ft. B.M.), an upset price of \$3.50 per M. feet B.M. in addition to Crown Dues of \$2.50 per M. feet B.M., making a total of \$6.00 per M. feet B.M.

26. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

27. Failure to enlarge said plant or to make the expenditure hereinbefore provided for or to employ the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on its part herein contained, shall forfeit all the right of the Company hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

28. Whenever required by the Minister so to do the Company will construct and build a logging railway for the purpose of transporting its logs from a point at or near Smoky Falls in the Township of Harmon to a point at or near the said Town of Kapuskasing in such manner as the Minister may require on receiving from the Minister a License of Occupation for the lands required for the right of way of such logging railway. Such License of Occupation shall be in such form and subject to such terms and conditions in all respects as the Minister may determine. Among other things it shall provide for the right of the Company to erect and maintain a power transmission line on such right of way for the purpose of transmitting power to be developed by the Company at Smoky Falls, and if the Minister sees fit it may provide for the expropriation or taking over by the Minister or the Temiskaming and Northern Ontario Railway Commission at any time of such logging railway, paying the Company by way of compensation therefor such sum or sums as the Minister may deem

proper upon the same being appropriated for the purpose by the Legislative Assembly of the Province of Ontario.

29. If upon the termination of said period of twenty-one years, the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years, upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister and at the expiration of such period of ten years to a further extension of ten years, upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such renewals the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operation of the said plant, the Minister shall grant to the Company a further renewal or renewals of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

30. The manufacturing clauses of the Crown Timber Act and amendments thereto, and all other clauses, Acts and regulations relating to the cutting of timber on Crown Lands, shall be applicable to the operations of the Company, and shall be binding upon the Company as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, Acts and regulations shall limit, restrict, or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this agreement.

31. The Company shall route all its freight both incoming and outgoing, over the lines of the Temiskaming and Northern Ontario Railway Commission whenever as favorable rates can be obtained by routing such freight, by or over that line as by any other route.

32. That as required by the Minister upon reasonable notice the Company will at the market price from time to time furnish to Canadian Publishers each month such a proportion of the output of the paper mill as shall be demanded by the Minister: provided however that the Company shall not be required to so furnish more than fifteen per cent. from time to time of its total output.

33. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Company.

34. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED  
in the presence of

(Sgd.) M. E. HARE, as to the signature of  
the Minister

(Sgd. STRACHAN JOHNSTON,  
as to the SPRUCE FALLS COMPANY,  
LIMITED.

(Sgd.) JAS. LYONS,  
Minister.

SPRUCE FALLS COMPANY,  
LIMITED.

(Sgd. F. J. SENSENBRENNER,  
President.

(Sgd.) J. H. BLACK,  
Assistant Secretary.

*Appendix No. 32*

AGREEMENT made and entered into this twenty-first day of September, A.D., 1926.

**BETWEEN:**

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter referred to as "the Minister."

of the First Part,

AND

FORT WILLIAM PAPER COMPANY, LIMITED, hereinafter referred to as "The Company,"

of the Second Part,

Whereas the said Company is now operating a pulp and paper plant at the City of Fort William, in the District of Thunder Bay, consisting of a ground-wood pulp mill having a capacity of 160 tons of ground-wood pulp per day, and a paper mill having a capacity of 175 tons of newsprint per day;

And whereas the said Company has expended in the erection and equipment of said plant, and in a site for the same, upwards of Four Million dollars, and has since its incorporation expended for labour, raw material and supplies in connection with such plant, a further sum of over Four Million dollars;

And whereas the said Company employs in its said plant at Fort William 225 men, and in its woods' operations during the time in each year such operations are carried on, over 1,200 men;

And whereas the annual consumption of wood by said plant is approximately 70,000 cords;

And whereas the said Company's supply of wood, available for said plant, on lands upon which it now has the right to cut is only sufficient to keep said plant operating to capacity for a comparatively short period and is not sufficient to place the business of the Company on a permanent basis or to justify any enlargements or extensions thereof.

And whereas the Company is desirous of enlarging its plant, so that the same will comprise a ground-wood pulp mill with a capacity of 350 tons of mechanical pulp per day; a sulphite pulp mill with a capacity of 100 tons of unbleached sulphite pulp per day, and a paper mill of a capacity of 425 tons of newsprint per day;

And whereas the proposed enlarged plant described in the preceding paragraph hereof will consume in its operations approximately 175,000 cords of pulpwood annually;

And whereas upon the completion of the works hereinbefore mentioned the said Company will have a capital investment in said plant of over Ten Million dollars (\$10,000,000);

And whereas the plant and works of the Company enlarged as aforesaid will employ approximately 580 men and will afford employment for approximately 3,000 additional men in woods' operations;

And whereas by advertisement duly published, The Honourable the Minister of Lands and Forests for the Province of Ontario called for tenders to be



received by him for the right to cut pulpwood and timber on the areas therein mentioned, including the lands hereinafter referred to, subject to certain terms and conditions of sale;

And whereas in pursuance of such advertisement the Company did deliver its tender to the said Minister, in and by which tender it offered to pay for such pulpwood and timber on the territory described in said tender, the prices hereinafter mentioned, which said prices were the highest received for the territory covered by said tender, and also the highest offered pursuant to such advertisement by any tenderer for pulpwood and timber in the District of Thunder Bay;

And whereas with its tender aforesaid, the Company did deposit with the Minister its marked cheque payable to the Honourable the Treasurer of the Province of Ontario, for the sum of Fifty Thousand dollars (\$50,000);

And whereas it will be of great advantage to the Province of Ontario generally, and aid materially in the advancement, development and settlement of the City of Fort William and the territory adjacent thereto, to have said plant enlarged and the business of the Company placed on a permanent basis;

And whereas in view of the matters above recited, the Minister has deemed it wise and in the public interest to grant to the said Company the right to cut pulpwood as herein provided and has caused this agreement to be prepared so as to secure the erection by the Company of the said enlarged plant and at the same time to assure to the Company a supply of pulpwood sufficient to operate its enlarged plant to its full capacity for a period of twenty-one years from the date hereof or any extension or extensions hereof as are hereinafter provided for;

Now this agreement witnesseth that the Minister with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions hereof, doth hereby grant to the Company for a period of twenty-one years, from the date hereof, the right to cut and remove in and upon such parts of the following territory, situate, lying westerly of Lake Nipigon, in the District of Thunder Bay and Province of Ontario, as may from time to time be designated by the Minister, that is to say;

*Parcel One:*

Commencing at a point in the west limit of the Nipigon Forest Reserve where it is intersected by the northerly base line run by Ontario Land Surveyors Phillips & Benner in 1922, said point being north 6 miles, 53 chains, 35 links from the northwest angle of Black Sturgeon River Pulp and Timber Limit; thence west along said base line 17 miles, 79 chains, 70 links to the meridian line, run by said Ontario Land Surveyors in 1922; thence south along said meridian line 12 miles, to the southerly base line run by Ontario Land Surveyors Phillips and Benner in 1922; thence west along the last mentioned base line 20 miles more or less to the 4 mile post planted by said Ontario Land Surveyors on said base line and being at the distance of 4 miles east from the meridian line run by Ontario Land Surveyor K. G. Ross in 1921; thence north astronomically from said 4 mile post 44 miles; thence east astronomically 26 miles; thence south astronomically 20 miles more or less to Ontario Land Surveyor Ross base line in 1922; thence east along said last mentioned base line 12 miles more or less to the westerly limit of the Nipigon Forest Reserve; thence north along said limit 4 miles more or less to a point west astronomically from the southwest angle of the Gull River Indian Reserve; thence east astronomically to the southwest angle of said Indian Reserve and continuing east astronomically along the south boundary of the same 6 miles, 40 chains, more or less to the shores of



Kaiashk Bay of Lake Nipigon; thence in a general course easterly, southerly and westerly but following in all directions, the shores of Lake Nipigon and the bays thereof to a point in Chief Bay east astronomically from the point of commencement; thence west astronomically 8 miles more or less to the point of commencement.

*Parcel Two:*

Commencing at a point 10 miles, 40 chains east astronomically from the west limit of the Nipigon Forest Reserve and in the production easterly of the northerly limit of said first described parcel; thence south astronomically 15 miles more or less to the shores of Kaiashk Bay of Lake Nipigon; thence in a general direction southerly, easterly, and northerly but following in all directions the shores of Lake Nipigon and the bays thereof to a point east astronomically from the point of commencement; thence west astronomically 4 miles more or less to the point of commencement.

*Parcel Three:*

Commencing at the northeast angle of lands described in parcel 1, being a point 30 miles east of O.L.S., K. G. Ross' meridian line of 1921; thence from said point of commencement south astronomically 20 miles more or less to Ontario Land Surveyor Ross' base line run in 1922; thence east along said last mentioned base line 12 miles more or less to the westerly limit of the Nipigon Forest Reserve; thence north along said limit 4 miles more or less to a point west astronomically from the southwest angle of the Gull River Indian Reserve; thence east astronomically to the southwest angle of said Indian Reserve; thence north astronomically along the westerly limit of said Indian Reserve to the northwest angle thereof; thence east astronomically along the north limit of said Indian Reserve to the shore of Kaiashk Bay of Lake Nipigon; thence in a general course northeasterly, easterly, southerly and easterly following the shore line of said Kaiashk Bay to a point east astronomically 10 miles, 40 chains measured at right angles from the westerly limit of the Nipigon Forest Reserve; thence north astronomically along the westerly limit of the lands described in parcel 2, 15 miles more or less to a point east astronomically from the point of commencement; thence west astronomically 22 miles, 40 chains more or less to the point of commencement.

1. The said Company shall increase the capacity of its said plant until the same shall consist of a ground-wood pulp mill with 20 magazine grinders having a daily capacity of 350 tons of mechanical pulp; a sulphite pulp mill with 3 digesters having a daily capacity of 100 tons of unbleached sulphite; a paper mill with two 198 inch paper machines, and two 234 inch paper machines, having a daily capacity of 425 tons of newsprint. The construction of the additions and enlargements necessary to increase the capacity of said plant to the extent mentioned in this paragraph, shall be commenced forthwith and be completed on or before the thirty-first day of December 1928.

2. Expenditure shall be made by the Company in the construction of such extensions and additions as follows: One Million dollars (\$1,000,000) on or before the thirty-first day of December 1926; Four Hundred Thousand dollars (\$400,000) on or before the thirty-first day of December 1927, and the full amount required to construct and complete in all respects extensions and enlargements to the said plant to the full extent mentioned herein not later than the thirty-first day of December 1928.

3. The plans for the additions and enlargements to the Company's said plant hereinbefore mentioned shall be submitted to and approved of by the

Minister, and such additions and enlargements shall be completed within the time above mentioned to the satisfaction of the Minister.

4. The said Company shall expend in additions, enlargements and betterments to its said existing plant and in works necessary and advisable for the efficient operation thereof, the sum of Four Million dollars (\$4,000,000) or such other sum as shall be sufficient to construct, complete and equip in all respects a modern and well-equipped pulp mill and paper plant of the character, size and capacity hereinbefore provided for, and shall furnish proof to the satisfaction of the Minister of such expenditure.

5. The Company shall from and after the thirty-first day of December 1928, constantly employ at least 580 men in or about the operation of said enlarged plant and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of three thousand (3,000) men.

Provided that if the Company through accident, interruption to power or other cause not attributable to any default on its part, shall at any time or times be unable to give continuous employment to the number of men provided for in this paragraph, the Minister may by order in writing under his hand, relieve the Company from time to time from its liability so to do. No such order shall in any way invalidate this paragraph or relieve the Company from liability thereunder, other than and to the extent specifically set forth in such written order.

6. The deposit of Fifty Thousand dollars (\$50,000) made by the Company with its tender, shall remain on deposit until the enlarged plant hereinbefore provided for, has been completed and put in operation. After said plant has been completed and is in regular operation, the said Fifty Thousand (\$50,000) dollars may be applied on account of moneys payable by the Company hereunder. The Company shall also furnish a bond of an approved Guarantee Company satisfactory to the Minister in the sum of Two Hundred Thousand dollars (\$200,000) to secure the performance of its obligations hereunder.

7. The woods and timber covered by this agreement on Parcels one (1) and two (2) are spruce, balsam, banksian or jackpine, poplar and whitewood trees and on Parcel three (3) spruce and balsam only.

8. The right to sell banksian or jackpine other than for pulpwood and to authorize the purchaser to cut and remove the same, is hereby specifically reserved to the Crown, but it is distinctly understood and agreed that the Company shall cut and remove from the territory from time to time designated by the Minister as hereinafter provided, banksian or jackpine logs and all other merchantable timber of every character and kind whatsoever, upon parcels one (1) and two (2), so that the same may be cut clean and according to approved lumbering methods, in such manner as the Minister may from time to time direct and to his satisfaction.

9. All banksian or jackpine cut into logs under the provisions of paragraph 6 hereof shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

10. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given, the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

11. Whenever in the opinion of the Minister there is spruce, balsam or poplar too large for pulpwood on the areas in which the Company is operating, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing.

12. All spruce, balsam or poplar cut into logs, under the provisions of the preceding paragraph hereof, shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

13. All pulpwood cut by the company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council and requiring the expenditure of no less labour and money in the manufacture thereof than is required in the manufacture of newsprint at the Company's said plant at Fort William or adjacent thereto.

14. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

- (a) All red and white pine on said territory is reserved to the Crown.
- (b) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.
- (c) All water powers and privileges on the said territory are reserved to the Crown.
- (d) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.
- (e) In no event shall cutting be performed within one-half mile in perpendicular width along the shores of Lake Nipigon, without the consent in writing of the Minister of Lands and Forests.

15. It is further distinctly understood and declared that jackpine and all wood and timber of every character and kind whatsoever, other than spruce and balsam on Parcel three (3) is reserved to the Crown, together with the right to sell or otherwise deal with the same in such manner as may be thought proper. Nothing in this paragraph contained shall by implication or otherwise limit, restrict, or curtail the rights and powers reserved to or conferred upon the Minister by this agreement with respect to jackpine and other timber on Parcels 1 or 2.

16. On or before the first of September in each year, the Company shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut at any other place or places in said territory other than and except these specifically designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.



17. The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of pulpwood and timber on such area, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Company to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such pulpwood and timber he may deem proper.

18. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable.

19. Pulpwood taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

20. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and the only right conferred upon the Company hereby is the right to cut sufficient wood and timber of the character hereinbefore described to enable the Company to operate its enlarged plant continuously to its full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for on such areas within said territory or within any other territory as from time to time may be designated by the Minister pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

21. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up to the 31st of October of the same year, or for one month, and thereafter at the rate of one per cent. per month until paid.

22. The Minister shall have the right to inspect the timber operations carried on by the Company at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed, is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.



23. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

24. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

25. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

26. All bona fide accounts due for settlers' pulpwood purchased by the Company, subject to the rights of the Crown, shall constitute a first claim against the Company.

27. The Company shall pay to the party of the first part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timber;

Spruce pulpwood—per cord, an upset price of 50c in addition to Crown Dues of \$1.40, with an additional 10c added, making a total of \$2.00 per cord.

Balsam pulpwood—per cord, an upset price of 40c in addition to Crown Dues of 70c, making a total of \$1.10 per cord.

Poplar pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c, making a total of 50c per cord.

Jackpine pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c, making a total of 50c per cord.

Jackpine—(per M. feet B.M.), an upset price of \$3.50 per M.F.B.M. in addition to Crown Dues of \$2.50 per M.F.B.M., making a total of \$6 per M.F.B.M.

28. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants agreements, provisions and conditions on its part herein contained.

29. Failure to enlarge said plant or to make the expenditure hereinbefore provided for or to employ the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on its part herein contained, shall forfeit all the right of the company hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

30. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such extensions the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant the Minister

shall grant to the Company a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

31. The manufacturing clauses of The Crown Timber Act and amendments to the said The Crown Timber Act, and all other clauses, Acts and regulations relating in any way to the cutting of the timber on Crown Lands, shall be applicable to the operations of the company, and shall be binding upon the company as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this agreement.

32. As required by the Minister upon reasonable notice the Company will at the market price from time to time furnish to Canadian Publishers each month such a proposition of the output of the paper mill as shall be demanded by the Minister; provided however, that the Company shall not be required to so furnish more than fifteen per cent. from time to time of its total output.

33. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Company.

34. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED

GEO. GRANT,  
as to G. H. FERGUSON,

M. LYNCH,  
as to signature of FORT WILLIAM  
PAPER CO., LTD.

G. H. FERGUSON,

FORT WILLIAM PAPER CO., LTD.,

per: G. R. GRAY,  
Vice Pres.  
J. G. GIBSON, Secty.

*Appendix No. 33*

AGREEMENT made and entered into this thirtieth day of January, A.D. 1926.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter referred to as "The Minister."

of the First Part,

AND

THUNDER BAY PAPER COMPANY, LIMITED, hereinafter referred to as "The Company."

of the Second Part.

Whereas the company is now operating at the City of Port Arthur, in the District of Thunder Bay, a plant for the manufacture of pulp, having a capacity of 125 tons of mechanical pulp per day;

And whereas the Company now employs in its said plant at Port Arthur approximately 175 men, and also affords employment for approximately 500 men in the woods' operations carried on to provide the said plant with a supply of wood;

And whereas the Company has already expended in the erection and equipment of its said plant upwards of \$1,500.00;

And whereas the Company is desirous of enlarging its plant so that the same will ultimately comprise a ground-wood pulp mill with a capacity of 350 tons of mechanical pulp per day; a sulphite pulp mill with a capacity of 125 tons of sulphite pulp per day, and a paper mill with a capacity of at least 400 tons of newsprint per day;

And whereas the expenditure involved in enlarging the Company's plant to the extent and in the manner above described, and in undertaking the completing other works necessary or advisable for the efficient operation of the said enlarged plant, will exceed the sum of Ten Million dollars (\$10,000,000).

And whereas the plant and works of the Company enlarged as aforesaid, will employ approximately 600 men and afford employment for approximately 3,000 additional men in woods' operations;

And whereas by advertisement duly published, The Honourable Minister of Lands and Forests for the Province of Ontario called for tenders to be received by him for the right to cut pulpwood and timber on the areas therein mentioned, including the lands hereinafter referred to, subject to certain terms and conditions of sale;

And whereas in pursuance of such advertisement, the company did deliver its tender to the said Minister, in and by which tender it offered to pay for such pulpwood and timber on the territory described in said tender, the prices following;

Spruce pulpwood—upset price 50c, dues \$1.40, additional 6c, total \$1.96 per cord;

Balsam pulpwood—upset bonus 40c, dues 70c, total \$1.10 per cord;

Poplar—upset bonus 10c, dues 40c, total 50c per cord;

Jackpine pulpwood—upset bonus 10c, dues 40c, total 50c per cord;

Banksian or jackpine—upset bonus \$3.50, dues \$2.50 per M. feet B.M., total \$6.00.

And whereas the prices offered by said Company were the highest received for the territory covered by said tender, and the Company has agreed to pay the prices hereinafter mentioned, which said prices are the highest offered pursuant to such advertisement by any tenderer for pulpwood and timber in the District of Thunder Bay:

And whereas with its tender aforesaid the Company did deposit with the Minister its marked cheque payable to the Honourable the Treasurer of the Province of Ontario, for the sum of Fifty Thousand dollars (\$50,000).

And whereas it will be of great advantage to the Province of Ontario and aid materially in the advancement, development and settlement of the district in which the Company's plant is located to have the plant of the Company enlarged in manner aforesaid;

And whereas the said Company has no assured supply of wood for its present plant or for the proposed enlargements thereof;

And whereas in view of the matters above recited the Minister has deemed it wise and in the public interest to grant to the said Company the right to cut pulpwood as herein provided and has caused this agreement to be prepared so as to secure the erection by the Company of the said enlarged plant and at the same time to assure to the Company a supply of pulpwood sufficient to operate its enlarged plant to its full capacity for a period of twenty-one years from the date hereof or any extension or extensions hereof as are hereinafter provided for;

Now this agreement witnesseth that the Minister with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions hereof, doth hereby grant to the Company for a period of twenty-one years from the date hereof, the right to cut and remove in and upon such parts of the following territory, situate lying and being on the north side of Lake Nipigon, in the District of Thunder Bay, and Province of Ontario, as may from time to time be designated by the Minister, that is to say:

Commencing at a point in the north limit of the Canadian National Railway right-of-way and station grounds (Canadian Northern Ontario line) being distant east astronomically 12 miles from the east limit of the Nipigon Forest Reserve, said point being in the west limit of Long Lake Pulp and Timber Limit; thence north astronomically 34 miles more or less to the south limit of the Canadian National Railway right-of-way (Transcontinental line); thence westerly along the southerly limit of said right-of-way and station grounds to Kenna Creek east of Wagaming Station; thence southeasterly following said Creek to the shore of Lake Nipigon; thence south easterly in a general direction but following all the windings and bays along the shore of Lake Nipigon to a point due west from the southwesterly angle of the station grounds at Jack Pine; thence east astronomically 12 miles more or less to the southwesterly angle of the station grounds at Jack Pine; thence northerly to the northwesterly angle of said station grounds; thence northeasterly following the northerly limit of the Canadian National Railway right-of-way and station grounds to the point of commencement; sufficient pulpwood to enable the Company to operate its enlarged plant continuously to its full capacity; and if at any time during said period of twenty-one years or any extension or extensions thereof as are hereinafter provided for, it should appear that for any reasons whatever there is not sufficient pulpwood timber on the said territory to supply the Company with sufficient pulpwood to enable it to operate its enlarged plant continuously to its full capacity, the Minister will grant to the Company the right to cut pulpwood timber



on other ungranted Crown Lands to be designated by him, and to be situate as near as possible to the City of Port Arthur, on the same terms and conditions as are herein contained:

1. The said Company shall increase the capacity of its said plant until the same shall consist of a ground-wood pulp mill having a daily capacity of three hundred and fifty (350) tons of mechanical pulp; a sulphite pulp mill having a daily capacity of one hundred and twenty-five (125) tons of unbleached sulphite pulp, and a paper mill having a daily capacity of four hundred (400) tons of newsprint. The construction of the additions and enlargements necessary to increase the capacity of the said plant to the extent mentioned in this paragraph, shall be commenced not later than the first day of May 1926, and the first unit consisting of enlargements and extensions to the Company's present plant so that the same will consist of a ground-wood pulp mill having a daily capacity of 120 tons of mechanical pulp; and a paper mill having a daily capacity of one hundred (100) tons of newsprint, shall be completed on or before the first day of December, 1926. The construction of a second unit consisting of such further extensions and additions to the company's plant as shall make the same consist of a ground-wood pulp mill having a daily capacity of two hundred (200) tons of mechanical pulp; a sulphite mill having a daily capacity of seventy (70) tons of sulphite pulp, and a paper mill having a daily capacity of two hundred (200) tons of newsprint, shall be commenced on or before the first day of October 1927, and shall be completed on or before the first day of December 1929; and the construction of a third unit consisting of such further extensions and additions to the Company's plant as shall make the same consist of a ground-wood pulp mill having a daily capacity of three hundred and fifty (350) tons of mechanical pulp, a sulphite mill having a daily capacity of one hundred and twenty-five (125) tons of sulphite pulp, and a paper mill having a daily capacity of four hundred (400) tons of newsprint shall be commenced on or before the 31st day of December 1929, and shall be completed on or before the 31st day of December 1931.

2. Expenditure shall be made by the Company in the construction of such extensions and additions as follows: One Hundred and Twenty-Five Thousand dollars (\$125,000) on or before the 1st day of July 1926, and the proper additional amount necessary to complete said first unit, and not less than One Million, Five Hundred Thousand dollars (\$1,500,000) on or before the 31st day of December 1926, the full amount necessary to complete said second unit, and not less than Two Million dollars (\$2,000,000) additional, on on or before the 31st day of December, 1929, and the full amount required to construct the third unit and to complete in all respects, extensions and enlargements to the said plant to the full extent mentioned herein not later than the 31st day of December 1931.

3. The plans for the additions and enlargements to the Company's said plant hereinbefore mentioned shall be submitted to and approved of by the Minister, and such additions and enlargements shall be completed within the time above mentioned to the satisfaction of the Minister.

4. The said Company shall expend in additions, enlargements and betterments to its said existing plant and in works necessary and advisable for the efficient operation thereof the sum of Ten Million dollars (\$10,000,000) or such other sum as shall be sufficient to construct and complete in all respects a modern and well-equipped pulp mill and paper plant of the character hereinbefore provided for, and shall furnish proof to the satisfaction of the Minister of such expenditure.

5. The Company shall from and after the 31st day of December 1926, constantly employ at least 275 men in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of One Thousand (1,000) men, until after the 31st day of December 1929, and from and after the 31st day of December 1929, until the 31st day of December 1931, the said Company will constantly employ at least four hundred (400) men in or about the completion of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of fifteen hundred (1,500) men, and from and after the 31st day of December 1931, the Company will constantly employ at least six hundred (600) men in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year, for an average of three thousand (3,000) men, during the whole of the remainder of said period of twenty-one (21) years;

Provided that if the Company through accident, interruption to power or other cause not attributable to any default on its part shall at any time or times be unable to give continuous employment to the number of men provided for in this paragraph, the Minister may by order in writing under his hand, relieve the Company from time to time from its liability so to do. No such order shall in anyway invalidate this paragraph or relieve the Company from liability thereunder, other than and to the extent specifically set forth in such written order.

6. The deposit of Fifty Thousand dollars (\$50,000) made by the Company with its tender, shall remain on deposit until the enlarged plant hereinbefore provided for, has been completed, and put in operation. After said plant has been completed and is in regular operation, the said Fifty Thousand (\$50,000) may be applied on account of moneys payable by the Company hereunder. The Company shall also furnish a bond of an approved Guarantee Company satisfactory to the Minister in the sum of Two Hundred Thousand dollars (\$200,000) to secure the performance of its obligations hereunder.

7. The woods and timber covered by this agreement are spruce, balsam, banksian or jackpine, poplar and whitewood trees.

8. The right to sell banksian or jackpine other than for pulpwood and to authorize the purchaser to cut and remove the same, is hereby specifically reserved to the Crown, but it is distinctly understood and agreed that the Company shall cut and remove from the territory from time to time designated by the Minister as hereinafter provided, banksian or jackpine logs and all other merchantable timber of every character and kind whatsoever upon said area, so that the same may be cut clean and according to approved lumbering methods, in such manner as the Minister may from time to time direct and to his satisfaction.

9. All banksian or jackpine cut into logs under the provisions of paragraph 8 hereof shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

10. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given, the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

11. Whenever in the opinion of the Minister there is spruce, balsam or poplar too large for pulpwood on the areas in which the Company is operating, the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing.

12. All spruce, balsam or poplar cut into logs, under the provisions of the preceding paragraph hereof shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

13. All pulpwood cut by the Company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council and requiring the expenditure of no less labour and money in the manufacture thereof than is required in the manufacture of newsprint at the Company's said plant at Port Arthur or adjacent thereto.

14. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

- (a) All red and white pine on said territory is reserved to the Crown.
- (b) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian Reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located, or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.
- (c) All water powers and privileges on the said territory are reserved to the Crown.
- (d) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.
- (e) In no event shall cutting be performed within one-half mile in perpendicular width along the shores of Lake Nipigon, without the consent in writing of the Minister of Lands and Forests.

15. On or before the first of September in each year the Company shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut at any other place or places in said territory other than and except those specially designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

16. The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of pulpwood and timber on such area, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Company to leave any suitable seed trees



that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such pulpwood and timber he may deem proper.

17. The Company shall take such precaution and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable.

18. Pulpwood taken out in four or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

19. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut wood and timber hereinbefore described sufficient to enable the Company to operate its enlarged plant continuously to its full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for on such areas within said territory or within any other territory as from time to time may be designated by the Minister pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

20. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up to the 31st of October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

21. The Minister shall have the right to inspect the timber operations carried on by the Company at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber, which should be removed, is being left or destroyed he shall have the right to estimate the said timber and charge the same to the Company at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister of Lands and Forests.

22. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

23. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.



24. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

25. All bona fide accounts due for settlers' pulpwood purchased by the Company, shall constitute a first claim against the Company.

26. The Company shall pay to the Party of the First Part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timbers:

Spruce pulpwood per cord, an upset price of 50c in addition to Crown dues of \$1.40 with an additional 10c added, making a total of \$2 per cord.

Balsam pulpwood per cord, an upset price of 40c in addition to Crown dues of 70c making a total of \$1.10 per cord.

Poplar pulpwood per cord, an upset price of 10c in addition to Crown dues of 40c making a total of 50c per cord.

Jack Pine pulpwood per cord, an upset price of 10c in addition to Crown dues of 40c making a total of 50c per cord.

Jack Pine (per M ft. B.M.) an upset price of \$3.50 per M ft. B.M. in addition to Crown dues of \$2.50 per M ft. B.M. making a total of \$6.00 per M ft. B.M.

27. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

28. Failure to enlarge said plant or to make the expenditure hereinbefore provided for or to employ the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on its part herein contained, shall forfeit all the right of the Company hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

29. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such renewals the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant the Minister shall grant to the Company a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

30. The manufacturing clauses of the Crown Timber Act and amendments to the said The Crown Timber Act, and all other clauses, Acts and regulations relating in any way to the cutting of timber on Crown lands, shall be applicable to the operations of the Company, and shall be binding upon the Company as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, Acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this agreement.

31. That as required by the Minister upon reasonable notice the Company will at the market price from time to time furnish to Canadian Publishers each month such a proportion of the output of the paper mill as shall be demanded by the Minister; provided however, that the Company shall not be required to so furnish more than fifteen per cent. from time to time of its total output.

32. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Company.

33. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED

in the presence of:

(Sgd) EVA HARRISON  
as to James Lyons

(Seal) B. J. HEGER  
Frank L. Steib.

JAMES LYONS (SEAL)

THUNDER BAY PAPER COMPANY,  
LIMITED.

GEORGE W. MEAD, President.

EARL B. BEDFORD, Secretary.

*Appendix No. 34*

AGREEMENT made and entered into this Thirtieth day of January A.D. 1926.

BETWEEN:

HIS MAJESTY THE KING, represented herein by the Minister of Lands and Forests of the Province of Ontario, hereinafter referred to as "the Minister,"

Of the First Part,

—AND—

NIPIGON CORPORATION LIMITED, hereinafter referred to as "the Company,"

Of the Second Part.

Whereas the Company is now operating at Nipigon in the Township of Nipigon, in the District of Thunder Bay, a plant for the manufacture of pulp, having a capacity of 80 tons of mechanical pulp per day;

And whereas the Company now employs in its said plant at Nipigon approximately 100 men, and also affords employment for approximately 300 men in the woods' operations carried on to provide the said plant with a supply of wood;

And whereas the Company has already expended in the erection and equipment of its said plant upwards of \$1,250,000;

And whereas the Company is desirous of enlarging its plant so that the same will ultimately comprise a ground-wood pulp mill with a capacity of 350 tons of mechanical pulp per day; a sulphite pulp mill with a capacity of 125 tons of sulphite pulp per day, and a paper mill with a capacity of at least 400 tons of newsprint per day;

And whereas it is estimated that the expenditure involved in enlarging the Company's plant to the extent and in the manner above described, and in undertaking and completing other works necessary or advisable for the efficient operation of the said enlarged plant, will exceed the sum of Ten Million dollars (\$10,000,000).

And whereas the plant and works of the Company enlarged as aforesaid will employ approximately 500 men and afford employment for approximately 3,000 additional men in woods' operations.

And whereas by advertisement duly published The Honourable the Minister of Lands and Forests for the Province of Ontario called for tenders to be received by him for the right to cut pulpwood and timber on the areas therein mentioned, including the lands hereinafter described, subject to certain terms and conditions of sale.

And whereas in pursuance of such advertisement the Company did deliver its tender to the said Minister in and by which tender it offered to pay for such pulpwood and timber on the territory described in said tender, the prices following: Spruce pulpwood, upset price 50c, dues \$1.40, additional 8c, total \$1.98 per cord; Balsam pulpwood, upset bonus 40c, dues 70c, total \$1.10 per cord; Poplar, upset bonus 10c, dues 40c, total 50c, per cord; Jackpine pulpwood, upset bonus 10c, dues 40c, total 50c, per cord; Banksian or Jackpine, upset bonus \$3.50, dues \$2.50 per M ft. B.M., total \$6.00;

And whereas the prices offered by said Company were the highest received for the territory covered by said tender, and the Company has agreed to pay the prices hereinafter mentioned, which said prices are the highest offered pursuant to such advertisement by any tenderer for pulpwood and timber in the District of Thunder Bay;

And whereas with its tender aforesaid the Company did deposit with the Minister its marked cheque payable to the Honourable the Treasurer of the Province of Ontario for the sum of Fifty Thousand dollars (\$50,000).

And whereas it will be of great advantage to the Province of Ontario and aid materially in the advancement, development and settlement of the district in which the Company's plant is located to have the plant of the Company enlarged in manner aforesaid;

And whereas the said Company has no assured supply of wood for its present plant or for the proposed enlargements thereof;

And whereas in view of the matters above recited the Minister has deemed it wise and in the public interest to grant to the said Company the right to cut pulpwood as herein provided and has caused this agreement to be prepared so as to secure the erection by the Company of the said enlarged plant and at the same time to assure to the Company a supply of pulpwood sufficient to operate its enlarged plant to its full capacity for a period of twenty-one years from the date hereof or any extension or extensions hereof as are hereinafter provided for;



Now this agreement witnesseth that the Minister with the approval of the Lieutenant-Governor-in-Council, and subject to all the terms and conditions hereof, doth hereby grant to the Company for a period of twenty-one years from the date hereof, the right to cut and remove in and upon such parts of the following territory as may from time to time be designated by the Minister, that is to say;

*Parcel 1:*

Commencing at the southeast angle of the Township of Ledger; thence east along the south boundary of the Nipigon Forest Reserve 22 miles to the southeast angle thereof; thence north astronomically along the east boundary of the Nipigon Forest Reserve 8 miles; thence east astronomically 12 miles to the west limit of Long Lake Pulp and Timber Limit; thence north astronomically 34 miles more or less to the south limit of the Canadian National Railway (Canadian Northern Ontario line) right of way; thence southwesterly along the southerly limit of Canadian National Railway right of way and station grounds aforesaid to the southwesterly angle of the station grounds at Jack Pine; thence west astronomically 12 miles more or less to the shores of Lake Nipigon; thence southerly and westerly along the shore of Lake Nipigon and following all the windings of the bays thereof to the northwest angle of the township of Innes; thence south along the west limit of the township of Innes 6 miles 67 chains 74 links to the southwest angle of said township; thence east along the south limit of said township 6 miles to the southeast angle thereof; thence continuing east astronomically 6 miles more or less to a point north astronomically from the northwest angle of the township of Purdom; thence south astronomically 6 miles more or less to the northwest angle of the township of Purdom; thence east along the north boundary of the township of Purdom and the township of Ledger to the northeast angle of the township of Ledger; thence south along the east limit of the township of Ledger 7 miles more or less to the point of commencement, excepting the Indian Reserve in Innes Township;

*Parcel 2:*

Commencing at the southeast angle of the township of Ledger; thence south astronomically 7 miles to a point east astronomically from the northeast angle of the township of Nipigon; thence west astronomically 5 miles 30 chains more or less to the northeast angle of the township of Nipigon; thence west along the north limit of the township of Nipigon, 60 chains more or less to the shore of Lake Helen; thence northerly along the east shores of Helen and Polly Lakes to the south limit of location 8 P; thence east and north along the south and east limits of location 8 P and along the east limit of location 6 P to the south limit of the township of Ledger; thence east along the south limit of the township of Ledger 6 miles more or less, to the point of commencement:—

Sufficient pulpwood to enable the Company to operate its enlarged plant continuously to its full capacity; and if at any time during said period of twenty-one years or any extension or extensions thereof as are hereinafter provided for, it should appear that for any reason whatever, there is not sufficient pulpwood timber on the said territory to supply the Company with sufficient pulpwood to enable it to operate its enlarged plant continuously to its full capacity the Minister will grant to the Company the right to cut pulpwood timber on other ungranted Crown Lands to be designated by him, and to be situate as near as possible to the Village of Nipigon, on the same terms and conditions as are herein contained:



1. The said Company shall increase the capacity of its said plant until the same shall consist of a ground-wood pulp mill having a daily capacity of three hundred and fifty (350) tons of mechanical pulp; a sulphite pulp mill having a daily capacity of one hundred and twenty-five (125) tons of sulphite pulp, and a paper mill having a daily capacity of four hundred (400) tons of newsprint. The construction of the additions and enlargements necessary to increase the capacity of the said plant to the extent mentioned in this paragraph shall be commenced forthwith and the first unit consisting of such extensions and additions to the Company's present plant as shall make the same consist of a ground-wood pulp mill having a daily capacity of one hundred (100) tons of mechanical pulp, a sulphite pulp mill having a daily capacity of sixty (60) tons of sulphite pulp, and a paper mill having a daily capacity of one hundred (100) tons of newsprint, shall be completed on or before the 31st day of December 1927. The construction of a second unit consisting of such further extensions and additions to the company's plant as shall make the same consist of a ground-wood pulp mill having a daily capacity of one hundred and seventy-five (175) tons of mechanical pulp, a sulphite pulp mill having a daily capacity of one hundred (100) tons of sulphite pulp and a paper mill having a daily capacity of two hundred (200) tons of newsprint, shall be commenced on or before the 1st day of October 1927, and shall be completed on or before the 31st day of December 1929; and the construction of a third unit consisting of such further extensions and additions to the Company's plant as shall make the same consist of a ground-wood pulp mill having a daily capacity of three hundred and fifty (350) tons of mechanical pulp, a sulphite mill having a daily capacity of one hundred and twenty-five (125) tons of sulphite pulp and a paper mill having a daily capacity of four hundred (400) tons of newsprint, shall be commenced on or before the 31st day of December 1929, and shall be completed on or before the 31st day of December 1931. Expenditure shall be made by the Company in the construction of such extensions and additions as follows: One Hundred and Twenty-Five Thousand dollars (\$125,000) on or before the 1st day of July 1926; Two Million Six Hundred and Twenty-Five Thousand dollars (\$2,625,000) on or before the 1st day of July 1927; and the total amount necessary to complete the first unit above described on or before the 31st day of December 1927. The full amount necessary to complete the second unit shall be expended on or before the 31st day of December 1929, and the full amount required to construct the third unit and to complete in all respects extensions and enlargements to the said plant to the full extent mentioned in this paragraph shall be expended not later than the 31st day of December 1931.

2. The said Company shall expend in additions, enlargements and betterments to its said existing plant and in works necessary and advisable for the efficient operation of the said plant either at Nipigon or at some other point in the Province of Ontario approved by the Lieutenant-Governor-in-Council, the sum of Ten Million dollars (\$10,000,000) or such other sum as shall be sufficient to construct and complete in all respects a modern and well-equipped pulp and paper plant of the dimensions and character provided for in the preceding paragraph hereof, and shall furnish proof to the satisfaction of the Minister of such expenditure.

3. The plans for the additions and enlargements to the Company's said plant hereinbefore mentioned shall be submitted to and approved of by the Minister, and such additions and enlargements shall be completed within the time above mentioned to the satisfaction of the Minister.

4. The Company shall from and after the 31st day of December 1927, constantly employ at least 130 men in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of six hundred (600) men, until the 31st day of December 1929, and from and after the 31st day of December 1929 until the 31st day of December 1931, the said Company will constantly employ at least two hundred and fifty (250) men in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year for an average of fifteen hundred (1,500) men, and from and after the said 31st day of December 1931, the Company will constantly employ at least five hundred (500) men in or about the operation of said enlarged plant, and it will directly or indirectly afford employment in its woods' operations for not less than six months in each year, for an average of three thousand (3,000) men, during the whole of the remainder of said period of twenty-one years.

Provided that if the Company through accident, interruption to power or other cause not attributable to any default on its part shall at any time or times be unable to give continuous employment to the number of men provided for in this paragraph, the Minister may by order in writing under his hand, relieve the Company from time to time from its liability so to do. No such order shall in any way invalidate this paragraph or relieve the Company from liability thereunder, other than and to the extent specifically set forth in such written order.

5. The deposit of Fifty Thousand dollars (\$50,000) made by the Company with its tender, shall remain on deposit until the enlarged plant hereinbefore provided for, has been completed, and put in operation. After said plant has been completed and is in regular operation, the said Fifty Thousand dollars (\$50,000) may be applied on account of moneys payable by the Company hereunder. The Company shall also furnish a bond of an approved guarantee company satisfactory to the Minister in the sum of Two Hundred Thousand dollars (\$200,000) to secure the performance of its obligations hereunder.

6. The woods and timber covered by this agreement are spruce, balsam, banksian or jackpine, poplar and whitewood trees.

7. The right to sell banksian or jackpine other than for pulpwood and to authorize the purchaser to cut and remove the same, is hereby specifically reserved to the Crown but it is distinctly understood and agreed that the Company shall cut and remove from the territory from time to time designated by the Minister as hereinafter provided, banksian or jackpine logs and all other merchantable timber of every character and kind whatsoever upon said area, so that the same may be cut clean and according to approved lumbering methods, in such manner as the Minister may from time to time direct and to his satisfaction.

8. All banksian or jackpine cut into logs under the provisions of paragraph 7 hereof shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

9. The Company shall not hew any timber into ties without having first obtained the consent in writing of the Minister, and if such consent be given, the price to be paid by the Company for ties so hewn shall be fixed by the Minister in and by the writing containing such consent.

10. Whenever in the opinion of the Minister there is spruce, balsam or poplar too large for pulpwood on the areas in which the Company is operating,

the same shall be cut into logs and paid for by the Company at such prices as may be determined by the Minister in writing.

11. All spruce, balsam or poplar cut into logs, under the provisions of the preceding paragraph hereof shall be manufactured into lumber or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

12. All pulpwood cut by the Company under this agreement shall be manufactured into newsprint or other finished product of pulp approved by the Lieutenant-Governor-in-Council and requiring the expenditure of no less labour and money in the manufacture thereof than is required in the manufacture of newsprint at the Company's said plant at Nipigon, or at some other place in the Province of Ontario approved by the Lieutenant-Governor-in-Council.

13. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:

- (a) All red and white pine on said territory is reserved to the Crown.
- (b) The Crown reserves and excepts from the lands above described, the right of way of any and all railways or travelled roads, islands, Indian Reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any lands within the area allocated for settlement, mining, summer resort or other purposes on such terms and conditions as may be deemed advisable.
- (c) All water powers and privileges on the said territory are reserved to the Crown.
- (d) The Company shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without the special permission in writing of the Minister.
- (e) In no event shall cutting be performed within one-half mile in perpendicular width along the shores of Lake Nipigon, without the consent in writing of the Minister of Lands and Forests.

14. On or before the first of September in each year, the Company shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Company shall not be entitled to cut at any other place or places in said territory other than and except those specially designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Company shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

15. The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of pulpwood and timber on such area, that he may think right and proper for the purpose of preserving young timber



in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Company to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such pulpwood and timber he may think proper.

16. The Company shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile, or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council. The Minister shall fix the area upon which fire protection charge is payable.

17. Pulpwood taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Pulpwood taken out in lengths above 8 feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

18. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Company hereby is the right to cut wood and timber hereinbefore described sufficient to enable the Company to operate its enlarged plant continuously to its full capacity during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for, on such areas within said territory or within any other territory as from time to time may be designated by the Minister, pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor-in-Council or by the Minister.

19. Proper sworn returns of the quantity of wood and other timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of six per cent. per annum shall be charged up to the 31st October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

20. The Minister shall have the right to inspect the timber operations carried on by the Company at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber, which should be removed, is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the company at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister of Lands and Forests.

21. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters, which shall be or may be injurious to game and fish life.

22. All slash made about camps, dumps, along tote roads, railroads or any other points which constitute a serious fire menace shall be disposed of by and



at the expense of the Company in accordance with the Forest Fires Prevention Act and amendments thereto, and regulations made thereunder.

23. The Company shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

24. All bona fide accounts due for settlers' pulpwood purchased by the Company, shall constitute a first claim against the Company.

25. The Company shall pay to the party of the First Part, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the following prices for said wood and timber:

Spruce pulpwood—per cord, an upset price of 50c in addition to Crown Dues of \$1.40, with an additional 10c added, making a total of \$2.00 per cord.

Balsam pulpwood—per cord, an upset price of 40c in addition to Crown Dues of 70c, making a total of \$1.10 per cord.

Poplar pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c, making a total of 50c per cord.

Jackpine pulpwood—per cord, an upset price of 10c in addition to Crown Dues of 40c, making a total of 50c per cord.

Jackpine—(per M. feet B.M.) an upset price of \$3.50 per M.F.B.M. in addition to Crown Dues of \$2.50 per M.F.B.M., making a total of \$6.00 per M.F.B.M.

26. The Company hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on its part herein contained.

27. Failure to enlarge said plant or to make the expenditure hereinbefore provided for or to employ the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on its part herein contained, shall forfeit all the right of the Company hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

28. If upon the termination of said period of twenty-one years the Company shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such renewals the Company shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant, the Minister shall grant to the Company a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

29. The manufacturing clauses of The Crown Timber Act and amendments to the said The Crown Timber Act, and all other clauses, Acts and regulations relating in any way to the cutting of timber on Crown lands, shall be applicable to the operations of the Company, and shall be binding upon the Company as

fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, Acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Company by virtue of this agreement.

30. That as required by the Minister upon reasonable notice the Company will at the market price from time to time furnish to Canadian Publishers each month such a proportion of the output of the paper mill as shall be demanded by the Minister; provided however, that the Company shall not be required to so furnish more than fifteen per cent. from time to time of its total output.

31. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Company.

32. This agreement shall be binding upon and enure to the benefit of the Company and its assigns, but this agreement and the rights of the Company thereunder shall not be assigned without the consent of the Minister.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED  
in the presence of:

(Sgd.) J. B. THOMPSON,  
as to JAS. LYONS.

(Sgd.) A. STEELE.

(SEAL)

(Sgd.) JAS. LYONS.

NIPIGON CORPORATION LIMITED.

(Sgd.) N. A. TIMMINS,  
President.

(Sgd.) J. I. RANKIN,  
Sec. Treas.

(SEAL)



*Appendix No. 35*

AGREEMENT made and entered into this Eighth day of March, A.D. 1926.  
BETWEEN:—

HIS MAJESTY THE KING, represented herein by the Minister of  
Lands and Forests of the Province of Ontario (hereinafter referred to  
as "the Minister")

of the First Part;

—And—

C. HOWARD SMITH, of the City of Montreal, in the Province of  
Quebec, Gentleman (hereinafter referred to as "the Grantee")

of the Second Part.

Whereas by advertisement duly published The Honourable the Minister of  
Lands and Forests for the Province of Ontario called for tenders to be received  
by him for the right to cut poplar timber on the areas therein mentioned, which  
said areas are hereinafter more particularly mentioned and described, subject  
to certain terms and conditions of sale;

And whereas in pursuance of such advertisement the Grantee did deliver  
his tender to the said Minister, in and by which tender he offered to pay for such  
poplar timber on the territory in said tender and hereinafter described, the  
prices hereinafter mentioned, which said prices were the highest offered for the  
said timber; and whereas the tender of the Grantee was the highest tender  
received by the said Minister pursuant to such advertisement;

And whereas with his tender aforesaid, the Grantee did deposit with the  
Minister his marked cheque payable to the Honourable the Treasurer of the  
Province of Ontario, for the sum of Twenty-five thousand Dollars (\$25,000);

And whereas the Grantee is interested in and connected with the Howard  
Smith Paper Mills, Limited, now operating a pulp and paper plant at Cornwall,  
in the Province of Ontario, producing approximately 120,000 pounds of bleached  
sulphite pulp per day, approximately 100,000 pounds of writing and fine book  
paper per day, approximately 22,000 pounds of chlorine per day, and approxi-  
mately 12,000 pounds of caustic soda per day, and having invested in its said  
plant upwards of Three Million Dollars (\$3,000,000);

And whereas the said Howard Smith Paper Mills, Limited, employs in its  
said plant at Cornwall 250 men;

And whereas the Grantee is desirous of constructing or securing the con-  
struction of a plant to be operated in conjunction with the said plant of the  
Howard Smith Paper Mills, Limited, with an initial capacity of approximately  
12,000 tons per annum of bleached soda pulp, the plans of such plant to provide  
for the extension thereof to a capacity of approximately 25,000 tons of bleached  
soda pulp per annum;

And whereas it will require approximately 25,000 cords of pulpwood to  
supply the said 12,000 ton plant above mentioned, and more than double the  
amount when the plant is extended to the full proposed capacity thereof as above  
mentioned;

And whereas the proposed 12,000 ton plant will employ approximately 50  
men in its operation, and when bush operations on the limits hereinafter referred  
to commence, approximately 125 men will be required for such operations;

And whereas the expenditure involved in the construction and equipment of said proposed plant to a capacity of approximately 12,000 tons per annum, as aforesaid, and in undertaking and completing all works necessary or advisable for the efficient operation thereof, will approximate Seven Hundred Thousand Dollars (\$700,000);

And whereas the construction and operation of said plant will be of benefit and advantage to the Province of Ontario;

And whereas in view of the matters above recited, the Minister has deemed it wise and in the public interest to grant to the said Grantee the right to cut poplar timber as hereinafter provided, and has caused this agreement to be prepared so as to secure the erection by the Grantee of said plant and to define and determine the conditions relating to the cutting of said wood and the payment therefor;

Now this agreement witnesseth that the Minister with the approval of the Lieutenant-Governor-in-Council, and subject to all terms and conditions hereof, doth hereby grant to the Grantee for a period of twenty-one years from the date hereof, the right to cut and remove poplar timber in, upon and from such parts of the following territory as may from time to time be designated by the Minister, that is to say:—the following townships and parts of townships traversed by or lying in the vicinity of the Canadian National and the Temiskaming and Northern Ontario Railways, namely:—The townships of Ivanhoe and Folyet, in the District of Sudbury; the townships of McElroy, Lee and Blackstock, the township of Boston, excepting the south-west part thereof, and the east half of the township of Langmuir, in the District of Temiskaming, and the Township of Thomas in the District of Cochrane,—sufficient poplar timber to enable the Grantee to operate his said proposed plant continuously to its full capacity; and if at any time during said period of twenty-one years or any extension or extensions thereof as are hereinafter provided for, it should appear that for any reason whatever there is not sufficient poplar timber on the said territory to supply the Grantee with sufficient poplar timber to enable him to operate his said plant continuously to its full capacity, the Minister will grant to the Grantee the right to cut poplar timber on other ungranted Crown lands to be designated by him, and to be situate as near as possible to the territory above described, on the same terms and conditions as are herein contained;

1. The said Grantee shall erect a plant with an approximate initial capacity of 12,000 tons per annum of bleached soda pulp, the plans of such plant to provide for the extension of the same to a capacity of approximately 25,000 tons per annum. The construction of the said plant shall be commenced on or before the first day of September, 1926, and shall be completed on or before 31st day of December, 1928.

2. Expenditure shall be made by the Grantee in the construction of such plant as follows:—\$200,000 on or before the first day of July 1927, and the full amount required to construct and complete the same to a capacity of approximately 12,000 tons per annum of bleached soda pulp not later than the 31st day of December, 1928.

3. The said plant shall be completed within the time above mentioned to the satisfaction of the Minister in accordance with plans approved by the Minister.

4. The said Grantee shall expend in the construction of said plant and in works necessary and advisable for the efficient operation thereof the sum of approximately \$700,000.



5. The Grantee shall, from and after the 31st day of December, 1928, constantly employ at least 50 men in or about the operation of said plant to be constructed as aforesaid, and he shall, either directly in the woods' operations to be carried on by him on the said limits, or indirectly by the purchase of wood from settlers or others in the Province of Ontario, afford employment for not less than six months in each year for an average of 125 men.

6. The deposit of Twenty-Five Thousand Dollars (\$25,000) made by the Grantee with his tender shall remain on deposit until the 12,000 ton plant herebefore provided for has been completed and put in operation. After said plant is completed and is in regular operation, the said Twenty-Five Thousand Dollars may be applied on account of moneys payable to the Crown by the Grantee hereunder, for dues or charges accruing from the timber cut or for ground rents payable to the Crown, or otherwise. The Grantee when and as required shall also furnish a bond of an approved Guarantee Company in form and in amount satisfactory to the Minister to secure the due performance of all his obligations hereunder.

7. All timber other than poplar, and the right to sell or otherwise dispose of the same as the Minister may see fit, is hereby specifically reserved to the Crown, but it is distinctly understood and agreed that the Grantee shall cut and remove from the territory from time to time designated by the Minister, as hereinafter provided, wherever required by the Minister so to do, all other merchantable timber of every character and kind whatsoever upon said area that may be necessary to make a clean cut operation according to approved lumbering methods, such cutting to be done in such manner as the Minister may from time to time direct and to his satisfaction.

8. The Grantee shall pay such prices for timber other than poplar cut under the provisions of the preceding paragraph hereof, as may from time to time be fixed by the Minister, and all timber other than poplar so cut, shall be manufactured into lumber, ties or other manufactured products to the satisfaction of the Minister in the Province of Ontario.

9. All poplar timber cut by the Grantee under this agreement shall be manufactured into soda pulp, but as the consumption of paper in Canada is limited, a portion of this soda pulp will be exported, but it is agreed that the pulp manufactured of wood taken off these areas will be manufactured into paper in Canada, in such grades as Fine Book and Coating Papers, and any soda pulp that is exported will be manufactured from wood purchased from other sources.

10. It is distinctly understood that the right is hereby reserved to the Crown to deal with the lands above described and the timber standing, growing and being thereon, for reforestation and other purposes, as the Minister may see fit, and in particular, but not so as in any way to limit or restrict the generality of the foregoing, it is hereby specifically stipulated and agreed as follows:—

(a) All red and white pine on said territory is reserved to the Crown.

(b) The Crown reserves and excepts from the lands above described the right of way of any and all railways or travelled roads, islands, Indian Reserves and all lands under the water of all rivers, lakes and streams; also all lands heretofore patented, licensed, leased, located, or applied for in respect of which such proceedings have been taken or shall hereafter be taken as in the opinion of the Minister of Lands and Forests, entitles the applicant or applicants to a lease or patent of such lands, together with the right to sell, lease, locate or otherwise dispose of any

lands within the area allocated for settlement, mining, summer resort or other purposes, on such terms and conditions as may be deemed advisable.

- (c) All water powers and privileges on the said territory are reserved to the Crown.
- (d) The Grantee shall not have the right to cut or remove timber of any kind from any lands already under timber license or permit from the Crown, without special permission in writing of the Minister.

11. On or before the 1st of September in each year, should the Grantee intend to conduct woods' operations on the limits hereby granted during the course of the then coming season, the Grantee shall apply to and get the permission in writing of the Minister for the area within said territory on which the cutting for the then coming season shall take place, and the Grantee shall not be entitled to cut at any other place or places in said territory other than and except those specifically designated in such permission. At the end of each season's operations, and on or before the first day of June in each and every year, the Grantee shall file with the Minister a map indicating thereon the area cut over during the preceding season, and the kinds and quantities of wood and timber taken therefrom.

12. The Minister shall have the right in and by the written permission provided for in the preceding paragraph hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of poplar and other timber on such areas, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose. The Minister shall also have the right to require the Grantee to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such poplar and other timber he may deem proper.

13. The Grantee shall take such precautions and employ such means to prevent injury or destruction by fire upon said territory as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile or such other rate as may be from time to time fixed by the Lieutenant-Governor-in-Council.

14. Poplar taken out in four foot or eight foot lengths shall be measured, returned and paid for on the basis of 128 cubic feet to each stacked cord. Poplar taken out in lengths above eight feet shall be measured in the log on the cubic basis and each 100 cubic feet shall constitute a cord.

15. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said territory and that the only right conferred upon the Grantee hereby is the right to cut poplar and such other timber (if any) as may be designated by the Minister, on such areas within said territory as from time to time may be designated by the Minister, pursuant and subject to the terms and conditions herein contained, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor-in-Council, or by the Minister.

16. Proper sworn returns of the quantity of wood and other timber cut during the course of any season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for such wood and timber not later than the first day of October in each year, and the Government in addition to all the rights and powers herein contained shall have all the

rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under the Crown Timber Act. On all arrears of accounts due and payable October 1st interest at the rate of six per cent. per annum shall be charged up to the 31st of October of the same year, or for one month and thereafter at the rate of one per cent. per month until paid.

17. The Minister shall have the right to inspect the timber operations carried on by the Grantee at any time he may deem it advisable, or in the public interests so to do, and if such inspection shall show that the timber operations are carried on in such a way that any merchantable or valuable timber which should be removed, is being left or destroyed, he shall have the right to estimate the said timber and charge the same to the Grantee at the same rate of dues and bonus as if it had been actually removed. The cutting and removing of the timber on the territory, or any part thereof, shall not be deemed to have been completed until it has been examined by an officer of the Crown, and the operation has been declared satisfactory by the Minister.

18. No refuse, sawdust, chemicals or matter of any other kind shall be placed or deposited in any river, stream or other waters which shall be or may be injurious to game and fish life.

19. All slash made about camp, dumps, along tote roads, railroads, or any other points which constitute a serious fire menace shall be disposed of by and at the expense of the Grantee in accordance with the Forest Fire Prevention Act and amendments thereto, and regulations made thereunder.

20. The Grantee shall co-operate to the satisfaction of the Minister in the purchase of all bona fide settlers' pulpwood.

21. All bona fide accounts due for settlers' pulpwood purchased by the Grantee shall constitute a first claim against the Company.

22. The Grantee shall pay to the Crown, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and regulations as may be hereafter passed or enacted relating thereto, the sum of 52c per cord, being the upset bonus price of 10c per cord, Crown dues of 40c per cord, and 2c per cord in addition.

23. The Grantee hereby covenants and agrees to and with the Minister to observe, perform and keep all the covenants, agreements, provisions and conditions on his part herein contained.

24. The failure to construct said plant or to make the expenditure hereinbefore provided for, or to employ or indirectly to provide employment for the men as hereinbefore set forth or to observe, perform and keep any of the covenants, agreements, provisions and conditions on his part herein contained, shall forfeit all the right of the Grantee hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

25. If upon the termination of said period of twenty-one years the Grantee shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, he shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister. If at the expiration of the last of such extension, the Grantee shall have in all respects fully performed the terms and conditions hereinbefore set forth, and shall have maintained his plant and property in a high state of efficiency to the satisfaction of the Minister, in all



respects and so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plant, the Minister shall grant to the Grantee a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by him.

26. The manufacturing clauses of the Crown Timber Act and amendments to the said The Crown Timber Act, and all other clauses, acts and regulations relating in any way to the cutting of timber on Crown lands, shall be applicable to the operations of the Grantee, and shall be binding upon the Grantee as fully and effectually as if they had been set forth herein. Provided always, that nothing contained in such clauses, acts and regulations shall limit, restrict or curtail the duties, liabilities and obligations imposed upon the Grantee by virtue of this agreement.

27. The decision of the Minister as to the true intent and meaning of this agreement shall be final and binding upon the Grantee.

28. This agreement shall be binding upon and enure to the benefit of the Grantee, his heirs, executors, administrators and assigns, but this agreement and the rights of the grantee hereunder shall not be assigned without the consent of the Minister.

29. The word "Crown" herein shall mean His Majesty, his heirs and successors in the right of the Province of Ontario.

The word "Minister" herein shall mean and include the Minister of Lands and Forests of the Province of Ontario, or any Minister of the Crown in said Province performing the duties of the Ministers of Lands and Forests in his absence, or during a vacancy in that office.

In witness whereof the parties hereto have executed these presents the day and year first above written.

SIGNED, SEALED AND DELIVERED  
in the presence of

"E. A. JONES."  
Witness as to the signature  
of  
RUBY PEARL FERGUSON.

"C. HOWARD SMITH."

"G. H. FERGUSON."





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PART II.

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*Appendix No. 36*

## REPORT OF THE FORESTRY BRANCH, 1926

SIR,—The report of the work of this Branch for the year ending October 31st, 1926, is given under the sections of Forest Fire Protection, Air Service, Air Operations, Reforestation and Forest Investigation.

## I.—FOREST FIRE PROTECTION

(1) *Legislation*

No changes were made in the Forest Fires Prevention Act during the year 1926.

(2) *Organization and Personnel*

In the early part of May a new district office was opened at Sioux Lookout for the new Hudson Inspectorate under the jurisdiction of a technical forester with one technical assistant. This Inspectorate consisted of four Chief Ranger Districts, C.G.R. West, C.G.R. Central and Kenora, all previously in the Western Inspectorate, and the newly formed Red Lake Chief Ranger District. The Western Inspectorate now consists of the three districts, Rainy River, Thunder Bay and Nipigon.

The resignation in September of the Fire Inspector in charge of the Oba Inspectorate resulted in the transfer to that Inspectorate as District Forester of the Forestry Assistant in the Algonquin Inspectorate.

Two District Foresters, those in charge of the Sudbury and the Trent Inspectorates, resigned in the early spring to accept more remunerative positions elsewhere. The technical assistants in the two Inspectorates were then placed in charge. Later a new Inspectorate, North Bay, was formed from part of the Sudbury Inspectorate and includes the Chief Ranger Districts of Timagami North, Timagami East and North Bay. The Inspectorate is in charge of the Forester previously at North Bay, with one Forestry Assistant.

A Forestry Assistant was also appointed for the Soo Inspectorate.

The total field supervisory staff for the ten inspectorates was as shown in the accompanying table, seven District Foresters, one Assistant District Forester, one Forester, five Forestry Assistants, one Forest Supervisor, four Fire Inspectors, one Assistant Fire Inspector, thirty-nine Chief Rangers and one hundred and ten Deputy Chief Rangers. This allowed direct supervision of one Chief or Deputy Chief Ranger to an average of every six rangers.

## ORGANIZATION AND PERSONNEL

Inspec- torate	Area(acres)	Head- quarters	Supervisory Staff	Chief Ranger Districts	Headquarters
Hudson...	18,291,000	Sioux Lookout	1—District Forester . . . . . 1—Asst. District Forester 4—Chief Rangers . . . . . 11—Deputy Chief Rangers	Red Lake . . . . . C.G.R. West . . . . . C.G.R. Central . . . . . Kenora . . . . .	Pine Ridge Sioux Lookout Armstrong Kenora
Western..	16,310,000	Port Arthur	1—Forest Supervisor . . . . . 3—Chief Rangers . . . . . 11—Deputy Chief Rangers	Rainy River . . . . . Thunder Bay . . . . . Nipigon . . . . .	Fort Frances Port Arthur Macdiarmid
Oba . . . . .	19,840,000	Oba . . . . .	1—Fire Inspector . . . . . 1—Asst. Fire Inspector . . . . . 5—Chief Rangers . . . . . 13—Deputy Chief Rangers	C.G.R. East . . . . . Hearst . . . . . Longlac . . . . . Oba . . . . . Franz . . . . .	Nakina Hearst Longlac Oba Franz
Cochrane..	18,247,000	Cochrane	1—Fire Inspector . . . . . 7—Chief Rangers . . . . . 13—Deputy Chief Rangers	Smoky Falls . . . . . Kapusking . . . . . Cochrane . . . . . Matheson . . . . . Timmins . . . . . Abitibi . . . . . New Liskeard . . . . .	Smoky Falls Kapusking Cochrane Matheson Timmins Lowbush Englehart
Soo . . . . .	7,394,000	Sault Ste. Marie	1—District Forester . . . . . 1—Forestry Assistant . . . . . 3—Chief Rangers . . . . . 11—Deputy Chief Rangers	A. C. R. . . . . Blind River . . . . . Mississagi South	Sand Lake Blind River Ranger Lake
Sudbury..	13,397,000	Sudbury..	1—District Forester . . . . . 1—Forester . . . . . 2—Fire Inspectors . . . . . 7—Chief Rangers . . . . . 24—Deputy Chief Rangers	Foley West . . . . . Foley East . . . . . Mississagi West . . . . . Mississagi East . . . . . Webbwood . . . . . Timagami West . . . . . Sudbury North . . . . . Sudbury South . . . . .	Elsas Gogama Chapleau Biscotasing Nairn Centre Mattagami Post Skead Sudbury
North Bay	4,788,000	North Bay	1—District Forester . . . . . 1—Forestry Assistant . . . . . 3—Chief Rangers . . . . . 11—Deputy Chief Rangers	Timagami North Timagami East . . . . . North Bay . . . . .	Elk Lake Timagami North Bay
Georgian Bay	4,591,000	Parry Sound	1—District Forester . . . . . 1—Forestry Assistant . . . . . 3—Chief Rangers . . . . . 6—Deputy Chief Rangers	Georgian Bay W. Georgian Bay E. Georgian Bay S.	Parry Sound Powassan Dorset
Algonquin	3,522,000	Pembroke	1—District Forester . . . . . 1—Forestry Assistant . . . . . 2—Chief Rangers . . . . . 6—Deputy Chief Rangers	Algonquin North Algonquin South	Pembroke Brule Lake
Trent . . . .	3,513,000	Tweed . . .	1—District Forester . . . . . 1—Forestry Assistant . . . . . 2—Chief Rangers . . . . . 4—Deputy Chief Rangers	Trent . . . . . Madawaska . . . . .	Bancroft Dacre

The average daily force including the Chief and Deputy Chief Rangers, was as follows: April, 57; May, 552; June, 955; July, 989; August, 976; September, 710; October, 132. The largest number of men on duty at any one time, including 149 Chief and Deputy Chief Rangers, was 995.



## NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1926	1925	1924	1923	1922	1921
April 1st.....	19	24	22	4	7	7
April 15th.....	42	62	60	9	21	19
May 1st.....	168	360	215	205	144	59
May 15th.....	549	648	525	699	595	568
June 1st.....	896	822	756	1,104	1,002	962
June 15th.....	966	842	810	1,166	1,052	1,014
July 1st.....	982	847	812	1,198	1,065	1,022
July 15th.....	992	848	813	1,257	1,054	1,036
August 1st.....	987	845	806	1,220	1,044	1,029
August 15th.....	983	841	792	1,223	1,040	1,034
September 1st.....	918	835	745	1,115	980	977
September 15th.....	798	806	626	968	545	533
October 1st.....	257	245	148	291	101	78
October 15th.....	129	82	47	111	44	30
October 31st.....	44					

(3) *Expenditures*

The total expenditure for the year was \$1,072,544.44, less \$80,000 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Fire Protection at \$992,544.44. The amount of fire tax collected for the year was \$303,308.15.

CLASSIFICATION OF EXPENDITURE

Item	1926	1925	1924	1923	1922	1921	1920
Pay roll.....	\$664,260 69	\$615,811 09	\$480,481 98	\$535,810 35	\$417,023 88	\$433,463 02	\$398,919 61
Equipment.....	101,981 12	130,353 42	139,894 00	127,186 92	44,504 49	28,384 40	22,287 83
Expendable equipment.....	6,406 00	4,338 76	4,646 75	5,869 55	3,048 16	19,505 86	16,589 99
Travel (inspection).....	29,065 24	33,649 18	32,797 35	31,436 73	23,088 33	21,034 95	17,495 93
Improvement work.....	19,097 63	225,723 85	61,427 30	54,876 42	40,999 77	3,621 06	1,591 01
Extra fire fighting.....	34,728 85	67,023 32	16,450 78	143,508 13	40,969 67	65,267 79	41,491 24
Express, postage, etc.....	30,105 86	39,472 70	33,818 69	28,083 20	9,561 17	7,926 65	5,401 02
Air operations.....	.....	.....	.....	86,404 71	23,437 84	.....	.....
Maintenance.....	95,931 36	98,520 56	28,877 18	7,419 24	17,670 45	.....	.....
Miscellany.....	17,327 48	11,964 07	8,921 53	15,328 44	23,598 77	31,331 01	2,331 08
Gasoline and oil.....	67,720 04	26,924 17	40,527 77	7,485 69	.....	.....	.....
Rent.....	5,920 17	7,528 62	7,206 91	5,251 41	.....	.....	.....
Brush-burning.....	.....	.....	.....	229 00	.....	.....	.....
Advertising.....	.....	.....	.....	14,066 45	.....	.....	.....
Totals.....	*\$1,072,544 44	*\$1,261,309 74	\$855,050 24	\$1,062,956 24	\$643,902 63	\$610,534 74	\$506,107 71

\*Of this total \$80,000 was transferred to a charge against Forest Ranging to cover air operations in connection with that work.







CLASSIFICATION OF AREA BURNED OVER  
BY MONTH

INSPECTORATE	April		May		June		July		August		September		October		Totals	
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.
Hudson.....			856	4.0	503	2.4	14,577	68.9	5,234	24.7					21,170	
Western.....	433	2.9	13,898	92.1	221	1.5	165	1.1	368	2.4					15,085	
Oba.....			1,435	17.7	1		3,003	37.0	3,668	45.2	3	0.1			8,110	
Cochrane.....			896	10.1	5,743	65.1	1,055	12.0	1,134	12.8					8,828	
North Bay.....			1,795	34.0	2,228	42.2	8	0.2	1,241	23.5					5,279	
Sudbury.....	1		1,164	20.2	2,713	47.1	37	0.7	1,845	32.0	7	0.1		2	5,763	
Soo.....			16,801	94.4	14	0.1	43	0.3	932	5.2	2				17,792	
Georgian Bay.....			1,276	87.3	43	2.9	94	6.4	45	3.1	4	0.3			1,462	
Algonquin.....	1	0.1	1,236	97.2	13	1.0	15	1.2	4	0.3	3	0.2			1,272	
Trent.....			3,563	98.6	32	0.9	14	0.4	1		1				3,613	
Totals.....	435	0.5	42,920	48.6	11,511	13.0	19,011	21.5	14,472	16.4	21		4		88,374	

CLASSIFICATION OF AREA BURNED OVER  
BY ORIGIN

Inspectorate	Settlers		Campers		Railways		Lightning		Logging Operations		Smokers		Road Construction		Miscellany		Unknown		Totals
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	
Hudson.....	8	.....	1,396	6.6	1,935	9.2	13,634	64.4	700	3.3	.....	.....	.....	.....	.....	.....	3,497	16.5	21,170
Western.....	194	1.3	337	2.2	648	4.3	212	1.4	482	3.2	.....	.....	340	2.3	.....	.....	12,745	84.5	15,085
Oba.....	292	3.6	7,689	94.8	40	0.5	18	0.3	3	.....	.....	.....	.....	.....	.....	.....	65	0.8	8,110
Cochrane.....	876	9.9	1,721	19.5	3	.....	.....	.....	548	6.2	.....	.....	.....	.....	.....	.....	.....	.....	.....
North Bay....	1,456	27.6	685	13.0	277	5.3	103	2.0	761	14.4	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sudbury.....	353	6.1	734	12.7	251	4.4	.....	.....	294	5.1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Soo.....	955	5.4	7,406	41.6	122	0.7	415	2.3	8,738	49.1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Georgian Bay.	355	24.3	414	28.3	47	3.2	.....	.....	76	5.2	.....	.....	.....	.....	.....	.....	.....	.....	.....
Algonquin....	459	36.1	19	1.5	497	39.1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Trent.....	1,513	41.9	301	8.3	104	2.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	6,461	7.3	20,702	23.4	3,924	4.5	14,399	16.3	11,607	13.1	.....	.....	736	0.8	.....	.....	25,686	29.1	88,374

AVERAGE NUMBER OF RAILWAY FIRES PER HUNDRED MILES OF LINE  
THROUGH FOREST SECTIONS

RAILWAY	1926	1925	1924	1923	1922	1921
Canadian National Railways (exclusive of northern line).....	1.7	2.4	3.3	6.2	*3.2	*3.7
Canadian Pacific Railway.....	3.5	2.4	2.0	5.3	2.7	3.9
Canadian National Railways (northern trans-continental line only).....	1.0	0.3	0.5	2.0	2.4	1.8
Temiskaming and Northern Ontario Railway.....	1.9	1.1	3.7	7.3	7.3	6.3
Algoma Eastern Railway.....	.....	9.4	8.2	1.1	4.5	5.9
Algoma Central and Hudson Bay Railway.....	3.3	6.1	4.5	3.0	4.2	0.6
Nipissing Central Railway.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways.....	2.2	7.7	.....	.....	.....	.....
	2.2	2.4	2.7	4.9	3.3	3.7

\*Former C.N.R. and G.T.R. figures combined.

RAILWAY	Per cent. of Total Number of Railway Fires						
	1926	1925	1924	1923	1922	1921	1920
Canadian National Railways (exclusive of northern line).....	29.7	38.3	50.3	45.9	*36.1	*47.9	*36.4
Canadian Pacific Railway.....	46.6	29.7	21.9	32.5	25.3	29.8	27.9
Canadian National Railways (northern trans-continental line only).....	6.8	1.6	3.0	7.6	13.3	7.9	16.4
Temiskaming and Northern Ontario Railway.....	5.9	3.1	8.8	9.6	14.5	10.6	9.9
Algoma Eastern Railway.....	.....	6.2	5.1	0.4	2.4	2.8	5.0
Algoma Central and Hudson Bay Railway.....	9.3	15.6	10.9	4.0	8.4	1.0	4.4
Nipissing Central Railway.....	.....	.....	.....	.....	.....	.....	.....
Miscellaneous Private Railways.....	1.7	5.5	.....	.....	.....	.....	.....
	100.0	100.0	100.0	100.0	100.0	100.0	100.0

\*Former C.N.R. and G.T.R. figures combined.

CLASSIFICATION OF FOREST AREAS BURNED OVER

INSPECTORATE	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Hudson	73	924	.....	548	4	7,966	4,795	6,903	.....	21,170
Western	127	2,485	.....	1,542	6,420	720	869	2,731	318	15,085
Oba	53	3,113	.....	2,014	.....	2,352	.....	551	.....	8,110
Cochrane	111	1,223	.....	3,165	636	1,904	82	1,237	.....	8,828
North Bay	174	154	2	572	747	386	1,816	375	.....	8,279
Sudbury	255	221	15	354	25	1,311	1,404	1,434	.....	5,763
Soo	95	2,049	2,377	4,586	883	2,835	321	3,958	783	17,792
Georgian Bay	74	3	.....	33	307	60	321	639	99	1,462
Algonquin	68	.....	.....	10	130	19	452	512	.....	1,272
Trent	80	94	74	42	226	.....	1,183	1,560	434	3,613
Totals	1,110	10,266	2,468	12,866	9,378	17,583	11,303	19,262	5,248	88,374
1925 totals	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,542
1924 "	851	24,067	6,592	11,089	12,057	31,760	15,908	42,353	2,190	146,017
1923 "	1,343	567,171	17,398	199,766	112,418	593,415	181,597	424,349	15,034	2,120,148
1922 "	1,021	39,946	6,449	37,416	32,693	46,798	40,325	131,370	11,196	346,193
1921 "	1,269	95,782	3,322	108,508	82,469	56,569	95,131	305,769	1,984	749,534
1920 "	1,287	38,539	14,319	116,312	23,126	46,595	49,135	70,093	732	358,851





CLASSIFICATION OF LAND BURNED OVER

INSPECTORATE	Fires burning on one class of land only						Fires burning on both Crown and private land						Totals			
	Crown land			Private land			Originating on Crown land			Originating on private land						
	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.	No. of fires	Area in acres	Per cent.		No. of fires	Area in acres	Per cent.
Hudson.....	55	19,232	90.8	15	34	0.2	1	150	1.0	50	0.3	3	1,904	9.0	73	21,170
Western.....	53	9,466	62.8	70	4,927	32.7	1	150	1.0	50	0.3	3	398	2.6	127	15,085
Ola.....	36	7,824	96.5	17	286	3.5									53	8,110
Cochrae.....	26	2,515	28.5	82	4,673	52.9	13	690	7.8	950	10.8	2	204	3.9	111	8,828
North Bay.....	65	1,909	36.2	91	2,735	51.8	16	1	0.1	45	0.8	2	711	12.3	174	5,279
Sudbury.....	60	2,835	49.2	179	1,639	23.5	3	3	0.1	8	0.1	13	400	2.2	255	5,763
Soo.....	43	14,941	84.0	51	2,381	13.4						1	400	2.2	95	17,792
Georgian Bay.....	28	398	27.2	45	704	48.2	1	260	17.8	100	6.8	3	68	5.3	74	1,462
Algonquin.....	34	558	43.9	30	449	35.3	1	18	1.4	2	0.2	3	177	13.9	68	1,272
Trent.....	33	1,334	36.9	44	2,097	58.0	2	65	1.8	110	3.1	1	4	0.1	80	3,013
Totals.....	433	61,012	69.0	624	19,925	22.6	27	1,187	1.3	1,265	1.4	26	3,689	4.2	1,110	88,374

(5) *Permits*

The number of permits issued during the season for burning brush and debris was almost two thousand in excess of the number issued the year previous, but the acreage covered by these was over a thousand acres less. Contrary to the three previous seasons, however, approximately ninety per cent. of the permits issued were used, the weather throughout most of the spring and summer being almost ideal for burning.

In addition to the acreage of railway right-of-way burned off and included in the total acreage in the accompanying table the burning of old ties and debris was carried out along nearly 600 miles of line.

## STATEMENT OF PERMITS ISSUED

DISTRICT	Number of Permits						
	1926	1925	1924	1923	1922	1921	1920
Red Lake.....	31	99	70	28	23	.....	1
C.G.R. West.....	26						
C.G.R. Central.....	.....	.....	1	.....	.....	.....	.....
Kenora.....	179	3	128	362	180	128	53
Rainy River.....	31	19	16	216	39	3	5
Thunder Bay.....	264	235	100	139	59	.....	.....
Nipigon.....	.....	.....	.....	.....	.....	.....	.....
C.G.R. East.....	51	95	36	18	.....	.....	.....
Hearst.....	1,804	1,656	1,011	1,000	1,774	1,082	756
Longlac.....	2	.....	.....	50	.....	.....	.....
Oba.....	29	11	16	.....	.....	.....	.....
Franz.....	5	10	.....	.....	.....	.....	.....
Kapuskasing.....	1,022	1,187	668	531	587	209	.....
Smoky Falls.....	76						
Cochrane.....	2,506	2,486	1,815	1,480	2,497	1,503	1,982
Abitibi.....	65	157	2	2	61	2	8
Matheson.....	1,603	1,515	1,275	1,122	2,126	1,599	1,887
Timmins.....	1,407	1,212	580	406	754	407	193
New Liskeard.....	836	637	408	361	.....	916	1,169
A.C.R.....	97	82	18	10	.....	.....	.....
Blind River.....	164	126	100	36	6	.....	.....
Mississagi South.....	.....	.....	.....	.....	.....	.....	.....
Foleyet West.....	58	3	34	11	.....	.....	25
Foleyet East.....	175	169	102	1	.....	.....	
Mississagi West.....	67	20	15	1	.....	.....	5
Mississagi East.....	18	12	9	.....	.....	.....	.....
Webbwood.....	183	162	119	25	16	21	.....
Sudbury North.....	16	36	173	36	.....	.....	.....
Sudbury South.....	580	411	149		.....	.....	.....
Temagami West.....	14	19	.....	.....	.....	.....	.....
Temagami North.....	294	253	200	.....	387	24	10
Temagami East.....	395	174	86	11	48	15	14
North Bay.....	971	691	360	61	46	42	31
Georgian Bay West.....	83	100	.....	.....	.....	.....	.....
Georgian Bay East.....	207	159	.....	.....	.....	.....	1
Algonquin North.....	14	33	29	.....	.....	.....	.....
Algonquin South.....	103	84	58	.....	.....	3	4
Trent.....	31	106	24	.....	.....	.....	.....
Madawaska.....	59			.....	.....	.....	12
Totals.....	13,466	11,962	7,602	5,907	8,603	5,966	6,154

## STATEMENT OF PERMITS ISSUED

DISTRICT	Acreage Covered by Permits						
	1926	1925	1924	1923	1922	1921	1920
Red Lake.....	15}						
C.G.R. West.....	63}	416	215	95	26		1
C.G.R. Central.....			1				
Kenora.....	442	2	325	35,006	624	637	284
Rainy River.....	2,144	174	57	1,374	331	18	23
Thunder Bay.....	993	1,029	463	1,081	1,251		
Nipigon.....							
C.G.R. East.....	35	28	25	53			
Hearst.....	3,435	3,721	2,311	2,335	3,837	2,124	1,478
Longlac.....				64			
Oba.....	28	1	60				
Franz.....		1					
Kapuskasung.....	4,106}	4,222	2,351	2,126	2,017	1,731	
Smoky Falls.....	205}						
Cochrane.....	5,623	4,462	4,010	4,348	8,108	4,652	4,984
Abitibi.....	213	426		1	968	13	72
Matheson.....	4,884	5,211	4,573	5,027	7,613	5,442	5,427
Timmins.....	2,354	2,064	1,421	918	2,591	988	424
New Liskeard.....	2,093	2,154	1,345	1,160		7,726	9,768
A.C.R.....	408	1,257	100	36			
Blind River.....	1,041	1,119	619	294	67		
Mississagi South.....							
Foley West.....	1,008	25	2,959	52			
Foley East.....	1,613	3,152	3,402	5			128
Mississagi West.....	2,208	2,555	81	408			3
Mississagi East.....	2,843	4,741	2				
Webbwood.....	4,125	2,768	2,009	81	66	101	
Sudbury North.....	137	293	425}				
Sudbury South.....	2,089	1,957	6,900}	187			
Temagami West.....	27	6					
Temagami North.....	319	1,197	303		1,657	129	18
Temagami East.....	458	819	172	41	196	25	25
North Bay.....	1,830	1,384	518	92	103	74	104
Georgian Bay West.....	201	742					
Georgian Bay East.....	558	418					2
Algonquin North.....	148	377	719				
Algonquin South.....	199	121	599			5	11
Trent.....	111}						
Madawaska.....	86}	326	60			13	15
Totals.....	45,988	47,168	36,025	54,784	29,455	23,678	22,767



## STATEMENT OF PERMITS ISSUED

MONTH	Number of Permits						
	1926	1925	1924	1923	1922	1921	1920
April.....	100	451	127				
May.....	3,580	2,185	849	2,131	1,992	1,154	1,003
June.....	3,341	2,273	3,614	711	3,034	3,085	2,011
July.....	2,643	2,172	1,388	1,314	1,502	364	891
August.....	2,065	2,484	1,093	1,077	1,580	1,329	1,620
September.....	1,672	2,367	528	566	495	34	629
October.....	65	30	3	108			
Totals.....	13,466	11,962	7,602	5,907	8,603	5,966	6,154

MONTH	Acreage Covered by Permits		
	1926	1925	1924
April.....	3,686	7,981	4,956
May.....	13,484	12,397	2,812
June.....	12,020	5,851	10,188
July.....	7,521	7,685	3,546
August.....	4,434	6,667	5,021
September.....	4,800	6,546	9,450
October.....	43	41	52
Totals.....	45,988	47,168	36,025

(6) *Equipment*

Of the major equipment purchased the portable fire fighting units and portable hand pumps were again the most important.

The greater part of the new equipment for the Hudson Inspectorate was used in the Red Lake mining area.



*(7) Locomotive Inspection*

Two men were again employed throughout the season on the inspection of fire protective appliances on locomotives operating within the Fire Districts of the Province.

A total of 1,742 locomotive inspections were made covering 805 locomotives operating on railway lines under the jurisdiction of the Board of Railway Commissioners for Canada and in addition 98 inspections were made of Temiskaming and Northern Ontario Railway locomotives and 18 inspections of logging locomotives, 1,858 inspections in all.

LOCOMOTIVE INSPECTION, 1926

Railway	Number inspected						Total No. Locomotives	Total number inspections							Inspections showing defects	Percentage defective						
	Times							1926	1925	1924	1923	1922	1921	1920		1926	1925	1924	1923	1922	1921	1920
	1	2	3	4	5 and over																	
C.P.R.	185	80	59	31	18	373	739	799	851	860	815	723	660	6	0.8	0.5	1.9	2.3	5.8	8.3	18.8	
C.N.R.	159	97	51	57	44	408	962	988	1,001	856	*681	*740	*577	17	1.8	0.5	1.5	2.7	*3.5	*5.7	*6.4	
A.C. & H.B.R.	12	4	.....	.....	.....	16	20	45	45	29	45	35	25	.....	.....	.....	.....	.....	2.2	22.8	12.0	
A.E.R.	.....	1	4	1	.....	6	18	21	15	15	22	28	26	.....	.....	.....	.....	.....	.....	.....	.....	
N.C.R.	.....	1	.....	.....	.....	2	3	3	8	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Totals	357	183	114	89	62	805	1,742	1,856	1,920	1,760	1,563	1,526	1,288	23	1.3	0.6	1.6	2.5	4.6	8.3	12.8	

Average cost per inspection: 1926, \$1.91; 1925, \$1.78; 1924, \$1.80; 1923, \$1.88; 1922, \$1.61; 1921, \$1.70; 1920, \$1.86.

\*Former C.N.R. and G.T.R. figures combined.



### (8) *Improvements*

The usual amount of work was carried out on trail and portage cutting, and a number of wooden lookout towers erected and cabins built. The construction of telephone lines was left until the end of the fire season, the principal lines not being completed until the end of November.

### (9) *Air Patrol*

Aircraft were again used to supplement the organization for detection and in some districts suppression, the latter particularly in the Red Lake mining area where the country lends itself admirably to the use of seaplanes.

### (10) *Fire Hazard Disposal*

During the season considerable progress was made in the disposal of brush and debris which constituted hazards to settlements in various parts of the Province. In the Clay Belt region particularly most satisfactory results were obtained in disposing of the greater portion of the enormous amount of settlers' slash which had been accumulating during the three previous years when conditions were such that burning was impossible. This work was all carried out through the co-operation of the ranging staff with the settlers.

In addition hazards around some of the northern towns were disposed of, chief among which were those at Pine Ridge, Gogama, Swastika, Kirkland Lake, Porquis Junction, Ansonville, Elk Lake, Cobalt, Latchford, at the Quebec boundary in Sargeant township and along the North Bay-Cobalt Road through the townships of Gladman, Lyman, Notman, Blyth and Merrick.

### (11) *Weather Investigations*

The study of the relationship between relative humidity and fires was continued, the results of this study up to the present being most encouraging.

## II.—AIR SERVICE

### *Introduction:*

A great essential to the success of commercial flying, requiring time, patience, and careful organization, is the public confidence in and familiarity with aviation. During the three operating seasons of 1924, 1925, and 1926, the Flying Service of the Ontario Government has endeavoured in 8,875 flying hours to demonstrate the usefulness and value of aircraft as an improved method of observation for the better protection and conservation of Ontario's forest wealth, and the preparation of forest inventories. This endeavour has not been made in opposition to existing ground organizations or services, but as an adjunct to them, providing facilities under conditions with which they cannot cope. It may be said that primary reconnaissance and forest inventory work by air is now recognized as the fastest and most economical method of securing information over the large timbered and remote areas of our province.

Forest fire protection is a question of insurance and must be worked out on this basis. Therefore a vital factor, which has to be strictly adhered to, is economy in the first cost of aircraft and equipment and in the operation of such equipment. Thus far the Service has standardized flying boats of war time type. The first cost was very reasonable and the performance of such equipment certainly justified its use. The Service is to-day faced with the problem of

replacing the obsolescent types of aircraft with modern commercial design. Fortunately the development of aeronautics during the last four or five years enables efficient aircraft to be produced at a very much lower first and operating cost, and so the signs of to-day are hopeful. The principle obstacle to the extension of forest fire protection by aircraft is the high cost of flying. However, it is generally known that the higher cost of forest fire protection by air is amply justified when it is considered that in many of the districts of the province covered to-day by aircraft, the maintenance of a highly organized ground service would not be possible, and the alternative to protection by air is an imperfect system of extensive and lengthy canoe patrols.

Though much remains to be done, much progress has been made. Prospects are excellent for healthy growth of commercial flying and extension into the many new fields of government enterprise in the unsettled and remoter areas in speeding up the development of the unlimited possibilities of our natural resources, "Proving our pay load in Ontario's north."

This report deals with the progress of operating and reconditioning programmes of the Ontario Government Air Service for the year 1926. Worthy of mention is the fact that Air Regulations 1920, which cover in detail the air law of Canada and provide a complete set of rules directly under the administration and direction of the Minister of National Defence, Ottawa, have at all times been adhered to. These regulations provide, in brief, for the registration, certification for airworthiness and marking of aircraft; the licensing of air harbours; the licensing of personnel; both ground and flying; the use of lights for night flying; signals for communication between the ground and aircraft in flight; the rules of the air necessary for the avoidance of collisions, and for traffic, both on the ground and in the air, in the vicinity of air harbours; rules for the prevention of flying, dangerous either to the occupants of aircraft or to third parties; international flying, including the entry and export of goods by air and the emigration and immigration of persons by air; and general provisions in regard to use of wireless, carriage of mail by air, and other phases of operation.

#### *Organization:*

The organization of the Provincial Air Service is designed to meet the requirements of the two outstanding phases of the year's work—flying operations and reconditioning.

1. *Flying Operations.*—For this, the most important phase of the year's work, the organization of the Service was altered in a few respects from that of former years, in order to allow more flexible control within the organization and to render better service to the fire protection forces. The former object was attained by the assumption by the Director of the duties formerly delegated to a General Superintendent, and by the establishment of a new Central Operating District, under the administration of a station superintendent at Orient Bay, in addition to the eastern and western districts of former years. The latter object was attained by the establishment of new bases at Bisco, Longlac and Pine Ridge. Bisco Station (covering parts of Sudbury and Como patrols) was established to place a machine subject to the direct requisition of the suppression forces of the northern part of the Mississagi Reserve.

Unfortunately it was found that the advantages arising from operation of Bisco Station were more than offset by the disadvantages under which such operations had to be carried out. The peculiar atmospheric conditions in this vicinity, together with the floating logs and mill debris, render taking-off and landing somewhat more hazardous than is desirable. Further, charts showing

requisitioned flying from the various bases reveal the fact that coverage of the Bisco area was required at almost exactly the same time as Sudbury area. In view of the foregoing, the abandonment of this base is recommended.

The establishment of a base at Longlac gave to the suppression forces in that area a machine subject to immediate requisition, in addition to providing facilities for a forest-type sketching programme. The base at Pine Ridge was designed to provide for a new fire hazard, attendant upon the Red Lake Gold Rush.

The eastern operating district consisted of five bases and six machines. At Sudbury were the District Headquarters and machines OK and ON. At Bisco was OP, at Como OH, at Temagami OR, and at Remi Lake OT. This district comprised that area lying from the Quebec boundary to a line drawn roughly from Spanish on the C.P.R. Sault line, through Nicholson on the C.P.R. Main line, on to Mattice on the C.N.R. Northern line, and from Georgian Bay to the Northern timber limit.

In the Central District were three bases and five machines; OB, OI, OJ were at Orient Bay, the District Headquarters; OM was at Oba Lake and OS at Longlac. In connection with Orient Bay operations, Port Arthur was used as a sub-base for a part of the flying season. This district extends west from the Eastern District to a line roughly drawn from Lac des Mille Lacs to Allanwater on the C.N.R. Northern line.

The Western District extended from the Central to the Manitoba boundary. The District was served by four bases and five machines with headquarters and machines OQ and OE at Sioux Lookout. Machine OF was at Pine Ridge, machine OG at Kenora, OL at Fort Francis.

Sault Ste Marie, the general headquarters for summer reconditioning, for office and accounting administration, and for flying instruction, was also used as an operating base for forest protection. This station was in the charge of a station superintendent. Algoma District was patrolled and machine OA was used.

2. *Reconditioning.*—While reconditioning of motors and, when necessary, of disabled machines was carried on throughout the operating season by a staff which was entirely devoted to such work, the chief activity in this connection occurred in the winter season, when the services of the entire flying personnel were also used.

For such reconditioning the organization required was very simple, since the work undertaken was all of the same nature, and only one base was kept open. The station superintendents of summer operations took the positions of Superintendent in Charge of Reconditioning and Superintendents of Aircraft Shop and Engine shop respectively. The pilots and mechanics of summer operations were utilized in the work of overhauling machines and motors in preparation for flying operations. (In this connection see Recommendations).

In addition to the reconditioning of aircraft and engines, the personnel and plant at the reconditioning base were used for the construction of various items of equipment for the Ontario Forestry Branch. Four large motor boats were thus built, one 36-foot boat, two 24-foot boats, and one 20-foot boat. Worthy of note also was the building of several collapsible canoes of our own design, in addition to the standard 14-foot type. The former canoes have proved so successful in use that the R.C.A.F. have ordered the mold and one model, to be used in connection with their patrol operations.



*The Flying Operations of 1926:*

The operating season of 1926 extended over a period of 188 days during which time the Service flew 3,539.22 hours; this compares with the season of 1925 which extended over a period of 206 days during which time 2,738.37 hours were flown.

*Detection:*

The requisitions for fire detection are controlled entirely by the District Foresters and patrols are carried out in accordance with their instructions. The decision as to whether the fire hazard necessitates patrols rests entirely with them.

As in the operating seasons 1924 and 1925, the principal outlet for flying in Ontario has been detection, the original and essential reason for the formation of the Service. With a few exceptions the entire forest area of Northern Ontario lying west and north of Lake Superior and the French River, an area of approximately 800 miles from east to west and 400 miles from north to south, was periodically patrolled by the machines of this Service during all seasons of fire hazard. In this operation 1,957.44 hours or 55.4 per cent. of the total time were flown, as compared with 1,440.40 hours (52.5 per cent. of total time) flown for detection last year. The fire patrols covered 4,707,968 square miles, or 3,013,089,522 acres. The effectiveness of this protection is shown by the fact that 972 fires were reported by the air patrol, many of them small and easily controllable when discovered.

*Suppression:*

The use of aircraft for fire suppression purposes is rapidly increasing as is shown by the 640.17 hours (18.1 per cent. of the total flying time) flown for this purpose in 1926, as compared with 155.45 hours (5.7 per cent. of total time) in 1925. Most of this flying was used in the transportation of fire fighters and equipment to fires when speed was essential and ordinary methods of transportation were slow. This was specially demonstrated in the newly-organized Red Lake District, where many of the water routes were uncharted or unmapped and transportation off the beaten track was very uncertain and entirely too laborious. A further use of aircraft to aid the suppression forces was the transportation of men and equipment to various strategical outposts in readiness to cope with fires in the adjacent areas. By this means the machines were kept partly employed in times of fire patrol inactivity, and considerable time and labour were saved the suppression forces.

Worthy of mention is a series of suppression flights which started on July 31st as follows: The machine, while on the requisition of suppression transporting equipment from Bear Lake to Longlac on July 31st at 7.30 a.m. detected a fire which merited instant attention, a fire of Class "D" classification. It is noteworthy that on this flight the machine also located Chief Sterret in a canoe on Bluffy Lake and landed. The fire was reported to him direct at 8.05 a.m. The machine then returned to Pine Ridge for equipment and men, thence to Bear Lake transporting Deputy Ranger and equipment to the scene of the fire, landing at 10.30 a.m. A second flight was carried out carrying men and equipment, landing them at the fire at 2 p.m. of the same day. In the suppression of this fire 35 flights were made to the fire, totalling 48.25 hours actual flying time. The fire was pronounced out on the 10th of August, having burned over approximately 3,200 acres. The Provincial Air Service carried 10,315 pounds of men and equipment. Of this, 6,420 pounds were fire fighting equip-



ment, camp equipment and food. Of this 6,420 pounds, 3,700 pounds were carried out again. Twenty-seven men were employed in the fighting of this fire. All of these men were flown out and again placed at their respective positions by August 11th. The fire, which was inaccessible by canoe, was handled entirely by aircraft. No man approached it or left it by ground.

#### *Sketching:*

Machines of the Service were again used in the operating season of 1926 in a programme of timber type sketching, for forest inventory purposes; although fewer hours were flown, 142.56 hours (4 per cent. of total flying time) were used for sketching this year as compared with 244.42 hours (8.9 per cent. of total time) used last year. A part of this decrease may be explained by the location of the operating bases and the organization of this work, which was so arranged that bases were closer to the areas to be surveyed. During the season 3,300 square miles in the vicinity of Sioux Lookout and Oba Lake were sketched.

#### *Photography:*

The success of oblique photography in providing reliable maps of unsurveyed areas has brought about the expansion of the photographic survey programme of the Ontario Forestry Branch. During 1926 the machines of the Service were employed on photographic work for 99.25 hours, or 2.8 per cent. of the total time flown by the Service. This is almost double the time flown for this purpose last year—53.15 hours or 1.9 per cent. of the season's flying time. Approximately 3,500 square miles in the vicinity of Temagami, Sudbury, and Oba Lake were surveyed by oblique axis photography, while about 50 square miles were photographed vertically. This latter work was in connection with publicity pictures for the Department.

#### *Sketching and Photographic Areas, 1926:*

Square miles sketched from the air.....		3,300
Square miles photographed from the air—(1) vertical.....	50	
Square miles photographed from the air—(2) oblique.....	3,500	
		3,550
Forest fires detected from the air.....		972

#### *Forced Landings:*

1. *Service Flying*.—A reduction in the flying time spent in forced landings is shown for 1926, 29.25 hours (.8 per cent. of the total time) having been flown this year as compared with 36.04 hours (1.3 per cent. of the total time) in 1925. When a patrol cannot be completed within the required time due to the forced landing of a machine, the time spent in returning to the operating base after repairs is not properly chargeable to detection or suppression, but rather to service flying. Since it is desirable to decrease the proportion of service flying to requisitioned flying, the reduction of time spent in forced landing speaks well for the efficiency of the personnel and machines.

2. *Ferrying*.—234.36 hours (6.6 per cent. of the total time for 1926) as against 330.41 hours (12.0 per cent. of the total time for 1925) were flown in transporting machines to and from their operating bases. Of course this flying is quite essential to any operations and would be paid for by the Forestry Branch if flying were purchased from a commercial company. Therefore any reduction of non-requisitioned flying is desirable and indicates increased efficiency in the Service.

*Special Transportation—Semi Commercial Flying.*

Aviation can and is helping in the development of the great remote areas north of the steel by providing means of communication, fast, reliable, and relatively economical when compared with the existing primitive and standard means of transportation, the canoe. During the operating season of 1926 194.50 hours (5.5 per cent. of the total flying time) were carried out for purposes other than Forestry Branch requirements.

Early in June instructions were received by wire from the Deputy Minister of Forestry to send a machine to Haliburton to search for two prospectors who were lost in that area. The machine was dispatched from Sault Ste Marie and arrived at Parry Sound the same day, in spite of the fact that it rained continually throughout the day. A series of flights was carried out in this connection.

In the latter half of June flights were carried out for the payment of Indian Treaty in the distant areas of Patricia, Northern Ontario, adjacent to James Bay, as in the seasons of 1924 and 1925.

A further series of flights was made late in June to search for the bodies of children who were drowned in a boating accident in St. Mary's River, Sault Ste Marie.

In July an urgent request from the Department requisitioned a machine at the Sudbury base to proceed immediately to Balsam Lake and assist in any way possible in locating the bodies of the boys who lost their lives in this most unfortunate accident. The machine remained at Balsam Lake for a period of a week, carrying out orders with regard to the searching parties.

In August a machine from the Sudbury operating base conducted a search for a party lost on the Manitoulin Island.

Toward the end of the operating season, October and November, a machine was requisitioned to participate in flights for Patricia Airways, Limited, the purpose to continue transportation to and communication with the Red Lake mining areas, due to the fact that the only machine of Patricia Airways was out of commission on account of engine overhaul.

The number of requisitions for aircraft assistance that have been received by the Department from the public bodies in cases of urgency as demonstrated during the past year, very clearly indicate the increasing confidence of the public at large in the utility of aircraft.

*Instruction:*

The Service has devoted considerable time, amounting to 117.50 hours or 3.3 per cent. of the total hours flying, to flying instruction of junior personnel in the last season. This also is designed to provide for the Service a flying staff trained from the ground up in the particular requirements of forest protection work. Moreover, the Province of Ontario and the Dominion of Canada are served by the training of men for peace time commercial flying and national defence in time of war. Not least of the benefits is the encouraging of the mechanical personnel by this policy of recognizing valuable service and ability by promotion to flying position. Following is given the report of the officer in charge of flying instruction.

*Summary of Flying Instruction, 1926:*

Four new pilots were given flying instruction in the handling of an H.S. 2 L. flying boat. They were passed in the Senior Category of pilots for 1926 operations.

One junior pilot was graduated from the air engineer ranks and was passed for service as Junior Pilot B.

Five air engineers were given flying instruction and each successfully carried out a series of solo practice flights at Sault Ste. Marie. Four of these engineer pilots received the R.C.A.F. refresher course on light machines at Camp Borden and satisfactorily carried out solo flights on this type.

One senior pilot was tested and turned down as not being up to the standard required by the Service.

Two engineers were given preliminary flying instruction and are not being continued with.

One junior pilot A was given preliminary flying instruction and posted as a pilot helper on operations.

One engineer (applicant pilot) received instruction and is recommended for further instruction in 1927.

One observer (applicant pilot) was given trial flights and recommended for instruction in 1927.

#### *Operation Statistics:*

The increased activity in almost every phase of the season's operations is reflected in the statistical summary given below. The total number of flights, average number of flights per day, average altitude, number of miles flown, and weights carried, all show increases. The average duration of flight is 1.46½ hours as compared with 2.06 hours in 1925, the decrease caused partly by the greater number of short suppression and instructional flights, and partly by the tendency toward a policy of shorter patrols and quicker reporting of fires.

	1926	1925
<i>Flights:</i>		
Total number of flights.....	1,994	1,312
Average duration of flight.....	1.46½ hrs.	2.06 hrs.
Average miles flown per flight.....	115	129
Average altitude.....	3,197 ft.	1,990 ft.
Average number of flights per day.....	10.6	6.3
Average number of flights per day per machine on days machines employed.....	2.11	.....
Number of miles flown.....	230,991	165,835
<i>Load:</i>		
Total load—weight carried.....	3,249,372	2,364,275
Total operating load carried.....	2,589,959	1,810,735
Effective or pay load carried.....	659,413	553,540
<i>Passengers Carried:</i>		
Total number of passengers carried.....	1,636	1,214
Average number of passengers per flight.....	.82	0.9
Average number of passengers per machine.....	102	71
Total number of passengers and personnel carried.....	5,624	3,938

Following are given the statistics of Service efficiency for 1926. It is to be noted that of the 2,651 possible machine days from the beginning of the season to the end, machines were unserviceable on only 117 days, as compared with 2,729 possible machine days in 1925 and machines unserviceable on 229 days; of the remaining 2,534 serviceable machine days, machines were employed on 944, available and idle on 793, and weather was unfit for flying on 797 days.



It must also be remembered that most of the days on which machines were unserviceable were days when weather was unfit for flying, so that necessary engine changes were cared for with little interruption to service. Of 821 patrols requisitioned 97.81 per cent. were successfully carried out, as compared with 97.3 per cent. of only 555 requisitions in 1925.

	1926	1925
Machine days, one machine for one day, machines employed.....	944	763
Fair weather machine days, machines available and idle.....	793	932
Machine days, machines available and weather unfit for flying....	797	805
Total number machine days supplied by the Service.....	2,534	2,500
Number of times one machine unserviceable one day.....	117	229
Total possible machine days in season.....	2,651	2,729
Number of patrols requisitioned.....	821	555
Number of times machine unable to complete patrol account machine trouble.....	20	15
Machine patrol efficiency.....	97.55	97.3
Service patrol efficiency.....	97.81	.....

#### HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATION

	1926		1925	
		Per cent.		Per cent
Fire detection.....	1,957.44	55.4	1,440.40	52.5
Suppression.....	640.17	18.1	155.45	5.7
Sketching.....	142.56	4.0	244.42	8.9
Photography.....	99.25	2.8	53.15	1.9
Special transportation (semi commercial).....	194.50	5.5	197.40	7.2
Observers' instruction.....	17.14	.5	26.50	.9
Forced landings.....	29.25	.8	36.04	1.3
Ferrying (to and from operating bases).....	234.36	6.6	330.41	12.0
Operation, administration, inspection.....	62.10	1.8	62.05	2.2
Flying instruction.....	117.50	3.3	55.48	2.0
Test.....	42.55	1.2	47.27	1.7

#### EFFICIENCY PROVINCIAL AIR SERVICE OPERATIONS, 1926

MONTH	Requisitioned	Attempted	Completed	Completed same day but delayed	Not completed same day	Percentage completed uninterrupted	Percentage completed same day but delayed	Mechanical causes	Weather
May.....	117	115	104	3	10	88.88	2.56	3	7
June.....	104	104	97	1	6	93.27	.96	1	5
July.....	217	217	202	3	12	93.08	1.38	5	7
August.....	272	272	239	4	29	87.87	1.47	8	21
September.....	96	96	83	1	12	86.46	1.04	3	9
October.....	5	14	14	..	1	93.33	6.67	..	1
	821	818	739	12	70	90.00	1.46	20	50



## OPERATIONS STATISTICS, 1926

MACHINES	No. of days serviceable	No. of days unserviceable	Machine days machine employed	Clear days machine available and idle	Available but weather unfit	Unable to complete patrol mechanical	Requisitions	Patrols abandoned account weather
Albatross.....	183	4	110	32	41	2	41	2
Buzzard.....	139	6	56	58	25	1	30	3
Eagle.....	75	9	31	28	16	2	30	1
Falcon.....	152	10	85	34	33	2	113	1
Gull.....	140	10	57	50	33	...	52	5
Heron.....	152	4	57	28	67	2	42	5
Ibis.....	162	4	61	52	49	...	61	2
Jackdaw.....	158	5	50	56	52	1	45	5
Kestrel.....	161	2	60	58	43	1	45	3
Loon.....	145	9	39	56	50	2	36	2
Mallard.....	161	4	57	37	67	...	79	3
Nightingale.....	161	4	43	71	47	2	41	3
Owl.....	21	7	1	10	10	...	...	...
Pigeon.....	157	6	49	56	52	...	40	...
Quail.....	172	11	60	60	52	2	56	6
Raven.....	151	10	58	32	61	1	56	3
Snipe.....	154	12	52	41	61	2	47	7
Thrush.....	90	....	18	34	38	....	7	2
	2,534	117	944	793	797	20	821	53

Machine efficiency, 97.55. Service efficiency, 97.81.

NOTE.—For the purpose of obtaining an accurate average the machine Owl has been eliminated, and the machines Eagle and Thrush shown as one, as Thrush carried on where Eagle left off.

#### Damage to Aircraft:

I regret I have to report three mishaps during the year involving the loss of three machines, but no loss of life or severe injury to personnel. The motors and all equipment were salvaged from two of these machines, which greatly reduced the loss.

In July machine Owl, a Loening Air Yacht, was crashed at Sudbury by a pilot having no experience with the operation of such type, a monoplane, and operating in disobedience to Provincial Air Service orders and Air Regulations 1920. The pilot in question, after a Court of Enquiry by the officials of the Department of National Defence, had his license suspended for a period of six months. Slight injuries were suffered by the pilot and his unauthorized passengers.

In August machine Eagle, proceeding to the assistance of machine Falcon in the Red Lake area, landed with necessary spare parts and in manoeuvring to take off for the return to Pine Ridge struck a large submerged rock. The hull was so critically injured that, after a careful survey of the entire situation, it was decided that the expense in connection with salvage would be greater than the purchase price of a new machine of this type. The engine and all parts, including rigging fittings, were salvaged and returned to the operating base at Sioux Lookout.

Machine Buzzard, returning to Sault Ste. Marie after the completion of the season's operations and when actually in sight of the city, was forced to land on Lake Superior, due to the fact that water condensation in the gravity tank made a mixture that did not function correctly in the Liberty engine.

The machine landed on the lake under normal weather conditions, although quite late in the evening. In fifteen or twenty minutes a severe storm swept across from the east and every endeavour which was made to beach the machine on the Canadian side was of no avail. The machine drifted out to rougher water and the pilot, realizing the difficulties he was in, hailed a freighter. In the rescue or attempt to tow the flying boat to safety, the bow of the freighter practically cut the machine in half, and it was necessary that the pilot and air engineer climb aboard the freighter, with no time to make a rescue or salvage of any of the equipment either of the boat or of their personal belongings.

*Recommendations:*

During the operations of the Provincial Air Service in the past three years, it has been the practice, and deemed advisable, to retain the services as far as possible of the pilot personnel throughout the winter months, though active flying operations cease with the fire hazard in the fall of the year. The chief reason for this is that it is necessary to ensure the services of an efficient staff of pilots, both skilled in the handling of a machine and experienced in the work and requirements of the Forestry Branch, for the succeeding fire hazard season.

With the exception of a few—the station superintendent in charge of the reconditioning programme, a station superintendent assisting in the Director's office at Toronto, and a few pilot mechanics who work in the engine section on engine overhaul—the pilots are employed as general helpers assisting where necessary in the hangar throughout the reconditioning period.

The service these pilots render cannot be considered as proportionate to the salary received during this period. Furthermore, the nature of their work and the consequent reversal of position in the Service as regards the mechanics, is not conducive to the maintenance of the high moral standard and efficiency that the Provincial Air Service demands.

It is therefore recommended that, instead of employing the pilot staff as at present, they be released during the winter months on a retaining fee. Should this policy be decided upon, it would mean the release of at least twelve pilots for a period of five months, and a saving of approximately 50 per cent. of their salaries.

*Comparative Statistical Briefs:*

## COMPARATIVE STATISTICAL BRIEFS

	1924 hours	1925 hours	1926 hours
Flying time.....	2,597.00	2,739.52	3,539.22
<i>Greatest Weeks' Flying:</i>			
Week ending June 28th.....	109.15	.....	.....
Week ending August 29th.....	.....	281.55	.....
Week ending July 31st.....	.....	.....	372.45
<i>Greatest Month's Flying:</i>			
August.....	.....	922.54	.....
August.....	.....	.....	1,089.50
<i>Greatest Day's Flying by One Pilot:</i>			
July 5th—C. J. Clayton.....	10.40	.....	.....
August 24th—J. O. Leach.....	.....	9.30	.....
August 4th—C. A. Schiller.....	.....	.....	12.10
<i>Greatest Week's Flying by One Pilot:</i>			
Week ending June 28th—(G. A. Thompson)			
22 23 24 25 26 27 28			
7.30 3.50 5.40 5.10 6.50 5.30 3.45	38.15	.....	.....
Week ending August 22nd—(T. B. Tully):			
16 17 18 19 20 21 22			
6.45 8.10 6.50 8.00 6.00 5.40 7.40	.....	49.05	.....
Week ending September 4th—(C. A. Schiller):			
29 30 31 1 2 3 4			
8.45 9.25 9.25 4.25 7.00 9.20 3.55	.....	.....	52.15

*Conclusion:*

An endeavour has been made in this report to present briefly the outstanding essential facts of the Provincial Air Service Operations, Flying and Reconditioning, under my direction.

Incomplete indeed would be this report without a tribute to the many other services which have helped. The untiring efforts and ready co-operation of the Observing Staff have never been wanting. Worthy of mention are the active support and good will of all Foresters. They have placed their knowledge freely at the disposal of the Flying Service, and displayed the greatest patience when service has not been forthcoming.

A tribute must also be paid to the personnel, both flying and ground. No force or service has been better served. Much of their work is carried out under great difficulties. The year's record achieved is, I believe, a standing tribute to their devotion to flying, their energy and initiative.

## III.—AIR OPERATIONS

(Observing, Forest Survey and Photography)

*Organization and Seasonal History:*

In general the organization and use of flying by the Branch has been very similar to that reported on for the past two seasons. As previously, the Province was divided into two main areas, an Eastern and a Western, with headquarters respectively at Sudbury and Sioux Lookout, and a common boundary along the

eastern limit of the Nipigon Forest Reserve. From these two centres flying for forest protection was organized to cover all of the Fire District in the Province north of the French River—Lake Nipissing line and south of the Albany-Lac Seul English River line, exclusive of the small settled areas centering around Haileybury, but inclusive of the Red Lake mining field lying north of Lac Seul.

To carry on this programme, eight machines were allotted to the Western patrol at the commencement of the season, located as follows: Sioux Lookout, two; Pine Ridge (Red Lake District machine), one; Kenora, one; Fort Frances, one; Orient Bay, three.

With the exception of the allotment of three machines to Orient Bay, the above distribution probably requires no further comment. In the case of Orient Bay, two of the three machines were allotted to the Port Arthur district, and were stationed at Orient Bay because of the temporary lack of a better operating point closer to Port Arthur. It is proposed to improve this arrangement for the coming season by opening a new operating base. The third machine was for local duty in the Nipigon area.

It might also be noted in connection with the general organization of this Western Patrol that early in the season an unfortunate flying accident in the Red Lake District reduced the number of available machines to seven. Consequently, during hazardous fire periods occurring later in the season, it was necessary at times to move machines from both Fort Frances and Orient Bay in order to meet serious conditions in the Sioux Lookout and Red Lake areas.

Nine machines were allotted to the Eastern Patrol and were stationed as follows: Longlac, one; Oba Lake, one; Remi Lake, one; Como Lake, one; Biscotasing, one; Sault Ste. Marie, one; Timagami, one; Sudbury, two.

With the exception of the Remi Lake machine, all of the above were of the H.S. 2 L. type in use at other stations in the Province. The machine allotted to this base was a Loening Air Yacht. This machine, while not recommended as a replacement type for the H.S. 2 L., served, at least, to partially demonstrate the advantages which a machine better suited to the requirements of the Branch's work would procure. Quoting from the report of the observer in charge of the Eastern Patrol in this connection: "With the H.S. 2 L. the Remi Lake Patrol . . . required six and one-half hours (6.30); with the Loening it was completed in five hours and twenty minutes (5.20)." The above indicates (1) a saving in flying time of approximately 18 per cent. for the same work performed, (2) a gain in time required to report fires.

#### *Personnel:*

During the past season the observing staff engaged in Forest Protection consisted of twenty, made up of two chief observers in charge of Eastern and Western Patrols, nine senior observers, five junior with previous experience, and four new men (Junior Grade B). All observing personnel, with the exception of the four new men, had had previous experience. The value of experience in this line of work is very great. Quoting again from the report of a field officer: "An observer sent out on operations with insufficient experience would probably cost more" (in waste flying, poor fire spotting, etc.) "than the expense of a season's training." It is anticipated that it will be necessary to train four new men next season to replace those leaving the Service.

In addition to spotting fires, observers have also undertaken the construction of permanent improvements for use in connection with the operation of machines such as buildings, telephone lines, etc. Perhaps the most outstanding piece of work of this sort in the past season was the survey and general



supervision of the construction of nine miles of telephone line connecting the Remi Lake station, which is located on an island, with the telegraph office at Moonbeam, Ont. As the result of such work during the past and previous years, the Branch now has telephone connection at all established bases.

#### *Summary of Flight Records:*

Listed below is a summary of the requisitioned flying for the Province, classified as to districts and kinds of work. As will be noted there have been distinguished two main lines of work, (1) Forest Protection with two subdivisions, (a) Fire Patrol and (b) Fire Suppression, and (2) Forest Survey, also having two subdivisions (a) Aerial Sketch Type Mapping, (b) Photographic Survey. An attempt has been made to analyse and discuss these in detail:

#### 1. *Forest Protection:*

(a) *Fire Patrol.*—Under this heading has been included (1) all flying devoted primarily or wholly to the discovery and reporting of fire, (2) the examination of going fires, either by observers or other members of the Branch's Fire Protection staff, (3) a certain amount of miscellaneous flying by protection officers in connection with inspection or general examination of conditions. Examining the record of hours flown on this work, it is interesting to note the relationship between the rate of fire discovery per hour and the occurrence of settlement. This is particularly striking in the case of the Remi Lake patrol, which is confined during a good portion of its course to the developing settlement on the Clay Belt. At this station the discovery of new fires is found to be at the rate of six per hour flown, or one every ten minutes. In contrast to this, the Oba Lake Patrol, covering a territory very largely made up of unsettled forest area, has an occurrence rate of one fire in fifty-six hours of flying, or one every 3,360 minutes. It would, thus, appear superficially that the Cochrane Inspectorate came through a bad fire season. Further examination of the records will show, however, that actually a much more serious fire situation is represented by the six fires reported in the Oba Inspectorate than by the 447 in the Cochrane, since in the latter only one reached a dangerous condition, while in the former four were classed as serious forest fires. Fire occurrence, taken alone, cannot be used as an index to relative hazard conditions.

(b) *Suppression.*—Under this heading has been included only flying requisitioned for the actual transportation of men or supplies in connection with fire fighting. An indication of the sphere of greatest usefulness for flying of this kind can perhaps be found in the indicated increase in patrols where means of travel and communication are poor. This again has a relation to settlement.

The growing importance of suppression and general transportation, particularly in the Western Patrol, has brought out the necessity of further detailed information as to the possibilities and factors affecting this class of aerial work. For supplying such information it has been suggested by the observer in charge of Western Patrols that, as in the case of fire patrols, all requisitions for transportation by any machine be made through the observer. This would automatically authorize the observer to cover the flight with a complete report showing what was carried, together with times, weights and bulk of load; purpose, destination, weather conditions, etc. Such records would serve a most useful purpose in determining the relative cost of various types of fire suppression transport. It would seem probable that records of this kind would accent the desirability of obtaining (1) lighter and more compact fire fighting equipment, (2) the fitting up of machines to carry special loads.

## 2. *Forest Survey:*

(a) *Sketching.*—Under this heading is included all aerial operations having for their object the classification of forest growths into the various types used in the preparation of Ontario Forestry Branch timber estimates; together with some mention of specially related technical forest studies carried out under the direction of sketching personnel when flying was impossible.

The areas mapped by this method are to be found in three distinct sections of the Province: (1) in the aerial neighbourhood of Sioux Lookout, (2) north of Longlac, (3) east of Oba Lake. The total covered in these three blocks amounts to about 3,300 square miles with a total flying time of 146.05, giving a rate of over 20 square miles per sketching hour.

No new methods of work were adopted during the season, the preparation of maps, as in previous years, being a question of personal skill and practice based on a general knowledge of the principles of plane table surveying, and an intimate and special knowledge of the aerial appearance of the forest conditions which it was required to recognize.

It is felt, however, that while no innovation or revision of methods has taken place in the past year, there has nevertheless been some advance in the quality of our forest sketch mapping in the past season. Undoubtedly much of this has resulted directly from added aerial experience. Nevertheless it is believed that special forest studies mentioned above have been of material assistance.

The importance of a continuous ground study of forest conditions in developing and maintaining the ability to classify forest growth from the air, cannot be over-estimated, and it would seem advisable to provide all observers engaged on this work with facilities for detailed and systematic ground study of forest conditions whenever feasible.

Acknowledgment of the assistance of Prof. T. W. Dwight, of the Faculty of Forestry, University of Toronto, for expert advice and assistance with certain phases of this work is perhaps permissible at this point. The report on the growth of spruce, submitted over his signature and representing a final compilation of the field and office work of the technical observing staff of the Branch, can be placed to the credit of this work.

(b) *Photographic Survey.*—Approximately 1,800 exposures were made and an area of 3,500 square miles covered by aerial photography during the past season. The total operation required eighty-seven hours forty minutes flying time.

The above total of 3,500 square miles is made up of three separate blocks of territory situated in the North Bay, Sudbury, and Sault Ste. Marie Districts; in all three cases the work was performed upon direct request of the District concerned. Of these, the block lying in the North Bay Inspectorate, representing an area of approximately 570 square miles, lies along the west bank of the Ottawa River. The surface is rough and was at one time well opened up for logging operations based on the Ottawa. Upon the completion of cutting, information on this country, largely in private hands and unrecorded, has gradually lapsed so that a re-survey was required for fire protection purposes.

The territory required for the Sudbury Inspectorate is to be used in connection with the spotting of fires from an Ontario Forestry Branch steel tower located north of Wanapitei Lake in Parkin Township. As a good map is essential to the effective operation of a tower lookout system, and as the country in question is mainly rough and unlikely of further subdivision or more complete

mapping by any agency outside of the Branch, it was considered advisable to obtain this information by Aerial Photographic Survey. The area of this block is approximately 720 square miles.

In the Sault District the area on which information was obtained lies south of the C.P.R. main line between Franz and Heron Bay (Lake Superior) and west of the A.C.R. to the Lake Superior shore line.

This region, known locally as the Pukaskwa country, is a little known and extremely rough country under license to the Spanish River Company. Information as to the geography of this territory has been sought for some time to assist in the organization of an improved protection system, the present almost total lack of detail making progress in this direction very difficult. The area of this tract is about 2,200 square miles.

No attempt can be made in a report of this kind, to deal with the technical problems of this phase of the Branch's aerial operations. It may be briefly stated, however, that some of the greatest difficulties are:

- (1) The large amount of specialized draughting required in the office.
- (2) The necessity of having developing and printing done by an outside organization.
- (3) Inexperienced photographers.

Dealing with these in detail, (1) above is a drawback which has been inherent in the method and one for which there is no recognized cure at the present time. It is hoped, however, that it will be possible to perfect apparatus, now under construction, to a point where a much more effective system of dealing with the office side of this method of survey will be possible. (2) The necessity of having developing and printing done by an outside organization, has been largely caused by lack of laboratory space and equipment for handling the unusually large size aero films. If space and equipment could be provided, work could be handled much more satisfactorily. At present the only photographic plant in Canada equipped to handle this class of work is maintained by the Canadian Air Board in Ottawa, and as they are engaged in the same line of work, it follows that seasonal requirements are bound to clash. There are no commercial firms in the City of Toronto equipped to properly handle aero-films and prints; nor do commercial photographers turn out particularly high grade work of this kind, since requirements for aerial survey are radically different to those governing the general run of commercial photography. (3) Difficulties arising from the inexperience of aerial photographers have to be met, since it has been the policy of the Branch to develop photographers from the regular staff of observers. This method, while beset with difficulties at the outset, will, it is believed, develop a much better type of aerial survey personnel in the long run. Such a man, in contrast to a professional aerial photographer, will have the following valuable qualifications: (a) an adequate conception of the requirements of the Branch and the particular purpose of survey operations; (b) sufficient ability as an aeronaut and navigator to take complete charge of the photographic flight; (c) a working knowledge of the country to be covered, and an appreciation of the proper proportioning of exposures in relation to the surveying difficulties of different portions of the area.

The opinion that the skill and experience required to operate an aero camera for photographic survey purposes, can be acquired without any very heavy wastage of film or flying time, is borne out by the experience of the past season. While a certain proportion of the film has not been exposed to the best advantage, only forty out of 1,800 are not readily usable for survey purposes. The above



record applies to the work of one observer with a total experience of two seasons and about twenty photographic flights, and a second observer, instructed during the season.

Should it be decided to continue this line of work, whose results are required in every line of field operation, it is felt that the Branch is now in a position to do so to advantage.

#### *Recommendations:*

The following brief recommendations have been suggested from the past season's experience:

1. *Control of Flying*.—In order to operate a flying service to the best advantage it would seem advisable (a) that one office be responsible for the authorization and recording of all machine movements, (b) that machines fly on written requisition only (O.F.B. Form 72).

2. *Mobility of Machines*.—(a) That the allotment of flying to districts be made on an hourly basis, (b) that arrangements be made with all sections of the Branch using flying whereby machines have the greatest possible freedom of movement from base to base in accordance with varying flying requirements.

3. *Personnel*.—(a) That observers be allotted a position in the O.F.B. organization as detection personnel. It is suggested that observers in charge of Eastern and Western Patrols might be given the opportunity of developing the technical organization of a detection system, including all special detection equipment and personnel for their respective patrol areas; (b) that authority be granted to develop additional air sketching personnel to (1) map cover hazards by aerial sketching, (2) check over and complete forest types on areas covered by photographic survey.

#### *Appendices:*

Appended are the reports of Observer G. Swartman in charge of Eastern Patrols, Observer G. H. R. Phillips in charge of Western Patrols, and H. H. Parsons, Forester, in charge of Aerial Type Sketching. Particular acknowledgment is due these men for intelligent and loyal service. A reading of their reports will serve to show how much the writer is indebted to them.

### REPORT OF AIR OPERATIONS, 1926

#### *Eastern Patrol*

The following is a summary of flying operations relative to the Eastern Patrols for the season of 1926:

The operating season commenced somewhat later than other years, due to a backward spring, and the ice remaining in the smaller lakes longer than usual. When weather conditions did permit the transference of aircraft from Sault Ste. Marie, there was considerable flying done the first few days. This was necessary as a check upon fires already burning and reported from other sources.

#### *Organization:*

As in previous years the Province was divided into two parts for purposes of organization and supervision. The western boundary of the Eastern Patrol was a line extending north and south from the easterly boundary of the Nipigon Forest Reserve. The Quebec boundary north of the Mattawa River was the eastern limit of this area, although no regular patrols were carried out over the North Bay Inspectorate. The southern boundary may be described as the



line along the French River and Lake Nipissing, although occasional flights were made over the Parry Sound Inspectorate.

Headquarters of the Eastern Patrol was again located on Ramsay Lake, Sudbury. While this location is not as central as it should be, it has telegraph and railway facilities that other more central stations lack. In addition to the bases used in the season of 1925, new bases were established at Longlac, Bisco, and also a machine was on fire patrol duty at Sault Ste. Marie during the greater part of the season.

With the exception of Sudbury, where there were always two machines, these were all one-machine bases, and in nearly every case, one man had the requisitioning of flying to be done by the machine in his district. This proved to be a very satisfactory arrangement, and should be borne in mind in future when new bases are being established.

The general scheme followed in placing the machines for the eastern part of the patrol area was to ferry them first from the Soo to Sudbury, there to wait until they were required at the various bases. This arrangement could not be improved upon, since it allowed the observers to report first to Sudbury, and spend a few days at headquarters receiving their necessary instructions and equipment.

#### *Detection Flying:*

(1) *Fire History.*—During the season of 1926 the fire hazard, while not as intense as at certain periods in 1925, extended over longer periods which might be classified as periods of medium hazard. A total of 793 fires was detected and reported. This figure includes 64 class D fires and 729 of the A, B, C classes. The majority of the latter group were clearing fires, a report being made in most cases as a check against the fire permit issued by the suppression staff.

Reports from Remi Lake show 446 class A, B, C fires, mostly all clearing fires in various stages and in most cases burning under permit. The number of fires in the A, B, C classes reported from this base is probably greater than it would be other years on account of weather conditions during the past two years which did not permit the settlers to burn the accumulation of slash.

(2) *Improvements.*—During the past year an improvement in the reporting of fires has been made (a) by adding to our communication equipment and (b) by better distribution of machines.

#### (a) Communication:

Bad communication has been overcome to a great extent by the installation of telephone lines at Remi Lake, Bisco, Longlac and Lake Como. Nine and a half miles of permanent line have been constructed at Remi Lake, connecting the air base and the telegraph office at Moonbeam. This line not only enabled prompt reporting of fires but also allowed a much nearer approach to the direct control of patrols by the Fire Inspector at Cochrane, a condition which, due to the varying weather conditions in this large area, is of more than usual importance. Standing requisitions, which were necessary with the poor communication facilities of former years, were not satisfactory.

At Lake Como about two and three-quarter miles of temporary line (army cable) connected the air base and the telegraph office at Esher. By this means constant communication between the Chief Ranger at Chapleau and the air base was assured.

Short telephone lines were also established between the Chief Ranger's headquarters and the air bases at Bisco and Longlac. As in former years, communication was maintained at Ramsay Lake by our own submarine cable line

connected with the Bell System, which gave good service in this, the fourth year, of its use. At Oba Lake, as in past seasons, the Algoma Central Railway permanent 'phone line was used between the air base and the O.F.B. headquarters at Oba, a distance of thirty miles, which arrangement was not entirely satisfactory due to the great number of telephones already connected on this line. At Temagami the Forestry Branch permanent line was used between the air base at Bear Island, and the Chief Ranger's headquarters at Temagami. This line did not always prove satisfactory, due perhaps to faulty construction.

(b) *Distribution of Machines:*

A redistribution of machines in the eastern patrol brought patrols under the direct supervision of the suppression staff at Sault Ste. Marie, Bisco and Longlac. By this redistribution the length of the average fire patrol was shorter than that of last season. This also expedited the reporting of fires.

At Remi Lake an H.S. 2 L. was used in the early part of the season but was later replaced by a Loening monoplane. Since the patrols from this base are very long and mostly over a very poorly watered area, the advantages of using a machine with a good performance will be readily seen. The advantages of a faster machine were partly demonstrated by the saving of time effected by the Loening. With the H.S. 2 L., the Remi Lake patrol via Sesikinika Lake required six and one-half hours flying; with the Loening, it was done in five hours and twenty minutes.

*Personnel:*

The personnel, with one exception, had one or more years previous experience, and in most cases their work was satisfactory. The value of a season's training in a junior capacity before taking over the work at a sub-base has become quite apparent. There were nine observers attached to the Eastern Patrol, one at each base and two at Ramsay Lake headquarters.

*Recommendations:*

During the past seasons the following improvements have recommended themselves:

(1) *Patrols.*—Since there was only one patrol from Ramsay Lake even during fire hazard weather, there was always one machine in reserve. This arrangement was very good in so far as the Sudbury Inspectorate was concerned, but there were times when this spare machine could have been used to advantage elsewhere for the betterment of fire detection in the Eastern Patrol area. At this point, may we stress the need for mobility of machines in our present system, unless the number of machines is greatly increased.

It is expected that the hazard during the early part of next season in the Timmins Chief Ranger district, will be greater than last, due to the copper-gold rush in Robb and Jamieson Townships. Our records show that this area contains much slash, which will probably become dangerous, before regular patrols could be commenced from Remi Lake. To cope with this situation, patrols should be arranged to cover this area as soon as Temagami and Sesikinika Lakes are open.

(2) *Machines.*—In the past season much flying would have been done at Como Lake, had there been a machine stationed at that point during the whole summer. This base was without a machine from June 13th to July 14th, and again from July 31st to August 29th, nearly two months during the greatest hazard in this patrol area. It should not be necessary to emphasize the necessity of having a sufficient number of machines available to supply the requirements of all bases, included in the pre-season plans.

While the H.S. 2 L. has proved very satisfactory in the past as a detection machine, when the problem of replacement comes up, it is recommended that a lighter and faster type of aircraft be considered. In September, the writer had the privilege of flying from Como Lake to Orient Bay, in a new R.C.A.F. Vedette equipped with a Lynx motor. This machine should prove more satisfactory for all Forestry Branch work than the types now in use.

The advantages of wireless communication are well known, and it is recommended that this be given a thorough trial during the early part of next season and, if successful, the necessary equipment be installed in all detection machines. Each machine should be provided with a compass and altimeter in the front cockpit. For sketching and photography work especially, it is almost impossible for the observer to carry on his work successfully without these instruments in his cockpit.

(3) *Equipment.*—Buildings for accommodation of personnel should be erected at Temagami, Bisco and Oba Lake, if these stations are to be permanent. Tents are not very satisfactory, and the cost of lumber that is purchased each year for floors and walls of tent camps, would in two years build a suitable cabin.

Boxes should be provided for observer's equipment, the saving of equipment that would be affected would more than pay for their construction. Each observer should also be issued with a canvas bag about 14 by 10 inches. This would greatly decrease the number of maps destroyed each year, which are costly when mounted, and would also enable the observer to have his map-board, etc., in order at all times.

If Oba Lake is to be used as a main base in future, it would be very advantageous to have a Forestry Branch telephone line connecting the air base and district headquarters at Oba. Permission might be had to build this along the Algoma Central Railway, using their telegraph poles. As mentioned before, the present 'phone system at Oba Lake has been very unsatisfactory. Often there is an hour's delay before it is possible to communicate with Oba from the air base.

(4) *Personnel.*—Observers should report to the patrol headquarters for instruction and equipment before the flying season begins, in order to avoid the confusion that usually accompanies the commencement of flying operations. Observers should, whenever possible, be sent to the bases where they were stationed in previous years.

Two or more observers should be in training during the course of the summer in order to assure a trained staff for the following year. An observer sent out on operations with insufficient experience might easily cost more than the expense of his season's training. If work for observers is to be provided for their spare time, it is recommended that it be in connection with air patrol, viz., photographic mapping, compiling maps to show hazards, or any other work of this nature.

All requisitions for transportation flights, etc., should be made to the observer, and he should be instructed to check and record weights of all equipment carried on transportation flights.

#### *Photography:*

Considerable oblique photography was done this year, in all approximately 3,500 square miles for a total of eighty-seven hours and forty minutes (87.40). This total time includes flying in connection with vertical pictures of the town-sites of Gogama and Elk Lakes, also two flights made for the purpose of securing publicity pictures.



Owing to lack of available flying, due to fire hazard, this photographic survey work was not commenced until late in the season, when weather and light conditions are not as favourable as in June and July. The largest area photographed was south of the Canadian Pacific Railway between Franz and Heron Bay, south to the north shore of Lake Superior, including what is known locally as the "Pukaskwa Country," a very rugged and mountainous territory the interior of which is very little known. During September and October, when this work was being carried out, it was impossible to work south or west toward Lake Superior, which made the operation all the more difficult. This was due to lack of a distinct horizon which is essential in this work.

(a) *Equipment.*—During the last few weeks two machines equipped with Eastman K. 1 cameras were used.

The camera mounting used this year, designed and constructed by our own personnel, was much better than that used in previous years. With some further slight modifications this mounting would be very satisfactory for use in an H. S. 2 L. flying boat. With the new mounting it is possible to change the film during the flight, which enables the camera operator to expose several rolls, if necessary, on one flight. This was impossible with former equipment.

(b) *Recommendations.*—(1) If possible, it would be well to plan a year in advance for photographic survey work. This would enable those in the field to use the available flying to better advantage. An alternative would be to allot one machine for photography, providing there was sufficient work of this class to warrant it.

(2) Before next season the camera mountings should be modified to suit existing conditions.

(3) A new camera case should be constructed to contain the new K. 1 camera. Boxes should also be provided for the fittings belonging to each camera.

(4) Arrangements should be made, if possible, to expedite delivery of new film, also in the developing, in order to advise results to those in the field. This would also make it possible to turn out a map of a small area within a few days after the photographs were taken.

(5) Photography should be carried out during the summer, especially the early part when the days are longer, the advantages of which are quite obvious.

With our present staff and equipment the Forestry Branch should be in a position to undertake all work of this nature that may be required within the Province.

#### *Western Patrol*

The following is a general review of the operations in the Western Area for the summer of 1926:

The headquarters of the Western Patrol was at Sioux Lookout, with substations at Orient Bay, Fort Frances, Kenora and Pine Ridge. The machines from these stations were used to patrol that portion of Ontario lying west of the 87th meridian of longitude and about as far north as the 52nd meridian of latitude. The station at Pine Ridge was established this year on account of the rush of prospectors during the winter and early spring to Red, Woman, and Narrow Lakes.

The western observers, with two exceptions, were all experienced, and are all recommended for similar positions next year.



The machines used (H.S. 2 L.) gave very satisfactory service, but in the event of the Government purchasing new ones, there is a feeling among all concerned that the efficiency of the Service would be increased by the purchase of lighter and faster machines for detection work.

Although the rainfall during the summer in question seemed above the average and quite well distributed over the entire season, forty-seven D class and one hundred and thirty-two A, B, and C class fires were recorded in the western area. Seven hundred and ninety hours flying were used for fire patrol and four hundred and eighty-three for suppression.

A certain amount of growth study was done by the observers at Sioux Lookout. Three plots were completed. At the time of year this work was done the flies were numerous and the observers failed to show the same interest in this that they did in their work as observer.

In conclusion I would suggest that all requisitions, whether for transportation or fire patrol, be made through the observer, and in the case of transportation flights the observer should show on his flight report a list of all material carried. In some cases he would be unable to check this personally but should secure a list from the pilot or chief ranger.

The installation of wireless on machines, and at the different bases, would prove very useful providing the type installed was reliable in all weather and capable of sending three hundred miles.

#### REPORT ON AERIAL SKETCHING FOR THE YEAR 1926

The season's sketching programme was carried out from the following three bases: Sioux Lookout, Longlac, and Oba Lake. Field operations commenced June 5th at Sioux Lookout and were completed October 15th from Oba Lake.

A total of 135 flying hours were employed in actual aerial reconnaissance, and approximately 3,300 square miles were mapped in considerable detail.

The field work for the season may be classified as follows:

##### 1. *Sketching:*

(a) *Sioux Lookout.*—The field work at this station commenced on June 5th and was completed July 23rd. During this time twenty-four flights, totalling seventy hours, were made, approximately sixty-five of which were used in actual sketching work. The remaining five hours were employed in transportation of maps and supplies to forest survey parties working in the vicinity of Lac Seul.

Five blocks totalling 2,250 square miles were mapped in these twenty-four flights of sixty-five hours duration. About one-half of this area was located in the vicinity of Lac Seul, the remainder lying east of Vermillion Lakes. Much burn was in evidence over this latter area. The timber bordering Lac Seul, however, particularly on the eastern shore, appeared in many places to be of excellent quality and density. Burn again predominated north and west of Wapesi Bay.

(b) *Longlac.*—Four hundred and twenty-five square miles were sketched from this base, taking a total of twenty-five hours for completion. This does not include abandoned flights nor those made for transportation. The above area was located north of the Transcontinental from Jobrin to Grant. Burn and swamp predominated with generally poor timber.

(c) *Oba Lake.*—Operations commenced September 22nd and mapping was discontinued with the completion of the season's programme on October 18th. Considerable unproductive flying took place from this base, due to the uncertainty of weather conditions, and the necessity of completing the area in question.

Six hundred square miles were mapped in considerable detail, the waterways on the original maps being very poor. Forty-five hours constituted the total flying time, of which probably thirty-five were used in actual sketching.

2. *Forest Studies connected with Aerial Sketching:*

In conjunction with aerial sketch mapping, a programme of special forest studies was carried out under the direction of the sketching personnel. During the current season a total of thirteen specially selected plots were studied entailing the analysis of over 200 trees above stump height (1.5 feet from the ground); an additional 200 seedlings were analyzed for growth data below stump height.

Of the thirteen plots, three were located in the Sioux Lookout region and ten in the neighbourhood of Longlac. All of these represent variations of the northern coniferous forest and cover pure spruce and jack pine associations. The proportionally small number of plots studied at Sioux Lookout was due to (1) the difficulty of locating suitable plots within a reasonable working distance of the air base, and (2) the occurrence of a comparatively high fire hazard period which did not permit of observing personnel leaving the base, even when not actually flying. At Longlac better opportunities for this work were present; plots were closer to the camp and fire hazard was comparatively low.

Studies of selected plots included the following lines of information: (1) Stand tally down to 1 inch (including dead and "down"); (2) stem analysis of twenty trees at 8.15 foot intervals (above a 1.5 foot stump); (3) general forest description, including stand photographs; (4) collection of typical annual plants and shrubs. Plant collections included 170 typical specimens.

The importance of detailed local studies in developing a sketcher's ability to recognize and classify forest growths can hardly be overestimated. Work of a similar nature has always been recognized in the development of an aerial sketcher; it would seem that a certain amount is essential to maintain the abilities originally acquired.

If the sketcher is to improve, a systematic programme of forest studies primarily for his benefit should be maintained.

WESTERN PATROLS		PROTECTION											SURVEY					
		Fire Patrol											Suppression		Photography		Sketching	
		Days no flying base open required	Days flying	Flights	Hours	Miles	Area	Sq. miles per hr.	"D"	"ABC"	Total Fires % of	Flights	Hours	Base	Flights	Hours	Flights	Hours
Name of Base																		
Sioux Lookout.....	146	36	57	108-57	6,343	166,216	1,539	13	17	30	16.7	Sudbury.....	12	28-05				
Orient Bay.....	155	71	159	382-00	22,944	889,962	233	66	66	77	43.15	Temagami.....	19	22-50				
Pine Ridge.....	133	45	88	30-45	1,188	37,860	1,262	13	2	15	8.32	Como.....	4	13-15				
Fort Frances.....	146	26	36	65-50	4,698	232,854	3,582	8	8	16	8.93	Oba.....	6	23-30				
Kenora.....	136	87	96	202-28	11,737	420,144	2,079	2	39	41	22.9	Longlac.....		14	26-15			
Totals.....	716	446	270	790-00	46,910	1,747,036	2,211	47	132	179	100%	Sioux Lookout.....		24	70-00			
TOTALS.....													Totals.....	41	87-40	54	144-15	
EASTERN PATROLS																		
Sudbury.....	156	92	105	308-13	18,661	674,602	2,190	27	205	232	29.30							
Soo.....	136	53	43	175-57	10,325	295,800	1,690	11	57	68	8.57							
Temagami.....	122	72	61	126-40	8,664	246,673	1,957	11	10	21	2.64							
Bisco.....	125	86	39	142-34	7,915	292,394	2,059	2	4	6	0.75							
Como Lake.....	67	110	21	50-00	3,540	216,261	4,325		4	4	0.50							
Oba Lake.....	151	84	67	339-32	16,710	664,600	1,960	4	2	447	56.36							
Remi Lake.....	106	72	20	72-57	4,705	304,940	4,235	1	446	447	56.36							
Longlac.....	136	85	56	91-10	7,050	263,662	2,895	8	1	9	1.13							
Totals.....	999	657	336	1,307-03	77,570	2,958,932	2,264	64	729	793	100%			43	53-05			
Provincial Totals.....	1,715	1,103	606	2,097-03	124,480	4,707,968	2,245	111	861	972	.....			525	536-00			

\* Schedule of Fire Classification:

A. Fires—Settlers fires burning under permit.

B. Fires—Small fires in settled territory. Rangers attention required.

C. Fires—Small fires in hazardous surroundings. Considered small enough to be controlled by two men.

D. Fires—Large fires in hazardous surroundings requiring more than two men.

## IV.—REFORESTATION

*Provincial Forest Stations:*

- St. Williams (Norfolk County).
- Orono (Durham County).
- Midhurst (Simcoe County).

*Provincial Transplant Nurseries:*

- Sand Banks (Prince Edward County).
- Kemptville (Grenville County).

*County Forests:*

- Hendrie (Simcoe County).
- Vivian (York County).
- Northumberland (Northumberland and Durham Counties).
- Uxbridge (Ontario County).

*Private Forests.**Tree Planting:*

- Private Planting.
- Demonstration Plots.

*Seed Collecting:**Summary of Nursery Stock.**Summary of Tree Distribution.*

## ST. WILLIAMS NURSERY

Extension of improvement cuttings on natural woodland sites, characterized late fall and winter operations. In this connection it is felt that a continuance of such a policy tends to materially better the condition of the healthy trees that are left, since the removal of sickly and otherwise undesirable growth enhances the development of the superior species.

In order to maintain a permanent organization the executive field staff was retained the year round. Little difficulty is encountered in keeping these men employed during the winter, as, in addition to general work of a repairing and of a preparatory nature, there is always recourse to silvicultural work.

Specific reference may be made to the construction of 3,000 crates for tree disposal, seed extraction, and plantation management. In connection with this latter activity eleven of the older plantations totalling an area of 70 acres were thinned, with a resultant yield of 68.8 cords of wood which is being used on the premises as fuel. Nursery work commenced on the 29th March, nearly two weeks later than in the spring of 1925.

Sixty employees were added to the staff, making a total personnel of seventy-four. Twenty-six temporary men were taken on later in April to assist in the disposal of permanent planting stock, and the transplanting of a new crop, all of which must be executed within a curtailed period of time.

The lifting of nursery stock for distribution commenced in April. Although the frost was not out of the lower lying sections, it was possible to work



on the higher sandy knolls. In excess of 3,000,000 trees, comprising mainly conifers, were lifted and disposed of during the spring of 1925.

*Seeding:* With the exception of a few tentative beds of pine and spruce, and the necessary seeding of elm and soft maple in the spring, all tree seed was sown in late fall after danger of germination was past. Seeding for the year may be classified under two headings:

(a) Coniferous Seed Sown:

SPECIES:	No. of Beds	Total Seed Sown Pounds
White Pine.....	210	262½
Red Pine.....	680	587
Scotch Pine.....	40	25
Jack Pine.....	42	21
White Spruce.....	88	77
Norway Spruce.....	149	145¾
Japanese Larch.....	34	43½
White Cedar.....	34	29¾
Red Cedar.....	10	50
Tamarac.....	2	2
Totals.....	1,289	1,243½

(b) Hardwood Seed Sown:

SPECIES:	Total Amount of Seed Sown	
	Bushels	Pounds
Black Locust.....	...	36
Silver Maple.....	10	...
Elm.....	2	...
Red Oak.....	25	...
Butternut.....	8	...
Walnut.....	1,174	...
Hard Maple.....	6	...
Hickory.....	1	...
Black Cherry.....	...	133
White Ash.....	4	...
White Birch.....	...	6
Yellow Birch.....	...	8
Totals.....	1,230	183

*Nursery Lines:* Excellent progress attended the lining out of transplants in the spring of 1926, in that the total number of trees transplanted exceeded that of 1925 by nearly one million, the total number of all species being 4,524,900.

No transplants were lined out during the fall of 1926, as this practice has been definitely done away with, owing to excessive losses as a result of winter injury, and heaving of transplants in the spring.

Transplant distribution to the Provincial Forestry Station at Orono and Midhurst was relatively small as these nurseries are practically independent of other sources of seedling supply, since they are now in a position to grow most of their own stock.

TRANSPLANTS SHIPPED TO OTHER PROVINCIAL FORESTRY STATIONS

Place	Total
Orono.....	1,162,000
Midhurst.....	100,000
Kemptville.....	180,000
Bloomfield.....	112,000
	<u>1,554,000</u>

*Fertilizers:* As a direct result of consistent fertilizing it has been found possible to increase the annual output of planting material on the same area. Primarily the soils at the Norfolk Forestry Station were lacking in organic matter, and only by heavy manuring, and by ploughing down green crops has it been possible to arrive at the present degree of fertility. Each succeeding year, however, reveals an increased productivity in the nursery section. Barn-yard manure comprises the main fertilizer as it seems to fill the bill in the return to the soil of those constituents requisite to the development of good nursery stock. Commercial fertilizers and lime was used in 1926 rather more sparingly than in prior years, since most of the nursery compartments had already received a liberal application in 1925.

It must be understood that the growing of forest tree seedlings is not like farming. When a crop of trees is taken off there is nothing left to plough down and therefore it is necessary in the absence of crop rotations to renew the soil nutrients by direct applications of fertilizers.

FERTILIZERS APPLIED DURING 1926

	Totals
Manure.....	781 tons
Lime.....	4 tons
Rock Phosphate.....	350 lbs.
Acid Phosphate.....	3,400 lbs.
Dried Blood.....	1,550 lbs.

*Tree Seed:* On account of the poor seed crop of 1925, and the increased amount of seed that is being sown annually, there is a general shortage in storage at the present time.

SEED IN STORAGE AT ST. WILLIAMS

SPECIES:	Amount	
	Pounds	Bushels
White Pine.....	13	....
Red Pine.....	827½	....
Scotch Pine.....	78½	....
Jack Pine.....	nil	....
White Cedar.....	5	....
Red Cedar.....	3	....
White Spruce.....	2	....
Norway Spruce.....	401	....
Sitka Spruce.....	10	....
Balsam.....	67	....
Basswood.....	5	....
Red Oak (acorns).....		4
White Ash.....		3
Black Locust.....	30½	....
Totals.....	1,442½	7

*Addition to Property:* During 1926, the acquisition of the major portion of what are locally known as the Normandale Plains evidences a notable advancement in the life of the Norfolk Forestry Station. These plains have lain waste for decades, and the 1,500 acres now procured by the Crown will be developed, with the dual aim of reforesting and improving that section which has for years been an eye-sore and general drawback in the progress of the district. Added to that of the Headquarters property, the St. Williams Forestry Station now comprises a total area of 3,145 acres.

An auxiliary pumping station was erected to meet with the ever-increasing irrigation requisites. The machinery of the original station will be transferred to this new building, and in its place there is being installed an electrically

driven centrifugal pump capable of raising 10,000 gallons of water per hour. Underground water mains have been extended and very little further work is necessary to complete a system of irrigation that will provide water for every nursery compartment.

Another addition to property worthy of note and which marks a distinctive advancement relates to the installation of Hydro-Electric.

*Roads:* Aside from maintaining all woodland roads in a good condition a considerable amount of work was expended in the construction of main gravel roads throughout the nursery area. Thousands of tourists drive through our property each year, creating a condition which we consider warrants the building of possible driveways.

Two and one quarter miles of road, namely, part of the fifth concession, have been taken over by the Station. One-half of a mile of this road now gravelled, and otherwise improved, is considered a first-class highway.

Work in connection with road building commenced this fall on the Normandale property. Fifteen teams and twenty men are employed hauling gravel for the construction of the main road that is to pass through that section.

The Department is fortunate in possessing a fine gravel pit convenient to the road that is being built.

*Silviculture:* Twenty-five acres of woodland were subjected to improvement cutting. This area comprised a two storey forest made up of large black oak and a forty-year-old under forest of white oak, white ash, silver maple and scattered hickory. The black oak was converted into logs and fuel. On account of a surplus of fuel, very little clean cutting of the scrub oak type was done. It has in past years been our policy to clear those sections of the property on which inferior natural growth existed, and afterwards plant out superior species, but now, since the Normandale property has been acquired, there will be an outlet for our permanent planting stock, should there be a surplus, after spring shipments take place.

Only one new plantation was established in 1926. This comprised four acres of three-year-old European larch set out during late fall. It has been found inadvisable, as a general rule, to set out plantations in the fall, as there is a greater loss sustained than from spring planting.

A record of the total permanent planting effected throughout the year is herewith submitted.

PERMANENT PLANTING DURING 1926

Where Planted	Remarks	White Pine	Red Pine	Jack Pine	Poplar Cuttings	Willow Cuttings	European Larch.	Total
Normandale.....	Protective...	.....	.....	.....	42,000	2,000	.....	44,000
Plantation Roads..	".....	.....	.....	.....	19,000	.....	.....	19,000
Everett Flats.....	Propagation ..	.....	.....	.....	60,000	2,600	.....	62,600
Plantation No. 4	Refill.....	1,300	.....	.....	.....	.....	.....	1,300
" 46	".....	1,500	.....	.....	.....	.....	.....	1,500
" 48	".....	700	.....	.....	.....	.....	.....	700
" 50	".....	.....	.....	2,800	.....	.....	.....	2,800
" 51	".....	.....	790	.....	.....	.....	.....	790
" 52	".....	.....	460	.....	.....	.....	.....	460
" 53	".....	.....	.....	1,300	.....	.....	.....	1,300
" 54	".....	.....	1,200	.....	.....	.....	.....	1,200
" 57	New Planta- tion.....	.....	.....	.....	.....	.....	25,200	25,200
Totals.....	.....	3,500	2,450	4,100	121,000	4,600	25,200	160,850

*Investigation:* Growth studies of the various plantations were continued. Both height and D.B.H. measurements of sample plots were recorded, while two special experiments were established in an endeavour to arrive at the effect of thinnings upon the annual increment, with specific reference to white and red pine plantations.

*Protection (Disease and Insects):* Ninety per cent. of the total loss which occurs during the development of nursery stock to that size and age requisite for permanent planting is met with in the infant seedling stage. For the past four years investigations have been carried on in connection with seedling development with a view of arriving at the cause of this mortality and some way of combating it. Two men were employed solely on this work in 1926, and the results of their observations coupled with those of previous years, form a basis of control which seems to be working out most favourably. Although seed bed losses still exist, they are greatly minimized.

Losses of seedling and transplant stock accruing from cut worms, were rather more severe in 1926 than obtained in other years. There does not appear to be any means of control of this pest other than deep cultivation, and the adoption of a system of crop rotation. Heavy manuring first prior to seedling production appears to aggravate matters and create a soil condition in which the insects are most active.

Weevil injury continues to grow less, while no evidence of the White Pine Blister Rust was found. Preventive measures are, however, being consistently carried on, since it is felt that it is imperative that disease and insect factors be eliminated at least in the immediate vicinity of the nursery's productive area.

#### NURSERY STOCK FOR 1927 DISTRIBUTION

CONIFERS:	Number
White Pine.....	690,000
Red Pine.....	1,460,000
Scotch Pine.....	900,000
Jack Pine.....	510,000
White Spruce.....	190,000
Norway Spruce.....	300,000
White Cedar.....	410,000
European Larch.....	47,000
Balsam.....	40,000
Totals.....	4,547,000
HARDWOODS:	Number
White Ash.....	68,000
White Birch.....	5,500
Yellow Birch.....	6,500
Beech.....	2,100
Sweet Chestnut.....	10,000
American Elm.....	117,000
Honey Locust.....	3,900
Manitoba Maple.....	3,500
Soft Maple.....	82,000
Hard Maple.....	9,000
Red Oak.....	38,000
Rooted Poplar.....	300
Poplar Cuttings.....	300,000
White Walnut.....	1,200
Black Walnut.....	50,000
Rooted Willow.....	500
Willow Cuttings.....	5,000
Totals.....	702,500



The foregoing represents the total of stock that is available for permanent disposal in the spring of 1927. Other nursery stock in various stages of development totals 18,363,000 trees.

### ORONO NURSERY

The past year has been exceptionally unfavourable for nursery operations. Light snowfall and high winds during the winter took a heavy toll in the transplant beds. The growth period in the spring opened with a severe drought which resulted in a very high mortality in the sprouting seed beds and in the spring transplant stock. This was followed by a season of unusually heavy precipitation and low temperatures which retarded growth throughout the summer.

*Seeding:* The absence of irrigation facilities again proved a serious handicap to seed-bed operations, as the drought in the early part of the season reached its climax just as the seedlings were appearing above ground. The loss in seed-bed stock was, therefore, unduly high.

During the year a total of 400 coniferous seed-beds were set out and 274 bushels of hardwood seed sown as follows:

#### SPRING SOWING OF CONIFEROUS BEDS

SPECIES:	Number of Beds Sown	Amount	
		Pounds	Ounces
White Cedar.....	10	7	8
Jack Pine.....	10	5	10
White Pine.....	10	15	..
Norway Spruce.....	10	12	8
White Spruce.....	10	10	..
Totals.....	50	50	10

#### FALL SOWING OF CONIFEROUS BEDS

SPECIES:	Number of Beds Sown	Amount	
		Pounds	Ounces
White Cedar.....	20	15	..
Hemlock.....	10	12	8
Jack Pine.....	30	16	14
Red Pine.....	90	67	8
Scotch Pine.....	60	37	8
White Pine.....	90	135	..
Norway Spruce.....	25	31	4
White Spruce.....	25	25	..
Totals.....	350	340	10

In addition to the above coniferous seed, the following hardwood seed was sown:

SPECIES:	Bushels
White Ash.....	10
White Elm.....	10
Hard Maple.....	6
Red Maple.....	18
Silver Maple.....	10
Red Oak.....	20
Walnut.....	200
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	274

*Transplanting:* During the year 1,412,000 conifers and 137,000 hardwoods were transplanted'

SPRING TRANSPLANTING OF CONIFERS

SPECIES:	Seedlings Grown at	Number of Seedlings
European Larch.....	St. Williams.....	48,000
Jack Pine.....	".....	172,000
Red Pine.....	".....	370,000
Scotch Pine.....	".....	124,000
Scotch Pine.....	Orono.....	272,000
Norway Spruce.....	St. Williams.....	36,000
White Spruce.....	".....	60,000
		1,082,000

FALL TRANSPLANTING OF CONIFERS

SPECIES:	Seedlings Grown at	Number of Seedlings
Jack Pine.....	St. Williams.....	25,000
Red Pine.....	".....	50,000
Scotch Pine.....	".....	175,000
Norway Spruce.....	".....	30,000
White Spruce.....	".....	50,000
		330,000

SPRING TRANSPLANTING OF HARDWOODS

SPECIES:	Number of Seedlings	
White Ash.....	5,000	
White Elm.....	40,000	
Silver Maple.....	80,000	
Hard Maple.....	12,000	
		137,000

*Fertilizers:* Green manures were resorted to extensively, crops of fall rye and buckwheat being ploughed under on all land not actually in use for nursery operations. In addition, the following fertilizers, other than green manures, were applied during the year:

Manure.....	115 tons
Dried Blood.....	250 lbs.
Acid Phosphate.....	300 lbs.
Sulphate of Ammonia.....	100 lbs.
Muriate of Potash.....	200 lbs.

*Demonstration Plantations:* Thirteen and one-half acres were planted permanently for demonstration purposes. In the southern section of the nursery the plantations were increased by six and three-quarters acres. In the northern part, six and three-quarter acres of hillside forming the east side of the main nursery road were planted to form panels of various species. This road is used extensively by visitors and an attempt was made to concentrate into this area as many types of plantation as possible, for purposes of ready comparison by the general public.

## PLANTATIONS IN SOUTH SECTION

SPECIES:	Number of trees
Red, White, Scotch, Jack Pine.....	1,615
Red and White Pine.....	4,840
Silver Maple and White Ash.....	905
Walnut and Butternut.....	810
	8,170

## PLANTATIONS IN NORTH SECTION

SPECIES:	Number of trees
White Ash.....	605
Silver Maple.....	1,210
Red Maple.....	1,210
Scotch and White Pine.....	910
Red and White Pine.....	910
European Larch.....	605
Walnut and Butternut.....	1,210
All species.....	1,515
	8,175

An addition of 2.5 acres was made to the hardwood plantation in the north-west corner of the property. This addition consisted of alternate rows of white ash, white elm and red maple—one-year stock—a total of 3,025 trees.

*Buildings:* Building operations were confined to the construction of a double garage 20 feet by 20 feet, of cobble stones and frame construction and of the cottage roof type. This building was located immediately in the rear of the headquarters house.

The roof of the barn which was on the property when acquired was re-shingled.

*Roads:* The main drive through the nursery was extended below the fifth concession in order to render the plantations in the south section easily accessible. Nursery roads were laid out in this section and graded in order to facilitate operations.

*Publicity:* This year, in pursuance of the policy adopted in 1923, exhibits were placed at four fairs. These were: Peterborough, in Peterborough County; Lindsay, in Victoria County; Markham, in York County; and Orono, in Durham County. The fairs were of five, four, two and one days' duration, respectively.

At Peterborough a number of transparencies and an automatic motion picture machine were added to the exhibit, doing much to enhance its value. At Markham and Orono an automatic balopticon was used in place of the transparencies and the motion picture machine. This also proved of great display value.

Owing to the very wet weather, which rendered practically all fairs a failure this year, the immediate results of the exhibit were not as apparent as in former years. The farmers were tied to the land by a late harvest and a wet fall. At the four fairs visited, there was rain on three days of the five at Peterborough, two of the four at Lindsay, and on the one day at Orono.

In addition to exhibiting at the fall fairs, we co-operated with the Durham County Representative of the Department of Agriculture by giving lectures on reforestation and forestry questions generally, at the Agricultural Short Course, held at Orono during the winter. A small exhibit with an appropriate card was used to embellish the Durham and Northumberland Counties exhibit in the Department of Agricultural section at the Canadian National Exhibition, also as a result of this co-operation.

## NURSERY STOCK ON HAND FOR DISTRIBUTION, 1927

CONIFERS:	Number
White Cedar.....	15,000
European Larch.....	15,000
Jack Pine.....	43,100
Red Pine.....	7,500
Scotch Pine.....	70,000
White Pine.....	255,000
Norway Spruce.....	30,000
White Spruce.....	165,000
Red Cedar.....	900
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	601,500
 HARDWOODS:	
White Ash.....	20,000
White Birch.....	4,000
Yellow Birch.....	1,500
Elm.....	220,000
Silver Maple.....	140,000
Sugar Maple.....	6,500
Red Oak.....	15,000
Walnut.....	1,970
Poplar.....	30,000
Willow.....	25,000
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	463,970

Other nursery stock in various stages of development totals 5,866,400.

## MIDHURST NURSERY

*Seed Beds:* The seed beds were quite a success during the past season. The germination was good, and the loss during the summer was comparatively low. There was a total of 429 for the season 1926.

## (a) CONIFEROUS SEED BEEDS:

Species	Sowed Fall 1925	Sowed Spring 1926	Sowed Fall 1926
White Pine.....	102	18	44
Red Pine.....	122	27	117
Jack Pine.....	10	..	..
Scotch Pine.....	54	2	42
White Spruce.....	21	..	9
Norway Spruce.....	..	25	37
White Cedar.....	20	..	9
Hemlock.....	8	..	6
Red Cedar.....	20	..	..
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	357	72	264

## (b) HARDWOOD SEED SOWN:

Species	Number of Bushels
Walnut.....	259
Butternut.....	23
White Elm.....	5
Silver Maple.....	9
Sugar Maple.....	9
Black Cherry.....	15
Yellow Birch.....	11½
Red Oak.....	45¾
Basswood.....	1
Hickory.....	1½
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	369¾



*Nursery Lines:* The following seedlings were lined out during the season of 1926. All, except white spruce, were lifted from Midhurst beds.

SPECIES:	Spring	Fall
White Pine.....	28,000	400,000
Red Pine.....	598,000	190,000
Scotch Pine.....	802,000	.....
Jack Pine.....	90,000	.....
White Spruce.....	66,500	.....
White Cedar.....	530,000	.....
Red Cedar.....	2,000	.....
Balsam.....	25,600	.....
	2,142,100	590,000
Total for season.....		2,732,100

*Fertilizers:* The nursery ground is being built up by using manure, clay, black muck from swamp, and ploughing under cover crops of sweet clover, rye and vetch.

An experiment was made this year with muck on ground that was put into nursery lines in spring of 1926. The plants on strip where muck was put on during winter were healthier and larger. The experiment showed quite conclusively that the muck is very beneficial to the soil. The same experiment is being tried with clay next spring. A light dressing of clay is put on the seed-bed ground and also on other land that is very light. Bone meal is put on the seed-beds when they are made up.

*Buildings:* Two hen houses and a small, open shed for waggons, were built this year.

*Roads:* The roads on property are being gradually graded up and gravelled

*Survey:* Strip surveys have been made of woodlots. A large scale map is being made, and all the information gained will be tabulated.

*Silviculture:* There is a wide variety of woodlots on the Forest Station property, and the management of these is going to be one of the most interesting parts of its development. These woodlots are being gradually brought under management. Last winter 10,000 board feet were sawed into lumber, and 200 cords of wood were sold in the neighbourhood, besides the wood used at Station. Selection cutting was practised; all diseased, ill-formed and weed trees were taken out. Burning and lopping was practised in brush disposal.

During November and December of 1926 a considerable area of swamp has been cleaned out, and poles have been taken out to be worked up into seed-bed frames.

There is considerable poplar (*Populus grandidentata*) in varying sizes from sapling to trees 15 inches D.B.H. During the winter of 1925-26 it was observed that a great number were being attacked by a fungus. A specimen was sent to Botany Department at Toronto, and it was identified as poplar canker (*Hypoxylon pruinaum*). It is very prevalent, attacking trees up to 10 inches D.B.H. It is a very serious matter as poplar has come in very thickly all through this section and if it is destroyed there will not be much wood left.

Three new plantations were established in fall of 1926, planting up an area of thirty-five acres. One plantation is especially interesting, as two-year-old red pine seedlings were used for planting.

*Landscape Work:* A large number of hardwoods—basswood, white birch, red oak—were moved in the fall of 1926 for avenues and landscape work around the dam and site for superintendent's residence. Twenty-five trees were moved in early winter with ball of frozen earth.

*Publicity:* Eleven fall fairs were visited with an exhibit. At most fairs there was a marked interest shown, and many prospective planters were given literature and application forms.

*Community Centre:* The Forest Station is becoming the local community centre for a large section of country. There is a fine athletic field and an open-air skating rink. Both the athletic field and rink are serving a need in the neighbourhood. On this account the immediate community appreciates the Forest Station more than they otherwise would.

#### NURSERY STOCK FOR 1927 DISTRIBUTION

CONIFERS:	Number
White Pine.....	60,000
Red Pine.....	445,000
Scotch Pine.....	663,000
Jack Pine.....	70,000
White Spruce.....	19,000
Norway Spruce.....	12,000
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	1,269,000
 HARDWOODS:	
White Elm.....	18,000
Silver Maple.....	18,600
White Ash.....	21,700
Red Oak.....	19,890
Sugar Maple.....	1,975
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	80,165

Other trees in various stages of growth are as follows: 8,957,852.

### TRANSPLANT NURSERIES

#### SAND BANKS

Planting work at the Sand Banks this year consisted of setting out surplus stock on the more favourable areas. The work of planting rooted poplars was continued on a limited scale and experimental work of sowing sweet clover under brush was found successful.

The number of trees planted permanently at the Sand Banks was eight thousand.

#### STOCK ON HAND FOR 1927 DISTRIBUTION

	Number
White Pine.....	600
Scotch Pine.....	20,300
Jack Pine.....	24,000
White Spruce.....	23,000
White Cedar.....	7,650
White Ash.....	18,000
Soft Maple.....	2,300
Miscellaneous hardwoods.....	4,400
	<hr/>
	100,250
Other trees in various stages of growth number.....	98,795
	<hr/>
Grand total.....	199,045

#### KEMPTVILLE

Trees were distributed locally from this nursery as last year, and several thousand were shipped by rail. The growing demand for trees in this section of the province will soon necessitate the enlargement of nursery facilities.

## STOCK ON HAND FOR 1927 DISTRIBUTION

	Number
White Pine.....	12,400
Red Pine.....	10,600
White Spruce.....	4,000
Norway Spruce.....	2,500
Cedar.....	3,000
Soft Maple.....	2,000
	<hr/>
	34,500
Other trees in various stages of growth number.....	44,500
	<hr/>
Grand total.....	79,000

## COUNTY FORESTS

## HENDRIE

Seven hundred and seventy-five acres of the one thousand acre block has been planted. There are fifty acres of open land to plant and the remainder of the block is covered with second growth poplar, and a small area of swamp. All plantations are doing well.

Fire roads were cultivated during summer, keeping weeds and grass down. A veranda was put on back of foreman's house.

Sixty-five acres of new plantation were planted in the spring. This plantation is especially interesting as stock used was white pine (1-2) and two-year-old red pine seedlings. The loss in this plantation during summer was: white pine, 5 per cent.; red pine, 10 per cent. The cost for planting, including furrowing, hauling, supervision and planting was \$5.02 per acre.

The following trees were planted during season:—

Red Pine.....	74,000
White Pine.....	143,000
Jack Pine.....	6,000
Scotch Pine.....	9,000
	<hr/>
	232,000

## VIVIAN

Trees planted were as follows:—

Red Pine.....	29,000
White Pine.....	44,000
Scotch Pine.....	50,000
Jack Pine.....	60,000
Poplar.....	31,000
	<hr/>
	214,000

During the year 630 rods of rail fence was built and 200 rods of wire fence. One mile of fire line was cut through wooded areas and two and one-half acres of woodland was improved.

During the summer two fires occurred on grass land adjacent to the forest property. The first, which occurred in April, burned 125 acres, the second in July, 150 acres. By taking on extra help for a few days these fires were controlled and kept off the property.

## NORTHUMBERLAND

During the spring season the following trees were planted:—

White Pine.....	47,000
Scotch Pine.....	25,000
Red Pine.....	25,000
Jack Pine.....	53,000
Elm.....	12,025
Ash.....	12,000
Soft Maple.....	12,025
	<hr/>
	186,050

During the summer one mile of fire line was stumped and cultivated, and one and one-half miles of fence erected.

As this property is situated in a well known berry-picking area there is considerable danger of fire during berry season. This necessitates additional patrolling. One fire occurred this year, just off the forest property, but was quickly controlled.

## UXBRIDGE

The larger portion of this forest had been acquired before planting time in the spring and a permanent foreman was placed in charge, and commenced his duties at that time.

Trees planted were as follows:—

Scotch Pine.....	82,000
White Pine.....	10,000
Red Pine.....	10,000
Jack Pine.....	20,000
	<hr/>
	122,000

During the summer the property was improved by the erection of fences and the marking off of fire lines. One mile, 220 rods of fencing was built and 430 rods of fire line partly completed.

## PRIVATE FORESTS

## OSLER

The following trees were planted:—

Scotch Pine.....	100,000
Elm.....	10,000
Ash.....	10,000
Walnut.....	300
Butternut.....	300
Soft Maple.....	43,000
	<hr/>
	163,600

## WILLIAMS

The following trees were planted:—

White Pine.....	3,000
Red Pine.....	25,000
White Spruce.....	2,000
	<hr/>
	30,000



## MULOCK

The following trees were planted:—

Red Pine.....	5,000
White Pine.....	15,000
Scotch Pine.....	40,000
Walnut.....	2,000
	<hr/>
	62,000

## TREE PLANTING

## PRIVATE PLANTING

This year 2,945 persons received trees for private planting. A total of 2,790,549 trees was distributed for this purpose.

## DEMONSTRATION PLOTS

New plots established:—

Park Head.....	White Pine.....	580
	Scotch Pine.....	580
	White Spruce.....	250
	Hard Maple.....	580
	Soft Maple.....	650
	Walnut.....	20
	Butternut.....	20
	Chestnut.....	20
Manvers.....	Scotch Pine.....	3,000
	Jack Pine.....	3,000
	Poplar.....	15,000
Uxbridge.....	Scotch Pine.....	2,000
	Jack Pine.....	3,000
Windham.....	White Pine.....	10,000
	Scotch Pine.....	15,000

Additions to plots previously established:—

Albemarle West...	Scotch Pine.....	4,000
Beeton.....	Scotch Pine.....	2,000
	Cedar.....	3,000
	Soft Maple.....	2,000
	Elm.....	2,000
Camp Borden....	Scotch Pine.....	87,500
	Red Pine.....	3,000
	White Pine.....	13,000
	Jack Pine.....	62,500
Colborne.....	Scotch Pine.....	1,000
Darlington.....	Red Oak.....	1,000
	Scotch Pine.....	1,000
Elizabethtown...	Scotch Pine.....	1,000
Guelph.....	White Pine.....	5,000
	Scotch Pine.....	9,000
	White Spruce.....	1,000
	Soft Maple.....	500
Hamilton Parks...	White Pine.....	2,000
	Scotch Pine.....	8,000
	Elm.....	500
	Soft Maple.....	2,000
Mono.....	White Pine.....	15,000
	Scotch Pine.....	15,000
Mount Hope....	White Spruce.....	400
	Elm.....	300
	White Ash.....	400
	Walnut.....	400
Norfolk County...	White Pine.....	35,500
	Red Pine.....	20,500
	Scotch Pine.....	16,500
	Jack Pine.....	10,000
	Carolina Poplar.....	13,000
Waterloo.....	Scotch Pine.....	1,000

## TREE SEED

The following seed was collected during the year:—

Species	Bushels
White Pine cones.....	897 3/8
Red Pine cones.....	3,998 3/8
White Spruce cones.....	428 5/8
Scotch Pine cones.....	119 2/8
Jack Pine cones.....	144 2/8
Red Oak.....	130 1/8
Cedar cones.....	70 3/8
Sugar Maple.....	9 5/8
Butternut.....	58 6/8
Walnut.....	214
Basswood.....	5 6/8
White Ash.....	86 3/8
Norway Spruce cones.....	174 3/8
Hemlock cones.....	52 7/8
Black Cherry.....	65 5/8
Yellow Birch.....	7
Hickory.....	4/8
Tamarack cones.....	5/8
Balsam cones.....	13 7/8
Larch.....	2/8
Red Cedar cones.....	7/8
White Birch.....	2 2/8
Black Locust.....	30 lbs.
Soft Maple.....	40 bush.
Elm.....	22 1/4 "

## SUMMARY OF NURSERY STOCK FOR PLANTING, 1927

NURSERY	Conifers	Hardwoods	Totals
St. Williams.....	4,547,000	702,500	5,249,500
Orono.....	601,500	463,970	1,065,470
Midhurst.....	1,269,000	80,165	1,349,165
Sand Banks.....	81,550	18,700	100,250
Kemptville.....	32,500	2,000	34,500
Totals.....	6,531,550	1,267,335	7,798,885

## SUMMARY OF NURSERY STOCK IN VARIOUS STAGES OF GROWTH

Nursery	Totals
St. Williams.....	18,363,000
Orono.....	5,866,400
Midhurst.....	8,957,852
Sand Banks.....	98,795
Kemptville.....	44,500
Total.....	33,330,547

## SUMMARY OF TREES PLANTED PERMANENTLY

PLACE	Conifers	Hardwoods	Cuttings	Totals
Private planting (reforestation and windbreaks).....	2,291,764	400,707	98,078	2,790,549
Demonstration Plots.....	375,260	21,890	28,000	425,150
Northumberland Forest.....	125,025	37,550	.....	162,575
Vivian Forest.....	213,025	50	40,000	253,075
Hendrie Forest.....	252,000	.....	.....	252,000
Uxbridge Forest.....	140,000	.....	.....	140,000
Private Forests.....	130,000	63,600	.....	193,600
Northern Districts.....	117,200	100	.....	117,300
St. Williams.....	46,300	.....	125,600	171,900
Orono.....	3,400	2,850	.....	6,250
Midhurst.....	75,000	4,670	.....	79,670
Sand Banks.....	.....	8,000	.....	8,000
Totals.....	3,768,974	539,417	291,678	4,600,069

## V.—FOREST SURVEYS

*Area:*

Consistent with the policy of the Ontario Forestry Branch to take stock of the forest resources of the province and to estimate the quantities of standing timber on areas prior to sales, the Forest Survey programme was extended in 1926 by the examination of approximately 3,420 square miles. Of this area 1,200 square miles were east of the Longlac pulp limit and south of the Canadian National railway or more definitely the country drained by the White Otter and Pic rivers.

The other area 2,220 square miles were in six individual blocks north and south from Sioux Lookout on the Canadian National railway. Five of these blocks are directly tributary to the English river. One is indirectly tributary, draining to Sturgeon lake and Sturgeon river. The six blocks are:—

- A. Immediately south of Sioux Lookout, 766 square miles.
- B. East from the above and east from the English River and north from Pine lake, 200 square miles.
- C. From the north shore of Sturgeon lake to the south boundary of timber berth Z B and north from timber berth Z B, a triangular area approximately four miles wide on the west and joining with timber berth Z B on the east, a total area of 170 square miles.
- D. North of the railway grant block 10 to Lac Seul and the Vermillion river, 290 square miles.
- E and F. East and west from the northeast arm of Lac Seul, 802 square miles.

*Field Work:*

The ground work consisted in running lines as far as practical at one-half mile intervals to determine the composition of the stand and the amount of standing timber. Eight men were employed on the Longlac area and sixteen on the English river areas. Work commenced June 2 and was completed September 25.

In addition to the above programme field work was continued to October 28. An intensive cruise of Bruton township, Haliburton county, was required, and seven men were employed three weeks securing the information.

Aerial sketch maps are prepared covering both the Longlac and English river areas. During the season preliminary reports and estimates were submitted for blocks A, B, C, D, the other areas being left to be completed during the winter.

*Investigative Work:*

By the end of 1926, 77,025 square miles have been covered by forest surveys. From the results of these surveys it became apparent that definite forest regions existed within the northern part of the province and that these exhibited distinct forest features, in composition of the stands and volume production, to those areas adjacent. With the boundaries of the different regions delimited it naturally followed that a most valuable piece of investigative work could now be carried on in studying the forest growth conditions within each region, *i.e.*, first, to determine the different sites and the percentage of the total area occupied by each; and, secondly, to ascertain the volume growth by species on each site.

The practical application of this investigation will decide the rate of growth under existing natural conditions; the length of time for a stand to reach commercial maturity; and, finally, the amount of wood that may be cut annually in perpetuity without depleting the forest capital.

With the above objective in mind the party working east of Longlac in the White Otter and Pic River area were, in addition to their regular survey programme, able to identify the north and south boundaries of two regions and within these regions determine the percentage of the area in the different sites. Having done this, growth study work on representative plots was carried on in each site condition and the volume production and life history of the stands were determined at 10 year intervals from the time of their establishment. With this data worked up the amount of wood produced annually in the two regions mentioned is known and this amount should correspond to the annual cut that would be advisable. In the event of fire or other damages the quantity lost would have to be deducted from the annual cut.

Were this class of investigative work carried on over a period of years in conjunction with the regular survey programme and covering generally the forested area of the province, it would not only serve as a reliable basis for regulating the annual cut but would also serve in valuating immature stands and provide for the determination of a proper rate of expenditure for fire protection. This latter result would also have a direct benefit for pulp and paper companies for predicting when such immature stands may be cut and what yield might be expected.









## LETTER OF TRANSMISSION

TO HIS HONOUR W. D. ROSS,

*Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Thirty-sixth Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

CHAS. MCCREA,

*Minister of Mines.*

Department of Mines,  
Toronto, 1927.



## INTRODUCTORY LETTER

TO THE HONOURABLE CHAS. MCCREA,  
*Minister of Mines.*

SIR,—I beg to submit to you herewith the Thirty-sixth Annual Report of the Department of Mines, published in four parts, as follows:—

PART 1	PAGE
Introductory Letter, by Thos. W. Gibson.....	ii
Statistical Review of Ontario's Mineral Industry in 1926, by W. R. Rogers and H. C. Young.....	1-68
Classes for Prospectors, 1926-27, by W. L. Goodwin.....	69-70
Mining Accidents in 1926, by T. F. Sutherland, G. E. Cole, D. G. Sinclair, J. G. McMillan, and A. R. Webster.....	71-74
Mines of Ontario in 1926, by T. F. Sutherland, J. G. McMillan, D. G. Sinclair, G. E. Cole, and A. R. Webster.....	75-178
PART 2	
Michipicoten Gold Area, District of Algoma, by T. L. Gledhill.....	1-49
Goudreau-Lochalsh Gold Area, District of Algoma, by T. L. Gledhill.....	50-86
Shiningtree Silver Area, District of Timiskaming, by Geo. B. Langford.....	87-99
Wasapika Section, West Shiningtree Area, District of Sudbury, by Geo. B. Langford..	100-104
PART 3	
Geology of the Basin of Red Lake, District of Kenora (Patricia Portion), by E. L. Bruce and J. E. Hawley.....	1-72
Gammon River Area and Rickaby Lake Schist Belt, District of Kenora (Patricia Portion), by Geoffrey Gilbert.....	73-84
Woman and Narrow Lakes Area, District of Kenora (Patricia Portion), by J. W. Greig	85-110
PART 4	
Natural Gas in 1926, by R. B. Harkness.....	1-27
Petroleum in 1926, by R. B. Harkness.....	28-34

Only Part 1 is bound with the Sessional Papers of the Legislature. All parts are available on application to the Department.

I have the honour to be, Sir,

Your obedient servant,

THOS. W. GIBSON,

*Deputy Minister of Mines.*

DEPARTMENT OF MINES,  
Toronto, 1927.



PROVINCE OF ONTARIO  
DEPARTMENT OF MINES

HON. CHAS. MCCREA, *Minister of Mines*

THOS. W. GIBSON, *Deputy Minister*

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THIRTY-SIXTH ANNUAL REPORT  
OF THE  
**ONTARIO DEPARTMENT OF MINES**  
BEING  
VOL. XXXVI, PART I, 1927

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CONTENTS

Statistical Review of Ontario's Mineral Industry in 1926	-	1-68
Classes for Prospectors	- - - - -	69-70
Mining Accidents in Ontario, 1926	- - - - -	71-74
Mines of Ontario in 1926	- - - - -	75-178

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1928



# CONTENTS

## Vol. XXXVI, Part I

	PAGE		PAGE
Letter of Transmission .....	i	Non-Metallic Minerals .....	31
Introductory Letter .....	ii	Abrasives .....	31
<b>STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1926</b>			
Introduction .....	1	Actinolite .....	31
Table I—Summary of Mineral Statistics of Ontario for 1926 .....	2	Asbestos .....	31
Table II—Value of Mineral Production, 1922-26 .....	3	Barite (Barytes) .....	31
Table III—Total Mineral Production of Ontario .....	4	Feldspar .....	32
Gold .....	5	Fluorspar .....	33
Table IV—Ontario's Gold Production, 1926 .....	6	Graphite .....	33
Producing Gold Mines, 1926 .....	7	Gypsum .....	33
Development .....	8	Iron Pyrites .....	34
Royal Mint, Ottawa .....	8	Mica .....	34
World Output .....	9	Mineral Waters .....	35
Table V—Total Gold Production of Ontario .....	10	Natural Gas .....	36
Prospecting Activity .....	10	Peat .....	36
Table VI—Value of Total Production by Mines of the Porcupine Area .....	12	Petroleum .....	36
Table VII—Value of Total Production by Mines of the Kirkland Lake Area .....	13	Crude Petroleum and Refinery Statistics .....	37
Table VIII—Dividends and Bonuses Paid by Gold Mining Companies .....	14	Petroleum and Refined Products Imported .....	39
Table IX—Yearly Dividends and Bonuses Paid by Gold Mines .....	15	Quartzite, Quartz and Silica Brick .....	39
Silver-Cobalt .....	16	Salt .....	40
Silver Production, 1925-26 .....	16	Talc and Soapstone .....	41
Table X—Total Shipments from Silver Mines, 1904-26 .....	17	Structural Materials and Clay Products .....	42
Table XI—Silver Shipments by Camps Refineries .....	18	General Remarks .....	42
Table XII—Operations of Silver- Cobalt Refineries in 1926 .....	19	Cement .....	43
Table XIII—Dividends and Bonuses Paid by Silver Mining Companies to December 3, 1926 .....	20	Lime .....	44
Silver Producers in 1926 .....	22	Sand-Lime Brick .....	45
Nickel, Copper and Platinum Metals .....	23	Sand and Gravel .....	46
Table XIV—Nickel-Copper Mining and Smelting, 1922-26 .....	24	Stone .....	49
Table XV—Total Dividends Paid by Nickel Companies .....	24	Clay Products .....	52
Table XVI—Nickel-Copper Refining, 1926 .....	25	Mining Company Incorporations .....	56
Table XVII—Precious Metals Re- covered, 1922-26 .....	25	Mining Revenue .....	60
Chart Showing Commercial Distribu- tion of Refined Nickel .....	26	Departmental Correspondence .....	63
Sulphuric Acid .....	26	Temiskaming Testing Laboratories .....	63
Iron Ore, Pig Iron, Steel and Coke .....	27	Provincial Assay Office .....	64
Table XVIII—Iron and Steel Statis- tics, 1922-26 .....	28	Diamond-Drilling .....	67
Steel .....	28	Diamonds .....	67
Coke .....	29	Development .....	67
The Coking Industry in Ontario, 1926 .....	29	<b>CLASSES FOR PROSPECTORS</b>	
Domestic Gas Producers in Ontario, 1926 .....	30	Introduction .....	69
Lead and Zinc .....	30	Attendance .....	70
		<b>MINING ACCIDENTS IN 1926</b>	
		Accidents during 1926 .....	71
		Fatal Accidents .....	71
		Infection .....	73
		Accidents from Explosives .....	73
		Prosecutions .....	74
		<b>MINES OF ONTARIO IN 1926</b>	
		Mines and Metallurgical Works (in- spected, 1926) .....	75
		Quarries (inspected, 1926) .....	81
		Clay Pits (inspected, 1926) .....	84
		Asbestos .....	86
		Porcupine Asbestos Corporation, Lim- ited .....	86
		China Clay .....	87
		Hudson-Mattagami Exploration and Mining Co., Ltd. ....	87
		Coal (Anthraxolite) .....	87
		British-Colonial Coal Mines of Can- ada, Ltd. ....	87
		Hudson-Mattagami Exploration and Mining Co., Ltd. ....	87



## Contents

	PAGE		PAGE
Copper.....	88	Gypsum.....	142
Amity Copper Gold Mines, Ltd.....	88	Ontario Gypsum Co., Ltd.....	142
Potter Doal Mines, Ltd.....	88	Lead.....	142
Dolomite.....	89	George Heck.....	142
Crystallite Stone Products Co.....	89	Kingdon Mining, Smelting and Manu- facturing Co.....	142
Feldspar.....	89	Lead and Zinc.....	143
Bathurst Feldspar Mines, Ltd.....	89	North American Lead and Refining Co., Ltd.....	143
T. H. Craig.....	89	Treadwell Yukon Co., Ltd.....	144
J. T. Feril.....	89	Mica.....	145
Genesee Feldspar Co.....	89	Loughborough Mining Co., Ltd.....	145
Rock Products Co.....	90	Nickel and Copper.....	145
Verona Quarries, Inc.....	90	International Nickel Co., Inc.....	145
Gold.....	90	Creighton Mine.....	149
Ankerite Gold Mines, Ltd.....	90	Frood Mine.....	149
Argonaut Consolidated Mines, Ltd.....	91	Copper Cliff Smelter.....	149
Barry Hollinger Gold Mines, Ltd.....	91	Mond Nickel Co., Ltd.....	150
Bennett Mining Co., Ltd.....	92	Coniston Smelters and Plants.....	150
Blue Quartz Gold Mines, Ltd.....	92	Frood Extension Mine.....	150
British Canadian Mines, Ltd.....	93	Garson Mine.....	150
Canadian Associated Goldfields, Ltd.....	93	Levack Mine.....	151
Champion Gold Mines, Ltd.....	93	Worthington Mine.....	151
Coniaurum Mines, Ltd.....	93	Silver.....	151
Conroyal Mines, Ltd.....	96	Beaver Auxiliary Mines, Ltd.....	151
Consolidated West Dome Lake Mines, Ltd.....	97	Bellelun Silver Mines, Ltd.....	151
Cooper Gold Mines, Ltd.....	99	Blair Gowganda Silver Mines, Ltd.....	151
Crown Reserve Consolidated Mines, Ltd.....	100	Canadian Lorrain Silver Mines, Ltd.....	152
De Santis Development Co., Ltd.....	101	Capitol Silver Mines, Ltd.....	152
Dome Mines, Ltd.....	101	Casey Mountain Operating Syndicate, Ltd.....	153
Four Nations Reserve Mining Co., Inc.....	105	Castle-Trethewey Mines, Ltd.....	153
Gold Hill Mines, Ltd.....	106	Cobalt-Argyros Mines, Ltd.....	155
Gosselin Syndicate.....	106	Cobalt Contact Mines, Ltd.....	155
Goudreau Gold Mines Co., Ltd.....	106	Cobalt Twentieth Century Mining Co., Ltd.....	156
Harkness Hays Gold Mining Co., Ltd.....	107	Coleroy Gowganda Mines, Ltd.....	156
Hewitt Mining Co., Ltd.....	107	Coniagas Mines, Ltd.....	156
Hill Top Gold Mines, Ltd.....	107	The Coniagas Reduction Co., Ltd.....	157
Hollinger Consolidated Gold Mines, Ltd.....	108	Enright Mining Co., Ltd.....	158
Kirkland Hunton Mines, Ltd.....	114	Louis Fenning.....	158
Kirkland Lake Gold Mining Co., Ltd.....	115	Friday Mines, Ltd.....	159
Kirkland Rand, Ltd.....	116	Genesee Mining Co., Ltd.....	159
Kirkland Townsite Gold Mines, Ltd.....	116	Gowganda-Duggan Silver Mines, Ltd.....	159
Lake Shore Mines, Ltd.....	117	Gowganda Keora Silver Mines, Ltd.....	159
Macassa Mines, Ltd.....	118	Keeley Silver Mines, Ltd.....	160
McIntyre-Porcupine Mines, Ltd.....	119	Kerr Lake Mines, Ltd.....	161
McMaster Mining Syndicate.....	124	Keweenaw Mines, Ltd.....	162
McMillan Gold Mines, Ltd.....	125	Kirk Budd Mining Co., Ltd.....	162
Manley O'Reilly Gold Mines, Ltd.....	125	Lakeside Lorrain Silver Mines.....	162
March Gold, Ltd.....	125	La Rose Mines, Ltd.....	162
New York Porcupine Mines, Ltd.....	127	Lorrain Consolidated Mines, Ltd.....	163
Night Hawk Peninsular Mines, Ltd.....	128	McKinley-Darragh-Savage Mines of Cobalt, Ltd.....	163
Northland Gold Mines, Ltd.....	128	Meteor Development Co., Ltd.....	163
Ore Chimney Mining Co., Ltd.....	128	Mickle Silver Mines.....	163
Ossian Gold Mines, Ltd.....	128	Millcrest Mining Co.....	164
Ostrom Gold Mines, Ltd.....	128	Mining Corporation of Canada, Ltd.....	164
Pawnee-Kirkland Gold Mines, Ltd.....	129	Lorrain Trout Lake Mines, Ltd.....	168
Porcupine Paymaster Mines, Ltd.....	129	Newton Lorrain Syndicate.....	169
Power and Mines Corporation, Ltd.....	131	Nipissing Mining Company, Ltd.....	169
Shield Development Co., Ltd.....	131	Nipissing Lorrain Mine.....	172
Sylvanite Gold Mines, Ltd.....	134	Northern Extension Mining Co., Ltd.....	172
Teck-Hughes Gold Mines, Ltd.....	134	M. J. O'Brien, Ltd.....	173
Tough-Oakes Burnside Gold Mines, Ltd.....	136	Miller Lake O'Brien Mine.....	173
Vipond Consolidated Mines, Ltd.....	136	O'Brien Mine.....	173
A. H. Woodman.....	140	Ontario Solid Silver Mines, Ltd.....	173
Wright-Hargreaves Mines, Ltd.....	140	Paragon Hitchcock Mines, Ltd.....	173
Graphite.....	142	Parora Silver Mines Co., Ltd.....	174
Black Donald Graphite Co., Ltd.....	142		

## Contents

	PAGE		PAGE
Silver— <i>Continued</i>		Soapstone.....	177
Peterson Cobalt Mines, Ltd.....	174	Grace Mining Co., Ltd.....	177
Plata Mines, Ltd.....	174	Talc.....	177
Carl Reinhardt.....	175	Asbestos Pulp Co., Ltd.....	177
John W. Shaw and Associates.....	175	Geo. H. Gillespie Co., Ltd.....	177
Silver Bullion Mines, Ltd.....	175	Metallurgical Works.....	178
Tonopah Canadian Mines Co.....	176	Algoma Steel Corporation.....	178
Trainmen Silver Mining Co., Ltd.....	176	Deloro Smelting and Refining Co., Ltd.....	178
Victory Silver Mines, Ltd.....	176	International Nickel Co. of Canada, Ltd.....	178
Wigwam Silver Mines, Ltd.....	177	Steel Company of Canada, Ltd.....	178
W. J. Nine Silver Mines.....	177		

---

## ILLUSTRATIONS

Sylvanite Gold Mines Flow-Sheet.....	132
--------------------------------------	-----

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# STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1926

By W. R. Rogers and A. C. Young

---

## Introduction

The total value of the mineral output of Ontario for the year 1926 was \$85,098,706, being a decrease of \$2,484,600, or 2.8 per cent. from the total of \$87,583,306 in 1925. While production showed a small decline, there was great activity and keen interest displayed throughout the period and the momentary pause may be explained partly to the greatly decreased price of silver, which accounted for more than one million dollars of the decrease, and also to a drop in the value of cobalt and the output of nickel.

As shown in Table I, the mineral production is divided into four main groups comprising thirty-two different mineral substances: Metallics worth \$59,218,297; Non-Metallics \$7,842,632; Structural Materials \$12,681,308, and Clay Products valued at \$5,356,469. All groups, except metallics, showed slight increases in value over the year 1925.

As above noted, the most important group of minerals is that of Metallics. Gold mining on the whole continued to expand, and although the largest field, that of Porcupine, showed a slight falling off in output, the decrease was more than offset by the rapid expansion at Kirkland Lake. Despite a drop of almost seven cents per ounce in the price of silver the more important mines of Cobalt, South Lorrain and Gowganda continued to operate and closely approached the output of the previous year in quantity. There were slight reductions in the quantity of silver bullion sold as well as the silver contents of exported material. In the nickel-copper industry production in 1926 was less than in 1925. This is explained in the annual report of the International Nickel Company, the decrease being in part due to the consumption of large quantities of nickel-steel armour and deck-plate scrap resulting from the disarmament of war vessels and sold to the alloy steel makers at low prices. This substitution made inroads into the company sales of nickel for alloy steel making.

Among the Non-Metallics the most important items were natural gas with a total value of \$4,415,918 and salt \$1,388,672. Other items such as arsenic, feldspar, graphite, gypsum and talc all showed slight increases.

Structural Materials and Clay Products more than maintained the values of the previous year and were indicative of the active conditions prevailing in the building industry during the period. The values, however, were still below those of 1922 and 1923, when higher prices prevailed in building and construction materials. The index numbers of wholesale prices of building commodities has steadily declined from 214.9 in 1920 to 149.4 in 1926, based on 100.0 in 1913, while wages which stood at 180.9 in 1920 dropped to 162.5 in 1922 and has gradually increased to 172.1 for 1926. The index numbers of employment in Ontario on the basis of 100 in January, 1920, stood at 134.8 in 1926.



Table I which follows summarizes production and employment statistics for the year 1926:—

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1926

Product (tons of 2,000 lbs.)	Quantity	Value	Employees	Wages
<b>METALLIC:</b>				
Gold.....oz.	1,497,215	\$ 30,950,753	5,778	\$ 8,891,068
Silver....."	9,382,316	5,781,706	1,405	2,223,601
Copper in matte (a).....tons	11,596	2,319,164	} (b) 2,642	3,565,667
Nickel in matte (a)....."	16,988	6,115,540		
Copper (metallic).....lb.	18,121,226	2,509,800	} (c) 490	793,399
Nickel, metallic and contained in speiss exported....."	25,680,593	6,432,939		
Nickel oxide and salts....."	7,862,624	1,825,684	} 316	329,449
Platinum metals.....oz.	19,495	1,559,527		
Bismuth.....lb.	6,440	6,440		
Cobalt, metallic and in residues exported....."	} 664,778	1,136,014		
Cobalt oxide (metal content)....."				
Cobalt in salts and unseparated oxides....."	} 7,398,796	580,730	163	270,044
Lead, pig and in concentrates exported....."				
Total.....		59,218,297	10,794	16,073,228
<b>NON-METALLIC:</b>				
Abrasives.....tons	64	576	2	243
Actinolite....."	80	1,000	11	445
Arsenic, white.....lb.	4,055,477	135,549	(d)	(d)
Asbestos.....tons	14	3,935		
Feldspar, crude and ground....."	22,783	199,102	240	123,416
Graphite, crude and refined....."	2,266	158,994	38	30,091
Gypsum....."	89,987	496,059	188	245,663
Iron pyrites....."	371	4,912		
Mica....."	881	59,085	42	25,371
Mineral water.....Imp. gals.	208,400	27,277	14	5,030
Natural gas.....M. cu. ft.	7,776,496	4,415,918	1,008	720,556
Petroleum, crude.....bbls.	136,971	376,822	2,241	2,876,150
Quartzite and quartz.....tons	192,733	339,304	123	102,230
Silica brick.....no.	1,306,773	56,441		
Salt.....tons	252,345	1,388,672	466	614,790
Talc and soapstone....."	14,882	178,986	50	47,083
Total.....		7,842,632	4,423	4,791,068
<b>STRUCTURAL MATERIALS:</b>				
Cement, Portland.....bbls.	3,398,860	4,792,857	764	997,089
Hydrated lime.....tons	39,217	457,978	} 414	397,988
Quicklime.....bush.	5,402,261	1,593,468		
Sand and gravel.....tons	4,899,580	2,117,461	435	421,887
Sand-lime brick.....M	46,869	461,376	178	171,747
Stone, building, trap, granite, etc.....tons	3,627,971	3,258,168	1,400	990,008
Total.....		12,681,308	3,191	2,978,719
<b>CLAY PRODUCTS:</b>				
Brick, face.....M.	122,929	2,436,848	} 1,842	1,564,594
" common....."	50,638	768,734		
" fancy and ornamental....."	374	20,047		
" sewer....."	6,397	111,620		
Tile, drain....."	12,788	340,403	} 294	337,710
" structural....."		756,011		
Sewer pipe, copings, flue-linings, etc.....ton <sup>c</sup>	48,176	835,206	29	35,997
Pottery.....M.	5,910	87,600		
Total.....		5,356,469	2,165	1,938,301
<b>GRAND TOTAL.....</b>		<b>85,098,706</b>	<b>20,573</b>	<b>25,781,316</b>

(a) Copper and nickel in matte valued at 10 and 18 cents per pound, respectively.

(b) Employees and wages for nickel-copper mines and smelters.

(c) Employees and wages for nickel-copper refineries.

(d) Employees and wages included with silver-cobalt smelters and refineries.

The following comparative statement shows the course of the mining industry during the five-year period, 1922 to 1926 inclusive, as indicated by the value of the total production:

TABLE II.—VALUE OF MINERAL PRODUCTION, 1922 TO 1926

Product	1922	1923	1924	1925	1926
<b>METALLIC:</b>					
	\$	\$	\$	\$	\$
Gold.....	20,579,569	20,136,287	25,669,303	30,206,432	30,950,753
Silver.....	7,800,029	6,843,364	7,233,078	6,964,325	5,781,706
Platinum metals.....	924,712	1,418,633	1,891,497	1,676,446	1,559,527
Cobalt (a).....	1,080,873	1,456,583	1,662,526	2,328,517	1,136,014
Nickel (b).....	7,038,202	9,572,662	11,309,326	15,946,673	14,374,163
Other nickel and cobalt compounds.....	255,034	347,289	.....	.....	.....
Copper, metallic and in matte.....	2,069,824	3,456,067	3,825,294	4,739,124	4,828,964
Iron ore (c).....	25,261	26,452	110	.....	.....
Pig iron (d).....	340,730	423,298	91,862	.....	.....
Lead (pig).....	173,742	347,886	419,405	601,704	580,730
Zinc.....	2,181	.....	.....	13,685	.....
Bismuth.....	.....	48,139	27,913	18,566	6,440
Total....	40,290,157	44,076,660	52,130,314	62,495,472	59,218,297
<b>NON-METALLIC</b>					
Abrasives (e).....	.....	100,000	9,272	945	576
Actinolite.....	575	583	1,225	500	1,000
Arsenic, white.....	299,940	582,785	309,108	113,325	135,549
Asbestos.....	.....	2,600	91,900	901	3,935
Barite.....	.....	4,180	.....	.....	.....
Feldspar, crude and ground.....	120,576	134,822	216,791	141,059	199,102
Fluorspar.....	3,905	597	1,343	200	.....
Graphite, crude and refined.....	34,124	65,557	72,842	134,213	158,994
Gypsum.....	621,668	542,317	467,097	491,833	496,059
Iron pyrites.....	39,763	99,716	44,542	8,799	4,912
Mica.....	56,480	110,290	172,252	82,661	59,085
Mineral water.....	10,528	14,047	13,133	25,452	27,277
Natural gas.....	4,024,767	4,066,244	4,076,014	4,083,341	4,415,918
Peat fuel.....	14,500	.....	.....	8,394	.....
Petroleum, crude.....	466,587	478,149	390,424	396,154	376,822
Quartzite and quartz.....	(f) 146,446	(f) 510,410	(f) 221,452	(f) 359,691	339,304
Silica brick.....	.....	.....	.....	.....	56,441
Salt.....	1,573,657	1,674,365	1,337,311	1,466,450	1,388,672
Talc and soapstone.....	178,397	125,124	130,577	174,116	178,986
Total....	7,591,913	8,511,786	7,555,283	7,488,034	7,842,632
<b>STRUCTURAL MATERIALS:</b>					
Cement, Portland.....	6,235,370	5,855,589	5,668,671	5,253,911	4,792,857
Lime, hydrated and quicklime.....	1,767,543	1,893,663	1,840,152	2,044,125	2,051,446
Sand and gravel.....	1,816,320	1,623,317	1,587,913	1,658,700	2,117,461
Sand-lime brick.....	851,007	897,960	512,361	677,103	461,376
Stone, building, trap, granite, etc....	2,969,926	2,869,228	2,789,368	2,817,335	3,258,168
Total....	13,640,166	13,139,757	12,398,465	12,451,174	12,681,308
<b>CLAY PRODUCTS:</b>					
Brick, face.....	.....	.....	2,203,617	2,403,832	2,436,848
“ common.....	.....	.....	944,892	733,793	768,734
“ fancy and ornamental.....	4,793,224	4,191,145	88,857	21,728	20,047
“ sewer.....	.....	.....	40,922	37,082	111,620
Tile, drain.....	368,180	283,662	373,980	360,710	340,403
Tile, structural.....	720,101	790,475	550,170	612,138	756,011
Sewer pipe, copings, flue-linings, etc.	973,824	925,858	851,327	893,443	835,206
Pottery.....	88,889	78,000	84,100	86,000	87,600
Total....	6,944,218	6,269,140	5,137,865	5,148,626	5,356,469
<b>Grand Total.....</b>	<b>68,466,454</b>	<b>71,997,343</b>	<b>77,221,927</b>	<b>87,583,306</b>	<b>85,098,706</b>

(a) Cobalt, oxide, metallic cobalt, and cobalt content of residues marketed.

(b) Nickel in matte, oxide and metallic nickel.

(c) Exports and shipments to points other than Ontario blast furnaces.

(d) Product from Ontario ore only.

(e) Includes corundum, garnets, quartz pebbles.

(f) Includes value of silica brick.

In Table III is given the aggregate value of the metals and metallic products from the time production began in Ontario down to the end of 1926. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged into the blast furnaces of the Province is "lake" ore from the mines of Minnesota, Michigan and Wisconsin. In the production tables credit is taken only for the ore exported or shipped to points other than Ontario blast furnaces, since to include the value of the domestic ore converted into pig iron in Ontario furnaces would involve a duplication of this item.

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic (a)	Non-Metallic	Structural Materials	Clay Products	Total
	\$	\$	\$	\$	\$
Before 1891..	9,520,269		(a)		9,520,269
1891.....	388,715		4,316,958		4,705,673
1892.....	864,382		4,509,757		5,374,139
1893.....	614,762		5,505,991		6,120,753
1894.....	842,750		5,244,008		6,086,758
1895.....	616,055		4,554,083		5,170,138
1896.....	963,288		4,271,715		5,235,003
1897.....	1,038,089		(b) 4,480,452		(b) 5,518,541
1898.....	1,689,002		5,546,875		7,235,877
1899.....	2,055,592		6,361,081		8,416,673
1900.....	2,565,286		6,733,338		9,298,624
1901.....	5,016,734		6,814,352		11,831,086
1902.....	6,257,499		7,134,135		13,391,634
1903.....	5,242,575		7,628,018		12,870,593
1904.....	4,906,677		6,665,970		11,572,647
1905.....	10,201,010		7,653,286		17,854,296
1906.....	13,353,080		9,035,303		22,388,383
1907.....	14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908.....	16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909.....	22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910.....	28,161,678	3,141,658	4,380,000	3,630,559	39,313,895
1911.....	29,102,867	3,674,926	4,935,609	4,263,395	41,976,797
1912.....	34,799,734	4,009,643	4,701,170	4,831,056	48,341,603
1913.....	37,507,935	4,296,450	5,866,775	5,561,151	53,232,311
1914.....	33,345,291	4,339,703	4,505,368	4,105,597	46,295,959
1915.....	44,109,679	4,655,250	3,609,371	1,871,379	54,245,679
1916.....	55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917.....	56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918.....	66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919.....	41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920.....	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921.....	28,777,581	6,636,217	13,967,386	(c) 5,183,125	54,564,309
1922.....	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923.....	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924.....	52,130,314	7,555,283	12,398,465	5,137,865	77,221,927
1925.....	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
1926.....	59,218,297	7,842,632	12,681,308	5,356,469	85,098,706
Total...	882,270,893	.....	441,966,912	.....	1,324,237,805

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

(b) Estimated on basis of preceding year (\$1,618,720 for stone, lime, and clay products).

(c) Includes \$88,429 valuation of fire clay and products not listed.

The total production of metals in Ontario is noted hereunder:—

Metal or Product	Production to December 31, 1925	Production, 1926	Production to December 31, 1926
	\$	\$	\$
Silver.....	228,184,421	5,781,706	233,966,127
Nickel, including nickel oxide.....	312,542,357	14,374,163	227,916,520
Gold.....	184,492,033	30,950,753	215,442,786
Pig iron.....	84,775,556	.....	84,775,556
Copper (a).....	72,819,550	4,828,964	77,648,514
Cobalt (b).....	16,574,011	1,136,014	17,710,025
Platinum metals.....	10,269,857	1,559,527	11,829,384
Iron ore.....	9,463,516	.....	9,463,516
Lead.....	2,518,666	580,730	3,099,396
Molybdenite.....	209,735	.....	209,735
Zinc ore.....	108,276	.....	108,276
Bismuth.....	94,618	6,440	101,058
Total.....	823,052,596	59,218,297	882,270,893

(a) Includes small quantities of copper sulphate.

(b) Includes cobalt metal, cobalt oxide, cobalt salts, and cobalt content of residues exported

### Gold

The total gold produced during 1926 from all sources in Ontario amounted to 1,497,214.93 fine ounces, valued at \$30,950,753, as against 1,461,039.37 fine ounces worth \$30,206,432 in 1925. These figures include the gold won from the refining of nickel-copper matte.

The crude bullion recovered from the gold mines also contains a certain percentage of silver. The total value of the crude bullion from Porcupine was \$23,810,700 in 1926 as against \$24,886,615 during the previous year, while the corresponding figures for the Kirkland Lake camp were \$7,193,411 and \$5,403,289 respectively, a total gain of \$714,207 for the gold mines of these two areas. From other points a few small properties produced crude bullion worth \$4,992 in 1926, while gold recovered from the refining of nickel-copper matte was valued at \$91,367. Ore milled increased from 3,399,544 tons in 1925 to 3,696,605 tons in 1926. In these years, respectively, the figures for Porcupine were 3,016,178 and 3,180,943 tons milled and for Kirkland Lake 383,235 and 515,124.

With the exception of the Ankerite, March, Paymaster and Kirkland Gold, the producing mines were operated at practically full time during the period. On the average 5,778 wage-earners were employed and \$8,891,068 was paid in wages.

In addition to the producing mines many others carried on development operations during 1926, while the usual assessment work on mining claims as prescribed by the Mining Act was performed by claim holders in the several Mining Divisions. Returns were received from 18 companies shown below, most of which were active throughout the entire period, or were developing under contract. The number of days' work done per mine during 1926 averaged around 242, while the average number of wage-earners was 480, to whom \$682,949 was paid in wages. The total number of wage-earners and wages paid by the active mines, therefore, amounted to an average of 6,258 with a total pay roll of \$9,574,017.



If complete statistics were available from all individuals doing assessment work on which day labour was engaged the gold mining industry of Ontario, exclusive of salaried officials, would approximate 10 million dollars in wages alone and supply employment to more than 6,000 men.

The Porcupine area was represented by nine producing mines, of which the Hollinger, Dome and McIntyre produced the major portion. In Kirkland Lake there were seven producing mines of which Lake Shore, Wright-Hargreaves and Teck-Hughes were the leaders. Details of production are given separately in the following table:—

TABLE IV.—ONTARIO'S GOLD PRODUCTION, 1926

Source	Ore Milled, tons	Bullion shipped				Total Value of Bullion (a)
		Gold		Silver		
		Fine ounces	Value	Fine ounces	Value	
<b>PORCUPINE</b>						
Ankerite.....	23,060	6,785.07	140,260	588	328	140,588
Dome.....	555,700	189,631.62	3,920,033	32,773	20,020	3,940,053
Hollinger.....	1,932,559	713,421.32	14,747,727	134,841	81,928	14,829,655
March Gold.....	4,655	533.27	11,024	110	31	11,055
McIntyre.....	498,653	185,684.61	3,838,441	41,901	23,633	3,862,074
Night Hawk Peninsular.....	21,604	5,364.50	110,481	1,031	673	111,154
Porcupine Paymaster.....	28,049	3,064.59	63,363	350	188	63,551
Vipond.....	79,717	30,452.19	629,503	3,519	2,133	631,636
West Dome Lake.....	36,946	10,627.10	219,662	1,748	1,096	220,758
Miscellaneous (b).....		8.52	176			176
<b>Total.....</b>	<b>3,180,943</b>	<b>1,145,572.79</b>	<b>23,680,670</b>	<b>216,861</b>	<b>130,030</b>	<b>23,810,700</b>
<b>KIRKLAND LAKE</b>						
Argonaut (c).....	35,081	6,915.04	142,946	727	441	143,387
Barry-Hollinger.....	13,680	4,173.02	85,955	516	308	86,263
Kirkland Lake Gold.....	10,829	6,111.51	126,336	1,260	663	126,999
Lake Shore.....	171,197	133,893.00	2,767,809	11,935	7,191	2,775,000
Teck-Hughes.....	80,074	77,266.13	1,597,233	6,450	3,976	1,601,209
Tough-Oakes-Burnside.....	43,871	14,819.25	308,400	2,114	1,309	309,709
Wright-Hargreaves.....	153,392	103,793.12	2,145,404	8,912	5,440	2,150,844
<b>Total.....</b>	<b>515,124</b>	<b>346,971.07</b>	<b>7,174,083</b>	<b>31,914</b>	<b>19,328</b>	<b>7,193,411</b>
<b>MISCELLANEOUS</b>						
Mines, etc. (d).....	538	224.07	4,633	555	359	4,992
Nickel-Copper Refineries.....		4,447.00	91,367			91,367
<b>Total.....</b>	<b>538</b>	<b>4,671.07</b>	<b>96,000</b>	<b>555</b>	<b>359</b>	<b>96,359</b>
<b>Grand Total.....</b>	<b>3,696,605</b>	<b>1,497,214.93</b>	<b>30,950,753</b>	<b>249,330</b>	<b>149,717</b>	<b>31,100,470</b>

(a) There should be deducted from the total, \$595 which was the discount paid due to differences of exchange.

(b) P. DeSantis and Hughes Gold Mines, Ltd.

(c) In addition to gold, copper in concentrates to the value of \$12,331 was marketed.

(d) Includes Goudreau, Blue Quartz and Champion Mines, also Temiskaming Testing Laboratory shipments to Hollinger mine.

The following operators produced gold during the year:—

PRODUCING GOLD MINES, 1926

Name of Company	Name of Mine	Locality	P.O. Address of Manager, etc.
Ankerite Gold Mines, Ltd. . . . .	Ankerite . . . . .	Deloro township . . .	South Porcupine
Argonaut Consolidated Mines, Ltd.	Argonaut . . . . .	Gauthier township . .	Argonaut
Barry-Hollinger Gold Mines, Ltd.	Barry-Hollinger . . . .	Pacaud township . . .	Boston Creek
Blue Quartz Gold Mines, Ltd. . . .	Blue Quartz . . . . .	Beatty township . . . .	Matheson
Champion Gold Mines, Ltd. . . . .	Champion . . . . .	Hancock township . . .	Fort Erie
Consolidated West Dome Lake Mines, Ltd. . . . .	West Dome Lake . . . .	Tisdale township . . .	South Porcupine
Dome Mines Company, Ltd., The	Dome . . . . .	Tisdale township . . . .	South Porcupine
Hollinger Consolidated Gold Mines, Ltd. . . . .	Hollinger . . . . .	Tisdale township . . . .	Timmins
Kirkland Lake Gold Mining Company, Ltd. . . . .	Kirkland Gold . . . . .	Teck township . . . . .	Kirkland Lake
Lake Shore Mines, Ltd. . . . .	Lake Shore . . . . .	Teck township . . . . .	Kirkland Lake
March Gold, Ltd. . . . .	March Gold . . . . .	Deloro township . . . .	South Porcupine
McIntyre Porcupine Mines, Ltd.	McIntyre . . . . .	Tisdale township . . . .	Schumacher
Night Hawk Peninsular Mines, Ltd. . . . .	Night Hawk Peninsular . . . . .	Cody township . . . . .	Connaught Station
Porcupine Paymaster Mines, Ltd.	Paymaster . . . . .	Deloro township . . . . .	South Porcupine
Teck-Hughes Gold Mines, Ltd. . . .	Teck-Hughes . . . . .	Teck township . . . . .	Kirkland Lake
Temiskaming Testing Laboratory	Small prospects . . . . .	Northern Ontario . . .	Cobalt
Tough-Oakes Burnside Gold Mines, Ltd. . . . .	Tough-Oakes Burnside . . . . .	Teck and Lebel townships . . . . .	Kirkland Lake
Vipond Consolidated Mines, Ltd.	Vipond . . . . .	Tisdale township . . . .	Timmins
Wright-Hargreaves Mines, Ltd. . .	Wright-Hargreaves . . .	Teck township . . . . .	Kirkland Lake

The list below gives the names and addresses of the more important companies doing development work during the same period:—

Name	Location	P.O. Address	No. Employees	Days Operated
Abitibi Mines, Ltd. . . . .	Lightning River	306 Royal Bank Bldg., Toronto.	Contract	200
Baldwin Gold Mining Co., Ltd.	Ebby township	134 King St. E., Toronto . . . .	20	150
British Canadian Mines, Ltd.	Mine Centre . . . . .	8 Bloor St. E., Toronto . . . . .	46	365
Canadian Associated Goldfields	Larder . . . . .	306 C.P.R. Bldg., Toronto . . . .	41	365
Coniaurum Mines, Ltd. . . . .	Porcupine . . . . .	St. Catharines . . . . .	73	365
Conroyal Mines, Ltd. . . . .	Lebel . . . . .	911 Kent Bldg., Toronto . . . . .	31	365
Cooper Gold Mines, Ltd. . . . .	Michipicoten . . . . .	302 Bay St., Toronto . . . . .	51	306
Crown Reserve Mining Co., Ltd.	Larder Lake . . . . .	Montreal, Que., P.O. Box 386	10	135
Gold Hill Mining Co., Ltd. . . . .	Boston Creek . . . . .	Haileybury . . . . .	31	365
Harkness-Hays Gold Mining Co., Ltd.	2 miles east of Schreiber	Schreiber . . . . .	8	141
Hayden Gold Mines Co., Ltd.	Porcupine . . . . .	509 Brisbane Bldg., Buffalo . . . .		
Kirkland-Hunton Gold Mines, Ltd.	Kirkland Lake . . . . .	32 Imperial Bank Bldg., Toronto.	21	365
Kirk Gold Mines Co., Ltd. . . . .	Kirkland Lake . . . . .	911 Kent Bldg., Toronto . . . . .	10	200
Kirkland-Hudson Bay Gold Mines, Ltd.	Teck township . . . . .	New Liskeard . . . . .	9	171
Manley-O'Reilly Gold Mines, Ltd.	Skead township . . . . .	17 Main E., Hamilton . . . . .	21	250
Northland Gold Mines, Ltd. . . . .	Kirkland Lake . . . . .	Kirkland Lake . . . . .	17	365
Ore Chimney Mining Co. . . . .	Barrie township . . . . .	Northbrook . . . . .	26	365
Ostrom Gold Mines, Ltd. . . . .	Catherine tp. . . . .	331 Bay St., Toronto . . . . .	12	100
Pawnee Kirkland Gold Mines, Ltd.	Lebel township . . . . .	504 Kent Bldg., Toronto . . . . .	8	40
Sylvanite Gold Mines, Ltd. . . . .	Kirkland Lake . . . . .	Kirkland Lake . . . . .	58	310
Walsh-Katrine Gold Mines, Ltd.	Katrine township . . . . .	Box 361, Cobalt . . . . .	19	365
		Total . . . . .	512	.....

*Development.*—During the year the new gold producers appearing in the Porcupine field, township of Deloro, were the Paymaster, Ankerite, and March, although the latter shipped only the recoveries from a trial run during the last month of the year. The Night Hawk Peninsular mine closed down May 31. The Kirkland Lake gold mine reappeared as a producer during October, after having been closed down since May 15, 1924. At the end of 1926 there were fifteen producing gold mines in Ontario, of which eight were in Porcupine and seven at Kirkland Lake and vicinity. Three small properties in other areas produced gold during the year.

The important occurrences at Porcupine include a change made at the Hollinger in regard to mining methods below the 2,000-foot horizon, where the back filling of stopes with sand was commenced. The company purchased seven sand claims for this purpose and erected an aerial tram to handle the sand. Towards the end of the year, three new rod mills were delivered, making a total of eight, each of 1,000 tons capacity, in addition to a ball mill now operating. It is expected these three mills will be in operation in 1927, bringing the grinding capacity to well over 8,000 tons per day. At the McIntyre, the new 4,150-foot shaft (the deepest working in Ontario) was completed in June, 1927, hoists have arrived, and electric equipment is being delivered. New discoveries of ore at depth were reported in ground not heretofore prospected. The connecting of the new shaft to the old workings by long drifts which will follow the general course of known ore deposits will add greatly to the ore reserves. The McIntyre management has announced a change from "shrinkage" stoping to the "cut and fill" method as standard practice on the new levels.

In the Kirkland Lake area, the tonnage of the Teck-Hughes was more than doubled by the addition in 1927 of a new unit to their 250-ton mill. The Kirkland Lake mill again commenced to produce, handling from 125 to 160 tons per day. The 450-ton mill of the Wright-Hargreaves is expected to be increased to 600 or 700 tons in 1927. The Lake Shore is now milling around 700 tons per day, at the same time carrying their shaft to 1,500 feet. The deepest workings in Kirkland Lake are below 2,000 feet where the ores have been found to be as high grade if not better than on the upper levels. For example, in sinking the main shaft at the Teck-Hughes ore of \$29 grade was found across 16 feet at the sixteenth level. At the Sylvanite mine, which lies between the Wright-Hargreaves and the Tough-Oakes Burnside, a new 200-ton mill was erected and placed in operation in May, 1927. Considerable development work was also carried on throughout the year in the township of Lebel south of Gull lake, also at the Macassa at the west end of the productive zone.

As regards gold mining in northwestern Ontario, the Minto and Grace mines are being opened up in the Michipicoten area. Other gold properties under development include the Foley at Mine Centre; Huronian, west of Fort William in Moss township; and the Harkness-Hays at Schreiber.

*Royal Mint, Ottawa.*—This branch of the Royal Mint of London was opened January 2, 1908, for the refining of Canadian crude gold bullion and for coinage purposes. The receipts since its inception have consisted of gold from all over Canada as well as from foreign countries. The proportion in 1924 and 1925 from Ontario was small until a new agreement between the Federal Department of Finance and the Mint became operative in December, 1925. By this arrangement, initiated by the Ontario Mining Association, crude gold bullion from Ontario mines was received, coined and transferred to Canadian banks to the credit of the producer. The silver contents were sold

by the Mint at the best available price and the receipts credited to the owner. The desirability of this method of marketing bullion had been emphasized by the return of Canadian currency to par and further by the fact that American exchange was selling at a slight discount. Advantage has therefore been taken of Clause 5 (1) of the Royal Proclamation of 1907 establishing the Mint by which any person might bring bullion to the Mint and have it struck into gold coin. Under this scheme a saving of approximately \$46,800 per year will be made on express rates, the calculated saving being based on an estimated output of \$30,000,000. A saving in time will be effected as well as insurance costs compared with shipments to branches of the United States Mint where most of the crude bullion has gone in recent years.

The total receipts of crude gold bullion, from all sources in Canada, at the Royal Mint at Ottawa from its opening on January 2, 1908, to the end of 1926 was 7,704,478.34 crude ounces valued at \$123,979,756.41. In addition, between the years 1915-1919, gold to the value of nearly 353 million dollars was received from the Bank of England.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE  
ROYAL MINT, OTTAWA, 1922-1926

Year	Crude ounces	Precious Metals		
		Gold fine oz.	Silver fine oz.	Total Value \$
1922.....	1,234,895	979,338	160,312	20,352,438
1923.....	640,535	509,757	80,151	10,588,584
1924.....	59,220	28,048	4,692	582,960
1925.....	139,130	105,888	19,130	2,201,974
1926.....	1,610,195	1,256,570	224,106	26,112,717

*World Output*—The following statement of output by the leading gold-producing countries for the last pre-war year, for 1915 (year of maximum world production) and for the post-war period, has been abstracted chiefly from annual reports of the Director of the United States mint:

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES  
(Millions of Dollars)

Source	1913	1915	1919	1920	1921	1922	1923	1924	1925	1926
World.....	459.9	468.7	365.8	337.0	330.2	319.4	367.8	389.2	393.3	398.6
Transvaal....	182.0	188.0	172.2	168.0	167.7	145.1	189.1	197.9	198.4	205.8
United States..	88.9	101.0	60.3	51.2	50.1	47.3	50.2	50.6	48.0	46.3
Canada.....	16.6	19.0	15.9	15.8	19.1	26.1	25.5	31.5	35.9	36.3
<b>Ontario.....</b>	<b>4.6</b>	<b>8.5</b>	<b>10.5</b>	<b>11.7</b>	<b>14.6</b>	<b>20.7</b>	<b>20.1</b>	<b>25.7</b>	<b>30.2</b>	<b>30.9</b>
Russia.....	.....	26.3	11.0	1.4	0.9	3.0	5.2	19.8	20.4	20.5
Mexico.....	19.3	6.6	15.2	15.3	14.2	15.5	16.2	16.5	16.3	16.0
*Oceania.....	51.8	49.0	26.1	22.6	20.7	18.8	18.1	16.5	14.0	13.5
California....	20.4	21.4	17.4	14.8	15.7	14.7	13.4	13.2	13.1	11.9
Rhodesia.....	14.1	18.9	12.3	11.4	12.1	13.5	13.4	13.0	12.0	12.3
Australia.....	.....	.....	.....	.....	15.6	15.9	14.9	14.2	11.7	10.9
West Australia	27.1	25.0	15.2	12.8	13.7	11.1	10.4	10.0	9.1	9.0
India.....	11.2	11.5	10.5	10.3	9.7	9.0	7.9	8.2	8.1	7.9

Maximum World production.....468.7 million dollars in 1915.

Maximum U.S. production.....101.0 " " "

Maximum Transvaal production.....205.8 " " 1926.

\*Includes Australia and New Zealand.



It will be noted from the table that Canada now holds third place among the gold-producing countries of the world, and for this position the Province of Ontario is chiefly responsible.

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake, beginning in 1910 and 1913 respectively:—

TABLE V.—TOTAL GOLD PRODUCTION OF ONTARIO

Year	Total Production, Value	Porcupine		Kirkland Lake	
		Value	Per cent.	Value	Per cent.
	\$	\$		\$	
1866-1891.....	(a)190,258				
1892-1909.....	(b)2,509,492				
1910.....	68,498	35,539	51.8		
1911.....	42,637	15,437	36.2		
1912.....	2,114,086	1,730,628	81.8		
1913.....	4,558,518	4,294,113	94.1	65,260	1.2
1914.....	5,544,979	5,206,006	93.8	114,154	2.0
1915.....	8,501,391	7,462,111	88.6	551,069	6.5
1916.....	10,339,259	9,391,408	90.8	702,761	6.8
1917.....	8,698,735	8,229,744	94.5	404,346	4.6
1918.....	8,502,480	7,767,907	91.4	632,007	7.4
1919.....	10,451,709	9,941,803	95.1	486,809	4.7
1920.....	11,686,043	10,597,572	90.7	1,033,478	8.8
1921.....	14,692,357	13,103,526	89.3	1,524,851	10.4
1922.....	20,579,569	18,374,658	89.3	2,159,581	10.5
1923.....	20,136,287	17,313,115	85.9	2,719,939	13.5
1924.....	25,669,303	22,135,534	86.2	3,446,632	13.4
1925.....	30,206,432	24,733,120	81.8	5,385,256	17.8
1926.....	30,950,653	23,680,670	76.5	7,174,083	23.2
Total.....	215,442,786	184,012,891	85.4	26,400,226	12.3

(a) Estimated.

(b) Maximum yearly output was \$424,568 in 1899.

In the year 1925 Ontario passed the Yukon Territory in total value of gold produced, the output of the latter being \$181,242,977 for the years 1885 to 1925 inclusive, as compared with \$184,492,033 from Ontario. To the end of 1926 Ontario's gross output exceeded that from British Columbia by \$15,078,355, production from the latter province beginning in 1858. Maximum output from the Yukon was \$22,275,000 in the year 1900, owing largely to production from Klondike placer deposits. Production from British Columbia has been more uniform, the maximum for a single year being \$6,149,027 in 1913.

Tables on pages 12 and 13 show yearly production by individual gold mines at Porcupine and Kirkland Lake, respectively, while the statements on pages 14 and 15 show yearly and total dividends paid by individual mines.

*Prospecting Activity.*—Not since 1907 has there been such activity in Ontario in the staking of mining claims as was witnessed in 1926, when 13,496 claims were recorded. During the intervening years the maximum pre-war recording was 9,746 claims in 1909, and for the post-war period, 6,092 claims in 1923. The chief activity in 1926 centered in the Red, Woman and Narrow lakes areas in Patricia district. The Red Lake rush during the winter of 1925-1926 bore many of the earmarks of the Klondike trek in the late nineties. Interest subsided when the Dome Mines dropped its option on the Howey. However, strong

financial and mining interests took up the reorganized Howey Red Lake Gold Mines and plans for an aggressive development campaign were made, and are being carried out during 1927. During the summer of 1926 some promising gold finds were made in the Woman and Narrow Lake area, about fifty miles to the east of Red lake, notably on the Manion-Jackson claims. In the late summer there was considerable staking for gold in the Lake Savant area, Thunder Bay district.

The finding of important high-grade copper deposits in the Rouyn field in Quebec some twenty-five miles east of the interprovincial boundary has stimulated the search for copper in Ontario. Heretofore, the small copper mine was forced to ship ore to distant smelters at prohibitive freight rates. Now the early prospect of a customs copper smelter at Noranda Mines has altered the situation. A few years ago copper ore was mined near Dane Station on the T. & N. O. Railway, and it is well known that the ore at the Argonaut gold mine, half-way to the Quebec boundary, carries considerable copper. Finds of rich copper-zinc ore were reported last autumn from Munro township, nine miles east of Matheson, and development is now under way at the Potter-Doal property in the north part of this township. Again, in the vicinity of Kamiskotia lake, some fifteen miles northwest of Porcupine, a promising copper prospect is under option to the Hollinger mine.

Lead-zinc finds northeast of Sault Ste. Marie; from Ben Nevis and Clifford townships to the north of the Argonaut mine, and elsewhere, are referred to on page 30 under that heading.

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA (a)

Year	Hollinger	Dome	McIntyre	Porcupine Crown and Northcrown	Vipond	Schumacher (b)	West Dome Lake	Night Hawk Peninsular	Rea and Newray	Ankerite	Davidson	Preston and Clifton-Porcupine	Total Value (c)
1910...	\$ 31,194	\$ 4,355											\$ 35,549
1911...	6,000	4,277			\$ 5,160								15,437
1912...	909,181	737,499	\$ 77,657		16,259								1,740,596
1913...	2,488,022	1,242,625	236,299	\$ 326,803									4,316,807
1914...	2,719,355	1,059,238	549,166	685,135	73,628				Rea (\$18,858)			Preston } \$15,212	5,231,989
1915...	4,206,015	1,530,287	750,812	602,436	246,053	\$ 48,236	\$102,880		125,255				7,495,853
1916...	5,073,401	2,153,820	1,218,073	578,322	176,686	225,301	16,814						9,442,417
1917...	4,261,938	1,480,174	1,710,204	377,904	209,738	198,605	44,434						8,285,321
1918...	5,752,371	82,127	1,578,444	124,474	82,868	92,842	103,745		Newray } 1,447		\$15,579		7,833,966
1919...	6,722,266	1,290,301	1,978,014				23,910				27,089		10,041,580
1920...	6,219,665	2,020,568	2,223,083	71,529			47,169				11,246		10,690,561
1921...	9,051,276	2,290,264	1,827,761	97,301 7,943									13,177,244
1922...	12,274,114	4,178,936	2,021,811										18,479,325
1923...	10,446,412	4,374,144	2,550,129		23,876								17,405,648
1924...	13,433,063	4,307,624	3,604,874		596,803		60,642	\$258,618					22,266,894
1925...	15,749,109	4,365,923	3,721,499		565,379		287,758	196,947					24,886,615
1926...	14,829,655	3,940,053	3,862,074		631,636		220,758	111,154					23,810,700
Total...	114,173,037	35,062,215	27,909,900	2,871,847	2,628,086	564,984	908,110	566,719	147,076	140,588	53,914	30,477	185,156,502

(a) In addition to the mines noted above, the following had a production: Porphyry Hill, \$4,200 in 1913 and \$2,036 in 1915; Porcupine Pet, \$5,000 in 1914 and \$5,551 in 1915; Gold Reef, \$1,547 in 1915 and \$588 in 1917; Tommy Burns, \$289 in 1917; Paymaster, \$2,800 in 1922 and \$63,551 in 1926; Ankerite, \$140,588 and March \$11,055 in 1926; miscellaneous, \$2,756 in 1923; P. De Santis, \$146 in 1926, and Hughes Gold Mines, Ltd., \$30 in 1926. All of these are included in the "Total Value" column.

(b) Purchased by the Hollinger in 1922.

(c) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, \$1,265,664; 1921, \$1,238,211; 1922, \$189,022; 1923, \$207,742; 1924, \$172,721; 1925, \$2,607 discount; 1926, nil; or a net total of \$3,070,753 for the 6 years of which we have record.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Wright-Hargreaves	Teck-Hughes	Tough-Oakes Burnside	Kirkland Lake	Argonaut (a)	Barry-Hollinger	Ontario-Kirkland	Total Value (b)
1913.....	\$	\$ 1,127	\$	\$ 66,632	\$	\$	\$	\$	\$ 67,759
1914.....				117,644		5,204			122,848
1915.....				555,539					555,539
1916.....				711,625					711,625
1917.....			66,722	342,831					409,553
1918.....	416,414		80,570	139,683			(c) 10,114		646,781
1919.....	263,354		169,590		56,263	2,631			491,838
1920.....	503,735		247,757		286,901	26,863			1,065,256
1921.....	495,276	468,751	322,919		242,417	513			1,529,875
1922.....	471,341	762,753	596,495	107,481	224,396		10,082		2,172,548
1923.....	547,600	754,979	1,117,963	12,174	223,102	72,512			2,728,331
1924.....	1,098,572	1,088,725	1,023,025	47,547	46,512	152,072			3,456,453
1925.....	1,958,720	1,913,401	996,943	263,064		214,183			5,403,289
1926.....	2,775,000	2,150,844	1,601,208	309,709	126,999	112,189	86,263		7,193,411
Total.....	8,530,012	7,140,580	6,223,192	2,673,929	1,206,590	586,167	153,355	10,082	26,555,106

(a) Exclusive of copper values.

(b) Exchange premiums received in addition to the above valuations were as follows: 1920, \$110,424; 1921, \$121,425; 1922, \$19,590; 1923, \$37,812; 1924, \$24,028; 1925, \$231 discount and 1926, \$595 discount; a net total of \$312,453 for the 7 years of which we have record.

(c) Patricia mine, afterwards called Barry-Hollinger.



TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1926

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1925, Amount	Dividends and Bonuses paid during 1926, Amount	Rate per cent, 1926 or per share	Total of Dividends and Bonuses paid to Dec. 31, 1926	Date when last Dividend or Bonus was paid
*Dome Mines Company, Ltd. . . . .	Mar. 27, 1911	\$ 4,500,000	\$ 4,290,003	\$ c. No par	\$ 8,354,171 25	\$ 1,906,668 00	\$ 2.00	\$ 10,260,839 25	Oct. 20, 1926
†Hollinger Cons. Gold Mines, Ltd. . . . .	May 25, 1916	25,000,000	24,600,000	5 00	30,530,800 00	5,805,600 00	23.6	36,336,400 00	Dec. 31, 1926
Lake Shore Gold Mines, Ltd. . . . .	Feb. 25, 1914	2,000,000	2,000,000	1 00	1,620,000 00	1,000,000 00	50.0	2,620,000 00	Dec. 15, 1926
McIntyre-Porcupine Mines, Ltd. . . . .	Mar. 16, 1911	4,000,000	3,990,000	5 00	5,207,408 00	798,000 00	20.0	6,005,408 00	Dec. 1, 1926
Porcupine Crown Mines, Ltd. . . . .	May 26, 1913	2,000,000	2,000,000	1 00	840,000 00	.....	.....	840,000 00	July 15, 1917
Rea Consolidated Gold Mines, Ltd. . . . .	April 5, 1911	1,000,000	200,000	5 00	12,000 00	.....	.....	12,000 00	.....1915
‡Schumacher Gold Mines, Ltd. . . . .	Jan. 6, 1914	2,000,000	1,850,000	1 00	.....	.....	.....	.....	.....
Teck-Hughes Gold Mines, Ltd., The.	1923	5,000,000	4,747,144	1 00	.....	474,714 40	10.0	474,714 40	Aug. 1, 1926
Tough-Oakes Gold Mines, Ltd. . . . .	July 15, 1913	3,000,000	2,657,500	5 00	398,625 00	.....	.....	398,625 00	Dec. 27, 1916
Wright-Hargreaves Mines, Ltd. . . . .	June 16, 1916	2,750,000	2,750,000	1 00	1,375,000 00	893,750 00	32.5	2,268,750 00	Oct. 1, 1926
Total . . . . .	.....	.....	.....	.....	48,338,004 25	10,878,732 40	.....	59,216,736 65	.....

\*On April 22, 1922, the capital was reduced from \$5,000,000 to \$4,500,000 and \$476,667 distributed to shareholders in addition to dividends above noted.  
†Hollinger Consolidated Gold Mines, Limited, is a consolidation of the Acme Gold Mines, Ltd.; Millerton Gold Mines, Ltd.; and Hollinger Gold Mines, Ltd. Dividends include \$160,000 paid in 1915 by Acme, also \$4,170,000 paid by Hollinger to May 25, 1916, the date of the consolidation.  
‡The Schumacher mine was sold to the Hollinger in 1922 and a total of \$1,591,000 or 86 per cent. of the assets distributed to shareholders, the final payment being made July 30, 1923.

TABLE IX.—YEARLY DIVIDENDS AND BONUSES PAID BY GOLD MINES, 1912-1926

Year	PORCUPINE					KIRKLAND LAKE				Total
	*Hollinger Consolidated	Porcupine Crown	Dome Mines	Rea Consolidated	McIntyre	Tough-Oakes	Lake Shore	Wright-Hargreaves	Teck-Hughes	
1912.....	\$ 270,000					\$	\$	\$	\$	\$ 270,000 00
1913.....	1,170,000									1,170,000 00
1914.....	1,170,000	240,000								1,410,000 00
1915.....	1,720,000	240,000	400,000	12,000		132,875				2,344,875 00
1916.....	3,126,000	240,000	800,000			265,750				4,591,750 00
1917.....	738,000	120,000	300,000		541,542 45					1,699,542 45
1918.....	1,230,000				543,042 45		100,000			1,873,042 45
1919.....	1,722,000				364,028 30		100,000			2,186,028 30
1920.....	2,214,000		416,886		546,042 45		80,000			3,256,928 45
1921.....	3,198,000		478,947 75		546,042 45		120,000			4,342,990 20
1922.....	3,198,000		715,000 50		546,042 45		80,000	412,500		4,951,542 95
1923.....	3,198,000		1,430,001 00		548,542 45		160,000	206,250		5,542,793 45
1924.....	3,198,000		1,906,668 00		774,125 00		380,000	206,250		6,465,043 00
1925.....	4,378,800		1,906,668 00		798,000 00		600,000	550,000		8,233,468 00
1926.....	5,805,600		1,906,668 00		798,000 00		1,000,000	893,750	474,714 40	10,878,732 40
Total.....	36,336,400	840,000	10,260,839 25	12,000	6,005,408 00	398,625	2,620,000	2,268,750	474,714 40	59,216,736 65

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

### Silver-Cobalt

While the decline in the price of silver from an average for the year of 69.065 cents per ounce in 1925 to 62.107 cents in 1926 undoubtedly affected silver mining operations in Ontario's silver camps, the output achieved during the year was noteworthy in that the decrease, which was expected, amounted to only 6.18 per cent. in quantity. Due to the lowered price, however, the values showed a greater decline.

The Canadian Mining Journal of October 15, 1926, had the following to say regarding the silver situation:—

The decline in quotations for silver have necessitated a change in operating plans at a number of the silver mines in Northern Ontario. It has become necessary to regulate the grade of ore as a means of increasing the number of ounces available per ton. This is not imposing any unreasonable hardship upon the higher grade mines such as Castle-Trethewey, Keeley, Miller Lake O'Brien, and Tonopah Canadian, but it is conveying a serious threat to older producers such as McKinley-Darragh and La Rose. Also, it is causing serious alarm at such mines as Trout Lake, Lorrain, Mining Corporation, O'Brien and even Nipissing. Officials at local mines are advancing various theories for the somewhat rapid decline in quotations for the metal. For the greater part, the theories are based upon the general comment which comes to hand through class journals and the daily press. The views embrace causes and effect which take in all the possible sources including lack of distribution facilities to the interior of China during the present troublous times, and the domestic troubles which are now rampant in Mexico. They also take into account the full seriousness of the recommendations recently advanced in favour of paper currency based on a gold standard in India. So many factors being advanced simultaneously are believed to suggest the possibility that pessimism may also be a serious factor and that when the situation can be viewed in sober realities, the truth may disclose a less alarming condition than is now generally believed to exist.

A total of twenty-six properties made shipments during the year; eighteen from Cobalt, including small lots shipped by companies making clean-ups and the outputs by several lessees; five in South Lorrain; and three in Gowganda. At Cobalt, the Nipissing, Mining Corporation, O'Brien and McKinley-Darragh-Savage were the most important producers. The Cobalt-Contact Company, operating Green-Meehan, Red Rock and Ruby mines, commenced operating a new 80-ton mill on July 1.

The output and shipments of silver are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges.

SILVER PRODUCTION, 1925-1926

Source	1925		1926	
	Fine Ounces	Value	Fine Ounces	Value
		\$		\$
Sales of bullion by the reduction companies, smelters and mines . . . . .	8,365,093	5,833,856	7,984,980	4,945,167
Contained in concentrates and residues exported . . . . .	1,249,788	866,273	996,577	595,842
Contained in crude gold bullion . . . . .	251,829	171,550	249,330	149,717
Recovered by nickel-copper refineries . .	134,390	92,682	151,429	90,980
Total . . . . .	10,001,100	6,964,325	9,382,316	5,781,706

TABLE X.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904 TO 1926

Year	Bismuth		Copper (a)		Lead (a)		Nickel (b)		Cobalt (c)		Arsenic		Silver		Total Value
	Tons	Value \$	Tons	Value \$	Tons	Value \$	Tons	Value \$	Tons	Value \$	Tons	Value \$	Ounces	Value \$	
1904							14	3,467	16	19,960	72	903	206,875	111,887	\$ 136,217
1905							75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196
1906							160	.....	321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113
1907							370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,091
1908							612	.....	1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869
1909							766	.....	1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580
1910							504	.....	1,098	54,699	70,709	30,645,181	15,478,047	15,603,455	
1911							392	.....	852	170,890	3,806	74,609	31,507,791	16,199,346	16,199,346
1912							429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082
1913							377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839
1914 (d)							90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469
1915							35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809
1916							79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672
1917							53	28,840	337	1,138,190	2,592	608,483	19,401,893	16,121,013	18,021,597
1918							72	35,712	380	1,640,310	2,545	566,332	17,661,694	17,311,790	19,741,490
1919							110	40,976	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523
1920							50	17,494	283	1,605,365	1,883	431,527	10,846,321	10,654,471	12,802,882
1921							103	34,504	126	616,235	1,491	233,763	8,261,931	5,504,594	6,437,031
1922							93	26,346	(f) 776	1,333,676	2,059	299,940	10,711,127	7,658,802	9,355,642
1923 (e)							56	16,214	380	1,803,872	2,579	582,794	10,377,846	6,677,367	9,151,445
1924							6	16,079	476	1,662,526	1,915	323,186	10,361,945	7,009,984	9,060,222
1925							10	18,578	558	2,328,517	1,078	113,325	9,614,881	6,700,129	9,295,791
1926							3	6,440	332	1,136,014	2,025	135,549	8,981,557	5,541,009	6,855,920
Total	28	89,236	704	236,777	152	19,086	5,263	957,746	12,559	17,534,394	57,198	4,696,345	372,755,791	231,837,701	255,371,285

(a) Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.

(b) Nickel metal and metallic contents of all nickel compounds.

(c) Cobalt metal and metallic contents of all cobalt compounds.

(d) Prior to 1914 an estimate based on assays was made of the nickel, cobalt and arsenic contained in the ores; subsequently actual recoveries have been reported.

(e) Recoveries of bismuth from base bullion were not reported prior to 1923.

(f) Includes 460 tons of spels residues worth \$153,116.



A total of 6,262,249 ounces were produced from the Cobalt Mines. South Lorrain produced 3,044,584 ounces and Gowganda 1,236,640 ounces. These figures show the metal contents of ore and concentrates shipped, but must not be confused with the actual bullion recovered in the reduction operations during the period, on the basis of bullion actually marketed and as contained in concentrates exported, along with the silver recovered from gold mines and nickel-copper matte.

Figures shown in the table on page 16 are different from those published in these reports prior to the year 1924, inasmuch as they more nearly represent the silver actually going as such into the commerce of the country. In 1923 and formerly, statistics of silver production were based on the silver content of all ores or concentrates as shipped by the mines and reported by them, and while such figures bear no exact relation to the silver actually marketed in bullion form they are of considerable historical value as statistical records of individual mines and of mining areas. The change made in the system of compilation merely moves the position or point where the count is made, *i.e.*, from the mine or concentrating plant forward to the point where merchantable bar silver is marketed, except in the case of exports of ore, concentrates or residues where no change in practice was necessary.

Since the discovery of silver at Cobalt in 1903 the silver contents of shipments from the camp and outlying silver areas, as reported by the operators, have been as follows:

TABLE XI.—SILVER SHIPMENTS BY CAMPS, 1904-1926

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces, 1904-1926					
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	Montreal River and Maple Mountain
1904	57.221	206,875	206,875				
1905	60.352	2,451,356	2,451,356				
1906	66.791	5,401,766	5,401,766				
1907	65.237	10,023,311	10,023,311				
1908	52.864	19,437,875	19,424,251	500	13,124		
1909	51.502	25,897,825	25,658,683	26,185	194,955		18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	
1915	49.684	24,746,534	24,280,366	223,939		242,229	
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	
1917	81.417	19,401,893	18,327,258		10,000	1,064,635	
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	
1920	100.900	10,846,321	10,402,249		8,253	433,352	(a)2,467
1921	62.654	8,261,931	7,673,535	1,101	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(b)15,994
1923	64.873	10,377,846	7,259,858		2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787		2,633,058	598,057	
1925	69.065	10,707,235	6,252,115		3,099,964	1,355,156	
1926	62.107	10,543,473	6,262,249		3,044,584	1,236,640	
Total		374,984,018	346,405,437	2,799,740	16,073,186	9,657,149	48,506

(a) Includes 885 ounces from Silver Islet, Lake Superior.

(b) Silver Islet, Lake Superior.

In addition to the foregoing which deals with producing mines only, there was considerable work carried on by organized companies, some of which may join the list of producers in the near future. Not including the usual assessment work carried on by individuals, partnerships and syndicates, there was a total of \$42,581 expended in wages on development work and employment given to 50 persons. The names of the companies reporting were:—

## OPERATING BUT NON-PRODUCING SILVER MINES, 1926

Company	Name of Mine	Location
Capitol Silver Mines, Ltd. ....	Capitol.....	Gowganda
Casey Mountain Operating Syndicate, Ltd. ....	Casey Mountain.....	Casey tp.
Crescent Silver Cobalt Mining Co., Ltd. ....	Crescent.....	Cobalt
Cobalt Argyros Mines, Ltd. ....	Argyros.....	Cobalt
Genesee Mining Co., Ltd. ....	Genesee.....	Cobalt
Hector Silver Mines, Ltd. ....	Hector.....	Gillies Limit
Kerr Lake Mines, Ltd. ....	Kerr Lake.....	Cobalt
Kirk-Budd Mining Co., Ltd. ....	Kirk-Budd.....	Gillies Limit
Oxford-Cobalt Silver Mines, Ltd. ....	Oxford-Cobalt.....	Gillies Limit

*Refineries.*—The production of refined silver is carried on by two companies in Cobalt which operate reduction plants in conjunction with the mines and mills. The processes of extraction are hydro-metallurgical or wet methods, such as the cyanide process applied to silver-bearing ores. The Nipissing Mines, Limited, and the Cobalt Reduction Company (Mining Corporation), both operate such plants and in addition to high-grade silver bullion, they market flotation concentrates and residues. The refinery of the latter company was not operated in 1926. The major portion of the ore and concentrates shipped out of the Cobalt camp for treatment goes to the Deloro Smelting and Refining Company at Deloro.

TABLE XII.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1926

Schedule	Sales	
	Quantity	Value
Silver bullion..... fine oz.	4,890,586	3,008,500
Arsenic, white..... lb.	3,707,038	116,653
Cobalt products, including metals and metallic content of all oxides, mixed oxides and salts..... “	437,666	996,502
Nickel oxide, and salts..... “	217,816	20,513
Base bullion (a)..... “	469,607	130,131
Speiss residues (b)..... “		
Total.....		4,272,299

(a) Contains silver, lead, bismuth and antimony.

(b) Speiss residues contain silver, cobalt, nickel and arsenic.

TABLE XIII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1926

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1925		Dividends and Bonuses paid during 1926		Total Dividends and Bonuses paid to 31st Dec., 1926	Date when last Dividend was paid
					\$	c.	\$	c.		
Aladdin Cobalt Company, Limited.....	Aug. 23, 1912	500,000	500,000	5 00	75,000 00	75,000 00		75,000 00	75,000 00	April 30, 1917
Beaver Consolidated Mines, Ltd.....	Mar. 1, 1907	2,000,000	2,000,000	1 00	710,000 00	710,000 00		710,000 00	710,000 00	May 31, 1920
Buffalo Mines, Ltd., The (a).....	April 27, 1906	500,000	500,000	50	2,787,000 00	2,787,000 00		2,787,000 00	2,787,000 00	May 28, 1914
Casey Cobalt Silver Mining Co., Ltd.....	Dec. 19, 1906	100,000	100,000	1 00	203,249 33	203,249 33		203,249 33	203,249 33	April 22, 1914
Castle-Trethewey Mines, Ltd. (b).....	Jan. 20, 1922	2,000,000	2,000,000	1 00	18,027 13	18,027 13		18,027 13	18,027 13	April 15, 1925
Cobalt Central Mines Co., Ltd.....	Dec. 13, 1905	5,000,000	5,000,000	1 00	192,845 00	192,845 00		192,845 00	192,845 00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. (c).....	April 16, 1913	1,000,000	1,000,000	1 00	230,000 00	230,000 00		230,000 00	230,000 00	April 1, 1915
Cobalt Silver Queen, Ltd.....	April 1, 1906	1,500,000	1,500,000	1 00	315,000 00	315,000 00		315,000 00	315,000 00	Dec. 31, 1908
Coniagas Mines, Limited, The.....	Nov. 24, 1906	4,000,000	4,000,000	5 00	11,440,000 00	11,440,000 00		11,440,000 00	11,440,000 00	May 1, 1924
Crown Reserve Mining Co., Ltd.....	Jan. 16, 1907	2,000,000	1,999,957	1 00	6,190,849 00	6,190,849 00		6,190,849 00	6,190,849 00	Dec. 28, 1916
Foster Cobalt Mining Co., Ltd.....	Feb. 14, 1906	1,000,000	915,588	1 00	45,000 00	45,000 00		45,000 00	45,000 00	Jan. 1, 1907
Hudson Bay Mines, Ltd.....	July 16, 1909	3,500,000	3,200,050	5 00	778,909 42	778,909 42		778,909 42	778,909 42	Aug. 31, 1913
Keeley Silver Mines, Ltd.....	June 22, 1922	2,000,000	2,000,000	1 00	1,280,000 00	1,280,000 00	480,000 00	480,000 00	1,760,000 00	Sept. 15, 1926
Kerr Lake Mining Company, Ltd. (d).....	Aug. 9, 1905	40,000	40,000	100 00	10,299,000 00	10,299,000 00	150,000 00	150,000 00	10,449,000 00	Oct. 15, 1926
La Rose Mines, Ltd.....	May 31, 1908	1,500,000	1,500,000	1 00	6,600,546 84	6,600,546 84		6,600,546 84	6,600,546 84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.....	Mar. 20, 1923	1,500,000	1,500,000	1 00	150,000 00	150,000 00		150,000 00	150,000 00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.....	April 27, 1906	2,500,000	2,247,692	1 00	5,955,391 86	5,955,391 86		5,955,391 86	5,955,391 86	July 31, 1925
Mining Corporation of Canada, Ltd.....	Nov. 23, 1916	8,300,250	8,300,250	5 00	5,706,381 22	5,706,381 22	415,012 50	415,012 50	6,121,393 72	July 15, 1926
City of Cobalt Mining Co., Ltd. (e).....	Jan. 7, 1909	1,500,000	1,500,000	1 00	145,000 00	145,000 00		145,000 00	145,000 00	April 15, 1920

TABLE XIII.—Continued

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per share	Dividends and Bonuses paid to end of 1925		Dividends and Bonuses paid during 1926		Total Dividends and Bonuses paid to 31st Dec., 1926	Date when last Dividend or Bonus was paid
					\$	c.	\$	c.		
Cobalt Lake Mining Co., Ltd. (e).....	Dec. 22, 1906	3,000,000	3,000,000	1 00	465,000	00	465,000	00	465,000 00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. (e).....	May 8, 1906	100,000	45,011	1 00	1,042,259	61	.....	.....	1,042,259 61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (f).....	Dec. 16, 1904	250,000	250,000	100 00	28,578,297	25	750,000	00	29,328,297 25	Oct. 20, 1926
Penn-Canadian Mines, Ltd. (g).....	April 24, 1912	1,500,000	1,349,705	1 00	175,461	65	.....	.....	175,461 65	Sept. 10, 1917
Peterson Lake Silver-Cobalt Mining Co., Ltd.....	April 11, 1906	3,000,000	2,469,802	1 00	462,350	35	.....	.....	462,350 35	Jan. 2, 1917
Right of Way Mining Co., Ltd.....	July 13, 1906	500,000	499,518	1 00	324,643	93	.....	.....	324,643 93	Oct. 1, 1909
Right of Way Mines, Ltd.....	Sept. 11, 1909	2,000,000	1,685,500	1 00	252,825	00	.....	.....	252,825 00	Mar. 17, 1917
Seneca-Superior Silver Mines, Ltd.....	Sept. 29, 1911	500,000	478,884	1 00	1,579,817	20	.....	.....	1,579,817 20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.....	Nov. 5, 1906	2,500,000	2,500,000	1 00	2,159,156	25	.....	.....	2,159,156 25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd.....	July 10, 1903	25,000	7,761	1 00	1,940,250	00	.....	.....	1,940,250 00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.....	May 30, 1906 June 1, 1911	2,000,000	1,000,000	1 00	1,211,998	50	.....	.....	1,211,998 50	Jan. 2, 1919
Wettlaufer Lorrain Silver Mines, Ltd.....	Nov. 30, 1908	1,500,000	1,416,590	1 00	637,465	50	.....	.....	637,465 50	Sept. 22, 1913
Total.....	.....	.....	.....	.....	91,951,725	04	1,795,012	50	93,746,737 54	.....

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

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

(c) Cash assets amounting to \$50,000 paid on April 27, 1917.

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

(e) Mining Corporation of Canada, Limited, owns and operates the City of Cobalt, Cobalt Lake and Cobalt Townsite mines.

(f) Includes \$16,288,297.25 paid in dividends by the Nipissing Mines Co. (the holding company) to the end of 1916.

(g) Paid out of capital \$40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.



Mines shipping over 100,000 ounces in 1926 are given in order:—

MINE	OUNCES
Nipissing.....	1,966,299
Keeley.....	1,705,530
Mining Corporation of Canada.....	1,105,459
Frontier Lorrain (Lorrain Operating Co.).....	1,104,597
Castle-Trethewey.....	979,890
O'Brien.....	867,987
McKinley-Darragh-Savage.....	340,203
Lorrain Trout Lake.....	143,399

In Table XI statistics are shown based on the metal contents of shipments of ore and concentrates and should not be confused with the figures in the main table on page 2 and Table X immediately preceding. Silver shown as shipped in the following table is compiled for each mining area and is mainly the silver contents of ore or concentrates shipped to the reduction works at Cobalt or the silver smelters. Of necessity there is a lag and it does not follow that all the ores, etc., shipped have received treatment during the year by smelters, although in the aggregate these figures will agree closely with those for silver bullion sold, as given in the table on page 2 and also in Table X.

In addition to the silver content of ores, concentrates, residues, etc., producing mines are paid for the cobalt content, provided the percentage is sufficiently high. Mine shippers in 1926 were paid \$214,326 for 913,877 pounds of cobalt, and \$5,394 for 69,502 pounds of copper.

From weekly statements, issued by the General Freight and Passenger Agent of the Temiskaming and Northern Ontario Railway, showing railway shipments of ore, concentrates, etc., from the Cobalt area the following information has been compiled: Total shipments, 12,446 tons, of which 4,795 were consigned to Deloro, 2,666 to United States smelters and refineries, and 978 tons to Europe.

The producers of silver are given in the following list:—

#### SILVER PRODUCERS IN 1926

Operator	Mine or Source	Location
Brewer, Sullivan & Laurentian Mines..	Adanac lease.....	Cobalt
Castle-Trethewey Mines, Ltd.....	Castle-Trethewey.....	Gowganda
Cobalt Contact Mines, Ltd.....	Cobalt Contact.....	Cobalt
Coniagas Mines, Ltd., The.....	Coniagas.....	Cobalt
Crown Reserve Mining Co., Ltd.....	Crown Reserve.....	Giroux Lake
Canadian Lorrain Silver Mines, Ltd..	Canadian Lorrain.....	South Lorrain
Dominion Reduction Co., Ltd.....	Mill clean-up.....	Cobalt
Doherty Easson Mining Syndicate, Ltd.	Penn-Canadian.....	Cobalt
Frontier (Lorrain) Mines, Ltd.....	Lorrain Operating & Frontier Lorrain.	Silver Centre
Genesee Mining Company, Ltd.....	Genesee.....	Cobalt
Hudson Bay Mines, Ltd., The.....	Hudson Bay.....	Cobalt
Masters, S. C.....	Silver Queen.....	Cobalt
Keeley Silver Mines, Ltd., The.....	Keeley.....	South Lorrain
Kerr Lake Mining Company, Ltd.....	Kerr Lake.....	Cobalt
La Rose Mines, Ltd.....	La Rose.....	Cobalt
Lorrain Consolidated Mines, Ltd.....	Lorrain Consolidated.....	Silver Centre
Lorrain Trout Lake Mines, Ltd.....	Lorrain Trout Lake.....	Silver Centre
Lynch, C. D.....	Peterson Lake.....	Cobalt
McKinley-Darragh-Savage Mines, Ltd.	McKinley-Darragh.....	Cobalt
McLeod, J. H.....	Foster Cobalt.....	Cobalt
Menago Mining Company, Ltd.....	Colonial.....	Cobalt
Mining Corporation of Canada, Ltd..	Townsite City, Buffalo, Cobalt Lake..	Cobalt
Northern Extension Mines, Ltd.....	Aguanico.....	Cobalt
Nipissing Extension Mines Co., Ltd..	Nipissing Extension.....	Cobalt
Nipissing Mining Company, Ltd.....	Nipissing.....	Cobalt
O'Brien, Ltd., M. J.....	O'Brien.....	Cobalt
O'Brien, Ltd., M. J.....	Miller Lake O'Brien.....	Gowganda
Reinhardt, Carl.....	Crown Reserve.....	Giroux Lake
Tonopah Canadian Mines Company....	Walsh & Morrison.....	Gowganda

## Nickel, Copper and Platinum Metals

The tonnage of ore raised by the nickel mines, and treated in the smelters during 1926, showed an increase of around 50,000 tons over the figures for 1925. During the period two companies were active, the International Nickel Company of Canada, operating smelters at Copper Cliff near Sudbury and a refinery at Port Colborne, and the Mond Nickel Company which smelts its ore at Coniston, near Sudbury, and exports the matte to Wales for refining. A portion of the matte made by the former company is exported to Huntington, West Virginia, for the manufacture of Monel metal and the fabrication of nickel articles.

Production of ore during the year from the several mines was as follows:—

<i>International Nickel Company—</i>	Tons
Creighton Mine, Froid Mine.....	691,660
<i>Mond Nickel Company—</i>	
Garson, Froid Extension, Worthington, Levack.....	630,390
	1,322,050

The actual production of nickel and copper was less than in 1925 for reasons that are well set out in the Annual Report of the International Nickel Company. Net earnings of the Company were \$5,556,267 for the year, or an increase of \$28,783 over 1925. The following abstracts are from the discussion of the situation by Robt. C. Stanley, president of the Company:—

Sales of metallic nickel were less than during 1925, due principally to a falling off in exports to Europe. There was also a decline in domestic sales of nickel in final quarter of 1926, compared with last quarter of 1925. This apparent loss of business was due to heavy purchases of nickel by consumers for stock in fall of 1925, presumably anticipating price increase of January 1, 1926. Buying of this character was not in evidence in the fall of 1926, as there was no price advance on contract renewals for 1927 deliveries.

During recent years, particularly in 1926, large quantities of nickel-steel armour and deck-plate scrap, resulting from the disarmament programme, were consumed by alloy steel makers. Substitution of this scrap for metallic nickel made inroads into sales of nickel for alloy steel making. There is every evidence that the bulk of this domestic scrap has been used, and that normal consumption of metallic nickel by steel companies may be expected in the near future.

Sales of mill products, both monel metal and rolled nickel, increased substantially in volume, and more than offset the loss of foreign and domestic nickel sales.

Mining, smelting, refining, and development at the Froid mine were referred to as follows:—

Mining and smelting operations at Copper Cliff were continuous throughout the year. Bessemer matte was produced at lower cost than during any previous year. An electrolytic department at Port Colborne, projected in 1925, was completed and is now economically producing a large tonnage of high purity nickel. Changes in furnace and converter practice have enabled your operatives to further reduce costs. The refinery was run continuously throughout the year at a rate regulated to meet consumption and to avoid an undue accumulation of metal stocks.

Your management has been actively engaged in initial stages of development of Froid mine, where diamond drilling has developed further large reserves of high-grade ore. To complete this shaft, erect the permanent surface plant and develop the ore body sufficiently for mining operations, will require several years and involve a substantial capital expenditure. It is the intention to bring this mine into production during the ensuing five years. By following this policy, the Creighton mine ore reserves will be available for an increasing output of monel metal for many years and the Froid ore, which carries much higher precious metal values than Creighton ore, will be refined for nickel. With its present refining process your company will recover the platinum metals from the Froid ore and in consequence will derive additional profit from this operation.

In Table XV, following, the course of the nickel industry during the past five years is presented. That this metal takes on added importance during times of war is indicated by the fact that while in 1913 the quantity of ore smelted was 823,403 tons, it rose in 1918 to 1,559,892 tons, fell, as noted in the table, to 314,120 tons in 1922, and through new markets found for nickel it rose again in 1923 to 1,140,160 tons. Nickel and copper contained in matte exported in 1926 were valued at 18 and 10 cents per pound respectively:—

TABLE XIV.—NICKEL-COPPER MINING AND SMELTING, 1922-1926

Schedule	1922	1923	1924	1925	1926
Ore raised.....tons	259,569	1,187,354	1,411,980	1,264,748	1,322,050
Ore smelted.....“	314,120	1,140,160	1,307,694	1,258,849	1,309,782
Bessemer matte produced.....“	17,324	58,084	65,943	70,280	78,643
Nickel contents of matte.....“	8,678	31,029	34,638	36,596	39,038
Copper contents of matte.....“	5,421	15,769	18,490	19,636	24,159
Matte exported*.....“	19,831	21,450	26,565	32,397	34,908
Matte refined in Canada.....“	10,340	31,765	37,613	38,567	33,489
Men employed.....No.	1,492	2,496	2,459	2,650	3,132
Wages paid.....\$	2,009,335	3,093,402	2,859,600	3,487,051	4,359,066

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

*Dividends.*—Heretofore the Department of Mines has not received information in regard to dividends paid by nickel companies. The figures which follow are published for the first time in the Annual Report:—

TABLE XV.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES\*

Company	Period (inclusive)	Total to end of 1925	Paid in 1926	Total to end of 1926
Canadian Copper Company.....	1894-1901	\$1,975,000	.....	\$1,975,000
†International Nickel Co.	{ preferred.... 1906-1925	10,695,006	\$534,756	11,229,762
	{ common.... 1909-1925	54,787,060	3,346,768	58,133,828
Total.....	.....	\$67,457,066	\$3,881,524	\$71,338,590
‡Mond Nickel Company	{ deferred.... 1906-1914	£264,043	.....	£264,043
	{ preferred.... 1904-1925	1,619,989	£236,370	1,856,359
	{ common.... 1905-1925	1,880,318	112,500	1,992,818
Total.....	.....	£3,764,350	£348,870	£4,113,220
	or	\$18,319,586	\$1,697,811	\$20,017,397
Grand Total.....	.....	\$85,776,652	\$5,579,335	\$91,355,987

\*For the Mond Nickel Company the fiscal year ends April 30 and the figures given are to that date.

†Successors to the Canadian Copper Company. The International Nickel Company paid dividends on the common stock from 1909 to 1919, inclusive, and again in 1925 and 1926. Common stock outstanding is \$41,834,600, and preferred stock \$8,912,600, or a total of \$50,747,200.

‡Debt interest paid by the Mond company was £96,393 for the fiscal year ending April 30, 1926; and from 1912 to 1926, inclusive, totalled £935,156. The issued and paid-up capital of this company is £900,000 common; £1,750,000 cumulative preference, £2,000,000 non-cumulative preference, both of these 7 per cent.; £375,000 of 5 per cent. debenture stock, and £1,000,000 of 5½ per cent. debenture stock; or a total of £6,025,000.

*Refineries.*—During the year at Port Colborne, the International Nickel Company of Canada recovered electrolytic and refined nickel, nickel oxide, converter copper, nickel sulphate, platinum, palladium and other metals of the platinum group. The record for 1926 is shown in the subjoined table:—

TABLE XVI.—NICKEL-COPPER REFINING, 1926

Schedule	Quantity	Value
		\$
Matte, treated..... tons	33,489	.....
Nickel oxide, marketed..... lbs.	7,644,808	1,805,171
Metallic nickel, recovered..... "	25,627,602	6,423,401
Blister copper, recovered..... "	18,505,324	2,457,752
Gold, recovered*..... ounces	4,447	91,367
Silver, recovered*..... "	151,429	90,980
Platinum metals, recovered*..... "	19,495	1,559,527
Employees..... No.	490	.....
Wages paid..... \$	.....	793,399

\*Includes recoveries by the Mond Nickel Company at Clydach in Wales.

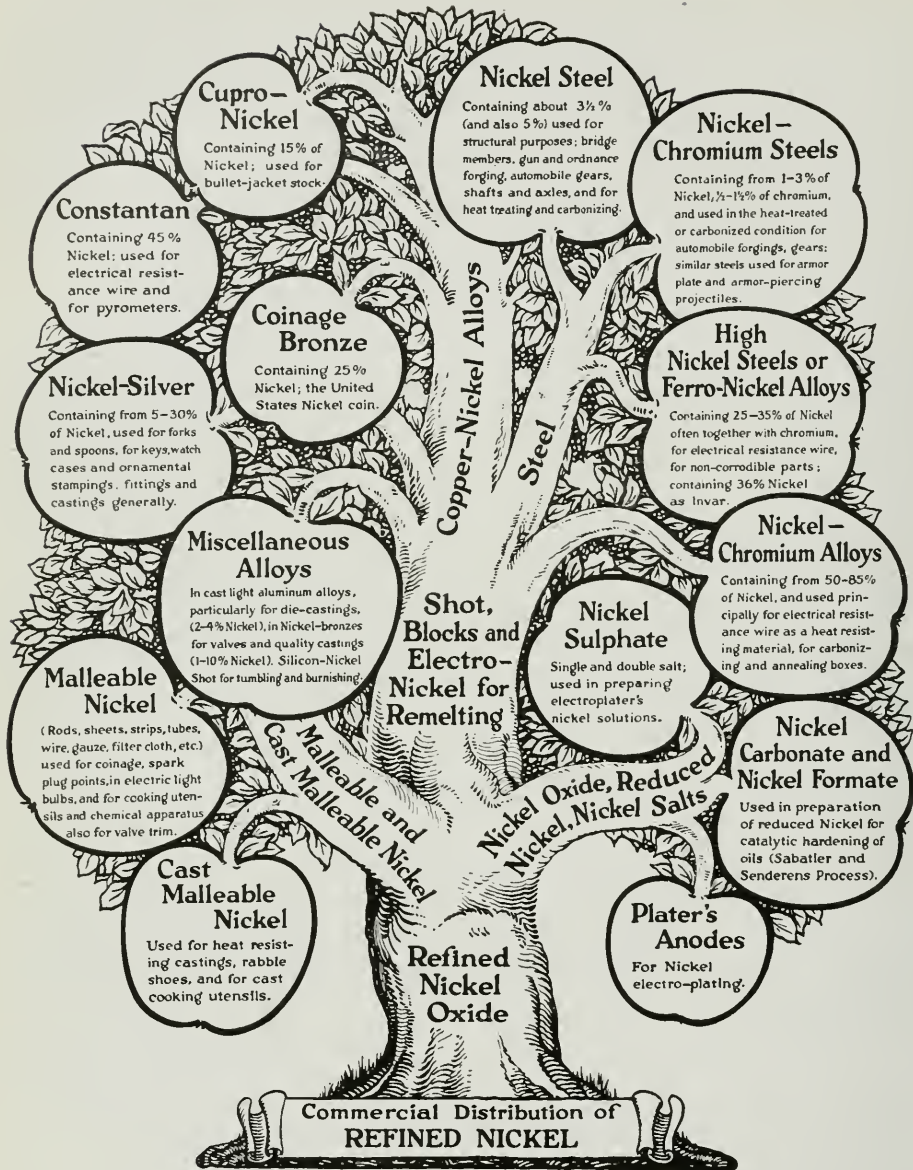
Platinum metals are the most important by-products in the refining of nickel-copper matte. Details regarding precious metals recovered during a five-year period by nickel-copper refineries treating Ontario matte are noted below:

TABLE XVII.—PRECIOUS METALS RECOVERED, 1922-1926

	1922 Ounces	1923 Ounces	1924 Ounces	1925 Ounces	1926	
					Ounces	Value, \$
Gold †.....	2,094	3,574	4,125	4,016	4,447	91,367
Silver.....	50,239	100,982	122,889	134,390	151,429	90,980
Platinum.....	4,802	6,810	9,181	8,692	9,471	919,349
Palladium.....	6,862	7,511	8,923	7,856	9,790	626,166
Rhodium, Ruthenium, Osmium and Iridium.....	124	304	593	432	234	14,012
Total platinum metals..	11,788	15,625	18,697	16,980	19,495	1,559,527

†Includes small recoveries of the rhodium group by the Mond Nickel Company.





Chart, reproduced through the courtesy of the International Nickel Company of Canada, showing ramifications in the distribution and uses of refined nickel.

*Sulphuric Acid.*—Reference was made in the 1925 Report to the new acid plant of the Mond Nickel Company at Coniston, which began to operate in November, 1925. Waste sulphur gases from the smelting of nickel-copper ores are being utilized for the production of acid by the "contact" process. In January, 1927, W. H. DeBlois, manager of the chemical division of the Mond Nickel Company, presented a paper in Montreal before the local branches of

the Society of Chemical Industry and the Canadian Institute of Mining and Metallurgy on "The Contact Process for Sulphuric Acid," and from this paper much of the following data has been abstracted. The paper was printed in the March issue of both *Canadian Chemistry and Metallurgy* and the *Canadian Mining and Metallurgical Bulletin*.

The smelters of the Sudbury area discharge into the air in the form of sulphur dioxide some 500 tons of sulphur daily, the equivalent of 1,500 tons of sulphuric acid, while Canada's total consumption is about 200 tons daily. The recovery of a small part of this sulphur by the Coniston acid plant represents the first attempt to save this waste product, and an important new industry is now established which will assure Canadian consumers an ample supply of sulphuric acid at a cost below prevailing United States prices. In 1926 this new plant produced 15,756 tons of acid of two grades, namely, 66° Baumé (93 per cent.) and oleum (fuming sulphuric). Two other plants in Canada produce sulphuric acid, but neither of them obtain it as a by-product.

Raw products heretofore used in Canada for sulphuric acid manufacture were either domestic iron pyrites, or imported lump sulphur from Texas. It is possible to produce liquid sulphur dioxide, which would meet the requirements of Canada's pulp and paper industry, by dissolving the impure waste gases at Sudbury, but the cost of heating this water to again drive off the pure sulphur dioxide before compressing and liquefying, in all probability, would prove prohibitive. The adoption of the "contact" process for acid manufacture was decided on because of its adaptability to producing strong acid and oleum to meet the main Canadian demand. Simply stated, this process means the combination of sulphur dioxide with oxygen of the air, using platinum as a catalytic agent, to form sulphur trioxide which only requires the addition of water to produce sulphuric acid. The gas emanating from the basic converters, which bessemerise the blast furnace nickel-copper matte, is almost pure nitrogen and sulphur dioxide, the latter averaging about 14 per cent. by volume. This gas is conducted by hoods covering the converters through flues and chimneys to the upper air, and it is at the hoods that separate flues convey to the acid plant the small part of the gas saved. The importance of a cheap source of sulphuric acid, controlled within the Empire, is apparent. The chief uses in the order named are oil refining, ammonium sulphate, explosives, steel pickling, also the tanning, textile and dye industries.

### Iron Ore, Pig Iron, Steel and Coke

During 1926 no shipments of iron ore were made from Ontario mines, and since no ore of domestic origin was reported as charged to the blast furnaces, the entire output of pig iron during the year must be credited to foreign ore, and hence the item of pig iron does not appear in Table I.

The total quantity of iron ore charged during the year at Hamilton and Sault Ste. Marie, was 948,154 tons, from which there was produced a total of 545,737 short tons of pig iron of the following grades: 311,730 tons of basic, 187,361 tons of foundry, and 46,646 tons of malleable iron. The average prices of iron during the period on the Pittsburgh market were as follows: Bessemer, \$21.33; basic, \$18.55, and No. 2 foundry, \$21.64 per long ton. In computing the values given below the basic and malleable were taken at \$18.55 and \$18.88 respectively, and foundry at \$23.05 per long ton. The total value of the pig iron produced during 1926 was \$9,805,300.

## IRON BLAST FURNACES IN OPERATION, 1926

Name of Company	Furnaces			Fuel used	Location
	No.	Daily capacity, long tons	Days operated		
Algoma Steel Corporation, Ltd.	4	1,500	362	Coke..... Coke, coal and gas	Sault Ste. Marie Hamilton
Steel Company of Canada, Ltd.	2	725	365		

## BLAST FURNACES IN ONTARIO FOR THE PRODUCTION OF PIG IRON

Company	Location	Furnaces		Remarks
		No.	Daily capacity gross tons	
Algoma Steel Corporation, Ltd.....	Sault Ste. Marie..	4	1,450	Active
Atikokan Iron Company.....	Port Arthur.....	1	175	Idle since 1911
Canadian Furnace Co., Ltd.....	Port Colborne....	1	325	Idle since Nov., 1923
Canadian Steel Corporation, Ltd.....	Ojibway (near Windsor).....	2	1,100	Under construction
Midland Iron and Steel Co., Ltd.....	Midland.....	1	120	Idle since Feb., 1921
Parry Sound Iron Co., Ltd.....	Parry Sound.....	1	90	Idle since Oct. 1, 1919
Standard Iron Co., Ltd.....	Deseronto.....	1	60	Idle since June 9, 1919
Steel Company of Canada, Ltd.....	Hamilton.....	2	750	Active

*Note.*—The first and last mentioned produce open-hearth steel as well as pig iron.

The following table gives particulars of the iron and steel-making industry of the Province for the last five years:—

TABLE XVIII.—IRON AND STEEL STATISTICS, 1922-1926

Schedule	1922	1923	1924	1925	1926
Ontario ore smelted.....short tons	23,398	36,622	8,231	6,830	.....
Foreign ore smelted.....	1,217,543	1,283,886	836,233	732,356	948,154
Limestone for flux.....	137,852	283,190	187,571	109,198	218,996
Coke.....	336,301	576,832	438,323	262,344	503,871
Pig iron produced.....	293,662	674,428	465,888	412,837	545,737
Value of pig iron produced.....\$	6,493,513	15,995,496	9,484,139	8,048,992	9,805,300
Steel made.....short tons	358,126	607,385	499,986	529,327	534,732
Value of steel made.....\$	12,812,927	21,133,664	14,196,029	18,904,520	16,710,365

*Steel.*—Steel ingots to the amount of 477,439 long tons were made in Ontario by five companies. Of these 460,766 tons were basic open hearth while the remainder, 16,673 long tons, were classed as "all other." This material was made for use in the manufacturing plants of the makers.

Direct steel castings derived by the open hearth basic, crucible, and electric processes, totalled 10,902 long tons, of which 8,002 long tons were electric and the balance, open hearth basic and crucible. The major portion of the output, or 7,900 long tons, was made for sale and the remainder for the use of the companies in manufacture.

Ferro-alloys were made by three companies and included ferro-manganese 78-80 per cent., and ferro-silicon of 15 and 50 per cent. silica content. The total output amounted to 37,692 long tons.

## STEEL AND FERRO-ALLOY PRODUCERS

Company	Location
Steel Company of Canada, Ltd.	Hamilton
Algoma Steel Corporation, Ltd.	Sault Ste. Marie
National Castings Co., Ltd.	Belleville
Dominion Foundries and Steel, Ltd.	Hamilton
Wm. Kennedy & Sons, Ltd.	Owen Sound
Canadian Carborundum Co., Ltd.	Niagara Falls
Electro Metallurgical Co. of Canada, Ltd.	Welland
Abrasive Company of Canada, Ltd.	Hamilton
Canadian Electric Castings Co., Ltd.	Orillia
Welland Steel Castings, Ltd.	Welland

*Coke.*—The Algoma Steel Corporation, Sault Ste. Marie, and the Steel Company of Canada, at Hamilton, produce coke in conjunction with their blast furnace operations; while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. At the latter plant the present battery of 25 ovens (450 tons of coal or 315 tons of coke daily) was increased by the addition of 35 Solvay process by-product ovens. The contract for the new ovens was let in February, 1926. The total coke and coke breeze used and sold was 929,838 tons, having a value of \$6,714,879, of which 363,408 tons worth \$2,936,364 were sold and the balance consumed in the blast furnaces at Sault Ste. Marie and Hamilton.

The materials used and products consumed and sold by the coke plants in Ontario during 1926 are shown in the subjoined table:—

## THE COKING INDUSTRY IN ONTARIO, 1926

Kind	Unit	Quantity	Value
MATERIALS USED			\$
Bituminous coal, foreign	tons	1,228,845	6,203,907
Sulphuric acid	lb.	10,348,363	160,134
Sulphur	"	416,000	4,480
All other materials			21,230
Total			6,389,751
PRODUCTS MADE			
Coke*	tons	873,264	6,525,134
Coke breeze	"	56,574	189,745
Gas sold and used	M. cubic ft.	9,819,375	2,103,715
Tar and tar products	Imp. gals.	10,016,407	595,564
Ammonium sulphate	lb.	26,816,041	598,920
Light oils	Imp. gals.	1,901,715	123,611
Total			10,136,689

\*Does not include 144,220 tons of coke by municipal gas plants.

Of the products made, shown above the major portion of the coke, breeze and gas were consumed in the plants reporting. The total value of materials made and marketed was \$10,136,689. During the period the number of wage earners was 285 to whom \$502,736 was paid in wages.



In addition to the coke produced and used, as shown in the preceding table, nine other plants were active in the production of domestic gas from imported coal. A list of the producers in Ontario follows:

## DOMESTIC GAS PRODUCERS IN ONTARIO, 1926

Company	Location
Board of Light and Heat Commission.....	Guelph
City Gas Company of London.....	London
Consumers Gas Company of Toronto.....	Toronto
Hamilton By-products Coke Ovens, Ltd.....	Hamilton
Hydro-Electric Power Commission.....	Cobourg
Ottawa Gas and Electric Companies.....	Ottawa
Port Hope Gas Company.....	Port Hope
Public Utilities Commission.....	Kitchener
Public Utilities Commission.....	Owen Sound
St. Thomas Gas Department.....	St. Thomas

## Lead and Zinc

The interest manifested in the lead deposits of Ontario during 1924 and 1925 and mentioned in the reports of those years, was continued in 1926, when considerable prospecting and development work was carried on at various points throughout the Province. Of the well-known lead properties in eastern Ontario, the Frontenac mine, near Perth Road in Frontenac county, was under development by the Forbes Galena Mines, Limited; the Hollandia at Bannockburn in Hastings county also received some attention, while the Summerville Lead Mines, Limited, opened up a property in Victoria county. There was also some activity on lead prospects in the Ottawa valley. In recently discovered areas, however, more important developments have been made. Near Chelmsford, about fifteen miles west of Sudbury, the Bunker Hill and Sullivan Mining Company\* continued their campaign of diamond-drilling on a zone about four miles in length which roughly follows the boundary between Balfour and Creighton townships. The ore shown up by 60,000 feet of diamond-drilling consists of zinc, lead and copper and also carries values in gold and silver. It is too soon to state how large a deposit is being developed, but there are indications of a large ore body which will mean the establishment of a new mining industry in the Sudbury nickel basin.

Lead-zinc ores have also been disclosed in Algoma district northeast of Searchmont station on the Algoma Central and Hudson Bay Railway, in Galbraith township north of Bruce Mines, and on the north shore of Lake Superior eastward from Port Arthur. Zinc-bearing copper ore has also been traced across the Ontario boundary from the copper fields of Rouyn and vicinity, and outcrops of copper have been noted in Clifford township, and lead-zinc in Ben Nevis. In the northern part of Munro township a most encouraging find of copper-zinc ore was made in November on what is known as the Potter-Doal claims.

The output of lead from all sources in 1926 amounted to 7,398,796 pounds, having a value of \$580,730, as compared with 7,268,193 pounds worth \$601,704 in 1925. The production from Ontario has been constantly increasing during the past five years. The principal producer, as formerly, was the Kingdon Mining, Smelting and Manufacturing Company from their lead mine and smelter near Galetta on the Ottawa river. The sales by this company during the period were 7,346,180 pounds, while the remainder of the output was contained in base bullion derived from the smelting of silver-cobalt ores at Deloro, and also includes 30,950 pounds produced in 1918 from Bedford township and not heretofore accounted for in the mineral production of the Province.

\*This is the parent company. Its subsidiary, Treadwell-Yukon Mining Company, operates the Chelmsford property, now known as the Errington mine.

## NON-METALLIC MINERALS

### Abrasives

The only abrasive material produced in Ontario during 1926 was 64 tons of quartz pebbles worth \$576, which were gathered in the vicinity of Jackfish on the shore of Lake Superior. These were used chiefly in tube mills in the prairie provinces for grinding cement clinker. No production of corundum or garnets was reported. Carborundum, an artificial product made in the electric furnace, has displaced corundum to a large extent in the abrasive field.

### Actinolite

Shipments during 1926 amounted to 80 tons, valued at \$1000. There is only one producer in the Province, namely, the Actinolite Mining Company, with a mill at the village of the same name, situated about four miles north of Tweed station on the Canadian Pacific railway. The mineral, which is found in serpentine rocks, is mined in the townships of Kaladar and Elzevir, Hastings county, and the head office of the company is Bloomfield, New Jersey. The product, a fibrous form of serpentine, is used principally for roofing purposes as an ingredient in coal-tar compounds. Mining in a small way has been carried on intermittently for many years. No ore was raised in 1925 or in 1926.

### Asbestos

The Bowman asbestos property, now known as the Porcupine Asbestos Corporation, Limited, near McKay lake in Deloro township, was the first of its kind in Ontario upon which organized development has been carried out. In 1923, 6 tons worth \$2,600 were shipped. In 1924 the output was increased to 172 tons having a value of \$91,900; in 1925, 2 tons valued at \$901 were marketed; and in 1926, sales were 14 tons worth \$3,935. Considerable surface work consisting of a transmission line, camp buildings and a motor road to Timmins have been constructed, with a view to increasing the production.

### Barite (Barytes)

There was a production of barite (heavy spar) in 1921 by H. C. Bellew, 6 Saint Sacrament St., Montreal, Que., of approximately 200 tons, from a deposit which is located on lot 20, concession X, township of North Burgess, Lanark county. No shipments, however, were reported during 1921 or 1922.

In 1923 there were shipped 200 tons worth \$4,180 from near Tionaga station in the District of Sudbury. In 1924 and 1925 no production was reported. A deposit in Langmuir township, south of Night Hawk lake, was worked in 1918, when 60 tons of ground barite were shipped. It is owned by Canada Night Hawk Mines, Limited.

The great market for barite in the industrial areas of Canada is the paints and pigment industry. This trade desires a very fine grade of material, between 200- and 300-mesh, which must be perfect as regards purity and colour. In 1923, according to a report of the Dominion Bureau of Statistics, the Canadian paint trade consumed more than 2,000 tons of ground barite. Rubber goods took 480 tons and other industries much lesser amounts. The total consumption was then given as 2,747 tons, and in later years must have increased to some extent. The pure white variety, water-floated, is worth about \$40.00 per ton.

## Feldspar

The mining of feldspar from pegmatite dikes in Ontario is in part a seasonal occupation, in which the major portion of the mining is performed during the summer months. The operations are in the form of quarrying to which the large outcrops of spar readily lend themselves. During the calendar year 1926 there were 22,783 tons of feldspar shipped, of which 3,100 tons were milled in Ontario, and the total value, including that added by grinding, was \$199,102, or an increase of \$58,043 over the total selling value in 1925, when 17,404 tons worth \$141,059 were marketed. The Frontenac Floor and Wall Tile Company of Kingston is the largest grinder of feldspar.

During 1926 some 20 companies and individuals mined and shipped spar, most of which was marketed in Rochester, N.Y., Ohio and Pennsylvania. The largest output by any company was 3,782 tons, and the average for all producers was 1,266 tons. Employment was given to 274 workers who received \$131,460 in wages. Shippers in 1926 are noted below:—

## FELDSPAR SHIPPERS, 1926

Name	Location of Deposit	P.O. Address
Anderson, J. G. ....	Lot 15, con. A, Head tp., and Wanapitei in Dryden tp.	Lucknow.
Bathurst Feldspar Mines, Ltd. ....	Bathurst tp. ....	230 King St. E., Toronto.
Consolidated Feldspar Mines, Ltd. ....	Lot 1, con. II, Ratter tp. ....	29 Melinda St., Toronto.
Craig, T. H. ....	Verona. ....	Verona.
Elizabeth Feldspar Mines, Ltd. ....	Mileage 115, C.P. Ry. near Dill. ....	Toronto, 36 King St. E.
Feldspars, Ltd. ....	Lots 1 and 2, con. XIII and lot 1, con. XII, Loughborough; lots 1 and 2, con. XIII, and lots 1 and 2, con. XII, Portland; lot 1, con. I and lot 2, con. II, Bedford tp.	Toronto, 293 Bay St.
Feldspar Mines Corp'n., Ltd. ....	Lot 11, con. VII, Monteagle tp. ....	Toronto, 1507 Bank of Hamilton Bldg.
Genesee Feldspar Co., Ltd. ....	Hybla. ....	Rochester, N.Y., 82 Augustine St.
Gilpin Corporation. ....	Lot 3, con. III, Bedford tp. ....	Brunswick, Me., Box 205.
Industrial Minerals Corporation. ....	Wilberforce and Eau Claire. ....	Toronto, 805 Bank of Hamilton Bldg.
Hasselbring and Myhill. ....	Lot 7, con. XIII, Storrington tp. ....	Sault Ste. Marie, 612 Queen St.
Hurlburt, G. W. ....	Lot 7, con. XIII, Storrington tp. ....	Toronto, 304 C.P.R. Bldg.
Maine Feldspar Co.*. ....	Lot 3, con. III, Bedford tp. ....	Brunswick, Me., Box 205.
Northern Feldspar Mines, Ltd. ....	Lot 2, con. II, Dill tp. ....	Sudbury, Box 166.
O'Brien and Fowler. ....	Lot 29, con. III, Mattawan tp. ....	Ottawa, 114 Wellington St.
Orser, S. H. ....	Verona. ....	Perth Road.
Perth Feldspar Co., Ltd. ....	Lots 19 and 20, con. IX, Bathurst tp. ....	Ottawa, Central Chambers.
Rock Products Company. ....	Lot 20, con. IX, Bathurst tp. ....	Toledo, O., 450 Nicholas Bldg.
Verona Quarries, Ltd. ....	Lots 1 and 2, con. XIII, Loughborough tp. ....	Hamilton, Box 354.
Wanup Feldspar Mines, Ltd. ....	Dill tp. ....	Wanup.

\*Formerly Gilpin Corporation.

The market for ground or prepared feldspar in the industrial parts of Ontario and Quebec was given as slightly less than 3,700 tons per annum in 1923, when business was at a low ebb. Of this the enamelware, porcelain and pottery trade consumed 2,520 tons, while soaps and washing compounds

accounted for 560 tons, and the balance was used in the manufacture of abrasive wheels, glass, roofing, floor and wall tile, and paints. The consumption of this ground material has undoubtedly increased during the past few years and might be safely estimated at more than 5,000 tons at the present time.

### Fluorspar

Due to the influx of United States fluorspar Ontario producers, except during the war period, have been unable to compete in the limited market available in Canada. The material is used in the iron and steel industry as a flux, in lead refining plants, also in enamel, porcelain, pottery and glass manufacturing. The market available in eastern Canada for both crude and refined fluorspar is not great, and would not amount to much more than 500 tons per year.

During 1925 only 12 tons of crude fluorspar worth \$200 were reported as marketed by the Industrial Minerals Corporation of Toronto, all of which came from a deposit near Wilberforce and was recovered in conjunction with quartz mining. No fluorspar was reported as shipped in 1926.

### Graphite

Graphite marketed in 1926 was 2,266 tons valued at \$158,994 as against 2,345 tons worth \$134,213 during the previous year. The total Ontario production was by the Black Donald Graphite Company, near Calabogie in Renfrew county. In 1925, the output was augmented by two other companies, the Timmins Graphite Mines in North Burgess township, and the Graphite Refining Company at Port Elmsley which shipped from stock. The bulk of the product was consigned to United States points.

Average prices for Ceylon graphite rose during 1925 by two cents per pound and at the end of the year were quoted at 6.8 cents. Lump, which sold for 9.0 cents, showed an increase of three and three-quarter cents. The prices at the end of 1926 were seven cents per pound for Ceylon and for Madagascar flake.

The following extract from the annual review number of the Engineering and Mining Journal, January 22, 1927, summarizes the world's situation as regards the industry:

In the graphite industry there were no new developments of particular importance during 1926. Each of the last five years has shown a progressive advance toward world stabilization, and the industry during the last year has followed the trend toward as complete an adjustment as is often obtained in international mineral products."

### Gypsum

Operations in 1926 were confined to those of the Ontario Gypsum Company, Limited, with head office at Paris. Mines and mills are located at Caledonia and Lythmore, Haldimand county. During 1926, 97,402 tons were mined, of which 58,832 tons were calcined. Sales were as follows: crushed, 37,769 tons; fine ground, 1,110; calcined, 3,098; and consumed in the manufacture of various products, 48,010 tons; or a grand total of 89,987 tons valued at \$496,059. In 1925, sales amounted to 82,020 tons worth \$491,833.

During the period only the Caledonia plant was active, while the Lythmore works shipped from stock. The first-mentioned plant was in operation for 303 days during which time \$245,663 were paid to 45 mine and 143 mill workers.

The detail of the gypsum industry, including mining, milling and manufacturing, has been described in Volume XXXIV, Part 2, issued in 1925.



### Iron Pyrites

During 1926, small shipments of iron pyrites were made from Ontario mines, although none of the mines were operated. The mineral occurs at widely separated points from eastern Ontario to the region north of Lake Superior. Until 1926, Gulf sulphur was so cheap in price that acid manufacture from iron pyrites became unprofitable, but the rise in price in the year has given many idle deposits a potential value. The utilization of the waste sulphur dioxide gases from the Mond nickel-copper smelter at Coniston, near Sudbury, for the manufacture of sulphuric acid, has in part cut into the field formerly held by the producers of pyrites ore. Heretofore the two most important operators in Ontario producing iron pyrites for the manufacture of acids, were the Grasselli Chemical Company, Limited, and the Nichols Chemical Company, Limited. The former made a small shipment to the United States during the year from the Caldwell mine near Flower Station, while the latter company kept their Northpines mine unwatered and ventilated, but made no shipments.

Ontario pyrites usually carries from 30 to 40 per cent. sulphur, and the bulk of the output heretofore was exported to the United States. The demand for pyrites has fallen off since the Great War, when production exceeded \$1,000,000 in valuation both in 1917 and 1918 due to the abnormal demand in Canada and the United States. The total production was 371 tons worth \$4,912 in 1926 as against 685 tons valued at \$8,799 in the previous year.

Notwithstanding the detrimental factors mentioned above, a search for deposits of iron pyrites was in evidence. During the year the Holdsworth claims, situated two miles from Hawk Junction on the Michipicoten branch of the Algoma Central Railway, was optioned by the Grasselli Chemical Company. Diamond-drilling indicated a large lens of iron pyrites, three cores of which averaged 46 per cent. sulphur and 43 per cent. iron.

### Mica

Production in Ontario is mainly from the area south and west of the city of Ottawa in Lanark and Frontenac counties, where small deposits are worked spasmodically by individuals, in addition to more regular operation by a few organized companies. Since very little preparation of the crude crystals in the form of thumb-trimming and splitting is necessary to put the material in a marketable form, and also because many small dealers buy and sell in addition to operating and trimming, it has become necessary in order to avoid duplication to consider the final sales as production. On this account it has been difficult to keep accurate records.

A tabular statement of mica sales during 1925 and 1926 follows:—

MICA SALES, 1925-26

Variety	1925		1926	
	Quantity, Tons	Value \$	Quantity, Tons	Value \$
Rough-cobbed.....	142	21,971	55	11,724
Thumb-trimmed.....	67	45,266	39	10,543
Splittings.....			22	27,822
Scrap.....	1,396	15,424	765	8,997
Total.....	1,605	82,661	881	59,086

The average prices during 1926 did not vary greatly from those of the previous year and were as follows: Scrap, \$11.50 per short ton, splittings 62<sup>3</sup>/<sub>4</sub> cents per pound, while rough-cobbed mica varies widely in price according to the size of crystals. Thumb-trimmed prices were as follows:—

SIZE	PRICE PER LB.	SIZE	PRICE PER LB.
1" by 1".....	8c. to 14c.	2" by 3".....	26c.
1" by 2".....	10c. to 22c.	2" by 4".....	40c. to 65c.
1" by 3".....	20c. to 28c.	3" by 5".....	\$ 1 00

During the period only 87 tons of the crude ore were reported as mined. Employment was given to 42 men who received \$25,371 in wages.

Following is a list of mica shippers:—

MICA SHIPPERS, 1926

Name of Owner or Producer	Location or Name of Mine	P.O. Address of Manager, etc.
Kent Bros. & Estate J. M. Stonness.....	Bedford tp.....	Kingston.
Lee, W. W.....	Bedford tp.....	Bedford Mills.
Loughborough Mining Co., Ltd.....	Loughborough tp.....	Sydenham.
Martin, A. G.....	South Burgess tp.....	Ottawa, 236 Besserer St.
Bennett, H. V.....	South Elmsley tp.....	Perth.
Lee, W. W.....	.....	Bedford Mills.
Stonness, C. A.....	.....	Westport.
Wilson, Richard.....	.....	R.R. 2, Hartington.
Smith, D.....	.....	Perth.
Ennis, E.....	.....	Perth Road.
McNaughton, G. W.....	.....	Stanleyville.
Wood, F. J.....	.....	Godfrey.
Trousdale, J. and Nellis, F.....	.....	Sydenham.

The lower prices being offered to the small producers of crude mica have, in a large measure, accounted for the decreased output of this mineral. A new feature in this industry in Ontario was the construction in 1926 of a mica-grinding plant at Bancroft, owned by the Orser-McKenzie Mica Milling Company. It is the first in Ontario for the production of different grades of ground mica. The mill commenced early in 1927 and is producing about a ton per day. A grinding plant is also in operation in Hull, Quebec.

The ground material finds a market in the surfacing of roofing materials and wallpapers, and as an ingredient in lubricants and rubber articles. About 600 tons of ground mica are consumed annually in Canada.

Mineral Waters

Below are tabulated records since 1919 of shipments of mineral waters with valuation in bulk form at the works:—

	1919	1920	1921	1922	1923	1924	1925	1926
Imperial gallons.....	276,833	127,150	308,647	209,072	227,030	201,670	183,012	208,400
Value.....\$	19,290	15,059	14,438	10,528	14,047	13,133	25,452	27,277

The companies producing mineral waters in 1926 were as follows:—

PRODUCERS OF MINERAL WATERS, 1926

Name of Owner, Firm, or Company	Location of Spring or Well	P.O. Address of Manager, etc.
Borthwick, W.....	Gloucester tp.....	10 Albert St., Ottawa.
Caledonia Springs Co., Ltd.....	Gloucester and Clarence tps.....	2716 St. Urbain St., Montreal, Que.
Deneault, F.....	Lot 22, con. IV, Clarence tp.....	Bourget.
Goderich Mineral Water Co....	Goderich.....	Goderich.
Gurd & Co., Ltd., Charles.....	Caledonia tp.....	1016 Bleury St., Montreal.
Sanitaris, Ltd.....	Lot 27, con. XII, Pakenham tp...	Arnprior.

### Natural Gas

Production of natural gas in Ontario in 1926 from 2,126 wells was 7 776,496 thousand cubic feet, with a retail value of \$4,415,918, according to the report (Vol. XXXVI, Part IV) by R. B. Harkness, Natural Gas Commissioner. The selling price ranged from 35 cents to \$1.20 per thousand cubic feet. Production in 1925 was 7,257,274 thousand cubic feet. For fuller details the special report above mentioned should be consulted. Labour statistics follow\*:

Schedule	No. Employees	Wages Paid
Gas producers reported.....	1,008	\$720,556
Gas distributors reported.....	121	133,166
Drilling Contractors.....	85	76,650
Total.....	1,214	\$930,372

\*Includes a few small operators, estimated.

### Peat

Peat Fuels, Limited, of Montreal, operated at the Alfred bog, lot 9, con. VII, Alfred township, Prescott county, during 1925 from June 15 to September 9. Peat sold was 1,370 tons at \$6.00 per ton. Shipments were consigned to Montreal, Ottawa, and points as far west as Peterborough. No operations were reported during 1926.

### Petroleum

A report on "Petroleum in 1926," by the Natural Gas Commissioner, appears in Vol. XXXVI, Part IV. Statistical tables, which are repeated here for convenience, are taken from the above-mentioned report. Other tables are added, the data being supplied by the Dominion Bureau of Statistics.

#### CRUDE PETROLEUM PRODUCTION,\* BY FIELDS, 1922-1926

Field	1922	1923	1924	1925	1926
	Bbls.	Bbls.	Bbls.	Bbls.	Bbls.
Petrolia, and Enniskillen township..	64,935	64,158	60,916	53,166	55,485
Oil Springs.....	43,214	39,090	41,320	39,137	38,349
Moore township.....	7,275	4,790	4,483	8,195	2,438
Sarnia township.....	3,224	2,387	2,068	1,905	1,890
Plympton township.....	695	872	525	1,424	1,047
Bothwell.....	25,681	27,665	26,700	26,243	25,382
Dover, West } Tilbury.....	5,482	5,618	3,898	2,957	959
Tilbury East }	127	1,950			
Raleigh township.....	663	302	783	887	676
Onondaga township.....	489	237	456	261	361
Mosa township.....	11,959	10,319	8,862	8,397	7,868
Thamesville.....	384	567		289	2,376
Euphemia township.....				39	
Dawn.....	217				
Dunwich township.....	387	594	1,351	1,001	139
Romney township.....		849	2,955	1,235	
Total production..... Bbls.	164,732	159,399	154,317	144,249	136,971
Value..... \$	466,587	395,300	390,423	369,154	376,822
Average price per bbl..... \$	2 65	2 47	2 51¼	† 2 56	2 73

\*Figures to July 1, 1925, supplied by the Supervisor of Petroleum Bounties at Petrolia.

†A bounty of 26¼ cents per barrel (35 Imperial gallons), or a total of \$20,152, was paid in addition by the Federal Government under the "Petroleum Bounty Act," up to July 1, when the Act ceased to operate.

## CRUDE PETROLEUM AND REFINERY STATISTICS, 1922-1926

Schedule	1922	1923	1924	1925	1926
Crude petroleum production:					
Imp. gals. ....	5,756,602	5,598,985	5,401,102	5,024,770	4,693,999
*Value. .... \$	466,587	395,301	390,424	367,524	376,822
Imported crude, distilled:					
Imp. gals. ....	152,888,816	138,527,971	151,381,481	161,895,295	183,347,749
Value. .... \$	13,834,118	11,141,952	11,575,058	13,056,823	16,940
Canadian crude, distilled:					
Imp. gals. ....	5,612,645	5,837,827	5,123,683	4,859,148	5,017,500
Value. .... \$	462,346	450,467	394,398	358,245	422,159
Per cent. of total. ....	3.54	4.04	3.27	2.92	2.66
Products:					
Illuminating oil. .... Imp. gals.	36,650,134	33,175,063	28,816,322	18,677,629	8,088,787
Value. .... \$	4,077,350	3,758,185	3,055,188	2,222,569	1,266,577
Lubricating oil. .... Imp. gals.	14,556,150	11,584,423	12,011,116	13,297,275	16,025,753
Value. .... \$	2,558,278	2,107,530	2,009,732	2,364,320	3,540,786
Benzine, naphtha, gasoline. .... Imp. gals.	59,223,186	50,884,894	61,493,214	73,083,022	84,936,377
Value. .... \$	13,920,089	8,739,670	9,392,837	11,032,134	14,983,322
Still gas. .... M. cu. ft.		374,687	524,737	431,713	630,325
Value. .... \$		131,745	172,555	167,869	256,935
*Gas and fuel oil, tar. .... Imp. gals.	34,508,790	34,727,265	36,702,043	46,064,129	41,883,125
Value. .... \$	2,510,427	2,367,050	2,494,858	2,947,378	3,182,770
Paraffin wax and candles. .... lb.	12,063,768	10,484,436	9,112,143	15,502,029	9,858,490
Value. .... \$	329,147	484,416	551,434	734,322	648,303
Tar and grease. .... lb.	8,186,013	10,612,588	10,325,835	9,301,674	11,260,882
Value. .... \$	265,150	222,675	187,544	177,474	221,826
Acid oil. .... Imp. gals.		1,126,370	1,350,450	1,858,176	711,970
Value. .... \$		62,006	61,748	85,761	35,823
Acid and Petroleum coke. .... tons	38,016	31,505	36,200	31,501	45,774
Value. .... \$	263,034	249,425	226,005	212,085	265,841
Miscellaneous. .... \$			29,261	1,596	2,978
Total value of products. .... \$	23,923,475	18,122,702	18,181,162	19,945,508	24,404,801
Employees. .... Ave. No.	1,393	1,515	1,603	2,165	2,241
Wages paid. .... \$	2,018,765	2,265,307	2,453,082	2,702,034	2,876,150

\*The value includes bounty paid to producers.

Refining of oil and the manufacture of oil refinery products were carried on during 1926 by three companies in Ontario, as follows:—

## PETROLEUM REFINERIES, 1926

Company	Head Office	Plant
British American Oil Refineries, Ltd. ....	1312 Royal Bank Bldg., Toronto.	Toronto.
Canadian Oil Refineries, Ltd. ....	Toronto	Petrolia.
Imperial Oil Refineries, Ltd. ....	445 South Christina St., Sarnia ...	Sarnia.
Great Lakes Oil Co., Ltd. (idle) ....	Wallaceburg, Ont. ....	Wallaceburg.
McColl Bros. ....	114 Don Esplanade, Toronto. ....	Toronto.

The average number of employees at the above refineries was 2,241, and the salaries and wages paid totalled \$2,876,150. Operations by McColl Bros. commenced in January, 1926. Considerable quantities of sulphuric acid, sulphur, caustic soda, soda ash, litharge, fullers earth and other materials were consumed, a summary of which appears in the subjoined table.



## MATERIALS USED IN OIL REFINING OPERATIONS, 1926\*

Schedule	Quantity	Cost at Works
Crude oil (domestic)..... Imp. gals.	5,018,500	\$422,159
“ “ (imported, U.S.A.)..... “	183,347,749	16,940,505
Sulphuric acid (not made by firms reporting)..... lb.	35,065,567	194,794
Sulphur (not used in acid manufacture)..... “	25,294	612
Caustic soda..... “	2,057,199	67,716
Soda ash..... “	216,600	3,896
Lime..... “	68,600	639
Litharge..... “	163,795	16,349
Fullers earth..... “	4,742,269	49,672
Compounding material.....		642,645
All other material.....		103,657
Shipping containers (barrels, cans, crates, etc.).....		1,526,069
Total.....		\$19,968,713

\*Table supplied by the Dominion Bureau of Statistics.

A considerable number of by-products are produced in the refining of petroleum apart from the gasoline, kerosene and other heavier oils derived. In the Canadian practice some of these commodities are consumed in the plant operations and no direct income is received from them. The following table shows materials made for sale, as well as those made for the use of the companies:

## PRODUCTS MADE IN OIL REFINERIES, 1926\*

Schedule	For Plant Use		For Sale	
	Quantity	Value	Quantity	Value
Gasoline..... Imp. gals.	9,434	\$1,579	84,873,078	\$14,970,969
Petroleum spirits..... “			53,869	10,744
Kerosene..... “	25,859	3,845	8,062,928	1,262,712
Fuel and gas oils..... “	9,147,666	479,457	32,735,459	2,470,313
Lubricating oils..... “	14,940	3,326	16,010,813	3,537,460
Grease..... lb.	3,313	50	10,899,799	218,915
Tar..... Imp. gals.	35,770	2,861		
Petroleum coke..... tons	1,100	5,855	29,955	210,982
Wax and candles..... lb.			9,858,490	648,303
Other products—Sludge..... Imp. gals.	711,970	35,823		
Pitch..... tons	2,120	2,825		
Still gas..... M. cu. ft.	630,325	256,935		
Acid and black oil coke..... tons	11,552	38,490		
Lined oil soap..... lb.			34,585	2,767
All others.....				211
TOTAL VALUE.....	\$24,164,452	\$831,046		\$23,333,406

\* Table supplied by the Dominion Bureau of Statistics.

Although there were only four plants operating the capital actually employed was considerable. Cost of lands, buildings, plant, etc., supplies of stock on hand, cash, trading and operating accounts, amounted to \$20,441,740, or an increase of \$4,068,778 over the figures for 1925. The total cost of fuel for the four establishments was \$1,609,296, of which \$308,621 was derived in the process of manufacture, and included coke, still gas, sludge and pitch. The

cost of the coal consumed, both bituminous and anthracite, amounted to \$711,072. The electrical power included in the total cost above amounted to \$71,072, while the power of the steam boilers installed totalled 7,072 horsepower, the same as in the previous year.

The following table shows the quantity and value (less freight, exchange and sales tax) of crude oil and its refined products imported into Ontario in the year 1926. Practically all of this came from the United States. The information is furnished by the Department of External Trade and Commerce, Ottawa.

PETROLEUM AND REFINED PRODUCTS IMPORTED INTO ONTARIO  
DURING 1926

Schedule	Gallons	Value
<b>CRUDE PETROLEUM:</b>		
Fuel and gas oils between .775 and .8235 specific gravity.....	30,723	\$ 6,769
Petroleum, .790 specific gravity or heavier for refining.....	184,595,902	12,228,044
Total.....	184,626,625	\$12,234,813
<b>REFINED PETROLEUM:</b>		
Gasoline lighter than 0.725 specific gravity (casing head gasoline)	30,237,083	\$ 4,197,210
“ heavier “ 0.725 “ “ .....	7,344,583	1,064,787
Kerosene and other illuminating oils.....	2,260,129	251,048
Lubricating and other oils.....	5,040,924	1,522,662
Fuel oil of 0.8235 specific gravity and heavier.....	8,295,190	603,735
Total.....	53,177,913	\$ 7,639,442
<b>PETROLEUM PRODUCTS:</b>		
Axle grease.....lb.	2,742,347	\$ 164,504
Vaseline, toilet and medicinal petroleum.....		106,883
Paraffin wax.....lb.	2,004,585	136,552
“ “ candles.....lb.	236,986	50,867
Other petroleum products.....gals.	1,143,428	213,265
Total.....		\$ 672,071
Total net value of petroleum and refined products.....		\$20,546,326
Duty paid on the above in 1926, calculated on existing tariff schedule.....		1,300,794
Sales tax at 4 per cent.....		821,853
Freight, approximately.....		6,724,160
Total value delivered in Ontario.....		\$29,393,133

A comparison of this total with the value of the products of our Ontario refineries shows that over 34 per cent. of refined petroleum products consumed in Ontario or passing through Ontario is imported, but compared with the years 1924 and 1925 the effect of an additional refinery in Ontario is shown. There was a reduction of 7,534,289 gallons of gasoline in the imports. It is apparent that there is still room for more refineries in Ontario.

### Quartzite, Quartz and Silica Brick

Statistics of the production of quartzite and quartz in this report refer to the shipments from the quarries. In former reports the output of silica brick was included with the others, but, as agreed with the Dominion Bureau of Statistics, the two items in this report are shown separately. Shipments of quartzite and quartz from Ontario quarries in 1926 amounted to 192,733 tons

having a value of \$339,304, while the output of silica brick numbered 1,306,773 worth \$56,441. In order to avoid duplication in value, \$9,800 is deducted from the gross value of the silica brick (\$66,241) to take account of the crude quartz used in the manufacture.

Some 123 wage earners were employed in the quarries to whom \$102,230 was paid in wages.

#### QUARTZITE, QUARTZ AND SILICA BRICK PRODUCERS, 1926

Name of Owner, Firm or Company	P.O. Address of Operator	Location of Quarry
*Algoma Steel Corporation, Limited...	Sault Ste. Marie.....	Mile 19, A.C. Ry.
Anderson, J. G.....	Lucknow.....	Wanup.
Dominion Mines and Quarries, Limited	Toronto, Canada Life Bldg.	East Neebish and Killarney
Industrial Minerals Corporation.....	Toronto, 805 Bank of Hamilton Bldg.	Wanup.
Mond Nickel Company.....	Coniston.....	Neelon tp.
Orser, S. H.....	Perth.....	Verona.
Rayner, G. W.....	Toronto, Lumsden Bldg...	Hybla.
Wright & Company.....	Sault Ste. Marie.....	Deroche tp., Mile 19, A.C. Ry.

\*Produces Silica Brick.

#### Salt

Revised figures for salt production by Ontario salt companies during 1926 give a total of 252,345 tons having a selling value of \$1,388,672, as against 226,315 tons valued at \$1,352,504 in the previous year. During the period nine companies operated ten active establishments and employed on the average 466 workers, of whom 32 were females, with a pay roll amounting to \$614,790. The salt industry is centred in the southwestern part of the Province (Bruce, Huron, Lambton and Essex counties), which is underlain by salt beds. Salt brine is pumped from wells, evaporated and graded. Included with the total output is the salt equivalent of brine used in chemical plants at Sandwich and Amherstburg, on the Detroit river, for the manufacture of bleaching powder, liquid chlorine, muriatic acid, caustic soda and soda ash.

The several grades and total tonnages, with value of salt, exclusive of packages, marketed for the past five years are tabulated as follows:—

#### SALT STATISTICS, 1922-1926

Schedule	1922	1923	1924	1925	1926
Land.....tons	6,585	3,713	4,612	5,125	3,965
Coarse....."	28,154	31,282	28,496	33,197	31,192
Fine....."	34,684	36,924	42,555	43,286	47,202
Table and Dairy....."	41,119	42,468	41,134	46,602	50,461
Pressed Blocks....."	2,489	3,431	3,572	4,605	6,505
Brine (salt equivalent)....."	63,710	80,099	83,059	93,500	113,020
Total sold or used....."	176,741	197,917	203,428	226,470	252,345
Value of products sold or used...\$	1,573,657	1,674,365	1,337,311	1,466,450	1,388,672
Employees*.....No.	409	479	439	467	466
Wages.....\$	539,813	508,525	482,263	555,729	614,790

\*Employees of chemical works are not included.

Companies producing brine or salt in 1926 were as follows:—

OPERATING SALT COMPANIES, 1926

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited.....	Amherstburg*.....	Amherstburg.
Canadian Salt Company, Limited, The. {	Windsor.....	} Windsor.
	Sandwich*.....	
Dominion Salt Company, Limited, The	Sarnia.....	Sarnia.
†Elarton Salt Works Co., Ltd.....	Warwick.....	Watford, R.R. No. 5.
Exeter Salt Works Company, Limited..	Exeter.....	Exeter.
Goderich Salt Co., Limited.....	Goderich.....	Goderich.
Kincardine Salt Co., Ltd.....	Kincardine.....	Kincardine.
Western Canada Flour Mills Co., Ltd..	Goderich.....	Goderich.
Western Salt Company, Limited.....	Courtright.....	Courtright.
‡Wingham Salt Works.....	Wingham.....	Wingham.

\*Chemical works using salt brine as raw material.

†This company went into liquidation on July 12, 1926.

‡Idle during 1926, and now owned by Wm. Davies Co., Ltd., Toronto.

### Talc and Soapstone

Two talc mills were operated in 1926, namely, those of Geo. H. Gillespie Company and Asbestos Pulp Company, both of Madoc. No crude talc was marketed except that from Henderson Mines, Limited, at Madoc, which supplies the Gillespie mill. Sales advanced over 1925 both in tonnage and value as noted in the accompanying table. Refined talc ranged in price from \$9 to \$18 per ton according to grade, and was marketed in Canada, the United States, and England.

Included in the total is 110 tons of soapstone which was sawn and marketed by the Grace Mining Company from their property at Eagle lake, Kenora district. This product was consigned to pulp mills in Ontario. The Wabigoon Soapstone Company did some development on their properties in lot H.W. 133, con. II, Zealand township, near Wabigoon. There are also workable deposits near the south end of Wabigoon lake and on an island in the lake itself.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1922-1926

Schedule	1922	1923	1924	1925	1926
Ground talc shipped*.....tons	12,874	9,531	10,718	13,678	14,882
Total value shipments.....\$	178,397	125,124	130,577	174,116	178,986
Employees, mine and mill.....No.	46	57	40	51	50
Wages paid.....\$	53,295	36,647	37,075	47,971	47,083

\*Includes 17 tons soapstone in 1923, 64 tons in 1925, and 110 tons in 1926.



## STRUCTURAL MATERIALS AND CLAY PRODUCTS

### General Remarks

Apart from the statistics of structural materials collected from each operator and which in the aggregate reflect the actual conditions of the industry, there are other factors bearing on the subject, concerning which information is available. The Dominion Bureau of Statistics publishes prices of wholesale commodities, index numbers of employment, and building permits granted. Information as to contracts awarded is published monthly in *MacLean Building Review*.

During the past three years the index numbers of wholesale prices of building materials in general declined from 159.1 in 1924 to 153.7 in 1925 and 149.4 in 1926, based on 100 in 1913. The index number of employment in the building and construction industries declined from 136.9 in 1924 to 130.46 in 1925 and increased again to 134.8 in 1926, as compared with 100 for January, 1920.

Building permits in sixty-three Canadian cities in 1926 were valued at \$156,386,607. Of this total thirty Ontario cities accounted for \$65,373,757 or 41.8 per cent., as noted in the following table abstracted from *A Review of Building Permits in Canada during 1926*, issued by the Dominion Bureau of Statistics :—

BUILDING PERMITS IN ONTARIO, 1920-26

Year	30 Ontario Cities, Value	Toronto Metropolitan Area (a) Value	Material Prices Index No. (b)	Wages Index No. (c)
1920.....	\$58,636,365	\$30,049,413	214.9 (d)	180.9 (d)
1921.....	59,315,845	31,979,346	183.2	170.5
1922.....	81,396,259	36,405,625	162.2	162.5
1923.....	74,673,080	39,530,877	167.0	166.4
1924.....	57,330,141	29,636,428	159.1	169.1
1925.....	59,888,867	32,408,636	153.7	170.4
1926.....	65,373,757	31,588,124	149.4	172.1

(a) Includes East and North York municipalities.

(b) Applies to average weighted index numbers for Canadian wholesale prices of building materials on the basis of 1913=100, as compiled by the Dominion Bureau of Statistics.

(c) Average index number of wages in Canadian building trades as compiled by the Federal Department of Labour.

(d) Peak year.

The value of Canadian construction contracts awarded for 1926, reported by *MacLean Building Review*, was \$372,947,900 as compared with \$297,973,000 in 1925. Ontario contracts in 1926 amounted to \$141,929,400. Building costs have been stable during the past few years, and material prices are considerably below the peak of 1920.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1922-1926

Classification	1922	1923	1924	1925	1926
Residential.....	\$60,718,000	\$55,879,000	\$43,090,000	\$47,529,600	\$52,084,100
Business.....	39,611,000	34,904,000	27,706,000	32,579,800	38,808,200
Industrial.....	10,245,000	10,668,000	7,017,000	3,754,700	21,126,900
Engineering....	56,054,000	54,701,000	58,228,000	37,381,000	29,910,200
Total.....	\$166,628,000	\$156,152,000	\$136,041,000	\$121,248,100	\$141,929,400

## Cement

During 1926 three cement mills owned and operated by two companies were active in Ontario, namely, the Belleville (No. 5) and Port Colborne (No. 8) plants of the Canada Cement Company, and St. Marys Cement Company at St. Marys. The Hanover Cement and Stone, Limited, at Hanover, was closed down in September, 1925, after having been purchased by the Canada Cement Company.

The sales showed a slight decline in quantity in 1926 although the number of wage earners and wages paid increased. The quarry operations gave employment to 90 men while the mills were operated by 674 employees. The three plants were active for a total of 1,072 days, or an average of 357 days each.

Details of the Ontario cement industry in the last pre-war year (1913) and subsequently are given in the following table:—

PORTLAND CEMENT STATISTICS, 1913-1926

Year	No. of Operating Plants	Average No. Employees	Wages	Stock on hand Dec. 31st bbls.	Sales		Average Price per bbl. (350 lb.)
					Barrels	Value	
			\$			\$	\$
1913.....	13	1,382	955,729	450,213	3,802,321	4,105,455	1 08
1914.....	11	987	653,351	846,562	2,665,650	2,931,190	1 10
1915.....	7	692	425,170	755,799	2,302,242	2,534,537	1 10
1916.....	7	659	428,774	380,458	2,143,949	2,242,433	1 05
1917.....	6	589	538,355	567,261	2,063,231	2,934,271	1 42
1918.....	4	425	423,580	473,184	1,226,244	1,910,839	1 56
1919.....	5	647	722,029	278,188	2,022,575	3,659,720	1 81
1920.....	5	859	1,283,359	248,142	2,035,594	4,377,814	2 15
1921.....	5	883	1,228,460	174,686	2,723,072	6,425,266	2 37
1922.....	4	768	990,997	396,911	3,104,386	6,235,370	2 01
1923.....	4	852	1,084,711	452,378	3,296,428	5,855,590	1 77
1924.....	4	757	992,808	352,851	3,564,499	5,668,671	1 59
1925.....	4	700	921,643	339,541	3,462,358	5,253,911	1 52
1926.....	3	764	997,089	457,161	3,398,860	4,792,857	1 41

In the United States the factory price of hydraulic cements, per barrel of 380 pounds, averaged \$1.77 in 1925 and \$1.71 in 1926. It will be noted that the U.S. barrel is 8 per cent. larger than the Canadian, and when price comparisons are made this fact should not be overlooked.

Early in April the Canada Cement Company reduced the price of this commodity from \$1.72 to \$1.42 per barrel. A month later it made a further reduction to \$1.15 per barrel. As a result, the profits of the company were slightly down. The annual report for the twelve months ending December 31, 1926, contained the following:—

There was a reduction of about \$122,000 in operating profits after writing off a depreciation of about \$107,000 more than that of the calendar year 1925, and an increase of nearly three-quarters of a million in net working capital.

In the Province of Quebec the National Cement Company cut the price of cement ten to twenty cents per barrel in different localities. The Canada Cement Company, as mentioned above, met these reductions with the result of a general lowering in price to consumers.

## Lime

The lime-burning industry in Ontario gave steady employment during the year to 414 men, who received \$397,988 in wages. The largest item in manufacturing costs was that of fuel which included coal, gas and wood costing \$396,128 during 1926.

The following table shows the lime statistics of the Province for the past five years:—

LIME STATISTICS, 1922-1926

Year	Lime Marketed or Used						Fuel Costs	Em- ployees	Wages
	Hydrated			Quicklime					
	Tons	Total Value	Per Ton	Bush. (70 lbs.)	Value	Ave. Price per bush.			
		\$	\$		\$	c.	\$		\$
1922..	36,408	455,980	12 52	3,939,954	1,311,563	33.3	312,825	425	408,731
1923..	41,727	519,840	12 46	4,810,421	1,373,823	28.5	556,321	542	549,613
1924..	35,989	438,607	12 19	4,391,050	1,401,545	31.9	394,195	396	402,295
1925..	41,610	477,585	11 47	5,115,882	1,566,540	30.6	375,220	409	436,867
1926..	39,217	457,978	11 68	5,402,261	1,593,468	29.5	396,128	414	397,988

Below are given the names of producers and the location of plants operated in 1926:—

LIME PRODUCERS, 1926

Name of Owner or Company	Location of Kilns	Head Office Address
Alabastine Co., Paris, The.....(*)	Elora and Teeswater.....	Paris.
American Cyanamid Co.....(†)	Niagara Falls.....	Niagara Falls.
Beachville White Lime Co., Ltd.....	Beachville.....	Beachville.
Biederman, Albert G.....	Golden Lake.....	Golden Lake.
Brunner Mond Canada, Limited... (†)	Anderdon tp., near Amherstburg.	Toronto, Bank of Commerce Building.
Cameron, W. M.....	Carleton Place.....	Carleton Place.
Chalmers Lime Works.....	Owen Sound.....	Owen Sound.
Christie, Henderson & Co., Limited..	Hespeler(*), Puslinch, Kelso.	Toronto, 201 Crown Office Building.
Canada Lime Co.....	Coboconk.....	Toronto, 26 Queen St. E.
Dominion Sugar Company..... (†)	Chatham, Wallaceburg and Kitchener.....	Chatham.
Gallagher Lime and Stone Co., Limited	Barton tp.....	Hamilton.
Harvey, E., Limited.....	Rockwood.....	Guelph.
Jamieson, J. M.....	Forester Falls.....	Forester Falls.
Jamieson Lime Co.....	Renfrew.....	Renfrew.
Kirkley, Harry.....	North Fredericksburgh.....	Napanee.
Marshall, James.....	Barton tp.....	Hamilton.
Robertson Co., Limited, D.....	Nassagaweya tp.....	Toronto, 26 Queen St. E.
Standard White Lime Co., Limited...	Beachville, Guelph(*).....	Guelph.
Standard Chemical Company, Ltd...	Eganville(*).....	906 Drummond Bldg., Montreal, Que.
Toronto Brick Co., Limited.....	Coboconk.....	Toronto, 60 Victoria St.
Toronto Lime Co., Limited.....	Dolly Varden.....	Toronto, 26 Queen St. E.
Vogan, Samuel.....	Warton.....	Warton.
Weppeler, Henry.....	Glenelg tp.....	Priceville, R.R. No. 2.

\*Hydrated lime plants.

†Product used in manufacture of chemicals.

The small lime-kiln for burning quicklime for local use is rapidly disappearing and giving place to larger and more up-to-date plants, several of which are now equipped for the production of hydrated lime. During 1926, the production showed a slight increase. The major portion of the hydrated material, or 27,119 tons, was consumed by the building trades. Quicklime finds its largest market in chemical manufacturing. The consumption percentages of the total shipments during 1926, in order of importance, were as follows: Chemical works, 62.8; building trades, 15.5; dealers, 7.4; sugar refineries, 5.3; pulp and paper, 3.4; and the balance, or 5.6 per cent., by glassworks, tanneries, smelters and other consumer .

### Sand-Lime Brick

Sand-lime brick for inside construction of buildings and also for foundations has been widely used during recent years, and has supplanted brick made from clay in many buildings, more particularly in Toronto and environs. An objection to this material, which is cheaper than clay brick, may be found in its application to walls subjected to dampness. Frequently a white powder or scum appears on the inside of foundation walls constructed of sand-lime brick. This is due to the crystallizing of hydrous sodium carbonate ( $\text{Na}_2\text{CO}_3$ ) and also a trace of salt ( $\text{NaCl}$ ). The scumming tendency may be largely overcome by quick drying which probably creates some chemical change in the constituents of the brick. Carbonates are soluble in water whereas sulphates in clay products and cement are not.

#### SAND-LIME BRICK PRODUCERS, 1926

Name of Company	Address	Location of Plant
*Caledon Brick Company, Limited.	240 Gilbert Ave., Toronto...	Toronto.
Canada Sand-Lime Pressed Brick Company, Ltd.	28 Symes Road, Toronto....	Toronto.
Don Valley Brick Works.....	114 Federal Bldg., Toronto..	Todmorden.
Harbour Brick Company, Ltd.....	408 Lumsden Bldg., Toronto.	Toronto.
Hinde Bros.....	134 Northlands Ave., Toronto	Toronto.
Leaside Brick and Sand Company, Ltd.	Wellington.	Leaside.
Shepard, Jas. G., and Company, Ltd.	Wellington.....	Wellington.
†Toronto Brick Company, Ltd.....	60 Victoria St., Toronto....	Scarboro.
West Lake Brick and Products Company, Ltd.	Wellington.....	West Lake, Prince Edward Co.
Willcox Lake Brick Co., Ltd.....	Richmond Hill.....	Willcox Lake.
York Sandstone Brick Co., Ltd.....	Gerrard and Victoria Park Ave.	East Toronto.

\*This company ceased operations in March, 1926.

†Swansea plant idle in 1926.



In 1926 the output of sand-lime brick was 46,869 M. worth \$555,847 as against 66,506 M. valued at \$820,893 in 1925. These figures include the value of the lime consumed in manufacturing. In Table I the value of the lime has been deducted, thereby eliminating all duplication. The following table gives statistics for the past five years, also comparative values of common clay brick:—

SAND-LIME BRICK STATISTICS, 1922-1926

Year	No. of operating plants	No. of wage-earners	Wages	Shipments				Average value per M. common clay brick
				M.	Total selling value	Average value per M.	Value, lime deducted	
1922	9	178	\$222,579	48,449	\$786,772	\$16.24	.....	\$17.09
1923	7	203	233,991	59,080	887,960	15.03	.....	16.77
1924	10	186	195,116	54,410	603,275	11.09	\$512,361	16.94
1925	8	202	213,556	66,506	820,893	12.34	677,103	15.28
1926	8	178	171,747	46,869	555,847	11.86	461,376	15.18

### Sand and Gravel

Although figures for sand and gravel production as given in Table 1 cover the output of the more important operators, it should be pointed out that because of the seasonal nature of the operations and lack of information many small operators of isolated pits have of necessity been omitted. During 1925 a total of 146 individuals and companies reported production of sand and gravel. In addition several companies were licensed to dredge some of the shoals and shore lines of the Great Lakes and Rivers. A considerable quantity of material was consumed also by the Highways Department and Northern Development Department on road construction. From the above sources there was produced in Ontario 4,899,580 tons worth \$2,117,461 in 1926, as against 3,913,292 tons valued at \$1,658,700 in 1925.

In compilation of provincial statistics of sand and gravel the material consumed by the railway companies in the Province has never been included for the reason that it is produced by the railways from their own pits and used by them as ballast, no sales having taken place. In the reports of the Dominion Bureau of Statistics this railway ballast is included as production, and this fact should be kept in mind in making any comparisons.

The output of sand and gravel during 1926 was as follows:

Schedule	Tons	Value
Private pit operators.....	2,728,198	\$993,441
Recovered by Licensees from Great Lakes and Rivers.....	1,391,381	1,066,242
Northern Development Dept. (Roads).....	780,000	57,778
	4,899,580	\$2,117,461

Following is a list of sand and gravel pit operators who marketed or used 1,000 cubic yards or more of these materials during the year:—

## SAND AND GRAVEL OPERATORS, 1926.

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Adair, Dolson	S. and G.	Caledon tp., lot 24, con. V.	Caledon East.
Adelaide, Township of	G.	Adelaide tp., lot 3, con. V.	Arkona.
Armstrong Supply Co., Ltd.	G.	York St., Hamilton	Hamilton.
Ashton, Thos.	S.	Victoria Park Ave.	Toronto, 1354 Queen St. E.
Austin, H. B.	S. and G.	Wellington co.	Erin, Box 48.
Baxter, Jas.	S. and G.	Dereham tp., lot 17, con. X.	
Bellyou, N. E.	S. and G.	Murray tp., lot 6, con. I.	Trenton, R.R. 4.
Benson & Patterson	S. and G.	Stamford.	Stamford.
Bomberry, J. H.	S. and G.	Dereham tp., lot 4, con. II.	Salford, R.R. 1.
Brantford, City of	S. and G.	Webster St., Brantford.	Brantford.
Bruce, County of	S. and G.	Bruce county.	Walkerton, Box 201.
Burrows, John	S. and G.	Widdifield tp.	North Bay, 447 Klock Ave.
Cameron, Chas. M.	S. and G.	Mosa tp., lot 3, con. I.	Glencoe, R.R. 1.
Campbellford, Town of	S. and G.	Within town limits.	Campbellford.
Caradoc, Township of	S. and G.	Caradoc tp., lot 24, 8 L.M.R.	Mt. Brydges.
Carleton, County of	S. and G.	Lot 34, con. 11, Osgoode. Lot 22, con. 1, N. Gower.	Ottawa.
Carroll Bros.	S.	Humberstone tp., lots 3, 4, 5, 7, 8, 9, con. 1.	Buffalo, N.Y., 490 Elliott Square.
Cascadden, W. C.	S. and G.	Elgin co., lot 22	Aylmer, R.R. 1.
Chatham, Wallaceburg, & Lake Erie Railway Co.	S. and G.	Raleigh tp., lot 129, Talbot Rd.	Toronto, 43 Victoria St.
Circurca, Nicholas	S. and G.	Preston	Preston
Conlin, H. L.	S. and G.	Scarboro	Toronto, 129 Front St. E.
Cudmore, Mrs. Alice	S. and G.	Usborne, lot 29, con. IV.	Hensall, R.R. 1.
Cudmore, J. Walter	S. and G.	Howard, pt. lot 12	Thamesville, R.R. 6.
Dept. Public Highways	S. and G.	Various pits	Toronto.
Dereham, Township of	G.	Dereham tp., lot 22, con. VI.	Mount Elgin, R.R. 1.
Dibble, Wm. H.	S. and G.	Zorra E., lot 17, con. VIII.	Woodstock, R.R. 7.
Dodds, Thos.	S. and G.	McKillop tp., lot 31, con. VII.	Seaforth, R.R. 1.
Dominion Concrete Co., Ltd.	S.	South Gower tp.	Kemptville.
Dowler Bros.	S. and G.	Gloucester tp., 4th con. Rideau Front.	Billings Bridge.
Durham Stone & Sand Co.	S. and G.	Durham	Toronto, 903 Reford Bldg.
Durr, L.A.	S. and G.	McGillivray, lot 3, con. XIX.	Parkhill, R.R. 8.
Elgin County Highways	S. and G.	Elgin county.	St. Thomas.
Ellins, W.	S.	Etobicoke tp., lot 16, con. D.	Toronto, Scarlet Rd
Empire Limestone Co.	S.	Sherkston	Buffalo, N.Y., 19 Hudson St.
Farris, Chas. S.	S. and G.	Mosa tp., lot 1, con. I.	Glencoe, R.R. 1.
Faulds, Morley	S. and G.	Southwold tp., lot 14, con. V.	Iona Sta., R.R. 4.
Ferguson, R. W.	S. and G.	Leeds tp., E. ½ lot 7	Brockville, 72 Pearl St.
Fonthill, Village of	S. and G.	Thorold tp.	Fonthill.
Foster, R. R.	S.	Ottawa, Canal basin	Ottawa, 278 Echo Drive.
Frid Bros.	S. and G.	Dundas Rd. and Macklin St.	Hamilton.
Fuller Gravel Co., Ltd.	S. and G.	Fuller	Ivanhoe.
Gibson, James	S. and G.	Morris tp., lot 9, con. VI.	Walton, R.R. 3.
Godson Contracting Co.	S. and G.	Brock tp., lot 12, con. IV.	Toronto, 203 Richmond St. W.
Guelph, City of	S. and G.	Guelph, Edinburgh Road	Guelph.
Halliburton, John, & Sons	S. and G.	Guelph tp., con. III.	Guelph.
Halpenny, L. E.	S. and G.	Arthur tp., lot 28, con. VI.	Arthur.
Harwich, Township of	S. and G.	Harwich tp.	Blenheim.
Hewett, Herbert	S. and G.	Malahide tp.	Aylmer, R.R. 4.
Hill, John D.	S. and G.		Woodstock, R.R. 6.
Hoffman, Jos.	S. and G.	Kitchener	Kitchener.
Huron, County of	S. and G.	Huron county.	Goderich.

## SAND AND GRAVEL OPERATORS, 1926—Continued

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Hydro-Electric Power Commission	S. and G.	Nipigon.....	Toronto.
Independent Concrete Pipe Co., Ltd.	S. and G.	Blandford and E. Zorra tps..	Woodstock.
Johnston, G. F.....	S.	Westminster tp., lot 21, con. V.	Wilton Grove, R.R. 2.
Kent, County of.....	S. and G.	Raleigh, Oxford, Harwich, Romney tps.	Chatham.
Keyes, S. W.....	S. and G.	E. Oxford tp., lots 16, 17, con. XI.	Woodstock, R.R. 8.
Kilbourne, H.....	S.	Westminster tp., Wharncliffe Rd.	London, 145½ Wharncliffe Road.
Kingston Sand & Gravel Co.	S.	Kingston tp.....	Kingston, 183 William St.
Lambton, County of.....	S. and G.	Enniskillen tp., lot 9, con. XIII.	Sarnia.
LeViness, J. E.....	S.	Stamford.....	Niagara Falls, R.R. 3.
Lewis, Geo. A.....	S. and G.	W. Nissouri tp., lot 18, con. II.	Ailsa Craig.
Lock, Thos.....	S. and G.	Pelham tp., lots 6, 7, con. VIII, IX.	Thorndale.
Lovell, Edwin J.....	S.	London tp., lot 24, con. X...	St. Catharines, 1 York St.
McAndless, W. E.....	S. and G.	E. Williams tp., lot 21, con. XVIII.	Ilderton.
McArthur, Estate of John and K. M.	S. and G.	Guelph, lots 3, 21, 22, Div. A.	Ailsa Craig.
McArthur Engineering & Construction Co., Ltd.	S. and G.	Murray tp., lot 5, con. I....	Guelph, 15 Douglas St.
McAuley, P. L.....	S. and G.	Aldborough tp., lot 23, con. VI.	Trenton.
McCull Bros.....	S. and G.	Malahide tp., lot 21, con. VI.	Rodney, R.R. 1.
Malahide, Township of.....	S. and G.	S. Norwich, con. XI.....	Aylmer.
Manning, Frank.....	S. and G.	Vaughan tp.....	Otterville.
Maple Sand, Gravel & Brick Co., Ltd.	S. and G.	Various pits.....	Toronto, 454 King St. W.
Middlesex, County of.....	S. and G.	Brantford tp.....	London.
Mohawk Sand & Gravel Co.	S. and G.	Stamford.....	Brantford, Box 336.
Murray, J. J.....	S. and G.	Malahide tp., lot 7, con. V....	Niagara Falls, 1382 Bridge St.
Nevill, Thos., & Son.....	S. and G.	Several pits.....	Aylmer, R.R. 5.
Northumberland and Durham, United Counties of.	S. and G.	W. Oxford tp.....	Cobourg.
Oxford West, Township of..	S. and G.	Biddulph tp., lot 30, con. II.	Woodstock, R.R. 1.
Park, John S.....	S. and G.	.....	Lucan.
Parry Sound, Town of.....	S. and G.	Zorra W., lot 20, con. III....	Parry Sound.
Pelton, Edgar.....	S. and G.	Cor. Rogers and Wilson Sts..	Embroy, R.R. 1.
Peterborough, City of.....	G.	Yarmouth tp., lot 1, con. VII	Peterborough, 133 Simcoe St.
Ponsford Estate, A. E.....	S. and G.	London.....	St. Thomas, 605 Talbot St.
Putherbough, John.....	S. and G.	London, Manor Park.....	London.
Quick, Chas. R.....	S. and G.	Saltfleet tp.....	London, 101 Briscoe St.
Quigley, B. C.....	S.	.....	Hamilton.
Quinn, H. A.....	S. and G.	Barton tp., lot 1, con. III....	Peterborough, R.R. 9.
Ratcliffe, Ltd., E. B.....	G.	Adelaide.....	Bartonville.
Rivers, G. Russ.....	S. and G.	Stephen, lot 4, con. III.....	Watford.
Robinson, W. J.....	S. and G.	Toronto tp., lot 1, con. I....	Crediton, R.R. 1.
Rogers, W. T.....	S. and G.	McKim tp., lot 5, con. IV....	Toronto, 510 Lumsden Bldg.
Sacred Heart College.....	S. and G.	N. Dumfries tp.....	Sudbury, Box 1360.
Sand & Supplies, Ltd.....	S.	Barrie.....	Toronto, 54 University Ave.
Sarjeant Co., Ltd., The....	S. and G.	Ellice tp., lot 8, con. IV....	Barrie, Box 88.
Seebach, Ed.....	S. and G.	Richmond tp., lot 6, con. III.	Sebringville, R.R. 1.
Shannon, H. M.....	S. and G.	Usborne tp., lot 14, con. XV.	Napanee, R.R. 5.
Shier, S. R.....	S. and G.	Usborne tp., lot 11, con. V....	Kirkton.
Skinner, R.....	S. and G.	.....	Exeter, Box 81.

## SAND AND GRAVEL OPERATORS, 1926—Continued

Name of Owner or Company	Material G—Gravel S—Sand	Location of Deposits	Address
Smythe, Ltd., C.....	S.	Etobicoke tp.....	Toronto, 477 Runnymede Road.
Spratt, J. A.....	S. and G.	Gloucester tp.....	Billings Bridge.
Standard Paving, Ltd.....	S. and G.	Preston, Hamilton St.....	Kitchener, 107 David St.
Stewart, Fenwick.....	S. and G.	Stanley tp., lot 23, con. IV..	Clinton, R.R. 5.
Stewart, R. T.....	S. and G.	Sudbury.....	Sudbury, 116 Cedar St.
Sutherland, Hugh A.....	S. and G.	W. Zorra tp., lot 6, con. II..	Embry, R.R. 4.
Tack, Henry.....	S.	London tp.....	London, P.O. Sub. 1.
Thomson, Geo.....	S.	Widdifield tp.....	North Bay, 191 Cassels St.
Tuckersmith, Township of..	S. and G.	Tuckersmith, lot 26, con. IV.	Seaforth.
Turner, J. T.....	S. and G.	Stanley tp.....	Brussels, R.R. 3.
Van Alstine, C.....	S. and G.	Trenton.....	Trenton, Box 538
Wellington, County of.....	S. and G.	W. Luther, W. Garafraxa and Maryborough tps.	Guelph, Box 258.
White, Homer, & Co.....	S. and G.	Hallowell tp.....	Picton, Spring St.
Wilks, Geo.....	S.	Woodstock.....	Woodstock.
Willcox, Hervey.....	S.	Stamford tp., lots 4, 17.....	Niagara Falls, 985 Bridge St.
Wilson & Quinn.....	S. and G.	W. Garafraxa tp.....	Fergus.
Wilson, M.....	S. and G.	Vaughan tp., lot 25, con. IV.	Maple, R.R. 1.
Windsor Sand & Gravel Co.	S. and G.	Leamington.....	Walkerville.
Woodhull, F. M.....	S. and G.	Delaware tp., lot B, con. III.	Lambeth, R.R. 2.
Wright & Co.....	S.	Korah, sec. XIII.....	Sault Ste. Marie.
Yarmouth, Township of....	S. and G.	Yarmouth tp., lot 8, con. V..	St. Thomas.

## Stone

The production of stone, limestone, sandstone, trap and granite during 1926 was 3,627,971 tons worth \$3,258,168 as against 3,023,594 tons valued at \$2,817,335 during the previous year. The increases reflect the general improvement in the construction industry throughout the Province. The number of employees rose from 1,170 to 1,400 during the period while wages paid increased from \$788,972 to \$990,008.

The following table shows the valuation of the several kinds of stone used or marketed during the past five years:—

## VALUE OF STONE PRODUCTION, 1922-1926

Year	Limestone	Sandstone	Trap	Granite	Total
	\$	\$	\$	\$	\$
1922.....	2,547,485	9,454	167,630	245,357	2,969,926
1923.....	2,552,555	23,378	149,746	143,549	2,869,228
1924.....	2,551,291	30,038	133,743	74,296	2,789,368
1925.....	2,530,623	44,562	154,107	88,043	2,817,335
1926.....	2,908,520	41,892	212,613	95,143	3,258,168

During the past decade there has been a growing demand for special grades of broken stone in the manufacture of artificial wares and for stucco, dash, poultry grit, etc., using as raw material white dolomite, calcite and feldspar. An incomplete survey showed that a total of 3,524 tons worth \$14,405 were



consumed, and which, for compilation purposes, are included with limestone in the table above.

The figures of output during 1926 by varieties were: Limestone, 3,243,978 tons—\$2,894,115; sandstone, 8,656 tons—\$41,892; trap, 331,429 tons—\$212,613; granite, 40,384 tons—\$95,143, and miscellaneous, 3,524 tons, worth \$14,405.

Both high calcium and dolomitic limestones are to-day becoming valuable for an increasing variety of purposes, for example, in the paper industry pure limestone is required for the sulphate process, and dolomite for sulphite mills. Ground dolomite is used also in the manufacture of artificial stone in order to give the surface a glistening effect more or less similar to natural dressed stone. The term "granite" in the table includes crude monumental and building blocks, also paving blocks. The major portion of the limestone now consumed in Ontario goes into the construction of improved motor highways. Limestone was marketed as follows: Crude building and ornamental blocks 25,543 tons, \$131,409; fluxing 212,150 tons, \$189,715; for the manufacture of chemicals 5,043 tons, \$2,882; rubble and rip-rap 134,220 tons, \$100,528; and as crushed stone for roads and concrete 2,867,022 tons, \$2,469,581.

The following stone quarries were operated in 1926:—

#### SANDSTONE

Name of Owner, Firm or Company	Location	Address
Robertson & Company, Ltd., D....	Nassagaweya tp.....	Toronto, 26 Queen St. E.
Rogers & Company, Ltd., F.....	Glen Williams.....	Toronto, 1181-1189 Queen St. W.

#### TRAP

Name of Owner, Firm or Company	Location	Address
Chisholm Construction Company...	Field stone from farms....	Cornwall.
Fort William, City of.....	Rifle Range.....	Fort William.
Mond Nickel Company, Ltd.....	Coniston.....	Coniston.
Mountain Stone Company, Ltd.....	Mount McKay, Mission...	Port Arthur, Room 9, Bank of Hamilton Bldg.
Ontario Rock Company, Ltd.....	Belmont and Methuen tps., near Havelock.	Toronto, 410 Crown Office Bldg.
Parker, A. H.....	Lansdowne tp., lot 19, con. II.	Cornwall, 408 First St. E.
Wilford, F. R., and Company, Ltd..	Matilda tp., con. I (field stone).	Lindsay, P.O. Box 119.

#### GRANITE

Name of Owner, Firm or Company	Location	Address
Edgar Irvine Company, Ltd.....	Gananoque.....	Alexandria.
Gordon Granite Company.....	Gananoque.....	Toronto, 18 Toronto St.
Hall, R. Reece.....	McDougall tp.....	Parry Sound.
Horne, Wm.....	Butler.....	Winnipeg, 377 Balmoral St.
Morrison, Wm.....	Cochill.....	Cochill.
Pembroke, Town of.....	Alice tp., lot 25, range A.	Pembroke, Town Engineer.
Streets & O'Brien.....	Gananoque.....	Toronto, 47 Yonge St.

## LIMESTONE

Name of Owner, Firm or Company	Location	Address
Barton, Municipality of.....	Barton tp.....	Hamilton, Court House.
Beachville White Lime Co., Ltd.....	Beachville.....	Beachville.
Bolender Bros.....	Haliburton.....	Haliburton.
Bourgie, J. B.....	Russell tp.....	Embrun.
Brule & Sons, E. D.....	Hogs Back.....	Billings Bridge.
Canada Cement Company, Ltd.....	Belleville and Port Colborne.....	Montreal, Box 290, Station B.
Canada Crushed Stone Corp'n., Ltd.	West Flamboro tp.....	Hamilton, Sun Life Bldg.
Carleton, County of.....	Gloucester tp.....	Ottawa, Court House.
Cloutier, Grenon.....	Casselman.....	Casselman.
Cook & Son, J. S.....	Amabel tp.....	Warton.
Dorchester N., Township of.....	North Dorchester tp.....	Dorchester.
Ellen Cortnell, Estate of.....	Thorold.....	Thorold.
Farmer & Sons, Geo.....	Gloucester tp.....	Ottawa, 45 Bertrand Ave.
Farr, Mrs. L. G.....	Haileybury.....	Haileybury.
Foster, R. R.....	Merivale Road.....	Ottawa, 278 Echo Drive.
Gallagher Lime & Stone Co., The.....	Barton tp.....	Hamilton, Upper James St.
Galt, City of.....	North Dumfries tp.....	Galt, City Hall.
Gordon Crushed Stone Co., Ltd., The	Hagersville.....	Toronto, 137 Confederation Life Bldg.
Gow, James.....	Fergus.....	Fergus.
Grant Bros. Construction Co., Ltd.....	Cardinal.....	Ottawa, 18 Rideau St.
Grenville Crushed Rock Co.....	Oxford tp.....	Merrickville.
Hagersville Contracting Co., Ltd.....	Walpole tp.....	Hagersville.
Hagersville Quarries, Ltd.....	Walpole tp.....	St. Thomas, 4 Flora St.
Humberstone, Tp. of.....	Humberstone tp.....	Humberstone, R.R. 1.
Hydro-Electric Power Commission.....	Stamford tp.....	Toronto, 190 University Ave.
Holmes, F. T.....	Mallorytown.....	Kemptville.
Innerkip, Village of.....	East Zorra tp.....	Innerkip, Box 218.
Keeling, James.....	Owen Sound.....	Owen Sound, 16th St. E.
Kingdon Mining Smelting & Mfg Co.	Galetta.....	Montreal, 314 Beaver Hall Hill.
Kingston Penitentiary.....	Portsmouth.....	Portsmouth.
Kirkfield Crushed Stone, Ltd.....	Kirkfield.....	Toronto, 136 Confederation Life Bldg.
Langton, Thos.....	Medonte tp.....	Coldwater.
Law Construction Company, Ltd.....	Bertie tp.....	Toronto, 625 Confederation Life Bldg.
Lincoln, County of.....	Clinton tp., lot 8, con. V.....	St. Catharines.
Longford Quarry Company, Ltd., The	Rama tp.....	Orillia, 6 Peter St.
Markus, Ltd., William.....	Pembroke tp.....	Pembroke.
McDonell, Dibblee & Covey.....	Richmond and Wendover.....	Montreal, 26 Victoria Sq.
McKay, Alex., Company, Ltd.....	Owen Sound.....	Toronto, 2 Browns Ave.
McDonald, A. N.....	Oakville, (L. Ontario).....	Bronte.
McGinnis and O'Connor.....	Rossmore and Cataraqui.....	Kingston.
McLean and Stidwell.....	Yonge tp.....	Cornwall.
Milligan, F.....	Iroquois.....	Iroquois.
Oliver Rogers Stone Company, Ltd.....	Owen Sound.....	Owen Sound, 841 4th Ave. E.
Ontario Stone Corporation, Ltd.....	North Orillia tp.....	Toronto, 611 Excelsior Life Bldg
Perkins, Geo. A.....	Owen Sound.....	Owen Sound.
Pirson, John.....	Grantham tp.....	Stevensville.
Provincial Secretary, Dept. of.....	Guelph tp.....	Toronto, Parliament Bldgs.
Queenston Quarries, Ltd.....	Niagara tp.....	St. Davids.
Quinlan, Robertson & Janin, Ltd.....	Crookston.....	Montreal, 50 Notre Dame St.W.
Quinton & Brundige.....	West of Brockville.....	Jasper.
Robertson & Co., Ltd., D.....	Nassagaweya tp.....	Toronto, 201 Crown Office Bldg.
Robillard & Son, H.....	Gloucester tp.....	Ottawa, 195 Nicholas St.
Roddy, J. M.....	Kingston.....	Kingston, 293 Division St.
Routley, H. T.....	Georgetown, Jarvis and Kincardine	Toronto, 9 Richmond E.
Standard White Lime Company, Ltd.	Beachville.....	Guelph, 15 Douglas St.
Stormont, Dundas and Glengarry United Counties of.	Finch tp.....	Cornwall, County Bldg.
St. Marys Crushed Stone Company, Ltd.	St. Marys.....	Toronto, Bathurst St.
Thompson, W. G.....	Orillia.....	Orillia.

LIMESTONE—*Continued*

Name of Owner, Firm or Company	Location	Address
Walker Bros. ....	Stamford tp. ....	Thorold.
Webber, John. ....	Dunn Street, Tract 22. ....	Dunnville.
Welland County Roads. ....	Humberstone tp. ....	Welland, Box 456.
Welland Ship Canal. ....	Lincoln and Welland cos. ....	St. Catharines.
Wentworth, County of. ....	Barton and Binbrook tps. ....	Hamilton, Court House.
Wentworth Quarries, Ltd. ....	Saltfleet tp. ....	Vinemount.
Windmill Point Crushed Stone Co. ....	Bertie tp. ....	Toronto, 625 Confederation Life Bldg.
Winnipeg Roofing Company, Ltd. ....	Silver Mountain, Thunder Bay district.	St. Boniface, Man.

## Clay Products

*Brick and Tile.*—Under a new classification, adopted in 1924 after consultation with the Canadian National Clay Products Association, it is possible to publish figures showing much greater detail than heretofore as to the kinds of brick produced by different processes of manufacture. Formerly the data on bricks differentiated between kinds only, and no statistics were available relating to “stiff” or “soft-mud” processes or to “dry-press.”

*Pottery and Porcelain.*—The output of rough pottery in the form of flower pots from Toronto, Hamilton and London during 1926 totalled 5,910,000, with a selling value of \$87,600 as against 6,200,000 worth \$86,000 in 1925. Glazed ware and insulators are also produced in Ontario by five companies, while four firms produced enamelled steel articles and two firms produce enamelled parts in stove production. Considerable quantities of ball clay, china clay, ground barytes, feldspar, quartz, flint and whiting, much of which is imported, is consumed by these manufacturing industries. Ball clay, china clay and whiting come mainly from Cornwall, England.

The Ontario Potteries Company, of Oshawa, the first whiteware pottery firm in Canada, operated in 1924 but closed down during the following year. China clay from England, ball clay from southern Saskatchewan, and Ontario flint and feldspar are the raw materials used. Another company, under the name of Smith Potteries, operated during 1926, but the output was small in value. The porcelain insulator industry, which has of late years grown in importance, depends largely on imported raw materials. Plants are located at Hamilton, Niagara Falls, Peterborough and Georgetown.

In the 1924 report of mineral production<sup>1</sup>, mention was made of a deposit of fireclay and china clay located on the east bank of the Mattagami river immediately below Long rapids, which is fifty-five miles due north of Moonbeam station on the National Transcontinental railway. The deposit may be reached by a thirty-four mile winter road from the terminus of the T. and N.O. railway at Oil Can Portage, on the Abitibi river, and some of this material will doubtless be used when transportation improves.

*Sewer Pipe.*—Production of this variety of clay product is carried on by three companies in Ontario, with plants at Hamilton, Mimico and Swansea. The total sales value during 1926 amounted to \$835,206, as against \$893,443 during the previous year. All shapes and sizes were manufactured and the clay

<sup>1</sup>Ont. Dept. of Mines, Vol. XXXIV, pt. 1, p. 37.

used was a special variety located at Aldershot, near Hamilton. Much of the product of these operations is disposed of by a selling agency in Toronto organized for that purpose, the Toronto Sewer Pipe Company, for which a charter was granted in 1920.

The following table shows in detail the quantities and values of the several kinds of clay products made and sold in Ontario:—

## CLAY PRODUCTS MARKETED, 1926

Kind	Number or Quantity	Value	
		\$	
Brick—Soft, mud process	Face.....	20,389,328	359,544
	Common.....	35,474,027	522,803
Stiff-mud (wire cut) process	Face.....	76,078,181	1,537,450
	Common.....	12,109,670	206,242
Dry-press	Face.....	26,461,287	539,854
	Common.....	3,054,593	39,689
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)...	373,641	20,047	
Sewer.....	6,397,029	111,620	
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile)..... tons	76,794	710,595	
	Roofing tile..... no.	17,018	1,562
	Floor tile (quarries)..... sq. feet	195,011	43,854
Tile, drain..... no.	12,788,036	340,403	
Sewer pipe (including copings, flue linings, etc.)...tons	48,176	835,206	
Pottery—From domestic clay.....no.	5,910,000	87,600	
Total Value.....	.....	5,356,469	

The value of clay products marketed for the last pre-war year (1913) and subsequently are given below:—

## VALUE OF CLAY PRODUCTS SOLD OR USED, 1913-26

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Total
	Common	Pressed, Fancy, Building Tile, etc.				
	\$	\$	\$	\$	\$	\$
1913.....	3,283,894	1,162,860	52,875	292,767	600,297	5,392,693
1914.....	2,336,207	894,381	25,720	277,530	571,750	4,165,597
1915.....	763,591	375,865	49,387	321,253	361,283	1,871,376
1916.....	509,559	495,895	87,025	275,471	216,749	1,584,699
1917.....	713,824	776,302	94,501	546,040	379,923	2,509,590
1918.....	665,454	592,286	88,275	309,899	362,536	2,018,450
1919.....	1,966,711	726,500	119,551	354,700	609,100	3,776,562
1920.....	2,209,265	1,178,656	127,049	359,373	860,811	4,735,154
1921.....	2,025,643	2,059,606	69,984	397,104	939,463	5,094,696
1922.....	2,614,120	2,899,205	88,889	368,180	973,824	6,944,218
1923.....	2,008,614	2,973,006	78,000	283,662	925,858	*5,270,615
1924.....	944,892	2,883,566	84,100	373,980	851,327	5,137,865
1925.....	733,693	3,074,780	86,000	360,710	893,443	5,148,626
1926.....	768,734	3,324,526	87,600	340,403	835,206	5,356,469

\*Includes \$1,475 worth of silica cement.



## SEWER PIPE AND POTTERY WORKS, 1926

Name of Company	Location of Plant and P.O. Address of Manager, etc.
SEWER PIPE	
Dominion Sewer Pipe and Clay Industries, Ltd.....	Swansea and Aldershot.
Hamilton & Toronto Sewer Pipe Co., Ltd.....	Hamilton.
Ontario Sewer Pipe & Clay Products, Ltd.....	Mimico.
POTTERY	
Davis & Son, John.....	601 Merton St., Toronto.
Foster Pottery Company.....	Main St. West, Hamilton.
Ferguson, A. W.....	794 Nelson St., London

## BRICK AND TILE PLANTS, 1926

Name	Address	Product
Alvinston, Brick & Tile Co., Ltd.....	Alvinston, Box 26.....	Brick and tile.
Bannerman, Geo.....	Greenock, R.R. No. 1.....	Brick and tile.
Barnhardt, W. H.....	Stratford.....	Brick and tile.
Bartonville Pressed Brick Co., Ltd.....	Hamilton, 620 Lister Block	Brick.
Batchelor, Samuel.....	Proton Station.....	Brick and tile.
Bechtel Brick Co., Ltd., The.....	Waterloo.....	Brick.
Booth Brick & Lumber Company.....	New Toronto.....	Brick.
Brampton Pressed Brick Co., Ltd.....	Brampton.....	Brick.
Broadwell & Son, B.....	Kingsville, Box 137.....	Brick and tile.
Caledon Mountain Shale Products.....	Toronto, 600 Bay Street...	Brick.
Campbell, Neil F.....	West Lorne, R.R. No. 1...	Brick and tile.
Canadian Fireclay Products.....	Toronto, 60½ Adelaide St. East.	Tile.
Canadian Pressed Brick Co., Ltd.....	Hamilton, 63 Ottawa St. S.	Brick.
Cheeseman, Peter.....	Hamilton, 670 King St. W.	Brick.
Cooksville Shale Brick Co., Ltd.....	Toronto, 26 Queen St. E..	Brick and blocks.
Cooper, W. H.....	Hamilton, 312 Clyde Block	Brick.
Cornhill Sons, Ltd., James.....	Chatham, Grand Ave.....	Brick.
Crag, Jethro.....	Toronto, 22 Thorne Cres..	Brick.
Crawford Bros.....	Hamilton, 451 King St. W	Brick.
Curtin, Frank.....	Lindsay, R.R. No. 4.....	Brick.
Curtis Bros.....	Peterborough, Box 809...	Brick and tile.
Dalton, M.....	Dresden, R.R. No. 3.....	Tile
DeLaplante & Co., J. E.....	Coleman.....	Brick.
Deller & Son, Albert.....	Brownsville.....	Tile.
Deller Bros.....	Norwich, R.R. No. 2.....	Brick, blocks and tile.
Dellar, Wm. H.....	Thorndale, R.R. No. 4....	Brick and tile.
Dochart Brick, Tile and Terra Cotta Works.	Arnprior.....	Brick and tile.
Dolan, John.....	Watford, R.R. No. 2.....	Tile.
Dominion Sewer Pipe and Clay Industries.	Swansea.....	Brick special forms.
Donaldson, S. E.....	Harriston, R.R. No. 4....	Tile.
Don Valley Brick Works, Ltd., The.....	Toronto, 114 Federal Bldg.	Brick and blocks.
Douglas Bros.....	Wilkesport.....	Tile.
Elliott, Chas.....	Bluevale.....	Brick and tile.
Elliott, Jas., Jr.....	Sault Ste. Marie.....	Brick.
Elliott, Wm.....	Glenannan.....	Brick and tile.
Fort William Brick Co.....	Fort William, 509 Victoria Avenue.	Brick.
Frid Bros.....	Hamilton, Dundas Rd. and Macklin St.	Brick.
Gammage, C. R.....	Dresden.....	Tile.
Gardiner, Wm.....	Blenheim.....	Brick and tile
Godfrey & Co., Thos.....	Carleton Place.....	Brick.
Grimsby Brick & Tile Co.....	Grimsby.....	Brick.
Hallatt & Son, H.....	Comber.....	Brick and tile.
Hallatt, Wm., Clay Products.....	Chatham, 4 Richards Block	Tile.

## BRICK AND TILE PLANTS, 1926—Continued

Name	Address	Product
Halton Brick Co., Ltd.	Toronto, 28 Symes Rd.	Brick
Hamilton PRESSED Brick Co., Ltd.	Hamilton, Kensington Ave. South.	Brick.
Hill, Aaron	Essex.	Brick and tile.
Hill, A. W.	Coatsworth, R.R. No. 1.	Brick, blocks and tile.
Hircock Bros.	Bowmanville.	Brick.
Hitch, D. A.	Ridgetown, Box 236.	Blocks and tile.
Hitch, Thos.	St. Thomas, Box 254.	Brick, blocks and tile.
Hodder, Mrs. Jos. H., and Sons	Dutton.	Tile.
Houston Co., Ltd., The	Tweed.	Brick.
Howlett & Sons, Fred.	Petrolia, Box 3.	Brick, blocks and tile.
Huntsville Brick & Tile Works	Huntsville, Box 308.	Brick and tile.
Interprovincial Brick Co., Ltd.	Toronto, 30 Toronto St.	Brick.
Jackson, W. B.	Brantford, 290 Rawdon St.	Brick and tile.
Jamieson Lime Co.	Renfrew.	Brick and tile.
Janes, D. A.	Mt. Brydges.	Brick and tile.
Jasperson, J.	Kingsville.	Brick and tile.
Jervis, N. J.	Dorchester, R.R. No. 3.	Brick and tile.
Johnston, Jas.	Pembroke, R.R. No. 3.	Brick.
Kerr, Chas.	Goderich, R.R. No. 4.	Brick and tile.
Koebel Bros.	St. Clements, Box 54.	Brick and tile.
Kruse Bros.	Seaforth, R.R. No. 3.	Brick and tile.
Labey & Son, Geo. A.	Foxboro.	Tile.
Lindsay, Earl.	Wallaceburg, R.R. No. 2.	Tile.
Marsters, Wm. P.	Port Rowan.	Brick and tile.
Martin, Thos. E.	Thamesville, R.R. No. 4.	Brick and tile.
McComb, Chester.	Denfield, R.R. No. 2.	Brick and tile.
McCormick Bros.	Watford, R.R. No. 5.	Brick and tile.
McEachern and Sons, N.	Highgate.	Brick and tile.
McIvor Bros.	Cobourg, Box 636.	Brick.
McMahon, Robert.	Kerwood, R.R. No. 2.	Tile.
Merkley's, Ltd.	Ottawa, 53 Queen St.	Brick, blocks and tile.
Middleton, Chas.	Wyoming.	Tile.
Milton PRESSED Brick, Ltd.	Milton.	Brick.
Miner, M. F.	Kingsville.	Tile.
Moscow Brick & Tile Works.	Greenock, R.R. No. 1.	Brick and tile.
Napanee Brick & Tile Works (J. Chapman)	Napanee, R.R. No. 3.	Brick and tile.
National Fire Proofing Co., Ltd.	Toronto, 601 Dominion Bank Bldg.	Blocks and tile.
O'Dell & Sons, Wm.	Ingersoll, R.R. No. 1.	Brick and tile.
Ollman Bros.	Hamilton, 111 Macklin St.	Brick.
Ontario Denison Tile Co., Ltd.	Windsor, 24 Wyandotte St.	Brick and tile.
Ontario Government (Department of Prov. Secretary).	Toronto (Mimico plant).	Brick, blocks and tile.
O'Reilly, T. E.	Ottawa, 320 Bay St.	Brick.
Ott Brick & Tile Mfg Co., The.	Kitchener, 33 King St. E.	Brick and tile.
Ottawa Brick Mfg. Co., Ltd., The.	Ottawa, 53 Queen St.	Brick.
Owen Sound Brick Co., Ltd., The.	Owen Sound.	Brick.
Parks, H. W.	Dresden, R.R. No. 2.	Tile.
Paxton, Fred R.	St. Catharines, 242 Queens-ton St.	Brick.
Pembroke Brick Co., The.	Pembroke.	Brick.
Phillips & Son, Thos.	Lucknow, R.R. No. 2.	Brick and tile.
Phippen & Field.	Toronto, 150 Dawes Rd.	Brick.
Phinn Bros.	London, 238 Briscoe St.	Brick, blocks and tile.
Piggot & Co., Geo.	Toronto, 72 Guestville Ave.	Brick.
Port Rowan Brick & Tile Co.	Port Rowan.	Brick, blocks and tile.
Price & Cumming.	Toronto, 58 Wellington St. East.	Brick.
Price & Smith.	Toronto, 458 Greenwood Ave.	Brick.
Richardson & Son, J.	Kerwood.	Brick and tile.
Riselay Brick Co., Ltd.	Hamilton, Main St. W.	Brick.
Russell, Jos.	Toronto, 40 Blake St.	Brick.
Sadler, Frederick L.	Dublin.	Brick and tile.
Shale Products, Ltd.	Inglewood.	Brick.

BRICK AND TILE PLANTS, 1926—*Continued*

Name	Address	Product
Smith, Alex. & Son.....	Dutton, R.R. No. 2.....	Brick and tile.
Snelgrove, Andrew.....	Beaverton.....	Brick and tile.
Sproat, William M.....	Seaforth, R.R. No. 4.....	Tile.
Sun Brick Co., Ltd.....	Toronto, 1104 Bay St.....	Tile.
Sutherland, W. A.....	Parkhill, Box 293.....	Brick and tile.
Standard Brick Company, Ltd.....	Toronto, 363 Broadview Ave.	Brick.
Staples Brick and Tile Co., Ltd.....	Staples.....	Brick and tile.
Stratford Brick, Tile & Lumber Co.....	Stratford.....	Brick and tile.
Steele, Edwin.....	Vankleek Hill.....	Brick.
Streetsville Brick Co., Ltd., The.....	Toronto, 26 Queen St. E.....	Brick.
Stroh, M. C.....	Conestogo.....	Brick and tile.
Superior Brick & Tile Co., Ltd.....	Fort William.....	Brick and tile.
Tope, Richard, Estate of.....	Hamilton, 171 Queen St. S.....	Brick.
Toronto Brick Company, Ltd.....	Toronto, 60 Victoria St.....	Brick.
Voakes and Son, D.....	Ruscomb.....	Brick and tile.
Wagstaff, Albert H.....	Toronto, 348 Greenwood Ave.	Brick.
Wagstaff, Charles.....	Lindsay, R.R. No. 4.....	Brick and tile.
Wallace & Son, R.....	North Bay, 66 First Ave. E.....	Brick.
Wein, Aaron.....	Crediton.....	Brick and tile.
Winch Bros.....	Paisley.....	Tile.
Windsor Brick & Tile Co.....	Windsor, Exchange Bldg.....	Brick, blocks and tile.
Woodslee Brick & Tile Co.....	Woodslee.....	Brick and tile.
Wright & Sons, Geo.....	Comber, Box 56.....	Tile.

## Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder—

## ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1926

Year	Incorporated			Extra-Provincial Companies Licensed	
	No.	Nominal Capital	"No Par" Shares	No.	Capital for use in Ontario
		\$			\$
1913	119	78,000,000	.....	12	21,735,000
1914	80	39,030,000	.....	13	5,445,000
1915	59	42,005,000	.....	2	10,200,000
1916	83	109,079,500	.....	8	7,011,650
1917	100	117,183,000	.....	7	7,202,000
1918	59	49,800,000	.....	7	15,000,000
1919	149	223,600,000	.....	10	9,554,197
1920	119	146,094,000	.....	12	9,435,000
1921	67	105,715,000	.....	6	1,030,000
1922	91	181,040,000	.....	6	830,500
1923	88	179,295,500	.....	6	1,775,000
1924	85	156,485,000	.....	2	200,000
1925	70	107,400,000	9,010,000	3	162,510
1926	145	165,655,750	22,386,500	6	4,850,000

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province.

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO  
IN 1926

Name of Company	Head Office	Date of Incorporation	Capital
Andargo Mines Corporation, Ltd.	Toronto	Nov. 24	\$2,000,000
Bagamac Rouyn Mines, Ltd.	Haileybury	Dec. 18	4,000,000
Baldwin-Kirkland Gold Mines, Ltd.	Toronto	July 28	5,000,000
Beardmore Gold Mines, Ltd.	Toronto	Nov. 17	5,000,000
Bellevue Mines, Ltd.	Toronto	Dec. 28	1,000,000
Berry Kirkland Mines, Ltd.	Toronto	Apr. 7	150,000
Big Lake Mining Corporation, Ltd.	Toronto	Dec. 7	50,000
Blue Lake Sand & Gravel, Ltd.	Toronto	June 17	50,000
B. I. Mining Company, Ltd.	Toronto	July 16	2,000,000
Bourke-Red Lake Mining Development Co., Ltd.	Montreal	July 9	3,000,000
British American Fuel Corporation, Ltd.	Toronto	Oct. 26	*200,000
British Red Lake Mines, Ltd.	Toronto	July 6	300,000
Cabot Development Corporation, Ltd.	Toronto	Dec. 18	40,000
Consolidated Feldspar Mines, Ltd.	Toronto	Feb. 11	100,000
Cooper Gold Mines, Ltd.	Toronto	Feb. 11	2,000,000
Commodore Mines, Ltd.	Toronto	Oct. 1	40,000
Coulson Gold Mines, Ltd.	Toronto	Dec. 22	100,000
Crown Reserve Consolidated Mines, Ltd.	Toronto	July 17	3,000,000
Crucible Graphite Company, Ltd.	Toronto	Jan. 13	*400,000
Darling Gold Mines, Ltd.	Uxbridge	June 28	150,000
Demel Mines, Ltd.	Toronto	June 11	40,000
Diarch Silver Mines, Ltd.	Haileybury	Sept. 16	1,500,000
DeSantis Development Company, Ltd.	Timmins	Dec. 28	40,000
Douglas Fuel Company, Ltd.	Windsor	Dec. 8	40,000
Eldorado Gold Mines, Ltd.	Toronto	Feb. 10	3,000,000
Enright Mining Company, Ltd.	Elk Lake	May 3	3,000,000
Essex Oil Fields, Ltd.	Toronto	Apr. 17	60,000
Farrell Lorrain Mines, Ltd.	Toronto	Feb. 17	2,000,000
Farrell Rouyn Mines, Ltd.	Toronto	Apr. 27	2,000,000
Farquhar Mines, Ltd.	Sault Ste. Marie	May 7	40,000
Ferguson-Lorrain Mines, Ltd.	Haileybury	Aug. 6	2,000,000
Finch-Canadian Petroleums, Ltd.	Windsor	Jan. 19	500,000
Fisher Quebec Gold Mines, Ltd.	Toronto	Nov. 2	3,000,000
Forbes Galena Mines, Ltd.	Kingston	Jan. 15	*150,000
Friday Mines, Ltd.	Timagami	May 26	2,000,000
Golden Eagle Mining Company, Ltd.	Windsor	July 12	1,000,000
Gold Ridge Mining Company, Ltd.	Port Arthur	Mar. 12	40,000
Goudreau Exploration & Development Co., Ltd.	Sault Ste. Marie	Mar. 10	100,000
Graham Island Mining Company, Ltd.	Toronto	Jan. 19	2,000,000
Grimston Porcupine Gold Mines, Ltd.	Timmins	Jan. 28	1,000,000
Guinea Gold Mines, Ltd.	Kirkland Lake	Aug. 26	2,000,000
Haileybury-Mattagami Coal Mines, Ltd.	Haileybury	May 14	1,000,000
Harris Consolidated Mines, Ltd.	Toronto	Mar. 16	12,000,000
Hecla Coal, Oil & Mining Company, Ltd.	North Bay	June 1	1,000,000
Hilltop Gold Mines, Ltd.	Toronto	Jan. 21	5,000,000
Howey Gold Mines, Ltd.	Toronto	Mar. 12	5,000,000
Hudson-Mattagami Exploration & Mining Co., Ltd.	Toronto	Jan. 21	2,000,000
Hudson Red Lake Development, Ltd.	Toronto	Apr. 12	60,000
Huleroy Mines, Ltd.	Haileybury	July 30	40,000
Imelda Birch Lake Mines, Ltd.	Toronto	June 12	200,000
International Red Lake Gold Mines, Ltd.	Toronto	June 21	200,000
Katoomba Mining Interests, Ltd.	Toronto	May 15	50,000
Katrine Divide Gold Mines, Ltd.	Toronto	Jan. 29	3,000,000
Kayloar Mines Agency, Ltd.	Toronto	Oct. 9	500,000
Keewatin-Porphry Development Company, Ltd.	Toronto	Apr. 1	250,000
Keora Mines, Ltd.	Toronto	July 12	2,500,000
Keweenaw Silver Mines, Ltd.	Toronto	Sept. 16	1,000,000
Lang Red Lake Mines, Ltd., The	Toronto	June 18	100,000
Louis Walsh Coal Company, Ltd.	Port Arthur	Aug. 13	100,000
Lower Contact Silver Mining Company, Ltd.	Ottawa	Feb. 11	500,000
Macassa Mines, Ltd.	Toronto	Apr. 12	3,500,000
MacHewitt Gold Mines, Ltd., The	Port Arthur	Apr. 15	1,000,000
McArthur Gold Mines, Ltd.	Timmins	Dec. 7	500,000

\*No par shares issued in addition. See list of "No Par" companies on page 59.



MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO  
IN 1926—Continued

Name of Company	Head Office	Date of Incorporation	Capital
McCallum Red Lake Mines, Ltd.	Toronto	Apr. 12	\$2,000,000
McDonough Exploration and Development Co., Ltd.	Toronto	Mar. 11	50,000
McMillan Gold Mines, Ltd.	Sudbury	Dec. 31	2,000,000
McNeely Red Lake Holdings, Ltd.	North Bay	Apr. 22	100,000
Malartic Mining Company, Ltd., The	Toronto	Mar. 13	100,000
Marcly Mines, Ltd.	Toronto	June 7	3,000,000
Martic Mines, Ltd.	Toronto	June 11	40,000
Metals Development, Ltd.	Toronto	Apr. 8	2,500,000
Meteor Lake Placers, Ltd.	Ottawa	June 14	150,000
Mineral Belt Mines, Ltd.	Grimsby	Nov. 26	300,000
Monargo Mines, Ltd.	Ottawa	Nov. 18	3,500,000
Myrtay Mines, Ltd.	Toronto	Dec. 6	500,000
Narrow Lake Mining Company, Ltd.	Toronto	Dec. 18	3,000,000
Neale Hollandia Lead Mines, Ltd.	Toronto	Apr. 23	200,000
Neeapatyre Minerals & Products, Ltd.	Fort William	July 7	250,000
Northern Feldspar Mines, Ltd.	Sudbury	Jan. 13	100,000
Northern Ontario China Clay Corporation, Ltd., The	Toronto	Apr. 21	6,000,000
Northern Ontario Coal Corporation, Ltd., The	Toronto	Apr. 21	2,500,000
Ontario-Alberta Oil Development Company, Ltd.	Toronto	May 7	50,750
Ontario Salts & Chemical Company, Ltd., The	Toronto	May 18	40,000
Ontario-Woman Lake Mines, Ltd.	Toronto	June 7	200,000
Oro Gold Mines, Ltd.	Toronto	July 31	2,500,000
Ossian Gold Mines, Ltd.	Toronto	Oct. 11	4,000,000
Ottawa Valley Mines, Ltd.	Ottawa	Feb. 8	2,000,000
Parora Mines, Ltd.	Toronto	May 20	1,000,000
Peterson Cobalt Mines, Ltd.	Toronto	June 10	3,000,000
Peterborough Exploration Company, Ltd.	Peterborough	June 10	100,000
Pioneer Mines, Ltd., The	Toronto	Feb. 1	3,000,000
Plata Mines, Ltd.	Toronto	June 5	2,000,000
Powell Mining Properties (Rouyn), Ltd.	Toronto	Aug. 28	3,000,000
Quinn Stone & Ore Company, Ltd.	Port Arthur	Nov. 30	200,000
Red Lake Centre Mines, Ltd.	Toronto	Mar. 19	300,000
Red Lacus Mines, Ltd.	Toronto	Apr. 1	1,000,000
Red Lake Metals Corporation, Ltd.	Toronto	Mar. 10	3,000,000
Red Lake Prospectors Syndicate, Ltd.	Ottawa	Jan. 19	150,000
Ribago Copper Corporation, Ltd.	Haileybury	Nov. 19	4,000,000
Sampson & Company, Ltd., C. E.	Toronto	July 26	40,000
St. George Mines Securities, Ltd.	Toronto	Feb. 10	100,000
St. Marys Crushed Stone, Ltd.	Toronto	Mar. 23	50,000
Savant Mines, Ltd.	Toronto	Nov. 24	40,000
Shook Coal Company, Ltd.	Toronto	Aug. 26	25,000
Spence, Strattan Oil Company, Ltd.	Chatham	May 27	300,000
Standard Exploration Company, Ltd.	Toronto	June 19	40,000
Summerville Lead Mines, Ltd.	Toronto	Jan. 11	600,000
Telluride Gold Mines, Ltd.	Toronto	July 28	1,000,000
Temisko Mines Investments, Ltd.	Toronto	July 23	*500,000
Thompson Cadillac Mines, Ltd.	Toronto	Jan. 14	2,000,000
Thor Mines, Ltd.	Toronto	Dec. 14	300,000
Thunder Bay Iron Mining Company, Ltd.	Port Arthur	Oct. 11	500,000
Tyrrell Red Lake Mines, Ltd.	Hamilton	May 27	3,000,000
Union Oil Company of Pennsylvania (Canada Division), Ltd.	Toronto	Feb. 18	40,000
Wanup Feldspar Mines, Ltd.	Lucknow	Oct. 15	100,000
Wiltsey-Coghlan Mines, Ltd.	Toronto	Nov. 10	3,000,000
Wolcott-Fisher Mines Company, Ltd.	Niagara Falls	June 4	100,000
Wolf Lake Mines, Ltd.	Toronto	Apr. 14	1,500,000
Woman Lake Mining Corporation, Ltd.	Toronto	May 29	1,000,000
Yakima Rico Mining Company, Ltd.	Haileybury	Oct. 16	3,000,000
Young-Davidson Mines, Ltd.	Toronto	Apr. 8	3,000,000
Total (121 companies)			\$165,655,750

\*No par shares issued in addition. See list of "No Par" companies on page 59.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1926 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE\*

Name of Company	Head Office	Date of Incorporation	No. of Shares
Abate Red Lake Development, Ltd.	Toronto	July 23	3,000
Baglow Red Lake, Ltd.	Toronto	Apr. 16	20,000
Bathurst Mines, Ltd.	Toronto	Dec. 8	2,000,000
British American Fuel Corporation, Ltd.	Toronto	Oct. 26	*100,000
Canada Radium Mines, Ltd.	Haliburton	May 25	2,500,000
Canadian Red Lake Development Company	Toronto	May 4	250,000
Cochenour Red Lake, Ltd.	Toronto	May 27	8,000
Conroyal Mines, Ltd.	Toronto	July 29	7,500,000
Crucible Graphite Company, Ltd.	Toronto	Jan. 13	*40,000
Daimpre Mining and Development Company, Ltd.	Toronto	Sept. 11	500
Dunlop Red Lake Syndicate, Ltd.	Toronto	Mar. 17	16,000
Federal Gold & Copper Mines, Ltd.	Toronto	Aug. 16	20,000
Folev Red Lake Gold Mines, Ltd.	Toronto	July 5	200,000
Forbes Galena Mines, Ltd.	Kingston	Jan. 15	*10,000
Great North Mines Corporation, Ltd.	Sault Ste. Marie	Nov. 22	5,000,000
Larose-Rouyn Mines, Ltd.	Toronto	Oct. 7	3,000,000
Lartic Mining Corporation, Ltd.	Toronto	Jan. 12	200,000
Mineral Areas, Ltd.	Toronto	Apr. 9	10,000
Mineral Explorations, Ltd.	Toronto	Apr. 26	15,000
Noroque Mines, Ltd.	Toronto	Feb. 15	1,000
Northern Red Lake Mines, Ltd.	Sioux Lookout	July 23	1,000,000
Norwesque Gold Mines, Ltd.	Toronto	Dec. 18	20,000
Ontario Gold Prospectors, Ltd.	Toronto	Apr. 7	10,000
Red Lake-Rouyn Gold Mines Exploration Co., Ltd.	Toronto	Mar. 25	150,000
Rouyn-Boischatel Development Company, Ltd.	Toronto	Apr. 10	250,000
Summit Oil Company, Ltd.	Welland	June 2	3,000
Temisko Mines Investments, Ltd.	Toronto	July 23	*50,000
Toronto Red Lake Exploration Syndicate, Ltd.	Toronto	Mar. 19	10,000
Total (28 companies)			22,386,500

\*Also see list with specified capital. Four companies having both stated capital and "No Par" shares are included in both lists.

Companies of Extra-Provincial incorporation holding mining lands in Ontario are required under The Ontario Companies Act to take out a license and specify the amount of capital used in Ontario in connection with mining.

Following is a list of the companies so licensed in 1926:—

MINING COMPANIES LICENSED IN 1926 BY ORDER-IN-COUNCIL

Name of Company	Date of Incorporation*	Date of License	Capital for use in Ontario
Anglo-Canadian Mining & Refining Co., Ltd.	May 5, 1925	Jan. 20	\$1,000,000
Four Nations Reserve Mining Co., Inc.	Delaware	Aug. 25	2,500,000
North American Lead and Refining Co., Ltd.	Nov. 16, 1925	Dec. 7	100,000
Shield Development Co., Ltd., The	Nov. 17, 1926	May 21	200,000
Societe D'Electro-Chimie, D'Electro-Metallurgie et des Acieries Electriques D'Ugine, and Societe Electrometallurgique de Montricher	France	May 27	50,000
Treadwell Yukon Co., Limited	Delaware	May 18	1,000,000
Total (6 companies)			\$4,850,000

\*Incorporations under *The Companies Act*, Revised Statutes of Canada 1906, Part 1 of Chapter 79. Where incorporation is outside of Canada the state or country is noted.

Mining Revenue

The revenue of the Department of Mines for the fiscal year ending October 31st, 1926, is given in detail hereunder:—

ORDINARY.	MAIN OFFICE	
Sand and Gravel—		
Royalties.....	\$106,197.27	
Licenses.....	4,430.28	
		\$110,627.55
Casual Fees.....		786.66
Sale of Record Books—Unwrought Metal Sales Act.....		43.00
Boring Permits.....		4,855.00
Contingencies.....		183.28
Explorations and Investigations.....		75.25
		\$116,570.74
	BRANCHES	
Inspection—Cable Testing Fees.....		\$1,362.00
Assessment—Taxes		
Acreage.....	\$33,431.01	
Profit.....	410,974.17	
Gas.....	12,583.86	
		\$456,989.04
Chemical and Assay—Fees.....		3,090.82
Mine Rentals		
Mining Leases.....	\$11,288.46	
Licenses of Occupation.....	4,783.50	
Gas Leases.....	50.00	
		\$16,121.98
Miners—		
Licenses.....	\$69,351.71	
Permits.....	3,101.00	
Recording Fees.....	100,010.30	
Miscellaneous.....	3,145.40	
Rent of Office Building.....	65.00	
		\$175,673.41
Draughtsman, North Bay—Fees.....		1,010.02
Natural Gas Commissioner—		
Permits.....	\$140.00	
Fees.....	746.95	
		\$886.95
Temiskaming Testing Laboratories—Fees.....		23,752.02
Sulphur Fumes Arbitrator—Damages Collected.....		4,380.71
		\$683,266.93
CAPITAL.		\$799,837.67
Mining Recorders—Mining Land Sales.....		38,578.14
		\$838,415.81

MINING LANDS SOLD AND LEASED IN YEAR ENDING OCTOBER 31, 1926\*

District	Sales			Leases			Total		
	No.	Acres	Amount	No.	Acres	Amount	No.	A.res	Amount
Timiskaming....	211	7,816.98	\$ 20,694.75	116	4,273.75	\$ 2,402.56	327	12,090.73	\$ 23,097.31
Cochrane.....	79	3,049.16	7,437.19				79	3,049.16	7,437.19
Thunder Bay....	15	622.55	1,561.38				15	622.55	1,561.38
Sudbury.....	6	238.10	675.63	45	1,756.90	751.87	51	1,955.00	1,427.50
Algoma.....	14	498.59	1,288.23				14	498.59	1,288.23
Kenora.....	3	117.00	331.00				3	117.00	331.00
Nipissing.....	2	100.00	150.00				2	100.00	150.00
Elsewhere.....	7	288.00	813.00				7	288.00	813.00
Total.....	337	12,730.38	32,951.18	161	6,030.65	3,154.43	498	18,761.03	36,105.61

\*These figures do not agree with corresponding items of the revenue statement above which records collections of moneys actually received during the fiscal year.

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907-1926

Mining Division	1907	1908	1909	1910	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926
Timiskaming..	7,860	1,650	1,343	1,021	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634	438
Coleman.....	291	270	150	40	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546	1,367
Sudbury.....	456	254	1,859	1,131	119	137	127	23	92	44	135	199	90	90	216	541	498	284	451	395
Sault Ste. Marie	291	100	.....	818	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278
Port Arthur...	317	370	475	207	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278
Kenora.....	73	102	95	89	91	25	23	45	32	48	31	25	53	168	150	77	229	935	.....	935
Parry Sound...	102	56	.....	26	15	5	.....	2	.....	10	25	12	39	33	Closed	.....	.....	.....	.....	.....
Larder Lake..	3,813	540	180	84	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532
Montreal River	866	1,321	2,573	344	98	126	63	28	2	56	294	293	134	81	143	171	400	471	291	100
Gowganda.....	.....	.....	3,064	513	258	194	68	23	14	51	113	52	145	215	101	55	33	444	620	96
Porcupine....	.....	.....	.....	2,150	3,756	538	496	240	262	401	236	48	136	192	273	760	1,424	556	620	1,297
Kowkash.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	160	135	2	9	21	3	148	206	438	150	28
Red Lake.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,827
Total.....	11,996	4,634	9,746	5,792	9,001	3,104	4,320	1,864	2,427	2,342	1,841	1,495	2,687	2,073	2,305	5,515	5,976	5,083	4,525	13,293

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1926

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miner's Licenses	Recording Fees	Miscellaneous Fees	Total
Sudbury.....	Campbell, C. A. ....	Sudbury.....	\$ 3,605.90	\$ 515.00	\$ 5,191.00	\$ 8,796.75	\$ 138.75	\$ 18,247.40
Porcupine....	Donaghue, W. A. ....	S. Porcupine..	7,153.90	210.00	5,241.00	4,851.00	406.50	17,862.40
Larder Lake..	Ginn, H. G. ....	Swastika....	18,402.80	20.00	5,748.00	9,966.00	734.75	34,871.55
Kenora.....	Holland, H. E. ....	Kenora.....	335.00	.....	3,994.50	7,917.00	134.25	12,380.75
Timiskaming..	McAulay, N. J. ....	Haileybury..	2,470.40	395.00	8,351.00	3,920.75	219.40	15,356.55
Sault Ste. Marie	Miller, W. N. ....	Sault Ste. Marie	1,420.98	125.00	2,677.00	4,363.25	100.00	8,686.23
Port Arthur..	McGregor, C. F. ....	Port Arthur..	1,077.75	1,141.00	5,314.00	7,395.50	157.50	15,085.75
Gowganda.....	Coghill, J. M. ....	Elk Lake....	3,769.64	450.00	543.00	1,144.00	181.75	6,088.39
Montreal River	Coghill, J. M. ....	Elk Lake....	1,324.57	.....	684.00	1,180.00	153.50	3,342.07
Kowkash.....	O'Rourke, M. F. ....	Fashota....	.....	110.00	798.00	414.00	29.25	1,351.25
Red Lake.....	Holland, H. E. ....	Goldpines...]	975.00	.....	7,673.00	48,744.00	889.75	58,281.75
Total.....	.....	Total.....	40,535.94	2,966.00	46,214.50	98,692.25	3,145.40	191,554.09



## SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR, 1926

Schedule	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	'Timiskaming and Coleman	Gowganda	Montreal River	Kenora	Red Lake* Mar. 1-Dec. 31	Total
1. Letters received during year	3,364	2,706	7,273	1,075	3,851	327	2,078	557	993	3,216	2,757	28,197
2. Letters written during year	2,407	2,453	7,280	480	3,254	340	1,758	594	850	2,999	1,820	24,253
3. Miners' Licenses issued	659	725	612	278	614	59	661	18	42	680	1,235	5,583
4. Miners' Licenses renewed	449	584	727	282	468	104	1,119	134	184	139	429	4,619
5. Mining Applications recorded	1,367	1,297	1,532	395	1,278	28	438	96	100	935	5,827	13,293
6. Mining Applications cancelled	287	437	1,578	99	103	17	253	99	117	232	2,100	5,322
7. Agreements, Transfers, etc., recorded	353	776	687	213	294	43	252	124	139	99	1,358	4,338
8. Receipts for Miners' Licenses, Permits, Recording Fees, etc.	16,585.65	18,512.75	21,142.84	6,262.26	17,555.50	1,225.00	12,326.90	2,336.50	2,275.00	11,036.50	60,444.75	169,703.65
9. Receipts as Purchase Money or Rental	3,805.38	5,721.48	18,769.51	1,465.71	1,484.00	.....	3,302.07	801.07	2,367.51	438.00	975.00	39,129.73
10. Claims of which surveyors plans were filed	37	112	170	100	14	.....	21	9	10	5	522	1,000
11. Disputes entered	8	12	1	3	5	.....	.....	.....	1	13	26	69
12. Disputed cases decided by Recorders	.....	.....	.....	2	.....	.....	.....	.....	.....	7	.....	9
13. Appeals to Mining Court	3	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	9
14. Extensions of time granted	118	115	566	112	29	.....	63	55	67	32	519	1,676
15. Certificates of Record granted	42	42	183	19	19	.....	41	23	33	4	236	642
16. Certificates of Performance of Work granted	42	50	214	16	14	.....	44	23	35	12	94	544
17. Claims for which papers were forwarded to the Department for issue of title	39	52	183	12	5	.....	38	16	33	4	9	391
18. Forest Reserve Permits issued	20	23	.....	17	115	10	42	38	.....	.....	.....	265
19. Substitute Miners' Licenses issued	5	28	.....	2	12	2	20	4	4	5	15	97

\*Claims transferred from Kenora Mining Division were 143 on March 1, and 519 on June 10.

*Mining Tax Act.*—Under this act a graduated tax is levied on the net profits of mining companies in excess of \$10,000 per annum. The basic rate is 3 per cent.

The following statement, prepared by the Accounts Branch of the Department, gives details of the Profit Tax, collected under the supervision of G. R. Mickle, Mine Assessor, for the fiscal year ending October 31, 1926:—

#### DETAILS OF PROFIT TAX

GOLD—		
Dome Mines Company, Ltd. . . . .	\$21,177.46	
Hollinger Consolidated Gold Mines, Ltd. . . . .	216,353.61	
Lake Shore Mines, Ltd. . . . .	12,812.72	
McIntyre Porcupine Mines, Ltd. . . . .	8,710.85	
Teck-Hughes Gold Mines, Ltd. . . . .	5,277.59	
Wright-Hargreaves Mines, Ltd. . . . .	17,370.04	
Vipond Consolidated Mines, Ltd. . . . .	686.46	
		\$282,388.73
SILVER—		
Castle-Trethewey Mines, Limited . . . . .	\$6,471.21	
Keeley Silver Mines, Ltd. . . . .	17,586.14	
Lorrain Trout Lake Mines, Ltd. . . . .	2,000.48	
Menago Mining Co., Ltd. . . . .	222.55	
Mining Corporation of Canada, Ltd. . . . .	11,372.30	
Nipissing Mining Co., Ltd. . . . .	8,840.12	
		46,492.80
NICKEL-COPPER—		
International Nickel Co. of Canada, Ltd. . . . .	\$67,155.57	
Mond Nickel Co., Ltd. . . . .	14,899.84	
		82,055.41
MICA—		
Loughborough Mining Company . . . . .		37.23
Total . . . . .		\$410,974.17

### Departmental Correspondence

The volume of correspondence necessary for the work of the Department in all its branches is considerable. Figures supplied by the Files Branch show that for the fiscal year ending October 31, 1926, communications received through the several offices numbered 39,094, and communications sent out, 38,000.

Correspondence in connection with the office of the Minister of Mines is not included, nor is that pertaining to applications for patent or lease of mining lands—the latter files being kept in the Department of Lands and Forests.

Branches of the Department, including offices of the Mine Assessor, Mining Court, Inspector of Mines, Publications and Statistics, had communications totalling 10,807 incoming and 14,162 outgoing.

### Temiskaming Testing Laboratories

This plant, which is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a financial report for the year 1926, with comparative figures for previous years beginning with 1922:—

## COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1926

Schedule	1922	1923	1924	1925	1926
Cash receipts.....	\$18,096 19	\$18,699 22	\$26,032 20	\$19,922 37	\$20,302 51
Earnings.....	17,749 51	20,117 81	25,417 61	20,041 08	21,119 98
Expenditures.....	19,173 19	19,781 25	23,206 66	20,043 31	20,658 19
Operating Profit or Loss	L \$1,424 68	P \$336 56	P \$2,200 95	L \$2 23	P \$461 79

Following is a brief statement of the work of the year:—

*Assaying.*—Gold, 3,637 samples; silver, 2,769; copper, 716; silver bullion, 423; cobalt, 106; arsenic, 10; nickel, 47; zinc, 102; lead, 31; miscellaneous, 25; moisture determination, 30.

*Ore Testing.*—Cyanide tests requiring use of plant and equipment for 23 days.

*Silver Ore Milled and Sampled.*—2 lots weighing 969,04 tons.

*Gold Ore Milled and Sampled.*—3.48 tons.

*Base Bullion Melted.*—121 bars containing 113,451.47 gross ounces of silver.

*Gold Ore Purchased.*—34.70 tons for which \$449.92 was paid.

*Cobalt-Silver Residues Shipped to Deloro.*—27 cars weighing 860.86 tons in which was contained 73,960 ounces of silver, and cobalt, running from 4.38 to 7.81 per cent.

*Gold Ore Shipped to Hollinger Mine.*—48.6 tons containing \$44.44 per ton in gold and 25.31 ounces in silver—value received, \$2,268.96.

## Provincial Assay Office

As an aid in the development of the mineral resources of Ontario an assay office was established in July, 1898, by the Bureau (now Department) of Mines, at Belleville. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911.

The Provincial Assayer, W. K. McNeill, reports as follows for 1926:—

## FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Samples received for Free Assays during 1926													Total	
	Gold	Silver	Copper	Iron	Cobalt	Lead	Zinc	Tin	Nickel	Tungsten	Platinum	Manganese	Soda		Potassium
Eastern Ontario*	20	4	.....	1	.....	1	1	.....	.....	.....	.....	.....	1	1	29
Fort Frances*	49	3	1	1	.....	.....	.....	.....	.....	.....	2	.....	.....	.....	56
Kenora.....	5	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	8
Kowkash.....	2	1	.....	.....	.....	2	.....	.....	1	.....	.....	.....	.....	.....	6
Larder Lake.....	74	7	16	.....	.....	7	7	4	1	1	.....	.....	.....	.....	117
Mississagi Reserve*	2	1	.....	.....	.....	1	1	.....	.....	.....	.....	.....	.....	.....	5
Montreal River.....	2	12	.....	.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	16
Parry Sound*	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	4
Porcupine.....	36	3	.....	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	40
Port Arthur.....	49	11	3	4	.....	2	3	.....	.....	.....	.....	1	.....	.....	73
Red Lake.....	279	12	3	1	.....	1	2	1	.....	.....	1	.....	.....	.....	300
Sault Ste. Marie.....	67	6	3	.....	.....	1	18	4	2	1	.....	1	.....	.....	103
Sudbury.....	27	10	7	1	.....	2	9	.....	.....	.....	.....	.....	.....	.....	56
Timiskaming.....	16	5	1	2	2	2	.....	1	1	.....	2	.....	.....	.....	42
Total.....	632	94	35	10	4	20	41	11	5	2	5	2	1	3	865

\*All records for these Divisions are kept at the office of the Deputy Minister of Mines, Toronto.

The Assay Office has been in operation without interruption during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell, Chemist and Assayer, also Robert Stewart and Reginald Eyre, Laboratory Assistants.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines. Assays per month ranged in number from 147 to 260.

CUSTOMS ASSAYING AND GENERAL WORK, 1926.

Gold.....	1,416 samples.
Silver.....	314 samples.
Copper.....	80 samples.
Lead.....	62 samples.
Zinc.....	44 samples.
Iron.....	21 samples.
Radium.....	14 samples were submitted on which reports were issued. A number were radio-active.
Silica.....	7 samples.
Ochres.....	4 samples.
Nickel.....	4 samples.
Potash.....	4 samples.
Platinum.....	7 samples.
Miscellaneous.....	14 samples of other minerals were tested. These included 3 each of graphite and tungsten; 2 of cobalt; 1 each of arsenic, tin, antimony, sulphur, molybdenum and water.
Identification.....	112 samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept.
Rocks.....	27 samples were submitted by geologists of the Department of Mines for complete analysis.
Total.....	2,137

The schedule of charges, effective June 1, 1926, for the Provincial Assay Office and Chemical Laboratory is as follows:—

TARIFF OF FEES FOR ANALYSIS AND ASSAYS

1. Assays:	Fee
Gold.....	\$1 50
Silver.....	1 50
Gold and silver in one sample.....	2 50
Platinum minerals.....	5 00
Gold and platinum minerals in one sample.....	7 00
Separation of platinum minerals.....	Prices on application.
2. Iron Ores:	
Iron (metallic).....	\$1 50
Silica.....	1 50
Iron and insoluble residue.....	2 50
Ferrous oxide.....	2 00
Phosphorus.....	3 00
Sulphur.....	2 50
Iron, sulphur, phosphorus and insoluble.....	8 00
Manganese.....	3 00
Titanium.....	4 00
Complete analysis.....	Prices on application.
3. Limestones, Dolomites, Marls, Clays, Shales:	
Determination of:	
Insolubles.....	\$1 50
Silica.....	2 50
Ferric iron.....	3 00
Ferrous iron.....	2 00
Alumina.....	3 00
Lime.....	2 00
Magnesia.....	2 50
Potash.....	5 00
Soda.....	5 00
Alkalies (in one sample).....	6 00
Water (combined).....	2 00



Moisture.....	\$1 00
Carbon dioxide.....	2 00
Sulphur.....	2 50
Phosphorus anhydride.....	3 00

4. *Examination of Clay, Shale, or Cement Rock for Cement Manufacture:*

Determination of:

Silica, Iron oxide, Alumina, Lime, Magnesia, Sulphur, and Volatile matter..... Prices on application.

5. *Coke, Coal, Peat, etc.:*

Determination of

Moisture.....	\$1 00
Volatile combustible.....	1 50
Fixed carbon.....	1 50
Ash.....	1 50
Sulphur.....	2 50
Phosphorus.....	3 00
Calorific value (B.t.u.).....	5 00
Ultimate analysis.....	Price on application.

6. *Mineral Waters.*..... Price on application.

7. *Ores and Minerals:*

Determination of:

Alumina.....	\$3 00
Antimony.....	4 00
Arsenic.....	3 00
Bismuth.....	4 00
Cadmium.....	4 00
Chromium.....	5 00
Cobalt.....	5 00
Nickel.....	5 00
Cobalt and Nickel in same sample.....	6 00
Copper.....	2 00
Fluorite.....	4 00
Lead.....	2 00
Molybdenum.....	4 00
Manganese.....	3 00
Tin.....	4 00
Zinc.....	3 00

8. *Rocks, Complete Analysis.*..... Price on application.

9. *Slags, Sand, etc.*..... Price on application.

10. *Identification of Minerals and Rocks not Requiring Chemical Analysis.*..... Free.

11. *Test for Radio-Activity.*..... Free.

Any analytical work not specified in this list will be undertaken on application to the Provincial Assayer.

The pulp of each sample is retained for future reference.

#### TERMS

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

#### DIRECTIONS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality from which they were taken.

Crushed samples representing large quantities, or samples less than five pounds weight may be sent by mail as third-class matter. Samples not exceeding eleven pounds in weight may be sent by parcel post. The name and address of sender should be written plainly on

each parcel. Instructions, with money in payment of fees, should be contained in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:

PROVINCIAL ASSAY OFFICE,  
East Block, Parliament Bldgs.,  
TORONTO, ONT.

### Diamond-Drilling

*Diamonds.*—About the middle of the last century engineers first took advantage of the intensive hardness of diamonds, by far the hardest known abrasive, for drilling operations. The method of application, now in common use, is the diamond-drill which consists of a boring crown set with diamonds and fixed at the end of a system of hollow rods. The drill is brought to bear on the rock with even pressure and at a speed of 400 to 500 revolutions per minute.

The size of diamonds used depends on the diameter of the crown, the range in size being from  $\frac{3}{4}$  to 6 carats. Diamond core drills are made in a wide range of diameters from  $1\frac{3}{4}$  inches up to 20 inches, the large sizes being used for borings in coal mines and oil wells. Carbons (black Brazilian diamonds) because of their hardness and toughness, are usually used for this work. The specific gravity of the diamond is 3.5 but as carbons are more or less porous, the specific gravity of usable stones ranges from 3.3 to 2.9, the denser stones usually being of higher grade. Carbons are graded into four qualities on a specific gravity basis and prices vary accordingly. Prices also vary according to size and shape of the stones. The best grades and larger sizes are the cheapest in the long run, particularly for exacting work.

*Development.*—An index of the activity in one method of prospecting and the estimation of the extent of ore deposits may be found in the statistics of diamond-drilling carried on during the year. There were some fifteen companies actively engaged in drilling during 1926. Reports were received from fourteen, covering their operations within the Province, while an estimate was made for the one concern not reporting. As the work carried on by this latter company was quite limited, the resulting statistics may be assumed as correct.

In all 1,986 holes were drilled by 71 machines with a total of 385,932 feet of core recovered, or 70.85 miles. As might be expected the major portion of the work reported was by the well-established and larger gold mines at Porcupine where 1,470 holes were drilled with a total of 198,441 feet of core recovered. The Sudbury nickel-copper and new zinc fields of that area followed with 145 holes and 79,352 feet of core. The drilling in this section was much deeper than in other places in that fewer holes gave a much larger footage of core saved.

The total number of wage-earners was 254 to whom \$330,930 were paid. Much of this work is highly specialized, more particularly the diamond-setting, or those who set the borts or black diamonds in the bits, while the drill-runners themselves must be highly trained. At the time of writing there is a shortage of diamond-setters.

A diamond-drilling crew ordinarily comprises one diamond-setter, one runner, one helper and one to attend to engines used for power, or a minimum of four, but usually five men to a shift.

Statistics of operations in the several fields follow:

ONTARIO RECORD OF DIAMOND-DRILLING IN 1926

Area	Number of holes	Feet of core
Porcupine.....	1,470	198,441
Sudbury.....	145	79,352
Kirkland Lake.....	185	50,493
Red Lake.....	48	18,000
Michipicoten.....	40	10,742
Gowganda.....	13	6,138
Cobalt.....	35	6,030
Renfrew County.....	20	4,745
Beardmore Area.....	7	3,506
South Lorrain.....	6	2,212
Kent County*.....	5	1,950
Lightning River.....	4	1,438
Goudreau.....	4	1,095
Nipigon.....	1	290
Miscellaneous.....	3	1,500
Total.....	1,986	385,932

\*Testing for oil.

Complete answers as to the actual number of machines in use were not supplied by the operators, but a close estimate places the number at 71 for the whole Province.

DIAMOND-DRILL OPERATORS IN ONTARIO IN 1926

Name	Ontario Address	No. of drills active
Chisholm, D. D.....	Timmins.....	3
Dome Mines, Ltd.....	South Porcupine.....	4
*Hollinger Consolidated Gold Mines, Ltd.....	Timmins.....	6
Miller Lake O'Brien Mine.....	Gowganda.....	1
McIntyre Porcupine Mines, Ltd.....	Schumacher.....	3
Mitchell, W. J., Diamond-Drill Company, Ltd.....	Cobalt.....	6
Morissette, N.....	Haileybury.....	2
Ontario Diamond-Drilling Co., Ltd.....	Sudbury.....	8
Reed & Ryan.....	Timmins.....	10
Smith & Travers.....	Sudbury.....	15
Sterling Diamond-Drilling Co.....	Excelsior Life Bldg., Toronto.....	2
Sudbury Diamond-Drilling Co., Ltd.....	Sudbury.....	8
Sullivan Machinery Co., Ltd.....	37 Colborne St., To- ronto.....	1
*Vipond Consolidated Mines, Ltd.....	302 Bay St., Toronto.	1
Wabigoon Bay Gold Mines.....	Dryden.....	1
Total.....	.....	71

\*Work performed on these properties was done by contract; F. Badeski, Timmins, contractor.

# CLASSES FOR PROSPECTORS, 1926-1927

By W. L. Goodwin

## Introduction

After making preparations in Toronto during the month of October, the campaign was opened in Renfrew on November 9. The classes were held in seventeen places, covering Ontario from Renfrew in the East to Kenora in the West and as far north as Cochrane and Sioux Lookout. The last class in Cartier was completed on May 27. Both in preparing the materials and in carrying on the classes, I had the efficient assistance of M. J. Splane, of Haileybury. For securing places of meeting and for other assistance in organizing and advertising the classes, I am indebted to many friends, particularly the following:

- J. L. Murray, Mayor, Renfrew.
- R. P. Watt, Clerk-Treasurer, Renfrew.
- I. Samson, Mayor, Sudbury.
- C. A. Campbell, Mining Recorder, Sudbury.
- Lorne Burk, Treasurer, Blind River.
- W. N. Miller, Mining Recorder, Sault Ste. Marie.
- J. W. Curran, Sault Ste. Marie.
- Mayor Barker, North Bay.
- C. G. Watson, Department of Mines Draughting Office, North Bay.
- Mayor Hamilton, Haileybury.
- N. J. McAulay, Mining Recorder, Haileybury.
- W. J. McLean, Mgr. Hotel Haileybury, Haileybury.
- Mayor Weeks, Englehart.
- H. Geo. Ginn, Mining Recorder, Swastika.
- Rev. J. F. Anderson, Kirkland Lake.
- J. Atwell Hough, Crown Lands Agent, Matheson.
- R. J. Ennis, Mgr. McIntyre Mines, Schumacher.
- Jas. Shewan, Chief Acct. McIntyre Mines, Schumacher.
- A. M. Dewar, Iroquois Falls.
- R. C. Mortson, Cochrane.
- A. C. Vaughan, Sioux Lookout.
- Railway Young Men's Christian Association, Sioux Lookout.
- Mayor Francis, Port Arthur.
- Bruce L. Morrison, Port Arthur.
- Mayor Crawford, Fort William.
- Mayor Fife, Kenora.
- J. D. C. Smith, Mining Recorder, Kenora.
- Railway Young Men's Christian Association, Cartier.



## Attendance

The attendance at the classes was as follows:—

Places	Average for Day Classes	Average for Evening Classes	Registered for Day Classes
Renfrew.....	11	26	26
Sudbury.....	18	25	37
Blind River.....	28	48	68
Sault Ste. Marie.....	31	52	60
North Bay.....	27	44	48
Haileybury.....	26	31	49
Englehart.....	14	30	33
Kirkland Lake.....	16	81	31
Matheson.....	15	21	32
Schumacher.....	17	35	29
Iroquois Falls.....	26	19	41
Cochrane.....	12	24	27
Sioux Lookout.....	24	54	46
Port Arthur.....	22	49	53
Fort William.....	7	53	16
Kenora.....	15	25	26
Cartier.....	12	29	21
Total.....	321	646	643

In addition to the routine work of the classes, addresses were given by invitation to clubs, boards of trade, etc. In these addresses there was an opportunity to discuss sound methods of forwarding the development of our mineral Industries by backing the prospector.

During the season 1926-27 it has been possible to give more attention to instruction in prospecting methods. Most of the older prospectors have now attended the classes, and a considerable number of young men are working into the business. These find the instruction given in the classes a good foundation upon which they can build by private reading and study of specimens. The business of prospecting is becoming more attractive as its organization grows. it is also more and more apparent that the prospector must be made part of the whole organization for the development of new mines and that he must be able to make a living out of the business while searching for prospects.

A great many prospectors have in the past paid little attention to anything but gold. The search for the base metals has been rather neglected. For several years the instruction in the classes has been directed largely towards fitting men to prospect for copper, zinc and lead.

An interesting part of the work for 1925-26 included suggestions as to favourable areas for prospecting. This bore fruit last summer in the opening up of the Lake Savant area. Prospectors have been recommended to give attention to territory not too far from transportation. There is much of such territory easily reached that has either never been prospected or only cursorily examined. The discoveries of last summer show that re-examination of easily accessible areas may be more fruitful than seraches made further afield.

# MINING ACCIDENTS IN 1926

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, Geo. E. Cole, Timmins; D. G. Sinclair, Sudbury; J. G. McMillan, Cobalt; A. R. Webster, Toronto.

## Accidents during 1926

During the year 1926 at the mines, metallurgical works, quarries, clay, sand, and gravel pits regulated by the Mining Act of Ontario, there were 2,248 accidents reported to the Department up to January 15, 1927. Twenty-eight of these accidents were fatal, resulting in the death of thirty-two men. This is a decrease from 1925 of ten men killed. In 1925, nine men were killed at the quarries, clay, sand, and gravel pits; and in 1926, six men were killed in these operations.

Distribution	Fatal	Non-fatal	Total
Mines, underground.....	16	1,405	1,421
Mines, surface.....	3	473	476
Metallurgical works.....	3	161	164
Quarries.....	3	142	145
Clay, sand, and gravel pits.....	3	39	42
Total.....	28	2,220	2,248

## Fatal Accidents

A comparison of fatal accidents for the last five years is given in the following table:—

Distribution	1922	1923	1924	1925	1926
Mines, underground.....	15	21	23	30	20
Mines, surface.....	3	3	1	1	3
Metallurgical works.....	0	4	2	2	3
Quarries, clay and sand pits.....	12	2	14	9	6
Total.....	30	30	40	42	32

By months, the fatalities occurred as follows:—

January.....	4	July.....	2
February.....	6	August.....	5
March.....	6	September.....	2
April.....	2	October.....	1
May.....	1	November.....	1
June.....	1	December.....	1
Total.....			32

Classifying the fatalities according to the industry gives the following:—

Nickel mines and metallurgical works.....	4
Silver mines and refineries.....	5
Gold mines and mills.....	14
Lead mines.....	3
Quarries.....	3
Clay, sand, and gravel pits.....	3
Total.....	32

ANALYSIS OF FATALITIES AT MINES, 1921-1925

Cause	1922	1923	1924	1925	1926
	per cent.	per cent.	per cent.	per cent.	per cent.
Falls of ground.....	11.11	25	25	19.35	17.39
Shaft accidents.....	44.44	16.66	29.16	19.35	26.09
Explosives.....	11.11	20.83	16.66	25.8	43.48
Miscellaneous underground.....	16.66	25	25	29.03	.....
Surface.....	16.66	12.5	4.16	6.45	13.04

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS AND QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1901-1925

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1901.....	13	4,135	550	4,685	2.77
1902.....	10	4,426	450	4,876	2.05
1903.....	7	3,499	400	3,899	1.79
1904.....	7	3,475	400	3,875	1.8
1905.....	9	4,415	500	4,915	1.83
1906.....	11	5,017	750	5,767	1.9
1907.....	22	6,305	1,140	7,445	2.93
1908.....	47	7,435	1,750	9,185	5.11
1909.....	49	8,505	2,000	10,505	4.66
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,500	1,500	11,000	2.72
1923.....	30	10,500	1,500	12,000	2.5
1924.....	40	11,000	1,500	12,500	3.2
1925.....	42	11,500	1,500	13,000	3.23
1926.....	32	11,500	1,500	13,000	2.46

The occupation and nationality of the men killed are set out in the following table:—

Occupation	English-speaking	Finn	Ukranian	Czecho-Slovak	Italian	Belgian	Croatian	Jugo-Slav	Total
Miner.....	2	1			1	1	1		6
Labourer.....	5		1						6
Shaftman.....	4	2	1						7
Sledger.....				1					1
Foreman.....	3								3
Fireman.....	1								1
Shoveller.....	2								2
Brakeman.....	1								1
Cagetender.....	2								2
Scaler.....								1	1
Crusher operator.....	2								2
Total.....	22	3	2	1	1	1	1	1	32

The ages of the men killed were as follows:—

Age	17-20	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	Total
Number killed.....	2	5	2	9	7	3	2	1	1	32

### Infection

Records show that infection followed in 246 cases out of a total of 2,220 non-fatal accidents in 1926.

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,405	184	13
Mines, surface.....	473	39	8.2
Metallurgical works.....	161	12	7.4
Quarries.....	142	9	6.3
Clay, sand, and gravel pits.....	39	2	5.1
Total.....	2,220	246	11

### Accidents from Explosives

Cause	Number of accidents	Number injured	
		Fatal	Non-fatal
Struck by rock from blast.....	3		3
Premature explosion.....	2		2
Delayed too long lighting fuse.....	3		3
Drilled into explosive.....	7		7
Sledging, struck explosive.....	2	1	1
Returned to delayed blast.....	2	1	1
Loading holes.....	4	6	2
Picked into explosive.....	6	4	3
Total.....	29	12	22



### Prosecutions

Before Magistrates Atkinson, on March 3, 1926, the Kirkland Rand, Limited, were convicted of negligence in not properly protecting men working in the shaft. Information was laid under Subsection 221, Section 164, Part IX, of the Mining Act of Ontario.

An appeal was entered by the company, and the decision of the magistrate was upheld. ———

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# MINES OF ONTARIO IN 1926

By

Chief Inspector of Mines, T. F. Sutherland, Toronto; Inspectors, J. G. McMillan, Cobalt; D. G. Sinclair, Sudbury; Geo. E. Cole, Timmins; A. R. Webster, Toronto,

As an introduction to a description of the mines and metallurgical plants of the province, it will probably be found advantageous to give a list of the same. The list which follows is alphabetically arranged, both for metals or minerals extracted, and also for the names of the companies concerned. The inclusion of any given property in this list does not necessarily imply that it is a producing one, or that it is being worked at the present time. The table contains the names of all operating properties and works inspected in 1926.

Lists of the principal stone quarries and clay pits are added at the end.

## MINES AND METALLURGICAL WORKS

OPERATOR	MINE	MANAGER	ADDRESS
ASBESTOS			
Porcupine Asbestos Corporation, Ltd.	Porcupine Asbestos	Paul Ogilvie . . . . .	Box 1030, Timmins.
CHINA CLAY			
Hudson-Mattagami Exploration & Mining Co., Ltd.	Hudson-Mattagami	C. M. McCarthy . . . . .	8 Bank of Toronto Bldg., Toronto.
COAL			
British-Colonial Coal Mines of Canada, Ltd.	British-Colonial.	Alex. Wilson . . . . .	Larchwood.
Hudson-Mattagami Exploration & Mining Co., Ltd.	Hudson-Mattagami	C. M. McCarthy . . . . .	8 Bank of Toronto Bldg., Toronto.
COPPER			
Amity Copper Gold Mines, Ltd. . . . .	Johnston . . . . .	Sidney A. Pain . . . . .	Boston Creek.
Potter Doal Mines, Ltd. . . . .	Potter Doal . . . . .	Carl Erickson . . . . .	Matheson.
DOLOMITE			
Crystallite Stone Products Co. . . . .	Crystallite . . . . .	P. Stringer . . . . .	Bancroft.

## MINES AND METALLURGICAL WORKS—Continued

OPERATOR	MINE	MANAGER	ADDRESS
FELDSPAR			
Bathurst Feldspar Mines, Ltd.....	Bathurst.....	Ira Marks.....	Perth.
Consolidated Feldspar Mines, Ltd....	.....	Morgan U. Kemerer	29 Melinda St., Toronto.
Cotnam, G. C. L.....	Cotnam.....	Lamarche Bros.....	Pembroke.
Craig, T. H.....	Craig.....	.....	Verona.
Crystal Feldspar Co.....	Crystal.....	P. J. Dwyer.....	Hybla.
Dewar, Duncan, & Gibson, W. H.....	Aylen.....	Duncan Dewar.....	Pembroke.
Elizabeth Feldspar Mines, Ltd.....	Elizabeth.....	Alex. McPhee.....	Sudbury.
Ferril, J. T.....	Ferril.....	.....	Bird's Creek.
Genesee Feldspar Co., Inc.....	Genesee.....	P. MacDonald.....	Hybla.
Kemerer, Morgan U.....	.....	C. Stoklosar.....	Hybla.
Mackey Feldspar Co.....	Mackey.....	Rudolph Carniel....	Mackey.
McQuire-Robinson Radium & By- Products Co., Ltd.	McQuire.....	P. W. Checkley....	Mackey.
Northern Feldspar Mines, Ltd.....	Northern.....	A. Weisman.....	Sudbury.
O'Brien & Fowler, Ltd.....	O'Brien & Fowler	.....	Mattawa.
Perth Feldspar & Mining Co., Ltd....	.....	A. Campbell.....	Perth.
Purdy, George.....	Purdy.....	.....	Eau Claire.
Rock Products Co., The.....	Rock Products....	W. A. Hannah.....	Toledo, Ohio.
Verona Quarries, Inc.....	Verona.....	E. A. McMahon....	Verona.
Wanup Feldspar Mines, Ltd.....	Wanup.....	C. Holditch.....	Sudbury.
Weisman, A.....	Weisman.....	.....	Sudbury.

## GOLD

Ankerite Gold Mines, Ltd.....	Ankerite.....	W. H. Seaman.....	Box 535, South Porcupine.
Argonaut Consolidated Mines, Ltd...	Argonaut.....	D. R. Thomas.....	Argonaut.
Baldwin Gold Mining Co., Ltd.....	Baldwin.....	T. Travaille- Williams	Kenogami Lake.
Barry Hollinger Gold Mines, Ltd....	Barry Hollinger..	R. M. Treloar.....	Boston Creek.
Bennett Mining Co., Ltd.....	Bennett.....	C. W. Bennett.....	Sesekinika.
Bennett Mining Co., Ltd.....	Smith Labine....	C. W. Bennett.....	Sesekinika.
Blue Quartz Gold Mines, Ltd.....	Blue Quartz.....	N. O. Carpenter....	Matheson.
British Canadian Mines, Ltd.....	Foley.....	Charles Baycroft...	Mine Centre
Canadian Associated Goldfields, Ltd.	Associated Gold- fields	T. A. Graves.....	Larder Lake.
Champion Gold Mines, Ltd.....	Champion.....	Chas. Brent.....	Kenora.
Cline Canadian Gold Mines, Ltd....	Cline.....	James Cline.....	Goudreau.
Coniaurum Mines, Ltd.....	Newray.....	John Redington...	Schumacher.
Conroyal Mines, Ltd.....	Kirk Gold.....	Hugh Jardine.....	Kirkland Lake.
Consolidated West Dome Lake Mines, Ltd.	Dome Lake.....	D. M. McPhail....	Box 523, South Porcupine.
Cooper Gold Mines, Ltd.....	Cooper.....	J. C. Kirkland....	Wawa, via Hawk Junction.
Cooper Gold Mines, Ltd.....	Minto.....	J. C. Kirkland....	Wawa, via Hawk Junction.
Crown Reserve Consolidated Mines, Ltd.	Crown Reserve...	N. T. Everet.....	Kirkland Lake.
De Santis Development Co., Ltd....	De Santis.....	Peter de Santis....	Box 1299, Tim- mins.
Dome Mines, Ltd.....	Dome.....	H. P. de Pencier...	South Porcupine.
Four Nations Reserve Mining Co., Inc.	Four Nations....	Victor E. Lundberg.	Kenogami Lake.
Furness Gold Mines, Ltd.....	Furness.....	J. C. Houston.....	907 Kent Bldg., Toronto.
Gold Hill Mines, Ltd.....	Gold Hill.....	D. H. Angus.....	Haileybury.
Gosselin Syndicate.....	Gosselin.....	Placide Gosselin...	Timagami.
Goudreau Gold Mines Co., Ltd.....	Goudreau.....	Colin S. Johnston...	Goudreau.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
<i>GOLD—Continued</i>			
Harkness Hays Gold Mining Co., Ltd.	Harkness Hays...	W. Dean Hays....	Schreiber.
Hewitt Mining Co., Ltd. (negotiating for purchase)	Hewitt.....	.....	Room 39, Carleton Chambers, Ottawa.
Hill Top Gold Mines, Ltd.....	Hill Top.....	Henry Reamsbottom	Boston Creek.
Hollinger Consolidated Gold Mines, Ltd.	Hollinger.....	A. F. Brigham....	Timmins.
Howey Gold Mines, Ltd.....	Howey.....	D. G. H. Wright...	Red Lake.
Kirkland Hunton Mines, Ltd.....	Hunton.....	John McPhee.....	Kirkland Lake.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake...	W. M. Sixt.....	Kirkland Lake.
Kirkland Rand, Ltd.....	Kirkland Rand...	W. R. Osborne....	Kirkland Lake.
Kirkland Townsite Gold Mines, Ltd.	Kirkland Townsite	Sidney A. Pain....	Kirkland Lake.
Lake Shore Mines, Ltd.....	Lake Shore.....	E. B. Knapp.....	Kirkland Lake.
Macassa Mines, Ltd.....	Macassa.....	A. J. Keast.....	Kirkland Lake.
McCarthy Webb Goudreau Mines, Ltd.	McCarthy Webb.	M. B. R. Gordon...	Goudreau.
McIntyre-Porcupine Mines, Ltd....	McIntyre.....	R. J. Ennis.....	Schumacher.
McMaster Mining Syndicate.....	McMaster.....	Harry McMaster...	Rose Grove.
McMillan Gold Mines, Ltd.....	Elliot.....	E. J. McMillan...	Sudbury.
Manley O'Reilly Gold Mines, Ltd...	Manley O'Reilly..	Walter A. J. Manley & William O'Reilly	Boston Creek.
March Gold, Ltd.....	March.....	E. S. McEwen....	Box 533, South Porcupine.
March Gold, Ltd.....	Maidens-McDonald	E. S. McEwen....	Box 533, South Porcupine.
March Gold, Ltd. (under option)....	Clucas-Booker...	E. S. McEwen....	Box 533, South Porcupine.
New York Porcupine Mines, Ltd....	Martin.....	Harry W. Darling..	Box 489, Timmins.
New York Porcupine Mines, Ltd....	Scott Veteran...	Harry W. Darling..	Box 489, Timmins.
Night Hawk Peninsular Mines, Ltd..	Night Hawk Peninsular	.....	371 Bay St., Toronto.
Northland Gold Mines, Ltd.....	Northland.....	J. J. Byrne.....	Kirkland Lake.
Ore Chimney Mining Co., Ltd.....	Ore Chimney...	J. M. Wolchuck...	Northbrook.
Ossian Gold Mines, Ltd.....	Ossian.....	Ralph Hurd.....	Swastika.
Ostrom Gold Mines, Ltd.....	Meco-Catharine..	George E. Silvester.	Boston Creek.
Ostrom Gold Mines, Ltd.....	Ostrom-Catharine	George E. Silvester.	Boston Creek.
Pawnee-Kirkland Gold Mines, Ltd...	Pawnee-Kirkland.	J. J. Byrne.....	Kirkland Lake.
Porcupine Paymaster Mines, Ltd....	Paymaster.....	H. E. Clement....	Box 508, South Porcupine.
Power & Mines Corporation, Ltd....	Grace (Michipicoten)	E. D. Brewer.....	Michipicoten River.
Queen Lebel Gold Mines, Ltd.....	Queen Lebel....	E. B. Wood.....	Kirkland Lake.
Shield Development Co., Ltd.....	Huronian.....	J. G. Harkness....	Kashabowie.
Sylvanite Gold Mines, Ltd.....	Sylvanite.....	C. E. Rodgers....	Kirkland Lake.
Teck-Hughes Gold Mines, Ltd. (The)	Teck-Hughes....	D. L. H. Forbes....	Kirkland Lake.
Tough-Oakes Burnside Gold Mines, Ltd.	Tough-Oakes Burnside	Alan Stuart.....	Kirkland Lake.
Vernor, A. C.....	Holding.....	A. C. Vernor.....	Shiningtree.
Vipond Consolidated Mines, Ltd....	Vipond.....	Robert E. Dye....	Timmins.
Walsh-Katrine Gold Mines, Ltd....	Walsh-Katrine..	Hugh Walsh.....	Crown City.
Wright-Hargreaves Mines, Ltd.....	Wright-Hargreaves.	James E. Grant....	Kirkland Lake.

## GRAPHITE

Black Donald Graphite Co., Ltd....	Black Donald....	John Patno.....	Calabogie.
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## MINES AND METALLURGICAL WORKS—Continued

OPERATOR	MINE	MANAGER	ADDRESS
GYPSUM			
Ontario Gypsum Co., Ltd.....	Caledonia.....	A. J. Parkhurst....	Caledonia.
Ontario Gypsum Co., Ltd.....	Lythmore.....	A. J. Parkhurst....	Caledonia.
LEAD			
Forbes Galena Mines, Ltd.....	Frontenac.....	J. M. Forbes.....	36 Central Cham- bers, Ottawa.
Heck, George.....	Heck.....	W. B. Rundle.....	Burridge.
Kingdon Mining, Smelting & Manu- facturing Co.	Kingdon.....	R. R. Rose.....	Galetta.
LEAD AND ZINC			
Dominion Resources Syndicate.....	.....	E. J. Cowain.....	Madoc.
Neale Hollandia Lead Mines, Ltd....	Hollandia.....	W. J. Neale.....	Bannockburn.
North American Lead & Refining Co., Ltd.	Ogema.....	D. C. Kemerer.....	Dorion.
Treadwell Yukon Co., Ltd.....	Errington.....	Joseph Errington...	Toronto.
MICA			
Loughborough Mining Co., Ltd.....	Lacey.....	G. W. McNaughton.	Sydenham.
Orser & Wilson.....	Orser & Wilson...	.....	Bancroft
NICKEL AND COPPER			
International Nickel Co. of Canada, Ltd.	Creighton.....	J. L. Agnew.....	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Frood.....	J. L. Agnew.....	Copper Cliff.
Mond Nickel Co., Ltd.....	Frood Extension..	A. D. Carmichael...	Box 480, Sudbury.
Mond Nickel Co., Ltd.....	Garson.....	A. L. Sharp.....	Garson.
Mond Nickel Co., Ltd.....	Levack.....	F. J. Eager.....	Levack.
Mond Nickel Co., Ltd.....	Worthington.....	W. J. Mumford....	Worthington.
SILVER			
Beaver Auxiliary Mines, Ltd.....	Beaver.....	H. L. Donaldson...	Elk Lake.
Bellellen Silver Mines, Ltd.....	Bellellen.....	John Mathewson...	Silver Centre.
Blair Gowganda Silver Mines, Ltd....	Blair Gowganda..	Murray D. Kennedy	Gowganda.
Canadian Lorrain Silver Mines, Ltd..	Canadian Lorrain.	Hugh McMillan...	Silver Centre.
Capitol Silver Mines, Ltd.....	Capitol.....	Angus D. Campbell.	Bestel.
Casey Mountain Operating Syndicate, Ltd.	Casey Mountain..	R. G. Williamson...	Judge.
Castle-Trethewey Mines, Ltd.....	Castle-Trethewey.	Angus D. Campbell.	Bestel.
Clifton Consolidated Mines, Ltd.....	Provincial.....	Maurice E. Young..	Cobalt.
Cobalt Argyros Mines, Ltd.....	Hargreaves & Co- balt merger	C. H. Heron.....	Cobalt.
Cobalt Contact Mines, Ltd.....	Cobalt Contact...	J. M. C. Dunlop...	Cobalt.
Cobalt Contact Mines, Ltd.....	Green-Meehan...	J. M. C. Dunlop...	Cobalt.
Cobalt Contact Mines, Ltd.....	Hunter.....	J. M. C. Dunlop...	Cobalt.

## MINES AND METALLURGICAL WORKS—Continued

OPERATOR	MINE	MANAGER	ADDRESS
SILVER—Continued			
Cobalt Contact Mines, Ltd.	Red Rock	J. M. C. Dunlop	Cobalt.
Cobalt Twentieth Century Mining Co., Ltd.	Cobalt Twentieth Century	S. S. Sager	North Cobalt.
Coleroy Gowganda Mines, Ltd.	Coleroy	John W. Shaw	Gowganda.
Coniagas Mines, Ltd.	Coniagas	F. D. Reid	Cobalt.
Crescent Silver Cobalt Mining Co., Ltd.	Crescent	S. W. Barber	Guelph.
Doherty-Easson Mining Synd., Ltd. (under option)	Penn-Canadian	J. C. Houston	Haileybury.
Enright Mining Co., Ltd.	Devlin	Horace F. Strong	Haileybury.
Fenning, Louis, <i>et al.</i>	Beaver (Thunder Bay)	Louis Fenning	Stanley.
Friday Mines, Ltd.	Friday	J. R. Sproat	1103 Washington Blvd. Bldg., Detroit, Mich.
Genesee Mining Co., Ltd.	Genesee	F. L. Steenman	Cobalt.
Gowganda-Duggan Silver Mines, Ltd.	Gowganda-Duggan	Neil Morrison	Gowganda.
Gowganda Keora Silver Mines, Ltd.	Keora	Thomas Reilly	Gowganda.
Hamilton, J. W., <i>et al.</i>	Hamilton	Frank Clement	Gillies Depot.
Haultain Mining Co., Ltd.	Haultain	F. A. S. Carnegie	Gowganda.
Hector Silver Mines, Ltd.	Hector	W. J. Adair	Haileybury.
Keeley Silver Mines, Ltd.	Keeley	M. C. H. Little	Silver Centre.
Kerr Lake Mines, Ltd.	Kerr Lake	Robert R. Brown	Cobalt.
Keweenaw Mines, Ltd. (under option)	Red Jacket	L. K. Fletcher	Haileybury.
Keweenaw Mines, Ltd. (under option)	York O'Brien	L. K. Fletcher	Haileybury.
Kirk Budd Mining Co., Ltd.	Kirk Budd	Cecil Cave	Cobalt.
Lakeside Lorrain Silver Mines, Ltd.	Lakeside Lorrain	M. P. MacDonald	Silver Centre.
La Rose Mines, Ltd.	Violet	G. E. H. Booth	Cobalt.
Lorrain Consolidated Mines, Ltd.	Lorrain Consolidated	Horace F. Strong	Haileybury.
Lorrain Trout Lake Mines, Ltd., under management of Mining Corporation of Can., Ltd.	Trout Lake	M. F. Fairlie	Cobalt.
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	McKinley	H. C. McCloskey	Cobalt.
McKnight, Alex., <i>et al.</i> (lessee)	Giant Silver Nugget	Owen Enright	Cobalt.
McLeod, John H. (lessee)	Foster	John H. McLeod	Giroux Lake.
Meteor Development Co., Ltd.	Meteor	H. L. Wilson	Cobalt.
Mickle Silver Mines, Ltd.	Mickle	Harry Coles	Elk Lake.
Millcrest Mining Co., Ltd.	Millcrest	W. H. Fairburn	Bestel.
Mining Corporation of Canada, Ltd.	Mining Corporation	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd.	Crompton	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd.	Frontier	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd.	H. S. 310	M. F. Fairlie	Cobalt.
Mining Corporation of Canada, Ltd.	Little Keeley	M. F. Fairlie	Cobalt.
Newton Lorrain Syndicate	Newton	R. O. Morrow	Silver Centre.
Nipissing Mining Co., Ltd.	Nipissing	Hugh Park	Cobalt.
Nipissing Mining Co., Ltd.	Nipissing Lorrain	Hugh Park	Silver Centre.
Northern Extension Mining Co., Ltd.	Agaunico	R. McNaughton	Cobalt.
O'Brien, M. J., Ltd.	Miller Lake O'Brien	H. G. Kennedy	Bestel.
O'Brien, M. J., Ltd.	O'Brien	J. G. Dickenson	Cobalt.
Ontario Solid Silver Mines, Ltd.	Solid Silver	James A. McRae	Cobalt.
Paragon Hitchcock Mines, Ltd.	Paragon Hitchcock	Joseph P. Welsh	Elk Lake.
Parora Silver Mines Co., Ltd.	Parora	Joseph M. Hickingbottom	Cobalt.
Peterson Cobalt Mines, Ltd.	Peterson	D. J. Russell	Cobalt.

MINES AND METALLURGICAL WORKS—*Continued*

OPERATOR	MINE	MANAGER	ADDRESS
SILVER— <i>Continued</i>			
Plata Mines, Ltd.....	Hylands-Johnston-Gardiner	L. K. Fletcher. ....	Gowganda.
Reinhardt, Carl (lessee).....	Crown Reserve...	Carl Reinhardt.....	Cobalt.
Shaw, John W., <i>et al</i> (lessee).....	Chambers Ferland	Joseph Gaynor.....	Cobalt.
Silver Bullion Mines, Ltd.....	Silver Bullion....	Murray D. Kennedy	Gowganda.
Silver Sill Mining Co., Ltd.....	Silver Sill.....	Horace F. Strong...	Haileybury.
Tonopah Canadian Mines Co. (under option)	Gamble.....	Ernest Craig.....	Gowganda.
Tonopah Canadian Mines Co. (under option)	Hart.....	Ernest Craig.....	Gowganda.
Tonopah Canadian Mines Co. (under option)	Morrison.....	Ernest Craig.....	Gowganda.
Tonopah Canadian Mines Co. (under option)	Walsh.....	Ernest Craig.....	Gowganda.
Trainmen Silver Mining Co., Ltd....	McAndrew.....	John J. McAndrew.	Cobalt.
Victory Silver Mines, Ltd.....	Victory.....	W. D. Taylor.....	Cobalt.
Wigwam Silver Mines, Ltd.....	Wigwam.....	John W. Sanderson.	Gowganda.
W. J. Nine Silver Mines, Ltd.....	W. J. Nine.....	Leonard Smith.....	Gowganda.

## SOAPSTONE

Grace Mining Co., Ltd.....	Grace.....	W. J. Richards.....	Kenora.
Wood, H. H.....	Wood.....	H. H. Wood.....	Mine Centre.

## TALC

Asbestos Pulp Co., Ltd.....	Asbestos Pulp....	Roy Taylor.....	Madoc.
Gillespie, Geo. H., Co., Ltd.....	Henderson.....	Geo. H. Gillespie...	Madoc.

## METALLURGICAL WORKS

Algoma Steel Corporation.....	Blast furnace....	Jas. H. Bell.....	Sault Ste. Marie.
Cobalt Reduction Co., operated by Mining Corporation of Canada, Ltd.	Silver refinery....	M. F. Fairlie.....	Cobalt.
Deloro Smelting and Refining Co., Ltd.	Silver refinery....	S. B. Wright.....	Deloro.
International Nickel Co. of Canada, Ltd.	Blast furnace....	Donald MacCaskill.	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Nickel refinery... .	H. W. Walter.....	Port Colborne.
Mond Nickel Company, Ltd.....	Blast furnace....	John F. Robertson..	Coniston.
Steel Company of Canada, Ltd.....	Blast furnace....	H. G. Hilton.....	Hamilton.

## QUARRIES

COUNTY	OPERATOR	ADDRESS	LOCATION	PRODUCT
Algoma district.	Dominion Mines & Quarries, Ltd.	Little Current	Killarney	Quartzite.
"	Dominion Mines & Quarries, Ltd.	McLennan	East Neebish island	Quartzite, coarse and screened.
Bruce	Alabastine Co. of Paris, Ltd.	Teeswater	Lot 14, con. VI, Culross	Hydrated lime.
Carleton	Belanger, Victor	Hawkesbury	Gloucester tp.	Limestone for roads.
"	Robillard, H., and Sons	Quarries, via Ottawa	Gloucester tp.	Limestone for roads.
Cochrane district.	Northern Development Department, Ontario Government	Cochrane	Lamarche tp.	Crushed rock for road surfacing.
Essex	Brunner Mond Co. of Canada, Ltd.	Amherstburg	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon	Limestone for chemical works.
Frontenac	Freeman, I. G.	106 Cowdy St., Kingston	Kingston tp.	Building stone.
"	Regopolis College	T. Gallivan, R.R. 1, Kingston	Bracken farm, Frontenac tp.	Building stone.
"	Roddy, J.	Kingston	Kingston tp.	Building and crushed limestone.
"	Silica Sand Co., Ltd.	Geo. M. Thompson, Box 264, Kingston	Lots 19, 20, con. I, Pittsburg	Sandstone.
Grenville	Grenville Crushed Stone, Ltd.	J. P. Bains, Oxford Mills	Lots 8, E, ½ 9, con. IV; S, ½ lot 8, con. III, Oxford	Crushed and screened limestone for ballast.
Grey	Chalmers, Stewart	Owen Sound	Owen Sound	Lime.
"	Keeling, James	1179 16th St., Owen Sound	8th St., Owen Sound	Building stone.
"	Lapierre & Checkley	Owen Sound	Owen Sound	Limestone for building.
"	McKay, Alex. L.	E. Rowbottom, Owen Sound	Owen Sound	Building stone; crushed stone.
"	Oliver Rogers Stone Co.	Owen Sound	Owen Sound	Building stone; crushed stone.
Haldimand	Geordon Crushed Stone Co., Ltd.	Hagersville	Walpole tp.	Crushed stone.
"	Hagersville Contracting Co.	Hagersville	Lots 13, 14, con. XIII, Walpole	Crushed stone for roads and concrete.
"	Hagersville Quarries, Ltd.	Hagersville	Lot 13, con. XIII, Walpole	Crushed stone for roads and concrete.
Halton	Christie Henderson Co., Ltd.	Kelso	Lot 4, con. V, Nassagaweya	Grey lime.
"	Hurst & Rogers	1193 Queen St. W., Toronto	Lot 26, con. X, Esquesing	Building stone.
"	Logan, Hugh	Glen Williams	Lot 27, con. IX, Esquesing	Building stone.
"	Robertson, D., & Co.	Milton	Esquesing tp.	Lime and building stone.
"	Routley, H. T.	R.R. 1, Georgetown	Con. VII, Esquesing	Crushed stone.



## QUARRIES—Continued

COUNTY	OPERATOR	ADDRESS	LOCATION	PRODUCT
Halton	Toronto Lime Co., Ltd.	Limehouse	Esquesing tp.	Lime and building stone.
Hastings	Canada Cement Co.	Point Anne	Point Anne	Limestone for cement.
"	Canada Crushed Stone Co.	George Rayner, Bancroft	Dungannon tp.	Marble.
"	Quinlan & Robertson	Crookston	Lot 10, con. X, Huntingdon	Building stone.
Kenora distr.ct.	Horne, William	Butler, via Ignace		Monumental stone and paving blocks (granite).
Lanark	Cameron, James	Fallbrook	Lot 4, con. XI, Drummond	Pegmatite for road material.
"	Cameron, William	Carleton Place	Lot 24, con. XI, Drummond	
Leeds	Gordon, David J.	Gananoque	Lot 11, con. II, Leeds	Lime.
"	Leeds and Grenville County	J. J. Webster, R.R. 4, Lansdowne	Lot 17, con. IV, front of Leeds and Lansdowne	Red granite.
"	McAdam, James	Box 173, Gananoque	Lots 10, 11, 12, Con. I, Leeds	Crushed stone.
"	Street & O'Brien	Box 73, Gananoque	Lot 6, con. II, Leeds	Paving blocks and cut stone.
Lincoln	Queenston Quarry Co.	St. Davids	St. Davids	Granite paving blocks.
"	Wickett, James A.	Geo. E. Stocker, 16 Salter St., Toronto	Grantham tp.	Crushed, monumental, sawn limestone.
Norfolk	Routley, H. T.	Jarvis	Lot 19, con. XIV, Towns- end	Crushed stone.
Ontario	Longford Crushed Stone, Ltd.	Longford Mills	E. part lots 23, 24, Front range, Rama tp.	Crushed stone.
Oxford	Beachville White Lime Co.	Beachville	Beachville	Stone, lime, agricultural lime.
"	Standard White Lime Co.	Beachville	Beachville	High calcium, magnesium, and hydrat- ed lime.
Perth	St. Marys Cement Co.	St. Marys	Blanchard tp.	Limestone for cement.
"	Thames Quarry Co.	St. Marys	St. Marys	Limestone.
Peterborough	Ontario Rock Co.	Preneveau	Lot 7, con. VI, Belmont	Crushed trap.
Prescott	Bissonnette, A.	Alfred	Longueuil tp.	Limestone.
"	McDonald, Neil A.	R. Allard, L'Orignal	Longueuil tp.	Limestone.
Renfrew	Jamieson Lime Co.	Renfrew	Lot 5, con. II, Horton	Crystalline limestone and lime.
"	McDonald & McLeod	Pembroke	Wilson's farm, Pembroke	Crushed rock.
"	Markus, William	Pembroke	Lot 12, con. I, Pembroke	Limestone.
Russell	McDonnell, Dibblee & Covey	Clarence	Con. I, Clarence	Limestone.
Simcoe	Langton, Thomas	Coldwater	Lot 19, 20, con. XII, Medonte	Crushed stone.
"	Ontario Stone Co.	R.R. 4, Orillia	Lot 10, con. IV, N. Orillia	Crushed stone.

Sudbury district.	MacNamara Construction Co.	Sudbury.	Rumford.	Crushed stone for roads.
"	Mond Nickel Co., Ltd.	Coniston.	At Coniston smelter.	Quartzite for flux.
Thunder Bay district.	Fort William, City of.	Cyril Symmes, City Engineer, Fort William	At foot of Mt. McKay.	Road material.
Thunder Bay district.	Mountain Stone Co.	J. F. Hewitson, 9 Bank of Hamilton, Port Arthur	S. 1/2 lot 10, con. V, Buecke (owned); W. 1/2 lot 11, con. III, Buecke (leased)	Limestone.
Timiskaming district.	Abitibi Pulp & Paper Co.	August Johnson, Haileybury		
Victoria.	Canada Lime Co.	Coboconk.	Coboconk.	Limestone.
"	Kirkfield Crushed Stone Co.	Kirkfield.	Lot 49, con. IX, Eldon.	Crushed limestone.
"	Toronto Brick Co.	Coboconk.	Coboconk.	Lime.
Waterloo.	Christie Henderson Co.	Hespeler.	Hespeler.	Hydrated lime.
Welland.	Bertie Township.	Ridgeway.	Lot 21, con. III, Bertie.	Crushed rock for roads.
"	Bertie Township.	Stevensville.	Lot 8, con. VIII, Bertie.	Crushed limestone for roads.
"	Canada Cement Co.	Port Colborne.	Port Colborne.	Limestone for cement.
"	Canada Cement Co.	Port Colborne.	Lot 5, con. I, Wainfleet.	Limestone for cement.
"	Law Construction Co.	Ridgeway.	Lot 13, con. V, Bertie.	Limestone for roads.
"	Pirson, John.	Stevensville.	Lot 8, con. VII, Bertie.	Crushed stone.
"	Walker Bros.	Thorold.	Lots 31, 32, con. IX, Stamford	Limestone for flux and paper mills.
Wellington.	Alabastine Co. of Paris.	Elora.	Nicoltp.	Hydrated lime and agricultural lime.
"	Christie Henderson Co.	R.R. 2, Puslinch.	Lots 2, 3, con. I, Puslinch	Hydrated lime.
"	Gow, James.	Fergus.	Fergus.	Crushed limestone.
"	Harvey, E., & Son.	Rockwood.	Rockwood.	Limestone and lime.
"	Ontario Lime Co.	J. Harvey, Rockwood.	Rockwood.	Lime.
"	Ontario Reformatory.	Box 1448, Guelph.	Guelph.	Crushed limestone for roads.
"	Standard White Lime Co.	Guelph.	Wellington tp.	Hydrated lime.
Wentworth.	Barton Township.	Mount Hamilton.	Lot 13, con. VII, Barton	Crushed and screened limestone.
"	Canada Crushed Stone Corp., Ltd.	Dundas.	Dundas.	Crushed and screened limestone and building stone.
"	Gallagher Bros.	R.R. 2, Hamilton.	Lot 14, con. VI, Barton.	Limestone and lime.
"	Marshall, James.	Hamilton.	Lot 14, con. VII, Barton	Limestone and lime.
"	Middleton, J.	Ancaster.	Ancaster.	Building stone.
"	Wentworth Quarry Co., Ltd.	Vinemount.	Lot 4, con. V, Saltfleet.	Crushed and screened limestone.

## CLAY PITS

COUNTY	OPERATOR	ADDRESS	LOCATION
Halton	Caledon Mountain Shale Brick Co.	Credit Forks.	Lot 10, con. IX, Caledon.
"	Halton Brick Co.	Terra Cotta.	Lot 28, con. II, Esquesing.
"	Interprovincial Brick Co.	Milton Heights.	Milton Heights.
"	Milton Pressed Brick Co.	Plant No. 1, Milton.	Lot 1, con. I, Esquesing.
"	Milton Pressed Brick Co.	Plant No. 2, Milton.	Con. I, Esquesing.
Lincoln	Toronto Brick Co.	Milton.	Lot 14, con. I, Trafalgar.
"	Grimsby Brick & Tile Co.	Grimsby.	Lot 22, con. I, Clinton.
"	Paxton & Bray.	230 Queenston St., St. Catharines.	Queenston St., St. Catharines.
"	Brampton Pressed Brick Co.	Brampton.	Lot 9, Centre Rd., Chincouacousy.
"	Caledon Mountain Shale Products.	Credit Forks.	Lot 10, con. IV, Caledon.
"	Cooksville Shale Brick Co.	Cooksville.	Con. III, Toronto.
"	Interprovincial Brick Co.	Terra Cotta.	Streetsville.
"	Milton Pressed Brick Co.	Streetsville.	Streetsville.
"	Streetsville Pressed Brick Co.	Streetsville.	Streetsville.
Perth	Barnhardt, W. H.	Stratford.	Stratford.
"	Stratford Brick, Tile & Lumber Co.	Stratford.	Stratford.
Thunder Bay district.	Fort William Brick & Tile Co.	Fort William.	Fort William.
Waterloo	Ott Brick & Tile Co.	Kitchener.	Kitchener.
"	Bartonville Pressed Brick Co.	620 Lister Bldg., Hamilton.	Bartonville.
"	Canadian Pressed Brick Co.	Bartonville.	Bartonville.
"	Crawford Bros.	King and Macklin Sts., Hamilton.	King and Macklin Sts., Hamilton.
"	Dominion Sewer Pipe and Clay Industries, Ltd.	Mimico.	E. Flamborough tp.
"	Frid Bros.	Macklin St., Hamilton.	Dundas Rd. and Macklin St., Hamilton.
"	Hamilton Pressed Brick Co.	Kensington Ave. S., Hamilton.	Kensington Ave., Hamilton.
"	Hamilton Toronto Sewer Pipe Co.	R. H. New, Wentworth Ave., Hamilton.	E. Flamborough tp.
"	New, Edward.	133 George St., Hamilton.	Ancaster Rd.
"	Ontario Sewer Pipe Co.	Mimico.	E. Flamborough tp.
York	Butwell, Richard.	Humber Bay.	Humber Bay.
"	De Laplante, J. E.	Coleman.	Dawes Rd., Toronto.
"	Don Valley Brick Works.	Don Valley.	Don Valley, Toronto.
"	Morley, W.	Coleman.	Dawes Rd., York tp.
"	Mt. Dennis Brick Works.	2 Ruthven Place, Mt. Dennis.	Mt. Dennis.
"	Ontario Paving Brick Co.	353 Weston Rd., Weston.	Weston Road, Weston.
"	Phippen and Field.	150 Dawes Rd., Toronto.	Dawes Road, York tp.
"	Pickett (Geo.) Co.	Mt. Dennis.	Mt. Dennis.

York.....	Pigott & Co.....	Eglinton Ave., Mt. Dennis.....	Mt. Dennis.
".....	Price & Cummings.....	Humber Bay.....	Humber Bay.
".....	Price & Smith.....	Greenwood Ave., Toronto.....	Greenwood Ave., Toronto.
".....	Russell, Joseph, Estate.....	40 Blake St., Toronto.....	Blake St., Toronto.
".....	Standard Brick Co.....	Greenwood Ave., Toronto.....	Greenwood Ave., Toronto.
".....	Sun Brick Co.....	52 Toronto St., Toronto.....	Don Valley, Toronto.
".....	Toronto Brick Co.....	Sun Life Bldg., Toronto.....	Greenwood Ave., Toronto.
".....	Wagstaff, A. H., & Co.....	Greenwood Ave., Toronto.....	Greenwood Ave., Toronto.



## ASBESTOS

## Porcupine Asbestos Corporation, Limited

This company has an authorized capital of \$2,000,000 divided into shares of \$1 each, par value.

The officers and directors of the company are: Lyon Cohen, president; Milton Hersey, vice-president; Lawrence Cohen, managing director. The directors are: Lyon Cohen, Lawrence Cohen, H. Bronfman, and Milton Hersey, all of Montreal; and S. G. Eplett of Timmins. Jas. G. Ross of Montreal was consulting engineer. Work at the property was directed by Paul Ogilvie. The mine address was Box 1030, Timmins, Ont.

The property is situated in the township of Deloro, district of Cochrane, and comprises claims Nos. 8,415, 8,709, and 9,745 situated centrally in the township.

Operations were carried on from March 1 to August 15, 1926. The power line from the Ankerite mine to the asbestos property was completed and the plant operated by electrically driven machinery. A Chicago pneumatic compressor, type NSB, 14 by 12 inches, was driven by a 75 h.p. induction motor, and a 3 h.p. motor drove a Fairbanks-Morse centrifugal pump.

The rock was mined in an open pit, and drilling was done with two tripod and two plunger drills. The rock was hoisted from the pit by a swing derrick operated by a double-drum contractor's hoist driven by a 35 h.p. induction motor. A steel box, capacity  $1\frac{1}{2}$  cubic yards, is used to carry the rock, which was being handled at the rate of 150 cubic yards a day. Most of the crude asbestos was hand-picked in the pit, and a further saving was made by cobbing and hand-picking in a cobbing shed.

After being hoisted from the pit, the rock was dropped into side-dump cars and hauled to the cobbing shed by an 8-ton gasoline-driven locomotive.

The asbestos occurs in narrow veins in small fracture zones running nearly north and south in a large mass of dark-green serpentine. The open pit also takes this direction, and at the time of suspending operations the pit had reached a depth of 60 feet, a width of 50 feet, and a length of 130 feet. A determined effort was made to develop a commercial body of asbestos, but it was found that while the quality of the asbestos was equal to that of the Quebec deposits, there was not a sufficient quantity of the fibre to make the venture a paying one. The average length of fibre saved was one inch, and it was of No. 1 quality. In composition the Deloro asbestos is very much like that of Quebec except that the alumina and iron content are lower and the combined water higher, making it more adaptable for spinning and general manufacture.

A comparison of the Quebec and Deloro asbestos was made by the Milton Hersey Company of Montreal:—

	Deloro chrysotile	Quebec chrysotile
	per cent.	per cent.
Silica.....	40.85	40.49
Alumina.....	.60	1.27
Ferric oxide.....	1.02	2.53
Magnesia.....	41.40	41.41
Lime.....	trace	.....
Combined water.....	14.64	14.06
Organic matter.....	trace	.....

The mining operations were done on a contract basis by D. Verocchio, of Montreal.

## CHINA CLAY

### Hudson-Mattagami Exploration and Mining Company, Limited

An account of the operations of this company is given under the heading "Coal."

## COAL (Anthraxolite)

### British-Colonial Coal Mines of Canada, Limited

Mining operations on the property of the British-Colonial Coal Mines of Canada, Limited, lot 10, concession I, township of Balfour, district of Sudbury, were discontinued early in the spring of 1927, at which time the incline had reached a depth of approximately 240 feet.

These operations were conducted under the superintendence of Alex. Wilson, Larchwood, who employed a crew of five men during the activities.

### Hudson-Mattagami Exploration and Mining Company, Limited

This company has been carrying on prospecting work for several years in the area about the Mattagami river below Smoky Falls. Efforts for a time were directed to the development of some china-clay deposits located on the east bank of the river a short distance below Long rapids.

In the winter of 1925-26, a campaign of drilling was carried on in the township of Kipling half a mile south of the boundary of Sanborne township. The syndicate held properties on both sides of the river some 6 miles below Long rapids. Here the river passes through clay banks which reach to a height of 60 feet above the water's edge. Along the shores have been found slabs of float of a lignitic nature. The drilling was done on the east bank of the river to explore for coal seams. Two holes were drilled to depths of 60 and 114 feet, and seams of coal varying from 2 to 7 inches were reported.

In March and April, 1926, an attempt was made on the west shore to sink a shaft, 8 by 16 feet, to explore the ground. Considerable difficulty was experienced, owing to water and the clay walls. The size of the shaft had to be reduced to 6 by 12 feet, and eventually it reached a depth of 62 feet, having passed through some 40 feet of clay impregnated with material of a carboniferous nature. It was reported that a seam of 2 feet in thickness had been encountered at the bottom of the shaft.

In May another shaft, 6 by 8 feet, was started some 30 feet away from the other. This had to be reduced to 3 by 5 feet; a depth of 65 feet had been reached in the shaft when it was abandoned.

When visited in August both shafts were filled with water to the level of the river, but the collars of the shafts were some 25 feet above the water's level. During the winter and spring there were 24 men at work at the property. C. M. McCarthy of Toronto was in charge of the work. Plant and supplies were brought in by winter road, a distance of 60 miles, from mile 68 on the Island Falls branch of the Temiskaming and Northern Ontario Railway. At the property there was a Sullivan portable air compressor, 5 by 5½ inches, gas driven, and a 12 h.p. V.T. boiler.

In August, 1926, an attempt was being made to explore the ground to the west of the river by means of a core-drill, but the drillers experienced great difficulty in getting any depth over 85 feet, which was not enough to intersect any seams encountered in the shafts sunk near the river.

No further work was to be considered until after the railway was constructed from Kapuskasing to Smoky Falls. Supplies could then be brought to the property over a road 12 miles in length.

The head office of the syndicate is at 8 Bank of Toronto Building, Toronto.

## COPPER

### Amity Copper Gold Mines, Limited

Amity Copper Gold Mines, Limited, with a capital of \$3,000,000, in shares of \$1 par value, was formed to operate the Johnston property, south half, lot 5, concession VI, Pacaud township, district of Timiskaming, at Boston Creek station.

An option was taken on this property by Sidney A. Pain and associates in October. A mining plant, consisting of a hoist and a 320 cubic foot air compressor, driven by a gasoline engine, was installed. A 50-foot shaft was sunk in November. The vein was crosscut at 30 feet at this level, and 60 feet of drifting was done. The shaft was continued to a depth of 130 feet early in the year, and the vein crosscut at a distance of 35 feet; and 300 feet of drifting was done at this level in the first quarter of 1927. Diamond-drilling was begun in April. Ten men were employed in the mining operations.

### Potter Doal Mines, Limited

This company was incorporated in Ontario on January 11, 1927. The authorized capital is 3,000,000 shares of no par value, of which 2,227,456 were issued. The claims owned by the company include 34 in Munro township (L. 17,028-32, 17,034-37, 17,165-68, 17,175-76, 17,179-80, 17,182-85, 17,187-89, 17,265-71, 17,392-94) and seven in Warden township (L. 17,167, 17,169-70, 17,177-78, 17,181, 17,186). These claims lie about 16 miles northeast of the town of Matheson, in the fifth and sixth concessions of Munro and the first concession of Warden, district of Cochrane.

The officers of the company are: C. A. Gentles, president; D. M. Hogarth, vice-president; C. D. H. McAlpine, secretary-treasurer; Carl Erickson, manager. The directors of the company are: C. A. Gentles and A. J. Agar, of Toronto; D. M. Hogarth, of Port Arthur; and R. S. Potter, of Matheson. The head office of the company is at 302 C.P.R. Building, Toronto, and the mine office address is Matheson, Ont.

The original discovery on the claims was made on November 19, 1926, by Paul E. Doal, of Matheson, along the north boundary of what is now claim L. 17,180, which comprises the southeast quarter of the north half of lot 7, concession VI, Munro township. Following the incorporation of the company, work was started in January, 1927, and the following frame buildings were erected: office, 14 by 20 feet; cookery, 16 by 24 feet; storehouse, 14 by 20 feet; core-house, 10 by 16 feet.

In February four diamond-drill holes, totalling 660 feet in depth, were drilled by the Sudbury Diamond Drilling Company. Work was also carried on along the outcrop of the ore body, and 28 tons of ore was mined, drilling being done with hand steel. The ore was hauled to Matheson and shipped to Cateret, N.J., to the U.S. Smelting and Refining Company. Returns from the shipment gave the following values in metals: copper, 15.22 per cent.; zinc, 4.15 per cent.; silver, 2.70 ounces to the ton; and gold, 0.045 ounces to the ton.

The ore body occurs as a lenticular mass in a contact between two very basic basalt flows and is associated with intrusions of diabase and diorite.<sup>1</sup> In the ore, chalcopyrite and pyrrhotite are banded with sphalerite. The walls of the ore body are well defined and have a dip of N. 70°. The outcrop where the discovery was made shows a width of 8 feet, and prospecting showed that this width continued over a length of 30 feet and then tapered off. The strike of the ore body is N. 68° W.

When the property was inspected on March 25, 1927, there was no machinery. The management had no immediate plans for sinking a shaft. It was proposed to make an electrical survey of the claims, and the work was to be undertaken by the Lundberg-Swedish-American Prospecting Corporation.

Sixteen men were employed.

## DOLOMITE

### Crystallite Stone Products Company

The Crystallite Stone Products Company, of Hamilton, operated the dolomite mine on lots 3 and 4, concession XII, Herschell township, Hastings county, from April 17 to December 24, 1926, and shipped 1,467 tons of dolomite to Hamilton. They employed an average of six men.

P. Stringer, Bancroft, is manager.

## FELDSPAR

### Bathurst Feldspar Mines, Limited

This company started to operate a feldspar property on lot 16 and the north half of lot 15, concession VIII, Bathurst township, Lanark county, in October, 1926, and shipped about three cars per week.

They employed about 12 men. Ira Marks, Perth, is manager.

### T. H. Craig

T. H. Craig mined and shipped feldspar from May 1 to the end of the year. The property is on lots 1 and 2, concession X, Loughborough township. The average number of men employed was nine.

### J. T. Ferril

J. T. Ferril operated a feldspar mine on lot 27, concession III, Monteagle township, Hastings county, for a short time in 1926.

He employed five men while operating and shipped about 350 tons of rough feldspar to the Crystallite Stone Products Company, of Hamilton.

### Genesee Feldspar Company

The Genesee Feldspar Company, of Rochester, operated its property in concession VII, Monteagle township, Hastings county, throughout the year. They also opened up a mine on lot 14, concession VIII, of the same township, from which they shipped two cars of feldspar.

<sup>1</sup>For a description of the geology of the area, see P. E. Hopkins, *The Beatty-Munro Gold Area, Ont. Bur. Mines, Vol. XXIV, pt. 1, 1915.* See also Map No. 286, *Gold Area between Lakes Abitibi and Night Hawk, which accompanies Vol. XXVIII, pt. 2.*



The total amount shipped during the year was about 4,800 tons. The average number of men employed was 25.

George E. Worth, Rochester, is manager; and P. MacDonald, Hybla, is mine superintendent.

### Rock Products Company

This company operated for eleven months near Balderson on lot 20, concession IX, Bathurst township, employing an average of 16 men.

W. A. Hannah is manager.

### Verona Quarries, Incorporated

This company operated a feldspar property throughout 1927 on lot 1, concession XIII, Portland township, with an average of 14 men. The pit is about 60 feet deep and produced about 2,000 tons during the year.

C. A. McMahan is manager.

## GOLD

### Ankerite Gold Mines, Limited

This company is capitalized at \$2,000,000, divided into shares of \$1 par value each. The company owns three claims, M. E. 60-62 in the township of Deloro, district of Cochrane. Work for the most part has been confined to claim M. E. 60.

Early in 1926 the Ankerite Gold Mines, Limited, was formed to acquire the assets of the North American Gold Corporation, which owned the group of claims known as the Ankerite. In the new company the Porcupine Goldfields Development and Finance Company, Limited, holds an 86 1/3 per cent. interest, and the balance belongs to the North American Gold Corporation.

The officers of the Ankerite Gold Mines, Limited, are as follows: H. R. Norsworthy, president; F. R. Weekes, vice-president; J. E. Dorion, secretary-treasurer. H. E. Doelle was manager until March 20, when he was succeeded by W. H. Seaman. The directors of the company are: H. R. Norsworthy, F. R. Weekes, and J. E. Dorion, all of Montreal; C. E. C. Smith, National Club, Toronto, and W. S. Walton, Royal Bank Building, Toronto. The head office is at the Canada Cement Building, Montreal. The mine address is Box 535, South Porcupine, Ont.

Mining work was actively carried on during the year 1926 and milling operations began on June 19, 1926.<sup>1</sup> The No. 2 shaft, the main working shaft, was completed to a depth of 620 feet on March 3, 1926. This is a four-compartment shaft, two compartments being used for hoisting rock and a third as a cage-way for men and materials.

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<sup>1</sup>For flow-sheet and description of mill, see Ont. Dept. Mines, Vol. XXXV, pt. 1, 1926, p. 95.

The following is a summary of the development work done in 1926:—

	Feet	Cubic feet
Sinking.....	154	.....
Station-cutting.....	.....	5,448
Raising.....	326	.....
Drifting.....	832	.....
Crosscutting.....	580	.....
Total.....	1,892	5,448

During the year the average number of men employed was 101, of whom 14 were employed in the mill, 65 in the mine, and general 29.

### Argonaut Consolidated Mines, Limited

This company operated their property in Gauthier township, district of Timiskaming, in 1926 with a working force of 100 men. The officials of the company are: J. H. Rainville, president; F. A. Labelle, first vice-president; J. A. Naud, second vice-president and general manager; Louis A. Marchand, treasurer; A. Brodeur, secretary; D. R. Thomas, general superintendent. The head office is at 145 St. James St., Montreal.

The following is from the report of the general superintendent for 1926:—

The interior shaft was sunk from the 750-foot to the 1,000-foot level in the first quarter of the year. On April 15 crosscutting was started on the 1,000-foot level, and on the 875-foot level a few days later. In July stopes Nos. 815 and 1,014 were opened up, and early in August stope No. 1,018 was found. From July to the end of the year, the two new levels produced 10,677 tons of ore, or 30.4 per cent. of the year's production.

In addition to 227 feet of shaft-sinking, mine development included 99 feet of station-cutting, 4,678 feet of drifting and crosscutting, and 4,139 feet of diamond-drilling.

The production from 35,081 dry tons milled was \$142,816.22 in gold and silver, and \$38,245.42 in copper, or an average of \$5.27 per ton, of which \$4.06 was for the gold and \$1.09 for the copper content.

The amalgamation and flotation process was continued in use with improved results. The average ratio of concentration was 41.6:1.

Expenditures amounted to \$339,721.54, or \$9.68 per ton milled, divided as follows: mining, \$3.05; development, \$3.11; milling, \$1.75; marketing, 78 cents; and general expense, 99 cents

### Barry Hollinger Gold Mines, Limited

This company operated their property in Pacaud township, district of Timiskaming, during 1926 with an average force of 70 men. The company has an authorized capital of \$3,000,000 in shares of \$1 par value. H. C. Crowe is president, and Robert Fennell, 807 General Assurance Building, Toronto, is secretary-treasurer; L. B. Smith was succeeded as superintendent, late in the year, by R. M. Treloar.

The shaft was deepened 377 feet to the 1,000-foot level, and two new levels were opened at 800 and 1,000 feet. Lateral work comprised: drifts, 724 feet; crosscuts, 325 feet; raises, 59 feet; stations, 2,990 cubic feet; and slashing, 3,040 cubic feet. On the 800-foot level, No. 7 vein was crosscut at 265 feet from the shaft, and an ore shoot 140 feet long was opened up with two high-grade patches, 40 feet in length, at either end.

These developments resulted in ore reserves of 12,800 tons in No. 7 vein, which has a width of from 4 to 6 feet, and 6,666 tons in No. 5 vein.

The 50-ton concentrating mill treated 3,908 tons in the first four months of the year. The mill was then enlarged to 100 tons' capacity and converted to a cyanide mill, which treated 9,802 tons of ore of a value of \$7 to \$8 per ton in the last three and a half months of the year.

The compressor was changed from steam to electric drive, and a third 150 k.v.a. transformer was added to the electrical equipment. The steam hoist was replaced by a new double-drum electric hoist.

### **Bennett Mining Company, Limited**

This company has an authorized capital of \$2,000,000, divided into shares of \$1 par value each.

The officers of the company are: W. F. Bennett, president and managing director; Murray Gordon, vice-president; C. E. Johnson, secretary-treasurer. The directors are W. F. Bennett, Murray Gordon, H. V. Bourlier, A. Denison, J. W. Cooper, all of Toronto; W. G. Neal, Walton; and Karl K. Homuth, Preston. The head office of the company is at 1 St. Clair Avenue West, Toronto.

The claims owned by the company in Maisonville township, district of Timiskaming, comprise Nos. 3,687-89, L.15,770-72, L.16,094-99, twelve in all. Four more claims were staked immediately to the west. The company also has nine claims in McVittie township and two in the Gillies limit in the Cobalt area. The main group of claims on which work is now being done includes the Smith Labine claims, three in number, comprising parts of lots 9 and 10, concession II, Maisonville township, district of Timiskaming.

Work on the claims in Maisonville township was carried on throughout the year 1926. The shaft, located at about the centre of claim No. 3,688, was continued to a depth of 530 feet. Levels were cut out at the following depths: 125, 250, 375, and 500 feet. Crosscutting had commenced at the 500-foot level early in 1927.

During the year 25 men were employed.

### **Blue Quartz Gold Mines, Limited**

This company has an authorized capital of \$3,000,000, divided into shares of \$1 par value each. The officers of the company are: H. C. Crowe, president; Jas. A. Tuck, vice-president; Miss A. V. Marat, secretary-treasurer. The directors are: H. C. Crowe, Jas. A. Tuck, and J. Bennet, all of Toronto; J. H. W. Crowe, Birmingham, England; and H. Hibbard, Gillingham, England. The head office of the company is at 1104 Northern Ontario Building, Toronto. On May 1, 1926, N. O. Carpenter succeeded J. G. McGregor as superintendent at the mine, which is located in Beatty township, district of Cochrane. The mine office is at Matheson, Ont.

From May 1 to December 31, 1926, the following work was done: drifting, 55 feet; crosscutting, 535 feet; sinking, 118 feet; raising, 4 feet. There were 1,320 tons of ore hoisted.

The winze, 1,000 feet northwest of the main shaft, was sunk from the 500- to the 625-foot level and crosscutting done to pick up the extension of what is known as the 502W ore body at the 500-foot level. It is stated that on the 602W ore body 15,350 tons have been developed having a value of \$15 per ton and averaging 6 to 8 feet in width.

Early in 1927, the winze was being sunk to the 750-foot level and crosscutting was to follow to explore the extension of what is known as 602E and 602W, developed on the 625-foot level.

In 1927, it is proposed to enlarge the main shaft from two to three compartments, from the 200-foot level to the surface, and to continue the main shaft to the 1,000-foot level. Below the 200-foot level, the shaft has three compartments to the 500-foot level.

The average number of men employed during the year was 28. Hector McQuarrie was mine captain.

### **British Canadian Mines, Limited**

Underground work on the Foley mine near Mine Centre was suspended on June 3, 1927.

At the time of writing (August, 1927), a small force is being maintained overhauling the plant and doing a small amount of prospecting in the surrounding area under the supervision of Chas. Baycroft.

The development work accomplished in the mine since the review published in the Thirty-fifth Annual Report of the Department of Mines consists of: 2,450 feet of drifting and crosscutting on the 850-foot level; 380 feet of drifting on the 600-foot level; 390 feet of drifting and crosscutting on the 400-foot level; 643 feet of drifting and crosscutting on the 200-foot level; 168 feet of shaft raise above the 400-foot level; a station cut on the 200-foot level preparatory to holing through the shaft-raise from the 400-foot level.

### **Canadian Associated Goldfields, Limited**

This company operated their property at Larder lake in McVittie township, district of Temiskaming, during 1926 with a working force of 30 men. T. A. Graves is manager.

A new headframe was erected to accommodate three compartments, and the shaft was enlarged from the 360-foot level to the station. The stations on the 115-, 235-, and 360-foot levels were enlarged to take care of double tracks. A total of 1,200 feet of drifting and crosscutting was done during the year, mainly on the 750- and 1,000-foot levels.

The power-house was enlarged, and an 1,800 cubic foot air compressor installed.

The mill building, 132 feet by 175 feet, was completed and the following equipment installed: an 8-foot Marcy ball mill; tube mill, 5 by 16 feet; thickeners, 40 by 14 feet; and agitators, 22 by 18 feet.

The ore is crushed in a jaw crusher at the shaft head and passes to the ball and tube mills for fine grinding over a belt elevator. The latter is close-circuited with a Dorr classifier. After grinding, the ore goes to a dewatering thickener, then to two agitators for cyanidation and three additional clarifying thickeners for washing. Precipitation is by Crowe vacuum and Merrill press.

### **Champion Gold Mines, Limited**

No mining was done at the Champion mine in Kenora district during 1926.

During the summer of 1926, the workings were dewatered, under the direction of Chas. Brent, president and general manager of the company, for examination purposes.

### **Coniaurum Mines, Limited**

This company has a capitalization of \$5,000,000, divided into 1,000,000 shares of \$5 par value. The officers of the company are: R. W. Leonard,



president; A. L. Bishop, vice-president; Fraser D. Reid, general manager; J. J. Mackan, secretary-treasurer. The directors are: R. W. Leonard and A. L. Bishop, St. Catharines; Fraser D. Reid, Cobalt; Alex. Longwell, W. G. Watson, J. E. Day, and J. Y. Murdoch, Toronto.

The mines are in the township of Tisdale, district of Cochrane. The mine office address is Schumacher, Ont. The head office of the company is at St. Catharines, Ont.

The balance sheet taken from the financial report for the year 1926 shows the following:—

## ASSETS

## CAPITAL ASSETS (Coniaurum mine):

Cost of property.....	\$2,197,903.21	
Mine development.....	615,447.35	
	<hr/>	
	\$2,813,350.56	
Machinery and plant.....	116,636.84	
Camps and buildings.....	60,490.15	
Construction work in progress.....	811.79	
Camp equipment.....	2,170.37	
Assaying and engineering equipment.....	873.82	
Office equipment.....	1,002.45	
	<hr/>	\$2,995,335.98
Investments.....		300,689.72
Current assets.....		55,820.33
Deferred charges.....		632.53
Discount on stock.....		1,650,000.00
		<hr/>
		\$5,002,478.56

## CAPITAL AND LIABILITIES

Capital stock, authorized and issued.....	\$5,000,000.00	
Current liabilities.....	2,478.56	
	<hr/>	\$5,002,478.56

The following statement of the working account is also taken from the financial report for the year ending December 31, 1926:—

## DEBITS

Head office administration.....	\$9,595.33	
Mines office and supervision.....	19,162.37	
Mining.....	233,367.16	
Maintenance.....	3,768.07	
Camp expense.....	2,490.07	
Lands and roads.....	54.59	
Legal expense.....	1,222.90	
Transportation and travelling.....	897.17	
Taxes and royalties.....	2,275.26	
Fire insurance.....	2,406.46	
Accident insurance.....	6,686.63	
Employees' bonus.....	377.64	
	<hr/>	\$282,304.15

## CREDITS

Interest on investments and bank deposit.....	\$10,393.78	
Rents.....	496.00	
Cash discounts.....	185.82	
Net cost of mine development for the year transferred to mine development account.....	271,228.55	
	<hr/>	\$282,304.15

The mine development account gives the following:—

## DEBITS

Balance, January 1, 1926, forward.....	\$342,586.49	
Adjustment re previous year's operations.....	1,632.31	
Net cost of mine development for the year transferred from working account.....	271,228.55	\$615,447.35

## CREDITS

Cost of development to date transferred to balance sheet.....	\$615,447.35
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The following development work was done during the year 1926:—

Drifting.....	1,774
Crosscutting.....	5,362
Raising.....	897
Winzes.....	312
Shaft-sinking.....	524
Shaft-timbering.....	522
Diamond-drilling.....	2,663

The total development work done to January 1, 1927, including work done by the Coniagas Mines, Limited (working under Newray option), is:—

Drifting.....	5,269
Crosscutting.....	14,662
Raising.....	1,163
Winzes.....	312
Shaft-sinking.....	1,616
Shaft-timbering.....	1,602
Diamond-drilling.....	20,904
Total tons of waste hoisted.....	118,912
Total tons of ore hoisted.....	10,795

A summary of the ore developed by drifting from the commencement of operations to January 1, 1927, is as follows:—

## ORE DEVELOPED BY DRIFTING TO JANUARY 1, 1926

Level	Vein No.	Location	Length	Width	Assay	Remarks
400-foot...	5	Old workings....	feet 175	feet 15	\$6.13	Developed by old company. Computed by mill test.
700-foot...	2	E. & W. 9.....	270	4.1	12.60	Face and back sampled.
	5a	N. & S. 5 vein...	65.5	3.4	5.99	" " "
	5	W. 9 X.C.....	29	5.4	5.08	" " "
1,000-foot...	5	E. & W. 9.....	95	6.3	5.73	" " "
	5	" 9.1.....	36	4.3	5.29	" " "
	7	" 10.....	291	4	5.21	" " "
	7	" 11.....	95	3.75	8.50	" " "
	9	" 10.....	47	3.2	66.90	" " "
	9	W. 10.....	65	2.8	8.53	" " "
500-foot...	10	E. & W. 12.....	182	4.8	7.83	" " "
	10	Old work.....	184	7.6	7.00	Computed from Kerr Lake Mining Company's assay plan of Gol- dale.
Total...			1,534.5			

## ORE DRIFTED ON DURING THE YEAR 1926

Level	Vein No.	Location	Length	Width	Assay	Remarks
			feet	feet		
1,000-foot...	11	E. & W. 11.1.....	95	2.85	\$3.20	.....
	12	E. of dike.....	12	2.5	6.83	Face and back sampled.
	12	W. of dike.....	135	3.1	6.56	" " "
	12a	E. 11.1.....	173	3.1	19.57	" " "
1,125-foot...	5	E. & W. winze.....	6	3	2.50	Cut by X.C.
	9	E. & W. winze.....	32	2	4.83	13 feet length of winze; 19 feet drift.
1,250-foot...	9	W. 10.....	15	3	10.57	Changed from 7 W. 10.
	8	E. & W. M-2.....	116	3.8	6.61	.....
1,500-foot...	1	W. 10.....	81	2.8	7.95	.....
	7	E. & W. 10.....	145.5	3.1	7.67	.....
Total...			810.5			

## ORE DEVELOPED FROM JANUARY 1 TO MARCH 31, 1927

Level	Place	Length	Width	Assay
		feet	feet	
1,500-foot.	7 W. 10.....	204.5	2.5	\$10.87 (No. 2 lens)
	7 W. 10 E. head.....	21	2.7	7.08
	7 W. 10 N.H. G.E.....	25	3.3	41.48
	8 E. & W. 11.....	90	3	6.32
Total...		340.5		

Operations during 1926 included the completion of development on the 1,000-foot level, the sinking of the main shaft to a depth of 1,500 feet, and the exploration of the 1,250- and 1,500-foot levels.

The projected programme for 1927 is to explore the three mineralized zones of fracture at the 1,250- and 1,500-foot levels and to deepen the main shaft to 2,000 feet preparatory to deeper development.

It is anticipated that when the year 1927 is further advanced sufficient ore will be disclosed to ensure the continuous operation of a 500-ton mill, which will be proceeded with if justified.

During the year 1926 a machine shop, 32 by 30 feet and 17 feet high, and a carpenter shop, 36 by 26 feet and 16 feet 4 inches high, were erected. The average number of men employed during the year was 80, of whom 45 were in the mine and 35 on the surface.

Operations at the mine are under the direction of John Redington, superintendent, and Douglas Jones, mine captain.

## Conroyal Mines, Limited

This company is a reorganization of Kirk Gold Mines and has an authorized capital of 7,500,000 shares of no par value. J. A. Morden is president; J. S. Knechtel, vice-president; A. E. Barratt, secretary-treasurer. G. E. Harrison and J. H. Macabe, of Toronto, were added to the directorate during the year. The head office is at 910-11 Kent Building, Toronto. Hugh Jardine is manager, and 30 to 40 men are employed at the property, which is in Lebel township, district of Timiskaming.

During the year the shaft was deepened by 265 feet, and stations were cut at the 425- and 550-foot levels. Seventy feet of work was done on the 300-foot

level; and early in 1927, 55 feet of drifting was done and a 458-foot crosscut driven on the 300-foot level south.

During 1925 and 1926 a total of 3,755 feet of diamond-drilling was done in six holes. These holes were drilled to the following depths: 900, 800, 350, 980, 305, and 420 feet.

### Consolidated West Dome Lake Mines, Limited

This company has an authorized capital of \$5,000,000, each share of a par value of \$1. It owns 360 acres in the southeast portion of Tisdale township, district of Cochrane.

The officers of the company are: Sir Henry M. Pellatt, president; Wm. H. Kinch, first vice-president; Charles L. Sherrill, second vice-president; F. L. Hutchinson, secretary-treasurer; Duncan M. McPhail, manager. The directors of the company are: Sir Henry M. Pellatt, Richard L. Baker, J. A. Murray, Chas. L. Sherrill, and Frank G. Stevens, all of Toronto; Wm. H. Kinch and Frank L. Babst, of Buffalo, N.Y.; A. A. McKelvie and F. L. Hutchinson, of New Liskeard, Ont.

Mining and milling operations were carried on continuously throughout the year 1926, the ore produced coming from the 6th to the 12th levels.

ORE PRODUCTION	
Level	Tons
600-foot.....	3,000
750-foot.....	6,500
900-foot.....	3,000
1,050-foot.....	22,446
1,200-foot and winze.....	2,000
Total.....	36,946

The development work done during the year 1926 was confined entirely to the exploration of No. 3 vein. A winze was sunk 150 feet from the 1,050-foot level to the 1,200-foot level at a point 425 feet east of the crosscut from the main shaft. Sixty-five feet of drifting was done, and 2,000 tons of ore assaying \$15 was taken out of the winze.

Drifting to the extent of 535 feet was done to the east on No. 3 vein at the 1,050-foot level. An ore shoot 400 feet long was opened up, making 980 feet of ore opened up on this level. No work has been done on the upper levels as far as this ore shoot, and it is not yet known whether this is a continuation of an ore body that was mined from the 60- to the 400-foot level in the old Dome Lake mine in the early days, or whether it is the apex of an ore shoot from a lower horizon.

During the year 1926 the following work was done:—

#### MINING AND DEVELOPMENT

Levels	Drifting	Raising	Sinking	Station-cutting
	feet	feet	feet	
600-foot.....		90		
600-foot substation.....	70			
750-foot.....		30		
900-foot.....	344	180		
900-foot substation.....	120			
1,050-foot.....	669	80	162	7 by 7 by 80 feet
1,200-foot.....	65			12 by 22 by 14 feet
Total.....	1,268	380	162	4,816 cu. ft.



## MILLING

Total tons milled.....	36,946
Average daily tonnage.....	101.2
Gross value ore milled.....	\$239,348.86
Total loss in tailings.....	18,590.26
Net value recovered (gold, \$219,670.67; silver, \$1,087.93).....	220,758.60
Average value per ton.....	6.478
Average recovery per ton.....	5.975

From August 23, 1924, to December 31, 1926, the mill has treated 83,563 tons of ore and produced \$519,059.32 gold bullion. This production has come entirely from No. 3 vein.

The following statements are taken from the auditors' report in the report to shareholders for the year ending December 31, 1926:—

## OPERATING ACCOUNT FOR THE YEAR ENDING DECEMBER 31, 1926

REVENUE:	
Gold bullion.....	\$220,670.59
Rental of equipment.....	1,430.20
Cook camp revenue.....	292.99
Sale of scrap.....	100.00
	<u>\$222,493.78</u>
Expense in excess of revenue.....	46,996.49
	<u>\$269,490.27</u>
EXPENSE:	
Mining costs, including plant repairs and maintenance.....	\$154,852.80
Milling charges.....	52,031.36
Mine office expense and management.....	8,609.99
General expense, head office.....	9,706.88
Head office management.....	4,999.92
Transfer fees.....	1,999.92
Insurance and workmen's compensation.....	10,774.18
Taxes.....	4,135.82
Gold bullion marketing charges.....	2,578.25
Travelling expense.....	1,024.36
Interest and exchange.....	876.42
Depreciation.....	17,900.37
	<u>\$269,490.27</u>

## EXPENDITURE ON DEVELOPMENT AND PRODUCTION LESS REVENUE

	Expenditure	Revenue	Excess of expenditure over revenue
Period ending December 31, 1922.....	\$21,391.62	\$144.30	\$21,247.32
Year ending December 31, 1923.....	89,690.35	631.20	89,059.15
Year ending December 31, 1924.....	219,224.29	61,768.22	157,456.07
Year ending December 31, 1925.....	289,178.07	240,134.50	49,043.57
Year ending December 31, 1926.....	271,013.78	224,017.29	46,996.49
Total.....	<u>\$890,498.11</u>	<u>\$526,695.51</u>	<u>\$363,802.60</u>

NOTE: The mill commenced production on August 23, 1924.

During the year 1926 the average number of men employed was 80, of whom 55 were employed in the mine, 11 in the mill, and 14 general.

The balance sheet for the year ending December 31, 1926, shows the following:—

## ASSETS

Current assets.....	\$16,240.36	
Deferred charges.....	11,423.91	
Property accounts:		
Mine property.....	3,494,985.76	
Buildings, depreciation provided for.....	54,315.09	
Plant and equipment, depreciation provided for.....	104,097.29	
Expenditure on development and production, less revenue.....	363,802.60	
Other assets:		
Commission on sale of stock.....	37,999.50	
Discount on sale of capital stock.....	1,069,999.60	
		\$5,152,864.11

## LIABILITIES

Current (including \$5,566.66 due to officers and directors).....	\$39,094.21	
Special Suspense Account "A".....	113,769.90	
Capital stock (5,000,000 shares of \$1).....	5,000,000.00	
		\$5,152,864.11

Regarding the item "Special Suspense Account," the following is taken from the report of the president to the shareholders:—

Your directors are unable to recommend to you the adoption of the auditors' report, as they have not been able to satisfy themselves as to the item of \$113,769.90, shown as a liability under the heading "Special Suspense Account."

When the agreements, under which this company was incorporated and acquired the assets of Dome Lake and West Dome, were entered into, it was understood and agreed between the parties that Mr. C. H. Manaton should be appointed secretary-treasurer of the company and have charge of the head office business of the company. Acting in that capacity, he from time to time submitted to your directors statements exhibiting the financial affairs of the company. In none of these statements was any mention made of this item, but on receipt from Mr. Manaton of his statement as of 31st August, 1926, certain details were requested from Mr. Manaton, including his trial balance. On the trial balance so obtained there appeared a credit item, "Special Suspense Account, \$113,769.90," and Mr. Manaton in his letter of October 25, 1926, to the present secretary, gave the following explanation of this item:—

"SPECIAL SUSPENSE: Varied amounts paid into the company by myself when no money was available for upkeep will be written off to 'Development Account'."

A meeting of the directors was held in December, 1926, at which Mr. Manaton was requested to explain to the directors this item, which he refused to do, stating that the information should be obtained from the auditors of the company.

The auditors' report was obtained as soon as possible, in which they reported that Mr. Manaton claimed that the said sum of \$113,769.90 represented advances made by him personally to the company. Your directors were not satisfied with this explanation and accepted the resignation of Mr. Manaton and appointed the Trusts and Guarantee Company, Limited, transfer agents for the company, to replace the former transfer agents.

The present transfer agents report irregularities in the company's stock ledgers, but there has not been sufficient time to enable your directors to come to any conclusion as to the extent of the irregularities, and recently Mr. Manaton has made the statement that the item in question is the proceeds of the sale of the shares of certain shareholders entrusted to him.

A thorough investigation of the company's stock ledgers and the operations of Mr. Manaton must be made to ascertain to what extent, if any, there has been an over-issue of shares, and what part, if any, of the said \$113,769.90 represents the sale of shares so over-issued.

Your directors, therefore, recommend that the annual meeting of the shareholders be adjourned to the 10th of May, 1927, to enable the necessary investigation to be made and satisfactory plans completed to finance the company.

### Cooper Gold Mines, Limited

This company has an authorized capital of \$2,000,000 in shares of a par value of \$1.

The head office of the company is Suite 52, Trusts and Guarantee Building, 302 Bay Street, Toronto. The officers and directors of the company are: W. H. Stafford, president; J. Mackintosh Bell, managing director and consulting engineer; A. S. Hamilton, secretary; E. H. Blake and R. S. Dening, directors.

The mine offices are at Wawa, via Hawk Junction, Ont. The staff at the mine is composed of J. C. Kirkland, manager; E. P. Edwards, assayer and engineer; J. Knox, Jr., underground superintendent; and W. L. Loughrin, accountant.

The holdings of the company consist of the Minto and Cooper block of claims, both in township 29, range 23, Algoma district, 22 claims in all.

Underground development has been confined to the Minto block. Underground operations were commenced on May 6, 1926. Day and night shifts of eight hours each were worked during all lateral work, and two drills were used in this work. While sinking No. 2 shaft, three shifts were worked and three drills operated. All lateral work was suspended during the sinking operations.

The following is a summary of the development work completed on the property up to and including April 30, 1927:—

*No. 1 Shaft*, which is located on the middle east side of claim No. 3,134, was completed by former operators. It is a two-compartment shaft, 11 by 5 feet, inclined at approximately 45 degrees. The vertical depth is 95 feet, and the inclined, 120 feet. The development work done by this company was at the 87-foot (vertical) level.

#### NO. 1 SHAFT DEVELOPMENT

	Feet
Station-cutting.....	90 (drifting equivalent)
North drift.....	794
South drift.....	1,024
	1,908
Total.....	1,908

*No. 2 Shaft*, which is located in the middle of claim No. 3,132, was commenced in October, 1926, and completed in January, 1927. It is a vertical, three-compartment shaft 14 feet 6 inches by 6 feet (outside timbers), and is 340 feet deep. Stations were cut at 121, 221, and 321 feet, leaving a 19-foot sump.

#### NO. 2 SHAFT DEVELOPMENT

FIRST LEVEL (121 feet):		Feet
Station-cutting.....		20
Crosscutting.....		14
SECOND LEVEL (221 feet):		
Station-cutting.....		21
Crosscutting.....		187
North drift.....		81
South drift.....		80
THIRD LEVEL (321 feet):		
Station-cutting.....		35
Crosscutting.....		91
North drift.....		205
South drift.....		201
TOTAL STATION-CUTTING.....		76
TOTAL DRIFTS AND CROSSCUTS.....		859

In addition to the above underground development work, 2,533 feet of diamond-drilling was done on claim No. 3,132 of the Minto block and 1,346 feet on claim No. 3,090 of the Cooper block.

### Crown Reserve Consolidated Mines, Limited

This company operated its property at Larder Lake, McVittie township, district of Timiskaming, for the first six months of 1926 with a working force of 23 men. N. J. Evered is manager.

A total of 1,104 feet of drifts and crosscuts were driven on the 425- and 550-foot levels.

### De Santis Development Company, Limited

The De Santis Development Company, Limited, of Timmins, was formed to acquire and develop claims known as the De Santis group in the southwest corner of Turnbull township, district of Cochrane. The group comprises the following claims: P. 8,604, 8,722, 8,741, 8,743-45, 9,167, 9,176.

The company is capitalized at \$40,000, divided into shares of \$100 par value each. The officers of the company are: Ferreri Biagio, Timmins, president, and Guisepppe Guistini, Timmins, secretary. The address of the company is Box 1299, Timmins, Ont.

Early in 1927 preparations were made for the sinking of a shaft on claim P. 8,604 where a quartz vein containing gold was discovered in 1920. This vein is described as follows:<sup>1</sup>—

The vein lies in a small body of granite which intrudes gabbro on the south and is cut by a large diabase dike on the west. This dike parallels and is 6 feet distant from the vein, which strikes N. 13° W. and dips vertically. The vein proper is 170 feet long and pinches out at the south end. At the north end, however, the granite is fractured, and stringers extend from the vein to the edge of the outcrop, a distance of 50 feet. The maximum width is 4 feet, widening to 5 feet at the bottom of an 8-foot pit near the centre of the vein.

Near the north end of the vein, a branching vein two and one-half feet wide strikes S. 38° E. It consists of quartz and pink and white calcite, apparently unmineralized, and shows perfect comb structure with projecting crystals of quartz.

The main vein contains pyrite and chalcopryrite in fractures in the quartz. The sulphides are most abundant along the walls, and along the east wall a width of 4 to 6 inches is particularly well mineralized. Much finely disseminated native gold was observed in this high-grade streak, both in the sulphides and in the quartz. About half a ton of this material was taken to Timmins by dog-sled during the winter of 1924 and was stored preparatory to a mill run.

A shaft, 5½ by 9 feet, was sunk to a depth of 125 feet, at which level 45 feet of crosscutting was done. Work was discontinued on June 15, 1927. The plant consists of two vertical tubular boilers, 12 and 15 h.p.; one Canadian Ingersoll-Rand compressor, straight-line type, capacity 110 cubic feet per minute; and one 6- by 8-inch Jenckes hoist. The buildings are all of log construction and include a power-house, 20 by 40 feet; a cookery, 20 by 30 feet; sleeping camp, 20 by 30 feet; and storehouse, 18 by 24 feet.

During sinking operations 15 men were employed and were directed by Peter de Santis.

### Dome Mines, Limited

The authorized capital stock of the Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company.

The mine is in the township of Tisdale, district of Cochrane. The directors of the company are: Jules S. Bache and Morton F. Stern, New York; Alex. Fasken and R. F. Segsworth, Toronto; G. C. Miller and R. W. Pomeroy, Buffalo, N.Y.; Dwight B. Lee, Detroit, Mich.; and Innis P. Allen, Rochester, N.Y.

On December 10, 1926, W. S. Edwards, a former director of the company and one who had much to do with the original staking and afterwards the promotion of the company, died.

<sup>1</sup>Kamiskotia Gold Area, Ont. Dept. Mines, Vol. XXXIV, pt. 6, 1925, p. 59.



The executive officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president and general manager; Morton F. Stern, third vice-president; Alex. Fasken, secretary; C. W. Dowsett was general superintendent until May 1, 1927, when he resigned to go to South Africa; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary. The offices of the executive and financial departments are at 42 Broadway, New York, and the Toronto office is at 36 Toronto Street.

In the annual report to the shareholders for the year ending December 31, 1926, the balance sheet shows the following:—

## ASSETS

CAPITAL:			
Mining claims and properties.....	\$3,483,793.36		
Plant, etc., at depreciated values as per appraisal plus additions since.....	2,961,646.76		
			\$6,445,440.12
CURRENT.....			1,805,440.67
DIVIDEND ASSURANCE FUND consisting of:			
Cash in bank.....	\$22,852.02		
Government, railway, and other bonds at cost.....	2,196,579.25		
			2,219,431.27
			\$4,024,871.94
PREPAYMENTS AND DEFERRED CHARGES.....			22,701.74
			\$10,493,013.80

## LIABILITIES

CAPITAL AND SURPLUS:			
Capital: Authorized 1,000,000 shares of no nominal or par value, all authorized to be issued for the properties and assets of the old company, the Dome Mines Company, Limited, at \$7 per share.....	\$7,000,000.00		
Surplus.....	1,313,007.94		
			\$8,313,007.94
CURRENT:			
Accounts, salaries, and wages payable.....	\$105,358.30		
Accrued income and other taxes.....	173,091.66		
Dividend payable January 20, 1927.....	\$500,000.00		
Less: Dividends on shares held in trust for the company as above.....	23,333.00		
	476,667.00		
Unclaimed capital repayment and dividends.....	35,575.52		
			\$790,692.48
RESERVES:			
Operating equalization.....	\$35,263.15		
Amortization of premium on bonds.....	4,522.77		
Depreciation plant and equipment.....	1,349,527.46		
			\$1,389,313.38
			\$10,493,013.80

The net excess of current assets over current liabilities (including dividend payable January 20, 1927, amounting to \$476,667) is the sum of \$3,234,179.46, which includes the sum of \$2,219,431.27 set apart as a dividend assurance fund, as compared with the sum of \$3,489,083.97 for the excess of current assets over current liabilities in 1925, which included the sum of \$2,065,993.07 set apart for the dividend assurance fund.

The operating and profit and loss account for the year ending December 31, 1926, showed the following:—

## EXPENDITURE

OPERATING AND MAINTENANCE:		Cost per ton milled
Mining, including hoisting.....	\$717,036.17	\$1.290
Development.....	757,706.94	1.364
Crushing and conveying.....	80,615.45	.145
Milling.....	500,891.30	.901
Bullion expense.....	20,866.90	.038
Fire protection.....	9,121.83	.016
Warehouse expense.....	10,093.22	.018
Auditors' expense.....	2,645.13	.005
Administrative expense—mine office.....	117,754.36	.212
Administrative expense—executive office.....	20,425.09	.037
Provincial and municipal taxes.....	53,476.47	.096
Insurance.....	25,167.31	.045
	\$2,315,800.17	\$4.167
Reserve for Dominion of Canada and U.S. income war tax. . .	90,966.33	.164
	\$2,406,766.50	\$4.321
Profit for year.....	1,784,834.24 <sup>1</sup>	
	\$4,191,600.74	

## REVENUE

EARNINGS:		
Amalgamation bullion.....	\$2,380,118.43	
Cyanidation bullion.....	1,559,971.70	
	\$3,940,090.13	
Non-operating revenue.....		251,510.61
		\$4,191,600.74

## APPROPRIATION ACCOUNT

Reserved for depreciation of buildings, plant, etc.....	\$442,797.96	Surplus Dec. 31, 1925.....	\$2,019,664.92
Expenditure Howey Gold Mines, Limited, written off.....	113,417.11	Bonus to mine management and staff for 1925.....	16,905.00
Dividends Nos. 34, 35, 36.....	1,430,001.00	Additional Dominion.....	11,703.15
Dividend No. 37 payable Jan. 20, 1927.....	476,667.00	Profit for year ending Dec. 31, 1926.....	1,784,834.24
Surplus Dec. 31, 1926.....	1,313,007.94		
	\$3,775,891.01		\$3,775,891.01

During the year under review there were four dividends paid amounting to \$1,906,668.

The following information is taken from the report of the general manager:—

During the year, 656,521 tons were hoisted, of which 555,700 was ore and was sent to the mill and treated; 100,821 tons was waste which was dumped on the surface.

The 555,700 tons milled yielded bullion worth \$3,940,090.13, the average yield being \$7.0903 per ton, as compared with \$8.2349 per ton for the previous year. The tonnage milled is 104.81 per cent. of that of the previous year.

The yield of ore for the years 1925 and 1926 are as follows:—

Source	No. of tons		Value per ton	
	1925	1926	1925	1926
Stopes.....	487,448	522,410	\$8.614	\$7.3877
Development.....	42,752	33,290	6.295	5.6674
Total.....	530,200	557,700	\$8.452	\$7.2846

<sup>1</sup>Profit for 1925 was \$2,053,008.78.

The ore drawn from Dome Extension ground during the year was 76,456 tons, valued at \$505,591.58, or \$6.6128 per ton.

Stoping was carried on at all levels from the 3rd to the 15th, except at the 4th and 5th. No development of any consequence was done above the 14th level, and most of the work done on this latter level has not located any continuous ore body.

At the 15th level, No. 3 (main) shaft and No. 4 winze were connected, and crosscuts and drifts from this connection opened up ore indicated in holes diamond-drilled from the 13th and 14th levels. Stopes Nos. 1,506-8 were expected to connect with ore bodies Nos. 1,404 and 1,405 on the 14th level. These workings are all in the sediments except the western end of drift No. 1,502, which is in Keewatin greenstone for 670 feet from the station; east of this there is 20 feet of porphyry before the sediments are reached.

At the 16th level, connection is also made between No. 3 shaft and No. 4 winze. Some ore has been developed, notably in the east end of drifts Nos. 1,606 and 1,607. Diamond-drilling from this level, northwest of No. 4 winze, indicated ore between the 17th and 18th levels.

To develop the ore intersections shown in the drill holes, a three-compartment, vertical winze, No. 5, was sunk from the 16th level at a point 1,200 feet east of No. 3 shaft to a depth of 338 feet, with stations at the 150- and 300-foot levels, known as the 17th and 18th. The winze is in greenstone to within a few feet of the bottom, where the porphyry is encountered at the south side. The porphyry is 375 feet south of the winze at the 16th level.

Diamond-drilling has been done from the 17th-level station, and one hole, No. 982, started to the south and dipping below the level cut ore; all of the intersection, 296 feet, is in the sediments except the last 26 feet, which is in porphyry. Crosscuts were driven on the 17th and 18th levels, and some ore was developed on the 17th.

No. 5 winze is equipped for sinking considerably deeper and will permit exploring a large area to the east in Dome Extension territory.

SUMMARY OF DEVELOPMENT WORK FOR YEAR 1926

Level	Drifts	Cross-cuts	Drift cross-cut slashing	Raises and winzes	Box-holes	Raise and winze slashing	Stations	Shafts	Total	Diamond drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
3rd.....	48	46	21	.....	.....	.....	.....	.....	115	309
5th.....	30	.....	4	.....	.....	.....	.....	.....	34	.....
6th.....	178	.....	12	5	159	.....	.....	.....	354	.....
7th.....	32	43	20	190	49	2	.....	.....	336	2,312
8th.....	233	134	41	146	52	3	.....	.....	609	910
9th.....	402	183	32	249	387	23	.....	.....	1,276	1,690.5
10th.....	394	241	41	549	456	20	.....	.....	1,701	1,683
11th.....	90	69	18	96	94	.....	.....	.....	367	648
12th.....	399	54	5	271	455	22	.....	.....	1,206	1,416
13th.....	982	6	80	406	737	.....	.....	.....	2,211	2,856.5
14th.....	1,238	913	179	380	467	18	.....	.....	3,195	7,296.5
15th.....	2,556	406	359	226	830	66	31	.....	4,474	4,291.5
16th.....	3,135	508	624	536	.....	86	566	253	5,708	13,218.5
17th.....	114	186	22	9	.....	.....	73	150	554	619
18th.....	.....	223	.....	.....	.....	.....	79	38	340	.....
Total...	9,831	3,012	1,458	3,063	3,686	240	749	441	22,480	37,250.5

The cost of development work was \$1,364 per ton milled, as against \$1,413 for the preceding year. In the charges were included outside development done during the year, an expenditure of \$56,270.88 in a total of \$757,706.94.

*Diamond-Drilling.*—During the year 37,250.5 feet of diamond-drilling was done, as compared with 38,939.94 in the previous year.

*Ore Reserves.*—In his remarks on the ore reserves, the general manager states that the development work has failed to open up a tonnage of ore equal to that milled during 1926 and the indications do not leave much hope that the coming year will see any improvement in this respect, unless the development campaign discloses larger ore bodies than those that have been found during the past two years.

The broken ore in the stopes has been reduced somewhat and now stands at 575,000 tons, as compared with 620,000 tons for the previous year. Including this broken ore, it is stated that there is two years' ore supply remaining in the mine.

*Exploration.*—During the year the Howey property at Red lake, held under option, was examined, and 18 diamond-drill holes, totalling 7,335.25 feet of drilling, were put down. The results obtained were not considered sufficiently encouraging to justify a continuance of the option.

The claims of the Red Lake Prospectors Syndicate to the west of the McIntyre claims on Red lake were also thoroughly prospected, and the option was dropped.

The claims farther west in the same area staked by the company's prospectors were also examined, and some surface work was done; it is the intention to do further work.

*The Mill.*—The following are the results of the mill operation for the year:—

	Total value	Value per ton
Heads, 555,500 tons. ....		\$7.2846
Amalgamation bullion.....	\$2,380,118.43	4.2831
Cyanidation bullion.....	1,559,971.70	2.8072
Total.....	\$3,940,090.13	\$7.0903

NOTE: For the previous year the value per ton of bullion was \$8.2349.

The tonnage milled was 25,500 greater than for 1925, the increase being largely the result of higher temperature gained by live steam in the mill water.

The milling costs for 1926 were \$0.901 per ton, as compared with \$0.925 for 1925.

During the year 1926 the average number of employees was: mine, 475; mill, 56; surface, 160; total, 691.

Operating costs amounted to \$4.167 per ton milled, as compared with \$4.467 for the preceding year. The reduction was partly due to some ore having been drawn from the broken ore reserves, and this has partly been offset by the mining in small shoots from intermediate levels.

#### Four Nations Reserve Mining Company, Incorporated

This company is a Delaware corporation which owns mining claims L.14,821, 12,178, and 10,554 in Grenfell township, district of Timiskaming. The company



has a capital of \$2,500,000, in shares of \$1 par value. The officials of the company are: Victor E. Lundberg, president; R. A. Elliott, first vice-president; Jacob Friedman, second vice-president; Samuel Matz, treasurer; Frederick Hinners, secretary; Charles Vogel, assistant secretary. The head office of the company is at 1440 Broadway, New York.

The company began operations on the property, which is situated one mile northwest of Kenogami station, in May, 1926, with a force of 3 men, which was increased during the summer and fall months to a working force of 37 men. A mining plant, consisting of a 150 h.p. boiler, a 500 cubic foot air compressor and a 10- by 12-inch cylinder hoist, was installed. A bunk-house, 24 by 30 feet; a cook camp, 24 by 30 feet, a power-house, 30 by 40 feet; and a 45-foot headframe were erected.

A two-compartment shaft had been sunk to a depth of 26 feet when operations were suspended from November 30 until the following August.

### **Gold Hill Mines, Limited**

This company has a capital of \$3,000,000 in shares of \$1 par value. The directors of the company are: D. H. Angus, president; E. W. Kearney, vice-president; C. F. Tuer, secretary-treasurer; H. J. Scott and George Tough. The head office is at Haileybury, Ont. The property is in Catharine township, district of Timiskaming. Dan Hughes is mine captain, and 30 men are employed.

The following buildings were erected: a steel shop, 22 by 28 feet; a transformer house, 8 by 12 feet; a two-storey cook camp, 28 by 36 feet; a 70-foot headframe, and an addition to the power-house.

The shaft was sunk from 400 to 800 feet in depth, and four new levels were established. Lateral development included 640 feet of drifts, 291 feet of cross-cuts, and a 14-foot raise.

The mine was closed down for the first two months of 1927 for the installation of a 125 h.p. boiler, a 1,250 cubic foot air compressor, and a double-drum hoist, following which work was begun on excavating the foundations for a 75-ton mill.

### **Gosselin Syndicate**

The Gosselin Syndicate operated their property in Cassels township, five miles northeast of Timagami station. Placide Gosselin is manager, and five men are employed.

The work done on this property during the year 1926 consisted of 90 feet of sinking in a winze on a 60-degree incline, 14 feet of drifting, and a few test pits, 3 or 4 feet deep. The shaft is 73 feet deep, and a winze has been sunk 225 feet on a 55-degree incline. Drifts have been started from the latter at depths of 35 feet, 45 feet, and 210 feet.

### **Goudreau Gold Mines Company, Limited**

Mining and milling operations at the property of this company, in township 28, range 26, district of Algoma, were discontinued on May 31, 1926.

Surface exploration and a diamond-drilling campaign is being undertaken during the summer of 1927 under the supervision of Colin S. Johnston.

### Harkness Hays Gold Mining Company, Limited

The officers and directors of this company are: E. Edward Bickel, New York, president; W. Dean Hays, Schreiber, general manager and chairman of the board of directors; Hallett Addoms, New York, secretary-treasurer; H. Harkness, Fort William, and W. F. Langworthy, Port Arthur. The mine is about two miles east of Schreiber on the main line of the Canadian Pacific Railway.

During 1926, work on the adit level was carried on by hand-drilling. In January, 1927, an Ingersoll-Rand, gasoline-driven compressor, 310 cubic feet per minute, a drill sharpener, and rock drills were added to the equipment.

When the property was visited on August 1, 1927, work on the adit level was temporarily suspended and surface exploration only was being done.

A total of approximately 1,200 feet of drifting and crosscutting had been completed on the adit level.

The work is under the direction of W. Dean Hays, general manager. Six men were employed at the time of writing.

### Hewitt Mining Company, Limited

This company was incorporated under the Ontario Companies Act in 1927, with an authorized capital of \$1,000,000, divided into 200,000 shares of a par value of \$5 each.

The officers of the company are: Alexander M. Wood, president; Ralph Hewitt; Solomon Zeitlin, secretary. The directors are: Alexander M. Wood, New York; Ralph Hewitt, Ottawa; Solomon Zeitlin and Abraham Pollack, New York. The head office of the company is Room 39, Carleton Chambers, Ottawa, Ont.

The company is negotiating for the purchase of the following claims: T.R.P. 2,995 and 12,038 in McArthur township and T.R.P. 2,987 and 6,057 in Bartlett township, district of Timiskaming. These claims lie about 20 miles south of South Porcupine, township of Tisdale.

Early in 1927 work was done on claim T.R.P. 6,057 and a pit sunk to a depth of 30 feet. Nine men were employed.

### Hill Top Gold Mines, Limited

This company has a capital of \$5,000,000 in shares of \$1 par value. The directors of the company are: A. Marland Woolnough, president; A. C. Thornburn, vice-president; George Tough, managing director; A. J. Young, Toronto, secretary-treasurer; and George Wilkie. In the first half of the year, the company acquired the north half of lot 10, concession V, and the south half of lots 10 and 11, concession V, Catharine township, district of Timiskaming; while a mining plant was being installed, they began the sinking of a shaft by hand on August 1. Henry Reamsbottom was manager, and 20 to 30 men were employed.

Commodious camp buildings were erected, as well as a power-house, 32 by 48 feet, and a 45-foot headframe.

The plant consists of two boilers of 30 and 50 h.p., a 325 cubic foot air compressor, and a 6- by 8-inch Jenckes hoist.

The shaft was continued to the first level at 140 feet, and 7 feet of drifting was done from the station at that depth.

### Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is \$25,000,000 in 5,000,000 shares of \$5 par value each; 4,920,000 shares of these were outstanding on December 31, 1926.

The officers of the company are: Noah A. Timmins, president; L. H. Timmins, vice-president; John B. Holden, secretary and treasurer; A. F. Brigham, general manager; and John Knox, assistant general manager. The directors are: Noah A. Timmins, L. H. Timmins, Wilfred L. McDougald, Jules R. Timmins, and Leo H. Timmins, all of Montreal; John B. Holden and Wilson Bell, of Toronto. The mine and head office are at Timmins, Ont., and the general office is at 602 Royal Bank Building, Toronto.

The following information is taken from the sixteenth annual report of the directors to the shareholders covering operations for the year ending December 31, 1926:—

ASSETS		
CAPITAL:		
Mining properties.....		\$22,493,785.17
Plant, brought forward from 1925.....	\$622,567.20	
Additions during 1926.....	835,207.45	
	\$1,457,774.65	
Less depreciation for 1926.....	1,174,170.87	
		283,603.78
Investments in other companies, less depreciation for 1926.....		62,999.30
Tailings disposal site, less depreciation for 1926.....		33,667.20
		\$22,874,055.45
DEFERRED.....		920,349.63
CURRENT:		
Cash on hand.....	\$1,190,246.20	
Bullion in transit.....	386,698.66	
Accounts receivable.....	97,128.13	
Bonds and debentures.....	10,160,768.01	
Accrued interest on investments.....	151,617.68	
	\$11,986,458.68	
		\$35,780,863.76

NOTE: In the bonds and debentures is included the amount of \$5,125,000 for 6 per cent. first mortgage serial gold bonds, par value \$5,225,000, of the Abitibi Electric Development Company, Limited. The values assigned to these securities represent the actual cost of the power development at Island Falls.

LIABILITIES		
CAPITAL STOCK:		
Authorized.....	\$25,000,000.00	
In treasury.....	400,000.00	
	\$24,600,000.00	
CURRENT:		
Wages unpaid and accounts payable.....		570,804.36
Reserve for taxes, Dominion of Canada and town of Timmins.....		439,217.20
SURPLUS:		
Balance of account from 1925.....	\$9,776,762.48	
Profits from January 1 to December 31, 1926.....	7,392,215.05	
	\$17,168,977.53	
Less—Dividends.....	\$5,805,600.00	
Plant depreciation.....	1,174,170.87	
Tailings site depreciation.....	12,625.20	
Investments in other companies and properties written down.....	5,739.26	
	6,998,135.33	
Net surplus carried forward.....		\$10,170,842.20 <sup>1</sup>
		\$35,780,863.76

<sup>1</sup>The net surplus for the year 1925 was \$9,776,762.48.

The profit and loss statement is taken from the general manager's report covering operations for the year ending December 31, 1926:—

SOURCES OF INCOME:		1926	1925
Gold and silver produced.....		\$14,780,636.60	\$15,786,405.04
Interest on investments, etc.....		876,164.18	342,850.66
		<u>\$15,656,800.78</u>	<u>\$16,129,255.70</u>
DISPOSAL OF INCOME:		1926	1925
General charges.....	\$954,519.29	\$791,615.95	
Milling charges.....	1,599,854.44	1,745,259.86	
Mining charges.....	5,076,505.60	5,292,152.81	
		<u>7,630,879.33</u>	<u>7,829,028.62</u>
Operating profit.....		\$8,025,921.45	\$8,300,227.08
Paid out in dividends.....		5,805,600.00	4,378,800.00
		<u>\$2,220,321.45</u>	<u>\$3,921,427.08</u>
DEDUCT (taxes):			
Ontario.....	\$216,353.61		
Timmins.....	35,000.00		
Tisdale.....	1,006.90		
Dominion of Canada and Timmins.....	381,345.89		
		<u>\$633,706.40</u>	<u>\$693,246.44</u>
DEPRECIATION:			
Plant.....	\$1,174,170.87		
Tailings disposal site.....	12,625.20		
Investments in other companies and properties written down.....	5,739.26		
		<u>1,192,535.33</u>	<u>1,481,177.75</u>
Added to surpluses.....		\$394,079.72	\$2,159,910.72

The yearly average costs are given as follows:—

DISTRIBUTION OF GENERAL CHARGES

Account	Sundries	Labour	Stores	Total	Per ton milled
General miscellaneous charges and administration.....		\$483,334.45	\$137,890.84	\$621,225.29	\$0.3215
Surface services.....		50,783.09	41,550.83	92,333.92	.0478
Insurance.....	\$16,202.34			16,202.34	.0084
Marketing bullion.....	65,231.16			65,231.16	.0338
Workmen's Compensation.....		159,492.00		159,492.00	.0825
Discount on U.S. exchange.....	34.58			34.58	.....
Milling charges.....		629,613.07	970,241.37	1,599,854.44	.8278
Mining charges.....		3,186,983.42	1,889,522.18	5,076,505.60	2.6268
Total.....	\$81,468.08	\$4,510,206.03	\$3,039,205.22	\$7,630,879.33	\$3.9486

The total cost per ton of ore milled in 1925 was \$4.0565.



*The Mine.*—The development progress during the year 1926 was as follows:—

Level	Shafts	Drifts	Cross-cuts	Raises	Diamond-drilling	Timbering		Excavation
						Shafts	Stopes	
	feet	feet	feet	feet	feet	feet	feet	tons
Surface					4,891			
100-foot		860	64		1,656	55		
200-foot		1,843	1,766		7,846	100	1,239	30
300-foot		2,675	1,843		8,632	100	660	
425-foot		1,835	1,216		8,825	125	937	358
550-foot		1,741	1,303	95	7,342	125	609	30
675-foot		1,683	662		9,032	125	814	40
800-foot		2,036	2,977		6,404	125	1,241	192
950-foot		1,567	968	45	3,740	150	1,204	
1,100-foot		1,054	234		5,485	150	264	
1,250-foot		1,070	3,088		6,199	150	721	806
1,400-foot		1,693	3,240	76	10,356	150	1,706	216
1,550-foot	5	3,827	6,029		9,326	168	2,858	847
1,700-foot	150	6,299	7,655		7,631	300	184	1,563
1,850-foot	150	4,077	5,573	168	8,790	300	1,127	3,734
2,000-foot	331	3,311	5,853	15	7,556	380	80	5,927
2,150-foot	501		1,939	25	1,306	417	159	1,565
2,300-foot	174			35		157		275
2,450-foot	150					150		320
2,600-foot	150					150		315
2,750-foot	248		89			288		625
2,900-foot	175		189			169		415
3,050-foot	150		129			150		272
3,200-foot	150		34	111		141		425
Total	2,334	35,571	44,851	570	115,017	4,125	13,803	17,955

The total sinking, drifting, crosscutting, and raising for 1926 was 83,326 feet, and for 1925 was 68,926 feet.

At January 1, 1927, the central shaft had reached a depth of 2,388 feet. The main shaft was at 2,168 feet; No. 11 at 2,174 feet; and No. 19 (Schumacher) at 2,082 feet. Some 1,500 feet east of the central shaft, No. 23 shaft is being sunk from the 2,000-foot level to the 2,750-foot level to assist in developing the central section of the mine at lower levels. No. 21 shaft was sunk to a depth of 3,200 feet from surface, and at 3,160 feet crosscutting was done to connect with the central shaft. This connection is to be followed by raising to complete the central shaft to the same depth. No. 21 shaft was started at the 1,550-foot level.

At the beginning of 1927 stoping was being done at a depth of 1,850 feet, a beginning being made at the 2,000-foot level.

## MINE PRODUCTION

Level	Broken ore in mine, Jan. 1, 1926	Ore broken during 1926	Ore removed during 1926	Broken ore in mine, Dec. 31, 1926
	tons	tons	tons	tons
Above 100-foot.....	3,947	19,974	17,851	6,070
Above 200-foot.....	65,195	157,961	124,493	98,663
Above 300-foot.....	36,442	98,785	83,080	52,147
Above 425-foot.....	134,860	115,586	165,019	85,427
Above 550-foot.....	66,530	176,823	145,982	97,371
Above 675-foot.....	58,607	82,124	86,642	54,089
Above 800-foot.....	38,224	70,734	72,065	36,893
Above 950-foot.....	81,596	146,060	114,009	113,647
Above 1,100-foot.....	321,884	87,087	281,542	127,429
Above 1,250-foot.....	214,731	182,145	279,877	116,999
Above 1,400-foot.....	93,647	378,130	248,643	223,134
Above 1,550-foot.....	4,360	252,184	151,850	104,694
Above 1,700-foot.....	.....	71,566	64,835	6,731
Above 1,850-foot.....	.....	81,320	67,597	13,723
Above 2,000-foot.....	.....	26,673	26,673	.....
Total, 1926.....	1,120,023	1,947,152	1,930,158	1,137,017
Total, 1925.....	.....	2,192,130	1,929,528	.....

During the summer months of 1926 a considerable quantity of sand filling was removed from the surface and taken to the mine for filling in stopes from which ore had been removed. In the fall and winter of 1926 preparations were made to handle sand and gravel from claims in the northeast portion of the township of Tisdale. The material is loaded by steam-shovel into a hopper and is carried on a belt-conveyor to buckets at a tramway, by which the sand and gravel is taken to a dumping station near the central shaft. Arrangements are also made to dump this filling material, when required, at various points, from which it is carried by belt-conveyor or tram to dumping stations which are convenient to the veins. The tramway is  $3\frac{1}{2}$  miles in length.

At the central shaft there are now installed two hoists, each consisting of a cylindrical drum, divided so as to accommodate the ropes for the ascending and descending skips, which work in balance. The drum is 12 feet in diameter and 12 feet in width. The hoists are designed for a depth of 3,200 feet and are capable of an hourly output of 280 tons, the net weight per lift being 14,000 pounds.

The net weight of each skip is 4 tons, and the maximum rope speed is 3,000 feet per minute. A tachograph records each trip, the ropespeed during the trip, and the signals. Each hoist is equipped with Lilly controls for overwind and overspeed.

The drums are driven through single reduction gearing by 2,000-horsepower motors of the wound rotor type and reversible induction, 2,200 volts, 3-phase, 25 cycles. They are specially designed to withstand the mechanical and electrical stresses incident to reversible winder duty.

## SUMMARY OF ORE RESERVES

Vein No.	Tons	Value per ton	Estimated gross value Dec. 31, 1926	Estimated gross value Dec. 31, 1925
<b>Veins over \$10:</b>				
97.....	334,680	\$19.79	\$6,624,731	\$6,348,582
200.....	3,682	16.54	60,882	60,882
100.....	2,183	15.28	33,362	.....
220.....	3,947	14.40	56,837	.....
84.....	264,635	14.32	3,788,888	5,330,005
86.....	113,500	13.40	1,521,208	3,240,248
48.....	6,588	11.92	78,500	78,500
1.....	108,744	11.23	1,221,492	1,051,895
44.....	56,339	11.18	629,686	224,932
58.....	130,814	11.14	1,456,689	1,339,121
5.....	18,615	10.95	203,758	241,022
111.....	20,884	10.93	228,164	271,352
11.....	12,966	10.83	140,382	115,654
92.....	70,792	10.80	764,461	1,070,522
38.....	8,759	10.70	93,748	69,335
50.....	103,403	10.61	1,097,293	1,186,246
13.....	19,783	10.60	209,659	191,249
47.....	13,463	10.58	142,471	142,471
66.....	78,506	10.46	820,825	401,619
17.....	1,792	10.43	18,691	.....
18.....	9,262	10.40	96,367	.....
101.....	80,393	10.35	831,992	432,113
15.....	83,745	10.35	866,375	1,219,231
63.....	155,569	10.31	1,603,531	1,421,881
14.....	33,564	10.29	345,500	345,500
10.....	19,598	10.28	201,410	208,820
61.....	8,698	10.11	87,962	87,962
96.....	1,096	10.00	10,960	33,300
Total.....	1,766,000	\$13.16	\$23,235,824	\$25,112,442
<b>Veins, \$10 to \$8:</b>				
56.....	84,213	\$9.98	\$840,240	\$553,976
114.....	76,588	9.96	762,977	.....
65.....	112,575	9.96	1,121,772	1,370,453
8.....	10,567	9.78	103,371	103,371
26.....	28,575	9.78	279,476	229,242
107.....	291,938	9.64	2,813,674	1,872,325
91.....	231,509	9.53	2,207,019	2,611,543
51.....	81,965	9.39	769,819	855,064
87.....	26,509	9.32	247,159	151,174
2.....	101,044	9.12	921,504	939,048
85.....	329,622	9.11	3,004,103	3,272,795
88.....	55,529	9.06	503,080	533,742
55.....	457,812	9.02	4,128,255	5,428,671
16.....	15,152	8.94	135,511	102,277
33.....	113,070	8.91	1,007,038	964,982
68.....	35,611	8.86	315,681	263,040
4.....	46,001	8.78	403,821	346,940
37.....	27,811	8.71	242,215	207,600
52.....	59,482	8.70	517,359	585,502
95.....	222,114	8.62	1,913,698	1,652,545
9.....	59,018	8.57	505,776	304,256
12.....	153,729	8.57	1,316,766	1,662,288
53.....	212,516	8.51	1,807,934	2,142,049
54.....	139,967	8.42	1,179,008	1,397,717
59.....	52,954	8.25	436,714	343,622
99.....	15,086	8.04	121,360	110,389
116.....	.....	.....	.....	100,007
Total.....	3,040,957	\$9.08	\$27,605,330	\$28,104,618
<b>Veins, \$8 to \$6:</b>				
113.....	20,380	\$7.86	\$160,088	\$147,449
64.....	1,096	7.60	8,330	8,330

SUMMARY OF ORE RESERVES—*Continued*

Vein No.	Tons	Value per ton	Estimated gross value Dec. 31, 1926	Estimated gross value Dec. 31, 1925
<i>Veins, \$8 to \$6—Continued:</i>				
150.....	5,363	\$7.37	\$39,518	\$41,811
226.....	54,336	7.22	392,295	762,135
90.....	1,535	7.20	11,052	11,052
82.....	5,841	7.20	42,055	79,326
115.....	21,560	7.14	153,893	47,884
39.....	7,914	7.12	56,331	125,020
19.....	26,359	7.00	184,579	.....
201.....	8,552	7.00	59,864	.....
3.....	13,028	6.82	88,829	104,677
153.....	3,657	6.43	23,528	.....
7.....	8,431	6.34	53,452	55,398
45.....	4,291	6.20	26,604	26,604
67.....	3,629	6.11	22,173	.....
Total.....	185,972	\$7.11	\$1,322,591	\$1,409,686
Total ore reserves.....	4,992,929	\$10.45	\$52,163,745	\$54,626,746
Surface outcrops.....	80,280	7.50	601,730	663,343
Add probable ore in veins under \$6..	2,706,025	4.92	13,316,258	9,778,710
Total.....	7,779,234	\$8.49	\$66,081,733	\$65,068,799

*The Mill.*—Milling results were as follows:—

Ore milled.....	tons	1,932,559
Average value per ton.....		\$7.99
Gross value.....		\$15,449,437.60
Deduct loss in tailings.....		668,801.00
Net value recovered.....		\$14,780,636.60
Average tons per day.....		5,295
Per cent. of possible time run.....		93.8
Tons per 100 per cent. running time.....		5,568
Solution precipitated per ton of ore.....		1.45
Value per ton in tailings.....		\$0.35
Cyanide consumed per ton of ore.....	lbs.	0.464
Zinc consumed per ton of ore.....	lbs.	0.079
Zinc consumed per ton of solution.....	lbs.	0.055
Lime consumed per ton of ore.....	lbs.	2.168
Lead nitrate per ton of ore.....	lbs.	0.015
Average value of pregnant solution.....		\$5.30

In the mill the stamps have given way entirely to rod and ball mills, of which there are eight rod mills, 26½ by 14½ feet, and one ball mill, 7 by 6 feet.

For finer grinding the ball mill is followed by two tube mills, 6 by 16 feet; five of the rod mills each have two tube mills, 6 by 16 feet, following, and three rod mills have each two tube mills, 5 by 20 feet, following. All these tube mills are in closed circuit with duplex Dorr classifiers. Pebbles are used in the tube mills.

The rod mill feed has one-half of one per cent. on 1-inch, 2 per cent. on ¾-inch, and 79 per cent. through half-inch square-mesh screen. The discharge from the rod mill has 10 per cent. on 14-mesh, 16 per cent. on 20-mesh, and 32 per cent. through 200-mesh. The classifier overflow has approximately 63 per cent. through 200-mesh and goes direct to concentration.

The sulphides are removed on concentrating tables, of which there are 38 single-deck and 141 double-deck Deister tables. A low-grade tailing is taken from the tables. The same pulp and the same tonnage is passed to each table.



The concentrate is reground in two tube mills, 4 by 16 feet, and two tube mills, 5 by 20 feet, using  $1\frac{1}{4}$ -inch iron balls. The concentrate is reground so that 99 per cent. will be minus 200 mesh and less than 0.05 per cent. remains on 150-mesh.

The reground concentrate is next thickened and agitated for 16 hours, in a solution with  $1\frac{1}{2}$  pounds NaCN per ton.

The table tailings are thickened to approximately 52 per cent. solids and agitated for 16 hours in a solution of 0.75 pounds of NaCN per ton.

All agitator tails are combined and treated in one of three ways:—

1. Double Oliver filtration with repulping;
2. Three-step decantation followed by Oliver filtration; or
3. Moore filtration. (This is not at present in use.)

In the agitation section, 20 Pachuca tanks, 15 feet by 45 feet, with 45-degree bottom, are installed. They handle 4,200 tons per day. The remainder of the agitation consists of 11 Dorr type, 20 by 24 feet; 4 Dorr type, 14 by 20 feet; 2 Dorr type, 30 by 20 feet; and 2 Dorr type, 22 by 20 feet.

The decantation plant consists of seven 3-step rows of single-tray thickeners, 40 by 14 feet. Standard counter-current practice is followed, barren solution and secondary filter effluent being added to the last tank of each row. Pulp is delivered to the secondary filters, 52 per cent. solids.

The primary Oliver filters number six and are 14 by 16 feet. The discharge from these is repulped and passed to secondary filters, which consist of twelve 14- by 16-foot drum filters. Barren solution is used for washing the cake of the primary filters and in repulping the discharge.

Cake from the secondary filters is collected on a 36-inch belt-conveyor, repulped with water in a beater, and pumped, as will also be the Moore filter cake, to the tailings disposal site.

The Moore filtration consists of two 3-tank and 2-basket units and has a capacity of 1,000 to 1,100 tons. Each basket has 60 leaves, 6 feet 4 inches by 6 feet 10 inches.

*Employees.*—The average number of men employed during the year was 2,482 (for 1925, the number was 2,668), distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration.....	31	Operation.....	124	Mill and refinery.....	270
Development.....	408	Maintenance.....	177	Engineering staff.....	78
Production.....	1,132	Construction.....	73	Clerical staff.....	54
				Miscellaneous.....	135
<hr/>		<hr/>		<hr/>	
Total, 1926.....	1,571	Total, 1926.....	374	Total, 1926.....	537
Total, 1925.....	1,742	Total, 1925.....	381	Total, 1925.....	545

### Kirkland Hunton Mines, Limited

This company operated the property in Teck township, district of Timiskaming, during the year with an average force of 20 men. The officials are Leo Erenhaus, president; Simon N. Stein, vice-president; William B. McPherson, 171 Yonge Street, Toronto, secretary-treasurer.

The inclined winze was continued to a depth of 300 feet, and a total of 1,050 feet of drifts and crosscuts were driven on the 675-foot level. A second winze was put down to a depth of 50 feet on this level. A crosscut of 130 feet was driven on the 1,250-foot level.

Six diamond-drill holes were put down from February to June, 1927. No. 1 was drilled 879 feet at 75 degrees north from the station; No. 2, 347 feet north

at 75 degrees; No. 3, 988 feet south from the station at 45 degrees; No. 4, 995 feet horizontal on the 675-foot level; No. 5 was drilled 635 feet horizontal on the 375-foot level; and No. 6 was drilled horizontal on the 125-foot level.

### Kirkland Lake Gold Mining Company, Limited

The authorized capital of this company is \$5,000,000 in shares of \$1 par value, 1,000,000 of which are preferred shares. A total of 986,112 preferred shares and 3,972,226 common shares are outstanding. The directors are: D. B. Hanna, president; J. B. Tyrrell, vice-president and managing director; W. D. McPherson, R. G. O. Thompson, and A. C. Matthews. R. Graham is secretary, and the head office is at 810 Lumsden Building, Toronto. W. M. Sixt is superintendent, and from 50 to 75 men are employed at the mine, which is in Teck township, district of Timiskaming.

The agreement entered into with the Anglo-French Exploration Company of London, England, on March 22, 1924, by which that company controlled operations, has been terminated by mutual agreement.

The following summary of operations for the year is taken from the managing director's report:—

The main or central shaft was sunk from a depth of 2,073 feet to 2,408 feet, or 34 feet below our 2,350-foot level, which is actually 2,374 feet below the collar of the shaft.

The shaft was timbered from the 1,975-foot level down to the 2,350-foot level, and stations were cut at the 2,100-, 2,225-, and 2,350-foot levels, after which ladders, pipes, and electric cables were installed in the manway.

Crosscuts were driven southward on the above levels to the "main break," which continues to dip southward at an angle of about 85 degrees to the horizontal, and from these crosscuts and from those above them, drifting was prosecuted eastward towards the eastern boundary of our property, while on the lower two levels drifting was prosecuted westward as well as eastward.

Ore, often of very high grade, was encountered on all these levels, most of that on the lower levels being west of the crosscuts from the shaft.

All the evidence at hand points to the conclusion that in this section especially the ore already developed is the top of an ore body of very substantial proportions, the main body of which will be made accessible as the deeper levels are reached and opened.

Development work during the year was as follows:—

	Feet
Shaft-sinking.....	335.1
Crosscutting.....	1,065.79
Drifting.....	2,368.09
Station-cutting.....	113.4
Total.....	3,883.38

In accordance with our agreement with the Chaput-Hughes Mines, Limited, mentioned in our report of last year, the long crosscuts running southward from the shaft at the 1,600-foot level were continued for 37 feet to the north boundary of the Chaput-Hughes mining claim, after which drifts and crosscuts were driven in that property for 1,585 feet, in fulfilment of our agreement. This makes a total of 5,468 feet, or more than a mile, of crosscutting, drifting, and sinking accomplished by our staff and miners during the year on these two contiguous mining properties.

When the mill was started up again in October last, we were satisfied that we could keep it continuously supplied with ore with the certainty of steady profits. During the three months that it has been in operation, we have continued development of the mine to the limit of our power capacity and at the same time we have made a very handsome profit from operations, so that we start the year 1927 without indebtedness and with a substantial sum in cash or bullion to our credit.

The ore raised during the year was drawn from the various levels as follows:—

Level	Tons
1,850-foot.....	263
1,975-foot.....	2,944
2,100-foot.....	5,514
2,350-foot.....	1,076
Total.....	12,743

Although the mill had evidently received careful attention, both while it was running and after it was closed down, repairs and additions were found necessary. The whole plant was therefore overhauled, necessary repairs and additions were made, and everything was put in readiness for operation, but still we had no place where we could deposit our mill tailings. However, permission was finally obtained from the Mining Commissioner to run our tailings into Kirkland lake. As soon as this permission was granted, a 6-inch wire-wound wooden pipe, 3,200 feet long, was constructed on trestles from the mill to the lake. This pipe is now carrying away the tailings from the mill satisfactorily, and by its installation, all question of the disposal of our tailings has undoubtedly been solved for a long time to come.

In order to provide an efficient and permanent water supply for the mines in the area the township of Teck laid a 10-inch water main from the town of Kirkland Lake to our mine, assuring us of an abundant supply of water for the mill and also for fire protection, as well as providing pure water for domestic purposes, which latter is such an important factor in safeguarding the health and efficiency of the workmen.

The mill was started on October 1 and has continued to run smoothly and satisfactorily since that date. The tonnage treated has increased, until in December it attained an average of 150 tons a day, the total tonnage milled for the three months being 10,829 tons, from which was obtained gold to the value of \$126,999.66.

In the Kirkland Lake area, and in fact throughout the pre-Cambrian regions of northern Canada, gold is associated with red acid syenite and porphyry, syenite being the more abundant and prominent of these two rocks in the western portion of the Kirkland Lake gold field, and the extent and width of these acid rocks is closely related to the extent and richness of the gold-bearing veins associated with them.

On the surface of the company's mine property, syenite did not occur except in very narrow stringers, though it is recorded in the government reports as occurring on the claims to the east, but it was encountered in our No. 1 or eastern shaft at a depth of 108 feet, and in our main or central shaft, which is 550 feet west of No. 1 shaft, at a depth of 500 feet, giving it a pitch westward of 71 feet in 100, or an angle of 36 degrees to the horizontal in this distance.

Wherever there was an opportunity to examine it, ore was found to begin about 150 feet below the top of the syenite and to continue thence downwards, forming an irregular ore shoot pitching downward and westward in the vein on the "main break." From this ore shoot \$1,079,009.01 of gold was extracted prior to the year 1925, and there is still rich ore at the west end of the shoot below the 1,100-foot level.

In descending the main shaft, the band of syenite becomes quite narrow at a depth of about 1,300 feet and continues narrow to 1,900 feet, where it suddenly expands to a width of 160 feet, and from there downwards it continues to expand until at 2,350 feet it is at least 220 feet wide, with the north side not yet reached.

In connection with this expansion in width of the syenite, which pitches from the east westward as it does above, rich gold ore has now been found from the 1,600-foot level near the eastern boundary of our property on every level down to the 2,350-foot level, where it runs 800 feet west of that boundary, and throughout this distance we are, in my opinion, just at the top of the main ore-bearing zone.

### **Kirkland Rand, Limited**

This company operated its property in Teck township, district of Timiskaming, until December 18, with a working force of about 25 men. W. F. Empey is president, and W. R. Osborne, superintendent.

A total of 876 feet of drifting and crosscutting was done on the 800-foot level after the fiscal period ending June 15, 1926.

### **Kirkland Townsite Gold Mines, Limited**

This company operated for the six months' period, April to September, inclusive. The board of directors comprises R. H. Lyman, president; V. A. Gordon, secretary-treasurer; Frank E. Davison, Harry Oakes, F. W. Duncan, G. A. Bagshaw, and E. H. Horne. Sidney A. Pain is manager, and 20 men were employed. The property is in Teck township, district of Timiskaming.

The shaft was sunk to the 550-foot level by July 1, and to the 585-foot level in September. Three short diamond-drill holes, totalling 840 feet, were drilled underground in July.

### Lake Shore Mines, Limited

This company has a capital of \$2,000,000 in shares of \$1 par value. The directors of the company are as follows: Harry Oakes, president; William H. Wright, vice-president; Louis Oakes, Albert Wende, and Ernest Martin. The head office is at Kirkland Lake, Ont. E. B. Knapp is superintendent, and 280 men, on an average, are employed. The mine and mill are in Teck township, district of Timiskaming.

The superintendent reports as follows for the fiscal year ending June 30, 1927:—

During the year 214,335 dry tons of ore were treated, yielding bullion to the amount of \$3,105,047.85. This shows an increase of 88,659 tons milled over last year with a corresponding increase of bullion of approximately \$870,000.

#### TOTAL PRODUCTION SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1918

Period	Months	Tons milled	Bullion production
Mar. 1, 1918, to Nov. 30, 1918.....	9	14,948	\$369,680.31
Dec. 1, 1918, to Nov. 30, 1919.....	9	11,907	294,513.72
Dec. 1, 1919, to Nov. 30, 1920.....	12	18,889	483,701.93
Dec. 1, 1920, to Nov. 30, 1921.....	12	21,681	460,186.37
Dec. 1, 1921, to June 30, 1923.....	19	36,825	833,664.89
July 1, 1923, to June 30, 1924.....	12	24,223	578,242.59
July 1, 1924, to June 30, 1925.....	12	96,838	1,812,494.66
July 1, 1925, to June 30, 1926.....	12	125,676	2,235,184.40
July 1, 1926, to June 30, 1927.....	12	214,335	3,105,047.85
			\$10,172,716.72
Plus exchange premiums.....			145,537.30
Total.....			\$10,318,254.02

*Mining and Development.*—During the year, 294,854 tons of ore were broken, of which 270,381 came from mining and 24,473 tons from development. Of this amount, 214,335 dry tons were hoisted and milled, the balance being added to the broken ore reserves which now amount to 262,053 tons with an assay value of \$5,079,130.50.

An inclined winze was sunk from the 1,000-foot level to the 1,200-foot level on No. 2 vein, showing the usual values as found on this vein.

The main shaft has been deepened to the 1,600-foot level, and stations have been cut each 200 feet, with a loading pocket at the 1,550-foot level.

A vertical raise has been put up from the 800-foot level to the 200-foot level in preparation for the new shaft, the size of which will be approximately 14 by 17 feet.

#### SUMMARY OF ORE AND WASTE HOISTED

Level	Ore	Waste
200-foot.....	0	740
400-foot.....	30,780	1,117
600-foot.....	97,395	1,537
800-foot.....	89,870	2,009
1,000-foot.....	1,801	2,988
1,200-foot.....	257	3,876
1,400-foot.....	357	3,429
1,600-foot.....	41	6,393
Total.....	220,501	22,089



## DEVELOPMENT FOOTAGE FOR YEAR

Level	Drifts	Cross-cutting	Raises	Shafts	Winze	Total footage	Diamond-drilling	Box-holes	Station-cutting	Sump
	feet	feet	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.
200-foot...	.....	94.5	27	.....	.....	121.5	.....	.....	.....	.....
400-foot...	102.5	.....	975	.....	.....	1,077.5	.....	6,720	3,360	.....
600-foot...	.....	172.76	1,626.5	.....	.....	1,799.26	.....	2,058	.....	.....
800-foot...	520.9	44.2	1,422.5	.....	.....	1,987.6	.....	13,203	.....	.....
1,000-foot...	290.35	.....	72	.....	225	587.35	553	600	5,471	.....
1,200-foot...	44	66.5	.....	183.34	.....	293.84	.....	.....	8,782	1,155
1,400-foot...	.....	.....	.....	200	.....	200	.....	.....	3,662	.....
1,600-foot...	15	.....	.....	222	.....	237	.....	.....	23,687	.....
Total . . .	972.75	377.96	4,123	605.34	225	6,304.05	553	22,581	44,962	1,155

The total development and exploration work from the beginning of operations to the present time are as follows:—

	Feet
Drifting.....	24,104.73
Cross-cutting.....	5,067.53
Raising.....	9,546
Sinking.....	2,254
Winzing.....	225
Diamond-drilling.....	13,663.5
Ore passes.....	889.73
	Cubic feet
Station-cutting.....	103,664
Box-holing.....	99,009
Sump.....	18,001

*Milling.*—The addition to the mill building was completed during the year and a third ball and tube mill unit installed. Additional filters have been erected, and mill run tests made on primary filtration show sufficient success to warrant the installation of further filters.

A Hummer screen is now in closed circuit with the ball mills and works out with very satisfactory results.

*General.*—The close of the year sees the completion of the hoist-room on No. 1 shaft, a concrete powder magazine, and a new installation of the substation to a more central location.

One modern cottage has been completed, also a 25-by 60-foot greenhouse for the use of the accommodation building.

A tile assay office is now under construction.

### Macassa Mines, Limited

The authorized capital of this company is \$3,500,000 in shares of \$1 par value, of which 2,600,006 have been issued. The directors are: Harry Oakes, president; Willis A. Matson, vice-president; Arthur G. Slaght, Gordon C. Edwards, and Robert A. Bryce, managing directors. Larmour Soliague, of 217 Bay Street, Toronto, is secretary-treasurer. A. J. Keast is superintendent, and 30 to 35 men were employed.

The company was incorporated April 12, 1926, and work began two weeks later. The old buildings of the Elliott-Kirkland Mines in Teck township, district of Timiskaming, were repaired, and a 1,011 cubic foot air compressor and electric hoist and motors added to the plant.

The superintendent reports as follows for the fiscal year ending March 31, 1927:—

The first work consisted of assuring ourselves that the major portion of the development work would be done on the main break of the camp. Crosscuts north and south, the north on the 300-foot level and the south on the 500-foot level, decided this; and after the completion of these crosscuts the vein fracture near the shaft was developed westwards on the 300-, 400-, and 500-foot levels, the greater part of the work being done on the 500-foot. This fracture splits into two just west of the shaft, and both of these were developed.

While values were erratic and low on the whole, the development has shown an improvement in the formation with depth. Likewise, deep diamond-drilling indicated an increase in the favourable ore-bearing rocks, the syenites, etc., between 900 and 1,200 feet in depth.

A summary of the work accomplished is as follows:—

Crosscutting, 1,513 feet; drifting, 2,693 feet; raising, 21 feet; surface diamond-drilling, 7,014 feet in 14 holes; underground diamond-drilling, 767 feet in one hole. Waste hoisted, 10,470 tons.

The property closed down two months later on May 31, 1927, after an additional 198 feet of drifting and 408 feet of crosscutting had been done.

### McIntyre-Porcupine Mines, Limited

The authorized capital of this company is \$4,000,000, divided into 800,000 shares of a par value of \$5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, Toronto; W. J. Sheppard, Waubaushene; J. B. Tudhope, Orillia; D. H. McDougall, Stellarton, N.S.; Jos. Errington, Toronto.

R. J. Ennis is general manager. The mines and plant are at Schumacher in the township of Tisdale, district of Cochrane. The head office of the company is at the Standard Bank Building, Toronto. A by-law was submitted at the annual meeting in June, 1927, to change the head office of the company from Toronto to the mine office at Schumacher.

During the year the company acquired by staking and by options certain claims in the Kamiskotia area and in Warden township and carried out exploration work on these properties.

The fifteenth report of the company covers a period of nine months due to a change in the fiscal year authorized at the annual meeting in 1926. The report covers operations for a period ending March 31 instead of June 30.

The balance sheet for the period ending March 31, 1927, shows the following:—

ASSETS	
Current.....	\$2,031,899.87
Investments.....	819,993.23
Fixed.....	7,572,847.87
Deferred charges.....	83,127.90
Total.....	<u>\$10,507,868.87</u>
LIABILITIES	
Current.....	\$291,322.68
Reserves.....	3,025,638.67
Capital.....	3,990,000.00
Surplus.....	3,200,907.52
Total.....	<u>\$10,507,868.87</u>

The surplus for the previous period of twelve months was \$3,176,805.88. The current assets include Dominion of Canada bonds valued at \$1,238,375. The fixed assets show that during the nine months' period ending March 31, 1927, there was \$519,775.18 expended on additions to plant and equipment.

Among the liabilities, the reserves show a charge of \$2,876,651.64 for depreciation of plant, equipment, and development expenditures on Porcupine properties.

The profit and loss statement as for June 30, 1926, to March 31, 1927, shows the following:—

Earnings—bullion recovery.....	\$2,957,060.97
Operating costs.....	\$1,460,731.12
Administrative and general expense.....	137,953.89
Total operating costs—before providing for taxes and depreciation.....	\$1,598,685.01.
Operating profit—before providing for taxes and depreciation.....	\$1,358,375.96
Non-operating revenue.....	77,470.02
	\$1,435,845.98
Appropriations for municipal, provincial, and Dominion taxes for current nine-month period.....	58,673.19
Net profit for the nine-month period—before depreciation provision—transferred to surplus account.....	\$1,377,172.79

The net profit for the previous year was \$1,721,382.51.

During the period three dividends of 5 per cent. each were paid, aggregating \$598,500. Other deductions from the surplus account include:—

Development undistributed—written off.....	\$332,924.19
Tailings disposal rights purchased from Goldale Mines, Limited.....	20,000.00
Workmen's Compensation Board special assessment for silicosis.....	24,477.78
Provision for depreciation, buildings and equipment.....	381,585.18

The surplus as at March 31, 1927, was \$3,200,907.52, as compared with \$3,176,805.88 at June 30, 1926.

The fifteenth report also gives the following information:—

#### MIXING

	Tons
Ore broken in stopes.....	329,080
Ore from development.....	68,509
Total ore.....	397,589
Ore hoisted.....	384,242
Waste hoisted.....	73,013
Total ore.....	457,255

Broken ore reserves in the stopes amount to 328,474 tons of \$7.95 ore, an increase of 13,347 tons. The application of horizontal cut-and-fill methods of stoping in some areas on the lower levels, in which the shrinkage method of stoping is not satisfactory, will tend to reduce dilution of ore and also the necessity for a large reserve of broken ore.

## SUMMARY OF ORE HOISTED

Level	Tons	Assay	Value
1,125-foot.....	8,281	\$7.80	\$64,697
1,250-foot.....	14,269	9.25	132,233
1,375-foot.....	21,301	7.75	164,783
1,500-foot.....	24,465	5.50	135,074
1,625-foot.....	31,606	7.15	226,138
1,750-foot.....	48,685	7.90	386,427
1,875-foot.....	20,576	9.95	204,489
2,000-foot.....	58,799	8.50	498,893
2,125-foot.....	14,055	11.85	166,296
2,250-foot.....	31,343	6.65	208,366
2,375-foot.....	38,336	6.25	238,807
2,500-foot.....	29,086	9.80	284,848
2,625-foot.....	25,303	10.15	256,461
2,750-foot.....	10,447	4.60	48,330
2,875-foot.....	7,690	4.90	37,620
Total.....	384,242	7.95	3,053,462

## Development

The sinking of No. 11 shaft was completed to the 4,131-foot level early in March, 1927, a total of 1,195 feet during the nine months' period. With the hoisting equipment installed it was expected to have the shaft fully equipped and sufficiently connected with the No. 6 (main) shaft workings to go into commission early in September, 1927. These connections will be at the 1,875-, 2,375-, and 2,875-foot levels, the two former being completed.

During the period under consideration better facilities for disposal of waste increased the development and made it possible to handle 10 per cent. more ore with the hoisting equipment at the main shaft.

*No. 3 Vein.*—Stopes produced 53,815 tons of ore with an average grade of \$11. On the levels from the 1,500- to the 2,125-foot, a total footage of 1,921 feet of drifting was accomplished, of which 1,500 feet was in ore of medium grade.

*No. 5 Vein.*—Stopes produced 31,840 tons of ore with an average grade of \$7.20. On the 1,625-foot level, an easterly extension of this vein was developed and 260 feet of drifting showed \$7 ore over a width of 8 feet.

*No. 7 Vein.*—Stopes produced 141,491 tons of ore with an average grade of \$8.40. A total footage of 3,243 feet of drifting was done on this vein from the 1,125- to the 2,875-foot levels. Approximately 1,600 feet was in ore of \$7.50 grade over 8½ feet, and 600 feet below \$6. Diamond-drilling disclosed a parallel series of lenses lying to the north of the main vein between the 2,375- and 2,750-foot levels. The total length in which the lenses occur is about 300 feet, and several intersections of above average grade ore occur over widths of 12 feet.

*No. 8 Vein.*—Stopes produced 14,564 tons of ore with an average grade of \$8.15. On the 1,250- and 1,375-foot levels, 603 feet of ore, averaging \$9.50 over 8½ feet, were developed.



*No. 9 Vein.*—Stopes produced 46,241 tons of ore with an average grade of \$9.70. A total of 1,628 feet of development was done at the 1,250-, 1,750-, 2,500-, and 2,625-foot levels, of which 1,560 feet were in ore of \$6.50 grade over a width of 9 feet.

*No. 10 Vein.*—Stopes produced 44,967 tons of \$5 ore. A total footage of 2,531 feet was done on all levels from the 1,750- to the 2,750-foot; 1,050 feet was in ore of \$5 grade. The easterly section of the vein showed marked improvement on the 2,875-foot level, 480 feet of ore averaging \$8.60 over 8½ feet in width.

*No. 12 Vein.*—This vein was not developed during the period.

*No. 14 Vein.*—This vein was intersected by 18 Q crosscut in Plenaurem ground, lying to the east and 250 feet south of No. 12 vein. Seven hundred feet of ore, averaging \$8.10 over 8½ feet, was developed. This vein is part of the Jupiter system, and its development is considered one of the important features of the work of the period.

SUMMARY OF DEVELOPMENT AND EXPLORATION, JULY 1, 1926, TO MARCH 30, 1927

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.	feet	cu. ft.	feet
1.....	1,369	510	19	.....	143	2,152	.....	.....	2,041	2,152	1,736
2.....	1,467	627	.....	.....	127	11,975	.....	.....	2,221	11,975	2,018
3.....	1,395	632	.....	.....	117	6,285	.....	.....	2,144	6,285	1,809
4.....	1,470	698	.....	.....	128	6,207	.....	.....	2,296	6,207	1,928
5.....	1,114	663	27	.....	134	6,482	.....	.....	1,938	6,482	1,815
6.....	1,285	443	49	.....	130	5,224	.....	.....	1,907	5,224	1,536
7.....	1,529	313	58	.....	190	.....	.....	.....	2,090	.....	1,762
8.....	1,309	177	36	.....	198	.....	.....	.....	1,720	.....	1,521
9.....	1,449	483	23	.....	28	8,578	.....	.....	1,983	8,578	1,619
Total.....	12,387	4,546	212	.....	1,195	46,903	.....	.....	18,340	46,903	15,744
Previous years	84,545.8	37,692.3	9,399.4	579.7	11,424.9	487,969	36,823	133,102	143,642.1	657,894	147,337.5
Total to date	96,932.8	42,238.3	9,611.4	579.7	12,619.9	534,872	36,823	133,102	161,982.1	704,797	163,081.5

ESTIMATED ORE RESERVES

	Tons	Assays	Value
McIntyre claims.....	699,696	7.80	\$5,446,021
McIntyre Extension claims.....	210,309	9.90	2,087,747
Jupiter claims.....	362,778	9.30	3,370,018
Plenaurem claims.....	74,641	8.35	624,928
Broken ore in stopes.....	328,474	7.95	2,601,506
Total.....	1,675,898	8.43	\$14,130,220

NOTE.—In the estimate of ore reserves allowance has been made for dilution of broken ore by wall rock.

For the year ending June 30, 1926, the estimated ore reserves were 1,443,111 tons of an average value of \$9 and a total value of \$13,443,111.

## ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps, No. 11 shaft	Sinking, No. 11 shaft	Total cost	Cost per ton
Labour.....	\$359,412.51	\$91,538.66	\$41,633.44	\$2,141.07	\$10,160.45	\$96,279.32	\$601,165.45	\$1.5598
Explosives.....	60,454.69	44,124.14	17,486.07	908.67	468.21	10,513.28	133,955.06	.3476
Supplies.....	53,816.67	11,719.00	4,263.43	168.60	492.08	11,914.88	82,374.66	.2137
Power.....	24,600.46	8,947.35	3,637.59	355.44	1,178.17	9,221.94	47,940.95	.1244
Timbering.....	74,863.90		3,623.52		8,853.53	70,844.32	158,185.27	.4105
Shaft repairs and alterations.....	3,369.31					345.91	3,715.22	.0096
Steel sharpening.....	22,778.24	14,501.28	4,777.56	322.51	453.86	1,897.30	50,730.75	.1316
Drill repairs.....	10,612.01	5,708.23	1,470.31	134.45	3.60	2,777.47	20,706.07	.0537
Surveying and engineering.....	12,295.58	3,953.75	1,152.08	151.32	92.15	1,139.28	18,784.16	.0487
Sampling and assaying.....	23,752.16	4,387.49	1,370.72			137.63	29,648.00	.0769
Pumping and ventilating.....	13,062.14		185.86		190.61	6,025.20	19,463.81	.0505
Tramming.....	40,362.00	7,369.06	2,205.19	80.90			50,017.15	.1298
Surface tramming.....			1,376.69		792.59	13,355.55	15,524.83	.0403
Hoisting.....	68,191.43	12,531.04	8,039.71	130.97	2,631.58	39,463.01	130,987.74	.3399
Total.....	\$767,571.10	\$204,780.00	\$91,222.17	\$4,393.93	\$25,316.83	\$269,915.09	\$1,363,199.12	\$3.5370
Less: Charged to undistributed development.....			30,209.57		25,316.83	269,915.09	325,441.49	.8444
Exploration.....	\$767,571.10	\$204,780.00	\$61,012.60	\$4,393.93			\$1,037,757.63	\$2.6926
Examination of prospects.....							28,193.40	.0732
Total.....							\$1,065,951.03	\$2.7658
Unit cost per ton..	\$1.9916	\$0.5313	\$0.1583	\$0.0114			\$1,074,612.26	\$2.7882

The cost per ton milled during the operating year 1925-26 was \$3.0874.

## Milling

During the nine months under review, the mill treated 385,409 tons of ore, of an average value of \$8.08 per ton, or a gross value of \$3,113,500.07, as compared with 460,909 tons of an average value of \$8.72 per ton, and a gross value of \$4,020,326 for the operating year 1925-26. The bullion recovered in 1926-27 was \$2,957,060.97 and contained 142,100 fine ounces of gold and 35,125 fine ounces silver.

## PRODUCTION SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912.....	12	14,500	\$7.00	\$101,555.16	\$5.25	\$76,166.38
1913.....	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Total.....		3,193,453	\$9.55	\$30,485,777.27	\$9.03	\$28,822,062.70

## MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Cost per ton
Ball milling.....	\$7,099.95	\$19,257.88	\$627.00	\$9,226.98	\$36,211.81	\$0.0904
Tube milling.....	5,403.98	49,175.47	1,728.33	22,332.37	78,640.15	.2040
Classification.....	4,954.07	3,268.78	426.30	2,908.68	11,557.83	.0300
Pumping and elevating....	5,704.58	4,688.17	118.30	3,235.83	13,746.88	.0357
Agitation.....	5,704.58	855.14	102.60	4,496.75	11,159.07	.0290
Thickening.....	5,704.58	2,281.91	782.50	1,690.17	10,459.16	.0270
Clarification.....	7,817.67	2,912.16	183.60	1,308.05	12,221.48	.0317
Precipitation.....	5,704.58	11,928.41	163.00	1,613.76	19,409.75	.0504
Reagents.....		48,652.31			48,652.31	.1262
Filtration.....	8,134.53	3,477.91	499.60	2,717.63	14,829.67	.0385
Refining and assaying....	10,184.12	6,528.22	205.20	382.10	17,299.64	.0449
Heating.....		5,551.68	98.10		5,649.78	.0147
Tailings disposal.....		2,462.52	2,058.86	1,915.22	6,436.60	.0167
Mill alterations.....	1,192.02	1,272.09			2,464.11	.0064
Total.....	\$67,604.66	\$162,312.65	\$6,993.39	\$51,827.54	\$288,738.24	\$0.7492

The milling costs for the year 1925-26 were \$0.8322.

## OPERATING COSTS

	Total	Per ton milled
Exploration.....	\$28,193.40	\$0.0732
Development.....	270,186.53	.7010
Breaking and stoping.....	767,571.10	1.9916
Examination of prospects.....	8,661.23	.0224
Total mining costs.....	\$1,074,612.26	\$2.7882
Crushing and transportation.....	52,497.57	.1362
Milling.....	288,738.24	.7492
Heating and maintenance—buildings and camps.....	34,753.39	.0902
Mercantile store and welfare expenses.....	10,129.66	.0262
Management, bullion marketing, and general expense—mine office.....	56,721.48	.1472
Administration and general expense—head office.....	67,936.29	.1763
Insurance, general.....	13,296.12	.0345
Total.....	\$1,598,685.01	\$4.1480

The total operating cost for the year 1925-26 was \$4.6025.

The average number of men employed during the nine months was 782, of which 614 were employed in the mine, 65 in the mill, and 173 general.

## McMaster Mining Syndicate

During 1926, this company operated their property near Rose Grove in Boston township, district of Timiskaming, with a force of seven men. Harry McMaster is manager, and A. H. Wallace, mine captain.

Crosscuts had been driven 480 feet northwest and 190 feet southeast on the 250-foot level by November, when operations were transferred to the west side of the railway, and test-pitting was done to find bed rock.

A camp building, 16 by 18 feet; an office, 16 by 24 feet; a smithy, 15 by 20 feet; and a power-house, 18 by 35 feet, were erected on the new site.

The sinking of a new shaft began in February, 1927.

### McMillan Gold Mines, Limited

This company was incorporated under the Ontario Companies Act on the 31st of December, 1926, with a capital of \$2,000,000, divided into 2,000,000 shares of \$1 each.

The officers of the company are: Dr. John H. Banks, New York, president; G. A. Foote, Sudbury, vice-president; Chas. B. Goldsborough, New York, secretary. The directors are: Rufus L. Patterson, John H. Banks, Chas. B. Goldsborough, J. W. Boardman-Milligan, all of New York; J. G. Henry, G. A. Foote, and E. J. McMillan, Sudbury.

The company holds 28 claims in the township of Mongowin, district of Sudbury, on which exploratory work by diamond-drilling was done under the McMillan Development Company.

A two-compartment shaft was started on the property in the spring of 1927, which when visited on June 3 had reached a depth of 200 feet with a station cut at the 125-foot level.

The development programme of the company calls for the sinking of this shaft to a depth of 550 feet and the prosecution of lateral work on the 125-, 225-, 325-, 425-, and 525-foot levels.

E. J. McMillan is the mine superintendent and employed a force of 32 men at the time the property was visited.

### Manley O'Reilly Gold Mines, Limited

This company has a capital of \$3,500,000 in shares of \$1 par value. John Riffer is president; John Conroy, vice-president; and Samuel W. Summerville, secretary-treasurer. The head office is at 19 Main Street, Hamilton, Ont. Walter A. J. Manley and William O'Reilly are joint managers, and 15 men are employed. The property is in Skead township, district of Timiskaming.

Drifts and crosscuts totalling 600 feet were driven on the 200-foot level, and in the last quarter of the year the shaft was sunk from 240 feet to 375 feet and a level established at 350 feet.

Early in 1927 the power-house was enlarged to 32 by 28 feet, and a 90 h.p. boiler, 550 cubic foot air compressor, and an 8- by 10-inch Rand hoist were added to the plant.

A new company, Manor Gold Mines, Limited, with a capital of \$5,000,000 and having the same board of directors, was formed by reorganization in 1927.

### March Gold, Limited

This company is capitalized at \$3,500,000, divided into shares of \$1 par value each. The former capitalization was \$1,500,000 in shares of 10 cents par value each. The change was ratified on June 15, 1927.

The officers of the company are: Henry Kobler, president; Bert Conderman, vice-president; Bernard N. Hyman, secretary; Frank J. C. Bull, treasurer. The directors are: Henry Kobler, Bernard N. Hyman, Frank J. C. Bull, Charles Schmidt, Clarence H. Leo, Gustave R. Loesch, Henry J. Tiedt, Samuel B. Darlich, all of Buffalo, N.Y.; and Bert Conderman, of Hornell, N.Y. E. S. McEwen was superintendent from June 23, 1926, following Logan Ball. The head office of the company is 331 White Building, Buffalo, N.Y. The mine address is Box 533, South Porcupine, Ont.



The company have holdings in the central north portion of Deloro township, district of Cochrane. Four claims, H.R. 823, 833, 899, and 900, are owned outright. With the completion of a payment in March, 1928, the company will own the Maidens-McDonald claims, H.R. 832 and 926, originally owned by the Coniagas Mines, Limited. Two claims, H.R. 844 and 845, the Clucas-Booker group, are held under option.

Mining operations were carried on throughout the year 1926. The No. 3 shaft on H.R. 833 was sunk from 240 feet to 330 feet, and levels were established at 170 and 300 feet. Stopes were started on the No. 3 vein, which had been located in 1925 by diamond-drilling. This did not prove successful. With the negotiations for purchase of the Maidens-McDonald claims on March 19, 1926, crosscutting was commenced from No. 3 shaft to the northeast at the 300-foot level and north at the 170-foot level, and Nos. 5 and 6 veins were opened up on claim H.R. 832. These veins, which are 5 to 7 feet in width, are parallel and 35 to 40 feet apart. They strike N.W. 15° S.E. and dip 65° N. Drifting was done both ways on these veins.

The following is a summary of the development work done to February 15, 1927:—

Level	Drifting	Crosscutting	Raising
170-foot.....	feet 910	feet 360	feet 15
300-foot.....	690	660	75
Total.....	1,600	1,020	90

There was also 90 feet of sinking done at No. 3 shaft and 155 feet of sinking in the inclined shaft on claim H.R. 832. This inclined shaft had been sunk to a depth of 100 feet on a dip of 65° following the No. 5 vein. Connections were made with the levels of the No. 3 shaft.

On July 4, 1926, the mill was started on rock stoped from No. 3 vein, and after operating one month was closed down until November 17, 1926, when it was started again on ore stoped from veins Nos. 5 and 6.

The Company continued milling operations until February 15, 1927, and suspended mining operations on March 15, 1927, intending to resume at an early date.

The mill building is 155 by 50 feet, of frame structure covered with tar paper and composition shingles; the roof is covered with heavy felt, hair insulator, and galvanized iron.

From the mine, rock is hoisted and dumped into a 100-ton bin in the shaft-house and is fed to a 15- by 24-inch jaw crusher and then to a set of 12- by 30-inch rolls. It is next conveyed to a 400-ton bin in the mill, and thence as a one-inch product to a Hardinge mill, 6 feet by 36 inches, using 6-inch forged-steel balls. The pulp then passes to a duplex Dorr classifier, the overflow going to a 5- by 18-foot tube mill and the underflow to a 30-foot, double-tray thickener. The tube mill operates in closed circuit with the classifier. Agitation follows thickening, in 7 Pachucas, 9-foot diameter and 17 feet high. The Oliver filter is 10 feet wide and 12-foot diameter.

Sand clarifying is used instead of a clarifying press. Two steel tanks, 12-foot diameter, are used; they are fitted with a grid bottom and a covering of cocoa-matting and fine canvas with a top of 6 to 8 feet of clean sand.

The Crowe vacuum process is used with zinc dust precipitation and is followed by a 36-inch Perrin square press.

The capacity of the plant is 150 tons a day.

The electric motors include the following: 150 h.p. slip ring motor for ball mill; 100 h.p. slip ring motor for tube mill with flexible couplings and fitted with herringbone gears; 50 h.p. induction motor for crusher; 30 h.p. induction motor for an 11- by 12-inch compressor; 20 h.p. induction motor for rolls; two 10 h.p. induction motors for centrifugal pumps; six  $7\frac{1}{2}$  h.p. induction motors for centrifugal, vacuum, and solution pumps; four 5 h.p. induction motors for diaphragm pumps and thickener, classifier and ball mill feeder, a triplex pump, a belt conveyor, and an Oliver filter; four 3 h.p. induction motors for Oliver filter, and boosters; 2 h.p. induction motor for Ricks vacuum pump.

Water supply for the mill and plant is obtained from McDonald lake, where a 3-inch centrifugal pump, driven by a 20 h.p. induction motor, discharges into a 6-inch wood stay pipe line, 4,465 feet in length. Eighty-five gallons a minute are obtained in this service.

Electric power for motors and lighting is obtained from the lines of the Northern Canada Power Company. All motors in mine and mill are 550 volts. Pumping from the mine is done by a 7- by 10-inch Gould triplex pump, driven by a 20 h.p. induction motor.

Additions to buildings include a carpenter, machine, and blacksmith shop, 30 by 75 feet, a dry-house, 40 by 25 feet, with accommodation for 100 men. The machine shop is equipped with a 20-inch drill press, 18-inch lathe, 24-inch shaper, 6-inch pipe machine, power hack and emery wheels. A  $1\frac{1}{2}$  h.p. motor is used to drive the machinery. The blacksmith shop includes a Leyner drill sharpener, oil furnace, and forge.

The assay office is equipped with a 5 h.p. motor to drive the pulverizer and jaw crusher.

During the year 95 men were employed: 52 in the mine, 10 in the mill, and 33 general. Geo. Schmeltzle was mine captain, and S. C. Sterling, mill superintendent.

### New York Porcupine Mines, Limited

This company has a capitalization of \$2,500,000 in shares of \$1 par value each. The head office of the company is at 211 H. & R. Building, Syracuse, N.Y. The officers and directors of the company are as follows: Edward G. Ten Eyck, president; Smith T. Fowler, vice-president; Thos. K. Smith, secretary; Michael E. Monahan, treasurer; Henry M. Sage, Michael Lemp, Joseph Montgomery, Arthur C. Meade, and Willard H. Knapp, directors. Harry W. Darling, Box 489, Timmins, Ont., is consulting engineer.

The company owns the Scott Veteran claim, south half of lot 10, concession IV, township of Tisdale, district of Cochrane, and the Martin claim, which is the south half of lot 4, concession I, township of Tisdale. Work was carried on at the Martin claim from April, 1926, to the end of the year. Shaft-sinking was resumed June 10, 1926, and the shaft sunk from a depth of 30 feet to 272 feet. Stations were cut at 125 and 250 feet. At the lower level, 65 feet of crosscutting was done to the north and 65 feet to the south from the shaft, which has three compartments, two 4 feet 8 inches by 4 feet 8 inches, and one 4 feet 8 inches by 4 feet.

Twenty-eight men were employed under Andrew E. Taylor as mine captain.

### **Night Hawk Peninsular Mines, Limited**

This company suspended operations at the mine at Night Hawk lake, Cody township, district of Cochrane, on May 31, 1926. The workings have been kept pumped out during the year.

The head office of the company is at 371 Bay Street, Toronto, and the executive offices at 87 Vandergrift Building, Pittsburgh, Pa.

### **Northland Gold Mines, Limited**

This company operated their property in Gauthier township, district of Timiskaming, with a force of 25 men. The authorized capital of the company was increased early in 1927 from \$2,000,000 to \$2,750,000. The board of directors comprise H. P. Hermance, president; J. J. Byrne, vice-president and managing director; M. J. Stearns and W. A. Newell, Ogdensburg, N.Y.; and O. B. Earle, Toronto. W. A. Thompson is secretary-treasurer, and the head office is at the mine, Kirkland Lake, Ont.

The following is a summary of development for the year: sinking, 500 feet; drifting, 420 feet; crosscutting, 950 feet; stations, 7,801 cubic feet; sump, 1,680 cubic feet; slashing, 1,548 cubic feet.

Sinking was resumed at the 500-foot level in November, and the shaft continued to a depth of 1,000 feet early in April, 1927.

### **Ore Chimney Mining Company, Limited**

The Ore Chimney Mining Company, Limited, operated the gold mine near Northbrook in Frontenac county during the year with an average of 30 men.

The winze was completed to a depth of 125 feet below the 400-foot level and the level opened up at 500 feet. About 90 feet of drifting was done northeast and southwest on this level.

Power is supplied to the mine by the company's hydro-electric plant on the Skootamatta river.

A. E. Fletcher, Northbrook, is president, and J. M. Wolchuck is manager.

### **Ossian Gold Mines, Limited**

This company has a capital of \$2,000,000 in shares of \$1 par value. Dr. Bennetto, of 20 Douglas Street, Guelph, Ont., is vice-president and general manager. The property is in the township of Ossian, district of Timiskaming.

During the year 1925, 5,000 feet of diamond-drilling was done on this property in 19 holes. Surface work was begun towards the end of December. A 60 h.p. boiler and a 300 cubic foot air compressor was added to the plant in January, 1926. Crosscuts were driven 85 feet east and 75 feet west on the 100-foot level, and 500 feet of drifting was done in the early months of the year. Ralph Hurd was manager, and 20 men were employed.

### **Ostrom Gold Mines, Limited**

This company was formed in April, 1925, with a capital of \$5,000,000, to take over the properties of the Ostrom-Catharine Development Company and the Meco-Catharine Development Company in lots 6 and 7, concession IV, and lots 8 and 9, concession III, of Catharine township, district of Timiskaming.

The directors of the company are: George E. Sylvester, president; Le Roy Johnston, vice-president; Boyd A. C. Caldwell, Maurice Welsh, H. S. Welsh, E. R. Ostrom, F. P. McRostie. The head office is at Toronto, and the mine office at Boston Creek. George E. Sylvester is manager, and 8 men are employed.

Two log camps were built in 1922, and surface work began on these claims in 1923 and was continued in 1924. In 1926, 2,293 feet of diamond-drilling was done in nine holes, and a shaft was put down 60 feet on a 66-degree incline.

A mining plant, comprising two 60 h.p. boilers, a 612 cubic foot two-stage air compressor, and a 10- by 12-foot hoist was installed; a 40-foot headframe; a power-house, 30 by 42 feet; and an office, 30 by 21 feet, were erected early in 1927.

### **Pawnee-Kirkland Gold Mines, Limited**

This company owns claims L.S. 464-67 in Lebel township and one claim in Teck township, district of Timiskaming. The company has a capital of \$3,000,000 in shares of \$1 par value. The directors are: C. F. Jordan, president; E. L. Wettlaufer, vice-president; W. S. Walton and O. B. Earle, Toronto; George W. Morris, Buffalo, N.Y.; and M. C. Smith, Burlington, Ont. Roy W. Weldon is secretary. The head office is at 504 Kemp Building, Toronto. J. J. Byrne is manager.

Operations began in November on the claims south of the King-Kirkland with the building of roads. A 90 h.p. boiler, a 340 cubic foot air compressor, and a 7- by 10-foot hoist were moved to the property in December and installed in January. A power-house and office building were erected, and shaft-sinking began February 1, with a force of 26 men and 5 wood-cutters.

### **Porcupine Paymaster Mines, Limited**

The authorized capital of this company is \$2,000,000, divided into shares of \$1 par value. These shares are assessable. The thirteenth assessment was called on October 15, 1926. The company is controlled by the Premier Paymaster Mines Company, which has a capitalization of \$3,000,000, divided into shares of \$1 par value each. Of these, 1,400,000 are issued.

The holdings of the company are in Deloro township, district of Cochrane, and comprise ground formerly owned by the Standard Gold Mines, Limited, and the McLean Gold Mines, Limited. These claims lie along the north border of Deloro township.

The officers of the company are: E. H. Walker, president; J. A. Frohock, first vice-president; A. S. Fuller, second vice-president; R. M. Davis, secretary-treasurer; H. E. Clement, general manager. W. W. Hudson was superintendent until April 1, 1927. The directors of the company are: E. H. Walker, J. A. Frohock, A. S. Fuller, and D. B. Pattison. The head office of the company is at 79 Milk Street, Boston, Mass. The mine address is Box 508, South Porcupine, Ont.

Mining operations were carried on throughout the year 1926, and milling was commenced on April 24, 1926.<sup>1</sup>

To permit of increased tonnage in the mill, a new shaft, No. 3, was started in the fall of 1926 and was made by raising from the 400- and 300-foot levels. The new shaft lies 400 feet to the west of No. 2, which has for some years past been the main working exit. Nos. 2 and 3 shafts are now connected at the 300-

<sup>1</sup>For flow-sheet and description, see Ont. Dept. Mines, Vol. XXXV, pt. 1, 1926, p. 123.



and 400-foot levels. It is the intention, when No. 3 shaft is in operation, to use No. 2 for men and material as well as for development below the 400-foot level.

No. 3 shaft has four compartments, each 4 feet 10 inches by 5 feet 9 inches. The outside measure of the timbers is 12 by 14 feet. Two compartments will be used for skips to be operated in balance and to have a capacity of  $2\frac{1}{4}$  tons each.

At No. 3, a headframe 90 feet high has been erected (July 1, 1927) and a Canadian Ingersoll-Rand double-drum, electrically driven hoist installed. The drums are 42 inches in diameter, with 30-inch face. The motor is 100 h.p., and the hoisting speed 750 feet per minute. The lifting capacity of the hoist is 8,000 pounds.

At No. 2 shaft a Canadian Ingersoll-Rand double-drum hoist has also been installed. While of the same type as that at No. 3, its drums are 48 inches in diameter, with 36-inch face. With a 75 h.p. motor it has a hoisting speed of 600 feet per minute. Its lifting capacity is 10,000 pounds.

The following is the development work done during the year 1926:—

Level	Diamond-drill holes	Drifting	Crosscutting	Raising
	feet	feet	feet	feet
Surface.....	3,090			
100-foot.....	2,134	98.2	371.4	108.4
200-foot.....				174.7
300-foot.....	814	187.9	232	100
Total.....	6,038	286.1	603.4	383.1

At the Ankerite 475-foot level, there was 336 feet of drifting done from September 30 to December 31, 1926. The company is also carrying on development on claim L.O. 323, which lies east of the Ankerite mine. This work is being done by the Ankerite Gold Mines, Limited, under an arrangement with the Porcupine Paymaster, from the 475-foot level of the Ankerite mine.

During the year an addition was made to buildings for the accommodation of employees. An excellent two-storey dormitory, 104 by 28 feet, was built and includes recreation and reading rooms as well as bathrooms on both floors. The walls and partitions are insulated with Insulex.

During the year the average number of men employed was 135, of whom 75 were employed in the mine, 12 in the mill, and 48 general. M. Donovan was mine captain, and Ronald A. Vary, mill superintendent.

Following is a statement of assets and liabilities of the Premier Paymaster Mines Company, the controlling company, as of December 31, 1926:—

#### ASSETS

##### INVESTMENTS:

1,999,994 shares Porcupine Paymaster Mines, Ltd. (total issued and outstanding, 2,000,000 shares).....	\$2,570,000.00	
Advances to Porcupine Paymaster Mines, Ltd., for the purchase of additional claims.....	250,280.28	
		\$2,820,280.28
Porcupine Paymaster Mines, Ltd.—current account.....		1,533,381.38
Furniture and fixtures.....		2,504.61
Notes receivable.....		146,039.31
Accounts receivable.....		7,442.65
Cash.....		111,693.06
Deferred charges.....		3,160.00
		<u>\$4,624,501.29</u>

## LIABILITIES

## CAPITAL STOCK:

Authorized, 3,000,000 shares.	
Unissued, 1,598,527 shares.	
Issued and outstanding, 1,401,473 shares.....	\$1,401,473.00
Capital surplus.....	3,223,028.29
	\$4,624,501.29

**Power and Mines Corporation, Limited**

Incorporated under the laws of the Dominion of Canada with an authorized capital of \$1,500,000, divided into 300,000 shares of preferred stock of a par value of \$5 each and 1,500,000 shares without par value, the Power and Mines Corporation, Limited, was granted a license under the Extra Provincial Corporations Act, dated January 5, 1927, authorizing it to carry on business in the Province of Ontario and to use within the province capital to the extent of \$100,000.

The directors are: Jacob A. Jacobs, president, Thomas Jones, Nap. G. Kirouac, Sir Frederick C. W. Loomis, R. A. Darwin, and Granville Gilmore, all of Montreal.

The operations of the company at the Grace mine in the Michipicoten area, district of Algoma, are under the management of E. D. Brewer. W. E. Simpson, Swastika, is consulting engineer.

Deepening of the old shaft was commenced at the 300-foot level on April 17, 1927.

When the property was visited on July 15, 1927, the shaft had been completed to the 400-foot level, a station and sump cut, and approximately 200 feet of drifting and crosscutting completed on that level.

On the surface the following additions and alterations had been made to the plant: a frame compressor and hoist-house erected; a 1,050 cubic foot, Sullivan, Angle Compound compressor installed; a new headframe and mill trestle built, a log powder magazine, 16 by 20 feet; cap and fuse house; two new log camps, and a log cabin.

Thirty-two men were employed on the property at the time of this visit, nine of whom were employed underground.

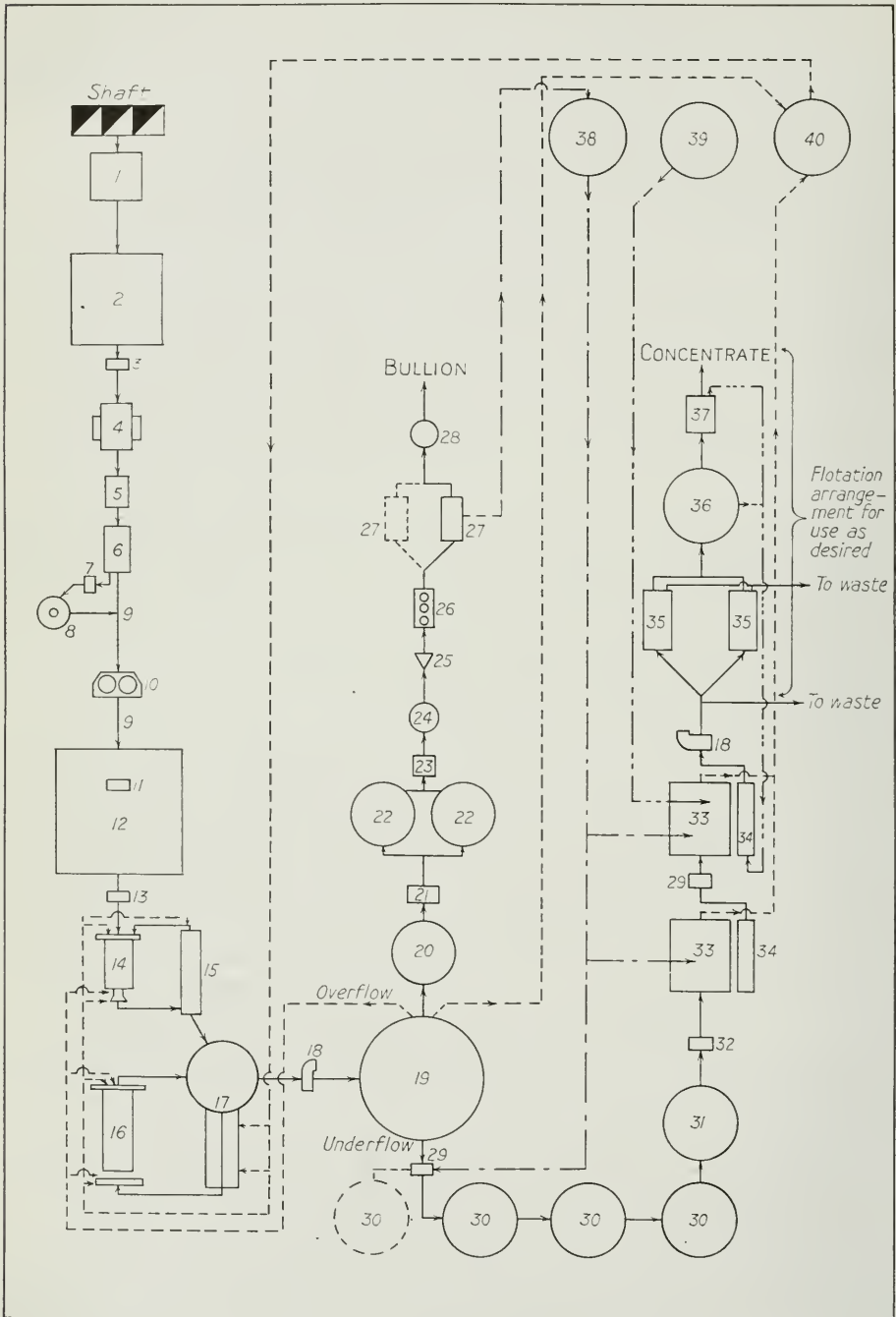
**Shield Development Company, Limited**

The Shield Development Company, Limited, operating the Huronian mine, Moss township, district of Thunder Bay, is capitalized at \$200,000, divided into 2,000 shares of \$100 each.

The officers and directors are: Norman R. Fisher, president; F. W. Tofield, secretary-treasurer; J. D. Paterson, Alistair Fraser, C. S. Gzowski, and C. N. Monsarrat, all of Montreal.

During the summer of 1926 the plant mentioned in the last Annual Report of the Department of Mines was installed, the mine dewatered, and lateral work commenced on the bottom level of the old shaft (approximately 120 feet). This work, drifting to the northeast and southwest, has been continued to date, operating on a single shift per day.

Twenty men are employed at the mine, four of whom constitute the underground force. J. G. Harkness is mine superintendent.



SYLVANITE GOLD MINES FLOW-SHEET,  
September 1, 1926.

## REFERENCE

1. Grizzly, 12 by 12 feet.
2. 200-ton bin.
3. Magnetic pulley, 36 by 12 inches.
4. Allis-Chalmers jaw crusher, 15 by 24 inches.
5. Bucket elevator.
6. Revolving screen, 4 by 8 feet.
7. Magnetic pulley, 18 by 12 inches.
8. 6-inch gyratory for screen oversize.
9. 18-inch conveyer belt.
10. Allis-Chalmers crushing rolls, 42 by 16 inches.
11. Tripper.
12. 600-ton bin.
13. 20-inch conveyor belt, ratchet feed.
14. Marcy rod mill, 5 by 10 feet.
15. Dorr Simplex classifier, 3 by 18 feet.
16. Allis-Chalmers tube mill, 5 by 16 feet.
17. Bowl classifier, 6 feet by 31 feet 8 inches by 18 feet.
18. 3-inch Wilfley sand pump.
19. Dorr thickener, 36 by 12 feet.
20. 24-leaf clarifying tank, 12 by 10 feet.
21. Gould vacuum pump, 8 by 10 inches.
22. Pregnant solution tank, 14 by 14 feet.
23. Steady head tank.
24. Crowe vacuum, 3 by 8 feet.
25. Zinc feeder.
26. Aldrich triplex pump, 5 by 6 inches.
27. Merrill filter press, 20-frame, 36-inch.
28. Monarch furnace, No. 275.
29. Dorr duplex suction pump, No. 4.
30. Dorr agitator, 18 by 20 feet.
31. Filter feed storage tank.
32. Dorr duplex pressure pump, No. 4.
33. Oliver filter, 12 by 12 feet.
34. Repulper.
35. Flotation machines, 12 feet, double, K. & K.
36. Settling tank, 17 by 12 feet.
37. Oliver filter, 6 by 6 feet.
38. Barren solution storage, 16 by 16 feet.
39. Water storage, 16 by 16 feet.
40. Mill solution storage, 16 by 16 feet.



### Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, township of Teck, district of Timiskaming, has an authorized capital of \$3,500,000 in shares of \$1 par value. The directors of the company are: Edward L. Koons, Buffalo, president; William L. Marcy, vice-president; Clark L. Ingham, treasurer; Ralph Hochstetter, Oliver Cabana, Jr., Albert Wende, and James Y. Murdock, directors. William S. Walton, 603 Royal Bank Building, Toronto, is secretary. The head office is at Kirkland Lake, Ont., and the Buffalo office at 619 Erie Bank Building, Buffalo, N.Y. C. E. Rodgers is superintendent, and the working force was increased from 35 to 70 men.

Lateral development for the fifteen months' period ending March 31, 1927, included drifts, 3,104 feet; crosscuts, 3,656 feet; raises, 200 feet; and 8,708 feet of diamond-drilling. The tonnage hoisted was 21,000 tons, and 700 feet of stopes were prepared and timbered.

The construction of a 200-ton cyanide mill was begun May 10, and the mill went into operation a year later, in May, 1927. The mill is of steel frame construction, and the equipment is shown on the accompanying flow-sheet. The plant is of steel construction and has been designed for exceedingly fine grinding as an aid to extraction of the gold from the telluride ores which occur at Kirkland Lake. Rod and tube mill grinding, in closed circuit with Dorr classifiers, is followed by thickening, agitation, and double filtration. Provision has been made for flotation, either before or after cyanide treatment, if this is found advisable.

### Teck-Hughes Gold Mines, Limited

The Teck-Hughes Gold Mines, Limited, Teck township, district of Timiskaming, has an authorized capital of \$5,000,000, in \$1 shares, of which 4,747,144 shares are issued. The officers of the company are: Charles L. Denison, president; Albert W. Johnston, vice-president; George C. Miller, secretary; William C. Himrod, treasurer; K. P. Emmons, assistant treasurer. The directors are: Charles L. Denison, Albert W. Johnston, and J. F. Thompson, New York; Robert W. Pomeroy, George C. Miller, Conrad E. Wettlaufer, and W. W. Reilley, Buffalo. D. L. H. Forbes is general superintendent, and on an average, 270 men are employed.

The general superintendent reports for the fiscal year ending August 31, 1926, as follows:—

During this period 79,564 dry tons of ore were treated, from which bullion amounting to \$1,461,366.99, or \$18.37 per ton, was recovered. The gross revenue was \$1,510,616.05, or \$18.99 per ton. The total direct operating cost was \$700,004.98, or \$8.80 per ton; depreciation on fixed plant amounted to \$58,977.74, or \$0.74 per ton, making the total of direct and indirect charges \$758,982.72, or \$9.54 per ton. The net operating profit was \$751,633.33, or \$9.45 per ton. After setting up a reserve of \$33,193.12 for federal taxes, the net surplus was \$718,440.21.

Following is a statement of operating costs in detail:—

	Total cost	Cost per ton
Development and exploration.....	\$234,827.87	\$2.95
Mining.....	204,893.54	2.58
Milling.....	141,188.31	1.77
General expense.....	119,095.26	1.50
Total of direct charges.....	\$700,004.98	\$8.80
Depreciation on fixed plant.....	58,977.74	0.74
Total direct and indirect charges.....	\$758,982.72	\$9.54

Construction work charged to capital account absorbed \$136,834.96. Of this amount, \$89,150.62 was spent on plant additions and \$47,684.34 on new dwellings and camp buildings. Development work amounted to 8,753.3 feet as follows:—

	Sept. 1, 1925, to Aug. 31, 1926	Total to date
	feet	feet
Drifting.....	5,915.1	23,063.7
Crosscutting.....	1,835.3	10,691.8
Raising.....	926.4	2,340.6
Winzing.....	6	1,098.9
Shaft-sinking.....	70.5	2,748.9
Total.....	8,753.3	39,943.9

Development work produced 23,457 tons of ore that was treated in the mill, 279 tons of low-grade that was stock-piled, and 6,569 tons of waste rock hoisted to surface dumps. About 15 per cent. of the total development work was on levels from the 6th to the 10th, and new ore in important amounts was found on the 7th, 8th, and 10th levels. Following is a summary of development along the No. 3 vein system on the three new levels below the 10th:—

Level	Exploration on No. 3 vein system	Total drifting	Drifting in ore	Total crosscutting	Crosscutting in ore
	feet	feet	feet	feet	feet
11th.....	870	1,564	836	293	25
12th.....	1,095	1,970	1,477	339	62
13th.....	896	1,728	1,424	884	162
Total.....	2,861	5,262	3,737	1,516	249

The No. 3 vein system on the new levels was found to have widths up to 90 feet and to contain two and frequently three parallel veins or ore bodies. Those on the north and south sides of the vein system are the more important in length and richness, while the intermediate ore bodies, although usually of lower grade, have in many instances considerable width but are quite irregular in outline.

Diamond-drill exploration amounted to 6,911 feet. This together with former drilling makes a total of 10,402.7 feet of diamond-drill exploration to date. Of the recent borings the most important were three inclined, downward-pointing holes drilled from the 13th level and traversing the No. 3 vein system at about equal intervals down to 2,300 feet in a vertical plane normal to the vein at the central shaft. All three of these holes gave satisfactory geological evidence of the downward continuation of the vein system, and cores of varying gold assay were obtained in all three holes from the intersections with the vein system. The geological information obtained from this diamond-drilling is reliable, but no particular importance is attached to the core assays other than as evidence of the continuation of the vein system down to great depth below the present lowest workings.

After deep level development and exploration had given some of the gratifying results referred to above, further steps in the direction of gradual expansion consistent with known ore resources were taken. Work was commenced early in the summer preparing for further shaft-sinking, camp enlargement, and the construction of a first unit of an entirely new mill adjacent to the central shaft. Some of the results from this work in increased earnings are expected in the early part of 1927.

The shaft was completed to a depth of 2,270 feet, and the 19th level established at 2,230 feet by August 1, 1927. Hoisting is done by skips of 56 cubic feet or two tons' capacity in balance. Ore passes feed to loading pockets 30 feet above the 14th level. A 15- by 30-inch jaw crusher is being installed between the 13th and 14th levels.

The first half of the new 300-ton mill went into operation in February and the second half in August, 1927. The crushing plant includes a 15- by 30-inch jaw crusher, a No. 6 fine reduction McCully gyratory crusher. Grinding is

done in cyanide solution. Rod mills are used for coarse grinding and ball tube mills for fine grinding. Bowl classifiers are used for separation of the finished product followed by Dorr thickeners, agitators, and Pachuca tanks. Filtration is by three-stage American filters.

A 10-ton high-grade pilot flotation and cyanide plant for treatment of high-grade ore is under construction, together with the second mill unit of 300 tons capacity.

New equipment includes a 1,200 cubic foot Bellis and Morcon air compressor, a new carpenter shop, and a trestle bridge to carry the waste dump westward across the creek.

### **Tough-Oakes Burnside Gold Mines, Limited**

This company has an issued capital of 5,000,000 shares of \$1 par value. The directors of the company are: F. H. Phippen, president; James Y. Murdock, vice-president; A. Burt, treasurer; Arnold Ivy, W. H. Beatty, W. D. Wilson. M. Musselman is secretary, and the head office is at 217 Bay Street, Toronto. Alan Stuart is manager, and 115 men are employed. The mine is in the township of Teck, district of Timiskaming.

The following is taken from the manager's report for the fifteen months' period ending March 31, 1927:—

At January 1, 1926, the lowest level of the mine was at 1,100 feet. At March 31, 1927, two new levels had been opened up at 1,225 feet and 1,345 feet by means of a winze sunk 343 feet on the incline. Other underground development included for the period 3,837 feet of crosscuts; drifts, 3,001 feet; raises, 130 feet; winzes, 254 feet; stations and ore pockets, 114 feet.

The net revenue from bullion produced from 57,616 tons milled was \$353,015.54. With the exception of 3,387 tons taken from the surface dump, the whole of the mill tonnage was obtained from current stopings and development operations. Of this, 33,857 tons were drawn from 1104/1004, 904/902 vein systems below the 800-foot level, 9,117 tons from Nos. 1, 2, and 11 vein systems above the 550-foot level, and 10,950 tons from development.

The capacity of the mill was increased to take care of from 210 to 220 tons per day by the addition of a set of 32- by 14-inch rolls and a Hardinge super-thickener to take care of the additional tonnage passing through the decantation plant.

An electric hoist was installed at the No. 3 incline. A new heating plant and boiler-house and a new change-house to accommodate 80 men were erected at No. 3 main shaft.

### **Vipond Consolidated Mines, Limited**

This company is capitalized at \$2,500,000, divided into shares of \$1 par value each. This is an increase of \$500,000 over that of the previous year. Of the authorized capital stock, 2,250,000 shares are issued.

The officers of the company are: F. H. Hamilton, president; John H. Black, vice-president; J. Mackintosh Bell, managing director; R. S. Dening, secretary. The directors are: F. H. Hamilton and Sir A. Hamilton Grant, London, England; James W. Bain and John H. Black, Toronto; J. Mackintosh Bell and W. H. Stafford, Almonte; and R. T. Shillington, Haileybury. The head office of the company is at Suite 52, Trusts and Guarantee Building, Toronto.

During the year under review (ending July 31, 1927), four adjoining claims formerly known as the Porcupine Crown and Thompson Krist properties were purchased from British Porcupine Mines, Limited, for 250,000 shares of the Vipond Consolidated Mines, Limited. The property now consists of eight claims containing approximately 320 acres. The company also controls (by virtue of owning 889,613 shares out of a total issued capital of 1,150,000) the Inspiration property of three claims. These are all situated in the southwest portion of Tisdale township, district of Cochrane. Together with these, the Vipond company has a three-quarter interest in the Ridgeley claims, six in number, lying immediately east of the Coniaurum property.

The balance sheet for the year ending July 31, 1927, is given in the fifth annual report as follows:—

ASSETS	
CAPITAL:	
Mining claims and properties as per balance sheet July 31, 1924.....	\$1,432,442.84
Acquired during year ended July 31, 1927, from British Porcupine Mines, Limited.....	215,737.95
	\$1,648,180.79
Mine, mill, camp and office buildings, plant machinery and equipment as appraised July 31, 1924.....	\$301,240.87
Additions at cost for year ending July 31, 1925, and July 31, 1927.....	99,476.84
Additions at cost for year ending July 31, 1927, including British Porcupine Mines, Limited.....	54,207.20
	\$454,924.91
Shares in other companies at cost.....	102,540.27
	\$2,205,645.97
CURRENT:	
Including cash on hand and in banks; provincial and railway bonds at cost; bullion en route and on hand; accounts and interest receivable, mining and milling supplies.....	250,383.01
DEFERRED:	
Including development expenditures undistributed; insurance and other repayments.....	55,087.79
	\$2,511,116.77
LIABILITIES	
CAPITAL:	
Capital stock (authorized 2,500,000 shares at \$1 per share) issued and outstanding.....	\$2,250,000.00
Surplus.....	57,270.36
	\$2,307,270.36
CURRENT:	
Accounts and wages payable and accrued charges.....	41,362.99
RESERVES:	
For depreciation of buildings, plant, and machinery, and for Dominion income taxes and provincial production taxes.....	162,453.88
	\$2,511,116.77

The operating account shows the following:—

REVENUE	
Bullion proceeds, less exchange.....	\$704,899.87
Bond and bank interest earned.....	\$5,990.61
Miscellaneous recoveries.....	638.75
	6,629.36
	\$711,529.23



## EXPENDITURE

Development.....	\$75,772.03	
Mining, including hoisting.....	244,331.52	
Crushing, conveying, and milling.....	127,856.29	
Shipping and marketing bullion.....	6,018.05	
General camp maintenance.....	10,531.19	
Administration and general expense, mine.....	28,604.19	
Administration and general expense, Toronto.....	7,148.16	
Transfer and directors' fees.....	19,446.89	
Insurance, including special compensation assessments.....	27,222.19	
Provincial and municipal taxes.....	5,013.91	
Balance carried down.....	159,584.81	
		\$711,529.23

The profit and loss appropriation account shows the following:—

## DEBIT

Redemption of pre-production development costs.....	\$50,091.75	
Reserved for plant depreciation.....	40,041.72	
		\$90,133.47
Reserved for Dominion income taxes.....		2,751.47
Dividend, 3 per cent., paid April 15, 1927.....		67,500.00
Surplus July 31, 1927, carried to balance sheet.....		57,270.36
		\$217,655.30

## CREDIT

Surplus, July 31, 1926.....	\$58,070.49	
Balance brought down.....	159,584.81	
		\$217,655.30

*Mining.*—During the operating period ending July 31, 1927, 95,700 tons of ore were hoisted, of which 82,949 tons were taken from the stopes, as compared with 64,676 and 46,299 tons for the previous year.

The cost of ore delivered to the primary crushing plant was \$2.55, as compared with \$2.48 for the previous year.

*Development.*—During the operating year ending July 31, 1927, the following development was carried out underground:—

Operation	Feet	Cost per foot	
		1926-27	1925-26
Drifting and crosscutting.....	3,043	\$13.67	\$12.28
Raising.....	672	17.40	16.43
Total footage.....	3,715		

A total of 14,435 feet was drilled with diamond-drill, the cost per foot averaging \$1.56, compared with 15,306 feet at \$1.61 per foot for the previous year.

*Ore Reserves.*—The total ore reserves as at July 31, 1927, were estimated to contain approximately 170,000 tons having a gross value of roughly \$1,400,000.<sup>1</sup> Of this amount, 50,893 tons of a gross value of \$409,318 were broken. It is pointed out in the fifth annual report that the ore reserves as at July 31, 1927, are less than the amount shown in the previous year's report by more than a million dollars—a figure greater than the amount of the pro-

<sup>1</sup>Ore reserves, July 31, 1926, were estimated as 300,000 tons, valued at \$2,475,000, of which 55,000 tons were broken.

duction during the year together with the loss in extraction, in spite of discoveries of low-grade ore made in the newly acquired property. The drastic reduction is set down to two causes:—

1. Several of the more important blocks have, in process of extraction, failed to provide ore of the grade or quantity expected and on the evidence now available require reduction.

2. A considerable number of the less important blocks have been deleted entirely in view of the fact that on the information obtained during the year it is considered that the margin of profit is so small as to render the extraction of problematical value.

It is, however, shown that these figures make no allowance for any ore below the outcrop of vein No. 16 and in other localities where ore is known to exist but of which there are insufficient data available upon which to base calculations.

From the extensive exploration conducted at various horizons, down to and below the deepest level, the chances of discovery of important deposits are cited as becoming gradually restricted in the original four claims of the company; but it is added that a considerable number of relatively extensive areas, both in the original claims and in the ground purchased from British Porcupine Mines, Limited, from which, in certain instances, encouraging information has been obtained by diamond-drilling, warrant exploration. The Ridgeley claims are also considered as presenting speculative interest in view of the results being obtained in the adjoining Coniaurum property.

*Milling.*—The mill was in operation continuously throughout the year, and 95,799 tons of ore were treated, having an average value of \$8.21 per ton, as compared with 64,676 tons of an average value of \$9.74 for the previous year. From a gross value of \$786,568.74, the bullion recovered during the year ending July 31, 1927, was \$704,899.87

VALUE OF BULLION PRODUCED TO DATE

Bullion produced during 1925-26.....	\$704,899.87
Bullion produced during former years.....	2,336,420.85
Total.....	\$3,041,320.72

*Costs of Production.*—The costs of production, based on 95,799 tons milled, were as follows:—

	Cost per ton	
	1925-26	1926-27
Development.....	\$2.36	\$0.79
Ore extraction.....	2.48	2.55
Crushing, conveying, and milling.....	1.37	1.34
Shipping and marketing bullion.....	.08	.06
General camp maintenance.....	.19	.11
Administration at the mine.....	.46	.30
Head office expense.....	.09	.07
Corporate expense.....	.28	.20
Taxes.....	.02	.05
Insurance.....	.27	.29
Total.....	\$7.60	\$5.76

There were 150 men employed, distributed as follows: mine 100, mill 22, surface 28. Robert E. Dye was general superintendent, Alex. Hattie, mine captain, and John Davis, in charge of the mill. The mine office address is Timmins, Ont.

### A. H. Woodman

A. H. Woodman, with one or two other men, was prospecting for gold during part of the summer of 1927 on lot 28, concession IX, Clarendon township, Frontenac county. They dewatered by hand an old pit, took samples, and did some hand-drilling. They had no plant and ceased work about August 4.

### Wright-Hargreaves Mines, Limited

This company has an issued capital of \$2,750,000, in shares of \$1 par value, which it is proposed to change to 5,500,000 shares of no par value. The directors are: Oliver Cabana, Jr., president; Edwin Lang Miller, vice-president and secretary; Ralph Hochstetter, Charles G. Duffy, Oliver G. Donaldson, and John A. Kloepfer. Gerard F. Miller is treasurer. The executive offices are at Liberty Bank Building, Buffalo, N.Y. James E. Grant is general manager, and 250 men are employed. The mine is in Teck township, district of Timiskaming.

The treasurer's report showed a profit on the year's operation of \$1,331,447.10, and other income amounting to \$61,299.32. The dividends paid amounted to \$618,750. The surplus, after deducting \$100,000 for taxes and \$114,000 for depletion, amounts to \$1,025,822.41.

The general manager reports as follows:—

During the year 153,392 tons of ore were treated, and the bullion recovered amounted to \$2,150,843.92, with an average value per ton of \$14.02. The mill operated 88.4 per cent. of its possible running time and treated an average of 420 tons per day. Analysis of operating cost, reproduced below, shows a total cost per ton milled, including expenditures for exploration and development, of \$5.34 per ton.

#### ANALYSIS OF OPERATING COSTS

	Total cost	Cost per ton milled
Development and exploration.....	\$107,306.76	\$0.700
Stoping.....	232,532.11	1.516
Tramming and hoisting.....	109,972.54	.717
Milling.....	184,381.72	1.200
Marketing bullion.....	13,973.98	.091
General charges.....	82,521.18	.538
Depreciation of plant and equipment.....	88,708.53	.579
Total.....	\$819,396.82	\$5.341

#### SUMMARY OF DEVELOPMENT AND EXPLORATION December 31, 1926

	Drifting		Shaft-sinking feet	Crosscutting		Diamond-drilling	
	ft.	in.		ft.	in.	ft.	in.
December 31, 1925.....	18,508	6	2,381	3,032	6	4,750	6
Fiscal year.....	3,772	0	827	635	0	602	0
December 31, 1926.....	22,280	6	3,208	3,667	6	5,352	6

The summary of total bullion production, including the value per ton treated as well as actual tons milled, since the commencement of operations in 1921, is herewith shown:—

Period	Months	Tons milled	Value per ton	Bullion produced
May to December, 1921.....	8	36,081	\$13.00	\$468,665.64
1922.....	11	66,181	11.52	762,752.84
1923.....	12	79,242	9.52	754,978.81
1924.....	12	84,487	12.89	1,088,725.53
1925.....	12	147,939	12.93	1,913,401.82
1926.....	12	153,392	14.02	2,150,843.92
Total.....		567,322	\$12.59	\$7,139,368.56

*Mining and Development.*—The underground operations for the year just past embraced a campaign of stoping on the upper and intermediate levels on both the north and south veins, together with a programme of sinking to the lower levels.

On the north break (No. 1 shaft) within the past few weeks, we completed our shaft-sinking programme to the 1,500-foot level. During the period of sinking, stations were cut at the 1,375- and 1,500-foot levels. The drifting done on the levels mentioned has proved a continuity of our high-grade north vein and to date has shown the same high-grade values and widths as encountered above.

The main shaft (No. 3, south break) was sunk to the 1,375-foot level, and stations were cut at the 1,125-, 1,250-, and 1,375-foot levels. The results encountered in cutting the stations and drifting were very encouraging, showing higher values and greater length and width than that experienced on the 1,000-foot level. Recently a station was cut at the 1,375-foot level, and the vein at this point showed 17 feet of \$15 ore. A crosscut was run between No. 1 and No. 3 shafts on the 1,250-foot level, and another crosscut is being run at the present time on the 1,500-foot level to join No. 1 and No. 3 shafts. This will greatly facilitate the handling of ore.

On the whole, our past year's development underground was very encouraging, auguring well for the future by placing in sight more values than have been shown heretofore, as well as having proven up our property to 1,500 feet in depth.

*Milling.*—During the past year there was no concerted effort made to increase our tonnage per day, but our efforts were rather toward a study of perfecting our existing method of operations. In consequence, our tonnage for the year was practically the same as that of 1925. However, a few changes were made toward bettering conditions.

A classifier was installed for the purpose of returning the coarse product to the ball mills, which greatly facilitated our grinding. Also, one of our primary thickeners was replaced with a super-thickener, which increased our primary thickening capacity and thereby relieved a cause which at times reduced our milling capacity on account of the inability to settle all the ore ground.

We carried on considerable research work in connection with the flotation of our telluride ores, with the object of obtaining the greatest extraction possible. Flotation cells were installed, as well as a roasting furnace, the result of which has shown considerable saving in tons of concentrates.

*Construction.*—Owing to the limited hoisting and air pressure capacity, we were unable to do very much exploration work. In order to overcome this condition, a Nordberg hoist was installed the latter part of the summer, with a capacity of 3,000 feet. This addition has greatly relieved our hoisting situation.

Further, a 2,500-foot Belliss and Morcom compressor has been ordered for delivery this month. This will speed up things by doubling our air capacity and will enable us to do much more development and exploration work, especially in our east and west claims adjoining Sylvanite and Lake Shore, respectively, which are practically untouched. Both these claims are larger than the one we are now working on.

An ore pocket is being put in at the 1,250-foot level, No. 3 shaft (main shaft), and two skips have been purchased and will be operating shortly.

An addition to the power-house was made, and foundations were put in for the new 2,500-foot compressor. An addition was made to the mill building, to accommodate the flotation equipment. A new headframe was erected on No. 1 shaft, to accommodate the new Nordberg hoist installed last summer. The dry-house was enlarged to accommodate the increasing number of our workmen. The capacity of our refinery was doubled by adding another bullion furnace.

To sum up, our year's programme has been very encouraging, both as to underground development and milling, as well as the indications shown for continued enlargements in the future.



## GRAPHITE

### **Black Donald Graphite Company, Limited**

The mine and mill of the Black Donald Graphite Company, Limited, are situated on Whitefish lake, Brougham township, Renfrew county, 14 miles from Calabogie. The post office address of the company is Calabogie.

The company is capitalized at 300,000 shares of \$100 par value. The officers are: R. F. Bunting, president and treasurer; R. A. Telfer, Calabogie, Ont., secretary; John Patno, general superintendent.

Owing to improved market conditions the mill worked on double shift for the first ten months of the year, milling 4,532 tons of ore and producing 415 tons of flake, 209 tons of crystalline, and 1,642 tons of amorphous graphite. Most of the ore came from the 250-foot level. The open pit part of the incline shaft was retimbered during the last three months of the year, and in 1927 the work of sinking a vertical, three-compartment shaft to a depth of 300 feet was begun.

Eighty men are employed.

## GYPSUM

### **Ontario Gypsum Company, Limited**

The Ontario Gypsum Company, Limited, operated during the whole year, employing an average of 192 men.

The year's production showed a slight increase, 97,402 tons of ore being mined and milled. The products consisted of hardwall plaster, gypsum board, blocks, and stucco finish, also crushed gypsum, 37,769 tons of which was shipped to manufacturers of cement.

The gypsum block plant, previously owned by the Ebsary Gypsum Company, continued to manufacture roof, floor, and partition tile.

Underground workings were extended 1,700 feet west, 1,950 feet east, and 1,550 feet north; 139,100 cubic feet of ore were mined from rooms, and 35,200 cubic feet from pillars.

A. J. Parkhurst is general superintendent, L. V. Robinson is assistant general superintendent, and John Renwick is mine captain.

## LEAD

### **George Heck**

George Heck commenced operations on a lead property on lot 17, concession VI, Bedford township, Lanark county, in the summer of 1927.

On August 8, the pit was about 30 feet deep. The vein was about 14 inches wide at one place, but pinched out. It was said to be showing again in the bottom of the pit, which could not be seen owing to broken rock from the last blast.

The plant consists of one 22 h.p. boiler and hoist with derrick.

W. B. Rundle, Burrige, is superintendent.

### **Kingdon Mining, Smelting and Manufacturing Company**

The plants of this company near Galetta, in the township of Fitzroy, Carleton county, were in continuous operation throughout the year 1926.

The main shaft was sunk an additional 126 feet, from 1,075 to 1,201 feet. A station was cut at the 1,150-foot level, equipped as are the 900- and 1,025-foot stations with a locomotive shed where the storage-battery locomotives on these levels may be overhauled and the batteries charged.

Crosscutting from the shaft to the vein on the 1,150-foot level, a distance of 222 feet, was completed.

A total of 3,622 feet of drifting was done throughout the mine, as follows:—

Level	Drift	
	East	West
	feet	feet
650-foot.....		44
775-foot.....	154	
900-foot.....		805
1,025-foot.....	722	856
1,150-foot.....	537	504

Stoping during the year was carried on chiefly on the 650-, 775-, 900-, and 1,025-foot levels.

The dry stopers previously used in the stopes were largely replaced during the year by self-rotating water stopers.

An Ingersoll-Rand cross-compound compressor, 900 cubic feet per minute, driven by a 150 h.p. General Electric synchronous motor was added to the compressor equipment.

A skip-hoist, built by Canadian Vickers, Montreal, geared to a 250 h.p. Crocker Wheeler motor, was installed. The 7-inch diameter drum of this hoist is divided into two compartments, one 4 feet wide, carrying the skip-rope, and the other 3 feet 6 inches wide, carrying the counterweight cable.

A new blacksmith shop, a storehouse, and a new powder magazine were erected.

Extensive alterations were made in the mill, the chief pieces of new equipment installed being two James Vibropact screens, four James jig cells and a 5- by 6-foot Hardinge mill. An elevator tower was built and equipped to facilitate tailings disposal.

At the smelter the Scotch hearth was in continuous operation, in addition to which the blast furnace was blown in on October 25 and ran for 16 days on grey slag from the hearth operations.

R. R. Rose is mine superintendent; J. U. MacEwan, smelter superintendent; R. E. Veat, mine captain; and C. A. Chisholm, engineer.

## LEAD AND ZINC

### North American Lead and Refining Company, Limited

The North American Lead and Refining Company, Limited, operating the Ogema mine in Dorion township, Thunder Bay district, is capitalized at \$600,000. The officers and directors of the company are: H. V. Pogue, president; R. E. Kemerer, vice-president; A. M. Duns, secretary-treasurer; H. E. Knobel, consulting engineer and resident director; D. C. Kemerer, manager.

During the summer of 1926, the company confined its operations to surface exploration on the three claims comprising the Ogema group. During the

winter of 1926-27, the plant was taken into the property, which is approximately 9 miles from Dorion stations on both the Canadian Pacific and Canadian National railways. The plant consists chiefly of a Chicago pneumatic compressor, 300 cubic feet per minute, driven by a 50 h.p. oil engine; a 6- by 8-inch hoist; a 20 h.p. boiler; and blacksmith shop equipment.

When the property was visited on July 28, 1927, the old adit level had been repaired and a two-compartment shaft raised from that level to the surface, a distance of 80 feet; a headframe had been erected and operations underground were being confined to cleaning out and enlarging an old winze below the adit level to conform with the dimensions of the shaft raised above the level. It is proposed to continue this shaft to the 375-foot level to permit lateral work being done at the 125-, 250-, and 375-foot levels. An automobile road was under construction connecting with the Nipigon Highway at Dorion.

A force of 17 men was employed at this time.

### Treadwell Yukon Company, Limited

This company was incorporated under the laws of the state of Delaware. The authorized capital stock is \$11,500,000, divided into 1,500,000 shares of common stock of a par value of \$1 each and 100,000 shares of preferred stock of a par value of \$100 each. A license under the Extra Provincial Corporations Act, dated May 18, 1926, authorized the company to use within the Province of Ontario capital to the extent of \$1,000,000.

The following brief history, up to September 15, 1927, of the operations of the company at the Errington Mines, Creighton township, Sudbury district, was supplied by G. M. Wiles, general superintendent of the company's operations.

The Errington Mines, located in Sudbury district, six miles from the town of Chelmsford, are being developed by the Treadwell Yukon Company, whose main office is in San Francisco.

The presence of ore-bearing sulphides within the boundary of the ground now controlled by the Treadwell Yukon Company has been known for many years, and it is only through recent advance in metallurgical practice that these ores can now be regarded as commercial.

In 1900, Mr. Joseph Errington directed some prospecting work on one of the few outcrops and found good ore, but his principals refused to consider the property because of the complex nature of the ore. Later considerable surface work was done on an outcrop appearing on what is called the Ollier Lot. Still later a diamond-drill hole encountered ore at a point about 3 miles east from the point where Errington did his first work; this diamond-drill work was done in a search for anthracite coal, but at a depth of about 600 feet ore sulphides were encountered. Mr. Errington afterward acquired the drill cores and recognized in them the same ore that appeared in his early operations and also on the surface workings on the Ollier Lot; he thereupon conceived the idea of possible continuous ore occurrence throughout all the intervening area. With this idea in mind he acquired options on a large area of ground and then submitted the whole proposition to his mining associates in Canada, but as they had no interest in base metal operations the idea did not appeal to them. Mr. Errington then presented the whole matter to the Treadwell Yukon Company who, after having the ground examined, took over Errington's options in July, 1925, and proceeded immediately on an extensive diamond-drilling campaign, which lasted about a year. Approximately 50,000 feet of drilling was done, but the work was too widespread to permit of accurate interpretation of the results. However, they did justify a campaign of underground exploration work. Ground for the first shaft was broken in July, 1926. Since that time the shaft has been sunk to the 300-foot level, and about 5,000 feet of drifting and crosscutting has been done. Ground for shaft No. 2 was broken in May of this year (1927), and the sinking of this shaft is now under way. Considerable money has been spent for camp facilities necessary to take care of a crew of 200 men for offices, shops, surface equipment, a water-supply system, assay office, etc.

Ground has been broken for the No. 1 mill, and its erection is now under way. This mill will be more or less experimental, since the best process of the treatment of the ore will have to be very carefully studied and worked out. The mill should be in operation by the end of the year.

At present (September, 1927) the company is completing the installation of electrical plants at Nos. 1 and 2 shafts, the work of sinking No. 1 shaft and

the lateral work mentioned above having been carried out under steam power. A transmission line, connecting with the Wahnapiatae Power Company's system at the Murray mine, has been constructed; a transformer building has been erected at the mine; and electric hoists and compressors are being installed at the shafts.

Joseph Errington, Toronto, is manager, and G. M. Wiles, general superintendent.

## MICA

### Loughborough Mining Company, Limited

This company operated the Lacey mine on lot 11, concession VII, Loughborough township, continuously during the year. About 3,000 pounds of mica per week was mined from the stopes at the open pit. They employed an average of 13 men. The officers are: M. F. Westover, Schenectady, N.Y., president; G. W. McNaughton, Sydenham, manager; R. Smith, superintendent.

## NICKEL AND COPPER

### International Nickel Company, Incorporated

This company owns all the capital stock of the International Nickel Company of Canada, Limited.

The officers and directors of the parent company remain as reported in the Thirty-fifth Annual Report of the Department of Mines.

The following information is extracted from the twenty-fifth report of the company, dated March 1, 1927, and covers the fiscal and calendar year ending December 31, 1926:—

The report submitted herewith covers the fiscal and calendar year ended December 31, 1926. In making comparisons with the last report issued it must be recalled that the fiscal year has been changed to conform to the calendar year, and consequently the figures shown on the attached financial statement are for twelve months ended December 31, 1926, and for nine months ended December 31, 1925, respectively.

Total net earnings for the year of \$5,556,267.41 exceeded the total net earnings for the twelve months of 1925 by \$28,783.41. Sales of metallic nickel were less than during 1925, due primarily to a falling off in exports to Europe. There was also a decline in domestic sales of nickel in the final quarter of 1926, as compared with the last quarter of 1925. This apparent loss of business was due to the heavy purchases of nickel by consumers for stock in the fall of 1925, presumably anticipating the price increase of January 1, 1926. Buying of this character was not in evidence in the fall of 1926, as there was no price advance on contract renewals for 1927 deliveries.

During recent years, particularly in 1926, large quantities of nickel-steel armour and deck-plate scrap, resulting from the disarmament programme, were consumed by alloy steel-makers. The substitution of this nickel-bearing scrap for metallic nickel made inroads into your company's sales of nickel for alloy steel-making. There is every evidence that the bulk of this domestic scrap has been used and that normal consumption of metallic nickel by steel companies may be expected in the near future.

Sales of mill products (Monel metal and rolled nickel) increased substantially in volume and more than offset the loss of foreign and domestic nickel sales.

New applications of nickel and Monel metal are being constantly sought, and many new projects are receiving attention in your research laboratories. To obtain tangible results from work of this character necessarily takes much time and effort. Your management believes that the co-ordinated activities of the sales and development departments have increased and will continue to increase the company's business.

It is desirable to call your particular attention to the lists of uses of nickel and Monel metal shown on pages 14 and 15 of this report. It is within the power of the stockholders to render practical assistance to the company in exploiting the use of nickel and Monel metal.

*Operations.*—Mining and smelting operations at Copper Cliff were uniform and continuous throughout the year with the gratifying result that Bessemer matte was produced at lower cost than during any previous year.



As forecast in the last report, your management has been actively engaged in the initial stages of development of the Froid mine, where diamond-drilling has developed further large reserves of high-grade ore. The preliminary surface plant for sinking a permanent shaft on this property has been erected; and sinking on the new shaft, begun in September, 1926, is progressing satisfactorily. To complete this shaft, erect the permanent surface plant, and develop the ore body sufficiently for mining operations, will require several years and involve a substantial capital expenditure. It is the intention of your management to bring this mine into production during the ensuing five years. By following this policy, the Creighton mine ore reserves will be available for an increasing output of Monel metal for many years and the Froid ore, which carries much higher precious metal values than Creighton ore, will be refined for nickel. With its present refining process, your company will recover the platinum metals from the Froid ore and in consequence will derive additional profit from this operation.

During the past year the company's standard-gauge, steam-operated railway system at Copper Cliff, embracing 22 miles of track, has been electrified. By substituting low-cost, hydro-electric current from the company's Spanish River power-station for coal, a very substantial saving in operating expense has been gained.

An electrolytic department at Port Colborne, projected in 1925, was completed during the year and is now economically producing a large tonnage of high-purity nickel. Changes in furnace and converter practice have enabled your operatives to further reduce costs. The refinery was run continuously throughout the year at a rate regulated to meet consumption and to avoid an undue accumulation of metal stocks.

Operations at the Huntington works were uninterrupted; due to increased production, as a result of a greater volume of sales, operating costs were the lowest thus far shown at the company's rolling mill. Hot mill facilities became inadequate, and your management was authorized by the directors to double the capacity of this department and install additional cold-rolling and polishing equipment for high-finished sheets. The installation of this equipment will be completed and available for production in 1927.

As a result of a demand for high-finished, cold-rolled nickel and Monel metal strip, your management equipped a department during the past year to produce this form of material.

Your plants have all been maintained in a high state of efficiency, and changes in process and equipment have been made in each instance where there was an opportunity to effect lower operating costs or better the quality of the product.

*Capital Expenditures and Adjustments.*—For the fiscal year ended December 31, 1926, there were expended and charged to capital account sums aggregating \$2,339,796.87, as compared with \$3,995,476.53 for the nine months ended December 31, 1925. The distribution of capital expenditures was as follows: Copper Cliff, \$537,371.17; Port Colborne, \$615,317.19; Huntington works, \$1,173,080.47; Bayonne works and New York office, \$14,028.04.

Items of principal importance covered by the expenditures enumerated were the new Froid shaft and electrification of the railway system at Copper Cliff; extension of the electrolytic refinery at Port Colborne; new strip-mill department and additional mill equipment at Huntington.

Your board of directors approved the sale of the company's holdings in New Caledonia, since it was deemed undesirable to continue further the maintenance charges of these small tonnages of relatively inaccessible ore in view of the large ore reserves recently developed at the Froid mine.

*Financial.*—Annexed hereto are the consolidated general balance sheet and the profit and loss statement of the company and its subsidiaries, covering the year ended December 31, 1926, audited by Messrs. Price, Waterhouse & Company.

The operating profit for the twelve months was \$7,191,283.43, from which was deducted for depreciation of plants \$1,072,236.57 and \$456,624.60 for depletion of ore reserves, and \$106,154.85 for Orford works property expense, leaving a net profit for the twelve months of \$5,556,267.41, compared with a net profit of \$4,237,400.27 for the preceding nine months. After deductions for preferred dividends (\$534,756) and common dividends (\$3,346,768) and adjustment due to the disposal of the New Caledonia properties, amounting to \$296,353.66, the surplus on December 31, 1926, was \$16,680,482.46, an increase of \$1,378,389.75.

Earnings applicable to the common stock were \$5,021,511.41, equivalent to \$3 per share for the year.

The balance sheet shows that the additions to property account, less recoveries and value of foreign companies, were \$1,893,443.21 and that \$93,167.98 was written off for dismantlement and charged to the reserve fund. The total property account, after deducting depreciation and depletion of ore reserves, is \$53,424,609.02, as compared with \$53,060,026.98 on December 31, 1925.

The net current assets of \$15,531,017.19 are in excess of last year's figures by \$475,882.84.

*Dividends.*—Six dollars per share was paid on the preferred stock in four dividends of \$1.50 each, and \$2.00 per share was paid on the common stock in four quarterly instalments of 50 cents each.

*Outlook.*—No change in your company's policy of sales promotion is contemplated. Your distributors are now well organized and aggressively commercializing new applications originating through development and research.

The use of nickel for improving cast iron, mentioned in the last report, is advancing satisfactorily and in time should provide an outlet for a large tonnage of metallic nickel. Nickel steel is finding a place in new industries, thus augmenting the consumption of nickel by alloy steel makers.

Foreign sales, which constitute a substantial part of your company's business, fell off badly in 1926, but sales improved during the last quarter. Your management is now building up a foreign organization to develop the use of nickel in Continental Europe and Great Britain. By an adaptation of the methods now used successfully in America, this new development effort should result in a gradual but substantial increase of foreign business.

Sales of Monel metal and rolled nickel produced at the Huntington works continue to increase in volume, and the diversity of uses to which these products are put tends to stabilize this portion of your business. There is every reason to believe that the sales of mill products will continue to grow as rolled nickel and Monel metal become more widely known.

Generally speaking, your company has no serious problems to face in the immediate future. Products are constantly improving in quality, and operating costs are being satisfactorily lowered. Your management has every reason to believe that the company is still in a period of constructive expansion, which its established sales methods are well designed to promote and which should not be checked by anything less than acute and widespread business depression.

*Shareholders.*—The number of preferred shareholders was 1,433 on December 31, 1926, as compared with 1,472 on December 31, 1925. The number of common-share holders was 11,162 on December 31, 1926, as against 9,204 on December 31, 1925. The total number of shareholders at the close of the calendar year was 12,226, compared with 10,334 on December 31, 1925.

### CONSOLIDATED GENERAL BALANCE SHEET, DECEMBER 31, 1926

#### ASSETS

PROPERTY ACCOUNT:	Dec. 31, 1926	Dec. 31, 1925
Properties owned and operated, including investments in stocks of Nickel Corporation, Ltd., and Société Minière Caledonienne as at December 31, 1925.....	\$65,219,783.08	\$61,311,289.10
LESS amount written off for dismantlement.....	93,167.98	86,982.55
	<u>\$65,126,615.10</u>	<u>\$61,224,306.55</u>
Additions less recoveries.....	\$2,339,796.87	
LESS foreign companies disposed of.....	446,353.66	
	<u>1,893,443.21</u>	<u>3,995,476.53</u>
	<u>\$67,020,058.31</u>	<u>\$65,219,783.08</u>
<b>DEDUCT:</b>		
Reserves:		
Depreciation of plants.....	\$9,857,662.30	8,878,593.71
Depletion.....	3,737,786.99	3,281,162.39
	<u>13,595,449.29</u>	<u>\$12,159,756.10</u>
INVESTMENTS:	\$53,424,609.02	\$53,060,026.98
Sundry securities.....	1,583,685.85	1,523,624.40
	<u>\$55,008,294.87</u>	<u>\$54,583,651.38</u>
<b>CURRENT ASSETS:</b>		
Inventories.....	\$9,701,477.38	8,386,181.37
Accounts and bills receivable.....	2,867,417.62	2,471,163.68
Interest receivable.....	54,246.38	77,355.81
Advances.....	129,756.76	150,957.11
Government securities.....	3,258,293.75	3,232,412.50
Loans on call (secured).....	600,000.00	1,800,000.00
Cash.....	960,686.97	1,198,417.14
	<u>17,571,878.86</u>	<u>\$17,316,487.61</u>
	<u>\$72,580,173.73</u>	<u>\$71,900,138.99</u>

## LIABILITIES

## CAPITAL STOCK:

Preferred 6 per cent. non-cumulative (89,126 shares, \$100 par value).....	\$8,912,600.00	\$8,912,600.00
Common (1,673,384 shares, \$25 par value).....	41,834,600.00	41,834,600.00
	\$50,747,200.00	\$50,747,200.00
Ten-year serial 5 per cent. purchase money notes.....	2,300,000.00	2,844,444.44

## CURRENT LIABILITIES:

Accounts payable and pay-rolls.....	\$1,185,701.87	782,313.34
Bills payable.....		355,555.56
Taxes accrued.....	721,299.05	989,637.61
Dividends unclaimed.....	171.75	157.75
Preferred stock dividend No. 85 payable February 1, 1927.....	133,689.00	133,689.00

2,040,861.67    \$2,261,353.26

## FUNDS AND RESERVES:

Insurance and contingent.....	811,629.60	745,048.58
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## SURPLUS:

December 31, 1926, as per statement annexed.....	16,680,482.46	15,302,092.71
	\$72,580,173.73	\$71,900,138.99

## CONSOLIDATED GENERAL PROFIT AND LOSS STATEMENT

(For Twelve Months Ended December 31, 1926)

	Dec. 31, 1926 (12 months)	Dec. 31, 1925 (9 months)
EARNINGS OF ALL PROPERTIES after deducting manufacturing, selling expense, ordinary repairs, and maintenance.....	\$8,195,141.01	\$6,325,809.74
OTHER INCOME.....	167,621.33	102,291.22
Total income.....	\$8,362,762.34	\$6,428,100.96
DEDUCT:		
General office expense.....	\$560,774.91	406,770.81
Reserved for federal and franchise taxes (estimated provision).....	610,704.00	715,795.96
	1,171,478.91	\$1,122,566.77
Net operating income.....	\$7,191,283.43	\$5,305,534.19
DEDUCT:		
Orford Works property expense.....	\$106,154.85	80,788.09
Depreciation and depletion (provision for).....	1,528,861.17	979,845.83
Foreign companies not included.....		7,500.00
	1,635,016.02	\$1,068,133.92
Profit for the year.....	\$5,556,267.41	\$4,237,400.27
DIVIDENDS:		
Preferred.....	\$534,756.00	401,067.00
Common.....	3,346,768.00	1,673,384.00
Balance.....	\$1,674,743.41	\$2,162,949.27
SURPLUS, January 1, 1926.....	15,302,092.71	13,139,143.44
	\$16,976,836.12	\$15,302,092.71
Adjustment on disposal of foreign companies.....	296,353.66	
SURPLUS, December 31, 1926.....	\$16,680,482.46	\$15,302,092.71

### Creighton Mine

Mining operations of the International Nickel Company of Canada, Limited, at Creighton mine were continuous throughout the year 1926.

The bulk of the production was obtained from the mining of stopes and pillars between the 14th and 16th levels. Other stoping, producing a considerable tonnage, was done on the 20th, 23rd, and 26th levels.

Development work, consisting of drifting, crosscutting, raising, and box-holing was done throughout the mine.

A fan was installed on the 30th level to facilitate the ventilation of the lower levels, where recent development work has opened up ore in portions of the mine considerably removed from the older workings. This fan, driven by a 100 h.p. motor is drawing approximately 90,000 cubic feet of air per minute through the workings and delivering it to the bottom of No. 3 shaft whence it finds its return to surface.

The average force employed at Creighton during the year was 456 men.

The mine staff consists of W. J. Rolfe, superintendent; Chas. Lively, mine foreman; J. E. Treasure, assistant mine foreman; John Symons, master mechanic; A. Mackenzie, chief electrician; and R. H. Keast, head surveyor.

### Frood Mine

During the summer months of 1926 a small amount of ore was mined on the 3rd level through No. 1 shaft at the Frood mine and shipped to Copper Cliff for test purposes.

This work, employing a crew of about 16 men, was in charge of J. W. Brown.

Towards the end of September preliminary work on the sinking of the new main shaft (No. 3 shaft) was commenced. After sinking about 40 feet with temporary rigging, the concrete collar was placed and the sinking-plant and headframe installed. Work was resumed at the face on December 11, 1926, using the regular sinking-plant.

This shaft, a vertical shaft, in the footwall of the deposit is divided into four main compartments longitudinally, each 14 feet 4 inches by 6 feet in the clear. One end compartment is subdivided to give a skip hoistway in one corner, a pipe and cable compartment in the other corner, with a ladderway between.

The shaft is 16 feet by 28 feet, 2 inches, outside the timbers. All plates, dividers and corner posts are 10- by 10-inch, the intermediate posts 6- by 10-inch, and all guides 4- by 8-inch, British Columbia fir. The sets are placed on an interval of 7 feet, centre to centre.

For hoisting during the sinking operation, two 3-ton skips, run in balance, are being used in addition to a man cage. These conveyances are all equipped with 30-foot extension runners, which permit them being lowered directly to the face, below the permanent timbering.

When equipped for permanent operations, the shaft will allow the use of two man and supply cages with a deck area, 5 feet by 13 feet 4 inches, two ore skips, 5 by 5 feet in cross-section, and a rock skip of the same section, which will operate in balance with a counterweight.

The sinking operations are in charge of J. P. Hussey.

### Copper Cliff Smelter

Three blast furnaces, three converters, the Wedge furnace and reverberatory plant were in continuous operation throughout the year.



The smelter-yard tracks, as well as all tracks connecting with the Canadian Pacific and Algoma Eastern railways and the company's tracks to the Frood mine, were electrified during the year, all standard-gauge steam locomotives being replaced with electric.

There were no changes during the year in the staff in charge of smelter operations.

### **Mond Nickel Company, Limited**

The Canadian staff of the Mond Nickel Company, Limited, at Coniston consists of: C. V. Corless, general manager; Oliver Hall, mines manager; John F. Robertson, smelter manager; W. H. De Blois, sales manager of sulphuric acid plant; L. J. Ingolfsrud, chief engineer; W. H. Soule, electrical superintendent; W. A. MacDonell, cashier; Frank Simms, purchasing agent; E. T. Austin, smelter superintendent; K. S. Clarke, superintendent of sintering and concentrating plants; and E. H. Jordan, superintendent of sulphuric acid plant.

#### **Coniston Smelter and Plants**

Three blast furnaces and three to four converters were in continuous operation at the Coniston smelter throughout the year 1926. The sintering plant, concentrator, and acid plant were also in continuous operation. No changes or additions were made in the equipment of these plants.

The quartzite quarry at Coniston produced 52,095 tons for converter flux. The average force employed at the Coniston plants was 653 men.

#### **Frood Extension Mine**

Development operations at the Frood Extension mine were carried out throughout the year 1926. The shaft was sunk an additional 294 feet from 1,736 to 2,030 feet, stations being cut at 1,850 and 2,000 feet. On the 1,700-foot level, the main crosscut was advanced 150 feet to the footwall, and 1,050 feet of drifting was completed along the footwall contact. Ten crosscut raises (at 45 degrees), Nos. 1, 3, 5, 7, 2, 4, 6, 8, 10, and 12, were driven from the footwall drift towards the hanging wall. The footage completed in these raises is approximately 1,200 feet. On the 2,000-foot level, 1,995 feet of drifting and crosscutting was completed.

A brick powder magazine was constructed on surface. This building measures 20 by 30 feet.

A. D. Carmichael is mine superintendent. A force, averaging 116 men, was employed on the property during the year.

#### **Garson Mine**

Operations at Garson mine were steady throughout the year under A. L. Sharp, mine superintendent.

Development totalling 3,359 feet, comprising 2,433 feet of drifting and crosscutting, 884 feet of raising, and 42 feet of winze, was completed during the period. The tonnage hoisted was practically the same as for 1925, being 367,294 tons in 1926 as compared with 322,059 in 1925.

The average force maintained was 295 men.

#### Levack Mine

Mining operations at Levack mine were continuous during the year 1926. The bulk of the production was obtained from stopes and development on the 7th level. A total of 9,462 feet of development work was completed. This consisted of 4,277 feet of drifting and crosscutting and 5,184 feet of raising. The total tonnage hoisted during the year was 448,257 tons, an increase of 36,696 tons over the previous year.

A new brick powder-magazine was constructed, having a capacity of two cars of explosives.

F. J. Eager is superintendent. The average force at the mine during the year was 318 men.

#### Worthington Mine

During 1926, 202,664 tons of ore and waste were hoisted at the Worthington mine. The shaft was sunk an additional 300 feet and a station cut at the 1,200-foot (8th) level. Other development completed during the period consisted of 750 feet of drifting and crosscutting and 35 feet of winze.

W. J. Mumford is mine superintendent, and the mine force during the year averaged 180 men.

### SILVER

#### Beaver Auxiliary Mines, Limited

This company operated their property at Elk Lake, township of James, district of Timiskaming, during the first half of 1926 with a force of 30 men. H. L. Donaldson was manager, and William Fraser, contractor.

The shaft was sunk 485 feet below the 300-foot level to a point where a heavy flow of water was encountered, which prevented lateral work being carried on at the 800-foot level according to plan. In addition to the shaft-sinking, a total of 285 feet of crosscutting, 291 feet of drifting, 50 feet of station-cutting, and 12 feet of raising was done mainly on the 600-foot level.

A smaller force of men was employed intermittently during the latter half of the year up to December 4, when the property was closed down.

#### Bellellen Silver Mines, Limited

The company began unwatering the mine in South Lorrain, district of Timiskaming, on September 8, and mining was commenced on October 4. John Mathewson was superintendent, and 26 men were employed.

A 750 cubic foot air compressor and a 125 h.p. motor were installed. A total of 423 feet of drifts and crosscuts were driven, 320 feet being on the 3rd level and 103 feet on the 4th level of the mine; in addition a 67-foot raise was driven in the last quarter of the year.

In the first quarter of the year 1927, the work was continued under Harold Fancy, and 418 feet of drifting was done.

#### Blair Gowganda Silver Mines, Limited

This company owns a group of five claims, G.G. 4,077, M.R. 1,205-6, 2,298 and 1,006, in Nicol township, district of Timiskaming, north of Leroy lake. W. J. Blair, of Barrie, Ont., is president, and Murray D. Kennedy is manager.

The company did surface trenching on these claims with a force of five or six men during the summer of 1926. A small boiler and hoist was installed late in October, and a two-compartment shaft was sunk to a depth of 111 feet during the winter months.

### Canadian Lorrain Silver Mines, Limited

The authorized capital of this company is \$3,000,000, of which 2,700,000 shares are issued. The board of directors comprises: F. H. Hamilton, president; J. A. Dunn, vice-president; J. Mackintosh Bell, managing director; W. H. Stafford, and H. Whittingham. R. S. Dening is secretary, and the head office is at 302 Bay Street, Toronto. The property is in South Lorrain, district of Timiskaming.

Hugh McMillan is manager, and 75 men were employed.

The following is taken from the managing director's report for the fiscal year ended February 28, 1927:—

Depth of the main shaft remained unchanged during the period under review. From that shaft there are working levels at the 80-foot, 150-foot, and 240-foot horizons. The deeper levels at 350 feet and 410 feet are reached by means of winzes. During the year a 50-ton mill was completed and put into operation, and a new and effective headframe was erected. Mining operations were continuous during the year, and the following work was carried out: winze sinking, 64 feet; raising, 242 feet; drifting and crosscutting, 5,271 feet; drifting in conjunction with Gilgreer mines, 665 feet.

The more important remunerative developments were those obtained in No. 5 vein at the 150-foot horizon, where the operations disclosed shoots of milling ore corresponding to the three shoots previously developed in the same vein at the 250-foot level. At the 150-foot level, shoot C was developed for a length of 67 feet, averaging at the level 105 ounces over 48 inches; shoot B for a length of 66 feet, averaging 86 ounces over 36 inches; and shoot A for a length of 15 feet, averaging 41 ounces over 31 inches. The E ore shoot on No. 17 vein at the 350-foot level was followed downwards by a winze, which was sunk to the 410-foot horizon. Good milling ore, averaging 80 ounces over 20 inches with high-grade patches, persisted for about 50 feet below the 350-foot level.

The mill went into commission during December for a tuning-in period, in which it was fed with material of inferior grade. The installation of the flotation unit, which greatly improved the extraction, was not completed until March. During the period, December 12 to February 28, 1927, 3,481 tons averaging 12.21 ounces of silver were treated, from which a 63.55 per cent. extraction was obtained. Production for the period based on actual smelter returns was 14,985 pounds of picked ore, returning 26,567.47 ounces of silver, and 981 pounds of cobalt and 123,626 pounds of concentrates, returning 27,020.35 ounces of silver. Prior to the commencement of milling operations, 31.11 tons of high-grade ore resulting from development operations were shipped, producing 90,560 ounces of silver and 3,579 pounds of cobalt, making the total net production for the period 200,825 pounds, from which returns were received for 144,148 ounces of silver and 4,560 pounds of cobalt.

The production for the period from March 1 to May 31, 1927 was 77,707 ounces of silver of an estimated value of \$43,646.75. The cost of operations was \$51,729.16. It was decided to cease stoping operations and to run the mill on dump rock, mine work being limited to exploration. This exploration during the month of June did not result in any important discoveries, and it was decided to close the mine. It is felt, however, that there remain many good chances for finding new ore bodies in various parts of the property, but the search for these must be considered as part of the systematic scheme of exploration extending probably over many months.

### Capitol Silver Mines, Limited

This company had a force of 20 to 25 men engaged in surface work on mining claims H.S.363-65, 369, and 352 during the first half of the year. These properties are in Nicol and Haultain townships, district of Timiskaming.

Three diamond-drill holes were put down on the shaft on claim H.S.351, totalling some 2,000 feet. The management is the same as for the Castle-Trethewey Mines.

### Casey Mountain Operating Syndicate, Limited

This company took an option in May on any two claims of the six claims owned by the Casey Mountain Mining Company, Limited, in Casey township, district of Timiskaming, 11 miles northeast of New Liskeard. The syndicate has a capital of \$150,000, in \$1 shares, and comprises R.G. Williamson, president; Stuart Scott, vice-president; H. H. Fockler, Newmarket, Ont., secretary-treasurer; D. W. Lepard, A. Cunningham, Toronto; H. C. Hall, William Hall, and J. W. Brown, Fort Qu'Appelle, Sask.; W. H. Wright, Balcares. An 8- by 10-inch cylinder hoist was installed, and on September 15 work began with a force of six men on the 235-foot level in No. 2 shaft. The southwest drift was continued 123 feet to a point 180 feet from the west crosscut, and a winze was begun at a point where some high-grade was found in the vein.

The workings on this level include crosscuts 100 feet east and 285 feet west, and drifts 125 feet south and 90 feet southwest, in addition to the drift mentioned.

### Castle-Trethewey Mines, Limited

The authorized capital of this company is \$2,000,000 in shares of \$1 par value. The property is in Haultain township, district of Timiskaming. The board of directors comprises: J. P. Bickell, president; J. B. Tudhope, vice-president; W. J. Sheppard, S. R. Wickett, and D. H. McDougall. Balmer Neilly is secretary-treasurer. The head office of the company is at 602 Standard Bank Building, Toronto. R. J. Ennis is consulting engineer. H. G. Young, who was mine manager during 1926, was succeeded in the early part of 1927 by Angus D. Campbell. The mine and mill superintendents are E. H. Clemens and George Barkhouse.

The working force averaged 120 men during 1926.

The following is taken from the manager's report for the nine months' period, July 1, 1926, to March 31, 1927:—

#### PRODUCTION

Concentrates shipped, dry tons.....	258.9	
Ounces, per ton.....	2,946	
Total fine ounces silver recovered.....	762,861.47	
Average price obtained per ounce.....	\$0.5765	
Revenue from sale of silver.....		\$389,307.42
Cobalt produced, pounds.....	22,672	
Revenue from sale of cobalt.....		3,968.60
Total revenue.....		\$392,376.02

#### PRODUCTION SINCE COMMENCEMENT OF OPERATIONS

Period	Months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt
Feb. 1, '22, to June 30, '22.....	5	Sorting		40,000	\$28,000.00
July 1, '22, to June 30, '23.....	12	Sorting		62,811	41,146.80
July 1, '23, to June 30, '24.....	12	7,607	46.03	350,147	229,656.95
July 1, '24, to June 30, '25.....	12	30,273	30.62	927,088	637,712.10
July 1, '25, to June 30, '26.....	12	34,425	29.03	999,234	683,601.48
July 1, '26, to Mar. 31, '27.....	9	29,136	26.18	762,861	426,928.53
Total.....		101,441		3,142,141	\$2,047,045.86



## SUMMARY OF DEVELOPMENT

	Shafts	Drifts	Crosscuts	Raises	Winzes	Total
No. 3 shaft.....		4,943	1,948	781		7,772
No. 1 shaft.....	68		18			86
Total.....	68	4,943	1,966	781		7,858

Total footage of drifts, raises, and winzes..... 5,724 linear feet.  
 Percentage of this footage in ore..... 14.3 per cent.  
 Development produced 4,937 tons of 22.8-ounce grade ore.. 112,571 ounces.

## SOURCES OF ORE FROM MINE

Source	Tons	Grade, ounces	Total, ounces
Development.....	4,937	22.8	112,571
Stopes.....	22,189	33.1	734,262
Mill dumps.....	2,015	20.0	60,300
Total.....	29,141	31.1	907,133

## MILLING

Ore treated from mine.....	Tons	27,121
Ore treated from dumps.....		2,015
Total.....		29,136
Silver recovered.....	Ounces	762,861
Silver in tailings.....		55,297
Total.....		818,158

## CONCENTRATES PRODUCED (ESTIMATED)

	Pounds	Ounces
Jigs.....	168,697	390,206
Sands.....	255,967	359,709
Slimes.....	93,176	21,285

## OPERATING COSTS (9 MONTHS, 1926-27)

	Total cost	Per ton	Per ounce
Development.....	\$104,688.68	\$3.593	\$0.137
Mining.....	56,892.71	1.953	.074
Tramming and hoisting.....	18,393.98	.631	.020
Milling.....	43,120.71	1.480	.056
Shipping.....	8,065.34	.277	.016
Smelting and refining.....	18,086.53	.621	.024
General expenses—mine.....	12,169.89	.418	.016
Head office expenses.....	12,662.78	.435	.017
Maintenance, insurance, etc.....	5,136.99	.177	.006
Total.....	\$279,217.61	\$9.585	\$0.366

### No. 1 Shaft, Claim R.S.C. 106

This shaft, which was the original prospect shaft of the mine, was reopened in March, 1927. It had been sunk some years ago through 140 feet of Keewatin rock into the underlying diabase. Most of the work was done from the 300-foot level close to the contact. Some silver was found in the veins explored at that time.

The shaft is now being deepened from the 300- to the 450-foot level, where the first exploration will be carried on. The old buildings on this claim were replaced and a new electrically driven compressor installed. The buildings now are: Switch-house and transformer station, hoist and power-house, headframe, cookery and sleep camp with accommodation for 25 men. The power plant consists of three 100 k.v.a., 1,200- to 550-volt transformers; a 750 cubic foot air compressor with 150 h.p. motor, and a 10- by 12-inch air hoist. The total cost of the buildings and plant was \$19,484.72. The operating costs, during this period, for pumping and cleaning out the workings and for sinking and cutting the station on the 450-foot level were \$8,516.62.

The claim is well located between the producing claims of the Miller Lake O'Brien and the Tonapah Canadian Mines and has most favourable prospects.

### General

Other new construction consisted of a pumping station at Babbs lake, with buried 6-inch wood-stave water-line to the mine, the whole costing \$14,760.76; four new houses for the staff at \$12,092.60; and two new low-pressure boiler heating plants at \$6,097, to replace the old central-heating plant. The latter have already paid back their cost in saving in operation.

The development done, 7,858 linear feet in nine months, is large for the tonnage milled; but the nature of the diabase ore deposits demands the carrying out of a large amount of development. Ore is being mined from No. 10 vein, the richest vein on the property, on the 700-foot level over 600 feet below the overlying Keewatin rock, and conditions are favourable for the ore going deeper.

### Cobalt Argyros Mines, Limited

Cobalt Argyros Mines, Limited, a subsidiary of the Lucky Tiger Combination Gold Mining Company, Limited, began operations under lease on December 1, 1925, on the Hargreaves and Cobalt Merger properties, Coleman township, district of Timiskaming, operating through Kerr Lake No. 3 shaft. C. H. Heron is manager, and 20 men were employed.

The drift on No. 3 vein was continued for 100 feet on the Hargreaves property and for 700 feet on the Merger property. A crosscut 200 feet long was driven on the latter and a raise was put up 90 feet on the former property.

A test pit was sunk 40 feet on mining claim No. 19,438, block 32, Gillies limit, district of Timiskaming, under an option on five claims belonging to Hill and Gibbons, at the end of the year.

An option was taken on the Mosher group of thirteen claims, two and a half miles southwest of Timagami station, and three diamond-drill holes were put down on mining claims Nos. 4,065 and 4,061 to depths of 292 feet, 192 feet, and 210 feet between March 14 and April 6, 1927. The option was relinquished.

### Cobalt Contact Mines, Limited

Cobalt Contact Mines, Limited, operated the Green-Meehan and Red Rock properties, township of Bucke, district of Timiskaming, during the year with an average force of 48 men. J. M. Aitken is president; George Coles, vice-president; Alexander M. Hamilton, G. W. Adams, Clifford E. Smith, Frank Loring, and Sir Augustus Fitzgeorge, directors. James A. Stewart is secretary-treasurer, and J. M. C. Dunlop, manager. The head office of the company is at 8 Bloor Street East, Toronto.

The Cobalt Contact property in Bucke township was operated until May 6, when the option was relinquished, during which time 28 feet of shaft-sinking and 210 feet of drifting was done.

The option on the Law property to the north of the Contact mine was given up on January 10, after 65 feet of drifting had been added to the work of the previous year.

On the Hunter property 50 feet of shaft-sinking was done, making the shaft 70 feet deep.

The work on the Green-Meehan and Red Rock properties included 2,684 feet of drifts, 832 feet of crosscuts, 281 feet of raises, and a 20-foot winze. The tonnage stoped was 14,042 tons, with an additional 1,985 tons on the Cobalt Contact property.

A mill with a capacity of 60 to 100 tons, using concentration and flotation of slimes, was constructed. It began operating in July and treated 7,883 tons.

### **Cobalt Twentieth Century Mining Company, Limited**

This company began work on July 13 on their property in the northeast corner of Coleman township, district of Timiskaming, with a force of three to four men. S. S. Sager, of 45 North Division Street, Buffalo, N. Y., is manager.

A 40-foot prospect shaft was enlarged to a depth of 25 feet. There are two other shafts on the property, one 165 feet and the other 350 feet in depth. In former years, some 200 feet of drifting had been done in No. 1 shaft and about 350 feet in No. 2 shaft at or near the bottom.

### **Coleroy Gowganda Mines, Limited**

During 1926 this company operated their property at Leroy lake, in Nicol township, district of Timiskaming, with an average of 24 men. The officials of the company are: John A. McAndrew, president; E. V. Nisbet, secretary-treasurer; John W. Shaw, manager. The head office of the company is at 272 Bay Street, Toronto.

During the first half of the year, development work was continued on the 488-foot level and on a new level established at 563 feet by means of a winze. In August, sinking was resumed to deepen the shaft from 488 feet to 650 feet, and this was completed early in October. The east crosscut on the 650-foot level was driven 96 feet from the station, and No. 4 and No. 1 veins were cut at 50 and 100 feet from the shaft. No. 4 vein was followed 177 feet southwest and a branch vein for 13 feet. No. 1 vein was followed north for 133 feet and south for 132 feet. Some ore was found on the 650-foot level, which is considered the most promising horizon, and also in the winze from the 488-foot level.

A summary of the development for the fiscal year ending March 31, 1926, includes 1,749 feet of drifts, 233 feet of crosscuts, a 76-foot winze, 160 feet of shaft-sinking, and 50 feet of slashing.

New installations included a 720 cubic foot air compressor, a 125 h.p. motor, and a 60-gallon triplex electric pump on the 488-foot level.

### **Coniagas Mines, Limited**

The following information is taken from the annual report of the Coniagas Mines, Limited, for the year ending December 31, 1926.

#### **Coniagas**

Mining operations were restricted to the removal of party walls on the east boundary of the property. This work was performed by the Nipissing Mining Company and resulted in the recovery of 87,140 ounces of silver as per assay.

A final clean-up of the mill floors and sumps yielded a total of 49,966 ounces of silver.

General salvage operations were continued, during which machinery and equipment were overhauled and sold or held for future use. Several houses owned by the company were sold and all surplus buildings dismantled and removed.

The total production of silver from the mine to December 31, 1926, amounted to 32,685,039 ounces. This includes approximately 500,000 ounces from the Trethewey property.

The following table is interesting as a summary of production and costs during the life of the Coniagas mill:—

Year	Tonnage milled	Total cost per ton, mining and milling	Ounces of silver produced	Total cost per ounce, mining and milling
1908.....	14,064	\$16.03	1,457,240	\$15.473
1909.....	19,038	11.25	1,407,288	15.218
1910.....	33,539	7.65	1,929,531	13.294
1911.....	52,320	6.34	3,789,273	8.800
1912.....	53,627	8.77	3,508,377	13.399
1913.....	54,890	8.79	3,572,398	13.503
1914.....	54,522	7.66	2,497,394	16.731
1915.....	55,437	6.39	2,002,053	17.692
1916.....	56,972	5.81	1,773,286	18.990
1917.....	60,929	5.74	1,344,267	26.014
1918.....	68,597	5.94	974,264	41.769
1919.....	71,744	5.56	940,267	42.396
1920.....	97,634	5.74	994,235	56.153
1921.....	113,279	4.58	1,301,515	39.869
1922.....	121,953	3.83	1,158,882	40.282
1923.....	140,774	2.70	1,309,792	28.978
1924.....	86,808	3.56	581,185	53.119
Total.....	1,156,127	.....	30,541,247	.....
Per unit.....	.....	\$5.5989	.....	\$21.194

### The Coniagas Reduction Company, Limited

Operations at the smelter during the year have been confined to the disposal of finished products, stores, equipment, etc., on hand at the time of cessation of operations in 1924.

Established in 1908 to treat the ores and concentrates produced from the Coniagas mine at Cobalt, as well as treatment of custom ores and concentrates, and to recover therefrom their constituent products (which ores and concentrates at the time were being sent to the United States for treatment and for which revenue was only received for the silver content), the following schedule of production at this plant for 17 years may be of interest:—

#### STATEMENT OF ORE TREATED AND METALS SHIPPED

Year	Mine ore and concentrates treated	Silver shipped	Metal content of cobalt products shipped	Metal content of nickel products shipped	Metal content of arsenic products shipped	Metal content of copper products shipped	Gold shipped
	tons	ounces	lbs. avdp.	lbs. avdp.	lbs. avdp.	lbs. avdp.	ounces
1908.....	175.2	55,391.1	.....	.....	84,246	.....	.....
1909.....	1,144.4	1,639,762.5	.....	.....	483,006	.....	.....
1910.....	1,788.9	2,820,118.1	12,987	685	1,328,991	.....	.....
1911.....	2,869	5,642,803.1	36,178	9,092	1,209,694	.....	.....
1912.....	2,376	5,267,046.6	154,552	60,078	903,463	.....	.....
1913.....	2,499.5	5,014,010.6	281,622	147,914	537,877	.....	.....
1914.....	1,932.9	3,613,341.9	273,530	144,010	1,209,694	.....	.....
1915.....	2,165.3	3,465,946.0	96,670	92,438	944,282	.....	.....
1916.....	3,183	3,952,672.1	324,430	35,687	745,937	.....	.....
1917.....	3,452.5	2,978,415.6	247,312	100,636	524,958	.....	.....
1918.....	2,281.7	2,390,737.4	227,763	232,802	1,040,890	.....	.....
1919.....	1,867.9	1,741,841.2	158,292	108,044	1,308,937	232	.....
1920.....	1,289.7	896,355.9	217,902	112,042	746,479	47,015	.....
1921.....	1,412.9	1,486,857.0	55,346	7,279	278,425	33,571	19.29
1922.....	184.7	380,766.4	99,748	101,809	457,341	126,920	.....
1923.....	1,975.1	150,613.31	127,043.3	35,688.27	356,694.75	.....	.....
1924.....	.....	155,662.82	136,919.95	17,547.35	67,696.18	17,548.6	.....
1925.....	.....	64,860.02	58,921.16	50,544.8	6,554.91	3,364.42	.....
1926.....	.....	1,393.42	.....	127,868.51	546,834	7,945.34	.....
Total..	30,598.7	41,718,595.07	2,512,216.41	1,384,164.93	11,572,305.84	236,596.36	19.29

NOTE.—The gold (19.29 ounces) was recovered from refinery sludge at the termination of operations.



The financial statement of this company presented shows that, after deducting current liabilities, the quick assets at the end of the year amounted to \$700,289.53.

### Prospecting in 1926

During 1926, the company continued an aggressive search for another mine in undeveloped parts of Northern Ontario and Quebec. Most of the effort was centred in the townships of Boischatel, Duprat, and Montbray, Quebec.

In Boischatel, fourteen claims owned by the company and also a large block of ground acquired under an option to purchase were prospected. On the latter block a discovery of disseminated chalcopryrite in a porphyritic andesite was made, but as this was a very low grade, the option was relinquished.

In Montbray and Duprat the company owns a large block of ground astride the township line separating the two townships and also a few detached claims. In the southwestern corner of Duprat on Coniagas claims A. 5,362 and A. 5,363, an interesting zone, striking N. 30° E. astronomic, was found during the summer. Along this zone chalcopryrite has been found at irregular intervals for a distance of 1,400 feet; the chalcopryrite is disseminated in thylolite, and although fine specimens may be obtained the bodies so far found seem too low grade to be of commercial value. In addition to this main ore zone, chalcopryrite has been found at several other places, all of which warrant further work. A preliminary dip-needle survey was made of all the claims, and this will be continued in 1927. Although a considerable amount of work was done on this block, only a very small part of it has yet been trenched. Some of the showings are attractive enough to invite a diligent search for ore. Lines are now being cut, in preparation for an electrical survey to be made of part of these claims, by the Swedish American Prospecting Corporation.

The company has optioned a block of ten claims, two in Dasserat, seven in Boischatel, and one in Duprat. This ground was acquired because it lies adjacent to claims of our own upon which discoveries have been made.

In the Red Lake area, district of Patricia, a small crew of men performed the necessary assessment work on a group of claims staked by one of the company's prospectors. Nothing of importance has so far been found on this ground.

An option was given to March Gold, Incorporated, Buffalo, N.Y., to purchase, under an escrow agreement, the Maidens-McDonald claims for the sum of \$250,000 cash and 100,000 shares of stock of \$1 par value in their operating company, and under this option agreement your company has received \$100,000 cash and 100,000 shares of stock in the March Gold, Limited, in which company the title deeds of their property in the Porcupine area are vested. This company owns and operates a 200-ton mill on the property. The sale of these claims is considered advantageous to your company.

### Enright Mining Company, Limited

The Enright Mining Company, Limited, took over the old Devlin property in the southeast corner of James township, district of Timiskaming, in March, 1926, comprising the east half of the south half of lot 1, concession I, and began repairing the buildings with a force of five men. The company has a capitalization of \$3,000,000 in shares of \$1 par value, of which 1,000,000 shares are issued. The board of directors comprises Senator Currie, of Montreal, president; E. S. Turner, managing director; and Arthur T. Forbes, secretary-treasurer. The head office is at 89 St. Francois Xavier Street, Montreal. Horace F. Strong of Haileybury is manager, and William Fleming, mine captain.

For the next four months, 15 to 18 men were employed repairing the plant and making roads, and underground work began on August 2, when the force was increased to 38 men, including 5 diamond-drillers and 10 wood-cutters. A total of 430 feet of drifting and crosscutting and 15 feet of winzing was done on the 100-foot level, and 280 feet of drifting on the 200-foot level, besides a certain amount of diamond-drilling.

### Louis Fenning

Louis Fenning, on behalf of himself and associates in New York, was preparing to dewater the old workings of the Beaver mine, O'Connor township, district of Thunder Bay, when the property was visited on July 19, 1927.

Considerable repairs to the existing two shafts above the adit level and to the timbering and tracks on the adit level had been made prior to this date, and a boiler was being set up to operate pumps and open up the two levels reported to be developed below the adit level. Three men were employed on this work.

While the work was undertaken primarily for examination purposes, it is understood that operations will be commenced immediately should the results of the examination prove encouraging.

### **Friday Mines, Limited**

This company has a capital of \$2,000,000 in shares of \$1 par value. R. C. Vokes is president; W. H. Schaffer, vice-president; J. R. Sproat, secretary and manager. The head office is at 1103 Washington Boulevard Building, Detroit, Mich. The company owns three claims, Nos. 19,505, 12,825, and 12,826 on Lorrain lake in Lorrain township, twelve miles northeast of Timagami station.

The company began trenching and sinking test pits on the property in May with a force of four men. Three pits were sunk to depths of 12, 16, and 34 feet, and the vein was exposed on the surface for 400 feet. The property was closed after five months' operation.

### **Genesee Mining Company, Limited**

In January, 1926, the company began operations on the property in Bucke township, district of Timiskaming, with a force of 11 men, and continued for two months. F. L. Steenman was manager.

A crosscut was driven southeast on the 350-foot level, and a shallow winze put down on No. 16 vein west of the former winze.

### **Gowganda-Duggan Silver Mines, Limited**

This company resumed operations on their property in Donovan township, district of Timiskaming, with a force of 20 men on September 1, after a six months' shut-down. The officials of the company are: F. Macklin, Blenheim, president; Archie Fyfe, Orillia, vice-president; Joseph Montgomery, secretary-treasurer, Federal Building, Toronto. Neil Morrison is mine superintendent.

A 65 h.p. boiler was added to plant, the shaft was continued from a depth of 139 feet to a depth of 312 feet, and levels were established at 150 and 300 feet. During the first half of 1927, drifting was done on the 150-foot level 65 feet east and 60 feet west from a 20-foot crosscut. On the 300-foot level, 235 feet of crosscuts and 208 feet of drifts were driven.

### **Gowganda Keora Silver Mines, Limited**

This company operated their property at Calcite lake, Lawson township, district of Timiskaming, except during the months of May, June, and July, until October 20, 1926. Thomas Reilly was manager, and 20 men were employed.

A larger hoist was installed and the following amount of lateral work done on the different levels: 120 feet of drifting and crosscutting on the 150-foot level, 290 feet and 60 feet of raising on the 195-foot level, and 330 feet of drifting and crosscutting on the 270-foot level.

The mill was operated during the first four months of the year and treated 260 tons of ore, making a total of 760 tons in all.

### Keeley Silver Mines, Limited

This company has a capital of \$2,000,000 in shares of \$1 par value. The officers and directors are: F. H. Hamilton, president; J. Mackintosh Bell, managing director; W. H. Stafford, James W. Bain, John H. Black, R. T. Shillington, and E. Tuerk, directors. R. S. Dening is secretary-treasurer, and the Toronto office is at 302 Bay Street. The property is at Silver Centre, South Lorrain, district of Timiskaming.

M. C. H. Little is resident manager, and 135 to 140 men are employed.

In spite of the very serious drop in the price of silver, the profit for the year amounted to \$538,698.32, and the dividend rate of 24 per cent. per annum, including bonus, has been maintained. The net surplus stands at \$720,725.33.

The managing director reports as follows for the fiscal year ended February 28, 1927:—

The most satisfactory features of the operations during the past year are to be found in the facts that the monthly production of approximately 125,000 ounces of silver was maintained and that, in spite of the serious decline in the price of that commodity, the dividend requirements were more than earned.

*Summary of Underground Operations.*—During the year the following underground development has been carried out:—

	Feet	Cost per foot
Drifting and crosscutting (No. 3 shaft).....	7,922	\$14.62
Raising.....	738	18.22
Winze-sinking.....	104	63.58
Diamond-drilling.....	1,002	5.88

Some 25,082 tons of ore were hoisted. Of this amount, 21,237 tons were taken from the stopes; the remainder came from development.

The cost per ton of ore delivered to the primary crusher averaged \$4.46.

*Results of Development.*—The most important developments during the period under review were those obtained in the western part of the property, more particularly in No. 28 vein at the 11th level, 820 feet below the collar of No. 3 shaft. In this locality three shoots of ore, having an aggregate length of 166 feet and an average assay of 1,800 ounces over 6 inches, were developed. One of these shoots has been followed downwards, by means of a winze 75 feet deep, and good ore persisted to a depth of 58 feet. Development is now proceeding at the 12th or 895-foot level.

*Mill Statistics.*—During the year, 24,705 tons of ore were milled. Abbreviated statistics are as follows:—

Ore milled.....	24,705 tons.
Heads, average.....	24.3 ounces.
Tails, average.....	3.14 ounces.
Extraction, average.....	87.5 per cent.
Average running time.....	81.3 per cent.

*Production.*—Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt, pounds
Picked ore.....	578,366.5	1,114,296.91	67,134
Concentrates.....	1,486,376	525,711.05	118,696
Total.....	2,064,742.5	1,640,007.96	185,830

The corresponding figures for the silver and cobalt produced during the previous year are 1,514,407 ounces and 181,054 pounds, respectively.

## PRODUCTION DURING PREVIOUS YEARS

	Pounds, net	Silver, ounces	Cobalt, pounds
1913.....	322	872.7	.....
1914.....	2,327.4	3,183.03	.....
1918.....	145,048	39,557.25	1,061
1919.....	31,766	4,565.82	3,160.3
1920.....	119,770	8,253.44	9,896.86
1921.....	676,411.5	313,230.88	60,566.72
1922 and 1st 2 months 1923.....	2,286,497	1,146,961.56	196,927
Fiscal year 1923-24.....	1,973,832.75	1,600,739.68	171,357
Fiscal year 1924-25.....	2,668,241.75	1,880,351.88	228,450
Fiscal year 1925-26.....	2,077,548	1,514,407.48	181,054
Total.....	9,981,764.4	6,512,123.72	852,472.88
Fiscal year 1926-27.....	2,064,742.5	1,640,007.96	185,830
Total production to February 28, 1927.....	12,046,506.9	8,152,131.68	1,038,302.88

## COST OF PRODUCTION

(Based on 24,924 tons of ore treated, producing 1,640,007.96 ounces of silver)

	Total cost	Per ton	Per ounce
Development.....	\$138,319.71	\$5.55	\$0.084
Ore extraction.....	94,739.40	3.80	.058
Ore sorting.....	7,587.79	.31	.004
Milling.....	44,078.37	1.77	.027
Shipping and marketing.....	70,404.68	2.83	.043
Administration.....	39,052.65	1.56	.024
General maintenance.....	36,457.27	1.46	.022
Head office expense.....	9,263.59	.37	.006
Corporate expense.....	24,084.99	.97	.015
Taxes.....	14,287.91	.57	.009
Total.....	\$478,276.36	\$19.19	\$0.292

*Ore Reserves.*—The total ore reserves opened up in the mine as at February 28, 1927, are estimated at approximately 22,000 tons, containing about 1,091,000 ounces of silver and 74,000 pounds of cobalt. These figures make no allowance for the new ore being developed from the bottom of the winze, 75 feet below the 820-foot horizon.

## Kerr Lake Mines, Limited

This company has a capital of \$2,400,000 in shares of \$4 par value. The officers of the company are: Adolph Lewisohn, president; Sam. A. Lewisohn, vice-president; E. H. Westlake, 61 Broadway, New York, secretary-treasurer.

Robert R. Brown was manager, and 4 to 8 men were employed at the mine in Coleman township, district of Timiskaming.

The manager reports as follows for the fiscal year ending August 31, 1926:—

Production from development work on adjacent and parallel veins to the south of the main east vein amounted to 13,200 pounds of ore, containing 9,035 ounces of silver. While the possibilities for high-grade production in this area are not entirely exhausted, development work failed to disclose ore of commercial grade and was discontinued.

Development work consisted of 30 feet of drifting and 129 feet of raising on the 90-foot level; 22 feet of drifting, 47 feet of crosscutting, and 125 feet of raising on the 140-foot level;



and 30 feet of drifting and 70 feet of raising on the sublevel between. Considerable open-benching and side-slashing was done on silver-bearing veins.

During the winter a group of claims was staked northeast of the centre of Dufresnoy township in the Quebec copper-gold area. These claims were located on formation alone and have been prospected with a limited amount of expenditure during the summer.

### **Keweenaw Mines, Limited**

Keweenaw Mines, Limited, financed by the Noranda Mines, Limited, took an option on the York O'Brien and Red Jacket properties in the Gillies limit, district of Timiskaming, and began pumping out the old A6 shaft on December 15, 1926. Walter E. Segsworth is president; L. K. Fletcher, manager; and Frank Harrison, contractor.

The following buildings were erected: a hoist-house, 20 by 20 feet; a combined smithy and dry-house, 20 by 36 feet; a magazine and a 33-foot headframe. A 10- by 12-inch Jenckes hoist was installed, and mining began on January 22, 1927.

The property was operated until early in July, and 2,200 feet of drifts and crosscuts were driven, half of which were on the 110-foot level and half on sublevels. Four raises were also driven, totalling 130 feet.

### **Kirk Budd Mining Company, Limited**

The authorized capital of this company is \$1,000,000. The officials of the company are: Willard Jones, Utica, N.Y., president; P. Daymont, Utica, N.Y., secretary-treasurer; Cecil Cave, Cobalt, managing director. The company operated the property in Gillies limit, district of Timiskaming, from May 5 to June 1, with a force of six men and extended the drift 120 feet eastward on the 150-foot level. They also operated for five weeks, from September 15, driving another 100 feet.

### **Lakeside Lorrain Silver Mines, Limited**

The company began unwatering the mine in the township of South Lorrain, district of Timiskaming, on May 17 and shut down a month later after continuing the shaft from 90 to 113 feet in depth.

W. R. Van Reynolds is president; Joseph Montgomery, secretary-treasurer; and M. P. MacDonald, manager. The head office is at 611 Federal Building, Toronto.

Surface trenching was carried on with a force of six men on claims H.R.136 and 147 during the last two months of the year.

### **La Rose Mines, Limited**

This company has a capital of \$1,500,000 in shares of \$1 par value. The board of directors remains the same as last year. E. W. Nesbitt, Woodstock, is president; William Cameron, 36 King Street East, Toronto, secretary; and G. E. H. Booth, manager.

The company operated the Violet mine, Coleman township, district of Timiskaming, for the first seven months of 1926 with a force of 35 men. Development work, mainly on the 470-, 590-, 880-, and 930-foot levels, consisted of 605 feet of drifting, 210 feet of raising, and 30 feet of shaft-sinking. Stopping amounted to 1,007 cubic yards.

Shipments amounted to 5,821.73 tons, of which one ton was high-grade ore, of a net value of \$46,524.75.

### Lorrain Consolidated Mines, Limited

This company operated their property in South Lorrain, district of Timiskaming, in the first five months of the year with a working force of 15 to 20 men. Horace F. Strong, of Haileybury, is consulting engineer. A total of 460 feet of drifts and crosscuts and 50 feet of raising was driven on the 175-foot level, after the report of the last fiscal year which ended on March 31, 1926.

### McKinley-Darragh-Savage Mines of Cobalt, Limited

This company has a capital of \$2,500,000 in shares of \$1 par value. The mine and head office are at Cobalt, Ont. R. Home Smith is president, and the directors remain the same as last year. H. C. McCloskey is manager, and on an average 80 men are employed.

The silver recovered during 1926 from the mine and leases amounted to 408,531 ounces, and the silver recovered to date to 21,517,141 ounces. A total of 345,200 ounces was shipped. The average price received was 59.276 cents, and costs were 59.445 cents per ounce. Total costs were \$242,850.98, equivalent to \$5.68 per ton of ore mined, or 59.44 per ounce recovered. Mining costs were \$96,779.88, equivalent to \$2.26 per ton, or 23.69 cents per ounce. Milling costs were \$68,892.53, equivalent to \$1.61 per ton milled, or 21.9 cents per ounce.

Development footages were as follows: crosscuts, 268 feet; drifts, 600 feet; raises, 518 feet; winzes, 30 feet; a total of 1,416 feet. The total ore broken was 37,767 tons.

The Princess lease was allowed to expire on November 1; and the Right of Way lease, from which 4,200 tons of mill rock was obtained, was also dropped.

The mill treated a total of 42,739 tons, or an average of 108 tons per day. Average mill heads were 8.5556 ounces per ton, and mill tails, 1.213 ounces per ton. The percentage of extraction was 86, and the ration of concentration 84 to 1. The mill recovered 314,426 ounces of silver.

While the recovery of silver was only 8,000 ounces less than in the previous year, and costs were reduced 5.5 cents per ounce, the average price of silver was 9.6 cents less, and a small operating loss is shown for the year. Extensive development work was carried on during the year, but no ore bodies of a profitable nature were encountered; and the older workings have been gradually mined out.

### Meteor Development Company, Limited

This company operated the Meteor property in Coleman township, district of Timiskaming, for the first six months of the year with a force of 12 men. W. A. Edwards, Bank of Weston, Weston, W.Va., is president, and George Wilson, secretary. H. L. Wilson is mine captain.

At No. 1 shaft, a crosscut was driven 60 feet south and a drift 150 feet east on the vein. At the west winze, a drift was driven 190 feet east on a mud seam, and crosscuts were driven 115 feet north and 212 feet south on the bottom level at a depth of 135 feet.

### Mickle Silver Mines

Two mining claims in Mickle township, district of Timiskaming, adjoining the old Mapes Johnson mine on the west, were taken up by Mickle Silver Mines, and about 40 feet of sinking was done in the summer of 1926.

Harry Coles was superintendent.

### Millcrest Mining Company

The company began surface work on their claims north of the Capitol property in Haultain township, district of Timiskaming, on October 15, 1925. These claims comprise Nos. 328-32.

The company has a capital of \$2,000,000, with 1,900,000 shares issued. The board of directors is as follows: Sir Henry Pellatt, president, J. A. Murray, H. Blain, Stuart B. Playfair, and A. F. Demary. The company's office is at 420 Bank of Hamilton Building, Toronto.

Small camp buildings were erected, and 16 men were employed in shaft-sinking in the first five months of the year.

In March a mining plant, consisting of a 330 cubic foot gasoline-driven air compressor and a 7- by 10-inch hoist was installed. About 200 feet of drifting was done on the 112-foot level following the completion of the shaft sinking.

W. H. Fairburn was manager, and A. J. Anderson, mine captain.

### Mining Corporation of Canada, Limited

This company has an issued capital of \$8,300,250 in shares of \$5 par value. The directors and officers of the company are: J. P. Watson, president; W. R. P. Parker, first vice-president; G. M. Clark, second vice-president; E. H. Rose, J. G. Watson, A. B. Stodart, C. E. Trafford, directors; M. F. Fairlie, mine manager; G. C. Ames, secretary. The head office is at 1512 Bank of Hamilton Building, Toronto.

The average number of men employed at Cobalt was 180, of which 50 were employed in the mill of the Cobalt Reduction Company, a subsidiary of the corporation. The working force in South Lorrain averaged 155 for the year, of which 25 were employed in Lorrain Trout Lake mines, which are partly owned and under the management of the Mining Corporation.

The year's operations resulted in a net profit of \$511,186.50. Two dividends of \$207,506.25 each, amounting to 5 per cent. in all, were declared in 1926.

At the Cobalt properties, the greatly increased production over that of the previous year resulted in a reduction in ore reserves. The tonnage of such reserves at the end of the year was approximately 43,000 tons, with silver content of slightly over 1,000,000 ounces.

A group of claims comprising 218 acres on the east side of Cross lake has been optioned. Diamond-drilling has shown sufficiently interesting structure to justify further work, and the plans for this are under consideration.

The following is taken from the resident manager's report for 1926:—

In spite of increased exploration and development work at the Cobalt properties, new ore put in sight did not equal that extracted, and a falling off in ore reserves is to be noted. This is to be expected, as the areas favourable for development are rapidly being reduced.

At the South Lorrain properties, there were no major developments of high-grade ore, but much promising ground remains for exploration.

Silver production for the year, from all classes of ore, showed an important increase, being 2,210,053 ounces as compared with 2,032,105 ounces for the previous year. This increase was entirely in mill-grade ore from the Cobalt properties. The total tonnage of mill ore from the corporation's mines was 57,874 tons, as compared with 54,979 tons for the previous year.

## PRODUCTION IN 1926

	Tons treated	Ounces produced
Cobalt properties.....	51,266	1,105,456
South Lorrain properties.....	6,940	1,104,597
Total.....	58,206	2,210,053

Included in the above production were the following items: 207.94 tons of high-grade ore containing 910,575.32 ounces of silver, which was shipped direct to the smelter; 108.05 tons of low-silver high-cobalt ore containing 5,568.23 ounces of silver, also shipped without treatment; 15.72 tons of fines containing 14,126.33 ounces of silver, treated in the Cobalt Reduction plant.

Production of cobalt ore was greatly curtailed owing to lessened demand, the total weight of cobalt metal paid for being 85,316 pounds as compared with 293,324 pounds in the previous year. This does not include cobalt metal contained in concentrates.

The details of tonnage treated, production, etc., from mill ore are given in the table below:—

Tons of mill ore treated.....	57,874
Assay value, ounces per ton.....	25.81
Ounces contained.....	1,494,001.05
Ounces returned by Reduction Company.....	1,279,783.12
Percentage returned under contract.....	85.66

*Past Production.*—The table below gives the production by years from the mines of the corporation. The aggregate amounted to 42,582,256 fine ounces at December 31, 1926.

## PRODUCTION IN FINE OUNCES TO DECEMBER 31, 1926

	Cobalt mines	South Lorrain mines	Total
Prior to 1908.....	118,616		118,616
Year ended December 31, 1908.....	633,516		633,516
“ “ “ “ 1909.....	442,254		442,254
“ “ “ “ 1910.....	471,965		471,965
“ “ “ “ 1911.....	1,777,002		1,777,002
“ “ “ “ 1912.....	2,827,826		2,827,826
“ “ “ “ 1913.....	3,784,718		3,784,718
January 1, 1914, to March 31, 1914.....	866,622		866,622
April 1, 1914, to December 31, 1914.....	3,185,124		3,185,124
Year ended December 31, 1915.....	4,563,956		4,563,956
“ “ “ “ 1916.....	4,457,441		4,457,441
“ “ “ “ 1917.....	4,485,542		4,485,542
“ “ “ “ 1918.....	1,708,252		1,708,252
“ “ “ “ 1919.....	1,230,653		1,230,653
“ “ “ “ 1920.....	1,664,018		1,664,018
“ “ “ “ 1921.....	1,226,717		1,226,717
“ “ “ “ 1922.....	1,462,269		1,462,269
“ “ “ “ 1923.....	727,115	1,333,334	2,060,449
“ “ “ “ 1924.....	851,280	521,878	1,373,158
“ “ “ “ 1925.....	898,008	1,134,097	2,032,105
“ “ “ “ 1926.....	1,105,456	1,104,597	2,210,053
Total.....	38,488,350	4,093,906	42,582,256

## Mining Operations

*Cobalt.*—There was produced and milled from the Cobalt properties a total of 51,266 tons of mill ore with head assay of 25.34 ounces per ton and silver content of 1,298,899 ounces. As in the previous year, the Cobalt Lake property supplied by far the largest proportion of the above tonnage. Unfortunately the proximity of the lake bottom prevents the complete extraction of profitable ore on eight of the producing veins on this property.



On the Cobalt Lake property, the ore shoot on No. 16 vein was extended a further 105 feet, making a total length of 430 feet of stoping ore. A drift on this vein was carried 125 feet further south but did not disclose ore of commercial grade.

The ore shoot on No. 11 vein was extended to a total of 290 feet, being an addition of 125 feet. The ore limits on this vein have also been established.

Veins Nos. 14, 15, 21, and 23, all branch veins of No. 16, were developed further to the west, and stoping carried out on them during the year.

A new vein, No. 28, parallel to No. 11, gave an ore shoot 130 feet in length. Number 30, a branch from this vein, was also discovered during the year and has been stoped for a length of 70 feet.

The 4th and 5th levels were reopened through No. 5 winze, and developments were satisfactory on veins Nos. 4 and 2 and the Fault vein. On the 5th level, a promising new vein, at present being developed, was cut near the south boundary. Another new vein exposed in diamond-drilling on the 5th level has so far been disappointing under development.

During the coming year a lower level will be opened by winze from the 5th level to develop the new vein mentioned above and to explore the ground west of the Cobalt lake fault. Also exploration will be carried out in the area between the Keewatin contact and the reverse fault to locate if possible the lower sections of No. 11 and No. 16 veins and their branches below the fault.

On the Townsite and City of Cobalt properties, stoping was carried out on No. 14 and No. 31 veins as well as on "C" and No. 34 and their branches.

During the year, further work will be carried out in the south section of the Townsite.

*South Lorrain.*—From the Frontier and Crompton properties, the following shipments of ore were made during the year: 6,608 tons of mill ore, with head assay of 29.52 ounces and silver content of 195,102.19 ounces; 15.72 tons of fines assaying 898.62 ounces and containing 14,126.33 ounces; 108.05 tons of cobalt ore assaying 51.53 ounces and containing 5,568.23 ounces; 207.94 tons of high-grade ore assaying 4,379.03 ounces and containing 910,575.32 ounces. The total silver content of all classes of ore was 1,125,372.07 ounces.

A remarkable improvement in the silver content of the high-grade ore is to be noted, the average assay per ton being 4,379.03 ounces, as compared with 2,755.69 ounces for the previous year.

Although there were no outstanding developments of high-grade ore at the South Lorrain properties, the following results of development work may be noted:—

On the Watson vein a high-grade ore shoot, 53 feet in length and with an average width of seven inches of 1,500- to 2,000-ounce ore, was exposed above the 3rd level. No stoping has been done on this ore. A considerable addition was made to a high-grade ore shoot previously developed above the 150-foot level. Another small shoot of high-grade was opened above the 5th level. In addition, a number of bodies of mill grade ore were developed both on the Watson and No. 1 veins, as noted in the quarterly reports.

Further work on the Wood's and Watson veins in the diabase formation was deemed inadvisable, and future exploration of these veins awaits the completion of the winze to the lower diabase-Keewatin contact. This winze on the Crompton property is being sunk from the 7th level of No. 3 shaft. Six hundred feet of sinking will have been completed in March. The new level will be 1,200 feet from surface. With the completion of sinking, crosscuts will be run to both the Wood's and Watson veins, and exploration of them carried out in both the diabase and Keewatin formations. The future of the Frontier and Crompton properties depends largely on the results of this work.

On the Little Keeley property, work on the 4th level was discontinued and for the past few months has been confined to drifting on the 6th level on No. 2 vein and an east branch vein. Although no commercial ore has yet been opened up, the strength and character of No. 2 vein offers excellent chances for successful development.

On claim H.S. 310, which is the centre of a group owned by the corporation, a shaft has been completed to a depth of 325 feet. These claims are located two and a half miles east of the Frontier near Lake Timiskaming. The geological structure is identical with that of the sedimentary area of Cobalt, and exploration by diamond-drill will be carried out in the sediments at an horizon about 50 feet above the Keewatin contact.

**THE COBALT REDUCTION COMPANY, LIMITED**

*Concentrating Plant.*—This plant ran 362 days during the year. An average of sixty-four stamps ran 529,183 out of a possible 556,360 stamp-hours, or 95.11 per cent. of the possible running time. The tonnage of mill ore treated in the low-grade plant was 73,422, against 85,581 tons in 1925.

This tonnage was shipped by:—

	Tons
The Cobalt mines of the Mining Corporation of Canada, Limited.....	51,266
The South Lorrain mines of the Mining Corporation of Canada, Limited.....	6,624
Lorrain Trout Lake Mines, Limited.....	7,110
Sundry.....	8,422
<b>Total.....</b>	<b>73,422</b>

Comparative details of concentration treatment for 1926 and 1925 follow:—

	1926	1925
Tons treated.....	73,422	85,581
Average assay.....	\$24.78	\$24.71
Ounces contained.....	1,819,783.49	2,115,084.49
Tons concentrate produced.....	793.38	1,048.38
Average assay.....	\$1,301.97	\$1,108.83
Ounces contained.....	1,032,960.76	1,162,478.67
Percentage of extraction by table concentration.....	56.76	54.96

*Flotation Plant.*—All the slime produced by crushing and grinding and the table-tailing (after regrinding in tube mills) were treated by flotation.

Details of tonnage, extraction, etc., are given below:—

	1926	1925
Tons of slime treated.....	72,628.48	84,532.56
Average assay.....	\$10.83	\$11.27
Ounces contained.....	786,822.73	952,605.82
Tons of flotation concentrate produced.....	1,101.41	1,418.79
Average assay.....	\$566.72	\$542.45
Ounces contained.....	624,193.56	769,617.48
Percentage of extraction.....	79.33	80.79

#### SUMMARY OF MILLING OPERATIONS

	1926		1925	
	Total	Extraction per cent.	Total	Extraction per cent.
Tons of ore milled.....	73,422		85,581	
Average assay.....	\$24.78		\$24.71	
Ounces contained.....	1,819,783.49		2,115,084.49	
Table concentrate produced, ounces...	1,032,960.76	56.76	1,162,478.67	54.96
Flotation concentrate produced, ounces	624,193.56	34.30	769,617.48	36.39
Total ounces produced.....	1,657,154.32	91.06	1,932,096.15	91.35

*High-Grade Plant.*—This plant was not operated during the year. The balance of the 1925 production of residues, amounting to 961 tons, was shipped during the year. Table concentrate, which in previous years had been treated in the high-grade plant, were shipped to the smelter.

*General Costs.*—The total cost of operations was \$296,836.60, against \$380,207.99 in 1925, the greater part of the reduction being caused by the closing down of the high-grade plant.

The cost of marketing the table and flotation concentrate produced, including freight, smelter treatment and refining charges, value of smelter deduction, etc., is included under "Operation" in the table below and amounted to \$115,633.80 in 1926, or \$1.57 cents per ton of ore treated.

The cost per ton of ore treated was \$4.043 against \$4.442 in 1925. A much larger proportion, than in 1925, of total ore treated came from the Cobalt mines of the Mining Corporation, resulting in a higher ratio of concentration and consequent reduction in smelter costs.

#### TOTAL COST OF OPERATION

	Labour	Material	Other	Total	Per ton
Administration and general	\$6,187.62	\$913.60	\$8,154.60	\$15,255.82	\$0.208
Operation.....	63,786.29	41,183.77	163,503.41	268,473.47	3.656
Head office.....			13,107.31	13,107.31	.179
Total cost of operation	\$69,973.91	\$42,097.37	\$184,765.32	\$296,836.60	\$4.043

*Earnings.*—The gross earnings were made up of customs charges to the Mining Corporation of Canada, Limited, and subsidiaries and treatment charges on purchased ore, etc.

The operating profit was:—

By earnings.....	\$335,851.24
Less total cost.....	296,836.60
Profit at plant.....	\$39,014.64

There were no capital expenditures during the year.

*Net Profit.*—The net profit was:—

By profit at plant.....	\$39,014.64
Less federal taxes.....	\$1,048.71
Written off plant.....	34,436.70
	<u>35,485.41</u>
Net profit.....	\$3,529.23

The above amount was paid out in dividends to the Mining Corporation of Canada, Limited.

### LORRAIN TROUT LAKE MINES, LIMITED

This company has a capital of \$1,500,000 in shares of \$1 par value, one-third of which are owned by the Mining Corporation of Canada. The property in South Lorrain, district of Timiskaming, is operated in conjunction with the Frontier and Crompton properties by the Lorrain Operating Company, a subsidiary of the Mining Corporation of Canada, which employed from 135 to 170 men during the year, 25 of whom were employed in the Trout Lake mines.

The following is taken from the resident manager's report for 1926:—

#### Operations

*No. 1 Shaft.*—Further exploration at the 475-foot level was discontinued early in the year after several hundred feet of drifting. Development of ore on the 8th level of the neighbouring Keeley Silver Mines encouraged hope of improved results at greater depth, and preparations were made for further sinking. This became unnecessary when the Keeley company kindly offered to carry drifting south on to your property at an horizon 165 feet below the 475-foot level. This work proved unproductive of results. Later in the year when the Keeley had sunk to their 10th level, similar work was done for the company at that horizon, or 305 feet below the 475-foot level. This work, just recently completed, exposed a persistent vein carrying cobalt and nickel ore but low silver values. In view of inconclusive results, the company is not justified in sinking further from No. 1 shaft. There are still possibilities at the lower diabase-Keewatin contact, and such exploration may at a later date be done from No. 2 shaft.

On the upper levels at this shaft, further drifting was done on the Wood's and branch veins, but no new ore was developed. Crosscutting to the east was also unproductive.

Other work at No. 1 shaft during the year was confined to the stoping of previously developed ore. There still remains a small tonnage of mill-grade ore to be removed during the coming year.

*No. 2 Shaft.*—In the early part of the year, exploration work was confined to drifting on No. 2 and other branch veins on the 350-foot level. On No. 2 vein two short shoots of mill-grade ore were exposed, and these have not yet been developed further.

Later, a winze was sunk 150 feet to the 500-foot level, and drifting was again carried out on No. 2 vein and others. On this level, No. 2 vein was stronger and carried more cobalt, in places showing widths of 15 inches of solid cobalt ore. Silver values, however, were not important.

The winze was later deepened to 625 feet, which level is approximately 150 feet above the diabase contact. Drifting on this level has exposed two short shoots of commercial ore, the more important one showing a length of 31 feet with an average width of 7 inches of 800-ounce ore.

The greater strength of No. 2 vein and improved values shown on the 625-foot level encourages the hope of still greater improvement nearer the diabase contact and justifies the opening of another deeper level.

#### Production

Failure to develop new ore resulted in a marked falling off in production for the year. The total tonnage of mill ore shipped by rail to the plant of the Cobalt Reduction Company was 7,110 tons, with an average silver assay of 20.78 ounces per ton and silver content of 147,716 ounces. Production from this ore was 126,863 ounces of silver.

In addition, 9.39 tons of high-grade ore containing 16,536 ounces of silver was shipped direct to the smelter.

The total silver production for the year was 143,399 ounces, as compared with 436,302 ounces for the previous year.

#### Conclusion

With the opening up of a new deep level early in the year, drifting and crosscutting to the north and south can be carried out in Keewatin formation at a favourable horizon above the diabase contact.

While results of exploration work for the past year have been disappointing, there is great hope for improvement in the coming year in the new territory to be explored from No. 2 shaft.

#### Newton Lorrain Syndicate

The syndicate employed five men at their property in South Lorrain township, district of Timiskaming, installing a mining plant during the winter and resumed sinking operations in May with a force of 18 men under Andrew McGarry as superintendent. The syndicate has a capital of \$150,000 and is composed of a group of men from London, Ont., including J. B. Hay, trustee; R. O. Morrow, manager; Sam Ameara, John McHale, H. Heyman, G. Thompson, and R. Cairncross. The head office is at 331 Richmond Street, London, Ont.

The shaft was continued from 180 feet to a depth of 520 feet, and a level was established at 500 feet on which a crosscut was driven 100 feet south before the property closed down at the end of the year.

#### Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of \$6,000,000 in shares of \$5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, secretary; J. T. Crabbs, Richard T. Greene, August Heckscher, David Fasken, and Hugh Park. The head office is in the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway. The mine and mill are in Cobalt.

The operating company is the Nipissing Mining Company, Limited, with a capital of \$250,000 in shares of \$100 par value. The directors are: David Fasken, president; E. P. Earle, vice-president and treasurer; Alexander Fasken, secretary; Richard T. Greene and Hugh Park. The operating officials are: Hugh Park, general manager; E. V. Neelands, manager; Cyril W. Knight, geologist; J. M. Carter, mill manager.

The net value of Nipissing shipments in 1926 was \$1,260,692.96, and the net income of the operating company was \$164,310.62. During the year there was paid in dividends \$720,000, making a total of \$28,320,000 to date, which is 472 per cent., or \$23.60 per share. The operating company's surplus at the end of the year was \$3,819,000, as compared with \$4,405,000 a year ago. On an average, 270 to 300 men are employed.

The general manager reports as follows for the year 1926:—

#### SHIPMENTS IN 1926

	Silver, fine ounces	Net value
Silver bullion.....	2,985,649.56	\$1,853,538.70
Residue.....	36,967.24	62,054.76
Total shipments.....	3,022,616.80	\$1,915,593.46
Less custom bullion.....	1,056,317.18	654,900.50
Shipments of Nipissing product.....	1,966,299.62	\$1,260,692.96



## PRODUCTION IN 1926

	Silver, fine ounces	Gross value	Net value
Shipments in 1926.....	1,966,299.62	\$1,270,749.51	\$1,260,692.96
On hand at mine, December 31, 1926.....	1,088,469.42	849,168.14	836,644.27
Total.....	3,054,769.04	\$2,119,917.65	\$2,097,337.23
On hand at mine, December 31, 1925.....	1,114,171.69	1,005,225.50	989,119.74
Nipissing production.....	1,940,597.35	\$1,114,692.15	\$1,108,217.49

## TOTAL SHIPMENTS TO DECEMBER 31, 1926

Year	Dry weight, pounds	Silver, Gross ounces	Gross value, silver plus cobalt, nickel, and arsenic paid for	Net value received
1904.....	124,659	32.13	\$24,163.90	\$23,887.52
1905.....	939,373	753,153.90	505,638.28	471,666.61
1906.....	4,019,494	2,214,821.60	1,576,852.94	1,421,655.54
1907.....	4,804,426	2,239,551.89	1,373,088.57	1,234,492.35
1908.....	7,009,998	2,893,031.44	1,526,686.32	1,364,478.03
1909.....	12,825,169	4,646,869.21	2,417,767.21	2,180,407.02
1910.....	13,388,039	5,596,135.80	3,008,957.80	2,742,842.58
1911.....	5,829,254	4,678,074.14	2,507,196.98	2,381,712.54
1912.....	3,701,726	4,719,578.21	2,893,276.54	2,827,317.62
1913.....	2,657,250	4,844,169.41	2,945,335.30	2,920,714.26
1914.....	868,425	3,999,862.51	2,226,429.66	2,207,427.72
1915.....	383,868	4,623,957.78	2,425,065.85	2,383,877.91
1916.....	4,275,804	3,819,768.50	2,737,569.36	2,687,530.85
1917.....	5,922,508	3,798,801.54	3,338,682.41	3,239,151.62
1918.....	4,148,760	4,116,076.70	4,238,666.53	4,165,353.98
1919.....	1,473,354	3,080,069.93	3,561,440.07	3,539,573.85
1920.....	7,386,488	2,814,852.28	2,627,937.76	2,539,250.71
1921.....	211,980	3,016,760.42	1,754,345.83	1,745,411.07
1922.....	6,036,449	3,845,011.83	2,906,102.87	2,886,719.20
1923.....	226,372	3,227,887.52	2,104,394.04	2,093,829.16
1924.....	1,401,472	2,828,287.06	1,923,171.13	1,911,213.31
1925.....	1,357,912	2,413,697.18	1,698,025.28	1,686,601.52
1926.....	1,673,998	1,966,299.62	1,270,749.51	1,260,692.96
Total.....	90,666,778	76,136,750.60	\$51,591,544.14	\$49,915,807.93

## SOURCES OF PRODUCTION

From underground:	Tons
Shaft No. 19.....	2,535
Shaft No. 49.....	12,674
Shaft Nos. 63 and 86.....	39,712
Shaft Nos. 73 and 80.....	27,884
Shaft Nos. 92 and 407.....	1,688
Total.....	84,493
In battery bin, December 31, 1925.....	712
	85,205
In battery bin, December 31, 1926.....	650
Total ore milled.....	84,555

The various products treated in the high-grade plant were:—

## HIGH-GRADE ORE TREATMENT

	Tons	Assay	Ounces contained
Nipissing concentrate.....	564	1,998	1,126,484
Custom ore.....	325	2,993	973,445
By-products.....	37	2,247	83,785
Total.....	926	2,358	2,183,714

The refinery treated precipitate and custom bullion containing 2,857,728 fine ounces. Shipments of bullion amounted to 2,985,650 fine ounces. Shipments of cobalt-nickel residue amounted to 771 tons.

## LOW-GRADE MILL

	Tons	Assay	Ounces contained
Ore treated.....	84,555	23.53	1,989,359
Recovered in products:			
Precipitate.....	28	24,465	685,026
Coarse concentrate.....	471	2,383	1,122,513
Fine concentrate.....	104	832	86,566
Metallics.....			1,777
Total recovery.....			1,895,882

Average tailing, 1.11 ounces; recovery, 95.30 per cent. Forty stamps ran 302 days, 14 hours, or 82.9 per cent. of possible running time. They crushed 279.43 tons per day, or 6.99 tons per stamp per day.

The tons treated and the head assay were slightly lower than in 1925. Stopping operations produced a harder and more difficult ore to treat than in former years, requiring increased supplies and repairs.

Cost per ton: labour, \$0.950; supplies, \$1.466; power, \$0.595; shops, \$0.193; credits, \$0.052; total, \$3.152.

## SUMMARY OF UNDERGROUND WORK, 1926

Shaft No.	Drifting	Crosscutting	Raising	Sinking	Total	Stopping
	feet	feet	feet	feet	feet	cu. yds.
19.....						412
49.....	633	8	130		771	3,064
63.....	1,794	1,951	238		3,983	11,683
73.....	1,933	2,461	490	14	4,898	6,021
92.....	128		38		166	170
177.....	4,163	3,374	686		8,223	1,148
405.....		145			145	
407.....	192	2,169	43	6	2,410	250
Total.....	8,843	10,108	1,625	20	20,596	22,748

## Summary of Results

The production of silver for the year was 1,940,000 ounces, a decrease of about 12 per cent. from 1925. The cost per ounce was considerably higher, due to less ounces treated and to the marked increase in amount of underground work.

The average New York price of silver was 62.11 cents per ounce, ranging from a high of 68.50 in January to a low of 51.50 in October, a variation of 17 cents. The average for 1926 was almost 7 cents lower than the average for 1925. The effect of this drop on the value of the year's production was \$135,000.

Underground exploration and development amounted to 20,000 feet, as compared with 13,000 feet in 1925. Work was carried on at eight shafts, the number of faces being 280, exclusive of stopes.

Development work was concentrated on branch veins, a number of which produced mill ore and small tonnages of high-grade. Several of the older workings were reopened, and some of them contributed to the year's production to an appreciable extent. Stopping operations, particularly on the older veins, exceeded expectations. Exploration work discovered several veins, two of them being of fair importance.

The estimated ore reserves are 34,000 tons, containing 794,000 ounces. The tons are the same as of a year ago; the ounces are 212,000 less, a decrease of 21 per cent. As time goes on, their calculation can be made with more certainty than in former years. The general situation at Cobalt is in line with expectations expressed in previous reports, namely that new discoveries are not likely to be of major importance; that stopping operations are becoming more restricted and laborious; and that the gradual depletion of high-grade ore makes it increasingly difficult to maintain a regular production.

At South Lorrain, fairly encouraging results were obtained from the year's work. Exploration of a conglomerate area, similar geologically to the most productive part of Cobalt, disclosed nothing of value or interest. Exploration of a Keewatin area underlying the diabase sill was attended with more success. In addition to the large cobalt vein found late in 1925, which has shown only low silver values to date, another strong vein was discovered, which has been partly developed by several levels and raises over much of its length of 500 feet.

In the progress of this work, a number of more or less disconnected ore lenses of varying size and richness were encountered. Some of them showed ore of remarkable richness over widths of two to ten inches. A small shipment of high-grade was made at the close of navigation, to be followed by more substantial amounts in the spring of 1927. It seems probable that additional lenses will be encountered from time to time as development work proceeds.

As advised in the report for 1925, an option was taken on a group of claims in Montbray township, Quebec, where an outcrop showing values in gold and copper had been found. Surface work was carried on throughout the winter, followed later by diamond-drilling. Results to date on the original discovery have been only fairly interesting. A somewhat similar deposit was later found about 1,500 feet away, but not connected with the first occurrence. This also was diamond-drilled and its general outline partly determined. While some favourable assays were obtained, principally in copper, results to date on both discoveries indicate small deposits probably too low in grade to be profitable in themselves. Further work was interrupted by the discovery in October of a third occurrence, about 1,000 feet from the first deposit.

A fractured zone, covered by deep overburden, has been traced for 400 feet, with the ends still undetermined. Scattered surface trenches and pits show lenses of ore at several points, in vein-like occurrences, which are irregular in size and value. The greatest width so far uncovered shows 9 feet of high-grade copper and gold, while the average of several exposures shows 3 feet of 10 per cent. copper and \$10 gold. Some sections assay considerably higher in both metals.

Diamond-drilling is now determining the general features of the deposit, to be followed by underground work. Drilling results to date have shown irregularity, both as to widths and values, with general results somewhat below surface sampling. On the other hand, a number of holes have been quite satisfactory.

The area is interesting, and while some encouraging results have been obtained over comparatively narrow widths, further work is necessary before the future of the property can be predicted. Other portions of the property are now being electrically surveyed.

The company considered a large number of properties during the year, but no options were taken. Several prospecting parties were in various fields, but nothing of interest was found.

### Nipissing Lorrain Mine

The Nipissing Mining Company, Limited, operated this property in South Lorrain township, district of Timiskaming, during the year with an average force of 60 men. Hugh Park is general manager, and Carl Train, superintendent.

The production and results of development are included in the Nipissing Mines report.

### Northern Extension Mining Company, Limited

The company continued to operate the Agaunico property until the end of October with a force of a dozen men. D. L. Jemmett, of Cobalt, is president, and R. McNaughton is superintendent.

In March, two diamond-drill holes were drilled at a point 200 feet west of the shaft from the 100-foot level, 400 feet north and 350 feet south. Sub-

sequently a level was opened up at a depth of 136 feet, and the vein was drifted on for 175 feet west and 55 feet east of the station.

Four cars of cobalt ore were shipped during the year, with a total dry weight of 242,745 pounds. The lots included in these shipments were 48,863 pounds, assaying 17.29 per cent. cobalt; 64,468 pounds, assaying 13.19 per cent.; 57,555 pounds, assaying 19.015 per cent.; 50,769 pounds, assaying 20.9 per cent.; 14,792 pounds, assaying 19.66 per cent.; and 6,298 pounds assaying 15.32 per cent.

### **M. J. O'Brien, Limited**

#### **Miller Lake O'Brien Mine**

The Miller Lake O'Brien mine, township of Nicol, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and H. G. Kennedy, assistant manager. An average of 70 men is employed.

Production was confined to the last quarter of the year and amounted to 103,000 ounces of silver from 2,133 tons milled.

The following is taken from the assistant manager's report for 1926:—

The year just closed, though not a banner one from the point of silver production, has been one of improvement in mine condition, mill, and surface equipment.

The wonderful success attained in the exploration and development of the new 650-foot level resulted not only in proving the known ore-bearing system, Nos. 72, 73, and 74, to continue to and below this level, but in uncovering a new system of ore-bearing veins north of No. 5 winze which gives great promise of developing large bodies of a good grade of mill ore, with some shoots of high-grade. A new crosscut was driven from No. 1 vein on the 350-foot level to a point chosen for a new central winze, No. 6, which when completed will eliminate both No. 4 and No. 5 winzes as a means of operating all levels below the 350-foot.

The mill was completely overhauled and changed from stamp- to ball-milling. The necessary machinery was installed to give the plant a daily capacity of 80 to 100 tons, as against 30 to 35 tons in the old mill.

The necessary high-tension line, switch-house, and transformer equipment for the delivery of Northern Canada power to the property was installed so as to assure adequate additional power for all needs over and above that obtained from the Gowganda Power Company. The old shaft-house was demolished and replaced by a modern shaft-house containing a new sorting and preliminary crushing plant which will allow of maximum production.

#### **O'Brien Mine**

The O'Brien mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and 150 men are employed besides a field force varying from 3 to 15 men.

The production in 1926 was 1,200,329 ounces of silver from 54,571 tons milled and 23 tons of high-grade ore. The concentrates shipped to Deloro smelter amounted to 1,757 tons.

Development work during the year consisted of 97 feet of sinking, 403 feet of raising, and 2,522 feet of drifts and crosscuts. Stopping amounted to 41,875 tons.

### **Ontario Solid Silver Mines, Limited**

The property in Cane township, district of Timiskaming, was operated for the three months, May to August, with a force of seven men, and 146 feet of drifting was done on the 100-foot level east. James A. McRae is manager.

### **Paragon Hitchcock Mines, Limited**

This company began rebuilding camps and overhauling plant on their property near Wabun station, district of Timiskaming, on the Elk Lake branch of the T. & N.O. Railway on October 21, 1925.



The company has a capital of \$2,000,000, and the head office is in Collingwood, Ont. The board of directors comprises: Donald McKay, president; Reginald Gilpin, vice-president; David Melville, secretary; Dr. Conley, Charles Pitt, Joseph Knox, W. R. Hitchcock, Richard Fisher, L. L. Robinson, and Joseph P. Welsh. Joseph P. Welsh is manager, and 15 men are employed.

Sinking began in the shaft at the 200-foot level in February, 1926, and a station was cut at the 330-foot level in August. A total of 295 feet of drifting and crosscutting was done on this level. The plant consists of two 60 h.p. boilers, a 600 cubic foot air compressor, and a 6- by 8-inch hoist.

One new, modern bungalow was erected, and alterations were made to several other buildings to place them in first-class condition.

Mine operations for the year comprised 1,757 feet of drifting, 672 feet of crosscuts, 67 feet of winzes, and 52 feet of raising. Only 44,660 cubic feet of stoping was done, owing to the fact that no milling was done until late in September. On the 350-foot level, a 482-foot crosscut was driven to provide a new tram route from No. 1 crosscut to the point chosen for No. 6 winze. The station for the new winze was excavated and 17 feet of sinking done. No work was done on the old level between 350 and 525 feet.

### **Parora Silver Mines Company, Limited**

This company began surface work on three 20-acre claims, T.21,028-30, one mile south of Cobalt, in June with a force of three men. The property is situated in the southeast quarter of the south half of lot 8, concession V, Coleman township, district of Timiskaming. Joseph M. Hickingbottom is manager.

A log camp, 21 by 26 feet, was built. Five men were employed in the fall months in an effort to deepen a 40-foot shaft on the property. Considerable difficulty was experienced in handling the water without a plant.

### **Peterson Cobalt Mines, Limited**

The authorized capital of this company is \$3,000,000 in shares of \$1 par value and is a reorganization of the Peterson Lake Cobalt Mining Company, Limited. The head office of the company is at 301 Royal Bank Building, Toronto. D. J. Russell is manager, and 25 men are employed. The property is in the township of Coleman, district of Timiskaming.

The company began pumping out the No. 3 shaft in August. Mining began September 15 and was continued until late in June, 1927. Development work comprised 70 feet of drifting and 150 feet of crosscutting on the 155-foot level. A winze was sunk 175 feet to the 330-foot level, and a winze started from that level on a 22-degree incline in order to follow the lower contact.

### **Plata Mines, Limited**

Plata Mines, Limited, a subsidiary of Noranda Mines, Limited, took over the option on the Hylands-Johnston-Gardiner claims in Nicol township, district of Timiskaming, on June 1. They installed a mining plant and began mining operations in August. L. K. Fletcher was manager, and 30 men were employed.

New installations included a 720 cubic foot air compressor, a 125 h.p. motor, a 10- by 12-inch hoist, and a 42-foot headframe.

The shaft was deepened from 100 feet to 285 feet, and stations were cut at 200 feet and 265 feet. Crosscuts were driven 150 feet north and 130 feet south on the 200-foot level, and 250 feet north and 130 feet south on the 265-foot level.

Altogether some 2,800 feet of drifts and crosscuts were driven up to April 15, 1927, when the mine was closed. Most of this work was done on the 265-foot level, where 830 feet was driven partly on veins crossing the property in an east-southeast direction from the outlet of Miller lake.

### Carl Reinhardt

The Crown Reserve mine in Coleman township, district of Timiskaming, was operated during the year under lease by Carl Reinhardt with a working force of 12 men.

In January, a hoist was installed on the 200-foot level at No. 29 winze near the north boundary, and the 250-foot level was put in shape for work. Stopping was continued on No. 29 vein between the 250- and 200-foot levels until the middle of March. A drift on a sublevel on No. 25 vein, at about the centre of the property, also opened up some mill rock. In the latter part of March exploratory drifting and raising at a number of points in the mine between the 150- and 300-foot levels resulted in a high-grade ore shoot being discovered in a vein, No. 45, paralleling the south boundary of the property which carried ore between the 100- and 200-foot levels for about 90 feet in length. Stopping of this ore continued throughout the summer and during September, the high-grade being shipped to the Deloro smelter and the mill rock by truck to the Cobalt Reduction Company.

Mill rock was also produced in May from vein No. 29 above the 250-foot level and from vein No. 44 above the 150-foot level. In September a raise was put up 40 feet from vein No. 44 from the 200-foot level, and further drifting done at the 150-foot level, some mill rock being produced from the latter work. In October a crosscut to the northwest from the west end of the Gear vein system on the 200-foot level was continued about 75 feet with negative results, and drifting continued up to the middle of September on vein No. 44 from the 150-foot level produced some mill rock.

In November a raise was put up 35 feet from the 200-foot level on vein No. 48 in the main east crosscut, and in December raising and drifting was done on the Gear vein above the 200-foot level with negative results.

The production was 72,695 ounces of silver, from 1,708 tons of ore.

### John W. Shaw and Associates

The Chambers Ferland property in Coleman township, district of Timiskaming, was leased by John W. Shaw, Ernest Perry, A. A. Amos, and Joseph Gaynor in July, 1926.

During the second half of the year, it was worked with a force of three or four men, and  $4\frac{3}{4}$  tons of high-grade ore were shipped, which ran about 1,200 ounces of silver to the ton.

### Silver Bullion Mines, Limited

This company carried on operations at the property at Leroy lake, Nicol township, district of Timiskaming, from June 1 to September 15 with a force of 15 men. Murray D. Kennedy was manager. About 400 feet of drifting was done on the 275-foot level.

### **Tonopah Canadian Mines Company**

During 1926, the Tonopah Canadian Mines Company exercised the option held on the Walsh, Gamble, and Hart claims and continued mining operations on these properties as well as on the Morrison property, which is held under option to purchase. The company is a subsidiary of the Tonopah Mining Company of Nevada. The officials are: Charles R. Miller, chairman of the board; W. L. Haehnlen, president; M. B. Huston, vice-president, in charge of operations; P. S. Bickmore, secretary-treasurer. The office of the company is at 572 Bullitt Building, Philadelphia. Ernest Craig is resident manager, and 90 men are employed. The properties are in Nicol township, district of Timiskaming.

The Northern Canada Power Company completed connections and began supplying electric energy about the middle of March, and a 1,500 cubic foot air compressor, driven by a 250 h.p. synchronous motor, was installed at the Walsh property, and a compressor about half this size at the Morrison property.

During the time that the mill was under construction, development work underground was reduced to a minimum in order to keep down the capital charge. However, during the year a total development footage, by drifting, crosscutting, and raising, of 1,575 feet was accomplished. With the mill now in operation it is proposed to enlarge the development campaign.

Considerable work was done on the Morrison and Stevens property during the year. On the Stevens property no ore was found, and the option was surrendered. On the Morrison property the development was continued throughout the year, and more development will be needed to determine its ultimate value.

The mill was completed and put in operation about the first of September and during the months of September and October treated ore in the dump on the Walsh property. During the month of November the mill treated ore from the Morrison property for a mill test of this ore, and in December treated ore from the mines on the Walsh property.

### **Trainmen Silver Mining Company, Limited**

This company operated the McAndrew property in Gillies limit, district of Timiskaming, from May 15 to October 4 with a working force of six men. John J. McAndrew is manager.

The shaft was continued from a depth of 76 feet to 107 feet, and a 19-foot station was cut on the south side at the 100-foot level. A crosscut was continued 236 feet to the east.

### **Victory Silver Mines, Limited**

This company operated their property in southeast Coleman, district of Timiskaming, with a working force of from six to ten men. W. D. Taylor is superintendent.

A crosscut was driven 40 feet east on the 177-foot level, and drifts were continued 240 feet southeast and 45 feet northwest. Ore was encountered in the vein 40 feet southeast of the crosscut for about 50 feet in length. An inclined raise was put up at this point, and a sublevel was established at 35 feet, where considerable work was done on patches of ore in the vein.

A shipment of 9 tons of high-grade ore, assaying about 1,400 ounces to the ton, was made in the spring of 1927, and test shipments of mill ore of 37 and 40 tons were made to the Cobalt Reduction Company.

### Wigwam Silver Mines, Limited

This company did 435 feet of drifting and crosscutting on the 190-foot level below the adit in the early part of the year, with a force of 15 men. John W. Sanderson is manager, and Horace F. Strong, consulting engineer. This property is in Haultain township, district of Timiskaming.

### W. J. Nine Silver Mines

W. J. Nine Silver Mines, a subsidiary of the Huronian Belt Company, carried on operations on the W. J. Nine claim in Nicol township, district of Timiskaming, during the year with a force of 20 to 25 men. Leonard Smith was superintendent.

A 720 cubic foot air compressor, driven by a 125 h.p motor, and an 8- by 10-inch hoist were installed. The shaft was continued from a depth of 55 feet to a depth of 400 feet, Keewatin-diabase contact being encountered at a depth of 188 feet. Lateral work totalling 1,838 feet was done during the fiscal year, mainly on the 400-foot level.

## SOAPSTONE

### Grace Mining Company, Limited

The Grace Mining Company, Limited, capitalized at \$5,000,000, divided into 1,000,000 shares of \$5 each, has the following officers and directors: Jas. S. Porter, president; C. G. Oelheim, secretary-treasurer; Jas. S. Porter, Chas. P. Blake, Edward J. Blake, F. W. Burrow, Chas. Rossow, Chas. F. Rossow, Max E. Rossow, Geo. W. Butler, C. G. Oelheim, all of Buffalo, N.Y.; and A. H. Pierce, Hamburg, N.Y., directors.

The quarry and plant on Eagle lake in Kenora district were operated during the summer of 1926 and again for a short period in the spring of 1927, but operations had ceased prior to July, 1927, when the area was visited.

W. J. Richards of Kenora, Ont., was manager of the operations.

## TALC

### Asbestos Pulp Company, Limited

This company operated the mine and mill, near Madoc in Hastings county, continuously during the year. A crosscut was run 47 feet north from the shaft to the vein on the 325-foot level. Drifts were run 100 feet west and 200 feet east on the vein, and ore chutes were installed. The raise was completed from the 325-foot level to the escapement shaft.

Ore was supplied to the mill from the 325-foot level. The production for the year was 3,969 tons of ground talc. An average of 19 men was employed.

Henry Taylor, Belleville, is president; and Roy Taylor, Madoc, is manager.

### Geo. H. Gillespie Company, Limited

The Henderson mine in Hastings county, one mile from Madoc, and the mill in Madoc village, owned by the Geo. H. Gillespie Company, Limited, were in continuous operation during 1926, with a slight increase of production over 1925, 10,802 tons of ground talc being shipped. No new development work was carried on underground during the year, the ore coming from the 300-foot west stope.

An average of 21 men was employed.

Geo. H. Gillespie is president, and M. H. Ludwig is secretary-treasurer.



## METALLURGICAL WORKS

### Algoma Steel Corporation

In 1926, the blast furnaces of the Algoma Steel Corporation at Sault Ste. Marie operated as follows: No. 2 furnace operated all year, producing 87,497 tons of pig. No. 3 furnace operated 218 days from March 29 to November 2, producing 122,190 tons. Nos. 1 and 4 furnaces were idle all year.

During the period that two furnaces were on blast, 195 men were employed, and about 100 men during the time that No. 2 furnace was the only unit in operation.

Jas. H. Bell is blast-furnace superintendent, with Jas. Dale as assistant superintendent.

### Deloro Smelting and Refining Company, Limited

During the year 1926, the silver, arsenic, and cobalt oxide plants were operated on a somewhat restricted production basis on account of market conditions. Some important improvements in processes were made during the year with improved metallurgical results.

The metals department produced a slightly larger quantity of stellite, and it is hoped that the application of this alloy in various new directions may result in increased demands in the future.

The insecticide plant was operated during the greater part of the year, the principal product being calcium arsenate, the use of which has materially increased during the past two years.

The average number of men employed by the company during the year, including staff, was 325.

At the end of April, 1927, the company had operated for a full year without a "compensation" accident.

The officials of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director; S. B. Wright, general manager; R. A. Elliott, superintendent.

### International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year.

### Steel Company of Canada, Limited

The company's two furnaces at Port Colborne operated continuously during 1926. A total of 483,698 tons of ore from the Lake Superior region was treated. "A" furnace produced 110,338 tons and "B" furnace produced 171,966 tons, making a total of 282,304 tons of basic, malleable, and foundry iron.

A sintering plant, with a capacity of 4,000 tons per months of single shift, was constructed during the year. The flue dust is collected from the furnaces sintered into clinkers and returned to the furnaces.

On an average, 143 men were employed.

The officers of the company are: C. S. Wilcox, chairman; R. H. McMaster, president; H. S. Alexander, secretary; H. H. Champ, treasurer; R. G. Wells, works superintendent; H. G. Hilton, blast furnace superintendent.

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## INDEX, PART I

	PAGE
<b>A</b>	
Abate Red Lake Development, Ltd. Capital and date of charter.....	59
Abitibi Mines, Ltd.....	7
Abrasive Company of Canada, Ltd.....	29
Abrasives, industry and statistics....	2, 3, 31
Accidents. <i>See</i> Mining accidents.	
Acme Gold Mines, Ltd.....	14
Acreage tax, revenue.....	60
Actinonite, industry and statistics....	2, 3, 31
Actinolite Mining Co.....	31
Adair, Dobson.....	47
Adair, W. J.....	79
Adams, G. W.....	155
Adanac s. m.....	22
Addoms, Hallett.....	107
Adelaide tp.....	47, 48
Agar, A. J.....	88
Agaunico s. m.....	22, 79, 172
Aitken, J. M.....	155
Alabastine Co. of Paris.....	44
Aladdin Cobalt Co., dividends.....	20
Aldbrough tp. Pottery.....	53, 54
Sand and gravel.....	48
Aldershot, pottery.....	53, 54
Alexander, H. S.....	178
Alfred, peat.....	36
Algoma district. Mg. lands sold and leased.....	60
Algoma Steel Corpn. Blast furnace.....	28, 29
Report.....	178
Silica brick.....	40
Steel plant.....	29
Alice tp., granite and trap.....	50
Allen, Innis P.....	101
Alloys of nickel. Chart, explanatory.....	26
Alvinston Brick and Tile Co.....	54
Amabel tp., limestone.....	51
Ameara, Sam.....	169
American Cyanamid Co.....	44
Ames, G. C.....	164
Amherstburg, salt.....	41
Amity Copper Gold Mines, Ltd.....	75, 88
Ammonium sulphate.....	29
Amos, A. A.....	175
Analysis. Chrysotile.....	86
Fees for.....	65
Anderdon tp., lime.....	44
Anderson, A. J.....	164
Anderson, Rev. J. F.....	69
Anderson, J. G. Feldspar mg.....	32
Quartz mg.....	40
Anglo-Canadian Mining and Refining Co. Licensed.....	50
Angio-French Exploration Co.....	115
Angus, D. H.....	76, 106
Ankerite g. m.....	7, 8, 9
Production.....	12
Report.....	90, 91
Anodes for Nickel-plating.....	26
Anthraxolite.....	75, 87
Argonaut g. m.....	7, 11
Production.....	6, 13
Report.....	91
Argyros s. m. <i>See</i> Cobalt Argyros s. m.	
Armstrong Supply Co., gravel.....	47
Arnprior, brick and tile.....	54
Arsenic. Statistics.....	2, 3
From s. mines.....	17, 19
Arthur tp., sand and gravel.....	47
Artificial gas. <i>See</i> Gas, artificial.	
Asbestos, statistics.....	2, 3, 31
Asbestos Pulp Co.....	41, 80, 177
Ashton Bros.....	47
Assay fees. Revenue.....	60
Tariff.....	65
Assay office. <i>See</i> Provincial Assay office.	
Atikokan Iron Co.....	28
Atkinson, S. S.....	74
Austin, E. T.....	150
Austin, H. B.....	47
Australia, gold production.....	9
Axle grease imports.....	39
<b>B</b>	
Babbs lake.....	155
Babst, Frank L.....	97
Bache, Jules S.....	101, 102
Badeski, F.....	68
Baglow Red Lake, Ltd. Capital and date of charter.....	59
Bagshaw, G. A.....	116
Bain, James W.....	136, 160
Baker, Richard L.....	97
Balderson. <i>See</i> Rock Products Co.	
Baldwin Gold Mg. Co.....	7
Balfour tp. Anthraxolite.....	87
Lead and zinc.....	125
Ball, Logan.....	125
Ball clay. <i>See</i> Clay.	
Bancroft, mica plant.....	35
Banks, Dr. John H.....	125
Bannerman, Geo.....	54
Bannockburn. <i>See</i> Neale Hollandia Lead Mines, Ltd.	
Bapty, F. A.....	178
Barber, S. W.....	79
Barker (Mayor).....	69
Barkhouse, George.....	153
Barnhardt, W. H., brick and tile.....	54
Barratt, A. E.....	96
Barrie tp. Gold. <i>See</i> Ore Chimney Mg. Co.....	7
Gravel and sand.....	48
Barry-Hollinger g. m.....	7, 75
Production.....	6, 13
Report.....	91
Bartlett tp., gold claims.....	107

	PAGE		PAGE
Barton tp.		Bluevale, brick and tile.....	54
Gravel.....	49	Board of Light and Heat Commission..	30
Lime.....	44	Boischatel tp., Que.....	158
Limestone.....	51, 52	Bolender Bros.....	52
Bartonville Pressed Brick Co.....	54	Boardman-Milligan, J. W.....	125
Batchelor, Samuel, brick and tile.....	54	Bomberry, J. H.....	47
Bathurst tp., feldspar.....	32, 90	Bonuses. <i>See</i> Dividends.	
Bathurst Feldspar Mines, Ltd.....	32, 76, 89	Booth, G. E. H.....	79, 162
Bathurst Mines, Ltd.		Booth Brick and Lumber Co.....	54
Capital and date of charter.....	59	Borthwick, W.....	35
Baxter, Jas.....	47	Boston tp., gold claims.....	124
Baycroft, Chas.....	76, 93	Boston Creek.	
Beachville White Lime Co.....	44, 52	Copper mg.....	88
Beardmore area, diamond-drill records..	68	Gold mg. <i>See</i> Barry-Hollinger g.m.;	
Beatty, W. H.....	136	Gold Hill Mg. Co.	
Beatty tp.		Bothwell oil field, production.....	36
Gold. <i>See</i> Blue Quartz g. m.		Bounty on petroleum.....	36
Beaver s.m., O'Connor tp.....	158	Bourgie, J. B.....	52
Beaver Auxiliary Mines, Ltd.....	78, 151	Bourlier, H. V.....	92
Beaver Consolidated Mines, Ltd.....	20	Bowman Asbestos Co. <i>See</i> Porcupine	
Beaverton, brick and tile.....	56	Asbestos Corpn.	
Bechtel Brick Co.....	54	Bowmanville, brick and tile.....	55
Bedford tp.		Brantford, brick and tile.....	55
Feldspar.....	32	Brantford tp., gravel and sand.....	48
Lead-zinc.....	30, 142	Brantford Pressed Brick Co.....	54
Mica.....	35	Brent, Chas.....	75, 93
Bell, J. Mackintosh.....	99, 136, 152, 160	Brewer, E. D.....	131
Bell, James A.....	80	Brewer, Sullivan and Laurentian Mines,	
Bell, James H.....	80, 178	Ltd.....	22
Bell, Wilson.....	108	Brick, industry and statistics.....	2, 3, 52-56
Bellellen Silver Mines, Ltd.....	78, 181	Brigham, A. F.....	77, 108
Belleville.		British American Fuel Corpn., Ltd.	
Cement.....	43	Capital and date of charter.....	59
Limestone.....	51	British American Nickel Corpn.....	24
Steel and ferro-alloy plant.....	28	British American Oil Refineries, Ltd.....	37
Bellew, H. C.....	31	British Canadian Mines, Ltd.....	7, 76, 93
Bellyou, N. E.....	47	British-Colonial Coal Mines of Canada,	
Belmont tp., trap.....	50	Ltd.....	75, 87
Bennet, J.....	92	British Columbia.	
Bennett, C. W.....	76	Gold production.....	10
Bennett, Herbert V.....	35	British Porcupine Mines, Ltd.....	137, 139
Bennett, W. F.....	92	Broadwell and Son, B.....	54
Bennett Mining Co.....	92	Brock tp., gravel and sand.....	47
Bennetto, Dr.....	128	Brockville, limestone.....	51
Ben Nevis tp., lead-zinc ores.....	11, 30	Brodeur, A.....	91
Benson and Patterson.....	47	Bronfman, H.....	86
Benzine production.....	37	Brougham tp., graphite. <i>See</i> Black	
Bertie tp., limestone.....	51, 52	Donald Graphite Co.	
Bessemer iron, price.....	27	Brownsville, brick and tile.....	54
Biagio, Ferreri.....	101	Brown, J. W.....	158
Bickel, E. Edward.....	107	Brown, Robt. R.....	79, 161
Bickell, J. P.....	119, 153	Bruce county.	
Bickmore, P. S.....	176	Sand and gravel pits worked by.....	47
Biddulph tp., sand and gravel.....	48	Brule and Sons, E. S.....	52
Biederman, Albert G.....	44	Brunner Mond, Canada, Ltd.	
Bishop, A. L.....	94	Lime.....	44
Bismuth statistics.....	2, 3, 5, 17	Salt.....	41
Black, John H.....	136, 160	Bryce, Robt. A.....	118
Black Donald Graphite Co.....	33, 77, 142	Bucke tp., s. claims.....	155, 159
Blain, H.....	164	Buffalo s.m.	
Blair, W. J.....	151	Dividends.....	20
Blair Gowanda Silver Mines, Ltd.....	78, 151	Producing.....	22
Blake, Chas. P.....	177	Building permits.....	42
Blake, E. H.....	99	Building stone, industry and stat-	
Blake, Edward J.....	177	istics.....	2, 3, 49-52
Blandford tp., sand and gravel.....	48	Bull, Frank J. C.....	125
Blast furnaces.....	27-29	Bullion. <i>See</i> Royal Mint.	
Blenheim, brick and tile.....	54	Bunker Hill and Sullivan Mg. Co.....	30
Blind River, prospectors' classes.....	70	Bunting, R. F.....	142
Blue Quartz g.m.....	6, 76	Burgess N. tp.	
Production.....	7	Barite.....	31
Report.....	92	Graphite.....	33

	PAGE		PAGE
Burk, Lorne.....	69	Carniel, Rudolph.....	76
Burow, F. W.....	177	Carpenter, N. O.....	76, 92
Burrows, John.....	47	Carroll Bros.....	47
Burt, A.....	136	Carter, J. M.....	169
Butler, Geo. W.....	177	Cartier.....	
Butler, granite.....	50	Prospectors' classes.....	70
Byrne, J. J.....	77, 128, 129	Cascaden, W. C.....	47
		Casey tp.....	
C		Silver production (to 1926).....	18
Cabana, Oliver.....	134, 140	Casey Cobalt Silver Mg. Co.....	
Cable-testing fees, revenue.....	60	Dividends.....	20
Cairncross, R.....	169	Casey Mountain Operating Synd.....	78, 153
Calabogie, graphite. <i>See</i> Black Donald Graphite Co.		Casselman, limestone.....	51
Calcite l., silver claims.....	159	Cassels tp., gold claims.....	106
Caldwell, Boyd A. C.....	129	Castle-Trethewey s. m.....	22, 153-155
Caldwell pyrite mine.....	34	Castle-Trethewey Mines, Ltd.....	
Caledon tp., gravel and sand.....	47	Dividends.....	20
Caledon Brick Co.....	45	Catarague tp., limestone.....	51
Caledon Mountain Shale Products, Ltd.....	54	Catharine tp., gold claims.....	106, 107, 128
Caledonia, gypsum.....	33, 78	<i>See also</i> Ostrom Gold Mines, Ltd.	
Caledonia tp., mineral water.....	35	Cave, Cecil.....	79, 162
Caledonia Springs Co.....	35	Cement, industry and statistics.....	2, 3, 43
California, gold production.....	9	Ceylon, graphite prices.....	33
Campbell, A.....	76	C. G. silver loc., Nicol tp. <i>See</i> Blair Gowganda Silver Mines, Ltd.	
Cameron, Chas. M.....	47	Chalmers Lime Works.....	44
Cameron, W. M.....	44	Chambers-Ferland s. m.....	175
Cameron, William.....	162	Champ, H. H.....	178
Campbell, Angus D.....	78, 153	Champion g. m.....	6, 7
Campbell, C. A.....	61, 69	Champion Gold Mines, Ltd.....	76, 93
Campbell, Neil F.....	54	Chaput-Hughes Mines, Ltd.....	115
Campbellford.....		Chatham.....	
Gravel pits, municipal.....	47	Brick and tile.....	54
Canada, gold production.....	9	Lime.....	44
Canada Cement Co.....	43, 51	Chatham, Wallaceburg and Lake Erie Ry. Co.....	47
Canada Crushed Stone Corpn.....	52	Checkley, P. W.....	76
Canada Lime Co.....	44	Cheeseman, Peter.....	54
Canada Night Hawk Mines, Ltd.....	31	Chelmsford, lead-zinc near.....	30
Canada Radium Mines, Ltd.....		China.....	
Capital and date of charter.....	59	War affects silver market.....	16
Canada Sand-Lime Pressed Brick Co.....	45	China clay. <i>See</i> Clay.	
Canadian Associated Goldfields, Ltd.....	7, 76, 93	Chisholm, C. A.....	143
Canadian Carborundum Co., Ltd.....	29	Chisholm, D. D.....	68
Canadian Copper Co.....	24	Chisholm Construction Co.....	50
Canadian Electric Castings Co., Ltd.....	29	Christie, Henderson and Co.....	44
Canadian Fireclay Products, Ltd.....	54	Chromium-nickel alloys.....	26
Canadian Furnace Co.....	28	Chrysotile.....	
Canadian Lorrain s. m.....	22, 78, 152	Quebec compared with Deloro.....	86
Canadian National Clay Products, Assoc.....	52	Circurca, Nicholas.....	47
Canadian Oil Refineries, Ltd.....	37	City Gas Company of London.....	30
Canadian Pressed Brick Co.....	54	City of Cobalt s. m.....	166
Canadian Red Lake Development Co.....		City of Cobalt Mg. Co., dividends.....	20
Capital and date of charter.....	59	Clarence tp., mineral water.....	35
Canadian Salt Co.....	41	Clarendon tp., gold.....	140
Canadian Steel Corpn.....	28	Clark, G. M.....	164
Candles, production.....	37, 38	Clarke, K. S.....	150
Cane tp., s. claims.....	173	Classes for prospectors.....	69, 70
Capital of mining companies.....	56-59	Clay pits, list of.....	84, 85
Capitol s. m.....	10, 152	Clemens, E. H.....	153
Caradoc tp., gravel and sand.....	47	Clement, Frank.....	79
Carbonate of nickel.....	26	Clement, H. E.....	77, 129
Cardinal, limestone.....	51	Clifford tp., lead-zinc.....	11, 30
Carleton, W.....		Clifton Consolidated Mines, Ltd.....	78
Gravel pits, municipal.....	47	Clifton Porcupine g. m., production.....	12
Limestone quarry, municipal.....	52	Cline, James.....	76
Carleton Place.....		Clinton tp., limestone.....	51
Brick and tile.....	54	Cloutier, Grenon.....	52
Lime.....	44	Clucas-Booker g. m.....	77, 126
Carmichael, A. D.....	78, 150	Coal (anthraxolite).....	75, 87
Carnegie, F. A. S.....	79	Coatsworth, brick and tile.....	55



	PAGE
Cobalt, statistics.....	2, 3, 5, 17
Cobalt silver area.	
Diamond-drilling data.....	68
Silver producers, list.....	22
production (end of 1926).....	18
Cobalt Argyros Mines, Ltd.....	78, 155
Cobalt Central Mines Co.....	20
Cobalt Comet Mines, Ltd.....	20
Cobalt Contact Mines, Ltd.....	78
Mines operated by.....	16
Producing.....	22
Report.....	155
Cobalt Lake s. m.....	22, 166
Cobalt Lake Mg. Co., dividends.....	21
Cobalt Reduction Co.....	19, 166, 167
Cobalt Silver Queen, Ltd.....	20
Cobalt Townsite Mg. Co.....	21
Cobalt Twentieth Century Mg. Co.....	79, 156
Coboconk, lime.....	44
Cobourg.	
Brick and tile.....	55
Gas plant.....	30
Cochenour Red Lake, Ltd.	
Capital and date of charter.....	59
Cochrane.	
Prospectors' classes.....	70
Cochrane district.	
Mg. lands sold and leased.....	60
Cody tp., gold claims.....	128
Coehill, granite quarry.....	50
Coghill, J. M.....	61
Cohen, Lawrence.....	86
Cohen, Lyon.....	86
Coinage, bronze, nickel contents.....	26
Coking industry.....	29, 30
Cole, A. A.....	63
Cole, G. E.....	71, 75
Coleman, brick and tile.....	54
Coleman mining div.	
Recorder's report.....	61, 62
Coleroy Gowganda Mines, Ltd.....	79, 156
Coles, George.....	155
Coles, Harry.....	163
Colonial s. m.....	22
Comber, brick and tile.....	54, 56
Company Incorporations.....	56-59
Conderman, Bert.....	125
Conestogo, brick and tile.....	56
Coniagas s. m.....	22, 156-158
Coniagas Mines, Ltd.....	20, 95
Coniagas Reduction Co.....	157
Coniaurum Mines, Ltd.	
Development work.....	7
Report.....	93-96
Coniston.	
Smelter.....	23, 150
Trap quarry.....	50
Conley, Dr.....	174
Conlin, H. L.....	47
Conroy, John.....	125
Conroyal Mines, Ltd.....	76
Capital and date of charter.....	59
Producing.....	7
Report.....	96
Consolidated Feldspar Mines, Ltd.....	32, 76
Consolidated West Dome Lake Mines, Ltd.....	76
Report.....	97-99
Constantan, composition and uses.....	26
Construction contracts, value of.....	42
Consumers' Gas Company of Toronto.....	30

	PAGE
Cook and Son, J. S.....	52
Cookville Shale Brick Co.....	54
Cooper, J. W.....	92
Cooper, W. H.....	54
Cooper Gold Mines, Ltd.....	7, 76
Report.....	99, 100
Copper.	
Mines, list.....	78
Mining reports.....	88, 89, 145-151
Profit tax.....	63
Rouyn field, Que.....	11
Statistics.....	2-5, 17, 23-25
Copper Cliff smelter.....	23, 149
Corless, C. V.....	159
Cornhill Sons, Ltd., James.....	54
Cornwall, Eng., clay from.....	52
Correspondence, departmental.....	63
Cortnell, Ellen (Estate).....	51
Corundum production nil (1926).....	31
Courtright, salt.....	41
Cowain, E. J.....	78
Crabbs, J. T.....	169
Craig, Ernest.....	176
Craig, T. H.....	32, 76, 89
Crang, Jethro.....	54
Crawford (Mayor).....	69
Crawford Bros.....	54
Crediton, brick and tile.....	56
Creighton ni. m.....	23, 149
Creighton tp., lead and zinc.....	30
Crescent Silver Cobalt Mg. Co.....	19, 79
Crompton s. m.....	166
Crookston, limestone.....	51
Cross l., Coleman tp.....	164
Crowe, H. C.....	91, 92
Crowe, J. H. W.....	92
Crown Reserve s. m.....	22, 175
Crown Reserve Consolidated Mines, Ltd.....	76, 100
Crown Reserve Mg. Co.	
Development work.....	7
Dividends.....	20
Crucible Graphite Co.	
Capital and date of charter.....	59
Crystallite Stone Products Co.....	75, 89
Cudmore, Mrs. Alice.....	47
Cudmore, J. Walter.....	47
Cunningham, A.....	158
Cupro-nickel.	
Composition and uses.....	26
Curran, J. W.....	69
Curtin, Frank.....	54
Curtis Bros.....	54
Curry, Senator.....	158

## D

Daimpre Mining and Development Co.	
Capital and date of charter.....	59
Dale, Jas.....	178
Dalton, M.....	54
Dane Station, copper.....	11
Darlich, Samuel B.....	125
Darling, Harry W.....	77, 127
Darwin, R. A.....	131
Davidson g. m., production.....	12
Davies Co., Ltd., Wm.....	41
Davis, John.....	140
Davis, R. M.....	129
Davis and Son, John.....	54
Davison, Frank E.....	116
Dawn tp., oil production.....	36

	PAGE
Day, J. E. ....	94
Daymont, P. ....	162
De Blois, W. H. ....	26, 150
De Laplante & Co., J. E. ....	54
Delaware tp., gravel and sand. ....	49
D'Electro-Chimie, Soci�t�. ....	59
Deller, Wm. H. ....	54
Deller and Son, Albert. ....	54
Deller Bros. ....	54
Deloro.	
Silver ore shipments to. ....	22
Deloro tp.	
Asbestos. ....	75
Gold claims. ....	90, 126, 129
<i>see also</i> Ankerite g. m.; March Gold; Paymaster g. m.; Porcupine As- bestos Corpn.	
Deloro Smelting and Refining Co. ....	80, 178
Demary, A. F. ....	164
Deneault, L. ....	35
Denfield, brick and tile. ....	55
Dening, R. S. ....	99, 152
Denison, A. ....	92
Denison, Charles L. ....	134
Dereham tp., operating gravel pit. ....	47
Deroche tp., quartz quarry. ....	40
De Santis, Peter. ....	6, 12, 76, 101
De Santis Development Co. ....	76, 101
Desch�nes, Que. ....	24
Deseronto, blast furnace idle. ....	28
Devlin s. claim. ....	158
Dewar, A. M. ....	69
Dewar, Duncan. ....	76
Diamond-drilling.	
Notes and statistics. ....	67
Dibble, William H. ....	47
Dickenson, J. G. ....	173
Dickson, George. ....	63
Dill tp., feldspar mg. ....	32
Dividends.	
Gold. ....	14, 15
Nickel. ....	24
Silver. ....	20, 21
Doal, Paul E. ....	88
Dodds, Thos. ....	47
Doelle, H. E. ....	90
Doherty Easson Mg. Synd. ....	22
Dolan, John. ....	54
Dolly Varden, lime. ....	44
Dolomite. <i>See</i> Crystallite Stone Pro- ducts Co.	
Dome g. m. ....	76
Production. ....	6, 7, 12
Report. ....	101-105
Dome Extension g. m. ....	104
Dome Lake g. m. ....	99
Dome Mines Co.	
Dividends. ....	14, 15
Profit tax. ....	63
Dome Mines, Ltd.	
Diamond-drill operators. ....	68
Howey option dropped. ....	10
<i>See also</i> Dome g. m.	
Domestic gas. <i>See</i> Gas, domestic.	
Dominion Concrete Co. ....	47
Dominion Foundries and Steel, Ltd. ....	29
Dominion Mines and Quarries, Ltd. ....	40
Dominion Reduction Co. ....	22
Dominion Resources Synd. ....	78
Dominion Salt Co. ....	41

	PAGE
Dominion Sewer Pipe and Clay Indus- tries, Ltd. ....	54
Dominion Sugar Co. ....	44
Donaghue, W. A. ....	61
Donaldson, H. L. ....	78, 151
Donaldson, Oliver G. ....	140
Donovan, M. ....	130
Donovan tp., silver mg. ....	159
Don Valley Brick Works, Ltd. ....	45, 54
Dorchester N. tp., limestone operating. ....	51
Dorchester Station, brick and tile. ....	55
Dorion, J. E. ....	90
Dorion tp., lead-zinc claims. ....	143
Douglas Bros. ....	54
Dover W. tp., oil production. ....	36
Dowler Bros. ....	47
Drain tile. <i>See</i> Tile.	
Dresden, brick and tile. ....	54, 55
Drilling. <i>See</i> Diamond-drilling.	
Dryden tp., feldspar. ....	32
Dublin, brick and tile. ....	55
Duffy, Charles G. ....	140
Dumfries N. tp., limestone. ....	51
Sand. ....	48
Duncan, F. W. ....	116
Dundas co., limestone quarrying. ....	51
Dunlop, J. M. C. ....	78, 155
Dunlop Red Lake Syndicate, Ltd.	
Capital and date of charter. ....	59
Duns, A. M. ....	143
Dunwich tp., oil production. ....	36
Duprat tp., Que. ....	158
Durham co.	
Gravel and sand pits operated by. ....	48
Durham Stone and Sand Co. ....	47
Durr, L. A. ....	47
Dutton, brick and tile. ....	55, 56
Dwyer, P. J. ....	76
Dye, Robert E. ....	77, 140

## E

Eager, F. J. ....	78, 151
Earle, E. P. ....	169
Earle, O. B. ....	128, 129
East Nebish, quartz quarry. ....	40
Eau Claire, feldspar mg. ....	32
Ebby tp.	
Gold. <i>See</i> Baldwin Gold Mg. Co.	
Ebsary Gypsum Co. ....	142
Edgar Irvine Co., trap quarry. ....	50
Edwards, E. P. ....	100
Edwards, Gordon C. ....	118
Edwards, W. A. ....	163
Edwards, W. S., died. ....	101
Eganville, lime. ....	44
Elarton Salt Works Co. ....	41
Electro Metallurgical Co. of Canada, Ltd. ....	29
Elgin County Highways Dept. ....	47
Elizabeth Feldspar Mines, Ltd. ....	32, 76
Elk Lake.	
Silver mg. <i>See</i> Beaver Auxiliary Mines, Ltd.	
Ellice tp., sand and gravel. ....	48
Ellins, W., sand pit. ....	47
Elliott, Chas. ....	54
Elliott, Jas., Jr. ....	54
Elliott, R. A. ....	106, 178
Elliott, Wm. ....	54
Elliott g. m. <i>See</i> McMillan Gold Mines, Ltd.	

	PAGE
Elliott-Kirkland Mines, Ltd. ....	118
Elmsley S. tp., mica mg. ....	35
Elora, lime. ....	44
Elzevir tp., actinolite. ....	31
Empey, W. F. ....	116
Emmons, K. P. ....	134
Empire Limestone Co. ....	47
Employment. <i>See</i> Labour.	
England, china clay. ....	52
Englehart, prospectors' classes. ....	70
Ennis, E. ....	35
Ennis, R. J. ....	69, 153
Enniskillen tp.	
Oil production. ....	36
Sand and gravel. ....	48
Enright, Owen. ....	79
Enright Mining Co. ....	79, 158
Eplett, S. G. ....	86
Erenhaus, Leo. ....	114
Erickson, Carl. ....	75, 88
Errington, Joseph. ....	30, 78, 119, 145
<i>See also</i> Treadwell Yukon Co.	
Essex, brick and tile. ....	55
Etobicoke tp., sand. ....	47, 48
Euphemia tp., oil production. ....	36
Europe.	
Nickel exports to. ....	23
Silver ore shipments to, from Ont. ....	22
Evered, N. J. ....	76, 100
Exchange premiums. ....	13
Exeter Salt Works Co. ....	41
Explosives, accidents from. ....	72, 73

## F

Fairburn, W. H. ....	164
Fairlie, M. F. ....	79, 164
Fancy, Harold. ....	151
Farmer and Sons, Geo. ....	51
Farr, Mrs. L. G. ....	51
Farris, Chas. S. ....	47
Fasken, Alex. ....	169
Fasken, David. ....	169
Fatalities. <i>See</i> Mining accidents.	
Faulds, Morley. ....	47
Federal Gold and Copper Mines, Ltd.	
Capital and date of charter. ....	59
Feldspar.	
Industry and statistics. ....	2, 3, 22
Mines, list. ....	76
Mining reports. ....	89, 90
Feldspar Mines Corpn. ....	32
Feldspars, Ltd. ....	32
Fennell, Robt. ....	91
Fenning, Louis. ....	79, 158
Fergus, limestone. ....	51
Ferguson, A. W. ....	54
Ferguson, R. W. ....	47
Ferril, J. T. ....	89
Field stone. <i>See</i> Trap quarries.	
Fife (Mayor). ....	69
Finch tp., limestone. ....	51
Fireclay, Mattagami r. ....	52
Fisher, Norman R. ....	131
Fisher, Richard. ....	174
Fitzgeorge, Sir Augustus. ....	155
Fitzroy tp., lead. <i>See</i> KingdonMg. and Smelting Co.	
Flamborough W. tp., limestone. ....	51
Fleming, William. ....	158
Fletcher, A. E. ....	128

	PAGE
Fletcher, L. K. ....	79, 80, 162, 174
Floor tile. <i>See</i> Tile.	
Flower Station, pyrite. ....	34
Fluorspar, industry and statistics. ....	2, 3, 33
Fockler, H. H. ....	158
Foley, g. m. ....	8, 93
Foley Red Lake Gold Mines, Ltd.	
Capital and date of charter. ....	59
Fonthill. ....	47
Foote, G. A. ....	125
Forbes, Arthur T. ....	158
Forbes, D. L. H. ....	77, 134
Forbes, J. M. ....	78
Forbes Galena Mines, Ltd. ....	30, 78
Capital and date of charter. ....	59
Forest reserve permits. ....	61, 62
Forester falls, lime. ....	44
Fort Frances mining div.	
Free assays for. ....	64
Fort William.	
Brick and tile. ....	54, 56
Prospectors' classes. ....	70
Trap quarry. ....	50
Fort William Brick Co. ....	54
Foster, R. R.	
Limestone. ....	51
Sand. ....	47
Foster Cobalt s. m. ....	20, 22
Foster Pottery Co. ....	54
Four Nations Reserve Mining Co.	
Licensed. ....	59
Operations. ....	105
Fowler, Samuel T. ....	127
Foxboro, brick and tile. ....	55
Francis (Mayor). ....	69
Fraser, Alistair. ....	131
Fraser, William. ....	151
Frid Bros. ....	47, 54
Friday Mines, Ltd. ....	79, 159
Friedman, Jacob. ....	106
Frohock, J. A. ....	129
Frontenac co.	
Building stone operators. ....	81
Frontenac lead m. ....	30, 78
Frood ni. m. ....	23, 149
Frood Extension ni. m. ....	150
Frontier (Lorrain) s. m.	
Production. ....	22
Report. ....	166
Fuller, A. S. ....	129
Fuller Gravel Co. ....	47
Fyfe, Archie. ....	159

## G

Galbraith tp., lead-zinc. ....	30
Galetta, limestone. ....	51
<i>See also</i> Kingdon Mg. and Smelting Co.	
Gallagher Lime and Stone Co. ....	44, 51
Gamble s. claim. ....	176
Gammage, C. R. ....	54
Gananoque, granite quarries. ....	50
Garafraxa W. tp., sand and gravel. ....	49
Gardiner, William. ....	54
Garnets, production nil (1926). ....	31
Garson, ni. m. ....	150
Gas.	
Domestic, producers. ....	30
Natural. <i>See</i> Natural gas.	
Tax, revenue. ....	60
Gasoline imports. ....	39
Gauthier tp., gold claims. ....	91, 128

	PAGE		PAGE
Gaynor, Joseph.....	80, 175	Gowganda silver area.	
Genesee Feldspar Co.....	32, 76, 89	Companies.	
Genesee Mg. Co.....	19, 22, 79, 159	operating.....	16
Gentles, C. A.....	88	producing.....	22
George H. Gillespie Co.....	80, 177	Production (to 1926).....	18
Georgetown.		Gowganda-Duggan Silver Mines, Ltd.....	79, 159
Insulator plant.....	52	Gowganda Keora Silver Mines, Ltd.....	79, 159
Limestone.....	51	Grace g. m. (Michipicoten).....	8, 131
Gibson, James.....	47	<i>See also</i> Power and Mines Corpn.	
Gibson, Thomas W.....	ii	Grace Mining Co.....	41, 80, 177
Gillespie, Geo. H.....	41, 80, 177	Graham, R.....	115
Gillies limit.		Granite quarries.....	3
Claim owned by Bennett Mg. Co.....	92	Grant, Sir A. Hamilton.....	136
Silver claims.....	19, 162	Grant, James E.....	77, 140
Gilmore, Granville.....	131	Grant Bros. Construction Co.....	51
Gilpin, Reginald.....	174	Grantham tp., limestone.....	51
Gilpin Corporation.....	32	Graphite.	
Ginn, H. G.....	61, 69	Industry and statistics.....	2, 3, 33
Giroux Lake.....	22	Graphite Refining Co.....	33
Glenannan, brick and tile.....	54	Grasselli Chemical Co.....	34
Glenelg tp., lime.....	44	Gravel. <i>See</i> Sand and gravel.	
Glenarry co., limestone.....	51	Graves, T. A.....	93
Glen Williams, sandstone.....	50	Great Lakes Oil Co., idle.....	37
Gloucester tp.		Great North Mines Corp., Ltd.	
Gravel and sand.....	47, 49	Capital and date of charter.....	59
Limestone.....	51	Greene, Richard T.....	169
Mineral water.....	35	Green-Meehan s. m.....	16, 155, 156
Goderich, brick and tile.....	55	Greenock, brick and tile.....	54, 55
Goderich Mineral Water Co.....	35	Grenfell tp., gold claims.....	105
Goderich Salt Co.....	41	Grenville Crushed Rock Co.....	51
Godfrey & Co., Thos.....	54	Grey county.	
Godson Contracting Co.....	47	Quarry operators.....	81
Gold.		Grimsby Brick and Tile Co.....	54
<i>See also</i> Royal Mint.		Guelph.	
Accidents, mining.....	72	Gas plant.....	30
Associated with porphyry and syenite.....	116	Lime.....	44
Industry and statistics.....	2-15, 25	Limestone.....	51
world's production.....	9	Sand and gravel.....	47, 48
Mines, list.....	76	Guistini, Guiseppe.....	101
Mining reports.....	90-141	Gull l., Lebel tp.....	8
Profit tax.....	63	Gurd and Co., Charles.....	35
Golden Lake, lime.....	44	Gypsum, industry and statistics.....	2, 3, 34
Gold Hill Mines, Ltd.....	76	Gzowski, C. S.....	131
Development work.....	7		
Report.....	106	H	
Gold Reef g. m.....	12	Hachnlen, W. L.....	80, 176
Goldsbrough, Chas. B.....	125	Hagersville Contracting Co.....	51
Goodwin, W. L.		Hagersville Quarries, Ltd.....	51
Report by, on Classes for Prospectors		Haileybury.	
(1926-27).....	6	Limestone.....	51
Gordon, M. B. R.....	77	Prospectors' classes.....	70
Gordon, Murray.....	92	Haldimand co.	
Gordon, V. A.....	116	Quarry operators.....	81
Gordon Crushed Stone Co.....	51	Haliburton, limestone.....	51
Gordon Granite Co.....	50	Haliburton and Sons, John.....	47
Gosselin, Placide.....	76, 106	Hall, H. C.....	158
Gosselin Syndicate.....	76, 106	Hall, R. Reece.....	50
Goudreau gold area.		Hall, William.....	158
Diamond-drilling data.....	68	Hallatt, Wm.....	54
Goudreau g. m.....	6	Hallatt and Son, H.....	54
Goudreau Gold Mines, Ltd.....	76, 106	Hallowell tp., gravel and sand.....	49
Gowganda mining div.		Halpenny, L. E.....	47
Diamond-drilling, records.....	68	Halton co.	
Recorder's report.....	61, 62	Clay pits, list of.....	84
Gow, James.....	51	Quarry operators.....	81, 82
Gower N. tp., gravel and sand.....	47	Halton Brick Co.....	55
Gower S. tp., gravel and sand.....	47	Hamilton (Mayor).....	69
		Hamilton, A. S.....	99
		Hamilton, Alex. M.....	155
		Hamilton, F. H.....	136, 152, 160



PAGE	PAGE
Hamilton.	
Blast furnace.....	27
Brick and tile.....	54-56
Gas plant.....	30
Insulator plant.....	52
Sand and gravel.....	47, 49
Steel and ferro-alloy plants.....	29
Hamilton and Toronto Sewer Pipe Co.....	54
Hamilton By-Products Coke Ovens.....	29, 30
Hamilton Pressed Brick Co.....	55
Hancock tp.	
Gold. <i>See</i> Champion g. m.	
Hanna, D. B.....	115
Hannah, W. A.....	76, 90
Hanover Cement and Stone, Ltd.....	43
Harbour Brick Co.....	45
Harkness, H.....	77
Harkness, J. G.....	77, 131
Harkness, R. B.....	36
Harkness-Hays Gold Mg. Co.....	7, 77, 107
Harrison, Frank.....	162
Harrison, G. E.....	96
Harrison, brick and tile.....	54
Hart s. claims.....	176
Harvey, E., Ltd.....	44
Harwich tp., gravel and sand.....	47, 48
Hastings co.	
Quarry operators.....	82
Haultain tp., silver claims.....	153, 164, 177
Havelock, trap.....	50
Hawk Junction, pyrite.....	34
Hay, J. B.....	169
Hayden Gold Mines Co.....	7
Hays, W. Dean.....	77, 107
Head tp., feldspar.....	32
Heavy spar. <i>See</i> Barite.	
Heck, George.....	78, 142
Heckscher, August.....	169
Hector s. m.....	19
Henderson Mines, Ltd.....	41
Henry, J. G.....	125
Hermance, H. P.....	128
Heron, C. H.....	78, 155
Herschell tp., dolomite.....	89
Hersey, Milton.....	86
Hespeler, lime.....	44
Hewett, Herbert.....	47
Hewitt, Ralph.....	107
Hewitt Mining Co.....	77, 107
Heyman, H.....	169
Hibbard, H.....	92
Hickingbottom, Joseph M.....	79, 174
Highgate, brick and tile.....	55
Hill, A. W.....	55
Hill, Aaron.....	55
Hill, John D.....	47
Hill Top Gold Mines, Ltd.....	77, 107
Hilton, H. G.....	80, 178
Himrod, William C.....	134
Hinde Bros.....	45
Hinners, Frederick.....	106
Hircock Bros.....	55
Hitch, D. A.....	55
Hitch, Thomas.....	55
Hitchcock, W. R.....	174
Hochstetter, Ralph.....	134, 140
Hodder, Mrs. Jos. H., & Sons.....	55
Hoffman, Jos.....	47
Hogarth, D. M.....	88
Hogs Back, limestone.....	51
Holden, John B.....	108
Holding g. m. <i>See</i> Vernor, A. C.	
Holditch, E.....	76
Holdsworth pyrite claims.....	34
Holland, H. E.....	61
Hollandia lead m. <i>See</i> Neale Hollandia Mines, Ltd.	
Hollinger g. m.....	77
Mg. methods, change in.....	8
Production.....	6, 7, 12
Report.....	108-114
Hollinger Consolidated Gold Mines, Ltd.	
Diamond-drill operators.....	68
Dividends.....	14, 15
Mg. at Kamiskotia l.....	11
Profit tax.....	63
<i>See also</i> Hollinger g. m.	
Holmes, F. T.....	51
Homuth, Karl K.....	92
Hopkins, P. E.....	89
Horne, E. H.....	116
Horne, Wm.....	50
Hough, J. Atwell.....	69
Houston, J. C.....	76
Houston Company.....	55
Howard tp., sand and gravel.....	47
Howey g. m.	
Dome releases option.....	10, 105
Howey Gold Mines, Ltd.....	77
Howey Red Lake Gold Mines, Ltd.....	11
Howlett and Sons, Fred.....	55
H. R. 823, 833, etc., gold locs., Deloro tp. <i>See</i> Marsh Gold, Ltd.	
H. R. 832, 926, etc., gold locs., Deloro tp. <i>See</i> Maidens McDonald claims.	
H. R. 844-5 gold locs., Deloro tp. <i>See</i> Clucas-Booker claims.	
H. S. 310 silver loc., S. Lorrain tp.....	166
H. S. 363-5, etc., silver locs., Nicol and Haultain tps. <i>See</i> Capitol Silver Mines, Ltd.	
Hudson, W. W.....	129
Hudson Bay s. m.....	22
Hudson Bay Mines, Ltd., dividends.....	20
Hudson-Mattagami Exploration and Mg. Co.....	87
Hughes g. m.....	12
Hughes Gold Mines, Ltd.....	6
Hull, Que., mica plant.....	35
Humberstone tp.	
Limestone.....	51, 52
Sand.....	47
Hunter s. claim.....	156
Huntingdon, W. Virginia.....	23, 147
Hunton g. m. <i>See</i> Kirkland Hunton.	
Huntsville Brick and Tile Works.....	55
Hurd, Ralph.....	128
Huron co., operating ballast pits.....	47
Huronian g. m.....	8
<i>See also</i> Shields Dev. Co.	
Huronian Belt Co.....	177
Hussey, J. P.....	149
Huston, M. B.....	176
H. W. 133 mineral loc., near Wabigoon.	41
Hybla.	
Feldspar.....	32
Quartz.....	40
Hydrated lime. <i>See</i> Lime.	
Hydro-Electric Power Commission.	
Domestic gas plant.....	30
Gravel and sand pits.....	48
Limestone quarry.....	51

	PAGE
Hylands-Johnston-Gardiner s. claims...	174
Hyman, Bernard N.....	125

## I

Imelda Birch Lake Mines, Ltd. Capital and date of charter.....	57
Imperial Oil Refineries, Ltd.....	37
Independent Concrete Pipe Co.....	48
India, gold production.....	9
Industrial Minerals Corpn.....	32, 33, 40
Infection from accidents.....	73
Ingersoll, brick and tile.....	55
Ingham, Clark L.....	134
Inglewood, brick and tile.....	55
Ingolfsrud, L. J.....	150
Innerkip, limestone.....	51
Insecticide plant.....	80
Insulator (porcelain) industry.....	52
International Nickel Co. <i>See also</i> Port Colborne.	
Dividends.....	24
Operations.....	149
Profit tax.....	63
Statistics.....	23
International Red Lake Gold Mines, Ltd. Capital and date of charter.....	57
Interprovincial Brick Co.....	55
Iron from ni. mines.....	25
Iron and iron ore. Industry and statistics.....	2, 3, 27-29
Iron pyrites, statistics.....	2, 3, 34
Iroquis, limestone.....	51
Iroquis Falls, prospectors' classes.....	70
Ivy, Arnold.....	136

## J

Jackfish, Ont.....	31
Jackson, W. B.....	55
Jacobs, Jacob A.....	131
James tp., silver claims.....	151, 158
Jamieson, J. M.....	44
Jamieson Lime Co. Brick and tile.....	55
Lime.....	44
Janes, D. A.....	55
Jardine, Hugh.....	76, 96
Jarvis, limestone.....	51
Jasperson, B.....	55
Jemmett, D. L.....	172
Jervis, W. J.....	55
Johnson, C. E.....	92
Johnston, Albert W.....	134
Johnston, Colin S.....	106
Johnston, G. F.....	48
Johnston, James.....	55
Johnston, LeRoy.....	129
Johnston copper m. <i>See</i> Amity Copper Gold Mines, Ltd.	
Jones, Douglas.....	96
Jones, Thomas.....	131
Jones, Willard.....	162
Jordan, C. F.....	129
Jordan, E. H.....	150
Jupiter claim of McIntyre-Porcupine...	122

## K

	PAGE
Kaladar tp., actinolite.....	31
Kamiskotia area. Claim optioned to McIntyre-Porcu- pine Mines, Ltd.....	119
Hollinger, working in.....	11
Katoomba Mining Interests, Ltd. Capital and date of charter.....	57
Katrine tp. Gold. <i>See</i> Walsh-Katrine.	
Katrine Divide Gold Mines, Ltd. Capital and date of charter.....	57
Kayloar Mines Agency, Ltd. Capital and date of charter.....	57
Kearney, E. W.....	106
Keast, A. J.....	77, 118
Keast, R. H.....	149
Keeley Silver Mines, Ltd.....	19, 79
Dividends.....	20
Report.....	160, 161
Silver production.....	22
Keeling, James.....	51
Keewatin-Porphry Development Co. Capital and date of charter.....	57
Kelso, lime.....	44
Kemerer, D. C.....	78, 143
Kemerer, Morgan U.....	76
Kemerer, R. E.....	143
Kennedy, H. G.....	79, 173
Kennedy, Murray D.....	80, 151, 175
Kennedy and Sons, Ltd., Wm.....	29
Kenora, prospectors' classes.....	70
Kenora district. Mg. lands sold and leased.....	60
Kenora mining div. Recorder's report.....	61, 62
<i>See also</i> Provincial Assay office.	
Kent co. Diamond-drilling data.....	68
Gravel and sand pits.....	48
Kent Bros. and Estate J. M. Stoness...	35
Keora Mines, Ltd. Capital and date of charter.....	57
Kerosene, production.....	38
Kerr, Chas.....	55
Kerr Lake Mines, Ltd.....	79
Dividends.....	20
Producing.....	22
Report.....	161, 162
Kerwood, brick and tile.....	55
Keweenaw Silver Mines, Ltd.....	79
Capital and date of charter.....	57
Operations.....	162
Kilbourne, H.....	48
Killarney, quartz quarry.....	40
Kincardine, limestone.....	51
Kincardine Salt Co.....	41
Kingdon Mining, Smelting and Mfg. Co.....	30, 51, 78, 142
Kingston.....	51
Kingston Penitentiary.....	51
Kingston Sand and Gravel Co.....	48
Kingsville, brick and tile.....	54, 55
Kirk Budd Mg. Co.....	19, 79, 162
Kirkfield Crushed Stone Co.....	51
Kirk Gold Mines, Ltd.....	7, 96
Kirkland, J. C.....	76, 100
Kirkland-Hudson Bay Gold Mines, Ltd.	7
Kirkland Hunton Mines, Ltd.....	7, 77, 114

	PAGE		PAGE
Kirkland Lake, prospectors' classes.....	70	Lang Red Lake Mines, Ltd.	
Kirkland Lake gold area.		Capital and date of charter.....	57
Diamond-drilling data.....	68	Langton, Thos.....	51
Gold associated with syenite and		Langworthy, W. F.....	107
porphyry.....	116	Lansdowne tp.	
Mines producing.....	7, 8	Trap quarry.....	50
Production.....	5, 6, 10	Larder Lake.	
<i>See also</i> Kirk Gold Mines, Ltd.;		Gold mining.....	100
Kirkland Hunton Gold Mines, Ltd.;		<i>see also</i> Canadian Associated Gold	
Lake Shore g.m.; Northland Gold		Fields; Crown Reserve Mg. Co.	
Mines, Ltd.; Sylvanite Gold Mines,		Larder Lake mining div.	
Ltd.; Teck Hughes g.m.; Wright-		Recorders' report.....	61, 62
Hargreaves g.m.		<i>See also</i> Provincial Assay office.	
Kirkland Lake Gold Mg. Co.....	77	La Rose Mines, Ltd.....	79
Production.....	7, 8, 13	Dividends.....	20
Report.....	115, 116	Producing.....	22
Kirkland Rand, Ltd.....	77	Report.....	162
Prosecuted.....	74	Larose-Rouyn Mines, Ltd.	
Report.....	116	Capital and date of charter.....	59
Kirkland Townsite Gold Mines, Ltd..	77, 117	Lartic Mining Corp., Ltd.	
Kirkley, Harry, lime.....	44	Capital and date of charter.....	59
Kirkpatrick, S. F.....	178	Law silver claim.....	156
Kirouac, Nap. G.....	131	Law Construction Co.....	51
Kitchener.		Lawson tp., silver claims.....	159
Gravel and sand.....	47	Lead.	
Lime.....	44	Clifford and Munro tps. . . . .	11, 30
Tile and brick.....	55	Industry and statistics.....	2, 3, 5, 17, 30
Kloepfer, John A.....	140	Mining accidents.....	72
Klondike placer gold.....	10	operations.....	142-145
Knapp, E. B.....	77, 117	Lebel tp.	
Knapp, Willard H.....	127	Gold mines.	
Knechtel, J. S.....	96	development.....	8
Knight, Cyril W.....	169	list.....	7
Knobel, H. E.....	143	operations.....	96, 129
Knox, John.....	108	Lee, Dwight B.....	101
Knox, Joseph.....	174	Lee, W. W.....	35
Knox, K., Jr.....	100	Leeds co.	
Kobler, Henry.....	125	Quarry operators.....	82
Koebel Bros.....	55	Leeds tp.	
Koons, Edward L.....	134	Granite. <i>See</i> Gananoque.	
Korah tp., sand.....	49	Gravel and sand.....	47
Kowkash mining division.		Lemp, Michael.....	127
Recorders' report.....	61, 62	Leo, Clarence H.....	125
<i>See also</i> Provincial Assay Office.		Leonard, R. W.....	93, 94
Kruse Bros.....	55	Lepard, D. W.....	158
		Leroy I.....	175
L		Levack ni. m.....	151
L. 15,770, 15,772, etc., gold locs. <i>See</i>		Le Viness, J. E.....	47
Bennett Mg. Co.		Lewis, Geo. A.....	48
L. 17,028-32, etc., gold locs. <i>See</i> Potter		Lewisohn, Adolph.....	161
Doal Mines, Ltd.		Lewisohn, Sam A.....	161
Labelle, F. A.....	91	Licenses, revenue.....	60
Labour statistics.....	2	Lightning River area.	
Diamond-drilling.....	67	Diamond-drilling, record of.....	68
Gold.....	8	Gold. <i>See</i> Abitibi Mines, Ltd.	
Nickel.....	24, 25	Lime, industry and statistics.....	2, 3, 44, 45
Oil refineries.....	37	Limestone quarries.....	51, 52
Non-metallics.....	40-46	Lincoln co.	
Lacey mica mine.....	78	Operating limestone quarry.....	51
Lake Shore g.m.....	77	Lindsay, brick and tile.....	56
Depth; daily tonnage.....	8	Lindsay, Earl, tile.....	58
Dividends.....	14, 15	Linseed oil soap, production.....	38
Production.....	6, 7, 13	Little, C. H.....	79, 160
Report.....	117, 118	Little Keeley s. m.....	166
Lakeside Lorrain Silver Mines, Ltd....	79, 162	Lively, Chas.....	149
Lamarche Bros.....	76	Lock, Thomas.....	48
Lambton co.		Loesch, Gustave R.....	125
Operating sand and gravel pits.....	48	London.	
Lang, Edwin.....	140	Brick and tile.....	55
Langmuir tp., barite.....	31	Gas plant.....	30
		Gravel and sand.....	48

	PAGE		PAGE
London tp., gravel and sand.....	49	MacCaskill, Donald.....	80
Long rapids, Mattagami r.....	52, 87	McCloskey, H. C.....	79, 163
Longford Quarry Co.....	51	McColl Bros.....	37, 48
Longwell, Alex.....	94	McComb, Chester.....	55
Loomis, C. W.....	131	McCormick Bros.....	55
Loring, Frank.....	155	McCrea, Chas.....	i, ii
Lorrain l., silver claims.....	159	McDonald, A. N.....	51
Lorrain S. tp.		MacDonald, M. P.....	79, 162
Diamond-drilling data.....	68	Macdonald, P.....	76, 90
Silver claims.....	162, 163, 169, 172	MacDonell, W. A.....	150
<i>see also</i> Belletten Silver Mines, Ltd.;		McDonell, Dibble and Covey.....	51
Canadian Lorrain; Keeley Silver		McDonough Exploration and Develop-	
Mines, Ltd.; Little Keeley s. m.		ment Co.	
producers.....	22	Capital and date of charter.....	58
production (1908-26).....	18	McDougald, Wilfred L.....	108
Lorrain Consolidated Mines, Ltd.....	22, 79, 163	McDougall, D. D.....	119, 153
Lorrain Operating Co. <i>See</i> Frontier		McDougall tp., granite quarry.....	50
Lorrain s. m.		McEachern and Sons, N.....	55
Lorrain Trout Lake Mines, Ltd.		MacEwan, J. U.....	143
Dividends.....	20	McEwen, E. S.....	77, 125
Profit tax.....	63	McGarry, Andrew.....	169
Report.....	168, 169	McGinnis and O'Connor.....	51
Silver production.....	22	McGregor, C. F.....	61
Tonnage shipped.....	166	McGregor, J. G.....	92
Loughborough tp.		McHale, John.....	169
Feldspar.....	32, 89	MacHewitt Gold Mines, Ltd.	
Mica.....	35	Capital and date of charter.....	57
Loughborough Mining Co.....	35, 78	McIntyre g. claims, Red lake.....	105
Profit tax.....	63	McIntyre g. m.	
Report.....	145	Depth; mining methods.....	8
Loughrin, W. L.....	100	Production.....	6, 7, 12
Louis Walsh Coal Co.		Report.....	119-124
Capital and date of charter.....	57	McIntyre Porcupine Mines, Ltd.....	77
Lovelace, Edwin J.....	48	Diamond-drill operators.....	68
Lower Contact Silver Mining Co.		Dividends.....	14
Capital and date of charter.....	57	McIvor Bros.....	55
L.S. 464-7 gold locs., Lebel tp. <i>See</i>		Mackay, J. J.....	94
Pawnee-Kirkland Gold Mines, Ltd.		McKay, Donald.....	174
Lucknow, brick and tile.....	55	McKay Company, Alex.....	51
Lucky Tiger Combination Gold Mg. Co.	155	McKay lake, Deloro tp.	
Ludwig, M. H.....	80, 177	Asbestos. <i>See</i> Porcupine Asbestos	
Lundberg, Victor E.....	106	Corp.	
Lundberg-Swedish-American Prospecting		McKay mt., near Fort William.....	50, 83
Corp.....	89	McKelvie, A. A.....	97
Luther W. tp., gravel and sand.....	49	Mackenzie, A.....	149
Lyman, R. H.....	116	McKim tp., gravel and sand.....	48
Lynch, C. D.....	22	McKinley-Darragh s. m.....	79
Lythmore, gypsum.....	33, 78	Production.....	10, 22
		Report.....	163
M		McKinley-Darragh-Savage Silver Mines,	
Macabe, J. H.....	96	Ltd.	
McAlpine, C. D. H.....	88	Dividends.....	20
McAndless, W. E.....	48	Macklin, F.....	159
McAndrew, John A.....	156	McLean, W. J.....	69
McAndrew, John J.....	80, 176	McLean and Stidwell.....	51
McArthur tp., gold claims.....	107	McLean Gold Mines, Ltd.....	129
McArthur Engineering and Construction		McLeod, John H.....	22, 79
Co.....	48	McMahon, C. A.....	90
McArthur, Estate of John and K. M.....	48	McMahon, Robt.....	55
McArthur Gold Mines, Ltd.		McMaster, Harry.....	77, 124
Capital and date of charter.....	57	McMaster, R. H.....	178
Macassa Mines, Ltd.....	8, 77	McMaster Mining Synd.....	77, 124
Capital and date of charter.....	57	McMillan, E. J.....	125
Operations.....	118	McMillan, Hugh.....	78, 152
McAulay, N. J.....	61, 69	McMillan, J. G.....	71, 75
McAuley, P. L.....	48	McMillan Dev. Co.....	125
McCallum Red Lake Mines, Ltd.		McMillan Gold Mines, Ltd.....	77
Capital and date of charter.....	58	Capital and date of charter.....	58
McCarthy, C. M.....	87	Operations.....	125
McCarthy Webb Goudreau Mines, Ltd.	77	McNaughton, G. W.....	55, 78, 145
		McNaughton, R.....	79, 172



	PAGE		PAGE
McNeely Red Lake Holdings, Ltd.		Menago Mining Co.	
Capital and date of charter.....	58	Profit tax.....	63
McNeill, W. K.		Silver producing.....	22
Report by, on Provincial Assay office.....	64-67	Merivale Road, limestone.....	51
McPhail, Duncan M.....	76, 97	Merkley's, Ltd.....	55
McPhee, Alex.....	76	Metallurgical works.	
McPhee, John.....	77	<i>See also</i> Blast furnaces; Refineries.	
McPherson, William D.....	114, 115	Accidents in.....	72
McQuarrie, Hector.....	93	List of.....	80
McRae, James A.....	79, 173	Operations.....	178
McRostie, F. P.....	129	Metals, industry.	
McVittie tp., gold claims.....	92, 100	Report by W. R. Rogers and A. C.	
Madagascar, graphite price.....	33	Young.....	1-30
Madoc, talc near.....	41, 177	Metals Development, Ltd.	
Maidens-McDonald g. m.....	77, 126	Capital and date of charter.....	58
Optioned to March Gold, Ltd.....	158	Meteor Development Co.....	163
Maisonville tp., sand and gravel.....	47, 48	Meteor Lake Placers, Ltd.	
Malartic Mining Co.		Capital and date of charter.....	58
Capital and date of charter.....	58	Methuen tp., trap.....	50
Malleable nickel, uszs.....	26	Mexico.	
Mallorytown, limestone.....	51	Gold production.....	9
Manaton, C. H.....	99	Internal troubles affect silver market.....	16
Manion-Jackson g. m.....	11	Mica.	
Manley, Walter A. J.....	77, 125	Industry and statistics.....	2, 3, 34, 35
Manley O'Reilly Gold Mines, Ltd. 7, 77,	125	Profit tax.....	63
Manning, Frank.....	48	Michipicoten area.	
Manor Gold Mines, Ltd.....	125	Diamond-drilling, records.....	68
Maple Mountain S. area.....	18	Gold mining.....	8
Maple Sand, Gravel and Brick Co.....	48	Mickle Silver Mines, Ltd.....	79, 163
Marat, Miss A. V.....	92	Middlesex co., operating gravel and sand	
Marchand, Louis A.....	91	pits.....	48
March Gold, Ltd.....	77	Middleton, Chas.....	55
Option on Maidens-McDonald claims.....	158	Midland Iron and Steel Co.....	28
Producing.....	7, 8	Millcrest Mining Co.....	79, 164
Report.....	125-127	Miller, Charles R.....	176
Marclay Mines, Ltd.		Miller, George C.....	101, 134
Capital and date of charter.....	58	Miller, Gerard F.....	140
Marcy, William L.....	134	Miller, W. N.....	61, 69
Marks, Ira.....	76, 89	Miller Lake O'Brien s. m.....	22, 68, 79, 173
Markus, Ltd., William.....	51	Millerton Gold Mines, Ltd.....	14
Marshall, James.....	44	Milligan, F.....	51
Marsters, Wm. P., brick and tile.....	55	Milton, brick and tile.....	55
Martic Mines, Ltd.		Milton Pressed Brick, Ltd.....	55
Capital and date of charter.....	58	Mimico.	
Martin, A. G.....	35	Brick.....	55
Martin, Ernest.....	117	Pottery.....	54
Martin, Thomas E.....	55	Mine Centre.	
Martin g. m. <i>See</i> New York Porcupine		Gold. <i>See</i> British Canadian Mines,	
Mines, Ltd.		Ltd.; Foley g. m.	
Maryborough tp., gravel and sand.....	49	Miner, M. F.....	55
Masters, S. C.		Mineral industry.	
Silver mg. <i>See</i> Silver Queen s. m.		Report by W. R. Rogers and A. C.	
Matheson, prospectors' classes at.....	70	Young.....	1-68
Mathewson, John.....	78, 151	Mineral water.	
Matilda tp., trap quarry.....	50	Industry and statistics.....	2, 3, 35
Matson, Willis A.....	118	Mineral Areas, Ltd.	
Mattagami r., china clay.....	52, 87	Capital and date of charter.....	59
Mattawan tp., feldspar.....	32	Mineral Belt Mines, Ltd.	
Matthews, A. C.....	115	Capital and date of charter.....	58
Matz, Samuel.....	106	Mineral Explorations, Ltd.	
M.E. 60-62 gold loc. <i>See</i> Ankerite Gold		Capital and date of charter.....	59
Mines, Ltd.		Miner's licenses, revenue.....	61
Meade, Arthur C.....	127	Mines of Ontario.	
Meco-Catharine g. m. <i>See</i> Ostrom Gold		Reports on, by T. F. Sutherland <i>et al.</i> .....	75-178
Mines, Ltd.		Mining accidents.	
Meco-Catharine Dev. Co.....	128	Report by T. F. Sutherland <i>et al.</i> .....	71-74
Medonte tp., limestone.....	51	Mining lands, revenue.....	60
Melville, David.....	174	Mining recorders. <i>See</i> Recorders' reports.	
		Mining revenue.....	60-62
		Mining company incorporations.....	56-59

	PAGE
Mining Corporation of Canada, Ltd. . . . .	79
Dividends . . . . .	20
Mines owned by . . . . .	21
Operating at Cobalt . . . . .	16
Production . . . . .	22
Profit tax . . . . .	63
Report . . . . .	164-168
Mining Tax Act . . . . .	63
Mint, the. <i>See</i> Royal Mint.	
Minto g. m. <i>See</i> Royal Mint.	8
Mississagi Reserve mg. div. Free assays for . . . . .	64
Mitchell, W. J. . . . .	68
M. J. O'Brien. <i>See</i> O'Brien, Ltd., M. J.	
Mohawk Sand and Gravel Co. . . . .	48
Molybdenite production . . . . .	5
Monahan, Michael E. . . . .	127
Monargo Mines, Ltd. Capital and date of charter . . . . .	58
Mond Nickel Co. Acid plant . . . . .	26
Dividends . . . . .	24
Production . . . . .	23
Profit tax . . . . .	63
Quartz quarry . . . . .	40
Report . . . . .	159, 160
Trap quarry . . . . .	50
Mond metal, increased sales . . . . .	23, 147
Mongowin tp., gold claims . . . . .	125
Monk. <i>See</i> Roddy and Monk.	
Monsarrat, C. N. . . . .	131
Montbray tp., Que. . . . .	158
Monteagle tp., feldspar . . . . .	32, 89, 159
Montgomery, Joseph . . . . .	159, 177
Montreal River mining division. Recorder's report . . . . .	61, 62
<i>See also</i> Provincial Assay office.	
Montreal River silver area, production..	18
Moore tp., oil production . . . . .	36
Morden, J. A. . . . .	96
Morris, George W. . . . .	129
Morris tp., gravel and sand . . . . .	47
Morrison, Bruce L. . . . .	69
Morrison, Neil . . . . .	159
Morrison, Wm. . . . .	50
Morrison s. claim . . . . .	176
Morissette, N. . . . .	68
Morrow, R. O. . . . .	169
Mortson, R. C. . . . .	69
Mosa tp. Oil . . . . .	36
Sand and gravel . . . . .	47
Moscow Brick and Tile Works . . . . .	55
Moss tp. Gold. <i>See</i> Huronian g. m.; Shield Dev. Co.	
Mountain Stone Co. . . . .	50, 83
Mount Brydges, brick and tile . . . . .	55
M.R. 1,205-6, etc., silver locs., Nicol tp. <i>See</i> Blair Gowganda Silver Mines.	
Munro tp., copper-zinc . . . . .	11, 30, 88
Murdock, J. Y. . . . .	94, 134, 136
Murray, J. A. . . . .	97, 164
Murray, J. J. . . . .	48
Murray, J. L. . . . .	69
Murray tp., gravel and sand . . . . .	48
Musselman, M. . . . .	136
Myrtay Mines, Ltd. Capital and date of charter . . . . .	58

	PAGE
N	
Napanee Brick and Tile Works . . . . .	55
Naphtha production . . . . .	37
Narrow Lake area, prospecting active..	10, 11
Narrow Lake Mining Co. Capital and date of charter . . . . .	58
Nassagaweya tp. Lime . . . . .	44
Limestone . . . . .	51
Sandstone . . . . .	50
National Castings Co., Ltd. . . . .	29
National Cement Co. . . . .	43
National Fire Proofing Co. . . . .	55
Natural gas, statistics . . . . .	2, 3, 36
Naud, J. A. . . . .	91
Neal, W. G. . . . .	92
Neale, W. J. . . . .	78
Neale Hollandia Lead Mines, Ltd. Capital and date of charter . . . . .	58
Minor refs. . . . .	30, 78
Neelands, E. V. . . . .	169
Neelon tp., quartz quarry . . . . .	40
Neapatyre Minerals and Products, Ltd. Capital and date of charter . . . . .	58
Neilly, Balmer . . . . .	153
Nellis, F. . . . .	35
Nesbitt, E. W. . . . .	162
Nevill and Son, Thomas . . . . .	48
Newell, W. A. . . . .	128
Newray g. m., production . . . . .	12
Newton Lorrain Synd. . . . .	79, 169
New Toronto, brick and tile . . . . .	54
New York Porcupine Mines, Ltd. . . . .	77, 127
New Zealand. Gold production. <i>See</i> Oceania.	
Niagara tp., limestone . . . . .	51
Niagara Falls. Lime . . . . .	44
Pottery . . . . .	52
Steel and ferro-alloy . . . . .	29
Nichols Chemical Co. . . . .	34
Nickel. Accidents, mining . . . . .	72
Commercial distribution and uses, chart . . . . .	26
Industry and statistics . . . . .	2, 3, 23-27
Market conditions . . . . .	1
Mines, list . . . . .	78
Production from silver mines . . . . .	17
Profit tax . . . . .	63
Nickel-silver. Nickel contents; uses . . . . .	26
Nickel steel. Composition and uses . . . . .	26
Nicol tp., silver claims . . . . .	151, 152, 173-177
Night Hawk Peninsular Mines, Ltd. . . . .	77
Mine closed down . . . . .	8
Production . . . . .	6, 7, 12
Report . . . . .	128
Nipigon. Diamond-drill data in area . . . . .	68
Gravel and sand . . . . .	48
Nipissing district. Mg. lands sold and leased . . . . .	60
Nipissing s. m. Production . . . . .	22
Report . . . . .	169-172
Nipissing Extension s. m. . . . .	22
Nipissing Lorrain s. m. . . . .	172
Nipissing Mines, Ltd. . . . .	19

	PAGE
Nipissing Mining Co. ....	16
Dividends.....	21
Profit tax.....	63
Work at Coniagas s. m. ....	156
Nisbet, E. V. ....	156
Nissouri tp., gravel and sand.....	48
Noranda Mines, Ltd. ....	11, 162, 174
Noroque Mines, Ltd.	
Capital and date of charter.....	59
Norsworthy, H. R. ....	90
North American Gold Corpn.....	90
North American Lead and Refg. Co. ....	78
Licensed.....	59
Operations.....	143
North Bay.	
Brick and tile.....	56
Prospectors' classes.....	70
Northbrook. <i>See</i> Ore Chimney Mg. Co.	
North Crown g. m. <i>See</i> Porcupine Crown.	
Northern Development Dept. (roads).	
Sand and gravel output.....	26
Northern Extension Mines, Ltd. ....	79, 172
Silver mg. <i>See</i> Aguanico s.m.	
Northern Feldspar Mines, Ltd.	
Capital and date of charter.....	58
Minor refs.....	32, 76
Northern Ontario China Clay Corp.	
Capital and date of charter.....	58
Northern Ontario Coal Corp. Ltd.	
Capital and date of charter.....	58
Northern Red Lake Mines, Ltd.	
Capital and date of charter.....	59
North Fredericksburgh, lime.....	44
Northland Gold Mines, Ltd. ....	7, 77, 128
Northumberland co.	
Gravel and sand pits operated by....	48
Norwesque Gold Mines, Ltd.	
Capital and date of charter.....	59
Norwich, brick and tile.....	54
Norwich S. tp., gravel and sand.....	48

## O

Oakes, Harry.....	116, 117
Oakes, Louis.....	117
Oakville, limestone.....	51
O'Brien, J. A.....	178
O'Brien, M. J.....	178
O'Brien, Ltd., M. J.....	22, 79, 173
O'Brien and Fowler, feldspar mg. ....	32, 76
O'Brien s. m. ....	16, 79
Operations.....	173
Production.....	22
Oceania, gold production.....	9
O'Connor tp., silver claims.....	158
O'Dell and Sons.....	55
Oelheim, C. G.....	177
Ogema lead-zinc m.....	143
Ogilvie, Paul.....	75, 86
Oil, illuminating and lubricating, production.....	37
Oil, mineral. <i>See</i> Petroleum.	
Oil Springs oil field, production.....	36
Ojibway, blast furnace.....	28
Oleum (fuming sulphuric).....	27
Oliver Rogers Stone Co.....	51
Ollman Bros.....	55

	PAGE
Onondaga tp., oil production.....	36
Ontario.	
Gold production.....	9
Mineral industry (1926).....	1-68
Mines.....	75-178
Ontario-Alberta Oil Development Co.	
Capital and date of charter.....	58
Ontario Denison Tile Co.....	55
Ontario Diamond Drilling Co.....	68
Ontario Gold Prospectors, Ltd.	
Capital and date of charter.....	59
Ontario Gypsum Co.....	33, 78, 142
Ontario Kirkland g. m.	
Gold production (1922).....	13
Ontario Potteries Co.....	52
Ontario Rock Co.....	50
Ontario Salts and Chemical Co.	
Capital and date of charter.....	58
Ontario Sewer Pipe and Clay Products, Ltd.....	54
Ontario Solid Silver Mines, Ltd. ....	79, 173
Ontario Stone Corpn.....	51
Ontario-Woman Lake Mines, Ltd.	
Capital and date of charter.....	58
Ore Chimney Mg. Co.....	7, 77, 128
O'Reilly, T. E.....	55
O'Reilly, William.....	77, 125
Orillia.	
Limestone.....	51
Steel and ferro-alloy plant.....	29
Orillia N. tp., limestone.....	51
Oro Gold Mines, Ltd.	
Capital and date of charter.....	58
O'Rourke, M. F.....	61
Orser, F. H.....	40
Orser and Wilson.....	78
Orser-McKenzie Mica Milling Co.....	35
Osborne, W. R.....	116
Osgoode tp., gravel and sand.....	47
Oshawa, pottery plant.....	52
Osmium production from ni. mines.....	25
Ossian Gold Mines, Ltd.....	128
Capital and date of charter.....	58
Operations.....	128
Ostrom, E. R.....	129
Ostrom-Catharine Dev. Co.....	128
Ostrom Gold Mines, Ltd. ....	7, 77, 128
Ott Brick and Tile Mfg. Co.....	55
Ottawa.	
Brick and tile.....	55
Domestic gas plant.....	30
Mint. <i>See</i> Royal Mint.	
Sand.....	47
Ottawa river.	
Lead and zinc in valley.....	30
Ottawa Brick Manufacturing Co.....	55
Ottawa Gas and Electric Companies....	30
Ottawa Valley Mines, Ltd.	
Capital and date of charter.....	58
Owen Sound.	
Brick and tile.....	55
Domestic gas plant.....	30
Lime.....	44
Steel and ferro-alloy plant.....	29
Owen Sound Brick Co.....	55
Oxford tps.	
Gravel and sand.....	48
Limestone.....	51
Oxford-Cobalt s. m.....	19

P	PAGE		PAGE
P. 8,604, 8,722, etc., gold locs., Turnbull tp. <i>See De Santis Dev. Co.</i>		Petrolia.	
Pacaud tp.		Brick and tile.....	55
Copper mg.....	88	Oil refinery.....	37
Gold. <i>See Barry-Hollinger.</i>		Petrolia oil field, production.....	36
Pain, Sidney A.....	75, 88, 116	Phinn Bros.....	55
Paint trade, barite for.....	31	Phippen, F. H.....	136
Paisley, brick and tile.....	56	Phippen and Field.....	55
Pakenham tp., mineral water.....	35	Phillips and Son, Thomas.....	55
Palladium.....	25	Pierce, A. H.....	177
Paraffin wax, production.....	37, 38	Piggot and Co., Geo.....	55
Paragon Hitchcock Mines, Ltd.....	79, 193	Pig iron. <i>See Iron and Iron ore.</i>	
Park, Hugh.....	79, 169, 172	Pioneer Mines, Ltd.	
Park, John S.....	48	Capital and date of charter.....	58
Parker, A. H.....	50	Pirson, John.....	51
Parker, W. R. P.....	164	Pitch, production.....	38
Parkhill, brick and tile.....	56	Pitt, Charles.....	174
Parkhurst, A. J.....	33, 78, 142	Plata Mines, Ltd.....	80
Parks, H. W.....	55	Capital and date of charter.....	58
Parora Mines, Ltd.....	79	Operations.....	174
Capital and date of charter.....	58	Plater's anodes.....	26
Operations.....	174	Platinum metals, statistics.....	2, 3, 5, 23, 25
Parry Sound, gravel and sand.....	48	Playfair, Stuart B.....	164
Parry Sound mining div.		Plenaunum claim of McIntyre-Porcupine	122
Recorder's report.....	61	Plympton tp., oil production.....	36
<i>See also Provincial Assay office.</i>		Pogue, H. V.....	143
Parry Sound Iron Co.....	28	Pollack, Abraham.....	107
Paterson, J. D.....	131	Pomeroy, Robert W.....	101, 134
Patno, John.....	142	Ponsford, A. E. (Estate).....	48
Patricia, gold prospecting.....	10, 11	Porcelain insulator industry.....	52
Patricia g. m. <i>See Barry-Hollinger.</i>		Porcupine gold area.	
Patterson, Rufus L.....	125	Mines producing, list.....	7, 8
Pattison, D. B.....	129	Production.....	5, 6, 10
Pawnee Kirkland Gold Mines, Ltd.....	7, 77	Porcupine mining div.	
Operations.....	129	Diamond-drilling, records.....	68
Paxton, Fred R.....	55	Recorder's report.....	61, 62
Paymaster g. m., production.....	7, 12	<i>See also Provincial Assay office.</i>	
Peat statistics.....	2, 3, 36	Porcupine Asbestos Corpn.....	31, 75, 86
Peat Fuels, Ltd.....	36	Porcupine Crown claims.....	12, 137
Peel co.		Porcupine Crown Mines, Ltd.	
Clay pits, list of.....	84	Dividends.....	14, 15
Pelham tp., sand.....	48	Porcupine Goldfields Dev. Finance Co	
Pellatt, Sir Henry.....	97, 164	Ankerite g. m. interests held by.....	90
Pelton, Edgar.....	48	Porcupine Paymaster Mines, Ltd.....	77
Pembroke.		Producing.....	7
Brick and tile.....	55	Report.....	129-131
Granite quarry.....	51	Porcupine Pet g. m., production.....	12
Pembroke tp., limestone.....	51	Porphyry.	
Pembroke Brick Co.....	55	Kirkland L. area.....	116
Penn-Canadian s. m.....	22	Porphyry Hill g. m.....	12
Penn-Canadian Mines, Ltd., dividends..	21	Port Arthur.	
Perkins, Geo. A.....	51	Blast furnace idle.....	28
Permits, boring and mining.....	60	Classes for prospectors.....	70
Perry, Ernest.....	175	Port Arthur mining div.	
Perth Feldspar Co.....	32	Recorder's report.....	61, 62
Perth Road.....	30	<i>See also Provincial Assay Office.</i>	
Peterborough.		Port Colborne.	
Brick and tile.....	54	Blast furnace idle.....	28
Gravel pits operated by.....	48	Cement plant.....	43
Insulator plant.....	52	Limestone.....	51
Peterborough Exploration Co.		Nickel smelter.....	23, 25, 146, 178
Capital and date of charter.....	58	Port Elmsley, graphite.....	33
Peterson Cobalt Mines, Ltd.		Porter, Jas. S.....	177
Capital and date of charter.....	58	Port Hope, gas plant.....	30
Operations.....	174	Port Hope Gas Co.....	30
Peterson Lake s. m.....	22, 174	Portland tp., feldspar.....	32
Peterson Lake Silver-Cobalt Mg. Co.		Port Rowan, brick and tile.....	55
Dividends.....	21	Port Rowan Brick and Tile Co.....	55
Petroleum, industry and statistics. 2, 3, 36-39		Portsmouth, limestone.....	51
		Potter, R. S.....	88
		Potter Doal Mines, Ltd.....	11, 30, 75, 88
		Pottery, industry and statistics.....	2, 3, 52-54



	PAGE
Powell Mining Properties (Rouyn) Ltd. Capital and date of charter.....	58
Power and Mines Corpn.....	77, 131
Premier Paymaster Mines Co.....	129, 130
Preston, sand and gravel.....	47
Preston and Clifton Porcupine g. m.....	12
Price and Cumming.....	55
Price and Smith.....	55
Princess s. m.....	163
Profit tax, revenue.....	60
Prosecutions.....	74
Prospecting activity.....	8
Prospectors, classes for.....	71-74
Proton Station, brick and tile.....	54
Provincial Secretary, Dept. of. Brick and tile plant of.....	55
Limestone quarry of.....	51
Public Highways Dept. Gravel and sand pits.....	47
Public Utilities Commission.....	30
Purdy, George.....	76
Puslinch, lime.....	44
Putherbough, John.....	48
Pyrites. <i>See</i> Iron pyrites.	

## Q

Quarries. Accidents.....	72
List of.....	80-83
<i>See also</i> Limestone; Quartz; Sandstone; Trap.	
Quartz, industry and statistics.....	2, 3, 39, 40
Quartzite. Coniston.....	150
<i>See also</i> Quartz.	
Quebec province. <i>See</i> Rouyn.	
Queen Lebel Gold Mines, Ltd.....	77
Queenston Quarries, Ltd.....	51
Quick, Chas. R.....	48
Quicklime. <i>See</i> Lime.	
Quigley, B. C.....	48
Quinlan, Robertson and Janin.....	51
Quinn, H. A.....	48
Quinn Stone and Ore Co. Capital and date of charter.....	58
Quinton and Brundige.....	51

## R

Railway Young Men's Christian Assoc.....	69
Rainville, J. H.....	91
Raleigh tp. Gravel and sand.....	47, 48
Oil production.....	36
Rama tp., limestone.....	51
Ratliffe, Ltd., E. B.....	48
Ratter tp., feldspar mg.....	32
Rayner, G. W.....	40
Rea g. m., production.....	12
Rea Consolidated Gold Mines, Ltd. Dividends.....	14, 15
Reamsbottom, Henry.....	77, 107
Record books, revenue from sale.....	60
Recorders' reports.....	61, 62
Recording fees, revenue.....	60
Redington, John.....	76, 96
Red Jacket s. m.....	162
Red Lacus Mines, Ltd. Capital and date of charter.....	58

	PAGE
Red Lake area. Prospecting active.....	10
for Coniagas Mines, Ltd.....	158
Red Lake mining div. Diamond-drilling, records.....	68
Recorder's report.....	61, 62
<i>See also</i> Provincial Assay Office.	
Red Lake Centre Mines, Ltd. Capital and date of charter.....	58
Red Lake Metals Corpn., Ltd. Capital and date of charter.....	58
Red Lake Prospectors Syndicate. Capital and date of charter.....	58
Operations.....	105
Red Lake-Rouyn Gold Mines Exploration Co. Capital and date of charter.....	59
Red Rock s. m.....	16, 155, 156
Reed and Ryan.....	68
Refineries. Nickel.....	23
Petroleum.....	37
Silver.....	19
Reid, Fraser D.....	79, 94
Reilly, W. W.....	134
Reilly, Thomas.....	79, 159
Reinhardt, Carl.....	22, 80, 175
Renfrew. Brick and tile.....	55
Lime.....	44
Prospectors' classes.....	70
Renfrew co. Diamond-drill data.....	68
Quarry operators.....	82
Renwick, John.....	142
Revenue, mining.....	60-62
Rhodesia, gold production.....	9
Rhodium, production.....	25
Ribago Copper Corpn., Ltd. Capital and date of charter.....	158
Richards, W. J.....	80, 177
Richardson and Son, J.....	55
Richmond, limestone.....	51
Richmond tp., gravel and sand.....	49
Richmond Hill, sand-lime brick.....	45
Ridgeley gold claims.....	137, 139
Ridgetown, brick and tile.....	55
Riffer, John.....	125
Right of Way s. m.....	163
Right of Way Mines, Ltd.....	21
Right of Way Mining Co.....	21
Riselay Brick Co.....	55
Rivers, G. Russ.....	48
Robertson, John F.....	150
Robertson and Co., D. Lime.....	44
Limestone.....	51
Sandstone.....	50
Robillard and Son.....	51
Robinson, L. L.....	174
Robinson, L. V.....	142
Robinson, W. J.....	48
Rock Products Co.....	32, 76, 90
Rockwood, lime.....	44
Roddy, J. M.....	51
Rodgers, C. E.....	77, 134
Rogers, W. R. Report by (and A. C. Young), on Mineral Industry (1926).....	1-68
Rogers, W. T.....	48
Rogers and Co., F.....	50

	PAGE
Rolfe, W. J. ....	149
Romey tp.	
Gravel and sand. ....	48
Oil production. ....	36
Roofing tile. <i>See</i> Tile.	
Rose, E. H. ....	164
Rose, R. R. ....	78, 143
Rose Grove. <i>See</i> McMaster Mg. Synd.	
Ross, Jas. G. ....	86
Ross, W. D. ....	i
Rossmore, limestone. ....	51
Rossow, Chas. F. ....	177
Rossow, Max E. ....	177
Routley, H. T. ....	51
Rouyn gold-copper field, Que. ....	11, 30
Rouyn-Boischatel Development Co.	
Capital and date of charter. ....	59
Royal Mint, report. ....	8
R.S.C 106 silver loc., Haultain tp. <i>See</i> Castle Trethewey Mines, Ltd.	
Rubber goods, barite for. ....	31
Ruby s. m. ....	16
Rundle, W. B. ....	78, 141
Ruscomb, brick and tile. ....	56
Russell, D. J. ....	79, 174
Russell, Joseph. ....	55
Russell tp., limestone. ....	51
Russia, gold production. ....	9
Ruthenium, production. ....	25
S	
Sacred Heart College. ....	48
Sadler, Frederick L. ....	55
Sage, Henry M. ....	127
St. Catharines, brick and tile. ....	55
St. Clements, brick and tile. ....	55
St. George Mines Securities, Ltd.	
Capital and date of charter. ....	58
St. Marys, limestone. ....	51
St. Marys Crushed Stone Ltd	
Capital and date of charter. ....	58
Operating. ....	51
St. Thomas.	
Domestic gas plant. ....	30
Tile and brick. ....	55
Salt, industry and statistics. ....	2, 3, 40, 41
Saltfleet tp.	
Limestone. ....	52
Sand. ....	48
Sampson and Co., C. E.	
Capital and date of charter. ....	58
Samson, I. ....	69
Sand and gravel.	
Accidents, mining. ....	72
Industry and statistics. ....	2, 3, 46-49
Royalties and licenses. ....	60
Sand and Supplies, Ltd. ....	48
Sanderson, W. ....	80, 177
Sand-lime brick.	
Industry and statistics. ....	2, 3, 45, 46
Sandstone quarries. ....	50
Sandwich, salt. ....	41
Sanitaris, Ltd. ....	35
Sarjeant Co. ....	48
Sarnia.	
Oil refinery. ....	37
Salt. ....	41
Sarnia tp., oil production. ....	36
Saskatchewan, ball clay. ....	52

	PAGE
Sault Ste. Marie.	
Blast furnace. ....	27, 28
<i>see also</i> Algoma Steel Corpn.	
Brick and tile. ....	54
Prospectors' classes. ....	70
Sault Ste. Marie mining div.	
Recorders' report. ....	61, 62
<i>See also</i> Provincial Assay Office.	
Savant Lake area, gold prospecting. ....	11
Savant Mines, Ltd.	
Capital and date of charter. ....	58
Schaffer, W. H. ....	159
Schmeltzle, Geo. ....	127
Schmidt, Charles. ....	125
Schreiber.	
Gold. <i>See</i> Harkness-Hays.	
Schumacher.	
Gold. <i>See</i> McIntyre-Porcupine g. m.	
Prospectors' classes. ....	70
Schumacher g. m.	
Production. ....	12
Sold to Hollinger. ....	14
Schumacher Gold Mines, Ltd., dividends	14
Scott, H. G. ....	106
Scott Veteran g. m. <i>See</i> New York Porcupine Mines, Ltd.	
Seaforth, tile. ....	56
Seaman, W. H. ....	76, 90
Searchmont Station. ....	30
Seebach, Ed. ....	48
Segsworth, R. F. ....	101
Segsworth, Walter E. ....	162
Seneca Superior Silver Mines, Ltd.	
Dividends. ....	21
Serpentine.	
Elzevir and Kaladar tps. ....	31
Sewer pipe industry and statistics. 2, 3, 52-54	
Shaft accidents. <i>See</i> Mining accidents.	
Shale Products, Ltd. ....	55
Shannon, H. M. ....	49
Sharp, A. L. ....	78, 150
Shaw, John W. ....	79, 156, 175
Sheppard, W. J. ....	119, 153
Sherkston, sandstone. ....	47
Shewan, Jas. ....	69
Shield Development Co. ....	77
Licensed. ....	59
Operations. ....	131
Shier, S. R. ....	49
Shillington, R. T. ....	136, 160
Shook Coal Co.	
Capital and date of charter. ....	58
Silica brick.	
Industry and statistics. ....	2, 3, 39, 40
Silver.	
<i>See also</i> Royal Mint.	
Industry and statistics. ....	2, 3, 5, 16-22, 25
Mines.	
accidents. ....	72
list of. ....	78-80
reports on. ....	151-177
Price lowered. ....	1, 16, 171
Profit tax. ....	63
Silver islet.	
Silver production (1920-22). ....	18
Silver mt., Th. B. d., limestone. ....	52
Silver Bullion Mines, Ltd. ....	80, 175
Silver Centre. ....	22
Silver Queen s. m. ....	22
Silver Sill Mg. Co. ....	80
Simms, Frank. ....	150

	PAGE
Simpson, W. E. ....	131
Sinclair, D. G. ....	71, 75
Sioux Lookout, prospectors' classes. ....	70
Sixt, W. M. ....	77, 115
Skead tp. ....	125
Gold. <i>See</i> Manley-O'Reilly Gold Mines, Ltd.	
Skootamatta r., waterpower. ....	128
Slaght, Arthur G. ....	118
Smith, C. E. C. ....	90
Smith, Clifford E. ....	155
Smith, D. ....	35
Smith, J. D. C. ....	69
Smith, L. B. ....	91
Smith, Leonard. ....	80, 177
Smith, M. C. ....	129
Smith, R. ....	145
Smith, R. Home. ....	163
Smith, Thos. K. ....	127
Smith and Son, Alex. ....	56
Smith and Travers. ....	68
Smith Labine g. claims. ....	92
Smith Potteries, Ltd. ....	52
Smoky falls, Mattagami r. ....	87
Snelgrove, Andrew. ....	56
Soapstone.	
Industry and statistics. ....	2, 3, 41
<i>See also</i> Grace Mg. Co.	
Société D'Electro-Chimie.	
Licensed. ....	59
Soliaque, Larmour. ....	118
Soule, W. H. ....	150
Southwold tp., gravel and sand. ....	47
Spanish r., waterpower. ....	146
Spence, Strattan Oil Co.	
Capital and date of charter. ....	58
Splane, M. J. ....	69
Spratt, J. A. ....	49
Sproat, J. R. ....	79, 159
Sproat, Williams M. ....	56
Stafford, W. H. ....	99, 136, 152, 160
Stamford tp.	
Limestone. ....	51, 52
Sand and gravel. ....	47-49
Standard Brick Co. ....	56
Standard Chemical Co. ....	44
Standard Exploration Co.	
Capital and date of charter. ....	58
Standard Gold Mines, Ltd. ....	129
Standard Iron Co. ....	28
Standard Paving, Ltd. ....	49
Standard White Lime Co. ....	44, 51
Stanley, Robt. C.	
Notes on nickel situation. ....	23
Stanley tp., gravel and sand. ....	49
Stearns, M. J. ....	128
Steatite. <i>See</i> Soapstone.	
Steel. <i>See</i> Iron and Iron ores.	
Steel Company of Canada, Ltd. 28, 29, 80, 178	
Steele, Edwin. ....	56
Steels, nickel. ....	26
Stodart, A. B. ....	164
Steenman, F. L. ....	79, 159
Stein, Simon N. ....	114
Stephen tp., gravel and sand. ....	48
Sterling, S. C. ....	127
Sterling Diamond-Drilling Co. ....	68
Stern, Morton F. ....	101
Stevens, Frank G. ....	97
Stevens s. claim. ....	176
Stewart, Fenwick. ....	49

	PAGE
Stewart, James A. ....	155
Stewart, R. T. ....	49
Stoklosar, C. ....	76
Stone. <i>See</i> Building stone.	
Stonness, C. A. ....	35
Stonness, J. M. (Estate) ....	35
Stormont co., limestone. ....	51
Storrington tp., feldspar. ....	32
Stratford, brick and tile. ....	54, 56
Stratford Brick, Tile and Lumber Co. ....	56
Streets and O'Brien. ....	50
Streetsville Brick Co. ....	56
Stringer, R. ....	75, 89
Stroh, M. C. ....	56
Strong, Horace F. ....	79, 80, 158, 163
Structural materials.	
Industry and statistics. ....	2, 3, 42-56
Stuart, Alan. ....	77, 136
Sudbury.	
Gravel and sand. ....	49
Prospectors' classes. ....	70
Sudbury district.	
Mg. lands sold and leased. ....	60
Sudbury mining div.	
Diamond-drilling. ....	68
Recorders' report. ....	61, 62
Sulphur fumes for sulphuric acid. ....	27
<i>See also</i> Provincial Assay Office.	
Sudbury Diamond-Drilling Co. ....	68
Sulphate of nickel. ....	26
Sulphuric acid.	
From Sudbury sulphur fumes. ....	26, 27
Sullivan Machinery Co. ....	68
Summerville, Samuel W. ....	125
Summerville Lead Mines, Ltd. ....	30
Capital and date of charter. ....	58
Summit Oil Co.	
Capital and date of charter. ....	59
Sun Brick Co. ....	56
Superior Brick and Tile Co. ....	56
Sutherland, Hugh A. ....	49
Sutherland, T. F.	
Reports by, <i>et al.</i> , on:	
Mines of Ontario. ....	75-178
Mining accidents. ....	71-75
Sutherland, W. A. ....	56
Swansea.	
Cement plant idle. ....	45
Pottery. ....	54
Sewer pipe. ....	52
Syenite.	
Kirkland L. area. ....	116
Sylvanite gold m.	
Development work. ....	7
New mill, flow sheet; report. ....	132-134
Sylvester, George E. ....	77, 129

## T

Tachograph at Hollinger g.m. ....	111
Talc.	
Industry and statistics. ....	2, 3, 41
Mining reports. ....	177
Tar and tar products. ....	29
Production. ....	37, 38
Taxes, revenue. ....	60
Taylor, Andrew E. ....	127
Taylor, Henry. ....	177
Taylor, Roy. ....	80, 177
Taylor, W. D. ....	80, 176

	PAGE		PAGE
Teck tp.		Tommy Burns g.m.	12
Gold-producing mines, list	7	Tonapah Canadian Mines Co.	80
See also Kirkland Hunton; Kirkland Rand; Kirkland Townsite; Lake Shore; Pawnee-Kirkland; Sylvanite; Teck-Hughes; Tough Oakes; Wright- Hargreaves.		Operations	176
Teck-Hughes g.m.	77	Silver producing	22
Production	6-8, 13	Tope, Richard (Estate)	56
Report	134-136	Toronto.	
Teck-Hughes Gold Mines, Ltd.		Brick and tile plants	54-56
Dividends	14, 15	sand-lime	45
Teeswater, lime	44	Building permits	42
Telfer, R. A.	142	Domestic gas plant	30
Telluride Gold Mines, Ltd.		Oil refinery	37
Capital and date of charter	58	Sand and gravel	48
Temiskaming and Hudson Bay Mg. Co.		Toronto Brick Co.	44, 45, 50
Dividends	21	Toronto Lime Co.	44
Temiskaming and Northern Ontario Ry.		Toronto Red Lake Exploration Syndicate.	
Ore shipments	22	Capital and date of charter	59
Temiskaming Mining Co.		Toronto Sewer Pipe Co.	53
Dividends	21	Tough, George	106, 107
Temiskaming Testing Laboratories.		Tough-Oakes g.m.	77
Fees and report	60, 63, 64	Production	6, 7, 13
Temisko Mines Investments, Ltd.		Report	136
Capital and date of charter	58, 59	Tough-Oakes Burnside Gold Mines, Ltd.	
Ten Eyck, Edward G.	127	Dividends	14, 15
Texas, sulphur exports from	27	Townsite s.m.	22, 166
Thamesville, brick and tile	55	Trafford, C. E.	164
Thamesville oil field, production	36	Train, Hugh	172
Thomas, D. R.	91	Trainmen Silver Mg. Co.	80, 176
Thompson, G.	169	Transvaal, gold production	9
Thompson, J. F.	134	Trap quarries	50
Thompson, R. G. O.	115	Travaille-Williams, T.	76
Thompson, W. A.	128	Treadwell Yukon Co.	30, 78
Thompson, W. G.	51	Capital and license	59
Thompson Cadillac Mines, Ltd.		Operations	144
Capital and date of charter	58	Treasure, J. E.	149
Thompson Krist claims	137	Treloar, R. M.	91
Thomson, George	49	Trenton, gravel and sand	49
Thorburn, A. C.	107	Trethewey Silver Cobalt Mines, Ltd.	
Thor Mines, Ltd.		Dividends	21
Capital and date of charter	58	Trousdale, J.	35
Thorndale, brick and tile	54	T.R.P. 2,987, 2,995, etc., gold locs., Bartlett tp. See Hewitt Mg. Co.	
Thorold, limestone	51	Tuck, Jas A.	92
Thorold tp., gravel and sand	47	Tuckersmith tp.	
Thunder Bay dist.		Operating sand and gravel	49
Mg. lands sold and leased	60	Tudhope, J. B.	119, 153
Thunder Bay Iron Mining Co.		Tuer, C. F.	106
Capital and date of charter	58	Tuerk, E.	160
Tiedt, Henry J.	125	Turnbull tp., gold mg.	101
Tilbury oil field, production	36	Turner, E. S.	158
Tile, industry and statistics	2, 3, 52-56	Turner, J. T.	49
Timiskaming district.		Tweed, brick and tile	55
Mg. lands sold and leased	60	Tyrrell, J. B.	115
Timiskaming mining div.		Tyrrell Red Lake Mines, Ltd.	
Recorders' report	61, 62	Capital and date of charter	58
See also Provincial Assay Office.			
Timmins, Jules R.	108	U	
Timmins, Leo H.	108	Union Oil Co. of Pennsylvania (Canada Division), Ltd.	
Timmins, Noah A.	108	Capital and date of charter	58
Timmins Graphite Mines, Ltd.	33	United States.	
Tionaga Station, barite	31	Cement prices	43
Tisdale tp.		Gold production	9
Gold producing mines, list	7	Silver ore shipments to, from Ont.	22
See also Consolidated West Dome; Dome Mines, Ltd.; Hollinger; McIntyre-Porcupine; New York Porcupine; Vipond.		Usborne tp., gravel and sand	47-49
Gravel and sand for Hollinger	111		
Tofield, F. W.	131	V	
		Van Alstine, C.	49
		Van Der Voort, M. P.	116
		Vankleek Hill, brick and tile	59
		Van Reynolds, W. R.	162



	PAGE		PAGE
Vary, Ronald A.....	130	Wellington co.	
Vaughan, A. C.....	69	Quarries, list of.....	83
Vaughan tp., gravel and sand.....	48	Sand and gravel pits operated by.....	49
Vear, R. E.....	143	Wells, R. C.....	178
Vernor, A. C.....	77	Welsh, H. S.....	129
Verochio, D.....	86	Welsh, Joseph P.....	174
Verona.		Welsh, Maurice.....	129
Feldspar.....	32	Wende, Albert.....	117, 134
Quartz.....	40	Wendover, limestone.....	51
Verona Quarries, Inc.....	32, 76, 90	Wentworth co.	
Victory Silver Mines, Ltd.....	80, 176	Clay pits, list of.....	84
Violet s.m.....	162	Quarries, list of.....	83
Vipond g.m.		limestone, operated by.....	52
Operations.....	136-140	Wentworth Quarries, Ltd.....	52
Production.....	6, 7, 12	Weppler, Henry.....	44
Vipond Consolidated Mines, Ltd.....	77	West Australia, gold production.....	9
Diamond-drill operators.....	68	West Dome Lake g.m.	
Report.....	136-140	Operations.....	99
Vogan, Samuel.....	44	Production.....	7, 12
Vogel, Charles.....	106	Western Canada Flour Mills Co.....	41
Vokes, R. C.....	159	Western Salt Co.....	41
		Westlake, E. H.....	161
W		West Lake Brick and Products Co.....	45
Wabigoon Bay Gold Mines, Ltd.....	68	West Lorne, brick and tile.....	54
Wabigoon Soapstone Co.....	41	Westminister tp., sand.....	48
Wabun. <i>See</i> Paragon Hitchcock Mines, Ltd.		Westover, M. F.....	145
Wages. <i>See</i> Labour.		Wettlaufer, Conrad E.....	134
Wagstaff, Albert H.....	56	Wettlaufer, E. L.....	129
Wagstaff, Charles.....	56	Wettlaufer Lorrain Silver Mines, Ltd.	
Walker, E. H.....	129	Dividends.....	21
Walker Bros.....	52	White, Homer and Co.....	49
Wallace, A. H.....	124	Whitefish Lake. <i>See</i> Black Donald Graphite Co.	
Wallace and Son, R.....	56	Whittingham, H.....	152
Wallaceburg.		Wiarion, lime.....	44
Lime.....	44	Wickett, S. R.....	153
Oil refinery.....	37	Widdfield tp., gravel and sand.....	47, 49
Tile.....	55	Wigwam Silver Mines, Ltd.....	80, 177
Walsh-Katrine Gold Mines, Ltd.....	7	Wilberforce, feldspar.....	32
Walter, H. W.....	80	Wilcox, C. S.....	178
Walton, W. S.....	90, 129, 134	Wiles, G. M.....	144, 145
Wanapitei, feldspar.....	32	Wilford and Co., F. R.....	50
Wanup, quartz quarry.....	40	Wilkesport, brick and tile.....	54
Wanup Feldspar Mines, Ltd.....	32, 76	Wilkie, George.....	107
Capital and date of charter.....	58	Wilks, George.....	49
Warden tp.....	119	Willcox, Hervey.....	49
Copper mg.....	88	Williams E. tp., gravel and sand.....	48, 49
Gold claims.....	119	Williamson, R. G.....	78, 158
Warwick, salt.....	41	Wilson, Alex.....	75, 87
Waterloo, brick and tile.....	54	Wilson, George.....	163
Watford, brick and tile.....	54, 55	Wilson, H. L.....	79, 163
Watson, C. G.....	69	Wilson, M.....	49
Watson, J. G.....	164	Wilson, Richard.....	35
Watson, J. P.....	164	Wilson, W. D.....	136
Watson, W. G.....	94	Wilson and Quinn.....	49
Watt, R. P.....	69	Wiltsey-Coghlan Mines, Ltd.	
Wax. <i>See</i> Paraffin wax.		Capital and date of charter.....	58
Webber, John.....	52	Winch Bros.....	56
Webster, A. R.....	71, 75	Windmill Point Crushed Stone Co.....	52
Weekes, F. R.....	90	Windsor.	
Weeks (Mayor).....	69	Blast furnace near.....	29
Wein, Aaron.....	65	Brick and tile.....	55, 56
Weisman, A.....	76	Salt.....	41
Welland, steel and ferro-alloy plant.....	28	Windsor Brick and Tile Co.....	56
Welland co.		Windsor Sand and Gravel Co.....	49
Quarries, list of.....	83	Wingham Salt Works.....	41
limestone, operated by.....	52	Winnipeg Roofing Co.....	52
Welland Shio Canal, limestone quarry.....	52	W. J. Nine Silver Mines, Ltd.....	80, 177
Welland Steel Castings, Ltd.....	29	Wolchuck, J. M.....	77, 128
Wellington, sand-lime brick plant.....	45	Wolcott-Fisher Mines Co.	
		Capital and date of charter.....	58

	PAGE
Wolf Lake Mines, Ltd.	
Capital and date of charter.....	58
Woman Lake area.	
Prospecting active.....	10, 11
Woman Lake Mining Corpn., Ltd.	
Capital and date of charter.....	58
Wood, Alexander M.....	107
Wood, E. B.....	77
Wood, F. J.....	35
Wood, H. H.....	80
Woodhull, F. M.....	49
Woodman, A. H.....	140
Woodslee Brick and Tile Co.....	56
Woodstock, sand.....	49
Woolnough, A. Marland.....	107
World, the, gold production.....	9
Worth, Geo. E.....	90
Worthington nickel m.....	151
Wright, D. G. H.....	77
Wright, S. B.....	178
Wright, Wm. H.....	117
Wright and Company.	
Quartz.....	40
Sand.....	49
Wright and Sons, George.....	56
Wright-Hargreaves g.m.	
Production.....	6, 7, 13
Report.....	140, 141
Stamps to be increased.....	8
Wright-Hargreaves Mines, Ltd.....	77
Dividends.....	14, 15
Wyoming, brick and tile.....	55

	PAGE
Y	
Yakima Rico Mining Co	
Capital and date of charter.....	58
Yarmouth tp., gravel and sand.....	48, 49
Yonge tp., limestone.....	51
York co.	
Clay pits, list of.....	84, 85
York O'Brien s.m.....	162
York Sandstone Brick Co.....	45
Young, A. C.	
Report by (and W. R. Rogers), on Mineral Industry (1926).....	1-68
Young, A. J.....	107
Young, H. G.....	153
Young, Maurice E.....	78
Young-Davidson Mines, Ltd.	
Capital and date of charter.....	58
Yukon territory, gold production.....	10
Z	
Zealand tp., soapstone.....	41
Zeitlin, Solomon.....	107
Zinc.	
Industry and statistics.....	2, 3, 5, 30
Mining reports.....	143-145
Munro tp.....	11, 30
Zorra E. tp.	
Gravel and sand.....	47-48
Limestone.....	51
Zorra W. tp., gravel and sand.....	48, 49

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REPORT  
OF THE  
INSPECTOR OF LEGAL OFFICES  
ONTARIO  
1926

PRINTED BY ORDER OF  
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ONTARIO

TORONTO  
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1927





TO HIS HONOUR, W. D. ROSS, ESQ.,  
*Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1926.

W. H. PRICE,  
*Attorney-General.*

Toronto, March, 1927.

# REPORT

of the

## Inspector of Legal Offices

Ontario, 1926

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To HIS HONOUR W. D. ROSS, Esq.,  
*Lieutenant-Governor of the Province of Ontario.*

SIR,—I have the honour to present my second Annual Report as Inspector of Legal Offices for the year ending December 31st, 1926.

I have well covered the Province and inspected the various offices, some of them twice, and on the whole I find the same well and satisfactorily conducted.

The Assistant Inspectors who look after Division Court offices and a portion of the Police Magistrate offices also report that the offices inspected are, on the whole, well conducted.

During the year I endeavoured to improve the vault and filing conditions in the different offices, which I found in several offices to be insufficient and not up to date. I arranged for increased vault accommodation and the installation of modern and up to date filing systems in several offices.

I also instituted throughout the various offices uniformity in matters of practice and charging of fees.

The revenue payable to the Province from the different public offices under my supervision and collected by this office for the year 1926 amounted to the sum of \$695,962.22, made up as follows:

Police Magistrates, fines and fees.....	\$490,893 18
(\$333,882.70 of this amount was paid direct to Inspectors O.T.A., but reported to me.)	
Local Registrars, S.C.O., County Court and District Court Clerks and Surrogate Registrars.....	76,356 31
Crown Attorneys and Clerks of the Peace.....	39,215 87
Sheriffs.....	17,607 96
Registrars of Deeds and Local Masters of Title— Total collected \$29,788.06, from which should be deducted the salaries of staff of following offices, Algoma, Land Titles, Nipissing, Cochrane and Temiskaming, leaving net revenue.....	8,723 06
Division Court Clerks and Bailiffs.....	48,750 57
Estreats and Forfeitures.....	8,316 20
Miscellaneous.....	269 32
Bankruptcy Fees.....	5,829 75
Total.....	\$695,962 22

I attach hereto the following schedules with statements in reference to the offices generally, and notes on such of my observations as seem to me to be of interest to the various officers, the profession and others having business transactions with the respective offices:

1. Financial statement of judicial offices, namely: Sheriffs, Surrogate Judges Local Masters, S.C.O., Crown Attorneys and Clerks of the Peace, Local Registrars, County and District Court Clerks and Surrogate Registrars.
2. Financial statement respecting the officers at Osgoode Hall.
3. Financial statement respecting Police Magistrates.
4. Financial statement respecting Division Courts.
5. Financial statement respecting Registrars of Deeds.
6. Financial statement respecting Land Titles Offices.
7. Observations made by the Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

I. A. HUMPHRIES,  
*Inspector of Legal Offices.*

Toronto, March 21st, 1927.



## SURROGATE CLERK'S OFFICE

## REPORT FOR 1926

1. Notices received for Probate Estates.....	7,667
2. Notices received for Administrations.....	3,893
Total Estates.....	11,560

## FEES

Fees on 11,560 Estates.....	\$6,075 70
Fees on 69 Guardianship Applications.....	34 50
Fees on 134 Caveats.....	67 00
Fees on 10 Supreme Court Orders.....	8 00
Fees on two Deeds of Election.....	1 60
Fees for Searches, 294.....	147 00
Fees for copying wills.....	24 15
Total fees for office.....	\$6,357 95

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR  
ENDING WITH THE 31st OF DECEMBER, 1926—SENIOR  
REGISTRAR'S DEPARTMENT

Number of Writs of Summons issued (of which 63 were concurrent writs).....	3,296
Actions entered in Procedure Book, commenced by writs issued during the year 1926.....	1,157
Actions entered in Procedure Book transferred from County Court during 1926..	13
Actions entered in Procedure Book commenced by writ during previous years....	86
Actions entered in Procedure Book otherwise than by writ.....	307
Præcipe Orders issued.....	165
Records passed.....	318
Writs of Execution, Fi. Fa. issued.....	918
Writs of Execution, Renewal, Alias and Pluries Writs issued.....	224
Special Writs (Habeas Corpus, etc.) issued.....	25
Actions entered for trial (with Jury).....	134
Actions entered for trial (without Jury).....	368
Amount of Jury Fees paid City Treasurer.....	\$342 00
Court Orders.....	742
Chambers Orders.....	3,416
Deed Polls entered and filed.....	123
Judgments entered without trial.....	159
Judgments entered after trial.....	199
Judgments entered in Chambers.....	71
Judgments under Consolidated Rule 600.....	6
Judgments in default; mortgage actions.....	904
Judgments in default; ordinary actions.....	222
Judgments in Mechanics' Liens.....	33
Interlocutory Judgments.....	8
Judgments entered in respect of Writs issued, 1913.....	1
Judgments entered in respect of Writs issued, 1916.....	1
Judgments entered in respect of Writs issued, 1919.....	1
Judgments entered in respect of Writs issued, 1920.....	4
Judgments entered in respect of Writs issued, 1921.....	4
Judgments entered in respect of Writs issued, 1922.....	6
Judgments entered in respect of Writs issued, 1923.....	7
Judgments entered in respect of Writs issued, 1924.....	31
Judgments entered in respect of Writs issued, 1925.....	281
Judgments entered in respect of Writs issued, 1926.....	1,258
Total Judgments entered.....	1,612
Judgments from Outer Counties recorded.....	1,099
Petitions received under The Quieting Titles Act.....	14
Certificates of Title granted under The Quieting Titles Act.....	5
Amount recovered on Judgments exclusive of costs.....	\$5,800,281 45
Amount of taxed costs (including disbursements on Judgments of all kinds).....	\$73,567 52
Mechanics' Lien Orders.....	285
Attorney-General Orders.....	69
Fiats entered.....	783
Fees paid in Law Stamps Office of Inspector and Referee of Quieting Titles.....	\$195 80
Fees paid in Law Stamps in Senior Registrar's Office.....	\$27,103 00
Fees paid in Law Stamps in Appellate Division.....	\$1,975 60

## Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County and District Court Clerks.

Surrogate Registrars.

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926	Salary paid by Province	Total earnings and salary in all offices
ALGOMA: Sault Ste. Marie.....	Sheriff.....	C. M. Macreath.....	\$ 3,291 92	\$ 1,000 00	\$ 4,291 92
	Surrogate Judge.....	Judge Stone.....	.....	1,000 00	.....
	Local Master.....	“ “.....	.....	.....	.....
	“ “.....	Judge Hall.....	202 40	.....	202 40
	Crown Attorney.....	W. G. Atkin.....	4,173 10	400 00	4,573 10
	Clerk of the Peace.....	“ “.....	.....	.....	.....
	Local Registrar.....	T. J. Foster.....	3,332 70	750 00	4,082 70
	District Court Clerk..	“ “.....	.....	.....	.....
Surrogate Registrar..	“ “.....	.....	.....	.....	
BRANT: Brantford....	Sheriff.....	J. W. Westbrook.....	3,276 52	.....	3,276 52
	Surrogate Judge.....	Judge Hardy.....	1,000 00	.....	.....
	Local Master.....	“ “.....	.....	.....	.....
	Crown Attorney.....	W. M. Charlton, K.C.	4,065 12	.....	4,065 12
	Clerk of the Peace.....	“ “.....	.....	.....	.....
	Local Registrar.....	†W. M. Charlton, Actg	6,075 18	675 00	6,750 18
County Court Clerk..	“ “.....	.....	.....	.....	
Surrogate Registrar..	“ “.....	.....	.....	.....	
BRUCE: Walkerton....	Sheriff.....	D. M. Jermyn.....	2,101 70	.....	2,101 70
	Surrogate Judge.....	<sup>a</sup> Judge Klein.....	1,000 00	.....	.....
	Local Master.....	“ “.....	.....	.....	.....
	Crown Attorney.....	J. W. Freeborn.....	3,637 62	.....	3,637 62
	Clerk of the Peace.....	“ “.....	.....	.....	.....
	Local Registrar.....	R. E. Clapp.....	4,023 32	675 00	4,698 32
County Court Clerk..	“ “.....	.....	.....	.....	
Surrogate Registrar..	“ “.....	.....	.....	.....	
CARLETON: Ottawa.....	Sheriff.....	G. C. Richardson.....	9,613 75	.....	9,613 75
	Surrogate Judge.....	Judge Mulligan.....	1,000 00	.....	.....
	Local Master.....	F. A. Magee.....	2,401 65	.....	.....
	Local Registrar.....	“ “.....	2,570 50	.....	4,972 15
	Crown Attorney.....	J. A. Ritchie.....	4,329 14	.....	4,329 14
	Clerk of the Peace.....	“ “.....	.....	.....	.....
	County Court Clerk..	<sup>b</sup> C. L. Bray.....	11,373 95	.....	11,373 95
Surrogate Registrar..	“ “.....	.....	.....	.....	
COCHRANE: Cochrane.....	Sheriff.....	J. D. Mackay.....	4,753 73	1,185 00	5,938 73
	Surrogate Judge.....	Judge Caron.....	1,000 00	.....	.....
	Local Master.....	“ “.....	.....	.....	.....
	Crown Attorney.....	<sup>c</sup> S. A. Caldbick.....	2,564 84	384 99	2,949 83
	Clerk of the Peace.....	“ “.....	.....	.....	.....
	Local Registrar.....	W. L. Warrell.....	2,931 43	600 00	3,531 43
	District Court Clerk..	“ “.....	.....	.....	.....
	Surrogate Registrar..	“ “.....	.....	.....	.....

<sup>a</sup> Judge Klein retired from 11th October, 1926; J. W. Freeborn acted for remainder of year.

<sup>b</sup> C. L. Bray appointed by Order-in-Council 14th October, 1926; Mr. Pratt having died 28th September, 1926.

<sup>c</sup> S. A. Caldbick appointed by Order-in-Council 21st October, 1926; Mr. J. M. Greer having resigned.

†H. J. Wallace appointed by Order-in-Council 3rd May, 1927.

\*No returns received.

the Province of Ontario for the year ending December 31, 1926.

Total office disbursements		Net earnings of office		Statutory amount paid to Province		Net income of officer		Amount of fees earned by Local Masters during the year		Fees collected in Law Stamps for the Crown		Fees collected in Law Stamps for the Judge		County or District
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1,044	91	3,247	01			3,247	01							Algoma.
						1,000	00	2	00					
		202	40			202	40							
720	00	3,853	10	176	55	3,676	55							
484	00	3,598	70	199	35	3,399	35			893	50	844	75	
645	11	2,631	41			2,631	41							Brant.
						1,000	00	18	40					
236	75	3,828	27	164	18	3,664	19							
2,414	73	4,335	45	571	43	3,764	02			1,970	00	2,822	80	
977	09	1,124	61			1,124	61							Bruce.
						1,000	00							
244	70	3,393	62			3,393	62							
860	00	3,838	32	319	16	3,519	16			1,202	30	1,869	25	
3,115	10	6,498	64			6,498	64							Carleton.
						1,000	00	2,401	65					
1,132	60	3,839	55			3,839	55			79	50			
475	87	3,853	27	176	63	3,676	64							
3,776	22	7,597	73	3,237	95	4,359	78			8,811	30	17,201	95	
2,224	41	3,714	63			3,714	63							Cochrane.
						1,000	00	40	40					
291	29	2,678	54			2,678	54							
570	68	2,960	75	46	07	2,914	68			450	00	271	80	



## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926		Salary paid by Province		Total earnings and salary in all offices
			\$	c.	\$	c.	
DUFFERIN: Orangeville...	Sheriff.....	H. Endacott.....	1,532	21			1,532 21
	Surrogate Judge.....	a Judge Scellen.....	1,000	00			
	Local Master.....	" ".....					
	Crown Attorney.....	b J. L. Island.....	940	65	1,270	00	2,210 65
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	J. A. V. Preston.....	1,988	26	675	00	2,663 26
	County Court Clerk.....	" ".....					
Surrogate Registrar...	" ".....						
ELGIN: St. Thomas...	Sheriff.....	P. S. D. Harding.....	3,894	86			3,894 86
	Surrogate Judge.....	Judge Ross.....			1,000	00	
	Local Master.....	C. F. Maxwell.....	67	25			67 25
	Crown Attorney.....	A. McCrimmon.....	4,353	24			4,353 24
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	I. D. Cameron.....	4,520	35	675	00	5,195 35
	County Court Clerk.....	" ".....					
Surrogate Registrar...	" ".....						
ESSEX: Sandwich.....	Sheriff.....	C. N. Anderson.....	10,761	43			10,761 43
	Surrogate Judge.....	Judge Coughlin.....			1,000	00	
	Local Master.....	" ".....					
	Crown Attorney.....	J. S. Allan.....	12,597	97	5,000	00	17,597 97
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	c Henry Clay.....	11,975	62	675	00	12,650 62
	County Court Clerk.....	" ".....					
Surrogate Registrar...	" ".....						
FRONTENAC: Kingston.....	Sheriff.....	R. F. Vair.....	3,431	26			3,431 26
	Surrogate Judge.....	Judge Lavell.....			1,000	00	
	Local Master.....	J. B. Walkem, K.C.....	273	57			273 57
	Crown Attorney.....	T. J. Rigney, K.C.....	4,527	14			4,527 14
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	C. H. Wood.....	2,856	43	675	00	3,531 43
	County Court Clerk.....	" ".....					
Surrogate Registrar...	Helen Fraser.....	2,593	35			2,593 35	
GREY: Owen Sound..	Sheriff.....	J. S. Wilson.....	3,778	20			3,778 20
	Surrogate Judge.....	Judge Sutherland.....			1,000	00	
	Local Master.....	" ".....					
	Crown Attorney.....	d T. H. Dyre.....	2,271	25	3,010	00	5,281 25
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	T. J. Rutherford.....	4,897	20	750	00	5,647 20
	County Court Clerk.....	" ".....					
Surrogate Registrar...	" ".....						
HALDIMAND: Cayuga.....	Sheriff.....	M. McConnell.....	1,983	72			1,983 72
	Surrogate Judge.....	Judge Hopkins.....			1,000	00	
	Local Master.....	" ".....					
	Crown Attorney.....	Harrison Arrell.....	2,520	15			2,520 15
	Clerk of the Peace.....	" ".....					
	Local Registrar.....	J. C. Eccles.....	2,385	25	600	00	2,985 25
	County Court Clerk.....	" ".....					
Surrogate Registrar...	" ".....						

a Judge Scellen appointed by Order-in-Council 27th July, 1926; Judge Fisher having died. Judge Scellen died 1st April, 1927. J. C. Moore appointed by Order-in-Council 17th May, 1927.

b J. L. Islands' fees commuted at \$1,270.00 per annum from 2nd February, 1926.

c Henry Clay died 31st May, 1926; J. S. Allan acted for the remainder of the year. W. B. S. Craig appointed by Order-in-Council 22nd December, 1926.

d T. H. Dyre's fees commuted at \$3,010.00 per annum.

the Province of Ontario for the year ending December 31, 1926.—*Continued.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
536 92	995 29		995 29 1,000 00				Dufferin.
46 16		940 65	1,270 00				
118 40	2,544 86	5 95	2,538 91		475 80	793 80	
1,769 01	2,125 85		2,125 85 1,000 00				Elgin.
709 45	67 25 3,644 24	71 89	67 25 3,572 35				
1,398 00	3,797 35	298 67	3,498 68		1,404 20	2,173 80	
4,190 77	6,507 06	66 67	6,440 39 1,000 00	459 40			Essex.
2,457 23	15,140 74	10,140 74	5,000 00				
2,927 50	9,723 12				7,429 70	4,926 70	
1,068 03	2,363 23		2,363 23 1,000 00				Frontenac.
75 50	198 07		198 07				
562 49	3,964 65	232 33	3,732 32				
715 95	2,815 48	20 42	2,795 06		401 50		
300 00	2,293 35		2,293 35		898 70	1,821 80	
1,375 10	2,403 10		2,403 10 1,000 00	65 30			Grey.
1,252 00	4,029 25	1,019 25	3,010 00				
940 00	4,707 20	763 50	3,943 70		1,468 70	2,073 00	
332 39	1,651 33		1,651 33 1,000 00	14 90			Haldimand.
600 00	1,920 15		1,920 15				
223 25	2,762 00	26 20	2,735 80		632 70	1,108 85	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926		Salary paid by Province		Total earnings and salary in all offices	
			\$	c.	\$	c.	\$	c.
HALTON: Milton.....	Sheriff.....	S. Webster.....	2,688	86			2,688	86
	Surrogate Judge.....	Judge Elliott.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	W. I. Dick.....	3,916	37			3,916	37
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	W. J. McClenahan..	3,558	55	600	00	4,158	55
	County Court Clerk..	" ".....						
HASTINGS: Belleville.....	Surrogate Registrar..	" ".....						
	Sheriff.....	J. H. Clare.....	3,624	44			3,624	44
	Surrogate Judge.....	Judge Wills.....			1,000	00		
	Local Master.....	S. S. Lazier.....						
	Deputy Registrar.....	" ".....			Commuted at \$3,000			
	Crown Attorney.....	B. C. Donnan.....	6,057	77			6,057	77
	Clerk of the Peace... Deputy Clerk of the Crown.....	" "..... J. A. Kerr.....	5,815	83	450	00	6,265	83
Surrogate Registrar..	" ".....							
HURON: Goderich.....	Sheriff.....	R. G. Reynolds.....	3,447	50			3,447	50
	Surrogate Judge.....	Judge Lewis.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	†C. Seager, K.C.....	3,454	36			3,454	36
	Clerk of the Peace... Local Registrar.....	" "..... aD. McDonald.....	6,606	49	747	04	7,353	53
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
KENORA: Kenora.....	Sheriff.....	J. W. Humble.....	1,714	91	1,000	00	2,714	91
	Surrogate Judge.....	b*Judge Chapple.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	*H. P. Cooke, K.C..						
	Clerk of the Peace... Local Registrar.....	" "..... J. N. Ladouceur.....	941	07	700	00	1,641	07
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
KENT: Chatham.....	Sheriff.....	E. W. Hardey.....	5,191	71			5,191	71
	Surrogate Judge.....	c*Judge Stamworth..						
	Local Master.....	" ".....						
	Crown Attorney.....	H. D. Smith, K.C....	7,973	40			7,973	40
	Clerk of the Peace... Local Registrar.....	" "..... D. E. Douglas.....	6,808	00	675	00	7,483	00
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
LAMBTON: Sarnia.....	Sheriff.....	A. J. Johnston.....	3,232	92			3,232	92
	Surrogate Judge.....	*Judge Taylor.....						
	Local Master.....	" ".....						
	Crown Attorney.....	F. W. Willson.....	5,025	61			5,025	61
	Clerk of the Peace... Local Registrar.....	" "..... Alex. Saunders.....	4,620	65	675	00	5,295	65
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						

aD. McDonald resigned from 11th September, 1926; C. Seager acted for balance of year. R. Johnston appointed by Order-in-Council 31st January, 1927.

bJudge Chapple died 13th November, 1926; Judge McKay, of Port Arthur, taking care of the work for the remainder of the year.

cJudge Stamworth died 25th May, 1927; H. D. Smith acting.

†C. Seager resigned. Dudley Holmes appointed by Order-in-Council 31st January, 1927.

\*No returns received.





## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926		Salary paid by Province		Total earnings and salary in all offices	
			\$	c.	\$	c.	\$	c.
LANARK: Perth.....	Sheriff.....	J. H. Ebbs.....	1,977	96			1,977	96
	Surrogate Judge.....	Judge Scott.....	1,000	00				
	Local Master.....	" ".....						
	Crown Attorney.....	C. H. McKimm.....	3,762	81			3,762	81
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	J. S. L. McNeely.....	3,547	01	675	00	4,222	01
LEEDS AND GRENVILLE: Brockville....	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
	Sheriff.....	J. A. McCammon....	3,906	17			3,906	17
	Surrogate Judge.....	Judge Dowsley.....			1,000	00		
	Local Master.....	" ".....						
	" ".....	Judge Reynolds.....	229	36			229	36
	Crown Attorney.....	M. M. Brown.....	4,540	37			4,540	37
LENNOX AND ADDINGTON: Napanee.....	Clerk of the Peace.....	" ".....						
	Local Registrar.....	A. E. Baker.....	5,223	35	750	00	5,973	35
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
	Sheriff.....	C. W. Vandervoort...	2,153	49			2,153	49
	Surrogate Judge.....	Judge Madden.....			1,000	00		
	Local Master.....	S. S. Lazier.....	116	90			116	90
LINCOLN: St. Catharines.	Crown Attorney.....	U. M. Wilson.....	2,635	26			2,635	26
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	W. P. Deroche.....	1,955	31	600	00	2,555	31
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
	Sheriff.....	H. O'Loughlin.....	5,126	27			5,126	27
	Surrogate Judge.....	Judge Campbell.....			1,000	00		
MANITOULIN: Gore Bay.....	Local Master.....	" ".....						
	Crown Attorney.....	E. H. Lancaster.....	4,153	85			4,153	85
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	E. J. Lovelace.....	5,343	55	675	00	6,018	55
	County Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
	Sheriff.....	J. H. Fell.....	1,145	42	950	00	2,194	42
MIDDLESEX: London.....	Surrogate Judge.....	Judge Hewson.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	W. F. McRae.....	1,751	50	250	00	2,001	50
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	C. C. Platt.....	606	11	850	00	1,456	11
	District Court Clerk..	" ".....						
	Surrogate Registrar..	" ".....						
MIDDLESEX: London.....	Sheriff.....	D. A. Graham.....	6,414	90			6,414	90
	Surrogate Judge.....	Judge Macbeth.....	1,300	00				
	Local Master.....	H. S. Blackburn.....					1,984	65
	Deputy Registrar.....	" ".....						
	Crown Attorney.....	A. M. Judd.....	1,727	95	5,000	00	6,727	95
	Clerk of the Peace.....	" ".....						
	Deputy Clerk of the Crown.....	E. Weld.....	13,174	92	500	00	13,674	92
County Court Clerk..	" ".....							
Surrogate Registrar..	" ".....							

the Province of Ontario for the year ending December 31, 1926.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
747 96	1,230 00		1,230 00				Lanark.
			1,000 00	21 60			
1,018 81	2,744 00		2,744 00				
539 00	3,683 01	241 50	3,441 51		897 85	1,371 25	
1,417 90	2,488 27		2,488 27				Leeds and Grenville.
			1,000 00	60			
	229 36		229 36				
878 29	3,662 08	81 04	3,581 04				
1,432 20	4,541 15	670 57	3,870 58		1,506 00	2,097 00	
293 36	1,860 13		1,860 13				Lennox and Addington.
			1,000 00				
	95 90		95 90				
430 00	2,205 26		2,205 26				
377 15	2,178 16		2,178 16		417 60	735 50	
1,532 93	3,593 34		3,593 34				Lincoln.
			1,000 00	64 30			
1,161 40	2,992 45		2,992 45				
1,554 90	4,463 65	631 82	3,831 83		2,047 60	2,855 25	
118 40	2,076 02		2,076 02				Manitoulin.
			1,000 00				
100 00	1,901 50		1,901 50				
	1,456 11		1,456 11		166 40	287 50	
1,688 90	4,726 00		4,726 00				Middlesex.
			1,300 00				
634 00	1,350 65		1,350 65				
		1,727 95	5,000 00				
4,724 00	8,950 92	4,455 83	4,495 09		4,061 00	6,440 75	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926		Salary paid by Province		Total earnings and salary in all offices	
			\$	c.	\$	c.	\$	c.
MUSKOKA: Bracebridge...	Sheriff.....	J. G. Myers.....	1,378	57	1,350	00	2,728	57
	Surrogate Judge.....	Judge Mahaffy.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	Thos. Johnson.....	1,516	90	250	00	1,766	90
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	C. S. Salmon.....	1,376	70	600	00	1,976	70
	District Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							
NIPISSING: North Bay...	Sheriff.....	Peter Groulx.....	3,882	07	800	00	4,682	07
	Surrogate Judge.....	Judge Valin.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	T. E. McKee.....	3,746	47	250	00	3,996	47
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	T. J. Bourke.....	3,067	94	600	00	3,667	94
	District Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							
NORFOLK: Simcoe.....	Sheriff.....	W. Tisdale.....	1,857	08			1,857	08
	Surrogate Judge.....	Judge Boles.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	aW. E. Kelly, K.C.....	2,484	00	2,944	11	5,428	11
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	bH. P. Innes, K.C.....	2,791	75	675	00	3,466	75
	County Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							
NORTHUMBER- LAND AND DURHAM: Cobourg.....	Sheriff.....	D. J. Nesbitt.....	3,785	56			3,785	56
	Surrogate Judge.....	Judge McGlade.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	W. F. Kerr, K.C.....	5,327	68			5,327	68
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	J. T. Field.....	5,496	30	750	00	6,246	30
	County Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							
ONTARIO: Whitby.....	Sheriff.....	J. F. Paxton.....	3,576	59			3,576	59
	Surrogate Judge.....	Judge Thompson.....			1,000	00		
	Local Master.....	Judge Ruddy.....	102	40			102	40
	Crown Attorney.....	J. F. Grierson.....	3,660	75			3,660	75
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	Horace Bascom.....	5,022	42	675	00	5,697	42
	County Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							
OXFORD: Woodstock...	Sheriff.....	Wm. McGhee.....	2,484	53			2,484	53
	Surrogate Judge.....	Judge Wallace.....			1,000	00		
	Local Master.....	W. T. McMullen.....	18	90			18	90
	Crown Attorney.....	R. N. Ball, K.C.....	3,289	97			3,289	97
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	P. McDonald.....	6,982	73	450	00	7,432	73
	County Court Clerk.....	" ".....						
Surrogate Registrar...	" ".....							

aW. E. Kelly's fees were commuted from 8th April, 1926, at \$3,400.00.

bH. P. Innes appointed by Order-in-Council, 15th December, 1926; C. C. Rapelje having resigned.

the Province of Ontario for the year ending December 31, 1926.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
571 79	2,156 78		2,156 78				Muskoka.
			1,000 00	16 30			
138 85	1,628 05		1,628 05				
50 54	1,926 16		1,926 16		239 50	426 25	
1,943 47	2,738 60		2,738 60				Nipissing.
			1,000 00	10 70			
836 60	3,159 87		3,159 87				
488 15	3,179 79	85 95	3,093 84		337 00	1,029 15	
682 10	1,174 98		1,174 98				Norfolk.
			1,000 00	22 10			
	5,428 11	2,484 00	2,944 11				
	3,466 75	143 35	3,323 40		675 36	1,192 50	
1,546 53	2,239 03		2,239 03				Northumber- land and Durham.
			1,000 00	38 50			
1,465 60	3,862 08	186 04	3,676 04				
1,137 00	5,109 30	998 37	4,110 93		1,708 00	2,783 00	
1,088 00	2,488 59		2,488 59				Ontario.
			1,000 00				
894 93	102 40 2,765 82		102 40 2,765 82				
804 21	4,893 21	846 61	4,046 60		1,806 50	2,778 80	
1,163 45	1,321 08		1,321 08				Oxford.
			1,000 00				
540 44	18 90 2,749 53		18 90 2,749 53				
1,935 75	5,496 98	1,347 29	4,149 69		1,657 80	2,383 40	



## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926		Salary paid by Province		Total earnings and salary in all offices	
			\$	c.	\$	c.	\$	c.
PARRY SOUND: Parry Sound.	Sheriff	J. E. Armstrong	3,567	39	750	00	4,317	39
	Surrogate Judge	Judge Powell			1,000	00		
	Local Master	" "						
	Crown Attorney	W. L. Haight, K.C.	11	10	1,700	00	1,711	10
	Clerk of the Peace	" "						
	Local Registrar	Fred Tasker	1,883	80	600	00	2,483	80
	District Court Clerk	" "						
	Surrogate Registrar	" "						
PEEL: Brampton	Sheriff	N. Henderson	2,639	60			2,639	60
	Surrogate Judge	Judge Justin			1,000	00		
	Local Master	" "						
	Crown Attorney	aW. S. Morphy	827	05	1,700	00	2,527	05
	Clerk of the Peace	" "						
	Local Registrar	J. R. Fallis	2,767	20	600	00	3,367	20
	County Court Clerk	" "						
	Surrogate Registrar	" "						
PERTH: Stratford	Sheriff	Thos. Magwood	3,138	80			3,138	80
	Surrogate Judge	Judge Killoran			1,000	00		
	Local Master	" "						
	Crown Attorney	G. G. McPherson, K.C.	4,960	62			4,960	62
	Clerk of the Peace	" "						
	Local Registrar	F. H. Thompson, K.C.	5,490	65	675	00	6,165	65
	County Court Clerk	" "						
	Surrogate Registrar	" "						
PETERBOROUGH: Peterborough	Sheriff	F. J. A. Hall	2,740	61			2,740	61
	Surrogate Judge	Judge Huycke			1,000	00		
	Local Master	O. A. Langley	116	90			116	90
	Crown Attorney	G. W. Hatton	3,821	67			3,821	67
	Clerk of the Peace	" "						
	Local Registrar	G. J. Sherry	4,919	36	675	00	5,594	36
	County Court Clerk	" "						
	Surrogate Registrar	" "						
PRESCOTT AND RUSSELL: L'Original	Sheriff	S. W. Wright	1,708	74			1,708	74
	Surrogate Judge	Judge Constantineau			1,000	00		
	Local Master	" "						
	Crown Attorney	F. W. Thistlethwaite	2,930	06			2,930	06
	Clerk of the Peace	" "						
	Local Registrar	Jos. Belanger	2,737	80	675	00	3,412	80
	County Court Clerk	" "						
	Surrogate Registrar	" "						
PRINCE EDWARD: Picton	Sheriff	D. J. Barker	1,574	25			1,574	25
	Surrogate Judge	Judge McLean			1,000	00		
	Local Master	" "						
	Crown Attorney	M. R. Allison	1,901	70			1,901	70
	Clerk of the Peace	" "						
	Local Registrar	R. H. Hubbs	2,002	89	600	00	2,602	89
	County Court Clerk	" "						
	Surrogate Registrar	" "						

aMr. Morphy's fees are commuted at \$1,700.00 per annum.

the Province of Ontario for the year ending December 31, 1926.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
2,178 10	2,139 29		2,139 29				Parry Sound.
	1,711 10	11 10	1,700 00				
30 25	2,453 55		2,453 55		366 80	492 75	
1,054 28	1,585 32		1,585 32				Peel.
	2,527 05	827 05	1,700 00	24 80			
581 54	2,785 66	45 09	2,740 07		931 05	1,624 09	
1,166 00	1,972 80		1,972 80				Perth.
	4,385 12	442 56	3,942 56	66 30			
1,725 00	4,440 65	620 32	3,820 33		1,844 60	2,660 55	
1,080 95	1,659 66		1,659 66				Peterborough.
	116 84		1,000 00				
780 96	3,040 71		116 84				
778 65	4,815 71	807 85	4,007 86		1,205 70	1,618 00	
610 35	1,098 39		1,098 39				Prescott and Russell.
	2,422 11		1,000 00	51 15			
507 95	2,422 11		2,422 11				
608 70	2,804 10	30 41	2,773 69		731 35	1,081 80	
151 05	1,423 20		1,423 20				Prince Edward.
	1,514 70		1,000 00	20 00			
387 00	1,514 70		1,514 70				
544 50	2,058 39		2,058 39		536 00	763 75	

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926	Salary paid by Province	Total earnings and salary in all offices
RAINY RIVER: Fort Frances...	Sheriff.....	W. A. Baker.....	\$ c. 1,840 22	\$ c. 1,150 00	\$ c. 2,990 22
	Surrogate Judge.....	Judge McLennan.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	N. L. Croome.....	1,890 90	250 00	2,140 90
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	W. P. Pilkey.....	1,499 91	600 00	2,099 91
	District Court Clerk.....	" ".....			
RENFREW: Pembroke....	Surrogate Registrar..	" ".....			
	Sheriff.....	Alex. Morris.....	2,928 50		2,928 50
	Surrogate Judge.....	Judge McNamara.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	aH. B. Johnson.....	2,410 97		2,410 97
	Clerk of the Peace.....	" ".....			
SIMCOE: Barrie.....	Local Registrar.....	J. M. Beatty.....	2,523 80	600 00	3,123 80
	County Court Clerk..	" ".....			
	Surrogate Registrar..	" ".....			
	Sheriff.....	D. H. MacLaren.....	3,619 82		3,619 82
	Surrogate Judge.....	cJudge Vance.....		1,000 00	
	Local Master.....	F. G. Evans.....	4,595 17		4,595 17
STORMONT, DUNDAS AND GLENGARRY: Cornwall....	Crown Attorney.....	" ".....			
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	John Mackay.....	1,847 30	750 00	2,597 30
	County Court Clerk..	" ".....			
	Surrogate Registrar..	E. A. Little.....	5,580 91		5,580 91
	Sheriff.....	W. R. Mack.....	3,105 86		3,105 86
SUDBURY: Sudbury.....	Surrogate Judge.....	Judge O'Reilly.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	bJ. G. Harkness.....	947 18	2,830 00	3,777 18
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	A. I. Macdonell.....	5,973 25	750 00	6,723 25
SUDBURY: Sudbury.....	County Court Clerk..	" ".....			
	Surrogate Registrar..	" ".....			
	Sheriff.....	Alex. Irving.....	4,315 00	1,150 00	5,465 00
	Surrogate Judge.....	*Judge Kehoe.....		1,000 00	
	Local Master.....	" ".....			
TEMISKAMING: Haileybury..	Crown Attorney.....	R. R. McKessock, K.C.	6,319 63	250 00	6,569 63
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	J. D. Shipley.....	3,107 85	600 00	3,707 85
	District Court Clerk..	" ".....			
	Surrogate Registrar..	" ".....			
	Sheriff.....	Geo. Caldbick.....	3,956 26	1,000 00	4,956 26
TEMISKAMING: Haileybury..	Surrogate Judge.....	Judge Hartman.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	F. L. Smiley.....	2,107 27	250 00	2,357 27
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	T. J. Meagher.....	2,301 35	600 00	2,901 35
	District Court Clerk..	" ".....			
Surrogate Registrar..	" ".....				

aH. B. Johnson appointed 18th May, 1926; J. H. Burritt having died.

bJ. G. Harkness' fees commuted at \$2,830.00.

cJudge Vance died July 22nd, 1927.

\*No returns received.

the Province of Ontario for the year ending December 31, 1926.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
556 56	2,433 66		2,433 66				Rainy River.
	2,140 90		2,140 90				
609 75	1,490 16		1,490 16		344 90	279 30	
911 27	2,017 23		2,017 23				Renfrew.
			1,000 00	20 00			
482 00	1,928 97		1,928 97				
592 95	2,530 85	3 09	2,527 76		779 10	920 00	
2,609 37	1,010 45		1,010 45				Simcoe.
1,405 77	3,189 30		1,000 00				
			3,189 30				
180 00	2,417 30		2,417 30				
1,250 00	4,330 91	565 45	3,765 46		1,854 40	3,422 80	
675 67	2,430 19		2,430 19				Stormont, Dundas and Glengarry.
			1,000 00	97 60			
	3,777 18	947 18	2,830 00				
999 00	5,724 25	1,551 82	4,172 43		1,624 45	2,318 45	
1,798 63	3,666 37		3,666 37				Sudbury.
			1,000 00				
3,119 10	3,450 53		3,450 53				
600 00	3,107 85	60 78	3,047 07		485 60	454 35	
1,225 26	3,731 00		3,731 00				Temiskaming.
			1,000 00	7 80			
845 00	1,512 27		1,512 27				
430 00	2,471 35		2,471 35		542 00	504 00	



## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926	Salary paid by Province	Total earnings and salary in all offices
THUNDER BAY: Port Arthur...	Sheriff.....	aN. Edmeston.....	\$ c. 5,675 94	\$ c. 1,386 03	\$ c. 7,061 97
	Surrogate Judge.....	Judge Kenny.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	bW. F. Langworthy...	1,970 05	83 33	2,053 38
	Clerk of the Peace....	" "			
	Local Registrar.....	Keith Munro.....	3,380 50	600 00	3,980 50
	District Court Clerk..	" "			
Surrogate Registrar...	" "				
VICTORIA: Lindsay.....	Sheriff.....	A. E. Vrooman.....	1,342 10		1,342 10
	Surrogate Judge.....	Judge Swayze.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	J. E. Anderson.....	4,371 54		4,371 54
	Clerk of the Peace....	" "			
	Local Registrar.....	A. T. Porter.....	3,620 83	675 00	4,295 83
	County Court Clerk..	" "			
Surrogate Registrar...	" "				
WATERLOO: Kitchener....	Sheriff.....	W. A. Kribs.....	3,652 58		3,652 58
	Surrogate Judge.....	Judge Hearn.....		1,000 00	
	Local Master.....	J. J. A. Weir.....	116 40		116 40
	Crown Attorney.....	D. S. Bowlby.....	6,096 59		6,096 59
	Clerk of the Peace....	" "			
	Local Registrar.....	Chas. H. Mills.....	1,908 55	675 00	2,583 55
	County Court Clerk..	" "			
Surrogate Registrar...	E. H. Scully.....	5,424 91		5,424 91	
WELLAND: Welland.....	Sheriff.....	V. L. Davidson.....	4,418 17		4,418 17
	Surrogate Judge.....	*Judge Livingstone...		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	T. D. Cowper.....	5,353 31		5,353 31
	Clerk of the Peace....	" "			
	Local Registrar.....	J. E. Cohoe.....	8,656 80	800 00	9,456 80
	County Court Clerk..	" "			
Surrogate Registrar...	" "				
WELLINGTON: Guelph.....	Sheriff.....	A. S. Allan.....	2,578 64		2,578 64
	Surrogate Judge.....	Judge Spotton.....		1,000 00	
	Local Master.....	Wm. Kingston, K.C.			
	Local Registrar.....	" "	5,766 29	300 00	6,066 29
	County Court Clerk..	" "			
	Surrogate Registrar...	" "			
	Crown Attorney.....	cJ. M. Kearns.....	3,257 95	2,188 31	5,446 26
Clerk of the Peace....	" "				

aN. Edmeston, appointed 7th December, 1926; A. W. Thompson died 12th January, 1926; H. Thompson, Deputy, acted in the meantime.

bW. F. Langworthy appointed 25th August, 1926; D. J. Cowan having resigned.

cJ. M. Kearns's fees were commuted from 9th April, 1926, at \$3,450.00.

\*No returns received.

the Province of Ontario for the year ending December 31, 1926.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,660 84	5,401 13		5,401 13				Thunder Bay.
			1,000 00	35 20			
	2,053 38		2,053 38				
101 50	3,879 00	339 50	3,539 50		732 40	778 20	
							Victoria.
457 63	884 47		884 47				
			1,000 00	33 90			
893 91	3,477 63		3,477 63				
1,753 87	2,541 96	4 20	2,537 76		985 10	1,515 25	
							Waterloo.
1,602 30	2,050 28		2,050 28				
	116 40		1,000 00				
1,429 60	4,666 99	578 49	4,088 50				
504 00	2,079 55		2,079 55				
1,295 52	4,129 39	464 70	3,664 69		2,060 90	3,761 50	
2,253 01	2,165 16		2,165 16				Welland.
1,542 00	3,811 31	155 65	3,655 66				
1,428 90	8,027 90	3,625 11	4,402 79		2,130 30	3,212 40	
							Wellington.
752 44	1,826 20		1,826 20				
			1,000 00				
935 00	5,131 29	1,018 16	4,113 13		1,728 30	2,724 30	
	5,446 26	2,188 31	3,257 95				

## Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1926	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
WENTWORTH: Hamilton.....	Sheriff.....	J. T. H. Regan.....	9,859 09		9,859 09
	Surrogate Judge.....	Judge Gould.....		1,000 00	
	Local Master.....	" ".....			
	" ".....	Judge Evans.....	1,000 00		
	Crown Attorney.....	G. W. Ballard.....	4,879 84	5,000 00	9,879 84
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	aA. C. Garden.....	13,777 66	750 00	14,527 66
YORK: Toronto.....	County Court Clerk..	" ".....			
	Surrogate Registrar..	" ".....			
	Sheriff.....	A. McCowan.....	25,552 66		25,552 66
	Surrogate Judge.....	Judge Coatsworth....	2,600 00		
	" ".....	Judge Morson.....	1,600 00		
	" ".....	Judge Denton.....	1,600 00		
	" ".....	Judge Widdifield....	1,600 00		
	" ".....	Judge Tytler.....	1,000 00		
	" ".....	Judge O'Connell.....	1,000 00		
	Crown Attorney.....	E. N. Armour, K.C....	2,985 00	7,500 00	10,485 00
Clerk of the Peace....	H. E. Irwin, K.C....	31,047 73		31,047 73	
County Court Clerk..	Thos. V. Gearing.....	21,205 50		21,205 50	
Surrogate Registrar..	A. F. Wallis.....	43,192 82		43,192 82	
TORONTO:	Sheriff.....	R. A. Pyne.....	47,578 71		47,578 71

aA. C. Garden, appointed 15th December, 1926; H. C. Gwyn died; G. W. Ballard acted, meantime; A. C. Garden died 19 May, 1927. G. T. Inch appointed by Order-in-Council, 17 June, 1927.

the Province of Ontario for the year ending December 31, 1926.—*Concluded.*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer.	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
4,812 15	5,046 94		5,046 94				Wentworth.
			1,000 00	294 50			
			1,000 00	70 80			
1,683 50	8,196 34	3,196 34	5,000 00				
3,645 51	10,882 15	10,660 21	221 94		5,770 50	7,598 80	
							York.
12,734 66	12,818 00	5,686 20	7,131 80				
			2,600 00				
			1,600 00				
			1,600 00				
			1,600 00				
			1,000 00				
		2,985 00	7,500 00				
10,749 50	20,298 23	8,399 12	11,899 11				
8,828 00	12,377 50	7,534 08	4,843 42				
6,652 89	36,539 93	29,285 94	7,253 99		21,459 00	41,813 00	
27,919 21	19,659 50	11,843 55	7,815 95				Toronto.





## Statement Respecting Police Magistrates

## Police Magistrates, Province of Ontario, 1926.

Name	Address	County or District	Salary paid by Province,	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices
			\$ c.	\$ c.	\$ c.	\$ c.
cAdams, E. E. ....	Prescott.....	Grenville.....	1,500 00	208 30	948 00	414 00
*Anderson, S. T. ....	Comber.....	Essex.....				
Andrews, S. J. ....	Clinton.....	Huron.....				
Arnold, S. B. ....	Chatham.....	Kent.....	1,000 00		307 00	1,195 00
Arthurs, E. ....	Espanola.....	Algoma.....	1,900 00	205 10	793 50	272 00
*Armstrong, M. ....	Markdale.....	Grey.....				
Atkinson, S. ....	Haileybury.....	Cochrane, Temiskaming, Nipissing and Algoma.....	3,600 00	981 65	2,556 00	2,292 75
Ball, A. S. ....	Woodstock.....	Oxford.....				
Barr, W. J. ....	Burlington.....	Halton.....			135 00	11 50
*Beaman, W. D. ....	Essex.....	Essex.....				
Bedford, H. R. ....	Desperonto.....	Hastings.....			140 00	
Blake, J. R. ....	Galt.....	Waterloo, Brant	1,600 00		2,762 00	495 50
*Bond, F. ....	Port Dover.....	Norfolk.....				
Bradbury, J. R. ....	Blind River.....	Algoma.....			275 00	
Bradford, J. ....	Lindsay.....	Vic. & Hali'ton	1,200 00	40 20	1,097 00	378 50
Bradshaw, J. W. ....	Kingston.....	Frontenac.....	1,200 00	50 95	955 50	405 40
Bridgewater, J. T. ....	Dresden.....	Kent.....				
*Bristow, E. J. ....	Bright.....	Oxford.....				
Brodie, D. M. ....	Sudbury.....	Sud. & Algoma.	2,100 00		1,599 00	526 00
Broughton, J. D. ....	Parry Sound.....	Parry Sound...	1,920 00	111 46	866 00	283 25
Brown, E. B. ....	Victoria Harbor	Simcoe.....				
Browne, R. J. ....	City Hall, Toronto.....	See Toronto Police Court		Returns.		
Brunton, T. H. ....	57 Adelaide St. E., Toronto..	York.....			3,780 25	301 75
Burgess, C. H. ....	Port Credit.....	Peel.....				
Burrill, R. W. ....	Caledon East..	Peel.....				
Butcher, W. R. ....	St. Mary's.....	Perth.....			79 76	
Callwood, H. ....	Tilbury.....	Essex.....			100 00	
Campbell, J. H. ....	St. Catharines..	Linc. & Welland	1,000 00	42 40	1,005 00	747 25
Campbell, W. A. ....	Port Hope.....	Nor. & Durham			730 00	
Carscallen, A. B. ....	Wallaceburg...	Kent & Lamb'n	1,000 00	16 40	60 00	311 75
Casement, R. R. ....	Madoc.....	Hastings.....			156 00	
Chown, S. T. ....	Renfrew.....	Ren. & Nipiss'g.	2,500 00	315 19	926 20	337 25
bClark, G. H. ....	Orillia.....	Simcoe & Ont..	1,800 00	39 65	695 00	192 70
Clark, Jos. ....	Ridgeway.....	Welland.....			40 00	
Clark, W. J. ....	Pickering.....	Ontario.....			800 00	
aCline, C. H. ....	Cornwall.....	Stor., Dundas & Glengarry...	1,700 00	42 45		
Cockburn, J. D. ....	Sturgeon Falls	Nipissing.....			867 00	
Cohen, J. ....	City Hall, Toronto.....	See Toronto Police Court		Returns.		
Colville, Neil. ....	Orono.....	Nor. & Durham				
Cook, Frank. ....	Midland.....	Simcoe.....	400 00			55 95
Coutts, John. ....	Thamesville...	Kent.....				
Craig, David. ....	Arnprior.....	Renfrew.....			15 00	
Crawford, R. ....	Brampton.....	Peel.....			2,311 00	
Creasor, A. D. ....	Owen Sound...	Grey.....	1,500 00	5 95	368 00	208 45
Cummings, W. R. ....	Eastview.....	Carleton.....				

\* No returns received during 1926.

a C. H. Cline died 16th August, 1926. D. G. McDonell appointed, *pro tem.*, for remainder of year and up to date of appointment of J. C. Milligan, 3rd May, 1927.

b G. H. Clark died 6th April, 1927; H. Gover acted until appointment of D. McCaughrin, 17th June, 1927.

c E. E. Adams resigned 1st July, 1927. H. Atkinson appointed 16th August, 1927.

## Police Magistrates, Province of Ontario, 1926—Continued.

Name	Address	County or District	Salary paid by Province.		Travelling and other expenses paid by Province		Fines paid through office of Inspector of Legal Offices.		Fees paid through office of Inspector of Legal Offices.		
			\$	c.	\$	c.	\$	c.	\$	c.	
Davidson, D. . . . .	Mimico Beach. . .	Tor. & Hamilton Highway.	2,100	00	702	97	9,449	00	3,646	50	
Depew, J. E. . . . .	White River . . .	Algoma . . . . .	2,500	00	374	31	531	00	271	01	
Elliott, A. . . . .	Sault Ste. Marie	Algoma . . . . .									
Erskine, W. T. . . . .	Rockland . . . . .	Russell . . . . .					10	00			
Falconer, H. . . . .	Shelbourne . . .	Dufferin . . . . .	800	00	116	10	284	50	383	85	
Farrell, J. M. . . . .	Kingston . . . . .	Frontenac . . . . .									
Farnsworth, H. . . . .	Huntsville . . . .	Muskoka . . . . .					409	80	9	28	
Floyd, W. H. . . . .	Cobourg . . . . .	Nor. & Durham	1,200	00	524	84	1,258	00	1,095	62	
*Fox, F. J. . . . .	Wheatley . . . . .	Kent . . . . .									
Fraser, Alex. . . . .	Niagara Falls. . .	Welland . . . . .					278	00			
Fry, J. S. . . . .	Dundas . . . . .	Wentworth . . . . .									
Goodwin, John . . . . .	Welland . . . . .	Welland . . . . .					204	50			
Gorman, H. . . . .	Sarnia . . . . .	Lambton . . . . .					100	00			
Gover, H. . . . .	Coldwater . . . .	Simcoe & Musk.	a	500	00		170	69	25	60	
Graydon, A. H. M. . . . .	London . . . . .	Middlesex . . . . .					740	00			
Greig, J. C. . . . .	Seaforth . . . . .	Huron . . . . .									
Gundy, W. E. . . . .	Windsor . . . . .	Essex . . . . .					74	71			
Gunton, R. E. . . . .	Simcoe . . . . .	Norfolk . . . . .	2,000	00	21	55	88	00	508	05	
Hall, Robt. . . . .	Ridgetown . . . . .	Kent . . . . .									
Halpin, P. K. . . . .	Prescott . . . . .	Grenville . . . . .									
Hamilton, T. L. . . . .	Listowel . . . . .	Perth . . . . .					28	00			
Hamilton, Wm. . . . .	Uxbridge . . . . .	Ontario . . . . .					235	00			
Hawkshaw, C. W. . . . .	Lucan . . . . .	Middlesex . . . . .					1,181	00			
Hellyer, A. . . . .	Kenilworth . . . .	Wellington . . . . .	1,000	00	119	80	389	00	385	45	
Hewson, W. H. . . . .	Penetang'shene. .	Simcoe & Musk.	500	00	4	80	60	00	40	00	
Hind, A. F. . . . .	Oshawa . . . . .	Ontario . . . . .					179	00			
Hogg, W. A. . . . .	Collingwood . . . .	Simcoe & Grey . . . . .	600	00	66	60	112	00	87	50	
oHolland, H. E. . . . .	Gold Pines. . . . .	Patricia . . . . .	150	00							
Hollands, C. J. . . . .	Fort Frances . . . .	Rainy River . . . . .	2,000	00			475	00	440	00	
Hopewell, C. . . . .	Ottawa . . . . .	Carleton . . . . .					1,081	00			
Hunt, F. . . . .	St. Thomas . . . . .	Elgin . . . . .									
Jakeman, W. A. . . . .	Bethany . . . . .	Nor. & Durham					4	00			
Jarman, G. L. . . . .	Bancroft . . . . .	Hastings . . . . .	1,200	00	389	70	361	00	267	50	
*Jarvis, J. J. . . . .	Mooretown . . . . .	Lambton . . . . .									
Jeffs, C. . . . .	Barrie . . . . .	Simcoe . . . . .	1,000	00	5	90	1,037	00	101	20	
Jelfs, G. F. . . . .	Hamilton . . . . .	Wentworth . . . . .					195	00	2	00	
Jones, J. E. . . . .	City Hall, Toronto . . . . .	See Toronto Police Court Returns.									
Jones, S. A. . . . .	Brantford . . . . .	Brant . . . . .									
*Jones, Thos. . . . .	Forest . . . . .	Lambton . . . . .									
Jordon, G. A. . . . .	Minden . . . . .	Haliburton . . . . .	1,200	00	74	30	180	00	139	25	
Joynt, Wm. . . . .	Ottawa . . . . .	Carleton . . . . .	2,000	00	17	50	1,799	00	706	45	
Kinney, J. A. . . . .	Kenora . . . . .	Kenora . . . . .	400	00	57	93	63	00	55	50	
Kirkland, J. T. . . . .	Almonte . . . . .	Lanark . . . . .	c	300	00	76	05	130	00	74	45
Lawson, J. E. . . . .	Pine Ridge . . . . .	Patricia . . . . .	e			139	35	70	00	6	00
Laidlaw, Wm. . . . .	Durham . . . . .	Grey . . . . .					25	00			
Langley, O. A. . . . .	Peterborough . . . .	Peterborough . . . . .	1,000	00	100	50	55	00	161	70	
Lawlor, H. W. . . . .	Hawkesbury . . . . .	Prescott . . . . .	1,000	00	3	22	288	00	349	88	
Lloyd, J. L. . . . .	Northbrook . . . . .	Lennox & Add.	300	00			25	00	23	50	
Macartney, Jno. . . . .	Wiaraton . . . . .	Bruce . . . . .	2,500	00	620	20	190	00	401	50	
dMackay, J. T. . . . .	Sault Ste. Marie	Algoma . . . . .	2,500	00	136	14	465	00	80	50	

\* No returns received during 1926.

a Mr. Gover's salary was increased from \$500.00 to \$1,000.00 from 28th June, 1927.

b H. E. Holland appointed by Order-in-Council 28th September, 1926, J. E. Lawson having resigned.

c Salary of J. T. Kirkland increased to \$500.00 as and from 1st August, 1927.

d J. T. Mackay died 30th March, 1927.

e J. E. Lawson received a salary at the rate of \$1,200.00 per annum.



## Police Magistrates, Province of Ontario, 1926—Continued.

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			\$ c.	\$ c.	\$ c.	\$ c.
Major, F. W. ....	Gore Bay.....	Manitoulin....	1,800 00	751 85	282 00	176 00
Makins, J. A. ....	Stratford.....	Perth.....	1,000 00	41 85	1,301 00	478 10
Malkin, W. T. ....	Bridgeburg....	Welland.....	500 00	.....	25 00	238 75
Massie, J. C. ....	Dunnville....	Hald. & Welland	3,500 00	941 15	467 25	1,615 40
<i>h</i> Masson, S. ....	Belleville....	Hastings.....	.....	.....	420 00	.....
Matheson, R. A. ..	Eganville....	Renfrew.....	.....	.....	.....	.....
Maxwell, C. F. ....	St. Thomas....	Elgin.....	1,000 00	120 60	773 00	474 25
Miller, A. O. ....	Avonmore.....	Stormont, Dun. & Glengarry.	.....	.....	.....	.....
Moore, H. P. ....	Acton.....	Halton, Peel & Wellington...	2,500 00	115 00	240 00	390 25
<i>a</i> Morrison, P. J. ...	Glencoe.....	Middlesex.....	.....	.....	10 00	.....
*Mott, W. S. ( <i>ex-officio</i> ) .....	Juvenile Court.	90 Albert St., Toronto.....	.....	.....	.....	.....
Myers, J. G. ....	Bracebridge...	Muskoka.....	600 00	36 05	630 00	251 25
<i>b</i> Mead, F. J. ....	.....	Patricia.....	.....	.....	70 00	6.00
McCormick, W. A. ..	Amherstburg...	Essex.....	.....	.....	20 00	.....
McDougall, D. P. ...	Maxville.....	Stor., Dundas & Glengarry.	.....	.....	.....	.....
<i>d</i> McGaughey, C. S. ..	North Bay.....	Nipissing.....	2,000 00	193 15	558 00	231 50
McKay, S. G. ....	Ailsa Craig...	Middlesex.....	.....	.....	.....	.....
McNeely, J. S. L. ...	Perth.....	Lanark.....	.....	.....	.....	.....
<i>c</i> McArthur, C. ....	Burk's Falls...	Parry Sound...	250 00	5 45	490 00	46 10
<i>e</i> McDonell, D. G. ...	Cornwall.....	Stor., Dundas & Glengarry.	.....	15 05	1,354 30	736 70
O'Brien, W. W. ....	Port Arthur...	Thunder Bay...	1,200 00	87 10	765 00	237 06
O'Connor, J. J. ....	Port Arthur...	Thunder Bay...	1,800 00	1,218 44	2,475 00	517 15
O'Rourke, T. A. ....	Trenton.....	Hastings.....	.....	.....	815 00	.....
Page, J. A. ....	Brockville....	Leeds & Gren..	1,000 00	41 40	444 60	197 16
Palling, Wm. ....	Fort William...	Thunder Bay...	800 00	.....	385 00	58 00
Paterson, J. L. ....	Ingersoll.....	Oxford.....	1,600 00	260 80	1,304 00	360 21
Patterson, Dr. M. ...	City Hall, Toronto.....	See Toronto Police Court Returns.	.....	.....	.....	.....
Patterson, W. W. ...	Paris.....	Brant.....	.....	.....	5 00	.....
Payne, G. A. ....	Campbellford..	Nor. & Durham	.....	.....	60 00	.....
<i>f</i> Peacock, Wm. ....	Alexandria....	Stor., D. & Glen.	.....	.....	30 00	.....
<i>g</i> Peden, A. R. G. ....	Carleton Place.	Lanark.....	.....	.....	.....	.....
Pinkerton, J. B. ....	Elgin.....	Leeds & Gren..	.....	.....	.....	.....
Poulin, B. R. ....	L'Orignal.....	Prescott.....	.....	.....	50 00	.....
Preston, D. K. ....	Newboro.....	Leeds & Gren..	.....	.....	.....	.....
Pronger, R. H. ....	Dryden.....	Kenora.....	1,000 00	30 45	310 00	64 75
Purdy, E. H. ....	Port Perry....	Ontario.....	.....	.....	.....	.....

\* No returns received during 1926.

*a* P. J. Morrison resigned as of 1st July, 1927.

*b* F. J. Mead resigned as of 8th April, 1927.

*c* C. McArthur resigned as of 25th June, 1926. J. J. Wilson appointed by Order-in-Council 27th April, 1927.

*d* Mr. McGaughey received \$500.00 in addition to his salary of \$1500.00 for looking after the duties formerly performed by Mr. McArthur and until the appointment of Mr. Wilson.

*e* D. G. McDonell received a salary at the rate of \$1,700.00 per annum and acted from the date of Mr. Cline's death to the date of J. C. Milligan's appointment, 3rd May, 1927.

*f* Wm. Peacock resigned as and from 31st December, 1926. E. J. Dever appointed by Order-in-Council 7th January, 1927.

*g* A. R. G. Peden resigned as of 1st May, 1927. Robt. Patchell appointed by Order-in-Council 26th May, 1927.

*e* S. Masson died 17th September, 1926. W. C. Mikel appointed by Order-in-Council, 15 December, 1926.

## Police Magistrates, Province of Ontario, 1926—Concluded.

Name	Address	County or District	Salary paid by Province.	Travelling and other expenses paid by Province	Fines paid through office of Inspector of Legal Offices.	Fees paid through office of Inspector of Legal Offices.
			\$ c.	\$ c.	\$ c.	\$ c.
*Rankin, Wm.	Napanee	Lennox & Add.				
Ray, G. R.	Moose Factory	Cochrane				
Reid, C. A.	Goderich	Huron	2,500 00	157 20	100 00	512 50
Ruttan, G. F.	Napanee	Lennox & Add.	1,200 00	19 00	612 00	517 10
<sup>e</sup> Sampson, J. H.	Gananoque	Leeds				
Scott, W. W.	Moorefield	Wellington				
Shields, J. H.	Oakville	Halton			1,246 00	15 00
*Smart, J. H.	Kingsville	Essex				
Smith, W. A.	Sandwich	Essex	2,000 00		758 00	3,079 25
Sparham, B. E.	Smith's Falls	Lanark			180 00	
Stewart, J. C.	Pembroke	Renfrew			194 00	
Stewart, Wm.	Pelee Island	Essex	300 00			2 50
Stoddart, Thos.	Copper Cliff	Sudbury	3,000 00	293 46	2,227 00	922 75
*Taylor, Chas.	Drumbo	Oxford				
Telford, John	Hanover	Grey				
Thistlethwaite, F. W.	Vankleek Hill	Prescott				
Treffry, G. H.	Otterville	Oxford				
Trim, Chas.	Milverton	Perth			40 00	
Trueman, R. M.	Strathroy	Middlesex				
Tucker, E. R.	Cochrane	Cochrane, Algonoma and Thunder Bay	3,000 00	1,160 33	1,234 00	1,403 00
Toronto Police Court	Toronto				2,245 00	
Vance, J. F.	Hamilton	Wentworth	1,500 00		3,658 75	899 00
*Vaughan, A. C.	Sioux Lookout	Kenora				
<sup>a</sup> Walker, F. W.	Walkerton	Bruce				
Ward, W. F.	Bowmanville	Durham			164 00	
Watt, F.	Guelph	Wellington	600 00		596 00	286 50
Weegar, S.	North Bay	Nipissing			439 00	
<sup>b</sup> Weir, J. J. A.	Kitchener	Waterloo			982 00	155 25
Whittington, J. C.	Blenheim	Kent			1,390 00	
Wholehan, T.	Chesterville	Stor., D. & Glen.				
Williams, L.	Picton	Prince Edward			50 00	
Willis, J. E.	Whitby	Ontario			201 00	
Wills, F. J. ( <i>pro tem</i> )	Belleville	Hastings			320 00	
Woodrow, C. S.	Sarnia	Lambton	1,500 00	142 50	135 00	426 25
*Woodman, A. C.	Drayton	Wellington				
<sup>c</sup> Welsh, D. H.	Pamerson	Wellington				
<sup>d</sup> Wilson, J. J.	Burk's Falls	Parry Sound				
Zapfe, F. T.	Parkhill	Middlesex	1,500 00		211 00	91 20
Totals			90,320 00	11,183 54	76,859 31	32,080 22

\* No returns received in 1926.

<sup>a</sup> F. W. Walker appointed by Order-in-Council 15th December, 1926, at \$2,000.00 per annum.

<sup>b</sup> J. J. A. Weir was given a salary of \$1,400.00 by Order-in-Council 17th May, 1927.

<sup>c</sup> D. H. Welsh appointed by Order-in-Council 11th January, 1927.

<sup>d</sup> J. J. Wilson appointed by Order-in-Council 27th April, 1927.

<sup>e</sup> J. H. Sampson appointed by Order-in-Council 11th January, 1927.



## Statement Respecting Division Courts



Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1926, inclusive, showing:—

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.		Total amount of Suits into Court	Total amount of Suits out of Court	Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer	Clerks' Returns of Emoluments		Bailiffs' Returns of Emoluments		Unclaimed moneys	
				\$	c.			\$	c.		\$	c.	\$	c.		\$
ALGOMA.....	1	859	52,179 64	152 04	24,624 79	24,248 63	528 20	165 00	2,825 35	1,859 20	2,825 35	1,859 20				
	2	37	3,418 79		1,454 01	1,454 01			160 98	201 90	160 98	201 90				
	3	49	2,603 18		597 03	597 03			152 86	131 62	152 86	131 62				
	6	20	1,767 69	20 00	476 02	488 17	7 85		79 68	85 24	79 68	85 24				
	7	158	5,851 55	38 75	2,284 74	2,178 24	145 25		490 30	150 50	490 30	150 50				
	1	1016	70,214 41	335 18	20,520 56	20,634 64	221 10	402 89	3,842 98	1,910 00	3,842 98	1,910 00			2 50	
	2	101	6,684 86		2,447 69	2,334 69	113 00		259 26	261 70	259 26	261 70				
BRANT.....	3	13	1,296 07	7 00	254 65	254 65			46 65	23 50	46 65	23 50				
	4	50	2,602 45		2,051 10	1,877 70	180 40		248 20	158 90	248 20	158 90				
	5	13	913 69		779 78	779 78			67 75	39 55	67 75	39 55				
	1	180	9,574 52		3,550 49	3,530 49	20 00		502 67	341 78	502 67	341 78				
	2	53	3,295 23		1,702 88	1,702 88			195 54	33 25	195 54	33 25				
BRUCE.....	3	90	5,047 73		2,192 71	2,080 61	112 10		396 43	179 90	396 43	179 90				
	4	63	2,280 16		1,141 33	1,141 33			183 70	85 11	183 70	85 11				
	5	78	5,461 96		2,766 89	2,734 89	32 00		384 11	266 73	384 11	266 73				
	7	48	3,216 11		1,194 08	1,194 08			183 75	90 00	183 75	90 00				
	8	118	7,581 45	5 40	3,243 32	3,219 29	29 43		471 13	322 80	471 13	322 80				
	9	24	1,780 32		1,408 49	1,408 49			89 15	70 82	89 15	70 82				
	10	33	3,454 91		230 00	230 00			151 62	21 15	151 62	21 15				
	11	83	2,987 46		3,015 40	3,015 40			234 96	184 64	234 96	184 64				
	12	85	4,931 29		1,245 32	1,245 32			232 45	183 20	232 45	183 20				
	CARLETON.....	1	3769	210,782 43	1,988 12	42,950 17	42,404 04	2,534 25	6,765 25	15,487 00	9,957 57	15,487 00	9,957 57			108 26
		2	27	2,359 58		2,454 12	2,454 12			118 33	180 45	118 33	180 45			
		3	31	2,033 53		1,261 54	1,262 54			98 56	95 33	98 56	95 33			
4		25	1,394 98		1,238 88	1,238 88			143 70	164 00	143 70	164 00				
5		22	1,188 52	14 85	898 30	887 90	26 06		98 25	98 25	98 25	98 25				
6		72	3,018 96	23 61	3,106 65	3,130 26			287 15	220 12	287 15	220 12				
7		958	31,046 53	146 97	8,142 45	8,152 55	136 87	341 79	3,639 33	2,092 31	3,639 33	2,092 31				

COCHRANE.....	1	372	31,583 88	233 87	14,550 57	14,233 25	551 19	4 25	2,021 25	1,607 04
	2	1836	86,913 69	1,364 78	44,377 98	44,200 44	1,542 32	104 60 1,252 60	6,506 50	5,046 47
	3	224	16,513 12	143 28	12,526 68	12,323 05	376 91		857 00	1,128 83
	4	341	23,339 36	497 27	11,454 74	11,333 58	618 43		1,338 06	1,299 53
	5	189	16,039 23	280 09	8,922 95	9,171 83	31 22		929 58	1,113 42
	6	257	14,764 19	52 86	9,647 20	9,522 73	177 33		696 78	762 00
DUFFERIN.....	1	183	10,244 07		3,512 22	3,495 87	16 25		658 15	401 14
	2	129	9,298 69		5,128 43	5,128 43			406 66	
	3	5	624 86		118 40	118 40			18 37	23 60
	4	7	180 54		180 54	180 54			15 11	30 90
	5	60	5,049 44	422 56	2,937 29	2,928 29	431 56		246 60	121 28
ELGIN.....	1	568	29,055 76		15,128 53	15,128 53		96 79	2,483 95	1,798 47
	2	16	1,404 54		1,088 60	1,088 60			81 20	133 10
	3	665	37,962 49	66 05	14,196 35	14,262 40		113 69	2,568 45	1,432 32
	4	121	8,862 71	2 00	3,174 03	3,083 36	92 67		391 50	595 50
ESSEX.....	1	152	8,617 57	42 58	3,849 92	3,749 42	150 08		493 74	85 56
	2	224	12,194 93	165 82	6,238 01	6,312 03	91 80		703 03	529 65
	3	139	10,468 70		6,998 80	6,998 80			693 80	372 05
	4	73	3,499 72		2,860 35	2,860 35			316 75	273 11
	5	373	35,648 57	721 50	13,902 04	14,623 54			1,396 40	917 43
	6	60	5,514 87	84 82	3,713 58	3,589 80	123 78	297 66	214 55	134 26
	7	2067	170,11 113	422 96	48,710 50	48,489 57	643 89	3,241 24	10,775 26	36,976 61
	8	338	21,301 91	65 65	13,539 28	13,593 58	11 35		1,715 10	1,465 20
	9	66	5,232 74		3,586 67	3,586 67			363 90	313 28
FRONTENAC.....	1	902	56,482 56	162 80	21,945 96	21,925 37	183 39	286 51	3,432 59	2,208 95
	3	22	845 04		358 32	358 32			89 57	85 50
	4	65	2,894 58	94 20	2,201 12	2,159 03	42 09		429 31	233 78
	7	31	758 16		283 47	283 47			77 00	87 15
	6	77	3,658 64	62 60	1,210 22	1,050 85	221 97		317 10	247 56
GREY.....	1	692	28,064 83	143 85	11,092 56	11,075 91	16 65	40 39	2,201 95	912 70
	2	116	6,805 86	416 96	3,047 03	3,463 99			359 46	384 40
	3	194	7,236 95	7 35	4,175 16	4,126 75	55 76		548 35	330 85
	4	51	2,765 26		3,275 97	3,275 97			235 23	312 63
	5	79	5,180 30	29 00	3,077 25	3,031 36	44 89		408 95	384 18
	6	20	880 71		1,103 01	1,103 01			46 60	103 80
	7	101	6,664 82	165 96	3,384 15	3,533 26	16 85		343 30	216 02
	8	74	4,983 05	168 99	2,293 69	2,401 68	61 00		286 35	215 20



HURON.....	1	10,897 53	.....	5,842 68	47 00	962 87	279 93
	2	6,404 21	200 18	2,930 58	130 54	428 40	260 79
	3	3,996 24	30 21	1,853 87	.....	161 10	.....
	4	4,085 76	.....	3,100 12	.....	260 50	220 39
	5	8,679 91	33 30	3,504 05	28 53	434 35	310 98
	6	2,276 31	89 55	1,684 17	19 20	124 80	161 20
	7	715 86	.....	651 90	.....	58 15	62 10
	8	5,519 68	.....	2,462 88	.....	343 50	237 14
	9	4,253 55	.....	2,514 76	.....	181 70	211 90
	10	1,506 35	.....	934 69	62 00	92 20	92 30
	11	1,627 83	.....	1,155 83	.....	113 00	140 50
	12	1,529 96	.....	469 49	41 90	132 70	100 90
KENORA.....	1	17,577 11	707 98	7,908 98	908 82	1,530 15	418 15
	2	1,413 41	.....	126 62	.....	36 90	.....
	3	3,459 76	108 24	2,123 78	43 40	223 80	.....
	4	5,169 13	540 44	3,601 03	159 91	267 10	182 30
KENT.....	1	42,971 00	825 85	13,964 68	869 70	2,405 46	1,014 94
	2	7,058 74	194 88	4,887 53	96 17	483 80	375 50
	3	3,358 76	122 37	3,507 95	.....	296 65	266 40
	4	10,849 20	139 61	8,446 94	213 15	739 25	479 10
	5	15,957 49	175 68	6,520 41	871 11	1,064 55	598 55
	6	4,642 69	.....	1,893 07	70 00	89 66	240 60
	7	5,166 19	25 00	7,439 58	42 32	784 00	775 47
LAMBTON.....	1	65,049 00	548 85	24,318 21	655 19	3,557 71	1,806 82
	2	3,089 29	4 10	1,921 10	71 20	154 09	108 00
	3	695 30	.....	572 82	.....	35 25	38 42
	4	1,960 41	.....	1,213 99	150 00	185 66	154 24
	5	Vacant	.....	.....	.....	.....	.....
	6	1,579 96	.....	284 12	.....	70 40	32 45
	8	13,397 44	43 75	4,930 03	324 52	873 96	408 91
	9	1,244 74	.....	1,041 56	.....	54 75	95 85
LANARK.....	1	11,612 65	110 71	7,934 77	85 43	1,051 25	863 82
	2	2,666 46	110 19	2,803 84	20 33	2,431 49	238 40
	3	4,900 94	.....	2,376 95	.....	409 24	263 26
	4	15,190 30	28 42	9,255 47	124 78	1,348 30	781 20
	5	1,898 32	.....	1,692 49	.....	162 60	191 31
LEEDS AND GRENVILLE.....	1	28,013 94	49 98	12,721 53	12 17	1,991 68	935 96
	2	6,643 43	310 25	3,448 77	249 21	526 75	390 06
	3	8,825 49	16 68	2,895 49	.....	482 97	275 49
	4	5,171 17	57 52	2,764 95	9 20	437 75	287 01



Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1926, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.	Total amount of Suitors' Money paid into Court	Total amount of Suitors' Money paid out of Court	Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed moneys	
							\$	c.		\$	c.	\$	c.		\$
LEEDS AND GREENVILLE—Con..	5	68	3,067 29		1,399 46	1,399 46				186 55	101 10				
	6	143	10,612 52		4,291 87	4,291 87				698 12	685 92				
	7	23	896 30	10 00	301 90	311 90				81 01	92 12				
	8	61	4,586 77	50 03	2,079 60	2,099 43	30 20			406 80	335 15				
	9	72	5,466 73	15 38	3,216 67	3,218 17	103 88			291 55	230 09				
	10	20	1,986 20	11 90	243 84	243 84	11 90			63 23					
	11	28	1,486 07		1,378 68	1,378 68				83 63	65 71				
	12	42	2,185 99		829 99	829 99				160 04	180 05				
	LENNOX AND ADDINGTON.....	1	296	10,783 78	27 50	3,932 52	3,920 02	40 00			839 61	585 46			
		2	30	1,401 83		636 38	636 38				100 13	87 00			
		3	15	365 96		574 71	574 71				55 78	41 90			
		4	17	1,098 91		269 63	254 13	15 50			76 50				
5		17	1,122 29		463 40	463 40				63 35	106 00				
6		27	1,033 57		661 38	661 38				85 75	58 90				
7		26	1,061 65		454 29	445 32	8 97			116 25	75 60				
8		36	1,623 53		834 50	834 50				113 94	110 10				
9		9	267 66		91 73	91 73				22 45	14 70				
LINCOLN.....	1	26	1,817 81		719 47	709 47	10 00			70 95					
	2	913	61,385 69	401 14	26,315 44	26,279 78	436 80	447 00	3,990 00	1,975 11					
	3	66	4,712 16	65	2,910 45	2,869 88	41 22			363 20	353 49				
	4	56	3,147 33	100 00	1,175 24	1,152 74	122 50			256 95	219 87				
	5	213	11,451 61		5,219 31	4,971 22	248 09			643 95	394 29				
MANITOULIN.....	1	44	2,859 45		763 15	763 15				132 95	234 31				
	2	67	3,339 71		2,019 75	2,014 05	5 70			178 70	116 40				
	3	13	997 96	10 70	1,005 81	1,016 51				62 53	94 45				

MIDDLESEX.....	1	1945	96,991 63	5,105 93	41,834 10	44,471 42	2,468 61	1,420 00	6,925 05	3,491 50	10 91
	2	175	8,431 97	61 20	4,633 93	4,695 13			505 10	490 78	
	3	53	3,209 40	26 00	1,479 98	1,485 23	20 75		172 30		
	4	47	2,305 49		1,568 79	1,568 79			200 28	215 65	
	5	90	6,756 27	30 56	3,642 70	3,572 92	100 34		298 76	180 75	
	6	82	6,756 36		2,764 04	2,756 32	7 72		390 08	277 22	
	7	44	3,846 08	126 29	2,358 20	2,126 08	363 21		150 55	117 51	
	8	16	1,013 69		657 89	657 89			61 17	99 40	
	9	923	41,453 50	2,447 17	17,850 80	18,026 19	1,271 78	171 24	2,856 22	1,766 71	10 87
MUSKOGA.....	1	165	11,442 13		2,309 05	2,309 05			570 87	285 79	
	2	48	2,339 04	124 22	1,523 92	1,498 51	149 63		194 71	40 97	
	3	121	6,483 82		2,268 82	2,268 82			458 36	308 74	
NIPISSING.....	1	440	20,975 60	100 88	9,119 29	37,693 68	262 00		1,280 56	1,027 71	
	2	68	4,519 75	58 18	3,038 28	3,016 48	79 98		254 45	208 50	
	3	682	44,341 73		10,119 65	10,043 44	76 21	174 26	2,871 30	1,535 73	
NORFOLK.....	1	507	24,640 93	123 52	10,665 06	10,582 98	205 60		1,626 78	1,481 51	
	2	126	6,506 48	231 86	3,222 12	3,412 98	41 00		440 15	262 50	
	3	10	774 94		341 19	341 19			85 07		
	4	74	4,324 26	72 43	1,520 06	1,494 49	98 00		234 44	181 34	
	5	24	1,768 35	3 45	716 53	718 86	1 12		85 90	85 60	
	6	106	3,250 35		1,946 40	1,906 44	39 96		386 10	305 55	
	7	30	1,629 29	37 52	1,004 29	964 81	77 00		165 35	97 60	
	8	38	1,173 64	35 10	518 26	533 95	19 41		129 65	98 40	
NORTHUMBERLAND AND DURIAM.....	1	195	11,166 03	5 00	4,175 60	4,100 78	79 82		719 01	288 90	
	2	46	2,999 89	43 07	1,533 02	1,572 09	4 00		236 65	185 96	
	3	263	10,533 61	6 23	5,188 05	5,095 45	98 83		830 85	595 42	
	4	37	2,360 24	50 73	1,006 55	959 02	47 53		115 65	93 00	
	5	299	12,875 88		5,903 94	5,877 89	26 05		878 88	473 71	
	6	38	2,128 30		1,377 78	1,377 78			189 53	205 40	
	7	120	5,209 03	168 23	2,675 29	2,696 17	147 35		379 05	313 00	
	8	126	6,005 00	120 75	2,033 38	2,103 84	40 29		436 90	321 60	
	9	68	2,776 44		2,291 24	2,291 24			242 61	272 45	
	10	22	736 71	1 00	458 94	436 64	23 30		62 93	74 45	
	11	178	7,172 98	157 26	6,380 61	6,394 78	143 09		578 95	363 32	
ONTARIO.....	1	788	42,074 28	199 67	16,027 06	15,523 80	702 93	258 23	3,219 19	2,483 55	
	2	64	4,413 04	156 00	2,121 70	2,273 88	3 82		228 43	340 73	
	3	89	3,764 65		2,583 90	2,510 57	73 33		375 65	253 74	
	4	36	2,339 64	16 66	1,115 94	1,094 47	38 13		174 91	128 70	
	5	50	2,453 46		717 46	717 46			148 26	137 17	
	6	43	2,174 93		2,069 70	1,991 67	78 03		194 48	127 15	
	7	45	2,303 56	40 00	1,404 32	1,419 32	25 00		135 00		

Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1926, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of Transcripts of Judgments and Judgment summonses		Balance of Cash in Court from the previous year.		Total amount of Suits' Money paid into Court		Total amount of Suits' Money paid out of Court		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed moneys.	
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
OXFORD.....	1	650	32,115	41	124	77	14,451	57	14,466	24	110	10	127	87	2,639	35	1,164	25		
	2	24	1,497	54	50	34	1,454	92	1,489	43	15	83			133	90	114	10		
	3	20	1,000	00			600	00	600	00					100	00	75	00		
	4	175	9,562	31	174	00	4,670	80	4,842	39	2	41			699	05	476	52		
	5	300	12,893	48	267	29	7,674	52	7,438	42	503	39			1,031	56	477	05		
	6	230	15,058	13			5,715	26	5,706	26	9	00			826	48	717	03		
	7	20	1,314	35			389	13	389	13					59	29	36	25		
PARRY SOUND.....	1	270	11,161	64	364	63	4,908	50	4,889	59	383	54			919	25	760	71		
	2	9	265	50			265	50	246	19					35	58				
	3	9	457	02	39	57	211	72	246	19	5	20			31	76	36	90		
	4	103	3,120	12	185	49	2,839	45	2,897	69	127	35			314	65	288	15		
	5	12	840	64			446	91	446	91					35	90	44	40		
	6	48	4,201	38			1,612	75	1,570	76	41	99			218	30	248	24		
	7	41	2,106	72			1,378	74	1,350	69	28	05			130	95	134	55		
PEEL.....	1	168	16,402	62			3,473	55	3,473	55					596	60	377	85		
	2	123	7,289	71			3,429	74	3,429	74					346	24	388	91		
	3	41	2,834	86	14	00	1,677	45	1,691	45					180	37	208	75		
	4	31	2,914	43			1,633	11	1,533	11	100	00			157	96	136	08		
PERTH.....	1	953	34,343	06	448	94	12,541	11	12,854	14	135	91	163	87	2,819	38	1,604	68		
	2	111	7,039	20			3,095	80	3,095	80					407	95	314	18		
	3	239	11,814	35			5,082	14	5,072	59	9	55			717	70	570	10		
	4	6	358	06			373	24	356	57	16	97			27	95	27	55		
	5	55	4,156	00			2,180	15	2,100	15	80	00			240	95	218	05		
	6	383	25,700	95	10	00	14,843	01	14,853	01					1,485	25	779	18		
PETERBOROUGH.....	1	601	32,874	36	44	28	14,316	42	14,329	30	31	40	55	03	2,275	17	1,308	20		
	2	49	4,015	00	13	00	2,846	74	2,832	15	14	59			178	95	74	99		
	3	62	3,432	11			1,950	42	1,950	42					199	30	103	77		

4	.....	113 19	113 19	141 85	3 77	33 55
5	6,707 56	40 78	3,410 86	141 85	461 25	244 35
6	1,200 28	.....	416 03	.....	50 00	13 27
1	2,504 08	.....	1,040 60	.....	110 75	39 40
2	5,417 55	17 25	2,602 63	45 80	321 75	189 50
3	996 24	.....	342 28	.....	31 75	37 60
4	3,787 96	.....	2,906 17	.....	254 78	339 30
5	2,172 69	55 00	1,211 18	22 00	130 40	120 86
6	4,554 50	.....	3,178 65	.....	238 18	165 84
7	14,136 67	.....	2,680 56	.....	870 07	492 85
8	3,321 68	.....	2,283 21	.....	175 88	167 71
9	6,704 21	.....	2,016 22	.....	318 25	200 35
10	8,946 16	26 11	2,918 21	7 54	497 10	317 61
11	5,541 38	.....	1,861 65	50 00	297 40	281 00
1	12,681 82	17 91	6,453 25	105 99	991 04	803 10
2	68 50	.....	.....	.....	.....	14 70
3	Vacant	.....	57 88	10 00	24 68	24 00
4	151 13	.....	115 79	.....	14 40	14 85
5	133 60	27 06	271 84	15 13	76 20	78 87
6	5,021 96	.....	1,859 34	.....	324 00	196 70
7	91 54	7 20	63 39	.....	15 44	18 85
8	982 65	.....	574 04	.....	75 70	67 35
1	21,823 88	175 97	10,090 52	190 15	1,270 89	556 47
2	2,662 47	11 00	2,075 61	91 45	189 65	242 35
3	3,690 25	133 68	1,995 38	280 79	176 26	332 72
1	25,945 17	.....	9,065 99	.....	1,746 46	1,357 01
2	1,256 15	.....	594 65	.....	48 50	39 78
3	30,650 56	172 19	5,001 69	182 08	1,229 05	488 17
4	16,693 22	57 91	9,346 13	96 26	1,502 05	643 66
5	3,234 13	.....	1,628 68	52 96	222 15	333 12
6	2,652 05	.....	1,018 86	.....	191 28	100 45
7	6,372 17	45 17	3,478 70	.....	444 25	455 81
1	19,145 00	49 70	14,096 23	209 00	1,974 00	1,601 53
2	4,406 45	68 38	2,337 30	84 98	295 90	172 32
3	2,079 14	22 86	1,823 50	6 50	157 80	116 53
4	6,030 73	62 78	4,304 81	34 00	369 85	.....
5	3,054 84	22 47	1,213 05	43 76	191 05	198 60
6	29,195 74	.....	18,146 35	33 13	2,277 55	913 06
7	2,748 12	78 33	1,873 52	26 54	223 15	213 47
47	.....	.....	.....	.....	.....	11 05

PRESCOTT AND RUSSELL.....

PRINCE EDWARD.....

RAINY RIVER.....

RENFREW.....

SIMCOE.....



Return of Division Court business from the 1st day of January, to the 31st day of December, A.D. 1926, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.		Total amount of Sutors Money paid into Court.		Total amount of Sutors Money paid out of Court.		Balance of Cash in Court.		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed monies.
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
SIMCOE—Continued.	8	167	1,304 43	367 72	6,901 77	7,009 46	260 03	7,009 46	7,009 46	260 03	260 03	213 70	667 65	449 05				
	9	966	43,409 98	713 33	19,044 76	19,429 68	328 41	19,429 68	19,429 68	328 41	213 70	3,158 48	2,252 70					
	10	66	3,525 46	22 75	2,064 46	2,087 21		2,087 21	2,087 21				261 68	245 00				
STORMONT, DUNDAS AND GLENGARRY.	1	81	5,117 26		2,705 53	2,705 53		2,705 53	2,705 53				288 40	102 10				
	2	160	10,209 78	150 67	7,435 95	7,566 32	20 30	7,566 32	7,566 32	20 30			633 55	508 65				
	3	566	23,796 39	120 80	13,826 70	13,907 65	39 85	13,907 65	13,907 65	39 85	38 00		2,189 96	1,517 23				
	4	36	2,551 69	3 04	1,083 50	1,031 36	52 14	1,031 36	1,031 36	52 14			220 54					
	5	122	6,646 08	57 48	2,203 47	2,190 14	70 81	2,190 14	2,190 14	70 81			437 33	279 61				
	6	83	3,960 83		1,524 47	1,406 23	118 24	1,406 23	1,406 23	118 24			271 93	114 00				
	7	67	4,976 60	275 00	1,422 89	1,652 77	45 12	1,652 77	1,652 77	45 12			291 20	339 71				
	8	89	4,737 63	70 90	2,964 49	2,956 05	79 34	2,956 05	2,956 05	79 34			279 20	218 75				
	9	80	6,277 10		4,230 19	4,230 19		4,230 19	4,230 19				327 99					
	10	170	9,914 23	62 49	5,624 88	5,658 68	28 69	5,658 68	5,658 68	28 69			458 80	533 14				
	11	65	5,158 85	239 39	3,614 29	3,821 68	32 00	3,821 68	3,821 68	32 00			305 05	199 60				
	12	111	6,771 36	39 84	2,833 26	2,833 26	39 84	2,833 26	2,833 26	39 84			393 40	189 63				
SUDBURY.	1	952	68,366 00	3,906 25	21,922 61	23,033 25	2,795 61	23,033 25	23,033 25	2,795 61	550 86	4,336 20	2,731 22	22 55				
	2	45	2,195 43	94 03	805 61	878 18	21 46	878 18	878 18	21 46		282 43	257 50					
	3	81	5,743 55	207 34	1,610 13	1,724 92	92 55	1,724 92	1,724 92	92 55		212 57	292 90					
	4	38	4,116 77		1,979 61	1,979 61		1,979 61	1,979 61			172 45	301 50					
	5	97	6,019 94	8 50	1,577 43	1,577 43	8 50	1,577 43	1,577 43	8 50		394 08	62 15					
TEMISKAMING.	1	517	43,516 08	50 08	15,721 90	15,355 50	416 48	15,355 50	15,355 50	416 48	123 89	2,619 45	1,709 27					
	2	364	28,205 62	16 70	12,974 61	12,930 31	61 00	12,930 31	12,930 31	61 00	7 45	2,037 29	1,311 25					
	3	204	14,535 92	63 26	10,767 19	10,762 77	67 68	10,762 77	10,762 77	67 68		811 10	716 99					
	4	228	15,032 50	376 61	9,199 50	9,160 91	415 20	9,160 91	9,160 91	415 20		1,186 35	935 32					
THUNDER BAY.	1	674	43,119 65		20,505 45	20,464 60	40 85	20,464 60	20,464 60	40 85	71 70	2,358 46	1,804 24					
	2	80	4,253 31		1,501 93	1,501 93		1,501 93	1,501 93			149 43	47 70					

VICTORIA.....	3	47,422 99	1,457 81	23,290 30	23,748 05	1,000 06	79 44	2,397 20	1,413 87
	4	770 99		464 51	462 61	1 90		56 45	46 50
	5	979 44		928 69	928 69			24 55	15 40
	1	742 65		172 28	172 28			50 00	68 75
	2	248 17		1,750 72	1,750 72			128 84	123 49
	3	2,379 88	4 80	557 93	561 93			127 95	
	4	1,077 77		110 45	110 45			71 20	63 84
	5	18,447 76	18 93	6,705 73	6,641 36	84 30		1,085 30	586 25
	6	527 08		186 96	186 96			22 56	24 40
	7	970 51		780 83	780 83			70 64	97 20
WATERLOO.....	1	92,060 00	224 39	26,951 20	26,670 09	505 50	432 46	3,941 55	1,942 60
	2	6,779 79		4,397 27	4,397 27			645 70	399 86
	3	19,831 68	3 37	9,934 03	9,779 08	158 32		1,608 80	711 15
	4	5,827 38		2,689 57	2,679 82	9 75		371 50	546 40
	5	6,497 08		4,369 39	4,361 39	8 00		369 40	236 60
	6	3,846 97	19 00	1,318 45	1,337 45			209 60	224 00
	7	1,200 72	10 00	821 02	801 73	29 29		69 35	48 21
WELLAND.....	1	59,369 54	447 57	28,025 24	28,226 65	246 16	714 99	4,883 28	2,675 87
	2	1,798 99		1,109 24	1,109 24			165 90	
	3	12,290 77		5,823 19	5,712 21	110 98		833 50	959 28
	4	40,274 12	1,404 51	15,778 44	14,791 84	2,391 11	150 66	2,753 30	2,001 91
	5	11,979 62	628 09	4,769 64	4,951 14	446 59		843 07	461 70
	6	27,205 38	3 08	18,490 74	18,408 56	85 26	55 01	2,275 06	1,185 78
WELLINGTON.....	1	55,639 39	453 70	24,657 20	25,079 56	31 34	502 66	4,175 54	2,228 25
	2	722 93		80 07	80 07			62 11	
	3	469 04		321 37	321 37			44 05	30 48
	4	4,471 49	84 00	3,406 00	3,190 01			411 05	216 36
	5	3,899 25	23 15	2,420 87	2,420 87	23 15		235 23	190 35
	6	2,853 74	8 80	1,187 14	1,137 44	58 50		320 00	99 25
	7	6,649 90		3,076 89	3,076 89			401 40	311 64
	8	10,766 89	5 63	5,469 02	5,160 78	313 87		487 85	475 65
	10	6,507 32	352 87	2,729 83	2,952 11	130 59		375 85	324 00
	11	7,988 12	38 90	3,799 48	3,826 13	12 25		507 30	571 60
WENTWORTH.....	1	98,228 50	1,230 45	34,553 93	34,203 11	1,581 27	1,121 26	6,178 15	2,912 77
	2	8,617 70	177 25	4,525 48	4,519 48	6 00		596 25	558 88
	3	6,374 12	30 79	2,933 29	2,790 25	173 83		452 80	316 85
	4	1,189 32		1,203 11	1,203 11			146 25	209 90
	5	5,246 66	22 63	1,220 38	1,192 26	28 12		208 16	140 00
	9	118,283 89	1,196 46	38,712 61	38,311 27	1,597 80	1,730 70	7,701 75	3,493 24



## Statement Respecting Registrars of Deeds



Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				\$ c.
1	Algoma	Sault Ste. Marie	H. J. Moorehouse	3,926 08
2	Brant	Brantford	Alex. Graham	5,524 35
3	Bruce	Walkerton	W. H. McFarlane	6,177 40
4	Carleton	Ottawa	A. E. Hunt	6,004 53
5	Cochrane	Cochrane	aJ. A. Clernont	9,555 01
6	Dufferin	Orangeville	F. J. Patterson	2,589 15
7	Dundas	Morrisburg	R. J. Dillen	1,504 15
8	Durham, E.	Port Hope	bW. H. Scott	1,590 75
9	Durham, W.	Bowmanville	Miss J. A. Pollard	1,786 01
10	Elgin	St. Thomas	J. H. Coyne	6,026 24
11	Essex	Sandwich	J. O. Reaume	43,511 96
12	Fort William	Fort William	cJ. E. Swinburne	6,244 89
13	Frontenac	Kingston	W. J. Gibson	5,075 65
14	Glangarry	Alexandria	J. A. McRae	2,039 77
15	Grenville	Prescott	W. S. Johnston	1,628 55
16	Grey, North	Owen Sound	Geo. P. Creighton	3,972 05
17	Grey, South	Durham	A. H. Jackson	2,987 35
18	Haldimand	Cayuga	W. H. Howard	3,075 90
19	Haliburton	Minden	A. W. Fleming	920 00
20	Halton	Milton	Victor Chisholm	5,002 65
21	Hastings	Belleville	R. J. S. Dewar	7,022 65
22	Huron	Goderich	Wm. Coats	5,506 70
23	Kenora	Kenora	dMrs. E. A. Cunningham	3,847 35
24	Kent	Chatham	J. B. Clark	8,316 48
25	Lambton	Sarnia	A. MacLean	8,644 52
26	Lanark, North	Almonte	H. C. Bowland	1,365 80
27	Lanark, South	Perth	Jas. Armour	2,033 15
28	Leeds	Brockville	jA. W. Gray	3,272 59
29	Lennox and Addington	Napanee	G. S. Reid	2,475 85
30	Lincoln	St. Catharines	C. E. Fisher	9,547 44
31	London	London	R. H. Dignan	7,417 10
32	Manitoulin	Gore Bay	eC. C. Platt	1,502 30
33	Middlesex, East and North	London	Miss M. V. Walker	6,491 18
34	Middlesex, West	Glencoe	R. Dunlop	1,865 22
35	Muskoka	Bracebridge	fC. E. Lount	4,200 00
36	Nipissing	North Bay	gJ. M. Deacon	5,741 87
37	Norfolk	Simcoe	W. M. McGuire	4,526 45
38	Northumberland, East	Colborne	A. G. Willoughby	2,717 25
39	Northumberland, West	Cobourg	Hugh McCullough	1,847 80
40	Ontario	Whitby	G. W. Dryden	8,491 65
41	Ottawa	Ottawa	J. P. Fisher	10,665 45
42	Oxford	Woodstock	W. L. MacWhinnie	5,812 70
43	Parry Sound	Parry Sound	C. Gillespie	1,637 50
44	Peel	Brampton	F. J. Jackson	5,091 10
45	Perth, North	Stratford	Jas. Steele	4,639 20
46	Perth, South	St. Mary's	G. D. L. Rice	1,770 55
47	Peterborough	Peterborough	W. F. Morrow	5,689 40
48	Port Arthur	Port Arthur	hJ. M. Munro	6,768 58
49	Prescott	L'Orignal	H. M. Mooney	2,585 48
50	Prince Edward	Picton	J. H. Holmes	1,956 60
51	Rainy River	Fort Frances	iW. J. Keating	4,744 87
52	Renfrew	Pembroke	R. A. Campbell	4,422 21
53	Russell	Russell	J. A. Gamble	2,261 55
54	Simcoe	Barrie	R. J. Sanderson	11,806 99
55	Stormont	Cornwall	J. C. Alguire	2,719 55
56	Sudbury	Sudbury	S. Fournier	6,646 67
57	Temiskaming	Haileybury	Lorne H. Ferguson	9,004 70
58	Toronto	Toronto	Thos. Crawford	96,755 15

the year ending 31st December, 1926, and the sums payable under Section 101 of *The Registry Act*.

Disbursements	Net Income		Percentage under Sec. 101		Net for Registrar	INSTRUMENTS			No.
						Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.					
1,909 48	2,016 60	53 32	1,963 28	1,609	67	.....	1		
1,815 00	3,709 35	654 68	3,054 67	2,835	.....	.....	2		
2,950 00	3,227 40	413 70	2,813 70	2,674	.....	.....	3		
3,038 81	2,965 74	289 71	2,676 03	2,307	.....	.....	4		
7,675 25	.....	1,879 76	4,000 00	74	.....	.....	5		
528 00	2,061 15	62 23	1,998 92	1,188	.....	.....	6		
700 00	804 15	.....	804 15	783	.....	.....	7		
615 00	975 75	.....	975 75	691	3	.....	8		
882 70	903 31	.....	903 31	809	.....	.....	9		
2,018 37	4,017 87	776 24	3,241 63	2,829	.....	.....	10		
13,309 81	30,202 15	23,582 13	6,620 02	19,777	131	.....	11		
2,847 41	3,397 48	498 74	2,898 74	1,561	.....	.....	12		
2,168 00	2,907 65	272 30	2,635 35	2,243	65	.....	13		
800 00	1,239 77	.....	1,239 77	969	.....	.....	14		
500 00	1,128 55	.....	1,128 55	754	.....	.....	15		
2,146 45	1,825 60	32 56	1,783 04	3,214	.....	.....	16		
776 82	2,220 53	94 10	2,126 43	1,387	.....	.....	17		
979 62	2,096 28	69 25	2,027 03	1,497	.....	.....	18		
13 50	916 50	.....	916 50	373	.....	.....	19		
1,953 25	3,049 40	324 70	2,724 70	2,028	.....	.....	20		
2,977 06	4,045 59	822 80	3,222 79	2,971	151	.....	21		
1,976 55	3,530 12	565 06	2,965 06	2,697	.....	.....	22		
1,134 35	2,713 00	213 90	2,499 10	222	.....	.....	23		
3,460 00	4,856 48	1,228 24	3,628 24	4,232	.....	.....	24		
4,814 00	3,830 52	715 26	3,115 25	4,245	.....	.....	25		
300 00	1,065 80	.....	1,065 80	634	8	.....	26		
700 00	1,333 15	.....	1,333 15	953	.....	.....	27		
382 75	2,889 84	266 95	2,622 89	1,757	.....	.....	28		
694 00	1,781 85	28 18	1,753 67	1,004	.....	.....	29		
4,883 85	4,663 59	1,131 79	3,531 80	3,635	2,012	.....	30		
2,622 00	4,795 10	1,197 55	3,597 55	3,871	.....	.....	31		
778 00	724 30	.....	724 30	406	8	10	32		
1,804 15	4,687 03	1,143 52	3,543 51	3,037	.....	.....	33		
600 00	1,265 22	.....	1,265 22	843	.....	.....	34		
983 95	3,216 05	408 03	2,808 02	1,062	71	.....	35		
5,412 64	.....	5,374 62	3,000 00	1,284	.....	.....	36		
1,850 00	2,676 45	202 94	2,473 51	2,078	.....	.....	37		
718 00	1,999 25	49 92	1,949 33	1,137	89	.....	38		
530 00	1,317 80	.....	1,317 80	728	220	.....	39		
4,059 74	4,431 91	1,015 95	3,415 96	3,762	.....	.....	40		
6,413 55	4,251 90	925 95	3,325 95	4,516	.....	.....	41		
2,887 00	2,925 70	277 71	2,647 99	2,647	.....	.....	42		
148 00	1,489 50	.....	1,489 50	676	.....	.....	43		
1,632 00	3,459 10	529 55	2,929 55	2,516	.....	.....	44		
1,195 85	3,443 35	521 67	2,921 68	2,315	.....	.....	45		
781 00	989 55	.....	989 55	824	.....	.....	46		
1,607 00	4,082 40	841 20	3,241 20	2,526	6	21	47		
2,048 39	4,720 19	1,160 10	3,560 10	1,308	.....	.....	48		
492 32	2,093 16	68 63	2,024 53	1,246	.....	.....	49		
135 60	1,821 00	32 10	1,788 90	856	.....	.....	50		
1,155 25	3,589 62	594 81	2,994 81	31	8	.....	51		
1,620 00	2,802 21	240 66	2,561 55	2,068	.....	.....	52		
850 00	1,411 35	.....	1,411 55	1,020	70	.....	53		
4,583 27	7,223 72	2,901 34	4,322 38	5,119	.....	.....	54		
1,244 00	1,475 55	.....	1,475 55	1,287	.....	.....	55		
2,367 51	4,279 16	939 58	3,339 58	619	.....	.....	56		
6,750 83	.....	2,206 40	4,000 00	24	.....	.....	57		
56,298 29	.....	40,456 86	8,000 00	46,482	.....	.....	58		

Statement showing the earnings, disbursements, net incomes, etc., of Registrars of Deeds for  
—*Con*

No.	Registry Division	Where Office Situate	Registrar	Gross earnings
				\$ c.
59	Victoria.....	Lindsay.....	C. D. Barr.....	3,156 20
60	Waterloo.....	Kitchener.....	O. S. Eby.....	10,781 30
61	Welland.....	Welland.....	E. E. Fraser.....	18,010 34
62	Wellington, North.....	Arthur.....	Jas. Tucker.....	2,561 11
63	Wellington, South & Centre	Guelph.....	H. Hortop.....	5,444 80
64	Wentworth.....	Hamilton.....	R. K. Hope.....	27,966 59
65	York, East and West.....	Toronto.....	J. W. Mallon.....	40,915 80
66	York, North.....	Newmarket.....	R. L. Boag.....	4,063 53

*a*J. A. Clermont and staff are paid direct by Provincial Treasurer; all fees sent to Inspector Legal Offices.

*b*W. H. Scott died 19th September, 1926; Miss V. A. Scott, Deputy, acted until end of year.

*R. H. Hodgson* appointed by Order-in-Council 3rd May, 1927.

*c*Land Titles Office included.

*d*Land Titles Office included.

*e*Land Titles Office included; also \$600.00 salary paid by Province.

*f*Land Titles Office included.

*g*Land Titles Office included; Mr. Deacon and staff are paid direct by Province.

*h*Land Titles Office included.

*i*Land Titles Office included.

*A. W. Gray* appointed 7th December, 1926; *H. C. Smart*, Deputy, acting to that date

the year ending 31st December, 1926, and the sums payable under Section 101 of *The Registry Act.*  
*cluded*

Disbursements	Net Income	Percentage under Sec. 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
1,277 50	1,878 70	37 87	1,840 83	1,451			59
5,045 16	5,736 14	1,668 07	4,068 07	5,386			60
8,512 29	9,498 05	4,948 24	4,549 81	7,402			61
1,236 62	1,324 49	.....	1,324 49	1,248	40	200	62
2,038 00	3,406 80	503 40	2,903 40	2,602			63
17,829 00	10,137 59	5,523 82	4,613 77	13,463			64
19,587 50	21,328 30	15,595 47	5,732 83	19,452	2,887	136	65
1,500 00	2,563 53	169 05	2,394 48	1,820			66





Statement Respecting Land Titles Offices

## STATEMENT RE LOCAL MASTERS OF TITLE,

	Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1 No. of applications for first registration received.....					2	
2 No. of applications for first registration entered.....					2	
3 No. of applications for first registration pending.....						
4 No. of applications for first registration returned.....						
5 No. of special applications received.....	14	5		28	23	
6 No. of special applications completed.....	13	4		24	23	
7 No. of special applications pending.....	1	1		4		
8 No. of freehold patents received.....	48	240		34	55	5
9 No. of freehold patents entered.....	47	240		34	55	5
10 No. of freehold patents in course of entry.....	1					
11 No. of freehold patents returned unentered.....		1				
12 No. of mining or other lease patents received.....		7				
13 No. of mining or other lease patents entered.....		7				
14 No. of mining or other lease patents in course of entry.....						
15 No. of mining or other lease patents returned unentered.....						
16 Orders-in-Council granting land.....						
17 Orders-in-Council entered.....						
18 Land certificates on hand awaiting delivery.....	5	48		1	5	
19 Land certificates delivered to patentees.....	42	230		33	50	5
20 Office copies of leases delivered.....		7				
21 Office copies of leases undelivered.....		1				
22 No. of transfers registered.....	206	1126	4	216	358	8
23 No. of other instruments registered.....	249	1194	8	349	282	15
	\$ c.	\$ c.		\$ c.	\$ c.	
24 Total amount of Assurance fees collected.....	128 17	715 39		172 31	128 23	8 25
25 Total fees earned.....	1,618 00	9,555 01	54 38	2,409 15	3,330 80	73 20
Total assurance fees paid during the year in all offices.....\$3,074 45						
*No return received from Whitby office.						

PROVINCE OF ONTARIO, 1926

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Teniskaming	Toronto	Whitby
	1		1	2	3				
			1	1	3			7	
		3		1					
	1								
	92		65	42	56	23	65		
	92		65	38	53	17	62	8	
				4	3	6	3		
40	59		96	47	35	88	258		
40	60		96	47	35	88	255		
							1		
							2		
1	50			9		38	117		
1	53			9		38	115		
							2		
15		25	26	1		6	38		
25	60		95	45	35	82	220		
	50			7		32	88		
	3			2		6	29		
221	396	219	348	196	602	490		3219	
115	427	489	187	167	532	829	1848	9572	
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
177 53	102 68		177 35	76 45	114 88	362 27	746 36	164 58	
1,377 95	3,217 87	2,298 15	3,525 03	3,025 43	3,781 72	5,104 37	9,004 70	40,599 00	*



## LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1926

I.—Local Masters who are also Registrars of Deeds and who remit all fees to the Province and are paid salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Cochrane	Cochrane	J. A. Clermont	\$9,555 01	Salaries..... \$3,265 38 Other expenses..... 409 87	\$1,879 76
2	Nipissing	North Bay	J. M. Deacon	5,741 87	Salaries..... 2,165 00 Other expenses..... 247 64	329 23
3	Temiskaming	Haileybury	L. H. Ferguson	9,004 70	Salaries..... 2,506 48 Other expenses..... 244 35	2,206 40

II.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situate	Name	Gross earnings, L.T.O.	Gross earnings, Reg. Office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Fort William	Fort William	J. E. Swinburne	\$2,409 15	\$3,835 74	\$6,244 89	\$2,847 41	\$3,397 48	\$498 74	\$2,898 74
2	Kenora	Kenora	Mrs. E. A. Cunningham	3,330 80	516 55	3,847 35	1,134 35	2,713 00	213 90	2,499 10
3	Manitoulin	Gore Bay	C. C. Platt	73 20	1,429 10	1,502 30	778 00	724 30	.....	774 30
4	Muskoka	Bracebridge	C. E. Lount	1,377 95	2,822 05	4,200 00	983 95	3,216 05	408 03	2,808 02
5	Rainy River	Fort Frances	W. J. Keating	4,674 72	70 15	4,744 87	1,155 25	3,589 62	594 81	2,994 81
6	Sudbury	Sudbury	S. Fournier	5,104 37	1,542 30	6,646 67	2,367 51	4,279 16	939 58	3,339 58
7	Port Arthur	Port Arthur	J. M. Munro	3,025 43	3,743 15	6,768 58	2,048 39	4,720 19	1,160 09	3,560 10
8	Elgin	St. Thomas	J. H. Coyne	54 38	5,971 86	6,026 24	2,018 37	4,017 87	*776 24	3,241 63

\*Out of this amount Mr. Coyne pays \$300.00 for caretaking, leaving \$349.24 to county and \$127.00 to city.

III.—Local Masters who are not Registrars of Deeds who receive salaries.

No.	Division	Where office situated	Name	Total fees earned	Salaries and disbursements	Remarks
1	Algoma	Sault Ste. Marie	V. McNamara	\$1,618 00	\$3,304 00	There is a deficit in this office of \$1,686.00.
2	Toronto	Toronto	G. W. Holmes	40,599 00	36,774 52	The disbursements do not include office furniture supplied during the year.

IV.—Local Masters who are not Registrars of Deeds and who take fees.

No.	Division	Where office situated	Name	Total earnings	Disbursements	Net earnings
1	Ottawa	Ottawa	F. A. Magee	\$2,298 15	\$566 30	\$1,731 85
2	Parry Sound	Parry Sound	W. L. Haight	3,525 03	2,354 92	1,170 11
3	*Whitby	Whitby	Judge Thompson	.....	.....	.....

\*No returns received.

## REPORT OF THE INSPECTION OF THE DIVISION COURTS

I have the honour to submit the following report upon the Division Courts of the Province for the year ending the 31st of December, 1926.

The total number of claims entered in the Court for the year was 80,221, while the amount of suits was \$4,796,526.29. The amount of suitors' moneys actually paid into Court totalled \$1,857,219.55 and the total amount of suitors' moneys paid out of Court totalled \$1,832,346.54, being a slight decrease over the previous year. The total revenue collected from the officers, as provided by *The Public Officers Fees Act*, amounted to \$48,268.34, in addition to this there was collected \$482.23 in unclaimed moneys, as provided by Section 43 of *The Division Courts Act*, making a total revenue of \$48,750.57.

In the accompanying tables full detail will be found of the business transacted.

Where vacancies occurred from death, resignation or removal for misconduct they were filled as they occurred.

## INSPECTION

The duties of outside inspection occupies a large portion of the time during the year. The wide extension of territory and the large number of offices to be visited requires unceasing and continual travel from point to point. Then the investigation into the more serious complaints preferred against the officials takes up a great deal of time—the inquiry can only be conveniently and properly made at the Clerk's office, no matter how distant, where the books and papers can be examined and evidence produced.

There is little diminution in the actual number of complaints filed against officers, but upon inquiry it was found that many of the complaints were without just foundation.

I feel it my duty to report that I find the great majority of officers of the Courts careful and diligent in the performance of their duties and bear testimony of the intelligence and integrity with which the duties are performed.

Complaints by Clerks against other Clerks, because of the non-payment of "Foreign Fees," still continues to be made in too many instances, although I am pleased to be able to report that in most cases a ready response has been made when official attention has been directed to the neglect of this duty.

I have frequently pointed out to the Clerks that it is very unfair to transmit a summons, particularly to a Court in New Ontario, without making a deposit sufficient to cover the costs, as in many instances it is necessary for the bailiff to travel, sometimes, forty or fifty miles to effect a service, and the Foreign Clerk is responsible to his Bailiff for his fees, which are promptly paid, and if a deposit is not made, in many instances the account will run for months before being paid.

Many complaints are still received as to the neglect of Clerks in answering letters of suitors. This is an offense that always causes annoyance and frequently leads to trouble and inconvenience. Any officer of the Court who has any proper understanding of the courtesy and consideration due to others will not be an offender in this respect. The rule requires that return postage shall be enclosed in every case by those asking for information. When this is done the official has no excuse and is obliged to answer. If he fails to do so the habitual offender who neglects this necessary duty will be speedily brought to realize the result of his misconduct.

Another duty which Court Clerks appear to overlook and of which complaint has been made, is the failure to collect interest. This should be attended to in every case and the calculation and addition of interest made with the same carefulness as in giving the figures on the debt and cost.

#### WORKMEN'S COMPENSATION ACT

There is a new duty imposed upon the Clerks by the amendment to *The Workmen's Compensation Act*. When a certificate is received by the Clerk from the Workmen's Compensation Board it should be entered in the same way as a transcript, it then becomes a judgment of the Court. The Act provides a fee of \$1.00 for receiving and entering the certificate. The ordinary schedule of fees for issuing an execution or other process would apply except in cases not exceeding \$10.00—then the special fees, made applicable to suits not exceeding \$10.00, must then govern.

#### CHILDREN OF UNMARRIED PARENTS

Section 20, Clause B, provides that when an order is filed under this Act with the Clerk of the Division Court, an entry shall be made in the Procedure book in the same manner as under *The Workmen's Compensation Act*, whereupon proceedings by way of Execution or Judgment summons may be taken to enforce such order, for which the Clerk shall be entitled to tax \$1.00 in addition to the ordinary Division Court fees.

#### DUTIES OF CLERKS AND BAILIFFS

The reluctance of Clerks to report neglect of duty on the part of their Bailiff prevails, and in some instances the Clerk forgets that it is his duty to see that his Bailiff serves the processes handed to him for service promptly and that executions and warrants are enforced as the law requires, and to enforce a penalty for neglect, by the disallowance to the Bailiff of his fees, as well as to report him. Section 51 of the Act provides that if the Bailiff neglects to return any process of execution within the time required by law he shall for such neglect forfeit his fees thereon, and all fees so forfeited shall be held to have been received by the Clerk, who shall keep a special account thereof, and pay over the same to the Clerk of the Peace, to be paid over to the Treasurer of the Province to form part of the Consolidated Revenue Fund.

#### DIVISION COURT COSTS

The Division Court costs form a subject upon which there would appear to be, to say the least, a good deal of misapprehension in some quarters. A fair examination of the fees allowed by the Tariff and the figures given in the returns, could not fail to dissipate much erroneous opinion upon this head.

Dividing the number of suits into the total emoluments of the Clerks and Bailiffs, we find the average costs to amount to about \$4.00 in each suit.

When increased jurisdiction was given to these courts, owing to the increase in price of commodities, it was necessary to call a meeting of the Board of Judges for the purpose of revising the tariff. Very little increase was given on claims not exceeding \$60.00, and on claims exceeding \$60.00 and not \$200.00, the increase given amounted to approximately 25 per cent. Where the claim exceeded \$200.00 and not \$400.00 it was necessary for the Board to fix a new



tariff. Judgments by default can now be obtained in the Division Courts, where the claim is entered for an amount between three and four hundred dollars, for approximately \$10.00 plus the mileage necessarily travelled to effect a service.

Comparison of these figures with the fees allowed in other Courts will be found to be much in favour of the Division Courts of this province.

The result of the speedy realization of claims will also be found to be most favourable to the Division Courts. So that, for cheapness as to costs of the proceedings and quickness of returns under process, these Courts would appear to best serve the public interests to the extent of their jurisdiction.

I have the honour to be,

Your obedient servant,

W. W. ELLIS,  
*Assistant Inspector of Legal Offices.*

# Observations, Directions, and Decisions Given by I. A. Humphries, Inspector, in reference to the various Offices

## LAND TITLES

### RE WIDOW'S ELECTION

The election under section 12 (4) of the widow must be produced to the Master, and that is the evidence the Master should insist upon because the statute distinctly provides the manner in which the election must be executed as to a witness signing, etc.

There should be, of course, in every case evidence that the widow did not elect, and this is usually done by the personal representative when dealing with the land, by producing a proper affidavit that there was no election by the widow.

### RE CAUTIONS

In a certain case which was before me, it appears that the deceased had filed a caution against a certain parcel and that he died about two years ago and left surviving him his widow and several children, some of whom were infants.

Letters of administration should be taken out in this case as there must be a personal representative whom you could serve in case of application for the withdrawing of the caution, and as the property is not yet vested in the beneficiaries, undoubtedly there should be a personal representative appointed to deal with the same.

If in this case, however, the three-year period had expired and vesting had taken place and all of the children were adults, then a quit claim deed might be taken from all of the adults to the widow and the registered owner could then transfer to the widow with the quit claim deed attached.

If the same had been vested but some of the children were infants, the Official Guardian would insist upon the appointment of a personal representative.

### RE DOWER RIGHTS

Too much care cannot be exercised by Local Masters in connection with the dower rights of a wife.

This is a big question involving careful consideration before arriving at any conclusion as to what Local Masters should do in reference to dower rights, and also involves careful consideration of sections 46 and 47 of The Land Titles Act.

Section 46 of The Land Titles Act gives the right to the Master in all cases where it is claimed that the registered land is free from dower, and evidence to that effect has been produced which appears to be satisfactory to him, to serve a notice upon the wife.

The following are some of the cases that fall within the provisions of this section and which Local Masters should carefully consider, namely, partnership, held as trustee, bought subject to a charge, a charge given before

marriage, wife a lunatic, wife living in adultery, divorce, mining land, wild land, land held with power to appoint.

In all these cases, where there is dealing in land, the Master should insist upon having all necessary evidence produced. E.g., if marriage after a charge there should be evidence produced of the marriage, its date, etc., and also evidence that the charge is still existing, which usually is done by affidavit or declaration of the chargee. In cases of partnership real substantial evidence as to partnership.

When this evidence comes before the Master, while he may conclude under the statement of the law that dower does not attach, he should not at this stage act as a court to determine whether there is a partnership or not, but he should exercise the reserve right which is given to him under section 46, and notify the wife. "Condemn no one unheard," is a good motto to follow, and advantage should be taken of the provisions of this section in all such cases. Hear the parties, have the wife come, review the evidence which should be made of record and if verbal, taken down under oath, and then make a ruling from which an appeal could be taken. This is the safe practice and section 46 was undoubtedly enacted for the express purpose of enabling the Master to notify the wife.

Section 47 was passed after section 46, and came into force for the purpose of protecting the owner of any charges on the land prior to the marriage of the owner and also to protect those charges where the land is bought subject to the charge.

For the guidance of the Local Master in making rulings and decisions after giving notice to the wife, the following statements of law will be found useful.

(1) There is no dower where land is charged prior to purchase, so long as the charge exists the owner can transfer without bar of dower.

In such cases as this, there must be satisfactory evidence produced that the charge is in existence and statement under oath from the chargee proving this, together with all other necessary evidence that the particular case requires.

If, however, the owner in such cases executes a charge, the wife must join.

(2) No dower attached where the owner has charged land and subsequently marries, so long as the original charge is in existence.

There should be strong evidence produced that such original charge does exist and also evidence of the marriage.

(3) Generally there is no dower in partnership lands.

In all such cases there must be absolute and complete proof of partnership. Mere statements are not sufficient, and the wisdom of the Master exercising his right to send a notice to the wife in such cases has been proved on more than one occasion where it has turned out when the wife was served and the parties appeared before the Master that there was question as to whether she had dower or not, and settlements with the wife have been made and the release of dower executed and produced.

(4) Armour on Titles, 210, 1925 ed., says:

"Where a man mortgages his land and then marries, or in any case where he acquires an equitable estate not having been seized of the legal estate during the coverture, in all such cases his wife is not dowable unless he dies beneficially entitled; consequently he can alien such equitable estate without joining his wife in the conveyance."

Gardiner v. Brown, 19 O.R. p. 202 and on, is authority for this statement:

"If a man before marriage mortgages his land, he may after marriage, the mortgage still subsisting, alien without joining his wife. Dower in equitable estates arises and attaches at the time of the husband's death and not before."

Re Croskery, 16 O.R., p. 207, is an interesting case in connection with dower and equitable estates and there is a splendid article in 49 C.L.J., 201.

I do not think Local Masters need to be bothered with the statements of law in such matters until the whole matter comes before them, and then they may make a decision. The following is a summing up of the above:

1. In the cases mentioned herein, have the very best evidence produced that is possible.

2. When this evidence is laid before the Local Master, and even although he feels quite satisfied there is no dower, the safer plan is always to take advantage of the provisions of section 46 and serve the notice on the wife, then no one is condemned unheard and you deal with the matter and make your decision which may be appealed.

No doubt Local Masters will find some very persistent parties anxious to try and get the Master to put the instruments on without any bar of dower, but Local Masters can always answer them and say that while the evidence produced is possibly sufficient, they have the reserve right to give the notice to the wife and to let her come before them and be heard.

#### RE PRODUCTION OF LETTERS PATENT

Where a company desires to be entered as owner of land, or deals with land, the charter or other instrument conferring authority must be by an exemplification, or a copy thereof certified by the proper officer in that behalf must be produced to the Local Master; and in case the original or exemplification is not to be left in the office, a copy thereof shall be left which shall be compared by the Master. See Rule 66 (3).

It is therefore up to the parties to obtain an exemplification from the Provincial Secretary's Department which obviates the necessity of forwarding original letters patent.

It is the practice, in cases where the value of the property is small, say up to \$400, sometimes to accept a copy certified under the seal of the company and the hands of its officers, but in a great majority of cases the Master should insist on having the exemplification if the original is not forwarded.

#### RE REGISTRATION OF CAUTION SUPPORTED BY AGREEMENT FROM ADMINISTRATOR

An application was made to a Local Master to register a caution supported by an agreement from the administratrix of the estate of A. B., for selling timber on registered land.

A. B. died in 1922 leaving a widow and children. Letters of administration were taken out but no caution was filed under *The Devolution of Estates Act* and the lands, therefore, became vested. This being the case, any dealing with the land requires the consent of all parties, and if any infants, the approval of the Official Guardian.

Standing timber upon the land, as it now stands, in my opinion is part of the real estate, and if I were Local Master I would refuse to put the caution on or the agreement without the consent of the Official Guardian on behalf of the infants, and also the consent of the adult heirs.

#### RE ENTRIES OF PATENTS AND REGRANTS OF LAND FORFEITED FOR NON-PAYMENT OF TAXES

1. *Lands which have been forfeited under The Mining Tax Act where new patents have been issued to new parties.*



Cases as above wipe out the whole dealing with the land, which land reverts to the Crown as Crown lands and not by way of a conveyance from the registered owner.

Section 21 (3) of *The Mining Tax Act, 1927*, distinctly states that not only is the land forfeited and vested in the Crown, but the patent or lease is revoked and cancelled and the land is vested, freed from every estate, right, title, interest, claim and demand therein or thereto, whether existing, arising or accruing before or after such forfeiture shall be so declared.

On receipt of such certificate of forfeiture, the same shall be registered, the old parcel closed and an entirely new entry made out for the new patentee.

In such cases where the lands originally were in the Registry Office under section 21 (7) of *The Mining Tax Act, 1927*, the registered abstract should be closed up and the new patent entered in the Land Titles Office under the provisions of section 159 of *The Land Titles Act* like any other newly patented land, without references to the old parcel.

### 2. *Lands regranted as a relief against forfeiture.*

Provision is made for such regrants under section 23 of *The Mining Tax Act, 1927*, and it is to be noted that section 7 of chapter 11, 1921 Statutes, has not been repealed by the 1927 Act. This section 7 provides that such grants shall be subject to any lien or encumbrance existing at the time of the forfeiture and shall be so expressed.

In dealing with such regrants where the land is in the Land Titles Office, the old parcel would be continued and the grant or new patent should be treated in the nature of a transfer by the Crown of its ownership in the parcel. If the land has been registered in the Registry Office the new patent or grant is entered in the Land Titles Office subject to the existing encumbrances as they appear, giving the patentee or grantee a qualified title. If the applicant wishes the Local Master can proceed to give him an absolute title in the usual way under an application and proof of title, in which case there would have to be an application with proper evidence and publication of notice under Rule 11. No further dealing in the Registry Office.

### 3. *Where an Order-in-Council revokes forfeiture.*

Provision is made under section 23(2), 1927 *Mining Tax Act*, whereby an Order-in-Council may revoke forfeiture. Such order shall be entered and registered in the proper Land Titles Office or Registry Office and thereupon such lands shall be re-vested in the owner of the lands at the time of forfeiture, subject to any lien, mortgage or charge entered or registered prior to the forfeiture and still outstanding. In such cases the entries will be carried on in the Registry Office, or Land Titles, or both, as the case may be.

## RE FORM OF ENTRY WHEN TRANSFERRING PARCEL BUT RETAINING LIFE ESTATE THEREIN

Have the transferor transfer the whole parcel to himself for his life and the remainder after his death to the other transferee. This, however, is not absolutely necessary provided that the transfer clearly states what is transferred and the person to whom it is transferred.

Section 8 of *The Land Titles Act* contains, I think, the only reference to the registration of two or three parties as owners with interests which arise in succession or concurrently.

By transfer No..... registered..... in consideration of..... A.B., above named (an unmarried man) or (his wife barring her dower) transferred the above parcel to the said A.B. and C.D. of the..... of..... the said A.B. being entitled to an estate for life therein, and the said C.D. being entitled to the remainder in future, subject, etc., etc.

CORRECTION OF ERRORS IN PATENTS WHERE LANDS REGISTERED IN A WRONG DISTRICT THROUGH ERROR

The manner of correcting errors in patents after registration is set out in section 120 of *The Land Titles Act*.

What could be done would be to have the Minister direct the cancellation of the patent and have a correct patent issued, sending the direction along with the corrected patent to the Local Master with instructions to cancel the entry made of the incorrect patent, which the Master would do, and the Master would file the direction in his office as evidence of his authority for cancelling the same.

The Master would then call in the certificate of ownership which had been issued for the lands, and cancel it. He would then forward the correct patent to the Master of the District in which the lands really were, and that Master, on receipt of the same, could issue a new certificate of ownership of the lands and at the same time send his receipt for the patent and papers received from the Master in whose office the patent had been wrongly entered.

RE CENTRAL ALGOMA & HUDSON BAY RAILWAY CO.

Some Crown sale patents, where certain lands are granted to the Algoma Central & Hudson Bay Railway Co., contain reference to certain conditions. It would appear in such cases that the title is subject to the conditions set out in sec. 4, 62 Vic., ch. 23.

It appears to me in such cases the titles should be entered as qualified titles, because the pine timber on the lands granted is reserved to the Crown.

If, however, a certificate is received from the Minister of Lands and Forests, stating that the conditions and reservations imposed have been withdrawn, then on receipt of such certificate substitute for a qualified title by striking out in the entry made the provisos and conditions, and also note that the qualifications had been cancelled under certificate No. ...., being the certificate of the Minister, dated and registered.

The copy of the section referred to is as follows:

"(1) All pine timber on lands granted to the said Railways shall be reserved to the Crown and be the property of Her Majesty, who may place the same under timber license and grant to licensees of the Crown the right to enter upon the lands, make roads and do all things necessary to the removal of the said pine timber. No lands granted to the Railways valuable for the pine timber thereon shall be opened for sale or settlement until the assent of the Crown has been obtained.

"(2) Where lands have been duly and legally settled upon, the settlers thereon shall have the right to cut and use such pine timber as they may require for building and fencing on the land on which they are settled, and may also cut and dispose of all pine trees required to be removed in the actual clearing of their land for cultivation, but no pine trees (except for the necessary building and fencing as aforesaid) shall be cut beyond the limit of such actual clearing, and pine trees cut in the process of clearing and disposed of shall be subject to the payment of the same dues as are at the time payable by holders of licenses to cut timber or saw logs.

"(3) The lands granted to the said Railways shall be subject to all the provisions of *The Mines Act*, and to all regulations made or to be made thereunder, saving and excepting parts II and III thereof, and any amendments made thereto, being sections 26 to 58, inclusive."

#### RE WIFE JOINING TO BAR DOWER IN FORECLOSURES

My attention has been drawn to the fact that there has, apparently, been differences of opinion as to whether a wife joining to bar her dower in a charge should be made a necessary party in a foreclosure action, or not.

Holmested's Notes to the Judicature Act, 1915 ed., p. 1045, states as follows:

"the weight of authority appears to be rather in favour of the view that she is a proper but not a necessary party. The safer practice is to add her as a party, though strictly speaking a married woman having a mere inchoate right of dower in the equity of redemption, has no present right to redeem."

See *re Robinson* 29 O.W.N., page 246, which states that in an application to register a transfer of land free from dower it is necessary to serve notice on the wife. The following rule might be taken as a guide in all cases, "Condemn no one unheard."

Not only does the general rule make it necessary that she should have notice, but *The Land Titles Act* expressly provides for it, (see section 46), and section 47 in no way cuts down the provisions of section 46, but merely provides that under the circumstances set out in it a wife shall have, under *The Land Titles Act*, no higher rights than without it she should have had.

Also see *re Goodman*, 27 O.W.N., page 18, where a foreclosure action had been brought and a final foreclosure order granted, but the wives of the purchasers had not been made parties to the action. The Judge expressed the view that the wives should have been made parties to the action in this case.

Therefore in all future foreclosure matters, in making the registration, the wife should not be barred unless she has been made a party to the action or a proper bar of dower is produced.

#### RE DOWER

A. owns a lot and charges it to B., who transfers the charge to C.

Before the transfer of the charge by A., A. sells to D. C., who is now the assignee of the charge wants to foreclose and the question arises as to whether the present owner D. is married or not, and whether his wife should be made a party.

My opinion is that the wife of D. would not be a party to the present foreclosure. It is true under the principles of the Act her dower would be attached immediately upon the purchase by her husband, but section 47 states that in the case of a charge like this, the wife has no rights except as she would have if the charge had been registered in the Registry Office under *The Registry Act*. I think this provision applies strictly to the enforcement of a charge that was in existence at the time of the transfer to D., and the only difference of opinion that I know of is whether this provision as to the wife's rights would apply after the charges given by B., while the first charge was in existence.

#### RE DOWER OF WIFE IN FORECLOSURE MATTERS

The wife should be made a party to foreclosure proceedings, and if not, the notice should be made subject to dower.



I do not think section 46 of the Act will help the foreclosing party, as the Master is not entitled under section 46 to serve a notice unless he is reasonably satisfied that the wife has no claim, and in my view she undoubtedly has a claim which should not be barred without notice in the action to her.

It is too risky for a Master to bar the wife simply on a foreclosure order or under section 46.

The Master could, however, have a notice served and make a ruling against it, and let the chargor appeal. A release of dower would, it appears to me, clear the matter up if it could be obtained.

#### RE REMOVAL OF CHARGES

The general practice is to remove charges, providing an application is made under section 37 of the Act and the evidence clearly satisfies the mind of the Master that the amount owing has been paid to the proper parties. It is extremely difficult to say what evidence should be received as each Master must be satisfied in his own mind as to the amount being actually paid to some person who is clearly entitled to receive it.

Parties should in all cases produce their evidence before the Master, and the Master should not be called upon to express any views until the whole material is before him, and then if he wishes, before making his decision, the same could be referred to the Inspector or the Master of Titles at Toronto.

#### RE PATENT ISSUED TO EXECUTOR

Where patents are issued to executors or administrators of an estate, they must be treated in the Land Titles offices as transmissions.

If there is a will it must be produced on such dealing with the property, and the Master must be governed by the terms of this will, if there is one, and also by the provisions of *The Devolutions of Estates Act*, as in ordinary transmission applications.

#### RE PROPER SCALE OF TAXATION ON APPLICATION FOR REMOVAL OF CAUTION

Under Rule 87 a Master upon an application for the removal of a caution may order costs either between party and party, or between solicitor and client.

Under Rule 20, a Master may either fix the amount or may direct taxation of the costs.

Under section 138 of the Act a rule may be made in respect of the costs to be charged by solicitors in Land Titles matters, but it appears that no rules have been made except as to the fees to be paid to the Master.

Section 139 states that fees payable in respect of such business are analogous to business under *The Registry Act*, and the fees shall be same as fees payable to the Registrar under that Act, and all other fees and costs, whether in respect of business done by the Master of Titles or other officers or solicitors under the Act shall be the same or as nearly as may be as are payable in like proceedings in the Supreme Court.

A Master is quite within the rules if he directs that the costs be paid after taxation by the proper taxing officer. When proceeded with, the taxing officer would determine the costs to be taxed and if there is any objection an appeal could be taken from his order.



In my view the Master under *The Land Titles Act* is not a court but is a judicial officer of the court, and proceedings to withdraw cautions are not proceedings in the nature of a caution, but are, possibly, more in the nature of a reference as to the rights of registration or cancellation of entries on the register.

#### RE FILING OF CAUTIONS

Local Masters of Titles should insist upon evidence being produced before them before entering a caution, showing that there is a *prima facie* case made out as to some enforceable right which the party had against the registered owner of the lands or a *prima facie* and enforceable agreement for sale of land.

There should, undoubtedly, be some tangible evidence that the party so applying has a *prima facie* interest in the land. This evidence, I think, should be in writing and should be filed upon application.

While it is not the duty of the Master to determine the legality of the right of the party, yet he must have some evidence and should be careful not to raise a cloud upon the title of the registered owner unless the cautioner makes a *prima facie* case against the registered owner.

#### FEES FOR REGISTRATION AND ENTRIES TRANSFERS TRANSFERRING INTERESTS TO DIFFERENT PARTIES

A.B. the registered owner of parcels 1, 2 and 3, and C.D. registered owner of parcel 4, join in one transfer, A.B. transferring certain specified shares to eight transferees, and C.D. transferring similar specified interests or shares in his parcel to eight different transferees. Such a case resolves itself into two transfers, one by A.B. of 3 parcels to eight transferees, and the other by C.D. of one parcel to the same eight transferees.

If these transferees had taken as holders of unascertained shares there would be no question but that each of the documents would have been a simple transfer to the eight transferees who would have been entered as owners of each parcel, and the fact that they have chosen to define their shares makes no difference whatever, the entry simply being made that these eight persons are entered as owners of the parcels, one being entitled to a  $4 \frac{1}{18}$  share, another to a  $2 \frac{1}{18}$  share, etc. I do not think these ascertained or defined shares on the register should be separated and dealt with as separate pieces of land, as this is not according to the Act which declares that all owners of any parcel of land must be named in each statement of the ownership.

It is quite true that each one of these parties under section 8 (3) can get a certificate of his specified ascertained share provided there is no certificate of the whole parcel outstanding, but this does not mean that the ownership of these fractional shares in the parcel are to be separated in the Register from one another.

#### WHERE GUARDIAN APPOINTED OF INFANTS RESIDING OUT OF ONTARIO

Where an owner of property dies intestate and the widow is appointed administratrix, and amongst the heirs are children of a deceased sister who are infants residing out of Ontario and whose father has been appointed guardian by a court out of Ontario, the proper procedure to follow in any dealing with the land would be to have the Official Guardian concur at any sale made provided of course that the administratrix is not selling for the purpose of paying debts.

See section 19 of *The Devolution of Estates Act*: "Where an infant has an interest in real property which but for this Act would not devolve on the personal representative, no sale or conveyance shall be valid under this Act without the written approval of the Official Guardian appointed under *The Judicature Act* or in the absence of such consent or approval, without an order of Judge of the Supreme Court."

#### ENTRY OF VESTING ORDERS MADE BY MINING COURT JUDGE RE MINING LOCATION

The Judge of the Mining Court has power to make a vesting order (see *The Mining Courts Act*) when locations have been annulled by cancellation and interests merged or revested.

These orders usually vest the interest of certain parties and other parties, and when received should be filed and proper entries made in the books containing a reference as to the vesting order, vesting the property.

Such vesting orders do not wipe out any cautions that may be registered against the land unless the cautioners have been made parties in the office of the Judge of the Mining Court and are made parties to the order.

Section 73 (4) of *The Land Titles Act* distinctly states that cautioners should be made parties to the order before they can be barred by the vesting order.

In the absence of the written consent withdrawing the caution, and in the absence of the same being made parties, the entry will have to be made subject to the rights of the cautioners.

#### RE SURRENDER OF LEASE WHEN COURT ORDER IS ON REGISTER

So long as there is a court certificate in force, a Local Master should not interfere with the entry of the leasehold whether a surrender or any other transfer is tendered for registration.

I do not think it right to enter any surrender of lease upon a parcel which would entirely nullify any action that was proceeding in the courts.

Local Masters should return the surrender of lease with a statement that there is a court certificate registered upon a mechanic's lien and that so long as this is in existence it will be impossible to register the surrender of the lease.

I see no right nor authority allowing the Local Master to enter a mechanic's lien or court certificate upon the new leasehold property granted, as the new leasehold is an entirely distinct transaction and a new interest in the land is created upon which neither the mechanic's lien nor the court certificate has any effect.

The surrender of the old lease or the entry of the new lease, therefore, should not be made until the mechanic's lien is cleared up.

#### RE RIGHTS OF COMPANY DEALING IN LAND

The restrictions on companies formed under *The Ontario Companies Act* as to dealing with land, either by purchase or by mortgage, is contained in sections 3 and 4 of *The Mortmain Act*, R.S.O. 1914, chapter 103.

These sections prevent any company, whether formed in Ontario or not from holding land in the Province otherwise than under the authority of a license or a statute for the time being in force. The license or statute which enables companies formed under the O.C.A. is contained in sections 23, 24 and 26.

Section 24 depends upon the purpose for which the company was formed as to how far it is allowed to acquire and hold real estate. If it is a company formed for dealing in real estate, the interpretation of section 24 (1-b) would be much wider than if the company had been formed for some other purpose.

Most of the dealings now in common use are with trading corporations, that is, companies that are run for the purpose of profit, and I think it is reasonable to conclude that such trading companies are in the ordinary course of their business compelled to take security for a debt which they had expected would be paid for in cash. If, therefore, a trading company brings in a charge and states under affidavit that the same is taken to secure a debt which has been incurred to them in the ordinary course of their business, it should be accepted. Section 26 goes far to support this position.

#### RE SALE OF STANDING TIMBER—ASSURANCE FEES

A caution may be registered or an agreement for the sale of standing timber may be entered. Assurance fees are only paid upon first registration, or made a charge upon the land.

In many cases such timber agreements or cautions are the only entries made, and the value of the property is computed but the Assurance Fees never paid. Provision is made for such cases by chapter 28, 1918 Ontario Statutes, section 8 amending section 123.

I think it advisable for Local Masters, in cases where the value of the land is being diminished by the removal of timber or minerals, to notify the Inspector in order that the Attorney-General may be properly notified and that some action might be taken, if he sees fit, under the amendment of 1918.

#### RE SALE UNDER POWER AND CHARGE TO WIFE OF A CHARGE

If everything were proved correctly as per my Report of 1925, page 71, it might be that this could be put on, but I think that any man who wished to avoid suspicion would not sell the property under a power, as in a charge, to his wife. Such a transaction might be a legitimate one. The wife might be dealing at arm's length with her husband, but it might be merely a form to cover up a pretended sale.

The Local Master should require affidavits from both the man and his wife, that such sale was strictly a business transaction and bona fides, and extra good evidence as to the value of the property in addition to the other proper evidence as set out in my report.

#### RE NOTICE TO CAUTIONERS

1. Where possible, require personal service of a notice of the removal of a caution, or *acceptance* on behalf of the cautioner by some solicitor of standing.

2. If, for any reason, this is impossible or practically so, the notice is allowed to be served upon a grown up person at the address given for service in the caution, and generally fortify this by sending a copy of the notice by registered mail to the post office address as set out in paragraph 3 (below).

3. If neither of these methods of service seems practical to the Master—which in the district must often be the case owing to distance and other conditions—he should direct service by mail (see Rule 73), and in my opinion the direction should be set out in the notice to be served by adding some words such as “and I hereby direct that service of this notice by enclosing it in a prepaid



registered letter addressed to the cautioner (giving his address as set out in the caution, or as afterwards changed by him) shall be deemed good and sufficient service of such notice."

As to the proper address, it would be well to look at *Myers v. Cochrane*, 28 O.W.N. 165, and *Gast and Nicoll*, 27 O.L.R. 516, which deal with a somewhat similar matter.

4. This notice, if not returned, shall be deemed to have been received by the person addressed within seven days after the usual course of post. This is, that he shall be deemed to have been *served* on the expiration of the seven days and the additional time required for the usual course of post. It is from that date that the length of his notice is counted.

From this, as you will see, in serving by mail it is much better to give a *fixed date* for showing the cause instead of so many days after service. This date should give at least the seven or fourteen days (vide Rule 1) as the case may be, for showing the cause, this time to be counted from the date he has been presumed to have been served. Vide section 112 (3) and Rule 72 (4 and 5).

5. If the notice is returned by the postal authorities, the Master knows that the cautioner has not been served and it is in this case that he acts under section 112 (5) as prescribed by Rule 71 (6). The practice in the Master's office is then to communicate, if possible, with the solicitor or other person who acted for the cautioner at the time of registration. If this fails to put the Master in touch with the cautioner, the Master can then act as he thinks fit.

(a) If the application is one under Rule 24 (3 and 4) where the owner is not dealing with the property, but merely wishes to clear off the caution, allowing the owner to take proceedings in court to get rid of it.

(b) If the application is one by the registered owner to register some dealing with the land, either with or without the fying of a reasonable indemnity bond, by the applicant, the Local Master should act as he thinks best.

#### IMPLIED POWERS IN WILLS

Great care should be taken in examining wills as to powers given to executors to sell where executors present for registration transfers and dealings with property of a deceased after three years from the death of the testatrix and where no caution has been filed.

While there may not be a distinct and clear cut power to sell given the executors, yet in many cases there is an implied power and I think in such cases it is desirable for the Local Master, where he is not just sure, to refer the matter to the Inspector or Master at Toronto.

The question that sometimes arises is whether the land is vested in the executors for the purposes of selling, irrespective of the provisions of *The Devolution of Estates Act*, even although more than three years have elapsed since the death of the testator and no caution has been filed.

It may be contended that the lands are vested in the devisees and not in the executors, and there is no power of sale or implied power of sale. If there is express authority given to sell, or implied power, which of course depends upon each particular will, the right of the executors to sell the real estate would not be affected by the provisions of *The Devolution of Estates Act*, but on the contrary independently of that Act the executors upon the true construction of the will are given power to sell.

In all such cases too much care cannot be taken in examining the will in order to find out the true construction thereof, and in case of any doubt, always make a reference.



The leading cases on the subject of implied powers to sell are as follows:

- (1) Roberts v. Brooks, 10 O.L.R., p. 395—1905.
- (2) Perry v. Fife, 28 O.W.N., p. 255—May, 1905.
- (3) May v. Drury, 28 O.W.N., p. 318—June, 1925.

#### RE SIGNATURES TO CAUTIONS

What should be done where a caution has been received and has been signed by an applicant through her solicitors?

Rule 23 provides that every caution lodged under section 72 of the Act (Form 19) shall be signed by the cautioner or his solicitor, or by his agent duly authorized in writing . . . and shall contain a place of address in the Province at which any notice may be served. . . .

The application must be supported also by an affidavit, and the affidavit shall contain a reference to the land to which the caution applies and also the address of the cautioner interested in such land or charge.

In all such cases where cautions are signed by a firm of solicitors for the applicant, Local Masters of Titles should carefully examine the affidavit attached in support thereto, and I set out herewith some points for guidance in reference to such matters:

1. The firm name of the solicitors must be signed and written in ink on the application and their address for service in the Province should be stated.

2. It is best to have the firm name signed per .....A.B., member of the firm.

3. The affidavit in support of such application should be made by a member of the firm of solicitors who signed the application as solicitors for the applicant.

4. Such affidavit should state that the party making it is a member of the firm and also a reference to the land and address of the cautioners interested containing sufficient evidence to make out a *prima facie* right to warrant the Local Master filing the caution.

5. If the application is written in ink in the firm name and not "per A.B., a member," as in this particular case, the affidavit made by the solicitor should be carefully examined to see that he is a member of the firm, also the handwriting of the solicitor who signs the affidavit should be compared with the handwriting of the firm as it appears on the application. It happens in many cases that the Local Master can satisfy himself that the handwriting is the same.

6. Even although the Local Master upon examination is not satisfied that the writing of the firm name is the same as the solicitor's who signed the affidavit, yet by reason of the fact that the affidavit has been made by a member of the firm it can be assumed that the firm cannot very well say that it is not their application.

The whole question is, of course, one for a Local Master to determine.

Later when an application is made to remove such cautions, the Local Master should be particular to see that there is furnished evidence as to the solicitors being solicitors at the time of the filing and that they are still the solicitors for the party, or such other evidence as in his discretion he deems necessary.

#### TRANSFER WHERE WIFE JOINING TO BAR DOWER IS UNDER THE AGE OF TWENTY-ONE YEARS

I would say put such transfers on and accept the same, even although the question is one that is not entirely free from doubt.

## RE DISCHARGE OF BANKRUPTCY

There is no provision anywhere for registration of a discharge in bankruptcy.

If the parties are dealing with the land and executed a transfer or otherwise, the discharge could be attached to the transfer as it comes in and the property then dealt with.

## RE PROCEDURE ON RECEIPT OF PLANS AND DESCRIPTION OF LAND ACQUIRED UNDER POWER COMMISSION ACT

Where the land is partly in the Land Titles Office and partly in the Registry Office, the procedure would be as follows:

1. There should be produced the Order in Council authorizing the acquiring of such lands under *The Power Commission Act*. See section 21, 1927 Act.

2. Have a plan and proper description for the lands in the Land Titles Office.

3. This plan and description affecting land in the Land Titles Office when received will be entered in the receiving book and given a receiving number.

4. Make an entry upon each of the lots that a plan has been deposited and filed with a description defining the land affected.

5. Make a note in red ink in the plan index, that such a plan has been deposited defining the lands taken.

The fee for this would be \$5 which would cover all entries up to twenty lots, and then 10 cents per lot in excess.

*In the Registry Office.*

1. You should have a copy of the plan and the description for the Registry Office.

2. Give the plan a miscellaneous number, endorsing thereon the date of receiving, etc.

3. Make a note on the abstract index of each lot affected as to lands mentioned, etc.

4. Make a note in the plan index of the deposit of such plan, defining the land taken.

A Registrar would be entitled to another fee of \$5 for depositing the land and the entries as above stated.

I think the officer should be careful to see that he has a certified copy of the Order in Council because section 21 of *The Power Commission Act* distinctly states that the Lieutenant-Governor in Council upon recommendation of the Commission may authorize, etc.

## RE POWER TO SELL

The case of Uren, 40 O.L.R., p. 356, is the authority for the following:

The right to sell on three months' default without notice as stipulated in the mortgage was not lost by notice being given to some of those entitled to notice under an earlier provision in the mortgage by which power of sale might be exercised after default for two months on ten days' notice.

In such cases there is a power of sale and it might be exercised upon the happening of either of two conditions precedent; (a) two months' default and notice, (b) three months' default without notice. Of course, in all cases where sale is made without notice, care must be taken to see that proper evidence is produced (see my Report, 1925) and particularly it should be shown that

the sale was made in good faith and without collusion and that the inadequacy in price was not so great as to lead to presumption of fraud or negligence on the part of the mortgagee when discharging his duty in the exercising of the power.

#### WHEN WIFE OF MORTGAGOR RECEIVES NOTICE OF SALE

Local Masters are to see that the wife of a mortgagor has received proper notice of sale if she is required by the mortgagor charged to receive such notice.

The terms of the charge should be carefully examined to see whether such notice should be given or not. It often happens that in several of the charges and mortgages given there is provision for sale without notice and if sufficient evidence is produced to the satisfaction of the Local Master that there is sufficient default for sale without notice, giving the full facts, then it would seem that a Local Master could accept the papers and put on the transfer under the power of sale.

If, of course, the facts did not warrant power of sale without notice or there is no provision for the same, then the wife would have to be served.

#### AMENDMENTS TO LAND TITLES ACT AND OTHER ACTS AFFECTING LAND TITLES, 1927

Before publication of this Report the 1927 amendments have come into effect and those affecting Local Masters of Titles and which should be examined by them are as follows:

1. *Surveys Act*, chapter 54.
2. *Devolution of Estates Act*, chapter 35.
3. *Hospitals for Insane Act*, chapter 96, dealing with public trustees' rights to sell, lease, etc.
4. *Mortmain and Charitable Uses Act*, chapter 28, section 7, dealing with the vesting of land in the public trustee when not sold within the required time.
5. *Short Forms of Mortgages Act*, chapter 28, section 11.
6. *Notaries Act*, chapter 28, section 16, dealing with power of notary to take affidavits.
7. *Married Women's Property Act*, chapter 28, section 36.
8. *Partition Act*, chapter 28, section 8.
9. *Temiskaming and Northern Ontario Act*, chapter 16, sections 16, 19, 23, 24, 25, and 26.
10. *Mining Tax Act*, chapter 9, sections 21, 22, 23, 24, etc., dealing with forfeitures for non-payment. It is to be noted that section 7 of *The Mining Tax Amendment Act*, 1921, chapter 11, has not been repealed.
11. *Land Titles Act*, chapter 39.

#### EFFECT OF AN EXECUTION LODGED AFTER SALE MADE WITHOUT NOTICE UNDER A CHARGE

I think the status of an execution creditor, where there is a prior charge upon the land, is that only of a subsequent encumbrancer who is bound by the terms of the agreement made between the chargor and the chargee as to any notice that is to be given in case of a sale being made under the charge.

If there is a clear provision made in the charge that the chargee may sell without notice to the chargor or his assigns, there does not seem to be any



doubt that a title could be made by a transfer under the charge which would cut out any execution that came in subsequent to the making of the charge.

In all such cases, however, the Master must be quite sure that the case is clear as to default and I think that the duty of the Master in cases of this kind, if he has any doubt whatever, is to have a notice served upon the execution creditor who has had no notice at all, and even if he has no right to prevent the sale being made, at least he should be entitled to enquire what was done with the proceeds of the sale, and I think notice should be served upon him not only under Rule 52, but also under section 63 of the Act which deals specially with writs.

If such a notice is served, then under section 127(b), the claimant is debarred from making any claim for compensation out of the Assurance Fund.

The difficulty, it would appear, with several Local Masters is that they might have the idea that they ought to be able to tell at once whether an execution creditor is to be barred, without any investigation.

Whether an execution creditor or any other encumbrancer is cut out by the exercising of a power of sale is always a question of fact, not of law; e.g., if the claim is prior to the charge he is not cut out, or if he is entitled to notice and does not get it, he is not cut out, or if he could show that sale under the power was affected by collusion with the owner and the chargee in order to cut him out of his execution he is not cut out, and also the value of the equity of redemption should always be taken into consideration and of course, if this is trifling, there may not be any use in going to the extra expense.

It would appear to me that if a Local Master is quite certain that the execution was subsequent to the charge, that the chargee had a right to sell without any notice at all, that such default had taken place before sale and entitled him to so sell, that he was getting a fair price for the property and that the whole transaction was bona fides and the proper proof and affidavits were furnished in accordance with the memo., which I sent to the Local Masters in connection with "Sale Proceedings under Charges without Notice," were in order—then perhaps a Local Master might let it go without having the notice served, but it is always difficult for a Local Master to be absolutely sure of all these points unless the party whose rights are being cut out has had some notice of what is being done.

If a Local Master, therefore, has any doubt whatever in connection with any such matters, he should insist upon a notice of the application being served the subsequent execution creditor or any other parties that he might think, in his opinion, should be served.

#### RIGHT OF DEVISEE TO BE ENTERED WHEN PROPERTY VESTED WHERE PROBATE OF WILL NOT TAKEN OUT IN ONTARIO

The question often arises as to what right a devisee of land, after the expiration of three years, has to be entered in the Register as owner where the will under which he claims has not admitted to probate in Ontario. This whole question is fully dealt with in the case of *re Gund*, 53 O.L.R., 371.

It is briefly stated therein that this is a matter coming under the provisions of Rule 40 (2), and in such cases the Master is well advised if he requires that before registration is made, the will shall be proved in the proper Surrogate Court.

It is also stated therein that it may be well that where the will has been proved abroad and the property in this Province is of small value, the Master



may be fully justified in accepting the foreign probate, but in the majority of instances he should require probate here.

The matter is one which rests in the sound discretion of the Master and is not one of the matters which should be reviewed on appeal. The difficulty to be overcome is as to whether the will has been duly proved in accordance with the laws of Ontario, and that it is the last will and also as to whether the same has been executed in manner and form sufficient to pass real estate in Ontario.

This last paragraph is my comment.

#### TRANSMISSIONS, ETC., UNDER FOREIGN PROBATES AND GRANTS

Local Masters are advised to read the report of Mr. Justice Middleton *re* Gund, 53 O.L.R., page 371.

#### LOCAL MASTERS OF TITLES—REPORTED CASES OF INTEREST

(a) *Re* Implied Powers of Executors to sell. The distinction between direction to sell and discretion. *Roberts v. Brooks*, 10 O.L.R., 395; *Perry v. Fife*, 28 O.W.N., 253; and *May v. Drurie*, 28 O.W.N., 368.

In dealing with such matters, each case must depend upon the particular terms of each particular will that is produced, and should be carefully examined and scrutinized to ascertain whether the executors named therein have a right to sell either by direction or discretion, and if there is any doubt the matter always be referred to the Inspector or Master of Titles at Toronto.

(b) Notice of Power of Sale served to wife of mortgagor. *Girodat v. Curry*, 38 O.L.R., 350; *Hoehn v. Marshall*, 44 O.L.R., 241; *Martin v. Meredith*, 3 O.L.R., 284; *Uren v. Confederation Life*, 40 O.L.R., 536; *British v. Ray*, 16 O.L.R., 15.

(c) The effect of the absence of the mortgagee's signature to notice of exercising power of sale. This question is fully dealt with in the case of *Ansel v. Bradley*, 37 O.L.R., page 142.

Middleton J., in giving judgment in this case states that he prefers the clear cut decision taken in New York, where it was held in *Demelt v. Leonard* 1860, 19 H.O.W., P.R., page 182, that an unsigned notice served was a memo. only, and was a nullity when it was sought to be viewed as a notice. All this, of course, subject to the qualifications based upon the familiar cases under the statute of frauds, that a signature may be found in the body of the document as well as at its foot, and to the further qualification established in the *Queen v. Judges, of Kent*, 1873, L.R., 8 Q.B., page 305, that a signature by an agent is sufficient.

#### RE SEED GRAIN LIENS AND AGRICULTURAL IMPLEMENTS LIENS

Is a lien for agricultural implements under the provisions of *The Northern Development Act* for the Province of Ontario a first charge upon the land, as is a lien for seed grain?

##### 1. *Act of 1915, chapter 6.*

This Act is limited, apparently, in its operation to loans for seed grain or other seeds. (Section 3.)

Provision is made in this Act for recording the lien in the Registry and Land Titles Offices by the giving of a notice (section 4). Provision is also

made as to the contents of the notice and where the same is to be registered in the case of both patented and unpatented lands, and provides in both such cases that upon registration a first lien and charge upon the land described therein is constituted.

N.B.—Sections 3 and 4 of this Act are now repealed by chapter 10, 1926 Statutes.

## 2. *The Act of 1916, chapter 11.*

This Act empowers the Lieut.-Governor-in-Council from time to time to set apart sums of money for the purpose of making loans and advances to settlers (section 2). The amount of the loan subject to the regulations is limited to \$500 (section 4).

Provision is made for the recording of the lien (section 5) and also what the notice is to contain and where the same is to be recorded, and upon registration that the notice shall constitute a first lien or charge upon the unpatented lands, subject to payments due as therein set out; and in case of patented lands, constitutes a lien or charge upon such lands having priority subject to section 7, according to the general law of Ontario (section 6).

This Act also provides that this Act shall be read with and as part of *The Northern and Northwestern Ontario Development Acts, 1912 and 1915* (section 14).

N.B.—This Act is now repealed except sections 15 and 16, by chapter 10, 1926 Statutes.

## 3. *The Act of 1917, chapter 13.*

This is *The Returned Soldiers and Sailors Land Settlement Act*, and provides for making advances as provided by *The Ontario Development Act* or otherwise, and for the supplying of necessary machinery, stock, tools, implements, etc.

It is provided also that this Act shall be read with and as part of *The Northern and Northwestern Ontario Development Acts* (section 2).

N.B.—This Act is still in force.

## 4. *Act of 1918, chapter 8.*

This statute authorizes the Lieut.-Governor-in-Council to raise additional sums of money in addition to the amount provided for by the Act of 1912, and provides that the proceeds of the loan authorized and any payment remaining unexpended and the proceeds of any loan made under the Acts of 1912 shall be applied for the purposes set out in the Acts of 1912, 1915, 1916 and 1917, *The Returned Soldiers and Sailors Land Settlement Acts*, and for the purposes as set out in this Act (section 2).

This Act gives authority for loans for purchasing seed grain, seed potatoes, agricultural implements, etc.

Provision is also made in this Act for the payment out of The Consolidated Revenue Fund such sums of money as the Lieut.-Governor-in-Council from time to time deems necessary for the purposes of this Act, as set out in sections 2 (section 6).

It is also provided by this Act, that this Act shall be read with the Acts referred to in section 2 (section 10). Amongst the Acts referred to in the section is the Act of 1915. Section 9 of this Act also provides that every loan made under this Act or the Acts mentioned in section 2, which includes the Act of 1915, shall be subject to the regulations as to the terms of payment, security, inspection, etc., and the forms of notice or other documents required or as may be prescribed by the Lieut.-Governor-in-Council.

N.B.—Sections 7, 8, 9 and 10 of this Act repealed by chapter 10, 1926 Statutes.

5. *Act of 1921, chapter 18.*

This Act authorizes a further loan and also provides that every loan made under the authority of this Act or Acts mentioned in section 2, which includes the Acts of 1915-16-17-18 and 1919, shall be subject to the regulations as to terms of repayment, etc., and the forms of notice or other documents required (section 7).

This Act shall be read with the Acts referred to in section 2 (section 8). Amongst the Acts referred to in section 2, is the Act of 1915.

N.B.—This Act has not been repealed.

6. *Act of 1923, chapter 8.*

This Act is similar in its provisions to the Act of 1921.

Section 9 provides that this Act shall be read as one with the Acts referred to in section 2. The Acts referred to in section 2 include the Acts of 1915 and 1916 and 1918, and all other Acts.

N.B.—This Act is still in force with the exception of section 8 which was repealed by chapter 10, 1926 Statutes, and which sections deal with the rights of the lien holder being the same as a mortgage.

7. *Act of 1926, chapter 10.*

This is more or less of a consolidation and provides expressly for liens and sets out the priority (section 23).

From a brief review of these different Acts, it will be noted that in all of them it is expressly stated that the Act is to be read with the prior Acts, and undoubtedly, therefore, the reasonable conclusion to arrive at would be that it was the intention of the Legislature to have all these Acts read together, and the provisions of the same to be applicable to them all.

E.G.—1916 Act states: "To be read with and as part of the N. & N.W.O.D.A. of 1912 and 1915."

1917 Returned Soldiers and Sailors L.S.A.: "This Act shall be read with and as part of the N. & N.W.O.D.A."

1918 (where agricultural implements are first mentioned): "This Act shall be read with the Acts referred to in section 2." The Acts referred to in section 2 include the Act of 1915.

1921: "This Act shall be read with the Acts referred to in section 2." The Acts referred to are all Acts prior, and including 1915 Act.

1923: "This Act shall be read as one with the Acts referred to in section 2." Including 1915 Act.

My opinion is, that any loans made under the 1918 Act, whether for seed grain or agricultural implements become subject to the provisions of the 1915 Act, and the provisions of that Act are applicable, including the provisions made therein for liens for seed grain, and that they apply in the case of agricultural implements; and therefore under the present condition of the law and the statutes prior to the 1926 Act, no Local Master would be justified in not recording a notice of a lien under any of these Acts as provided for in the 1915 Act.

#### RE BANKRUPTCY

The rules under *The Land Titles Act* relating to bankruptcy are 99(a), 100 and 101.

#### PRACTICE TO FOLLOW

1. Take from the *Canada Gazette* each week a careful and accurate list of all insolvents in the Province of Ontario, and enter the names in the alphabetical index of all bankrupts and authorized assignors.



2. When a receiving order, authorized assignment (or true copy certified as to such order by the Registrar or other clerical officer of the court which has made it, and as to such assignment, certified by the Official Receiver therein named) is brought in for registration, it should be accompanied by an affidavit giving a clear description of the land, the title to which is affected by such receiving order or authorized assignment showing how it is so affected. Section 11(11) of *The Bankruptcy Act*.

3. There must also be evidence proving that the trustee has been properly appointed at a meeting of the creditors. Section 15(1).

In the case of an authorized assignment, proof of this is made by the Official Receiver certifying thereon the name of such trustee, section 9(5), such assignment shall thereupon, subject to the rights of secured creditors, vest as of the date of the acceptance and filing of the same, in the trustees, all the property of the debtor.

This section does not extend to receiving orders and the proof of the appointment of the trustee can be obtained in two ways: (1) By having a copy of the minute of the proceedings appointing the trustee, signed by a person describing himself as chairman of the meeting at which the minute is signed, section 77(1); and (2), production of a copy of the *Gazette* notice, see section 77(3), which states that a copy of the *Canada Gazette* containing any notice inserted therein in pursuance of the Act shall be evidence of the facts stated in the notice.

4. On receipt of the receiving order or authorized assignment so certified as above, the Local Master makes the following entries:

(a) The same is entered in full with all affidavits and certificates in the book provided for that purpose.

(b) The following entries are made against the lands:

Under authorized assignment No. .... made by .....  
to ..... under *The Bankruptcy Act*, the title of the above  
..... is said to be affected.

—or—

Under receiving order No. .... dated .....  
registered ..... made by .....  
the title of the above ..... is said to be affected.

5. When this registration is made do not attempt to deal with the land while it is in the jurisdiction of the Bankruptcy Court. The dealings with the property by the Bankruptcy Court may be (1) the reversion of the land to the owner, or (2) vesting of the land in some person who has a charge or other security against it, or (3) the land may be sold to some stranger.

Dealings are preceded by certain acts of the inspectors (see section 20), and the bankrupt, and therefore the Court in Bankruptcy should make a final order stating just who is entitled to the bankrupt's interest in the lands, accompanying it either by a vesting order or by a declaration that the authorized trustee make a conveyance to some named person, thus approving of any transfers made by the trustee.

6. The consent of the inspectors, in writing, is required to all transfers and dealings made (section 20) and such vesting orders sometimes contain a statement that the transfer is made with the consent in writing of the inspectors. If not, and a transfer comes in approved by the order of the Bankruptcy Court, see that the inspector's consent in writing is attached thereto.

7. Vesting orders will be dealt with in the manner set out in section 69(6) of *The Land Titles Act*.



The Master must have due proof of the order and care must be taken to see that the entry made does not assume to deal with interests or property belonging to persons who are not bound by it.

8. The dower of the wife must be carefully preserved, and is not affected by the assignment, and unless she joins or a proper bar is produced, any entry should be made subject to dower.

9. Where a name appears in the index of bankrupts, which is identical with or similar to a name appearing on the register, but the registered owner claims he is not the bankrupt, then, if the registered owner clearly satisfies the Master that he is not such bankrupt, it is the duty of the Master to deal with his land as though there were no such entry in the bankruptcy index, and he must determine as a Judge whether the registered owner is such bankrupt or not.

10. Vesting orders under section 46(6) should be carefully examined to see whether such order specifically recites the fact that the trustee had been served and had failed to redeem, and also that he had been served with notice of motion made.

If this is not set out in the vesting order, then the Master would be justified in asking for evidence or assurance that such persons had actually been served with notice of motion and with the notice required by section 46(6), because under section 69(6) of *The Land Titles Act* it is stated that where under an order of the Court any freehold or leasehold land or charge is vested in any person, the Master shall on due proof of the order make entries as are necessary to give effect thereto; but if any person whose estate is affected by the order is not shown by the order to be a party to the cause or matter in which the matter was made, then the applicant should furnish such evidence as is requisite to show that he is bound thereby.

Such vesting orders should bear the seal of the Court and usually there is presented the certificate of the order under the hand of the proper court officer with the seal, together with the original.

It is thought that the consent of the inspectors to such vesting orders made under section 46(6) of *The Bankruptcy Act* might be dispensed with.

## REGISTRARS OF DEEDS

### RE REGISTRATION HYDRO AGREEMENT ACT, 1925

Copies evidenced by a solicitor's declaration of any Act or agreement referred to with a schedule of lands should not be refused.

Section 5 of *The Power Commission and Companies Transfer Act* simply states that a copy of the Act and a copy of the Act of 1924 should be deposited, etc. It does not say a true copy or a verified copy, in fact, is silent as to what sort of copy should be presented, and therefore in the absence of any definite meaning given to the word copy it would seem to me that a verified copy, if verified by the declaration of the solicitor, would be sufficient. If necessary, the original statute could be produced and a comparison made.

All the instruments presented may be registered under one number as the intention of the section, as I read it, is that the copies of the Act and the contract referred to therein be registered together, the words used being, "along with it," which would appear to me to mean that it is intended that all should be treated as one registration.

These instruments would be entered in the general register and the statute and agreement copied therein, and a note would be made upon each of the abstract indexes of the different lots affected.

This Act, being silent as to fees, the fees as set out in section 92 of *The Registry Act* would be proper.

#### RE THE MANNER OF FILING PLANS DEFINING BOUNDARIES UNDER SECTION 18 OF THE SURVEYS ACT

##### 1. *As to Deposit in Land Titles Office.*

Give the plan and field notes and confirmation of the Minister one number, namely, a receiving number.

Make an entry upon each of the lots affected in red ink to the effect that a resurvey plan is filed, defining the boundaries under the provisions of section 18 of *The Surveys Act*. This will give proper notice to any parties searching the Registers.

Also make a note in red ink in the Plan Indexes that you have, opposite the original plan, that a resurvey had been made defining the boundaries.

The fee I would fix for such matters would be \$5 to cover all entries up to twenty lots, and 10 cents per lot in excess.

##### 2. *Deposit in the Registry Office.*

Copy of the plan and also the field notes should be deposited in the Registry Office.

Give such plan a miscellaneous number and make a note of the date of receipt, etc., on the same.

Make a note on the abstract index of each lot affected similar to the notes made in the register in the Land Titles Office.

Also make a note in red ink in the plan index where the original has been filed.

The fee is the same as above.

#### CONSENT OF INSPECTORS ESSENTIAL TO TRANSFERS

It is necessary that the inspectors sign their names in approval to any deeds or transfers executed by a trustee in bankruptcy. It is not necessary that there be an affidavit of witness to their signatures, as they are not really parties to the deed.

If, of course, the inspectors are made parties to the instrument and sign as parties beside seals it is a very different matter, and the provisions of *The Registry Act* must be complied with as there should be an affidavit of execution of all parties to the instrument.

Usually the inspectors simply sign their names in approval in the margin in a similar manner to the Official Guardian approving on behalf of infants.

In abstracting such instruments, the registrar should make a note that the approval of the inspectors has been endorsed on the instrument.

#### RE CORRECTION OF ERRORS IN DESCRIPTION IN AN INSTRUMENT

No alteration can be made in any instrument that has been registered. See section 80 of *The Registry Act*. Errors, however, may be corrected by the Registrar under the provisions of section 79.

Where in a foreclosure order, which has been registered, it is found after registration that there has been an error in the description of lands contained

in the certificate upon which the order is registered, it is the order itself that is registered and under the provisions of section 43 it is registered and a certificate endorsed upon it, which sets forth the substance and effect of the judgment or order and description of the land affected.

Such an order of foreclosure, therefore, would be registered upon this certificate and the certificate produced is in error. Such certificate is wrong and registers nothing, but rather puts a cloud upon a title and such certificate does not set forth the substance and effect of the order or judgment.

A court issuing the certificate has not done what it should have done as the certificate is not proper, and I think in such cases a new certificate should be issued setting forth the correct substance and effect of the judgment or order with a proper description of the lands which, when received, the Registrar would make a note in red ink where the other certificate had been recorded to the effect that it was in error.

#### REGISTRATION OF ORDERS APPOINTING COMMITTEES

Such orders are not registered in the general register upon the deposit of an office copy. The judgment or order may be registered on a certificate under section 42 of *The Registry Act*, and if the certificate does not set out the land affected, then a statutory declaration must be attached. See section 34.

When registration is affected this way the certificate is copied by the Registrar into the proper book and an endorsement of registration is placed on the original order that is returned to the party registering.

#### RE FEES FOR DEPOSITING RAILWAY PLANS

Section 160(2) of *The Railway Act*, Statutes of Canada, chapter 37, provides that the company shall deposit copies of the plan as related to each district or county through which the railway is to pass, which copies are to be duly certified by the secretary, and are to be deposited in the office of the Registrar of Deeds for such districts or counties respectively.

Section 103 states that it is the duty of the Registrar to receive and preserve in his office this plan and to endorse thereon the date, hour and minute when the same was deposited.

Section 163(2) provides fees for persons who make extracts or copies, and section 163(3) provides the fees to the Registrar when he is requested to make certified copies.

There are no set fees in *The Railway Act* for the depositing of these plans, and under section 93 of *The Registry Act* I fix the fee at \$5 for depositing the plan and 50 cents extra where a certificate is attached.

#### SEAL REQUIRED UNDER SECTION 42 OF THE REGISTRY ACT

Under section 42 of *The Registry Act* the Registrar is bound to see in examining the instrument whether the same has been properly executed within the meaning of that section.

If there is a seal or rubber stamp which purports to be a seal, affixed to the instrument, I do not think the Registrar would be justified in refusing to accept the same for registration, but in making the entry in the abstract index attention should be called to the fact that the seal is an impression only, and not impressed into the paper. Solicitors or others, then, making the search would have to satisfy themselves as to the legality of the instrument being executed in that manner.



## RE REGISTRATION OF PLAN AMENDED BY JUDGE'S ORDER

A plan amended under section 86 of *The Registry Act* may be filed and registered by the authority of the judge's order alone.

Section 86 permits amendments and alterations upon application to the judge upon hearing of parties concerned. This section is enacted in order to accomplish the compilation or alteration of subdivisions, and more especially as regards streets. The legislation, in requiring the sanction of the judge's order for such amendment to be made only after the hearing of all parties interested, has provided against alterations at the instance of improper parties or under circumstances that are not just to the parties interested.

It could scarcely have been intended that the Registrar should be at liberty to defeat the carrying out of the judge's order by saying that the judge did not hear all proper parties.

Section 81 of *The Registry Act* does not apply to cases of amendments or alteration and is outside of section 86. Section 81(16), for example, requires the consent of all parties who appear upon the Registry books to be owners and mortgagees.

Under section 86, the judge may make the order, not only without the consent, but under direct opposition of some of the parties interested. The amendment, therefore, upon being presented with the judge's order, the Registrar cannot go behind the same, and it should be accepted for registration.

There is no duty cast upon a Registrar to see that the provisions of section 81 are fulfilled, because that section and its provisions do not apply in those cases under section 86.

## RE DISCHARGE OF MORTGAGE

Can a mortgage given to the mortgagee trustee be discharged by a statutory form of discharge executed by the administrator of the mortgagee trustee? The mortgagee takes the mortgage expressly as a trustee.

The mortgagee trustee having died intestate, and the power of the administrator of the mortgagee to give a valid discharge being entirely derived from *The Registry Act*, section 62, I am of the opinion that the administrator of the mortgagee trustee is not the person entitled by law to receive the money and to discharge the mortgage. I do not consider that such an administrator represents the beneficiaries of the trust estate unless he expressly has been appointed a succeeding trustee.

In my opinion the administrator of a trustee so dying would have no authority to carry on the trust, and would not, for example, have the power or the right to re-invest trust monies, clear lands, give receipts and otherwise manage the trust estate. Therefore how could he possibly have the right to execute the statutory discharge of mortgage and state that he is the party entitled by law to receive the money. The acts of such personal representative, in my opinion, unless he were duly appointed trustee, would not be binding upon the beneficiary of the trust.

In my view there should be a new trustee appointed and the appointment registered and then the new trustee could execute the statutory discharge.

It may be that the instrument under which the mortgagee held as trustee makes provision for the appointment of a new trustee. If not, then a new trustee could be appointed under the provisions of *The Trustees Act*, 16 Geo. V, chapter 40.



## RE SIGNATURE TO INSTRUMENTS

An instrument came before a Registrar and in the body thereof one of the parties was named as John T—, the signature of the document is made John S. T—, and the affidavit is as John S. T—, and the question arises as to whether it should be accepted or not.

*The Registry Act* does not lay down any ruling as to how any signature shall be made and a man may make his signature in any way he sees fit. What is required is that there shall be a subscribing witness who shall make an affidavit of execution. There being, therefore, an affidavit in proper form setting out the same, signed by John T—, it would appear to me to be sufficient.

In abstracting the instrument, however, a note should be made in the "remarks" column of the manner in which the party signs the instrument which would give notice to any parties searching.

## FEES FOR SUBSEQUENT SEARCHES

A question has been asked as to the right of parties to inspect and search the general fee and receiving book in the Registry Offices.

If the searcher makes a complete search all on one day, and the same is a continued search and he wants it up to the minute, then, of course, he would pay 25 cents for the complete search which would include four references, and he would be entitled to examine the receiving book from and after the last registered number against the particular lot which he searches in order to see if there were any instruments received that had not, up to that time, been abstracted, as the abstracting is usually up to the day before. By enquiring from the Registrar as to this, the receiving and fee book need only be searched from that time on.

If the searcher, however, made a search, say the day before, and then came in the next day to close the transaction and desires to make a subsequent search in the abstract index and also in the receiving book, then the fee would be 25 cents for the search which would include four references.

The general fee and receiving book is not generally open to the public for inspection, and the party would not have the right and, in fact, it would be useless to search the book back for some days and weeks prior to the day when the last instrument had been abstracted.

## RE TAKING OF AFFIDAVITS BY AN ALDERMAN

(See Sections 350 and 243 of *The Municipal Act*)

It would appear that an alderman is given power to take oaths within the limits of the municipality for which he is elected alderman.

He also is entitled to administer oaths in connection with matters appertaining to the municipality.

## RE FORM FOR DISCHARGE OF MORTGAGE

Section 62 of *The Registry Act* provides that in the case of a registered mortgage the Registrar on receiving a certificate, Form 10, etc., etc.

There is nothing in the Act itself saying how far it is absolutely necessary to strictly follow the form. *The Interpretation Act*, chapter 1, R.S.O., 1914, section 28(d), provides that where forms are prescribed, deviations therefrom do not affect the substance or are not calculated to mislead, shall not vitiate them.

In a case where an omission of the name of the party discharging the mortgage in the form of certificate, in my opinion is a vital omission, as the substance of the form is very materially affected in that most important part. Undoubtedly, the name of the party discharging the mortgage should be inserted in the substance of the document.

#### RE DISCHARGE OF MORTGAGE

A mortgage originally had been given to A., B., and C. If this mortgage is held as joint tenants, and one dies, the survivor may execute a statutory discharge.

If the mortgage is held in shares, however, and one dies, the statutory certificate of discharge cannot be executed by the heirs at law of the deceased, but should be discharged by the surviving mortgagees and the legal personal representative of the deceased mortgagee.

If, of course, the parties are satisfied to accept the common law form of release, they may do so, but if the statutory form of certificate of discharge is used it must be signed by the personal representative.

I do not express an opinion as to the legal effect of such a release and reconveyance, under seal, yet as it is an acknowledgment that the mortgage money was paid to the proper person, it might be accepted as sufficient by parties interested in searching the title.

#### RE FEES FOR ABSTRACTS

There was a dispute referred to me between a solicitor and registrar in reference to a charge of \$18 made for the preparation of an abstract of a part of a subdivision. The abstract was made upon a written request to the registrar to furnish an abstract of a part of lands set out in a description which was enclosed to the registrar.

The particular piece of land in this case had not been subdivided or surveyed, and there were a very great number of entries upon the abstract index and it became necessary for the registrar to pick out those instruments which affected the particular piece of land in order to prepare the abstract, and the registrar found it necessary to examine and read a very great number of instruments in order to locate and properly plot the particular piece of land.

In this case the registrar referred to at least 150 documents.

I decided the dispute in connection with this piece as follows, and allowed the following fees to the registrar:

1. Search and four references.....	.25
<small>This fee is allowed under the provisions of section 92 (c).</small>	
2. 28 originals inspected and produced at 10 cents each.....	\$2 00

The registrar states that 150 original instruments were produced and read. I find the abstract of title as prepared contains 63 instruments and at least 28 of these required inspection of originals by reason of not being registered in full, etc.

3. 31 references at 5 cents each.....	\$1 55
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As there are 63 entries on the abstract and 28 originals are allowed in item 2, and 4 references are included in item 1, therefore, the total number of references remaining would be 31, and I allow these at 5 cents each.

4. Additional 87 instruments read:	
44 originals allowed at 10 cents each .....	\$4 40
43 allowed as references.	
19 references at 5 cents .....	.95
24 references at 2 for 5 cents .....	.60

These 87 additional instruments read by the registrar do not appear on the abstract, but, undoubtedly, were required to be examined as stated by the registrar in order to ascertain whether or not they affected the title of this particular parcel of land for which the abstract was made.

The registrar states that it was necessary to read the originals of all these instruments. I, however, doubt the necessity of the examination of all these originals, yet a great number of said original instruments would require examination, and I, therefore, allow 44 originals at 10 cents and 45 as references.

Total number of originals allowed, 72.

Total number of references allowed, 78, made up as follows:

Four references as set out in item 1.

Thirty-one references at 5 cents, set out in item 3.

Nineteen references at 5 cents, set out in item 4.

5. Abstract of title:	
First folio .....	.25
Additional folios, at 15 cents .....	\$2 55
Reference to plan .....	.10
Certificate .....	.50
Postage .....	.20
Total .....	\$14 15

#### RE REGISTRATION OF BY-LAWS CLOSING STREETS

Such by-laws should not be entered in the miscellaneous index nor in the by-law book, but are to be treated as instruments and entered in the abstract index book and the register for the townships affected.

The by-law book is reserved for money by-laws only.

Registrars should open up in the abstract index book in each township or municipality through which the particular highway, or part thereof, passes, under separate and distinct headings: e.g., "The original allowance for road between concessions.....and.....in front of lots.....and.....in concessions.....and.....in the township of.....," and then proceed to enter the by-law in the indices and also in the alphabetical index.

#### RE DECLARATIONS UNDER THE PUBLIC LIBRARIES ACT

Section 49 of *The Public Libraries Act*, 10 and 11, Geo. V, provides that declarations are to be filed in the Registry Offices for the Registry Division in which the public library is to be situated.

The declaration will be given a miscellaneous number and will be placed in the miscellaneous index.

#### RE DEPOSITING RAILWAY PLANS

These plans do not come within the provisions of *The Registry Act*. They are deposited and not registered under the provisions of *The Canadian National Railways Act*, section 13, chapter 13, 1919, Dominion Statutes, and also the provisions of *The Dominion Railways Act*, section 163, chapter 37, R.S.C.



The certificate will be signed on the plan as received and deposited in the Registry Office and the duplicate will be returned, with a certificate attached, to the parties from whom it was received. A red ink entry will also be made on the abstract index of each particular lot affected as to deposit of the particular plan.

As there is no provision in section 93 of *The Registry Act* in reference to fees for depositing plans under *The Railway Acts* and *Highway Acts*, the following fees have been affixed:

For fying or depositing any plans in Registry Offices under a Dominion or Provincial Statute, where no express provision is made. . . . . \$5 00

This fee of \$5 includes all necessary entries connected with the deposit and filing.

For any certificate given. . . . . .50

REGISTRATION OF ORDERS OF COMMISSIONERS UNDER THE UNITED CHURCH OF CANADA ACT

In my opinion an order given by the commissioners under *The United Church of Canada Act* is a vesting order, and while there is nothing said in the statute in regard to the manner of executing such vesting orders, and as the Commission has no seal, it is my opinion that all such orders, when signed should be properly witnessed and there should be an affidavit of execution by the witness attached to the order, otherwise I do not see how there is any proof of the due execution of the order except the mere production of the same.

I do not think that "certificate of judicial proceedings," as set out in section 35 of *The Registry Act*, covers this kind of order as the order that you have received for registration is a vesting order and is not a "certificate of judicial proceedings" which, in my opinion, is limited to judicial proceedings issuing out of a Court.

I have examined the provisions of *The Evidence Act* in order to ascertain if the mere production of an order signed by such commissioners would be sufficient, but the provisions of that Act do not extend, in my opinion, to such orders as this one.

Section 30 of that Act states that judicial notice is to be taken of the signatures of Judges, and members of the Board of Railway Commissioners for Canada, the Railway and Municipal Board, the Mining Commissioners and Referees under *The Municipal Branch Act* are deemed to be Judges, but Commissioners under *The United Church of Canada Act* are not included.

In regard to the fees for registering, the proper fee to be charged is the \$2 fee provided in section 92(a) and in this connection I would point out to you that if the original order is produced for registration and also a copy, and the Registrar is asked to certify to the copy as a true copy, in my opinion the Registrar would be justified in charging a fee for making the copy, as though he had made it himself, and also an additional fee of 50 cents for a certificate.

If, however, the original order is produced and also a copy with a request that the original be registered and the Registrar is asked to place a certificate on the copy as to registration but not certify it as a true copy; then in such cases the Registrar, in addition to the fees allowed by section 92(a), would be justified in charging a fee of 50 cents for the certificate and a reasonable fee for the examination of the copy for the purpose of satisfying himself that it



really does purport to be a copy, and possibly a fee of 3 cents to 5 cents per 100 words would be a reasonable fee for this. The certificate attached to such a copy would be in a form similar to the following:

"I certify that an instrument of which the within purports to be a copy (but not hereby certified to be a true copy) is duly entered and registered, etc."

The provisions of section 24(b) of the Act appear to have been complied with in this matter, and the affidavit of the clergyman and the witness appear to be in order.

#### RE DISCHARGE OF MORTGAGE REGISTRATION

The facts in a matter which were presented to me are as follows:

A. died in 1914 leaving a will which was registered but not probated, and in which his widow was sole executrix and sole beneficiary. In his lifetime A. had many mortgages and now his wife is dead and her will is about to be probated and it will be necessary to discharge certain mortgages in which A. is the mortgagee. The question is whether the executors of the widow can discharge these mortgages without the will of A. being probated.

My reply is as follows:

An executor derives his title from the will, not from the probate. See *Green v. Flatt*, 29 O.L.R., 103. Section 56 of *The Registry Act* expressly permits registration of an unprobated will, and for registration purposes the execution of the will is proved.

In this case the mortgagee died more than twelve years ago, and it appears that all his estate was left to the wife whom he appointed sole executrix.

I think that the person entitled to receive the mortgage money and discharge the mortgage is, strictly speaking, the personal representative of the deceased.

The executors of the wife are not the legal personal representatives of the deceased, and for all we know there may be creditors of A., or other persons interested in the mortgage money.

However, as a considerable time has elapsed between the death of the mortgagee, namely A., and the death of his widow who was sole devisee and executrix, it may be reasonably and properly assumed that she had paid all the debts and had administered the estate, and therefore a strong presumption is raised that she, as sole devisee after the elapse of so many years, had the right to receive the mortgage money and had become the person entitled by law to receive the mortgage money and discharge the mortgage.

Under these circumstances, therefore, provided that the discharge recites the fact of the registration of the will of A., and also the fact of the registration of the probate of the will of the widow, I would recommend that you accept such discharge for registration.

In the abstract index, of course, you should show distinctly that the discharge is given by the executors of the executrix and sole devisee, and then persons searching the title can satisfy themselves as to the sufficiency of the discharge.

#### RE ASSIGNMENT OF MORTGAGE REGISTRATION

As the law now stands there is nothing to prevent a Registrar from registering an assignment of mortgage by an alleged administrator without first requiring registration of letters of administration.

In fact an assignment of mortgage does not require any recitals at all so far as the Registrar is concerned.

Difficulty will be encountered, however, when a discharge is required, because then letters of administration must be registered when the statutory certificate of discharge is used.

#### RE REGISTRATION OF BY-LAWS

It is not necessary to copy all by-laws in the by-law book in full. The provisions of section 25(5) of *The Registry Act* provides that there shall be a by-law book kept in which there shall be entered the registration number of every money by-law, the number of the by-law and its title, and the name of the municipality, the amount of the debt, the rate of interest and the period for which the debentures are to run; and where the rates are to be levied on part only of the rateable property in the municipality, that fact shall be stated.

#### RE REGISTRATION OF A DECREE OF DIVORCE GRANTED IN MICHIGAN

The word "instrument," as defined in *The Registry Act*, includes a certificate of proceedings in any court and every certificate of judgment or order of any court affecting any interest in or title to land.

This instrument is clearly an instrument within the meaning of the Act as it is a certificate of an order of the circuit court and affects lands in a County in Ontario.

Section 43 of *The Registry Act* provides for the registration of court orders and states that every judgment or order affecting land may be registered on a certificate signed by the proper officer of the Court, setting forth the substance and effect of the judgment or order on the land affected thereby.

The copy of this court order submitted for registration is certified by a certificate signed by the proper officer of the court to the effect that it is a true and correct copy as appears on the records in his office, and that the certificate is sealed with the seal of the court.

My opinion is that this certificate may be treated as substantially the same as the certificate contemplated by section 43.

The decree or order itself contains a description of the land affected in a certain Registry Division. The Registrar should satisfy himself, however, that this description is such a description as comes within the meaning of section 34, being a description sufficient to enable the same to be traced and ascertained by a surveyor.

In examining the description, it appears to me to be sufficient for registration purposes, but if the Registrar considers it is not, he should have a statutory declaration attached to the instrument setting forth the proper description.

In my opinion it is an instrument that may be accepted for registration, and in registering the instrument it should be abstracted against the lands in the instrument as are in the certain Registry Division.

As the parties have sent a duplicate of this order and have asked that the Registrar's certificate be affixed thereto, I think that the fees charged would be as set out in section 92 (a) and (b), and as a duplicate certificate has already been sent with a request that it be certified to as a true copy and as to registration, a 50-cent fee might be charged for the certificate endorsed thereon.

CAN AN INSTRUMENT THAT HAS BEEN EXECUTED BY TWO OR MORE WITNESSES BUT THE EXECUTION OF THE SAME ONLY PROVED BY THE AFFIDAVIT OF ONE PARTY BE REGISTERED?

The provisions of sections 40 and 42 of the 1897 Statutes differ from the provisions of section 35 of the present *Registry Act* in this respect.

The 1897 *Registry Act* speaks of "the execution by the parties," and it might be argued that if any instrument were presented for registration under the provisions of the law as it stood then, with no affidavit of execution by a witness, that there would be nothing to prove that the instrument was executed, although the same would appear to be so executed; e.g., if an instrument appeared to be executed by two parties but there was only one affidavit of execution as to one party, there might be no reason for refusing registration of the instrument.

Under the provisions of section 35 of the present *Registry Act*, however, these old sections have been recast and the use of the words in the present section, namely, "who appears to have executed the same," would lead to a different interpretation.

Section 35 expressly forbids the registration of an instrument unless accompanied by an affidavit, Form 5, of a subscribing witness not being a party to the instrument, as to the execution of the instrument, *by each party who appears to have executed the same*.

Under the provisions of section 29(cc) of *The Interpretation Act*, chapter 1, 1914 Statutes, it is stated that in every Act unless the context requires, "shall," shall be construed as imperative.

Under the provisions of section 28(e) of the same Act it is provided that in every Act unless the contrary intention appears, if a power is conferred or a duty imposed on the holder of any office as such, the power may be exercised and the duty shall be performed from time to time as occasion requires.

There is nothing I can find in the context, nor is there any contrary intention appearing in *The Registry Act* to the provisions of the said section 35. "Shall," therefore is imperative and a statutory duty is cast upon the officer which must be performed.

What is that duty? I think it is this: If an instrument is presented for registration *which appears to have been executed by a party*, but there is no affidavit of execution as required by the Act, nor of one of the parties to the instrument, then the Registrar must refuse registration even although the instrument has been executed by other persons and proper affidavits are attached, because there must be an affidavit of execution for each party who appears to have so executed the instrument.

If, therefore, on presentation of an instrument, the Registrar on examination finds that the same appears to have been executed by the parties, of which he must satisfy himself and which conclusion can no doubt be arrived at if there is a signature in the same name as one of the parties opposite a seal where one is required and witness signing the same, and which purports to be the signature of the party, then I think the instrument could properly be said to appear to be executed by that party.

INSTRUMENTS REGISTERED WHICH SHOULD NOT HAVE BEEN UNDER THE DEVOLUTION OF ESTATES ACT. WHAT TO BE DONE

Where a Registrar has, in error, registered an instrument which he should not have done under the provisions of *The Devolution of Estates Act* in reference



to the consents required, he should at once communicate with the solicitors with a view of having the proper consents attached thereto, and the provisions of the Act complied with.

Solicitors failing to comply with such a request, I think the Registrar should endeavour to get the consent of the Solicitor to the Treasury, and pending the obtaining of this consent, make a memo. in the abstract index to the effect that the provisions of *The Devolution of Estates Act* have not been complied with.

In view of the provisions of 9 Geo. V, chapter 28, it is questionable whether the grantee obtains a good title to these lands, even although the instruments have been accepted and registered in error by the Registrar.

#### ASSIGNMENTS OF MORTGAGE WHEN ENDORSED NOT TO BE REGISTERED IN FULL

If any assignment of mortgage in any way varies the terms of the mortgage or alters the terms of it by exceeding the time for payment or by reducing the rate of interest, then it is an instrument that should be registered in full.

#### RE FEES FOR REGISTRATION OF WILLS AND PROBATES

The fees for registering a will or a probate thereof are the fees set out in sections 92 (a) and (b), which are \$2, with any additional charges where the instruments exceed 700 words, etc.

A verified copy of a will, which is produced with the original will, is not a duplicate within the meaning of section 92 (a) and (b).

If a certificate thereof is required to be placed upon the verified copy, the Registrar is entitled to charge a fee of 50 cents for the same under the provisions of section 92(g).

If a verified copy is produced and a certificate is required to be placed therein, the Registrar must examine and carefully compare the verified copy with the original before he would be justified in placing his certificate thereon, and he must satisfy himself before certifying to the same that in fact the verified copy presented is a true copy of the original.

This verified copy, therefore, is not a duplicate within the meaning of section 92 (a) and (b), and is not in the same category as deeds, etc., which are presented in duplicate and are duplicate originals. The word "duplicate" in 92 (a) and (b) means duplicate originals.

There appears to be no fees prescribed for this work of certifying verified copies, and I fixed what I thought to be a reasonable fee, namely 5 cents per 100 words or folio, this fee being prescribed under the provisions of section 93 of *The Registry Act*.

#### RE FEES FOR REGISTERING LETTERS PROBATE

A dispute was decided by me between a registrar and a solicitor in reference to the following fees for the registration of Letters Probate:

Probate.....	\$2 00
Certificate.....	50
Comparing (six folios).....	30
Total.....	<u>\$2 80</u>

Usually, as provided by section 56 of *The Registry Act*, the original probate and a verified copy is presented for registration, and the solicitor in this case did produce for registration the original letters probate and a verified copy.



Fees for registering probate are the fees set out in section 92 (a) and (b), which are \$2.

As the verified copy produced is not a duplicate within the meaning of section 92 (a) and (b), the Registrar would be entitled to charge a fee of 50 cents under section 92(g) for a certificate.

The Registrar is also required to examine and compare the verified copy with the original before he certifies to the same, and he must satisfy himself before so certifying that in fact the certifies copy presented is a true copy.

In many cases, wills of great length with difficult punctuation, poor spelling and paragraphing are presented and great care must be observed to see that the verified copy is a true and correct copy.

There appears to be no fee for this and I fix as a reasonable fee **under** section 93 of the Act, 5 cents per 100 words or folio.

#### RE LETTERS OF PROBATE

Usually, as provided by section 56 of *The Registry Act*, the original probate and a verified copy is presented for registration.

The fees for registering the probate are the fees set out in section 92 (a) and (b), which are \$2.00.

The verified copy produced is not a duplicate within the meaning of section 92 (a) and (b), and the Registrar would be entitled to charge 50 cents under section 92(g), for a certificate.

A Registrar is also required to examine and compare the verified copy with the original before he certifies to the same, and must satisfy himself before certifying that in fact the certified copy presented is a true copy.

Many wills are of great length with difficult punctuation, poor spelling and paragraphing, and great care must be observed to see that such are true copies.

There appears to be no fee for this and I fix as a reasonable fee under section 93, 5 cents per 100 words or folio, for comparing.

#### RE DEEDS EXECUTED UNDER POWER OF ATTORNEY

I do not think it necessary for purposes of registration that a deed executed under a power of attorney should contain a recital of the registration of the power of attorney. It is sufficient if the power of attorney under which the deed is executed has been registered. See section 49 of *The Registry Act*.

It is better, however, in all cases to have a recital in the deed as to registration of the power of attorney.

#### RE DISCHARGE OF ASSIGNMENT OF MORTGAGE

Where an original mortgagee assigns the mortgage to another party but not for the full amount of the mortgage and this has not been paid off, such assignee cannot register a discharge of this partial assignment.

What should be done in such cases, is the execution of a re-assignment to the assignor.

## REGISTRATION FEES FOR QUADRUPLICATES

Where a bond mortgage made in quadruplicate of which two copies were sent for registration and to be certified by a Registrar, I determine the fees to be as follows:

Registration.....	\$1 50
Certificate of copy.....	50
Comparing.....	4 55
Total.....	<u>\$6 55</u>

Section 92 (a) of *The Registry Act* limits originals to duplicates, and when more than a duplicate is forwarded to be registered, as for example a triplicate, or as in this case a quadruplicate, it becomes necessary for the Registrar before placing his certificate thereon as to the same being a true copy, to examine and compare the same in order to satisfy himself that the document is in fact a true copy.

If the document is in duplicate only, then the fees as set out in section 92 (a) and (b) apply, and there is no extra charge for the certificate nor for the comparing.

If the instrument, however, is in triplicate or quadruplicate and the Registrar is asked to certify on an additional copy or copies in excess of the duplicate, then section 92 (a) and (b), being limited to duplicates only, would not apply to the extra copies in excess of the duplicates, but in addition the Registrar would be entitled for each additional instrument in excess of the duplicate, where he is asked to certify as to the same, to a fee for the comparing and examining and also to a fee for the extra certificate in excess of the duplicates.

As there is no fee prescribed in *The Registry Act* for the comparing of the extra instruments in excess of the duplicates sent, I, under the provisions of section 93 of *The Registry Act*, fix a fee of 5 cents per 100 words in addition to all other fees a Registrar should be entitled to charge for this work.

Also the Registrar is entitled to 50 cents for each certificate given on instruments in excess of the duplicates. In one case, therefore, assuming that there were three instruments sent and a request made to register and return two of them with a certificate of registration endorsed thereon, I allowed 50 cents for the certificate on the instrument in excess of the duplicate, and also assuming that the instrument contained 9,100 words, I fixed the fee for the Registrar for comparing the same and satisfying himself that it was a true copy before placing the certificate thereon, a fee of 5 cents per 100 words, making a fee, in this case, of \$4.55.

I would like to point out that the fees for registering a mortgage are set out in section 48 (3) and that nothing is said in that section in regard to the duplicates or certificates, but by analogy the provisions of 92 (a) and (b) have been applied, and the fees as provided for in section 48 for the registration of a mortgage would be limited to duplicates.

RE REGISTRATION OF A DEED EXECUTED PRIOR TO THE FYLING  
OF A PLAN

Where a deed is presented for registration but since the date of the execution of the deed, the lands described therein have been subdivided by a registered plan, the deed being dated before the registration of the new plan, I would say that the party tendering the document would be entitled to have it registered

as it is, as section 81 (1) of *The Registry Act* only applies to instruments affecting lands executed after a new plan has been filed.

The instrument should be entered not only against the lots as described therein but also against the lots affected by it, as the same are designated on the new plan.

#### REGISTRATION OF CAUTIONS

Section 15 of *The Devolution of Estates Act*, chapter 119, R.S.O. 1914 and amendments provide the machinery for the registration of cautions after three years from the death of the testator. Under this section a caution may be registered provided there is registered therewith (1) an affidavit of execution; (2) a further affidavit with the particulars as set out in section 15 (b); and (3) the consent in writing of every adult and of the Official Guardian on behalf of each infant under section 15 (c).

If the consent in writing under section 15 (c) is not obtainable, then under 15 (d) an order of a Judge of the Supreme Court or County or District Court wherein the property is situated, may be taken.

The caution should set out the lands specifically, and if it does not do so, then there should be a statutory declaration under section 34 of *The Registry Act*.

If the instrument is executed under seal of a trust corporation, the affidavit of execution would not be required.

#### RE REGISTRATION OF DECLARATIONS RELIGIOUS INSTITUTIONS ACT

Section 18 of *The Religious Institutions Act*, R.S.O. 1914, chapter 286, is the section providing for registration, and there should be a record of the proceedings of the meeting held under the Act entered in the minute book which should be signed by the secretary and chairman thereof, and a copy of such record verified by the affidavit of the chairman or the secretary of the meeting is what may be recorded in the Registry Office.

The affidavit could be headed setting out the particular land affected, and it must be an affidavit.

Registration will be made against the particular lots set out in each of the abstract index books, and the same will be copied in full in the registers.

The fee would be as prescribed by section 92 (a).

#### FEEES FOR REGISTRATION OF DECLARATION

The fees for registration of a declaration under section 36 (3) of *The Registry Act* are the fees prescribed in section 92 (u), the fee being 50 cents.

If a duplicate copy of the declaration is produced and a Registrar is asked to certify on the duplicate as to registration and number, he would be entitled to an extra 50 cents for the certificate. Section 92 (g).

#### RE FEES FOR CONTINUED ABSTRACTS

There are three distinct operations performed by the Registrar in the preparation of an abstract, whether it be a continued one or not, namely, (1) the search; (2) preparation and writing of the abstract; and (3) certificate given by the Registrar.

Section 92 (c) of *The Registry Act* provides the fee for the search.

Section 92 (7) prescribes the fee for the preparation or the making or writing of the abstract, and this subsection is merely indicative and directory in that the



abstract must be certified to by the Registrar. The words used are, "For an abstract of title to any specific parcel certified by the Registrar." This must mean an abstract, "that is to be certified to" after it has been prepared, and in addition to the abstract itself as written and prepared, according to the form prescribed there must be attached thereto a certificate of the Registrar which entails the accompaniment of his seal of office.

The form of the abstract set out under section 19 (2) of the Act is simply directory and prescribes the form in which the abstract must be commenced and the manner in which the same is to be certified. Therefore in addition to the 25 cent fee for the search in 92 (c) there is a distinct and separate fee for the preparing and the writing of the abstract in the form required provided for in 92 (f) and as there must be a certificate attached thereto the fee for a certificate would be as set out in 92 (g).

#### RE FOREIGN INSTRUMENTS, REGISTRATION

Where a document issued out of the Surrogate Court for the County of W—— in the State of M—— is presented for registration, I am of opinion that such instrument is undoubtedly an instrument within the meaning of *The Registry Act*, as the word "instrument" as defined in the Act includes certificate of proceedings in any court and every other certificate of judgment or order of any court affecting any interest in or title to land.

"Instrument" is also defined as every other instrument whereby land may be transferred, disposed of, charged, encumbered or affecting land in Ontario.

Section 43 of *The Registry Act* provides for the registration of court orders and states that every judgment or order affecting land may be registered on a certificate signed by the proper officer of the court setting forth the substance of the order and the land affected thereby.

When signed by the proper officer and sealed by the seal of the court it must be assumed that the court has jurisdiction and the same should be received for registration provided there is sufficient description of the land coming within the meaning of section 34.

#### RE REGISTRATIONS UNDER PUBLIC LIBRARIES ACT

The provisions for fying a declaration with required affidavit are fully set out in sections 49 and 50, chapter 69, 1920 Statutes. Such declaration is not to be registered but fyled, and will be placed in the miscellaneous register, and on the certificate simply certify that it is fyled in the Registry Office in the miscellaneous register, giving it a number.

#### RE DISCHARGE OF MORTGAGE UNDER POWER OF ATTORNEY

A certificate of discharge of mortgage is a creature of *The Registry Act* and must follow the requirements of that statute in order to have the effect and operation contemplated by section 67, namely, of a release and reconveyance.

Section 62 of *The Registry Act* provides by whom a certificate shall be executed, namely, by the mortgagee, his executors, administrators or assigns, or by such other person as may be entitled by law to receive the money and to discharge the mortgage.

Section 65 provides that where the person entitled to receive the mortgage money and to discharge a registered mortgage is not the original mortgagee, he shall at his own expense cause to be registered before the registration of the



certificate of discharge all the instruments or documents through which he claims interest in and title to the mortgage money, and until such instruments or documents are registered the Registrar shall not register such a certificate of discharge.

Section 65 (2) provides for the contents and what is to be mentioned in the certificate, and section 65 (3) states that the section shall apply to powers of attorney. Where the certificate of discharge or prior instrument or document is executed by an attorney, it is sufficient in a certificate of discharge to state the date and the names of the parties and to endorse on the certificate the date of the registration and the registration number of each instrument or power of attorney. If the power of attorney is not registered, the certificate of discharge of mortgage cannot be accepted.

#### REGISTRATION OF FOREIGN PROBATES OF WILLS

##### *Green v. Flatt*

In this particular case the executors of a mortgagee proved the will in Great Britain and registered the will and the foreign letters of probate in a Registry Office in Ontario where the mortgaged lands were situated, in compliance with the provisions of section 56.

A discharge of this mortgage was executed by these executors and was also registered. It was held upon an application being made under *The Vendor and Purchasers Act* that the executors had the right to discharge the mortgage without proving the will in Ontario or having the probate resealed by a foreign court in Ontario.

By section 56 of *The Registry Act* a will may be registered (a) before probate; and (b) upon production of probate granted under the seal of any court in Ontario or Great Britain or in foreign countries.

#### RE REGISTRATION OF FOREIGN PROBATES

The decision contained in *Green v. Flatt*, 29 O.L.R., p. 103, is to the effect that the executor derives his title not from the letters probate of the will, which are merely evidence, but from the will itself and before probate is issued, he is clothed with full title.

This is not so in the case of an administrator who derives his title entirely from the grant of letters of administration.

Section 56 of *The Registry Act* provides for registration upon the production under the seal of any court . . . in any foreign country having jurisdiction therein . . . and by depositing a true copy of the exemplification . . . or by depositing the exemplification . . . etc.

Therefore such an exemplification under the seal of any foreign court having jurisdiction may be registered provided the requirements of the section are complied with. Of course the requirements of *The Succession Duty Act* must also be complied with. See section 56 (4).

#### FEEES REGISTERING DEEDS—TORONTO, HAMILTON & BUFFALO RAILWAY COMPANY

While under section 302 of *The Ontario Railways Act*, R.S.O. 1914, chapter 185, as amended by 8 Geo. V, chapter 30 (5), fees for the conveyances therein mentioned are the same as those for similar instruments registered under *The Registry Act*, yet in the case of conveyances to The Toronto, Hamilton & Buffalo

Railway Company the fees chargeable will be those mentioned in section 9, chapter 75, 1884 Vic., being the Act incorporating the Company.

#### RE AFFIDAVITS SWORN OUT OF ONTARIO

A discharge of mortgage executed out of Ontario in which the affidavit of the subscribing witness purports to be sworn before a Justice of the Peace who has simply signed his name with the initials, "J.P." after it, may be accepted for registration.

Section 37 of *The Registry Act* is to be read with section 23 of *The Interpretation Act*, chapter 1, R.S.O. 1914, and under the latter section the affidavit sworn before the J.P., having authority or jurisdiction in the place where the oath is administered is sufficient to be accepted for the purpose of registration. It is not necessary to have the authority proved.

The Registrar should call attention, in a column for remarks in the Abstract Index, however, that the affidavit was taken before such J.P.

#### RE DISCHARGE OF MORTGAGE BY ONE EXECUTOR

The case of *Spellman v. Letivotz*, 44 O.L.R., p. 30, was a case in which the point in question did not arise, as in that case the mortgage apparently was given, not to the testator but to all his executors and trustees under his will.

There appears to be some doubt expressed by Meredith, C.J.C.P., in that case, but no decision was given, and the case of *Ex. P. Johnson*, 6 P.R., p. 225, is referred to. In that case Vice-Chanc. Blake ruled in 1875 that one of several executors alone could execute a discharge of mortgage given to the testator.

The learned Chief Justice also comments as follows:

"The trend of legislation seems to have been toward empowering any hands by law to receive the debt and to give a valid discharge of it, also to reconvey by way of statutory discharge of a registered mortgage the land pledged for its payment."

*Stair v. Yowles*, 57 O.L.R., p. 38, comments on the *Spellman* case and is authority that discharge of a mortgage executed by one of several executors when the mortgage is given to the testator, is proper.

This is correct as a mortgage debt due to the testator is not different, so far as it is a debt, from any other debt due to the testator, although it is secured by a mortgage on land it is still a debt.

It is well settled that ordinarily the payment of a debt due to a testator may be validly made to one or more of several executors and that such payment will discharge the debt.

In my opinion payment to one or more of such executors of a debt secured by a mortgage made to the testator is a valid payment of such mortgage debt and such debt is therefore satisfied, as under the provisions of section 62 of *The Registry Act*, as amended, the discharge may be executed by such other person as may be entitled by law to receive the money and to discharge it.

Registrars, however, should make a note in the abstract index setting out by whom the discharge is signed, namely by one of the executors, and it will be for the person searching the title to satisfy himself as to the validity of the discharge.

## RE REGISTRATION OF ORDER VACATING MECHANICS' LIENS, SECTION 43

Judgments and orders affecting land may be registered in two ways, (1) the original order or judgment may be registered and if there are no specific lands mentioned in the order or judgment a statutory declaration may be attached setting out the lands affected. This becomes an instrument affecting land and falls within the provisions of section 2 (d) of *The Registry Act* and in such cases the original remains in the Registry Office. (2) Judgments and orders may also be registered in another way as directed by section 43, *on* a certificate signed by the proper officer of the Court, setting forth the substance and effect of the judgment or order and the land affected thereby.

The usual practice is to register judgments and orders *on* a certificate under the provisions of section 43 enabling the solicitor to keep the original in his possession.

The usual form of certificate upon which the judgment or order is registered in the S.C.O., referring to an order vacating a mechanic's lien, is as follows:

This is to certify that by an order bearing date (fill in particulars) wherein A.B. was the plaintiff and C.D. the defendant. . . .

Upon application . . . it was ordered that the certificate of action fyled in the Registry Office (set out date of registration and number) should be and the same is vacated.

This is to further certify that the lands in question in the said action are as follows (set out the lands) and at the request of the defendant or plaintiff, as the case may be, this certificate is given for the purpose of registration.

This is then signed by the clerk who issues the same under the seal of the Court, and is accepted for registration.

In regard to the fees, I may say that if the original order itself accompanies the certificate and the Registrar is asked to certify on the original as to the registration, he places on the original order his certificate and the fees would be the fees set out in section 92 (a) and (b) of *The Registry Act*, and an additional fee of 50 cents for the certificate which he endorses on the original order.

If it is requested that the original order itself be registered and deposited in the Registry Office and the party who tenders the same also produced a copy and asked the Registrar to certify to it as a true copy and as to its registration, then, of course, the original is deposited and fyled in the Registry Office and in addition to the fees allowed in section 92 (a) and (b), the Registrar is justified in charging 50 cents for the certificate and an additional fee for making a copy as if he had prepared the copy himself.

The reason for this is that a Registrar is not bound to certify to a copy prepared elsewhere than in his own office, and if he does so he is entitled to attach a condition that he shall retain the right to the same emoluments as if he actually did the work himself. The word, "duplicate" in section 92 (a) of *The Registry Act* means a duplicate original.

I would like to point out to you that in all cases of this nature it is the judgment and the order which is in fact registered, and section 43 provides for the registration of the order or judgment *on* a certificate, and it is not a registration of a certificate as such.

An example of the registration of a certificate as such where the fee is \$1 as provided by section 92 (p) is a certificate of a *lis pendens*, which certificate is issued by the officer who issues the writ and is in fact a certificate as such.



## WHAT SIGNATURES REQUIRED FOR MONEY BY-LAWS

What signatures of officials are necessary to authenticate copies of money by-laws for registration?

The provisions in *The Registry Act* in reference to authentication of money by-laws is to be found in section 70 (4). These provisions appear to be in effect the same as were the provisions of *The Consolidated Municipal Act, 1903*, section 396 (3) and (4), and seem in substance to have been transferred from that Act to *The Registry Act*.

Section 70 (4) is now affected by the amendment of *The Registry Act, 1913*. Formerly there was no provision in the Act on the subject.

Section 296 of *The Municipal Act* and *The Consolidated Municipal Act*, chapter 72, 12 and 13 Geo. V, 1922, is headed, "Registration of Money By-laws," and contains not only the provisions with respect to the manner in which a copy of a money by-law should be authenticated for registration, but it also contains special provision as to the effect of registration, etc., and also provides a penalty to which the municipal clerk shall be liable if he neglects to perform the duty imposed upon him by subsection 1 which is a duty to register a money by-law by certificate under his own hand and seal of the corporation and without requiring the signature of the head of the corporation. In fact section 296 contains complete legislation on the subject as to how many by-laws are to be registered and as to the consequences of neglect of duty and as to the effect of registration, etc.

The provision of *The Registry Act* and amendment of 1913 now found in section 70 (4) of *The Registry Act* has in reality been adopted unaltered from the old *Municipal Act* without regard to the fact that the provisions of the former *Municipal Act*, section 396 (1) have been redrafted and now appear passed in the new and amended form by the legislature in section 296.

Under all circumstances, therefore, I am of opinion that compliance with section 296 of *The Municipal Act* must be deemed to be sufficient, and I think it is the duty of the Registrar to register the copies of the money by-laws certified to by the clerk as set out in section 296.

## RE REGISTRARS FEES

1. Fees for depositing railway plans under *The Dominion Railway Act*.
2. Fees for swearing land tax affidavits and other affidavits.
3. The 5 cent fee for lists supplied to municipalities.

Section 102 of *The Registry Act* is amended by 8 Geo. V, chapter 27, defines net income to be the excess of all fees and emoluments earned during the calendar year. Section 107 of *The Registry Act* provides that in ascertaining the percentages payable under the Act there shall not be included in the fees and emoluments any sum receivable from a municipality for the preparation of abstract indexes or for work done under section 26 or 28 or subsection 5 of section 83 or section 100, nor shall anything in the Act apply to the fees or emoluments received as returning officer under *The Election Act*.

Section 26 makes provision where territory has been attached to a new Registry Division form.

Section 48 refers to fees for recopying books under the order of the Inspector, also repairing, etc. Section 83 (5) provides for fees in connection with services re preparation of abstract indexes to subdivisions of a township or park lots in urban municipalities. Section 100, now section 3, chapter 26, Ontario Statutes, 1923, deals with preparing lists for municipalities.



My own view is that the fees for the railroad plans and fees for swearing affidavits are fees and emoluments earned during the year, and all fees earned except those expressly excepted by section 107 should be included in the fees of the office.

#### CAN A MORTGAGE GIVEN TO THREE EXECUTORS AND TRUSTEES BE DISCHARGED BY TWO OF THEM IF THE THIRD IS LIVING?

Assuming that the mortgage does not contain anything to the effect that the mortgagees are tenants in common or entitled to the mortgage moneys other than jointly, the discharge of mortgage should, if possible, be executed by all, and it would be well in order to have any doubt clear, to suggest to the solicitor to have all the executors sign the discharge.

If, however, there is nothing on the face of the mortgage permitting one or more of the mortgagees to discharge it, I would suggest that if registered as it stands a note be made in the abstract index calling attention to the fact of the discharge being executed by only two of the three mortgagees; and any certificate given of the discharge should call attention to the same circumstances.

#### RE AMENDMENTS MADE 1927—REGISTRARS OF DEEDS

Registrars should carefully read and examine the amendments made to *The Registry Act*, chapter 38, 1927 Ontario Statutes. Note particularly (1) The general register index will now only contain the names of the testator and the executors. See section 6. (2) No foreclosure or sale under power shall be recorded until the mortgage has been registered in full. Section 8. (3) Fees for searches on registration of a plan changed. Section 13. (4) It is no longer necessary for a Registrar to show in his annual return the number of mortgages recorded. Section 99 (3) has been repealed.

Registrars should also examine *The Surveys Act*, 1927, chapter 54, and *The Vendors and Purchasers Act*, chapter 37.

#### COURT ORDERS—REGISTRATION AND FEES

The usual practice is to present for registration a certificate of the final order which is deposited in the Registry Office.

The fees for the same are the fees set out in section 92 (a) and (b). Section 43 of *The Registry Act* shows that it is the judgment or order that is registered and the method of registration is on a certificate.

The fee set out in 92 (p) refers only to the registration of a certificate as such and does not apply to the registration of an order or judgment registered under section 43.

An example of registration of a certificate as such coming under the provisions of 92 (p) is the certificate of *lis pendens*. Such is not an order or judgment of the court but is merely a certificate of institution of an action.

#### RE REGISTRATION OF LETTERS OF ADMINISTRATION AND STATUTORY DECLARATION SETTING OUT LANDS

There is no necessity for letters of administration being registered first in the general register and then under section 34 (2) and (3) to have the statutory declaration recorded.

It is quite in order for the declaration to be attached to the letters of administration, and when received registered in the general register and general

index and copied. If the declaration is attached a proper note will have to be made in the abstract index book against the lands affected, and the letters of administration and declaration will also have to be copied in the register for the particular municipality in which the land lies.

#### RE REGISTRATION OF ORANGE LODGE WARRANT

Orange officials should obtain a statutory declaration in triplicate for warrant from the Grand Secretary, which declaration is given for registration purposes.

This declaration states who is the Grand Secretary, that the Grand Lodge established a lodge at A— by warrant dated . . . . ., and sets out full particulars in reference to the warrant and the corporate name and the Grand Secretary signs the same, and the declaration bears the corporate seal.

On receipt of this statutory declaration it will be entered in the miscellaneous index and given a miscellaneous number.

The fees will be \$1 and 50 cents for the certificate which you place on the declaration handed back to the parties.

#### PROVISIONS OF DEVOLUTION OF ESTATES ACT—CONSENT OF TREASURY OR FYLING CERTIFICATE FROM THE SURROGATE COURT

Where a Registrar has presented to him for registration six or eight deeds in duplicate, covering lands which require the consent of the Solicitor to the Treasury or the fyling of a certificate from the Surrogate Court, it is not necessary that a separate certificate be attached to each instrument so long as the Registrar is satisfied that the provisions of the Act have been complied with; and if the necessary certificate has been fyled, which is required, this would be sufficient evidence so far as the Registrar is concerned.

#### AFFIDAVITS OF WITNESS BEFORE JUDGE OF FOREIGN COURT

Affidavit of a witness to an instrument taken before a Judge of a foreign court with the seal of the court attached, in my opinion, can be accepted as being sufficient for registration purposes as it must be assumed that the court judge is competent and has authority.

In making the entry in the abstract index, call attention to the fact as to the manner of making the affidavit.

#### CERTIFICATE OF ORDER APPOINTING COMMITTEE—DISCHARGE OF MORTGAGE BY COMMITTEE OF A LUNATIC

Such a certificate should not be entered in the General Register, but if it is required to be registered, there should be attached a statutory declaration setting out the lands affected, under section 34.

In reference to the execution of a discharge of mortgage by a committee of a lunatic mortgagee, I have carefully considered the extracts from Mr. Guthrie's Report, page 20, 1913, and Mr. Mallon's Report, 1916, page 22. The rulings given in both cases are based upon the fact that it is the lunatic mortgagee by his committee, and not the committee who executes the discharge. Just as in the case of the execution of a discharge under power of attorney, the attorney signing his constituent's name, per his own as attorney.

The reason why a power of attorney must be registered and set out in the discharge, is because of the fact that subsection 3 of section 65 makes special-

provision for its registration. There is no similar provision requiring the registration of the certificate of the order appointing the committee.

Therefore when a discharge of mortgage is presented, commencing: "I, A.B.— of the city of . . . . . etc., do certify, etc.," A.B. being the lunatic mortgagee, which discharged is signed, "A.B.— per C.D.— his committee," in my opinion such a discharge can be received without the registration of the certificate of the Court Order.

If, however, the discharge of mortgage is in the form similar to the one, copy of which you sent me, where the same recites, "I, C.D.— of the city of . . . . . committee of the person in the estate of A.B.— do certify, etc.," and is simply signed by C.D.—, such a discharge should not be received until the certificate of Court Order has been registered and the registration recited in the discharge.

My reason for this is that a discharge in this form is not executed by the lunatic mortgagee per C.C.— committee, but is executed by the committee as such.

RE MANNER OF ENTRY OF COMPILED PLANS

Compiled plans made under the provisions of section 88 of *The Registry Act* are different from an ordinary plan of a subdivision and a Registrar is not bound to satisfy himself as to the owners and the mortgagees, because the owners and the mortgagees do not have to sign such a compiled plan.

On receipt of such a compiled plan a Registrar should open up a new abstract index for all lots on the plan, and when the instrument in future come in for registration, the description should refer to these plans.

If a Registrar receives an instrument with a description which does not refer to the plan, I would suggest that the instrument be returned and the party asked to add the following to the description:

"the lands now being lot . . . . . on registered plan . . . . ."

The entry of the plan could be made on the abstract of the different lots, in many cases, without opening up new abstract index books in each particular case, by simply making the entry on the abstract of the particular lot; and if there are a great many lots upon which the entry is to be made it would save a good deal of writing if the Registrar would procure a rubber stamp with which to make the first entry.

The first entry that would be made on each lot would be as follows, taking the statutory headings as appear on each abstract index:

No.	Instru- ment	Its Date	Date of Registra- tion	Mortgor.	Mtgee.	Land	Considera- tion	Remarks
No. of Plan	Plan	.....	.....	Surveyor's Name	Municipality	Town of...	.....	Municipal Plan

The Registrar would be entitled to the fees provided in section 92 (h), a \$5 fee, and a fee of 5 cents in excess of twenty lots up to 100, and 2 cents in excess of 200, and, of course, the expense in connection with the same will be properly payable by the municipality.



RELEASES OF LEGACY, AGREEMENTS FOR SALE OF LAND AND OTHER INSTRUMENTS WITHIN THE MEANING OF SECTION 36 OF THE ACT

If duplicate originals are produced the fees will be those set out in section 92 (a) and (b), except in those cases where the instrument comes within the meaning of section 36 when the fee to be charged is the reduced fee as in mortgages not registered in full, as provided for in section 48 (7).

If there is presented one original and a copy, and the copy is asked to be certified to by the Registrar as a true copy, then in addition to the fees set out in 92 (a) and (b), or in case of instruments under section 36 as provided by section 48 (7), a 50 cent fee could be charged for the certificate and also a fee for the preparation of a copy as if the same had been prepared in the office of the Registrar.

If the original is produced and also a copy, and the Registrar is requested not to certify to it as a true copy but simply to endorse thereon a memo. of registration, the Registrar in addition to the fees allowed by section 92 (a) and (b) and for instruments under section 36 as provided by section 48 (7), would be justified in charging a fee of 50 cents for the certificate and also a reasonable fee for examining the copy for the purpose of satisfying himself that it really does purport to be a copy, and under section 93 of the Act I would fix a fee of 5 cents per 100 words as a reasonable fee.

The usual form of certificate used in cases mentioned in the preceding paragraph would be as follows:

"I certify that an instrument of which the within purports to be a copy (but not hereby certified to be a true copy) is duly entered and registered in the Registry Office for the Registry Division for the County of ..... in Book ..... etc."

RE DESCRIPTION OF EASEMENTS

In cases of grants of easements it must be deemed to be a sufficient compliance with section 34 of *The Registry Act* to describe the lands over or upon which the easement exists, or which it may affect, and also describe the nature of the easement.

The land over which the easement is given must be defined by a definite description as can be ascertained by a surveyor, that is, the description is sufficient if it enables the surveyor to go upon the ground and locate the land for which the easement is given.

The object of *The Registry Act* is to provide for a notice of, amongst other things, burdens affecting lands . . . and such object may be deemed to be sufficiently accomplished by giving the description of the servient tenement and a description of the nature of the easement to which the same is made subject.

Suppose a grant of land gave the privilege to the grantee to use a well or spring upon the adjoining land, describing that land, with the right to go to and from the well or spring and use the water in it, would not the description of such a grant be deemed sufficient under section 34, even where there was no division, path or way to the well or spring, provided, however, the land over which the same was given were definitely described?

I am of opinion that such would be sufficient, because the servient tenement or lands over which the easement is given is sufficiently described and the nature of the easement also described.

There are also many other cases of easements not uncommon, such as a right of way to maintain eaves, not saying how wide, over an adjoining lot,



or to lay water or waste pipes through an adjoining lot, where the servient tenement is described and the nature of the easement set out.

On examination of a form of easement that came before me I observed that it proposed to give a definite description of the lands over which the easement was given, or in other words the servient tenement, and to set out this particular description in Schedule "A." In the instrument the nature of the easement was also set out.

What the Registrar is concerned with, is to satisfy himself that the lands known as the servient tenement being the lands over which the easement is given and set out in Schedule "A," are defined by a definite description, namely such a description as can be ascertained by a surveyor or a description sufficient to enable a surveyor to go upon the ground and locate the land over which the easement is given.

For example, if the lands in Schedule "A" were described as lots 7 and 8 in the second concession of the Township of B—, or the north half or south half of a certain lot in a certain concession, or lands described by metes and bounds, I would say such would be a sufficient description; but lands described as a part or portion of a lot would not be sufficient.

I have given here a general outline as to such grants, and the views herein should be made applicable to each individual grant, as each individual grant must stand by itself and be considered by itself according to the sufficiency of the description contained in Schedule "A," if prepared in this form.

## SHERIFFS

### FEES TO SHERIFF ESTREATED BAIL WHERE WRIT ISSUED

Where bail has been estreated under *The Estreats Act*, chapter 98, R.S.O. 1914, for which a writ of execution has been issued and handed to the Sheriff and no actual seizure had been made by the Sheriff and the bondsman paid the amount of the bail estreated, the Sheriff is entitled to the fee provided in Item 23 of *The Administration of Justice Expenses Act*, chapter 35, 1926 Statutes, which in part is as follows:

Where a levy has not been made.....\$2 for every \$100 of the amount received.

If the offence were an offence under any Ontario statute, then the estreat would be properly payable to the Province and under section 14 of *The Estreats Act* the Sheriff is directed to pay over all money collected to the Treasurer of Ontario or other officer or person entitled to receive the same.

I can find no authority whereby the Crown Attorney would be entitled to a commission of four per cent. on such moneys in view of the provisions of section 14 of *The Estreats Act*, above quoted.

The Sheriff, of course, should obtain his fees from the parties.

### RE SHERIFFS' FEES FOR SUMMONING AND SERVING JURORS, ETC.

1. Under Schedule "A," chapter 25, 8 Geo. V, being an Act to amend *The Administration of Justice Expenses Act*, a Sheriff can charge Items 3 and 4, being for summoning each Grand Juror for the High Court Division or General Sessions, or for summoning each Petit Juror for the High Court Division or General Sessions. This means that the one summons for the sessions and the sittings of the Court are included in one charge only, and those fees for summoning the Jury are included in the administration of justice expenses and are paid by the Province.

2. Under the provisions of section 7 of chapter 23, 8 Geo. V, being an Act to amend *The Jurors Act*, the Sheriff is entitled to charge under Item 3, for every summons served upon the jurors, at the rate of 50 cents, and if the same juror is being summoned both for the Sessions and for the County Judges Criminal Court or Sittings of the High Court Division, only one service fee is allowed. This fee, of course, is paid by the municipality.

You will notice that the fee allowed in *The Administration of Justice Expenses Act* is for summoning the juror, while the fee in *The Jurors Act* is for serving the juror.

3. Where a sittings of the High Court Division and the General Sessions, or General Sessions and County Judges Court are on the same day and the Jury is summoned for both courts, this is considered only as one court.

4. Item 4 of section 7 of *The Jurors Act* provides for mileage. I might point out to you that in the City of Toronto and in some other places mileage is allowed for serving jurors and also mileage is allowed sheriffs in the districts while service is made in the district, town or city.

#### SHERIFFS' FEES SUMMONING GRAND JURORS UNDER DIRECTION OF COURT

Where there does not appear as many as thirteen jurors summoned upon a panel returned upon the precept, and the Court acting under the authority of section 67 of *The Jurors Act* commands the Sheriff to name and appoint so many persons then present, or who could then be found, in order to make up the grand jury of thirteen, the question arises as to what fees may be certified to by the justice.

There does not appear to be any fee provided in *The Jurors Act* covering the services of sheriffs rendered under the provisions of the above-named section 67. The only fee provided that would govern such cases is the fee set out in Items 3 and 4 of section 102, as amended by section 7, chapter 23, 1918 Statutes, as follows:

"For any summons served upon the jurors of any panel, 50 cents; for every mile which the Sheriff or deputy travels for the purpose of serving such, mileage to be allowed for going only, and not for returning, 15 cents."

This fee is for *servicing* jurors and does not apply to talesmen summoned from people in the courthouse or close at hand. This fee only applies in cases where summons is actually issued and it is necessary to so issue the summons and have the party served, as for example, where he is outside of the courthouse. In organized counties, these fees under *The Jurors Act* are paid by the counties, but in the districts they are paid by the Province, and the practice followed in the Department here, in cases of the districts, is not to allow any fee for such service rendered by the Sheriff where the party is summoned from people in the courthouse or close at hand, but only where a summons is actually issued and it is necessary to have someone make a service.

I may say that the Auditor of Criminal Justice Accounts quite often receives certificates from Judges certifying to fees, but the only fee allowed is as above stated, where the party is outside of the courthouse and summons is necessary.

I may also say that it has been contended that section 30 of *The Sheriffs Act*, chapter 16, 1914, R.S.O., applies in such cases, which said section reads as follows:

"Where a Sheriff is directed by the court to perform any service and do any act for which no fee is provided, the Sheriff may be allowed such fee as the court may think fit and the same shall be payable as the court may direct."

The opinion was expressed by the late Mr. Cartwright, late Deputy Attorney-General, that this particular section of the Act does not, nor was it intended to cover the services performed by the Sheriff under section 67 of *The Jurors Act*.

#### SHERIFFS' FEES UNDER CREDITORS RELIEF ACT

In my opinion a sheriff is entitled to the same fee for fying a certificate under *The Creditors Relief Act* as he would be for fying an execution.

See subsections 2 and 6 of section 10 of *The Creditors Relief Act*.

#### RE SHERIFFS' FEES WRIT OF POSSESSION

The only fee the sheriff is entitled to in connection with the writ of possession is the fee setting out Item 6 of the tariff. Item 7 does not apply in cases of writs of possession.

#### RE STATUTE LABOUR AND SCHOOL TAXES, SALE BY SHERIFFS

I appreciate the difficulty experienced by sheriffs in the districts in connection with the accuracy of lists received by them from commissioners under *The Statute Labour Act* and the school boards under *The School Act*. The commissioners and boards do not make a search in the Registry Office or Land Titles Office to ascertain if the lands reportable are patented or unpatented, or as to the correctness of the owners, and many lists are returned to the sheriffs in which it is found that there are many errors in describing the lands as to being patented or not, and also as to the names of the owners.

It has happened in some sheriffs' offices where lists so received have been advertised and the land sold that, when the sheriff makes a search in the Registry Office or Land Titles Office on or after the sale for the purpose of sending out the final thirty-day notice to owners and encumbrancers, many lands have been put up for sale which are really in the Crown and lands of owners have been sold, the owners complaining that they had no notice of the taxes or they would have paid them.

In some offices, also, enquiries have been made for information regarding taxes due on different lots by owners who have never received any notice.

Sheriffs are bound to set out in the advertisements an accurate list of the lands to be sold, showing those lands that are patented and those that are unpatented, under section 149, and I do not see how a sheriff can comply with this section properly unless he makes a search, on receipt of the lists, in the Land Titles Office or the Registry Office, as the case may be, to see that the lands are properly described and also that proper parties are set out.

The procedure to be adopted by sheriffs, therefore, will be as follows:

1. On receipt of the lists and before advertising, make a search in the Land Titles Office or Registry Office, as the case may be, to see who the owners are, and to obtain proper descriptions of the lands as to whether the same are patented or unpatented, held under lease, license or occupation.

2. A copy of this list might also be sent to the Department of Lands and Forests to have indicated opposite each lot whether the same is patented or unpatented, or held in lease or license or occupation.

3. If any errors are discovered, advise the commissioners or the board, as the case may be, and if it is found that the name of the owner is wrong, I think if the board or commissioners were to send out proper notices, in many cases it might result in the taxes being paid.



4. Cost of the search made by the sheriff and any charge which the Department of Lands and Forests have for examining the list sent, should be apportioned and added to the amount of the costs.

I think the sheriffs are justified in carrying out this procedure in order to comply with the provisions of section 149, in reference to correct statement of lands in their advertisements.

5. Sheriffs, of course, must also search again, a year from the sale, and send out the final thirty-day notice, as set out in section 171.

#### RIGHT OF JUDGE TO INCREASE COMMISSION TO SHERIFF ON SALE OF LAND FOR STATUTE LABOUR AND SCHOOL TAXES

Section 194 (1) of *The Assessment Act* gives power to the Judge in writing to increase the commission over and above  $2\frac{1}{2}$  per cent., but not to exceed 10 per cent. This section deals with the sale of lands in Muskoka and Parry Sound, and *The Statute Labour Act*, chapter 196, section 10, R.S.O. 1914, provides that the procedure and the provisions applicable shall be the same or as nearly as may be possible as in the case of the sale of land by the sheriff for arrears of taxes in organized municipalities in the Provisional Judicial Districts of Muskoka and Parry Sound.

Therefore this section dealing with the power of the Judge to increase the commission would apply to any sales made under *The Statute Labour Act*. In my opinion it does not apply to sales made under *The Public Schools Act* because section 37 (7) of that Act states that the proceedings shall be the same or as nearly as may be possible as in the case of the sale of lands for arrears of taxes in organized municipalities, and therefore comes under the general sections of *The Assessment Act*.

#### RE SALE OF UNPATENTED LANDS

In case of a sale being made of any unpatented land or any land held under lease, license or occupation from the Crown, it is the interest only of the person other than the Crown that is liable to be sold.

The tax deed must distinctly state that the sale is the sale only of the interest of such person in the land, and shall give the purchaser the same interest and rights only, in respect of the land, as the person had whose interest is being sold.

Whether the interest sold is that of a lessee, licensee or locatee must also be clearly stated in the deed. See section 157 of *The Assessment Act*, and following sections.

Care, therefore, should be taken in the preparation of such deeds, the form of which is found in the schedule to the Act. Sheriffs should also be careful to see that the provisions of *The Assessment Act* in reference to notices, certificates, publications, form of debts, requisite where the municipality buys the land, etc., have been fully complied with.

#### RE WRIT OF EXTENT

A writ of extent fyled with a sheriff by an inspector of taxation gives a sheriff more extensive power to examine persons, etc.

What a sheriff should do first, is to serve a copy of the writ with written instructions not to pay over any money, and if possible ascertain the amount, if any, owing to the defendant.

When this is done make a report to the Inspector of Taxation and await his further instructions.



If a sheriff finds it necessary to summon anyone in the matter or take further steps it would be advisable to consult his own solicitor in the matter.

#### SHERIFFS—RE EXCHEQUER COURT WARRANTS ADMIRALTY COURT

When a sheriff serves the warrant and writ of summons and arrests the ship, and the claim has been paid to him and the ship released, the sheriff will remit the amount to the Registrar of the Admiralty Court, Mr. John Bruce, who in turn pays the same into the Exchequer Court and forwards a receipt. The amount forwarded by the sheriff should be the full amount of the debt paid, and bank charges for forwarding the same should not be deducted. Such bank charges should be sent in a separate statement to the Registrar who will see that they are paid. The sheriff, of course, would be entitled to retain his proper fees.

Sheriffs are marshals of the Exchequer Court, and any fees earned should be included in the earnings of their office and a record should be made in the execution book similar to the record made in executions received in Ontario courts.

#### RE FEES TO SHERIFFS FOR SEARCHES OF EXECUTION BOOK

If executions are searched against a party and the sheriff notifies the party searching that there are, say four, recorded and particulars are asked for at the same time, the person searching is entitled to get these particulars for the fee for search in Item 18 of the Tariff, namely, 30 cents.

My understanding of the words, "if not made by a party to a cause or his solicitor," is that a party to a cause or his solicitor could search the execution in that particular action without any fee, e.g., if the defendant desired to see if the execution were properly enforced, he could go to the sheriff's office and search, and the sheriff would not be entitled to charge him a fee for this search.

#### RE SHERIFFS

Vouchers and cancelled cheques should be kept for all moneys paid out on any execution upon which money has been realized.

Proper entries should be made in the execution book and in the fi fa cash book, and these cancelled cheques should be kept in such a manner as would enable the officer to produce them for a speedy check-up. In some offices the cancelled cheques are pasted in the fi fa cash book where the entries are made; and in other offices they are kept in a folder alphabetically.

Sheriffs must keep these vouchers in either of the above ways, possibly the folder with alphabetical compartments would be easiest, and this would enable the officer to immediately produce any cancelled cheque when called for.

#### RE JUVENILE COURTS

##### FEES BY JUDGE

The following provisions of *The Juvenile Delinquents Act, 1908*, are:

Section 5.—"Except as hereinafter provided, prosecutions and trials under this Act shall be summary and shall *mutatis mutandis* be governed by the provisions of part 15 of The Criminal Code in so far as such provisions are applicable whether or not the act constituting the offence charged would be in the case of an adult triable summarily, etc."

The section goes on to provide that the word, "justice" in such provisions in the Code shall be taken to mean, "Judge of the Juvenile Court."

Section 16 provides the penalty to be imposed upon a child who is proved to be a juvenile delinquent. Discretionary power is given to the judge to impose a fine not exceeding \$10, or to commit the child to the care of a probation officer, etc.

Juvenile delinquent means, under the definition in the Act, any child who violates any provisions of the Criminal Code or of any Dominion or Provincial statute, or any by-law of any municipality for which violation punishment by fine or imprisonment may be awarded, or who is liable by reason of any other act to be committed to an industrial school or juvenile reformatory.

There is nothing in section 16 providing that costs should or should not be imposed.

Section 18 provides that where a child is proved to be guilty of an offence for the commission of which a fine, damages or costs might in the case of an adult be imposed, the court, if of opinion that the case would be best met by the imposition of a fine, damages or costs, shall order that the fine, damages or costs be paid by the parent or guardian of the child instead of by the child.

Section 32 provides that nothing in the Act shall be construed as having the effect of repealing or over-riding any provision of any Provincial statute, and when a juvenile delinquent who has not been guilty of an act which is under the provisions of the Criminal Code an indictable offence, comes within the provisions of a Provincial statute, it may be dealt with either under the Provincial Act or this Act. Section 33 provides that so soon as this Act comes into force in any Province, City, Town, etc., every provision of the Criminal Code or any Act of the Parliament of Canada inconsistent with the provisions of this Act is repealed as to such territory.

CONCLUSION.—My conclusion is that the only punishment that can be imposed upon a child proved to be a juvenile delinquent for an offence under the Code or any Dominion Statute, is the penalty provided in section 16 of the Dominion Act which provides for a fine not exceeding \$10, or committed to the custody of a probation officer, etc., and this penalty supersedes the penalty prescribed in the Criminal Code or other Dominion Statute for the particular offence with which the child is charged. Penalties for offences under Provincial statutes under the provisions of section 32, may be as provided under such.

There is nothing said in section 16 of the Act that no costs should be imposed but as the provisions of section 5 provide that the provisions relating to summary trials under Part 15 of the Code apply, I see no reason the Juvenile Judge sitting as he does as a justice within the meaning of the Code, could not charge the fees that a justice might charge if acting in a similar case where an adult was charged.

I think that this view is further strengthened by the provisions of section 18 of the Dominion Act, which provides that fines, damages and costs may be imposed upon the parent or guardian of the child.

Is the Juvenile Court Judge entitled to retain these fees for his own personal use? Under *The Police Magistrates Act*, salaried magistrates are required to pay over their fees to the authority paying them. There is no such provision as to Juvenile Court Judges. It is true that under *The O.J.C. Act* provision is made for the payment of a salary to the Juvenile Court Judge, but as a fact the great majority of the Judges give their services free or practically free.

## CROWN ATTORNEYS

TWO-THIRDS CROWN WITNESS FEES TO COMMUTED CROWN ATTORNEYS  
PAID BY COUNTY

Under section 13, chapter 36, 16 Geo. V, a Crown Attorney receives from the municipality a fee of \$1 for crown witness fees and one-third of this is repaid to the municipality out of The Consolidated Revenue Fund.

All commuted Crown Attorneys, therefore, charge up two-thirds of all crown witness fees to the county.

## MAGISTRATES

1. All matters under *The Ontario Summary Convictions Act*, which would include all matters under Ontario Statutes and Municipal By-laws, are governed by section 8 of that Act, which directs that all informations, depositions, etc., shall be forwarded to the Clerk of the Peace.

2. Section 793 of the Code provides that in all cases under Part 16 of the convictions and certificates of dismissal with the written charge, etc., shall be transmitted to the Clerk of the Peace.

3. All informations, etc., in connection with offences under Part 15 of the Code must be filed in the magistrate's office.

I do not see how these statutory provisions can be overcome. There is nothing in any of the statutes requiring police magistrates to keep duplicate informations, depositions, etc.

## RE DISPOSAL OF ESTREATED CASH BAIL

It is well to note that all proceedings in connection with offences against municipal by-laws must be taken under *The Ontario Summary Convictions Act*. By section 4 of this last-mentioned Act, the provisions of Part 15 of The Criminal Code as it stood at the time of the last enactment of *The Ontario Summary Convictions Act*, that is, at the time of the passing of the Revised Statutes of Ontario, 1914, are incorporated into such Act.

Upon looking at the provisions of section 711 of the Criminal Code which is a portion of Part 15 of the Code, it is to be noticed that the provisions of Parts 13 and 14 of the Code relating to compelling the appearance of the accused before the Justice receiving an information for indictable offences, etc., shall, so far as the same are applicable except as provided by the sections immediately following, apply to any hearing of the sections of Part 15.

Under Part 13 of the Code provision is made in section 653 and subsequent sections for the issuing of summonses or warrants and it has been held that a magistrate upon receiving an information under Part 15 of the Code may issue either a summons or warrant as in his discretion seems best. (See notes under section 711 in Crankshaw's Criminal Code, where it is stated as follows):

"Under the combined effect of section 711 and of section 655 a magistrate has discretion to issue either a summons or a warrant, as he may deem best."

Under Part 14 of the Code, provision is made in section 681 for the taking of bail under remand.

In case there is a default made under recognizances or other form of bail, provision is made under section 1100 of the Code for estreat, these provisions covering any default made in recognizances under any provisions of the Code are, therefore, applicable to default in bail taken under section 681.



Therefore, it seems to be quite clear that the provisions of section 5 of *The Fines and Forfeitures Act*, apply to the disposition of forfeitures of bail taken in connection with matters under Ontario Statutes, as in that section every forfeiture imposed under statutes in force in Ontario is given to the Crown and directed to be paid to the Treasurer of Ontario, and as above shown, such forfeiture is, in fact, a forfeiture imposed under the provisions of Ontario Statutes.

#### RE CROWN ATTORNEYS DUTIES AND DESERTED WIVES MAINTENANCE ACT

*The Deserted Wives Maintenance Act*, chapter 27, 12 and 13 Geo. V, and amendments casts no duty upon a crown attorney to attend and prosecute in cases where the complainant is a deserted wife or child or any person who has the care and custody of a deserted child. The only duty cast upon the crown attorney by this statute, however, is to attend when a complainant is any other person than those above named.

If a crown attorney, therefore, attends on behalf of the above named persons in which there is no duty cast upon him, it would be private practice and he would be entitled to charge a fee to the party for his services and such collected are not fees of his office as crown attorney. Of course the crown attorney uses his own discretion as to whether he attends in such cases or not. See section 4 of the Act.

The costs of the proceedings under *The D.W.M. Act* and in fact the proceedings, are the same as provided in the provisions of *The Summary Convictions Act*, and under section 6 of that Act, being chapter 31, 16 Geo. V, no counsel fee can be allowed by a police magistrate. Section 735 and 736 of the code dealing with costs to be charged do not apply. See section 4 of *The O.S.C. Act*.

*The Crown Attorneys Act* dealing with the Crown Attorney of the County of York, casts a duty upon the crown attorney to institute and conduct prosecutions under *The D.W.M. Act*, but there is no provision for other crown attorneys.

Even although the police magistrate requests a crown attorney to attend on such prosecution, where the wife is the complainant, the attendance would not be as crown attorney in the performance of his duty, and any fee charged could not, in my opinion, be properly chargeable against the county. Any fee would have to be arranged for with the party herself.

#### RE CORONERS' OATHS

The only form of oath that appears to apply to coroners would be the oath mentioned in section 5 of *The Public Officers Act*, chapter 15, R.S.O. 1914. By this section the oath of allegiance is necessary and also the oath for the faithful performance of the duties of the offices, or for the due exercise of their profession or calling as may be required by any law in that behalf.

There is no provision in *The Coroners Act* for the taking of the oath for the performance of duties.

#### CROWN ATTORNEYS' FEES UNDER INLAND REVENUE ACT

It is the opinion of the Department that a crown attorney should include in his return such fees as are earned by him in prosecuting indictable offences against the *Inland Revenue Act*, as there is a duty cast upon him to prosecute all indictable cases coming before the General Sessions, County Judges Criminal Court before a police magistrate under Part 16 of the Code, when the latter requests the crown attorney to attend.



In summary conviction offences, however, under *The Inland Revenue Act*, there does not appear to be any such duty cast upon the crown attorney, and I do not think these fees should be included.

#### FEES TO CROWN ATTORNEYS, C.J.C.C. FOR CHARGES AGAINST ONE PERSON

What would be the fees allowed to a crown attorney in a case where he had tried charges in the County Judges Criminal Court against one person, all of which were tried upon the same day and upon which the accused was acquitted on all counts.

The practice in dealing with crown attorneys in districts where the fees are paid by the Province in such cases is that three cases are usually allowed for. This is, there would be three fees allowed under Item 4, making \$30; three fees under Item 1, making \$6; and three fees under Item 2, making \$6; in all \$42.

Of course a certificate is produced signed by the crown attorney certifying that in the cases charged for in which costs have been ordered to be paid by the defendant, the same cannot after due effort be made of the defendant, and a certificate is also given by the chairman of the General Sessions of the Peace or Judge of the County Judges Criminal Court, as the case may be, that the bill of costs for the business performed as therein set forth and the several charges are correct, and that no costs had been ordered by the Court to be paid by the defendant, or if ordered to be paid cannot be made of the defendant.

It would appear that the provisions of paragraph "A" to the schedule in chapter 35, 16 Geo. V, were made in order that several charges could be laid against the accused and proceeded with in order to place all the evidence in every case before the Judge and allow the imposing of a heavier sentence if the evidence and affidavits warranted the same, but after exhausting three counts the matter should be pretty well determined and that appears to be the reason why the limit is placed at three, which is reasonable.

### OFFICIAL RECEIVERS

#### RE OFFICIAL RECEIVERS IN BANKRUPTCY

Should a custodian file an affidavit proving the mailing of notice to creditors with blank forms of proxy attached and also evidence be produced as to publication of notice in the *Canada Gazette* and a newspaper.

In connection with this it appears to me that the Official Receiver should have evidence produced to him that the custodian has carried out his duties.

The Official Receiver appoints the custodian, see section 9 (4), and form 18 (a) is the prescribed form used in making the appointment, and in this appointment the custodian is required to give the notices pursuant to the provisions of section 42 (2) and also be an officer of the court. He is required by section 11 (4) to publish the notice in the *Gazette*, etc.

I think it is the duty of the Official Receiver to have evidence of this before him, and as the first meeting of creditors called takes place usually at the office of the Official Receiver, and at such meeting the Official Receiver or his nominee shall be the chairman, he undoubtedly should have evidence produced in reference to the above.

If the custodian has not performed his duty, the Official Receiver is given power, under Rule 86 (c), to remove the custodian for just cause, and if the

Official Receiver or his nominee at the meeting finds that the custodian has not given notices required and caused the publication to be made, then I think he would be justified in having the custodian removed and a new one appointed.

It appears to me that the publication in the *Gazette* and in a newspaper, and the giving of notices by the custodian who is appointed by the Official Receiver are conditions precedent to the holding of the first meeting of the creditors.

RE MINUTES

In connection with the taking of minutes, full minutes should be kept in the book for that purpose, section 42 (8), and if the meeting of creditors is not held at the office of the Official Receiver and is presided over by a chairman appointed by the Official Receiver to act under the provisions of section 42 (5), certified copies of these minutes are filed with the Official Receiver.

I do not think that it means full certified copies of the minutes of the meeting should be forwarded to the Court, as the report covers the many subjects dealt with at the meeting, but if anything occurs or takes place at the meeting in addition, which is important and dealing with other matters than set out in the report and which the Court should have before it, these minutes should be copied and forwarded with the report, and I think a fee of 15 cents per folio of 100 words for this service might be justified.

RE OFFICIAL RECEIVERS

Some official receivers are not clear as to their duties in connection with forwarding papers in bankruptcy matters to the Registrar in Bankruptcy at Osgoode Hall.

It is not necessary for the official receiver to forward the bond given by the trustee, but all original documents and papers in connection with bankruptcy matters should be forwarded immediately to the Registrar, as soon as the trustee is appointed and the trustee's bond is filed, as provided for by section 10. There should accompany the return a report, draft form of which is hereto attached.

THE BANKRUPTCY ACT

IN THE MATTER of the Authorized Assignment (or) Bankruptcy of.....  
of the.....of.....in the County of..... Debtor:

REPORT OF OFFICIAL RECEIVER

(Strike out sections not applicable.)

I, ..... of the ..... of .....  
Official Receiver, Bankruptcy Division No. ...., in the District of Ontario, transmit herewith:

(1) The Authorized Assignment by the above-named debtor with the name of the Trustee inserted therein (or as the case may be) a certified copy of the Receiving Order with the certificate of appointment of ..... as Trustee endorsed thereon.

(2) One duplicate of each of the statements of affairs, Form 51a, 52, and Questionnaire, Form 49, and (where applicable) minutes of first meeting of creditors, to the Registrar in Bankruptcy, at Osgoode Hall, Toronto, to be deposited in Court as required by section 10 of *The Bankruptcy Act*.

I further report to the said Court the proceedings had and taken by me as Official Receiver, as follows:

Date of each proceeding taken or filing of document, to be stated.

(1) The above assignment, dated the.....day of.....

192..., and statement of affairs, Form 51a or Form 52, in duplicate, accepted and fyled (or as the case may be) a certified copy of the Receiving Order, received and fyled.

(2) The nomination of.....one of the most interested creditors of the debtor, for the appointment of.....as Custodian, fyled.

(3) Certificate of appointment of Custodian, Form 18a, appointing..... to be Custodian, issued, and the bond of the Custodian as stated therein fixed at \$..... and (if meeting of creditors is not held at Official Receiver's Office)..... appointed Chairman of first meeting of creditors, to be held at the Office of..... at.....

(4) A bond of.....the Custodian as principal, and the..... as surety, in the sum of \$..... received, approved and fyled.

(5) Questionnaire, Form 49, in duplicate, received, examined and fyled.

(6) Statement of Affairs, Form 52, in duplicate, received, examined and fyled.

(7) Affidavit of.....proving mailing of notice to creditors, with blank form of proxy attached thereto, and publication of notice to creditors in the *Canada Gazette*, and a paper published in the.....of....., fyled.

(8) First meeting of creditors held on the.....day of.....192... at the office of.....on the.....day of..... 192..., the time and place fixed for holding the said meeting, at which meeting..... was duly elected trustee; or

(9) (Where the first meeting of creditors is not held at the Official Receiver's Office and is presided over by a Chairman appointed by the Official Receiver to act as such pursuant to section 42 (5)) a true copy of the minutes of the first meeting of creditors, certified by.....the chairman thereof, duly appointed by the Official Receiver, showing.....to have been duly elected trustee, fyled.

(10) The Inspectors elected at the said meeting or (as appears by the said minutes) were:

(1).....of the.....of..... representing.....

(2).....of the.....of..... representing.....

(3).....of the.....of..... representing.....

(11) The bond of the trustee was fixed at \$....., and one copy each of the Statement of Affairs (No. 52) and Questionnaire (No. 49) were delivered to the Trustee.

(12) The Trustee bond made by.....as principal, and..... as surety, in the sum of \$..... received, approved and fyled.

(13) (Orders made or other special proceedings to be inserted here briefly in detail.) Dated at.....this.....day of.....192...

.....  
OFFICIAL RECEIVER,  
Bankruptcy Division No....

LOCAL MASTERS, S.C.O.

RE STAMPS ON PAPERS

Dear Sir:

In making my inspections I find that there is apparently amongst Local Masters, S.C.O., a different system being used in affixing and placing law stamps on papers and proceedings in the office of the Local Master, and for the purpose of making the practice as nearly uniform as possible, the following outline is given which the respective Local Masters are asked to follow as far as possible.

In setting out my views herein I would first point out the provisions of sections 6, 7 and 8 of chapter 25, R.S.O. 1914, of *The Law Stamp Act* as amended by 16 Geo. V, Cap. 21, 1926 Statutes.

Section 6.—No paper or proceeding upon which a fee is payable to the Crown shall be issued, received or acted upon by any court, or by any officer of any court, until a stamp for the amount of such fee has been affixed to the same.

Section 7.—No judge or officer of the court shall allow any action or step to be taken upon any document not duly stamped although no exception is taken thereto by any of the parties.

Section 8.—In cases in which a fee is payable but a document is not required the stamp shall be affixed to a memorandum retained by the officer.

It is, therefore, of the utmost importance to see that the proper stamps are affixed to the proper papers. Since the coming into force of *The County Judges Act, 1919*, only those who are not Senior Judges and who are not referred to in subsection 1 and 2 of section 5 of that Act may take fees.

The others must collect the fees in law stamps and affix them to the papers. Stamps, therefore, should be attached to the particular paper in respect of which they are payable; e.g., \$1.50 for settling report, plus 20 cents per folio for drafting, plus 10 cents for filing, are affixed to the draft report when settled and it is retained by the Master and filed.

A \$2 stamp on report plus 10 cents per folio for engrossing should be affixed to the engrossed report and this is delivered to the parties.

Stamps payable for oaths, time spent on reference, etc., and which are not in respect of any particular papers, must be attached to a memorandum and filed with the papers. See Cap. 21, 1926 Ontario Statutes, 16 Geo. V, section 5 (8) as quoted on the first page of this letter.

Schedule of fees is as follows:

#### I.—STAMPS TO BE ATTACHED TO PAPERS

APPOINTMENTS—	
Given by warrant, each.....	\$ .50
REPORTS—	
Drawing report, per folio.....	.20
Settling, per hour or part of hour.....	1.50
Fyling (to be affixed to draft report and fyled).....	.10
Fees on report.....	2.00
Engrossing, per folio (to be affixed to the engrossed report which is delivered to the parties).....	.10
ORDERS—	
Each.....	1.00
CERTIFICATES—	
If for three folios.....	.50
For each additional folio.....	.20
Fyling.....	.10
SEARCHES—	
If by praecipe where action is less than two years old.....	.10
Where more than two years old.....	.30
COPIES—	
Making and certifying same, per folio.....	.10

#### II.—STAMPS ATTACHED TO MEMO. AND FYLED WITH PAPERS

APPOINTMENTS—	
If given verbally.....	.50
REFERENCE—	
For each hour or part of hour, including applications for enlargements.....	1.50
OATHS—	
Each.....	.20
No charge for making exhibits.	
SEARCHES—	
Not made by praecipe and no paper fyled for same when action less than two years old.....	.10
When action more than two years old.....	.30
RETURNS—	
Making up and forwarding paper.....	.50

Local Masters should, therefore, see that the proper stamps are on the proper papers and that every stamp, for which there is no paper, is attached to the memorandum or stamp voucher, and they should be set out in their Master's Book their fees charged with a memo after each fee; e.g.

Appointment, 50 cents—stamp attached to paper.

Reference, 2 hours, \$3.00—stamp attached to memo. or stamp voucher as case may be.

The papers and stamp voucher or memorandum on which stamps are placed should be kept together and fyled.

Yours truly,

I. A. HUMPHRIES.



## LOCAL REGISTRARS, S.C.O.—COUNTY COURT CLERKS

## RE JURY FEES

Section 96 of *The Jurors Act*, chapter 64, R.S.O. 1914, provides that with every record entered for trial there shall be paid \$3 in the Supreme Court and \$1.50 in the County Court, and the same shall be forthwith paid over to the Treasurer of the County. If in the district, of course the jury fees will be paid to the Provincial Treasurer.

This is done when the record is entered for trial and these fees are paid at the place where the record was entered.

There is no provision for any further payment in case the action has been transferred from one county to another.

## STENOGRAPHER'S FEES MAKING COPIES OF JUDGE'S ORDERS

What authority has a court stenographer in making copies of a Judge's order in County Court matters in Chambers to collect fees for his own use?

If for formal orders which have been signed by the Judge and entered in the County Court Order Book, my opinion is that if any copies are required the same would be made by the Clerk of the County Court who would be entitled to the fees for the same.

If it is the Judge's judgment or reasons for judgment, and if the reasons are dictated to the stenographer at the close of the hearing, I think it is quite clear that the same form part of the notes of evidence and the stenographer is entitled to the fees.

If the Judge prepares his reasons for the judgment subsequent to the hearing, he either writes these out in long hand himself, or, as happens in the majority of cases, dictates them to the stenographer.

The general acceptance of the rights in this matter has been that the right to make copies of such reasons belongs to the Judge himself.

The almost universal practice, as I know it, throughout the Province is that the Judge authorizes the stenographer to make copies of such judgments and collect any fees there are in it. The reason for this is obvious, as, if he dictates the reasons to the stenographer, it is only fair that he should receive the perquisites of the office for making the copies; and even if the Judge writes the reasons out in long hand.

I am aware that in every county the stenographer does work for the County Judge which he is not strictly bound to do under appointment as shorthand writer for the courts, and it seems only reasonable that the Judge should allow the stenographer to receive any compensation there may be by way of making copies of the reasons.

## RE JUDGE'S FEES DOWER ACT

Section 14 (6) R.S.O. 1914, chapter 70, provides that on every application for an order barring dower, the Judge is entitled to his own use a fee of \$5.

Section 5 of *The County Judges Act, 1919*, provides for an annual allowance payable to the Judge, and by the provisions of subsection 3 of that section, the said annual allowance shall be in lieu of all fees and allowances payable to a Judge of a County or District Court for any services performed by him under any Act of the legislature, and where such fees are payable by the parties to any proceeding before the Judge or upon any order or certificate made or given by

him, they shall hereafter be payable in law stamps and shall form part of the Consolidated Revenue Fund except as hereinafter provided, and the Judge of a County or District Court shall not be entitled to receive any fees whatever under any Act of the legislature.

Therefore law stamps in dower applications where orders are made must be cancelled for the fees and the stamps affixed to a stamp voucher and filed with the papers.

#### RE TRANSFER OF ACTIONS

I know of no provision ever made in the Tariff in connection with the transfer of actions from the Division Court to the District Court, or District Court to the Supreme Court.

I would refer you to pages 1312 and 1313 of Mr. Holmsted's *Judicature Act*, 4th edition, 1915. It is stated there that when the papers and proceedings so transferred are received at the proper office of the Supreme Court the action shall *ipso facto* be transferred to the Supreme Court.

You might also look at section 2 of chapter 32, 1920 Statutes which is an amendment to *The County Courts Act*.

Section 24 of *The County Courts Act* also states that when the transfer is made the matter will proceed thereafter as if it had commenced in the court to which it had been so transferred.

Once the action has been transferred it would appear to me that any fee chargeable would be in the tariff of whichever court to which the same had been transferred.

#### RE SPECIALLY ENDORSED WRITS

I think it is the duty of the officer to see that a writ of summons when presented to be issued, if a specially endorsed writ, purports to be one that can be issued as a specially endorsed writ within the meaning of Rule 33.

It is not the duty, however, of the officer to determine or decide whether such writ is in fact a proper specially endorsed one. It is for a Judge to determine upon any motion that might be made to have the same set aside as being irregular.

If, therefore, an officer is satisfied that such writ substantially complies with the rules, he should accept and issue same, and if default is made in appearance and all necessary proofs are adduced, it seems to me to be the duty of the officer to sign judgment.

The issue of any writ is the act of the party and not of the court and is not what might be called a judicial act.

Under the rules, claims properly the subject of a special endorsement may be combined with others which are not, and in default of appearance final judgment may be signed for the former and the action may be proceeded with as to the other claims.

The present rules override a number of decisions settling the former practice. The result of this Rule 37 has been held to be that where a judgment is signed for default of appearance on a specially endorsed writ for more than is properly the subject of a special endorsement, the judgment is not absolutely null and void as formerly but is merely irregular. See *George v. Green*, 13 O.L.R. 189; 14 O.L.R. 578; and 42 S.C.R. 219.

It may be observed, however, that the rule merely authorizes a final judgment for, "any sum not exceeding the amount for which the writ is so specially endorsed," and a final judgment for any sum which is not properly the subject of special endorsement is clearly unwarranted by the Rules.

In summing up let me say that it does not seem at all necessary that the officer should be called upon to decide the question as to whether a writ presented to be issued is a specially endorsed one or not. To warrant an officer finding this would be arriving at a legal decision and would involve the consideration and decision of a legal fact by the officer.

#### RE FURNISHING COPIES OF EXAMINATION OF JUDGMENT DEBTORS

I can find nothing which warrants a local registrar to furnish a copy of examination of a judgment debtor to any person other than a solicitor engaged therein or the party examined.

Rule 580, covering the examination of a judgment debtor, limits the examination to a judgment creditor who may without an order examine a judgment debtor before a proper officer of the court.

If an outside solicitor or any other party wished a copy of the examination I would refuse to give him a copy and advise him that he could, if he wished, examine under Rule 580.

#### RE DISCHARGES OF CHATTEL MORTGAGES

A discharge of a chattel mortgage is a creature of the statutes and the statutory form must be filed and execution must be proved by the affidavit of the witness.

If such a mortgage is executed by a corporation it is the duty of the officer receiving the same for filing to see that the same purports to be signed and executed by the corporation and that the corporate seal is affixed, and also that there is an affidavit attached which purports to be an affidavit of execution.

There is no provision in the statute for registering a partial discharge of chattel mortgage. The only provision is found in section 66. It is only in cases where corporations are mortgagees that care should be taken to see that the provisions of section 12 are complied with.

#### RE STYLE OF WRIT WHERE NAME CHANGED

If the name of the defendant has been changed, say by marriage, the praecipe asking for the writ of *fi fa* should be made out using the style of cause as it exists upon the record.

The *fi fa* should also be issued using the style of cause as it exists upon the record.

When the sheriff receives the writ to be executed he no doubt receives reasons from the solicitor who wishes to enforce it why the party has changed her name, giving the sheriff the proper name and also instructions to proceed with the seizure.

#### AMENDING PLEADINGS WHEN ACTION STAYED. NEW RECORDS NECESSARY UNDER RULE 132

Pleadings may be amended by written alterations in the copies filed and served, and by additions on paper to be interleaved therewith, if necessary, unless the amendments are so numerous or of such a nature that making them in the copies filed and served would render the same difficult or inconvenient to read, in either of which cases the amendment shall be made by delivering a reprint or fresh copy of the pleadings as amended.

Pleadings being amended institutes a new record which should be passed and certified and the proper fee should be collected for each such record.

#### RE FEES FOR ENTERING FOR TRIAL WHEN ACTION STAYED

When action is stayed and later pleadings are amended and new records are passed, under Rule 252, where an action has once been entered for trial it shall not be heard at any subsequent sittings unless a fresh notice of trial is given and the action set down. No fees shall be payable for such setting down, but the praecipe should bear a ten cent stamp.

#### RE SIGNING OF JUDGMENTS BY PLAINTIFF IN PERSONAL CAPACITY AGAINST HIMSELF AS ADMINISTRATOR

In cases where applications are made to sign judgment in an action where the plaintiff acts in his personal capacity against himself as administrator of an estate, I think possibly as a matter of law that it might not be done, but I do not see that the plaintiff would be any further ahead when he has his judgment against himself as administrator, nor can I see that any harm can come by signing the judgment, but I do think there should be no costs of the action allowed.

Officers sometimes have a good deal of difficulty in deciding as to whether to refuse the person the right to take proceedings or action in his office or not, and it appears to me that when there is a question of doubt, the proceedings, possibly, should be allowed to be taken; and then if it is wrong, on application it could be set aside.

#### NO PROVISION FOR PARTIAL DISCHARGE OF CHATTEL MORTGAGE

I can find no provision in the statutes for the filing or registration of a partial discharge of a chattel mortgage.

#### RE EXECUTION BY A CORPORATION OF A DISCHARGE OF A CHATTEL MORTGAGE

If a corporation signs the discharge the county or district clerk must satisfy himself that the same purports to be signed by the corporation and there should be a seal affixed thereto and also an affidavit of execution.

Of course, if a chattel mortgage is taken by a corporate company the provisions of the Act would apply and the affidavit of bona fides when taken by an agent or officer of the company should be accompanied by the authority as set out in the Act, and the clerk should see that section 12 of the Act is complied with.

#### RE DUTY OF COUNTY COURT CLERKS RE REGISTRATION OF CHATTEL MORTGAGES, ASSIGNMENT OF BOOK DEBTS, ETC.

Just what is the duty cast upon a County Clerk in reference to registration of chattel mortgages, assignments of book debts, etc., is a question that has caused me some difficulty in arriving at any conclusion. I have dealt with this question as follows:

It is not the duty of the officer to judge as to legality or sufficiency of any document presented to be filed or registered.

It is the duty, however, of the officer to satisfy himself before registration that the document presented purports to be a chattel mortgage or assignment



of book debts, as the case may be, within the meaning of the statutes covering chattel mortgages and assignments of book debts.

The officer must satisfy himself, for example, that the chattel mortgage presented does, in fact, purport to be executed by the mortgagor, that such instrument is accompanied by what purports to be an affidavit of execution, and also is accompanied by what purports to be an affidavit of bona fides.

If such instrument does not purport to measure up to the statutory requirements, then such an instrument is not a chattel mortgage within the meaning of the Act and the Clerk would be registering an instrument which he has no authority to register.

In the case of an assignment of book debts that is presented for registration, it is the duty of the officer to see that such assignment purports to be executed by the assignor and is accompanied by what purports to be an affidavit of execution and bona fides.

Likewise, if a discharge of an assignment of book debts is presented for registration, while there is no duty cast upon the officer to judge as to the legality and sufficiency of any such discharge, then he must satisfy himself that the discharge in fact complies with the Act and purports to be signed by the assignee and that there is an affidavit of a subscribing witness which purports to verify the due execution of the instrument.

This being the case, therefore, it is for the clerk to satisfy himself as to whether the discharge of the assignment of book debts presented for registration purports to be signed by the assignee, and the assignee being a body corporate, it appears to me that the first thing an officer would look at when a chattel mortgage, assignment of book debts or a discharge is presented would be to see that in cases where the same has been executed by a body corporate that the corporate seal is affixed.

If the seal is absent, there being no express statutory provision that such document may be executed without the seal, I do not think it could be held that such document purports to be signed by the assignee.

I may say that the number of discharges of assignments of book debts, I find, is exceedingly small throughout the Province.

Of course, this only expresses my opinion and sets out the directions that I have given to the clerks in reference to their duties *re* chattel mortgages and assignments of book debts, and my opinion, of course, has not the force of a decision which could only be obtained by way of mandamus. •

#### RE DISCHARGE OF ASSIGNMENT OF BOOK DEBTS

The statutory provision is that the certificate of discharge of an assignment of book debts is to be signed by the assignee. Where the assignee is a bank, then in the absence of any express statutory provision in the Act authorizing an agent or branch manager to sign such a discharge without the corporate seal, in my opinion such discharge so executed by an agent or branch manager does not come within the meaning of the statute and has not been signed by the assignee.

The bank is a body corporate exercising its functions by the hand of its officers and its corporate seal.

#### RE ALTERATIONS IN PLEADINGS

Rule 132 provides how alterations are to be made in pleadings, namely, by written alterations in the copies filed and served and by additions on paper

to be interleaved therewith if necessary; unless the amendments are so numerous or of such a nature that making them in the copies filed and served would render the same difficult or inconvenient to read; in either of which cases the amendment shall be made by delivering a re-print or fresh copy of the pleadings as amended.

The pleadings being amended, according to this rule, there would necessarily be required a new record of the passing and the certifying of the same in each case, and this would, of course, mean the payment of the proper fees for the record, which are \$1 and \$1 law stamp would be required to be attached to each record.

In regard to the notice of trial, see Rule 252, a fresh notice of trial must be given and the action again set down, but there will be no fee payable for such setting down.

#### LOCAL REGISTRARS AND OFFICERS TAKING AFFIDAVITS

The 1927 amendment to section 117 of *The Judicature Act* is as follows:

“Every officer of the Supreme Court shall, for the purposes of any proceeding before him, have power to administer oaths and to examine parties and witnesses.”

There would, therefore, be no provision for the taking of ordinary affidavits in the Supreme Court.

Section 4 of chapter 77, R.S.O. 1914, being *The Commissioners for Taking Affidavits Act*, is as follows:

“The judges and clerks of the County and District Courts may take all affidavits required to be taken in their respective courts.”

Officers should be conversant with the fact that the affidavits may be sworn in Ontario before commissioners appointed under *The Commissioners for Taking Affidavits Act* or before a Notary Public appointed under *The Notaries Act*. Affidavits sworn before the solicitor or partner or managing clerk or agent of the solicitor of the party on whose behalf the affidavit is filed cannot be read.

This rule does not apply to the partner of a counsel engaged in the case but not otherwise connected therewith, nor to affidavits to obtain an order for arrest. See Rule 297.

#### RE ENTERING OF JUDGMENTS

1. Where a county court judgment has been entered and then appealed, the judgment on the appeal or certificate is to be treated as a judgment, entered and numbered as such and a note made in the margin where the original judgment on appeal as varied has been entered.

2. County court judgments in all cases should be entered before being appealed.

3. Supreme court judgments also should be entered and upon receiving the certificate of the division court or the appeal court in connection with the same, it should be treated as a judgment and entered and a note made in the margin where the original judgment as varied is entered, and undoubtedly all judgments before being appealed should be properly entered in the books as of record in the court.

4. All judgments should be entered before any writ of Fi Fa is issued.

## FEES CHARGED FOR CONCURRENT WRITS

The only fee, in my opinion, that a solicitor could take if he issued a concurrent writ is the fee of \$1 under Item No. 1, which provides for institution of action, and this item covers all cases except those of application in court or chambers up to and including search of appearance.

The clerk is only entitled to the one fee, namely \$3, under Item 1 of the County Court Tariff, and this covers all concurrent writs issued.

## COUNTY COURT CLERKS, AMENDMENTS TO BE NOTED

1. *County Courts Act*, chapter 28, section 5.
2. *Assignment of Book Debts Act*, chapter 43.
3. *Conditional Sales Act*, chapter 42.
4. *Bills of Sale and Chattel Mortgages Act*, chapter 41.
5. *Children of Unmarried Parents Act*, chapter 51.
6. *Adoption of Children Act*, chapter 53.
7. *Adoption Act*, chapter 53.

## LOCAL REGISTRARS, AMENDMENTS TO BE NOTED

1. *The Administration of Justice Act*, chapter 28, section 39.
2. *The Judicature Act*, chapter 55.

## ENTERING OF ORDERS DISMISSING ACTIONS

Orders dismissing actions when made in chambers upon consent are in the nature of judgments and should be entered in full in order that it may be possible to certify them at any future time.

The fees, of course, are paid in stamps, \$1 for the order and 10 cents per folio additional for entering.

## RE FEES TO CLERKS UNDER LANDLORD AND TENANT MATTERS

There are no provisions in *The Landlord and Tenant Act* for the fee to the Clerk of the County Court.

The only fees I can find are those prescribed and allowed under the County Court tariff in Items 11 and 12:

Fee on application.....	\$1.00
Fee on trial.....	2.00
Entering judgment including taxation of costs.....	3.00
Writ of possession.....	1.00

In connection with the entering of the judgment, it is really not a judgment, but an order, and the practice has been to charge the fee as though it were a judgment.

I also think the Clerk should attend the hearing with the County Court Record Book and keep a record or minute of the proceedings, and should have the custody of all papers, fyles and exhibits in the case, swear all witnesses and

the whole proceedings should be properly entered in the Procedure Book, and all orders and judgments copied, entered and marked, compared in the Record Books, and indexed.

I, the undersigned.....of the Supreme Court of Ontario, do hereby certify that at a sitting of the Supreme Court of Ontario held in and for the County of , beginning on the.....day of.....192..., the undermentioned prisoner having been duly convicted of the crime set opposite his name, was sentenced as hereinafter stated.

Court House, .....

CALENDAR OF SENTENCES

Name of Prisoner	Offence	Date of Sentence	Sentence	Judge

I. FEES FOR SEARCHES

The Bills of Sale and Chattel Mortgages Act, 1927, section 30 (d) as amended, provides:

- For a general search..... 50 cents
- For search as to any particular person..... 10 cents

The import of the word "search" is based upon registrations against individuals.

Nearly every search is a search made as to a particular person, in fact no other practical search can be made except to count the number of chattel mortgages, etc., registered, which certainly is not contemplated by the Act.

There are two kinds of searches against particular persons—general and particular.

The ten cent fee prescribed for a search as to any particular person applies only to limited or particular searches, where the names, dates, numbers, and particulars are furnished by the searcher.

All other searches are general, the most universal example of which being a search for all chattel mortgages, bills of sale, etc., filed against A.B., for which the fee would be 50 cents.

The above remarks also apply to the search fees set out in The Conditional Sales Act Amendment of 1927, except that the fee for a general search is 25 cents and not 50 cents.

II. FEES FOR FYLING CONTRACTS

It is the copy of the contract that is fyled and the amount of the contract is the total selling price. The cash payment on delivery, allowance on trade in, and balance due in deferred payments are only terms of the contract.

The fees will be based on the total selling price as set out in the contract.



### III. ASSIGNMENTS OF LIEN CONTRACTS

Clause "B" of The 1927 Amendment, provides:

"For fyling each discharge or assignment and making a record thereof. . . . . \$1.00."

This warrants the fyling of an assignment and the making a record thereof and prescribes the fee.

While in my view there is nothing specific in the Act to warrant the fyling of a copy of an assignment, yet, if a party insists on registering the same I do not think the officer would be justified in refusing registration, but, in making the record, I would suggest that the word "copy" be placed after each of the entries.

There are two kinds of assignments to be dealt with:

(1) Assignments drawn as a separate instrument.

There should be no difficulty as to these.

(2) Assignments endorsed upon the contract itself.

Such an assignment does not form any part of the contract. It is a separate and distinct, subsequent transaction, as the contract itself must be a complete and enforceable document before it is negotiable by assignment or pledge.

All such assignments so endorsed, whether copies or not, must be treated as assignments drawn as separate documents.

If a party fyling a contract seeks to fyle a copy with an assignment of a copy of an assignment endorsed thereon, and does not desire the assignment registered, the officer should insist upon the deletion of the assignment so endorsed before accepting the same, because as mentioned above, the assignment is not a part of the contract.

Putting it shortly, if an assignment in any form is to be placed on fyle in the office, the same must be recorded and the fees paid.

If a contract comes by mail with an assignment or copy of an assignment endorsed thereon, and there is not time to communicate with the parties before the time for valid registration expires, the clerk should record both the contract and the assignment and notify the parties as it would never do to allow the time for valid registration to expire.

Assignments endorsed on contracts must stand in the fyles with the contracts. Give the same an "A" number; e.g., contract 150, assignment 150 A.

### CERTIFICATES ON DUPLICATE CHATTEL MORTGAGES

Section 18 of *The Bills of Sale and Chattel Mortgages Act* as amended by section 7, 17 Geo. V, chapter 41, makes provision for giving to the person registering an instrument a certificate of its registration, that is, a certificate that a certain chattel mortgage of a certain date was fyled at a certain time under a certain number.

While there is no statutory duty, that I can find, to place the certificate upon a duplicate original, yet the practice is, and should be if requested, for the clerk to endorse a certificate upon a duplicate original. This certificate should read, "What purports to be a duplicate original of the within chattel mortgage was fyled on the. . . . . day of. . . . . at. . . . . minutes past. . . . . o'clock in the. . . . . noon, in the office of the County of. . . . . as No. . . . . ." The fee for such a certificate is 25 cents.

If the party objects to this form of certificate and desires to have it read that a duplicate original *was* fyled and to have the clerk certify as to the particu-

lars, then of course the clerk takes the responsibility and must carefully compare the duplicate original in every particular, with the one fyled. This means the performing of more services by the clerk, and if the parties wish such a certificate as this and were willing to pay a reasonable fee for the comparing, the clerk could give such a certificate although there is no statutory obligation upon him for the giving of such a certificate.

Of course in any case it is the duty of the clerk to see that the duplicate original purports to be a duplicate original, which he could ascertain by examining the signatures and affidavits, but which does not necessitate him comparing the whole instrument word for word with the one fyled.

### SURROGATE REGISTRARS

#### RE INVENTORY SURROGATE COURT STOCKS IN NAME OF DECEASED

Where the title to shares of stock is in the name of a deceased person, which shares have been purchased through a broker and upon which the broker has advanced money, the shares must be included in the inventory at their actual value without any deduction of the amount loaned by the brokers.

Such stock is purchased in the name of the deceased and stands in his name, and in order to pass title to these shares they would have to be administered and there should be no deduction of the amount of the loan made by the brokers.

#### RE SURROGATE REGISTRARS—INSURANCE MONEYS

The insurance moneys payable direct to beneficiaries under the policy, need not be included in the Surrogate Court inventory, and are not chargeable with Surrogate fees, but should, however, be included in the Succession Duty Schedules.

#### RE FEES TO SURROGATE REGISTRARS ON APPLICATIONS FOR CHANGE OF EXECUTOR

Section 60 of *The Surrogate Courts Act* provides that the application may be made to the Surrogate Court providing the estate does not exceed \$1,000.

If the estate is greater than \$1,000, then of course the application would require to be made to the Judge of the Supreme Court under the provisions of section 40, chapter 121, R.S.O. 1914.

If the application is made in the Supreme Court then of course the tariff in the Supreme Court would be applicable, and law stamps would be required to be annexed to the necessary papers; e.g., the fees would be as follows:

Setting down motion.....	\$ .50
Fyling.....	.10
Fee on order.....	1.00
Entering order in Supreme Court Order Book, per folio, 10 cents add'n; separate charge on each certificate, 50 cents; and if over three folios, 20 cents per folio.	
Taxation of costs.....	1.00
Comparing and certifying papers prepared by solicitor, for each three folios, 10 cents; making and certifying copies, per folio, 10 cents.	
Making up and forwarding to Surrogate Clerk and Surrogate Registrar, 50 cents for each—any other necessary and proper charges for similar matters as per Supreme Court Tariff.	

As soon as the order is completed in the Supreme Court, then this certified order is filed with the Surrogate Registrar and the fees payable in such cases, I think, would be as follows:

Fyling order.....	\$ .10
Attending and entering note of order and grant in register.....	.50
Attending and entering note of order and grant in Index.....	.50
Entering order in Surrogate Court Order Book.....	.50
Every necessary letter, each.....	.25
Any certificate given re.....	.50

If the estate does not exceed \$1,000 and the application is made in the Surrogate Court, the fees, I think, should be as follows:

#### REGISTRAR'S FEES

Fylings, each.....	\$ .10
Receiving, examining and entering.....	1.00
Every necessary letter, each.....	.25
Search of papers.....	.30
Attending on motion.....	1.00
Attending each adjournment, each.....	1.00
Entering order.....	.50
Fee on order in duplicate.....	1.00
Taxing costs and granting certificate.....	1.00
All necessary postage.	
If any special order is drawn by the Registrar directed to be done by the Judge.....	.50
(And if exceeding three folios, 10 cents per folio on the excess.)	

#### JUDGE'S FEES

Special attendance granting appointment.....	\$1.00
Appointment.....	.50
Attending... hours at \$1 per hour, not to exceed \$2 in any one day.	
Order in duplicate.....	1.00
N.B.—The Judge's fees to be paid in stamps.	

### RE APPLICATIONS TO SURROGATE COURT MADE BY PERSONS WHO ARE NOT NEXT OF KIN AND WHERE THERE ARE NOT NEXT OF KIN IN ONTARIO

Section 38 of *The Surrogate Courts Act*, chapter 62, 1914, outlines the proof required for obtaining grant to a party who is not a next of kin to an intestate. This section provides for a copy of the order to be served or published in the manner prescribed in the Surrogate Court Rules. Rule 12 provides for notice to be given to the Attorney-General and published in such newspaper as the Judge may direct.

In cases of applications being made for letters of administration of deceased persons who have died in Ontario intestate and without leaving any known relative living in Ontario or any known relative who could be readily communicated with living elsewhere, provision is made by chapter 47, 1921 Statutes amending *The Ontario Public Trustee Act*, whereby notice of every such application shall be given to the public trustee before the issue of letters of administration to any other person, and the public trustee may, within thirty days after receipt of such notice, apply for and shall be entitled to have granted to him letters of administration to the estate of such deceased person.

The question has arisen as to whether, in all such cases of administration where the deceased died in Ontario leaving no next of kin in Ontario, the public trustee must be the applicant for letters of administration.

The provisions of chapter 47, 1921 Statutes, above set out, states that after notice the public trustee may within thirty days, etc., apply for and shall be entitled to have granted him letters of administration to the estate of such deceased person. Does "may" here mean "shall"?

Section 29 of *The Interpretation Act*, chapter 1, 1914 Statutes, states that in every Act unless the context otherwise requires, "may" shall be construed as permissive.

It would therefore appear that when the public trustee receives notice of an application being made it is discretionary with him as to whether he applies for administration or not.

Section 28 (e) of *The Interpretation Act* reads as follows:

"If a power is conferred or a duty imposed on the holder of any office as such the power may be exercised and the duty shall be performed from time to time as occasion requires."

In applying this to the section of chapter 47, above referred to, there is a power conferred upon the public trustee which is permissive, and this power may be exercised. There is no duty cast upon the public trustee to apply for such letters of administration.

The terms of *The Grant of Administrations Act*, chapter 73, 1914 Statutes, provide for grants of letters of administration upon the warrant of the Lieutenant-Governor in Council under his privy seal.

In this Act the party to whom the directions are given is the Attorney-General, but now under the provisions of section 2, chapter 32, 1919 Statutes, Ontario, *Public Trustees Act*, the words, "public trustee" are substituted for the words, "Attorney-General," wherever the same occur in that Act.

Section 17 of *The Public Trustees Act* provides that the Lieutenant-Governor may make regulations respecting the office of the public trustee and prescribe the trusts or duties he is authorized to accept or undertake, etc.

In the absence of any express directions given by the regulations, my opinion is that there is no duty cast upon the public trustee to take out letters of administration of such an estate. He may do so if he wishes.

SURROGATE REGISTRARS FEES IN CASES OF CAVEATS

A case came before me in which papers were filed for probate. A caveat was also filed on behalf of certain heirs of the testator and the will was attacked on the ground of want of testamentary capacity and fraud, and the matter became a contentious one in which a trial took place after the necessary orders were made and final judgment was given.

In my opinion the following fees would be proper to charge in this matter or matters of like nature:

1.—REGISTRAR'S FEES

Item		
33	Receiving, entering and fyling.....	\$ .50
18	Search of papers.....	.30
16	Order for directions.....	.50
31	Entering same.....	.50
26	Fyling same.....	.10
16	Order as to procedure.....	.50
31	Entering same.....	.50
26	Fyling.....	.10
16	Order fixing procedure.....	.50
31	Entering same.....	.50
26	Fyling.....	.10
16	Citation order.....	.50
31	Entering same.....	.50
26	Fyling.....	.10
26	Fyling St. claim.....	.10
26	Fyling St. defence.....	.10
16	Order to produce witnesses.....	.50
31	Entering same.....	.50
26	Fyling.....	.10



16	Order fixing trial.....	.50
31	Entering same.....	.50
26	Fyling.....	.10
26	Fyling affidavit on production.....	.10
29	Attending trial.....	2.00
15	Administering oath, six witnesses.....	1.20
29	Attending trial.....	2.00
16	Appt. to settle judgment.....	.50
16	Final judgment.....	.50
31	Entering final judgment.....	.50
26	Fyling same.....	.10
		\$14.50

If there are any additional fyling made, 10 cents for each.  
 If any examinations held, the same fees as in County Court.  
 If any taxation of costs and certificate, a fee of \$1.

2.—JUDGE'S FEES

*Paid in Law Stamps*

Attending on order for directions.....	\$1.00
Order for.....	.50
Attending on procedure order.....	1.00
Order for.....	.50
Attending on order fixing procedure.....	1.00
Order for.....	.50
Attending on citation order.....	1.00
Order for.....	.50
Attending on order to produce witnesses.....	1.00
Order for.....	.50
Attending order fixing trial.....	1.00
Order for.....	.50
Two days' sitting (same as on audits, varying according to the amount of the estate and the hours engaged. I do not know the amount of this estate but assuming it is over \$1,000 but under \$10,000, the fees would be \$1 per hour but not to exceed \$5 on any one day. If over \$10,000, \$2 per hour but not exceeding \$10; two days, under \$10,000, and sitting over five hours, fee.....	10.00
Final order and judgment.....	.50
Attending on final judgment.....	1.00
\$20.50	

These fees to the Judge are set out in Schedule B of *The Surrogate Courts Act*. If any appointments were given by the Judge other than mentioned in the Bill, there should be a \$1.50 law stamp attached. Fifty cents for the appointment and \$1 for attendance.

3.—CROWN FEES

*On Proceedings in Office of Registrar*

Entry and notification of caveat (not including postage).....	\$ .50
On final judgment.....	1.00
(For seal attached if done).....	.50
<i>On Proceedings in Office of Surrogate Clerk</i>	
On entry of caveat.....	.50
\$2.50	

If the seal of the Court be attached to any instrument in the procedure there must be a 50 cent law stamp attached to each such instrument in addition to any other stamps.

RE SURROGATE JUDGES' FEES UNDER SECTION 73

By Order in Council dated May 9th, 1914, the proportion of the fees under subsection 5 has been set at one-quarter for the Judge and three-quarters for the Registrar.

## SURROGATE REGISTRARS—AMENDMENTS TO BE NOTED

*Surrogate Courts Act*, chapter 31. Important amendments made:

1. Provisions allowing notarial wills made in Quebec to be admitted to probate in Ontario without the production of the original will, by filing a notarial copy, repealed, section 3.
2. Fees are now to be collected on increased valuation of estates, section 4.
3. Summary determination of dispute between personal representative and other parties as to ownership of property not exceeding \$800, section 5.
4. Fees in cases when the claim is within the jurisdiction of the division court, section 6.
5. Permission is provided for enforcement of judgment, section 6 (2).
6. Jurisdiction to the Judge on passing accounts to allow for past maintenance of infants, repealed, section 7.
7. Judge's fees on audits increased in estates that exceed \$1,000 and are under \$5,000. Judge's fees now \$2 per hour and not to exceed \$10 on any one day, section 12.
8. Important amendment in regard to resealing a limited grant to personal estate unless the will has been duly proved to have been executed in manner and form sufficient to pass real estate in Ontario, section 8.
9. *The Infants Act*, chapter 50. Sections dealing with the appointment of guardians, section 17 and on.

## RE LAW STAMPS

Section 14 of *The Law Stamps Act* dealing with dimensions and scale of fees in numerals of ten has been repealed by section 5 (2), chapter 21, 1926 Statutes.

Law stamps, therefore, need not be in even multiples of ten.

## RESEALING OF PROBATES AND LETTERS OF ADMINISTRATION

Section 74 of *The Surrogate Courts Act* deals with resealing. The following points should be carefully noted by Surrogate Registrars and strictly followed:

1. Resealing is only permitted when the probate or letters of administration are produced and a copy deposited with the registrar.
2. Resealing is limited in its operation to grants issued in the United Kingdom, any province or territory of the Dominion or any other British possession.
3. Resealing must be made under the direction of the Judge.
4. Section 74 (1) as amended by section 8, 17 Geo. V, chapter 31, provides that while the resealed probate will be operative as a domestic probate so far as personal estate is concerned, it will not be operative as to real property unless it is shown before the Judge and the Judge so certifies when resealing that the will was executed in manner and form sufficient to pass real estate in Ontario. *Make sure, therefore, that this proof has been adduced, otherwise limit the grant to personal property.*
5. All such applications are to be treated as a new application to the Court and the papers required would be the petition affidavit, inventory of real and personal property within Ontario, affidavit of publication in *Gazette* (three issues), succession duty affidavits in duplicate, probate or letters of administration and copies; and if a will in which it is desired to have the grant extended to real estate, proper affidavits proving that the will has been executed in manner and form sufficient to pass real estate in Ontario.

6. The Master of Titles and Local Masters of Titles are particularly interested in transmissions based upon resealed grants and must be satisfied, before entering the executors and devisees or any subsequent dealing of theirs with the land in the registers, that the will was executed in manner and form sufficient to pass real estate in Ontario. For this reason Surrogate Registrars are asked to be extremely careful in resealing matters to make sure that this proof is adduced; otherwise limit the grant to personal estate.

*I. Ancillary grants from the United Kingdom, any province or territory of the Dominion or any British possession.*

(a) Notwithstanding that section 74 is in the headlines, "Ancillary Papers and Letters of Administration," this section relates only and is limited in its operation to applications for resealing.

If an exemplification is received from any of these courts, as set out in section 74, it is not resealed but a new grant (and ancillary) is issued.

(b) Treat this application as an application under section 36.

(c) The papers required are those similar to the papers on resealing.

(d) If a will and it is desired to grant real estate, there must be proof that such will was executed in manner and form sufficient to pass real estate in Ontario; otherwise limit the grant to personal estate.

*II. Foreign Probates and Letters of Administration.*

(a) These matters come under section 36 and are treated as an application.

(b) Rule 13 must be strictly followed. This rule is as follows:

"13.—(1) Upon an application for probate or for letters of administration with the will annexed where probate or administration with the will annexed has been granted by a court of any foreign country, if the probate or letters of administration have been granted by the court of the country in which the deceased was domiciled and the estate in Ontario consists of personalty only, ancillary letters shall issue upon proof that the foreign executor or administrator is by law of the domicile entitled to receive such personal estate, and upon filing an inventory as required by section 58 of *The Surrogate Courts Act*.

(2) Where there is real estate in Ontario it shall be shown that the will was executed in manner and form sufficient to pass real estate in Ontario.

(3) An exemplification of the foreign probate or letters of administration with the will annexed shall be filed, and the production of the original will shall not be necessary."

*III. Security must be given. See sections 23 and 62 of The Surrogate Courts Act and also Rule 14.*

The court must be extremely careful in the form of grant issued. Make sure of proof of domicile and also strict proof that the will was executed in manner and form sufficient to pass real estate in Ontario; otherwise limit the grant to personal estate.

FORMS ANCILLARY GRANTS

PETITION

IN THE SURROGATE COURT OF THE COUNTY OF.....

IN THE ESTATE OF.....late of the.....of.....in the.....of.....and.....of.....one of the....., deceased.

THE PETITION OF.....of the said.....of.....



Gentleman, SHEWETH:

1. THAT.....late of the.....of.....in the.....of.....and.....of....., deceased, died on or about the.....day of.....19....., at....., in the.....of....., and that the said deceased at the time of his death had no fixed place of abode within the Province of Ontario and was then domiciled at the.....of.....aforesaid but died leaving property within the.....of.....in the said Province of Ontario to be administered.

2. THAT the deceased in his lifetime duly made and executed his last Will and Testament bearing the date the.....day of....., A.D. 19....., and a codicil thereto bearing date the.....day of....., 19....., and in the said Will named your petitioner.....as sole executor thereof and that the said Will and Codicil were proved by and Letters Testamentary of the said Will and Codicil thereto were granted to your Petitioner in and by the Probate Court within and for the... ..of..... in the said.....of.....on the.....th day of....., A.D. 19.....

3. THAT your Petitioner is the lawful son of the said deceased (or as the case may be).

4. THAT the value of the whole property of the said deceased which he in any way died possessed of or entitled to situate within the Province of Ontario is the sum of..... (figures).....consisting of.....(figures).....realty and no personalty, full particulars of which are shown in the inventory and appraisement exhibited herewith and identified by my signature.

5. THAT notice of your Petitioner's application for Ancillary Letters Probate of the said Will in respect of the said property in Ontario of the said deceased has been duly published in *The Ontario Gazette*.

Wherefore your Petitioner PRAYS that Ancillary Letters Probate of the said Will and Codicil thereto limited to the said property may be granted to him by this Honourable Court.

Dated at.....this.....day of.....A.D. 19.....  
By his Solicitors.

AFFIDAVIT

IN THE SURROGATE COURT OF THE.....OF.....

IN THE ESTATE OF.....late of the.....of.....in the County of.....and.....of.....one of the....., deceased.

I, .....of the said.....of....., Gentleman make oath and say:

1. THAT I am of the full age of twenty-one years and that my place of residence and occupation are above correctly set out.

2. THAT the Instrument now produced and shown to me and marked as Exhibit "A" to this my Affidavit is to the best of my knowledge and belief an exemplification of the Probate and Letters Testamentary of the last Will and Testament and the only Codicil thereto of the above-named....., deceased, granted to me, the lawful son of the said deceased, by



the Probate Court within and for the.....of.....in the said  
 .....of.....at the said.....of.....  
 being the proper Court in that behalf, on the.....day of....., A.D.  
 19...., and that that part of said Exemplification purporting to be a copy of the said Will and  
 Codicil thereto is to the best of my knowledge and belief a true and correct copy of the said last  
 Will and Testament and Codicil thereto of the said deceased.

3. THAT I am the sole Executor named in the said Will in the said Letters Testamentary.

4. THAT the said deceased died on or about the .....day of.....  
 A.D. 19...., at.....in the.....of.....one of the  
 .....of.....and the said deceased at the time of his death  
 had no fixed place of abode within the Province of Ontario in the Dominion of Canada, and  
 then resided and was domiciled in the said City of.....but died leaving property  
 in the.....of.....within the said Province of Ontario to be  
 administered.

5. THAT the value of the whole property of the said deceased of which he in any way died  
 possessed of or entitled to situate within the said Province of Ontario is the sum of .....  
 (figures).....consisting of.....(figures).....DOLLARS realty and no  
 personalty, full particulars of which are shown in the inventories and appraisalment exhibited  
 herewith and identified by my signature.

6. THAT I do solemnly and sincerely promise and swear that I will faithfully administer the  
 said property of the said Testator by paying his just debts and the legacies contained in his Will  
 and Codicil so far as the same will thereunto extend and the law bind me, and by distributing  
 the residue, if any, of the said property according to law; and that I will exhibit under oath a  
 true and perfect inventory of all and singular the property of the said Testator and render a just  
 and full account of my Executorship when lawfully required.

SWORN before me at the City of..... }  
 in the State of ..... } "....."  
 this.....day of....., A.D. 19.... }  
 "A NOTARY PUBLIC"

FORM EXEMPLIFICATION

STATE OF..... }  
 COUNTY OF..... }

IN THE PROBATE COURT WITHIN AND FOR THE COUNTY OF.....

BE IT KNOWN that upon search being this day made in the Probate Court within and for  
 the County of.....in the.....of.....one of the  
 .....of.....which is a Court of Law and of Record having  
 its proper seal, it appears and is found that there now remains of record in the said Probate  
 Court a certain record of the last Will and Testament and Codicil thereto of.....  
 late of the.....of.....in the said....., Capitalist,  
 deceased, which said will and codicil thereto, a true copy whereof is hereunder written, bear date  
 the.....day of....., 19...., and.....day of.....  
 19...., respectively and remain on file in the said Court pursuant to the laws of the said State

and further that there remains upon the records and fyles of the said Probate Court the petition to the said Court of.....of the said City of....., (a lawful son of the said deceased, or as the case may be) for admission of the said will and codicil to probate and the grant and issue of Letters Testamentary thereof to him as the Executor thereof and the oaths, affidavits, papers, proofs and proceedings and the testimony of witnesses as taken and fyled in and as required by the said Court in the matter of the said Will and Codicil thereto in support of and at the hearing of the said Petition to lead the said Grant and for the purpose of proving the said Will and Codicil thereto and obtaining admission thereof to Probate an order of the said Court therefor and the findings of the said Court and a record of all the same and of the said Letters Testamentary granted and issued by the said Court.

AND BE IT FURTHER KNOWN that the said last Will and Testament and Codicil thereto of the said....., deceased, who died at the.....of..... in the.....of....., one of the.....of..... on the.....day of....., 19...., and at the time of his death had his fixed place of abode at.....aforesaid and was domiciled in the said County of..... was proved in the said Probate Court by the said....., the Executor therein named and was duly admitted to Probate as the last Will and Testament and Codicil thereto of the said....., deceased, duly executed and proved according to and in conformity with the laws and usages of the said State and County and as required by the said laws in and by the said Court at.....aforesaid on the.....day of....., A.D. 19...., and that the said Probate Court on the last-mentioned date duly granted and issued Letters Probate or Testamentary of the said Will and Codicil to the said.....the Executor as aforesaid and the same still remain and are now in full force and virtue and have not been cancelled or revoked and that a true, full and correct transcript and copy of the said Letters Testamentary and of the said Will and Codicil and of the proceedings, proofs, findings and orders and of the records of the said Court necessary for and relating to the aforesaid admission to Probate of the said Will and Codicil carefully compared with and as appears upon the original record and on the fyles of the said Court and the true tenor of all the same is hereunder written in the words and figures following, that is to say:

All of which are exemplified by these presents, each page of which is stamped with the seal of the said Court as identifying the same.

IN WITNESS WHEREOF I, ....., Clerk of the Probate Court within and for the County of....., in the.....of.....have hereunto set my hand and affixed the seal of the said Court at the.....of....., in the said.....of.....the.....day of....., 192....

.....  
 Clerk of the Probate Court within and  
 for the.....of.....

JUDGE'S CERTIFICATE

IN THE SURROGATE COURT OF THE.....OF.....

IN THE MATTER OF....., late of the.....of.....
in the.....of.....and.....of.....
one of the.....of....., Capitalist, deceased.

STATE OF.....
COUNTY OF.....
To Wit:

I, ....., Judge of the Probate Court within and for the.....of
.....in the.....of....., which is a Court of Record
having its proper seal, do hereby certify that I am the Judge of the said Court duly appointed,
qualified, commissioned and acting under the Laws of the said State and that the said Court
in which the last Will and Testament and Codicil thereto of.....set forth in
the Exemplification hereto annexed was proved, is a Court of Record having its proper seal and
was under the Laws of the said State at all times mentioned in said Exemplification and now is
duly constituted and existing and had and exercised at all such times and now has and exercises
general jurisdiction and authority under the said Laws throughout the territorial limits of the
said County in Probate matters and to admit Wills to Probate and grant and issue Letters Probate
or Testamentary thereof including full and complete jurisdiction and power to admit to Probate
and grant and issue Letters Probate or Testamentary of the said Will and Codicil; that the records
of the said Court and Wills proved therein are kept in the office and in the custody of the Clerk
of the said Court at the.....of.....in the said County pursuant to
the said Laws; that the Executor of the said Will and Codicil thereto is by the Laws of the said
State entitled to get in and receive the personal Estate of the said deceased as such Executor,
that the seal affixed to the said Exemplification is genuine and it is the seal of the said Court;
that.....whose genuine signature is subscribed to the said Exemplification was
at the date thereof and now is the Clerk of the said Probate Court and as such full faith and
credit are due his official acts and that the attestation of the said Exemplification by him as such
Clerk is in due form and made by the proper officer. Given under my hand and the seal of the
said Court at the.....of.....aforesaid this.....day of
....., A.D. 19....

IN THE SURROGATE COURT OF THE COUNTY OF.....

IN THE ESTATE OF....., late of the.....of.....
in the.....of.....and.....of.....
one of the.....of....., Capitalist, deceased.

AFFIDAVIT BY WITNESS OF WILL

I, ....., of the said.....of.....make oath and say:—

1. THAT I knew....., late of the.....of....., in the.....of.....and .....of....., one of the.....of....., Capitalist, deceased.

2. THAT I am one of the subscribing witnesses to the execution of the last Will and Testament of the above-named....., deceased, which bears date the..... day of....., 19...., and which I am informed and believe (as appears from the exemplification hereunto annexed marked "A" to the affidavits purporting to have been made herein by....., the executor named in the said Will) is now on file in the office of the Clerk of the Probate Court within and for the County of....., in the State of.....aforesaid and in respect to which said Will I as subscribing witness appeared before the said Probate Court in the.....of.....and testified to the due execution thereof in the matter of the estate of the said deceased, mentioned in the said exemplification and then pending in the said Probate Court and the said Will was produced and exhibited to me when I so testified as aforesaid.

3. THAT on or about the.....day of....., A.D. 19...., I was personally present and did see the said last Will and Testament of the said....., deceased, executed by the Testator as the same now appears as and for his last Will and Testament by signing his name at the foot or end thereof.

4. THAT the said will was so executed by the said Testator in the presence of myself and of J.A.M.....then of the City of....., in the.....of....., Attorney at law one of the.....of..... who were both present at the same time whereupon the said.....and I did in the presence of the Testator attest and subscribe the said Will as witnesses.

5. AND the said Will was the only Will which the said deceased made in the presence of myself and the said.....as subscribing witnesses thereto and I verily believe the paper writing contained in the said exemplification and certified therein to be a true and correct copy of the said Will is a true and correct copy of the said last Will and Testament of the said deceased.

SWORN before me at the .... of..... }
.....in the .... of }
.....this.....day of }
....., A.D. 19.... }
"....."

A Notary Public.

IN THE SURROGATE COURT OF THE.....OF.....
IN THE ESTATE OF....., late of the.....of.....
in the.....of....., one of the.....of
....., Capitalist, deceased.



AFFIDAVIT OF WITNESS TO CODICIL

I, ..... of the ..... of ..... in the ..... of ..... one of the ..... of ..... a ..... make oath and say:

1. THAT I knew ..... late of the ..... of ..... in the ..... of ..... and ..... of ..... one of the ..... of ..... Capitalist, deceased.

2. THAT I am one of the subscribing witnesses to the execution of a codicil to the last Will and Testament of the above-named ..... deceased, which bears date the ..... day of ..... 19...., and which I am informed and believe as appears from the Exemplification hereunto annexed and marked "A" to the affidavits purporting to have been made herein by ..... the Executor named in the said Will is now on fyle in the office of the Clerk of the Probate Court within and for the ..... of ..... in the ..... of ..... aforesaid and in respect to which said Codicil I, as subscribing witness, appeared at ..... and testified to the due execution thereof before ..... a Notary Public of ..... and then acting under a commission issued by the said Probate Court in the matter of the estate of the said deceased mentioned in the said exemplification and then pending in the said Probate Court and the said Will and Codicil thereto was produced and exhibited to me when I so testified as aforesaid.

3. THAT on or about the ..... day of ..... A.D. 19...., I was personally present and did see the said Codicil to the last Will and Testament of the said ..... deceased, executed by the Testator as the same now appears as and for a Codicil to his last Will and Testament by signing his name at .....

4. THAT the said codicil was executed by the said Testator in the presence of myself and ..... then of the ..... of ..... in the ..... of ..... who were both present at the same time whereupon the said ..... and I did in the presence of the Testator attest and subscribe the said codicil as witnesses.

5. AND THAT the said codicil was the only codicil which the said deceased made in the presence of myself and the said ..... as subscribing witnesses thereto and I verily believe the paper writing contained in the said Exemplification and certified therein to be a true and correct copy of the said codicil is a true and correct copy of the said codicil to the last Will and Testament of the said deceased.

SWORN before me at the ..... of ..... } ..... in the ..... of ..... } ..... of ..... } this ..... day of ..... A.D. .... }

"....."

A Notary Public.

## PAPERS FOR RESEALING

1. *Petition*—Setting out.

(1) The date of death of the deceased.

(2) Place of death.

(3) That the deceased had no fixed place of abode within the Province of Ontario.

(4) The place of domicile of the deceased at the time of his death.

(5) That the deceased left property situate within the Province to be administered.

(6) That the deceased made his last will and testament giving its date and particulars and who was named therein as executor.

(7) That said will (and codicil if any) were proved by letters testamentary (as the case may be) were granted, giving the name of the Court and date.

(8) Who the petitioner is and his right to apply.

(9) Set out the value of the whole property situate within the Province of Ontario, both real and personal.

(10) Publication in *The Gazette* of the notice required to be given.

2. *Affidavit*.

(1) Set out name, address and occupation of deponent, and that he is of the full age of twenty-one.

(2) That the instrument produced and marked Exhibit "A," is to the best of the deponent's knowledge and belief an exemplification (or certified copy) of the probate and letters testamentary of the last will and testament (and codicil if any) or as the case may be, set out the Court from which granted, date of all particulars and to whom granted.

(3) That the deponent is the executor named in the said letters testamentary (or as the case may be).

(4) Date of death, place of death, that deceased had no fixed place of abode in Ontario, and place of domicile at date of death, and left property in Ontario to be administered.

(5) Value of what property in Ontario both real and personal.

(6) That deponent will faithfully administer the property, etc., as in ordinary oaths of executors.

3. *Inventory of Real Estate within Ontario.*4. *Inventory of Real and Personal Estate within Ontario.*5. *Affidavit of Publication of Advertisement in Gazette.*6. *Succession Duty affidavits showing whole estate.*7. *Probate of Letters of Administration granted by a Court in the United Kingdom, etc., as set out in section 74 or Letters of Verification issued in the Province of Quebec, as the case may be, and certified copies of the same.*8. *Affidavit proving the Execution of the Will* similar in form to the following:

I, A.B., of the.....of....., in the.....of  
.....make oath and say:

1. That I knew C.D., late of the.....of....., deceased.

2. That I am one of the subscribing witnesses to the execution of the last will and testament of the above-named C.D., deceased, which bears date the.....day of.....

and which I am informed and believe (as appears from the grant and copy hereunto annexed and marked "A" and produced to the Court to be resealed) is now on fyle in the office (here set out the proper court office where original will is fyled and grant issued).

3. That on or about the .....day of, ..... I was personally present and did see the said last will and testament of the said C.D., deceased, a true copy of which now appears in the said certified copies produced for resealing hereunto annexed and marked "A" duly executed by the Testator as the same now appears in the said grant and copy above-mentioned, as and for his last will and testament, by signing his name, or making his mark (as the case may be) at the foot or end thereof.

4. That the said will was so executed by the said testator in the presence of myself and of E.F., of the ..... of ..... in the ....., who were both present at the same time whereupon the said E.F. and I did in the presence of the testator attest and subscribe the said will as witnesses.

5. The said will was the only will which the said C.D. made in the presence of myself and the said E.F., as subscribing witnesses thereto, and I verily believe the paper writing contained in the said grant and copies produced for resealing to be a true and correct copy of the said last will and testament of the said deceased.

9. *Affidavit of Plight when Required by the Rules.*

#### RE CANCELLATION OF SUCCESSION DUTY BONDS

The succession duty bond remains in the Surrogate Office as a record of the office, and is in the same position as any other papers fyled in the office.

The authority for the retention of this bond on the fyles in the Surrogate Office is statutory. See section 16 of *The Surrogate Courts Act*, chapter 62, R.S.O. 1914, which section is as follows:

"The Registrar shall fyle and preserve all original wills of which probate or letters of administration with the will annexed are granted, and all other papers used in any matter in his court subject to such regulations as may be prescribed by the Surrogate Court Rules."

There is nothing in the Surrogate Court Rules making any regulations in respect to succession duty bonds.

There is a statutory provision giving the Judge authority to make an order to deliver up administration bonds. See chapter 44, 12 and 13 Geo. V, but no statutory provision authorizing the Judge to make an order to deliver up succession duty bonds.

The certificate that is now given by the Surrogate Registrar under his hand and the seal of the Surrogate Court should set out fully all particulars in connection with the particular bond that is being cancelled, and the production of this certificate should be sufficient for all purposes.

#### RE PROCEDURE TO CANCEL SUCCESSION DUTY BONDS

When the consents are received from the Solicitor to the Treasurer to cancel a succession duty bond, the same should be fyled with the papers and the bond should not be cancelled until the solicitors or parties interested come in and ask for a proper cancellation.

CERTIFICATE—CANCELLATION OF SUCCESSION DUTY BOND

IN THE MATTER OF THE ESTATE OF.....
AND IN THE MATTER OF THE SUCCESSION DUTY BOND IN THE SAID ESTATE.

BE IT KNOWN that upon search being this day made in His Majesty's Surrogate Court of the County of..... it appears that on the.....day of.....19....., a succession duty bond bearing date the.....day of.....in the sum of \$.....in which.....of the.....of.....in the County of.....became surety for.....of the.....of.....in the County of.....the.....of the estate of.....late of the.....of.....in the County of.....for the due payment of succession duty now remains of record in the said Surrogate Court.

And it further appears upon search being made in the said Court that a notice from the Succession Duty Office for the Province of Ontario consenting to the cancellation of the said bond now remains of record in the said Surrogate Court, and that the said succession duty bond has been duly cancelled.

This is to certify that the said succession duty bond above set out has been duly cancelled.

In witness whereof this certificate is issued under the hand of the Registrar and the seal of this Surrogate Court on this.....day of....., 19....

L.S. 50 cents

Registrar.

SEAL OF COURT

REGISTRAR'S FEES RE CANCELLATION OF SUCCESSION DUTY BONDS FOR SERVICES PERFORMED

Table with 2 columns: Description of service and Fee amount. Includes items like 'Search of papers', 'Each letter at 25 cents each', 'Fyling consent', 'Certificate of Cancellation on Original Bond', 'Certificate given to parties applying as to cancellation', 'Necessary disbursements', and 'Total fees'.

N.B.—In addition a 50 cent Law Stamp to be placed on each Certificate which has the seal of the Court attached thereto.

RE FEES ON AUDIT

In order that there may be uniformity in all offices, a fee sheet has been prepared which I believe is now in force in all offices in the Province. This fee sheet when completed will be attached to every audit and fyled with the papers.

Orders now being made in duplicate, the \$1 law stamp will be placed upon the duplicate order which is fyled and the remaining law stamps will be attached to the fee sheet.



Subpoenas being issued under the seal of the Court require a 50 cent law stamp under Schedule "A" (1) of *The Surrogate Courts Act*.

The taking of evidence on an audit is rarely done. Usually any evidence taken is oral, and the taking of any evidence by a court reporter or a stenographer on an audit should only be so taken upon the direction or order of the Judge, which direction or order could be filed with the papers.

It might be difficult to hold that the necessary taking of evidence on an audit would be a proceeding in a contentious case if the point were pressed, although it might be well argued that if contention arose on the audit, the case had become contentious and therefore Tariff Item 35 would apply.

In view of this I would say that the Judge having jurisdiction as he has to make an order for such an examination and to provide therein for the costs, it might be well in all such cases that the costs of such examination be provided for in the order and fixed by analogy, and made to conform to Tariff Item 35.

Of course if a court stenographer were engaged he would also be entitled to his proper fees.

FEE SHEET ON AUDITS

ESTATE OF.....	Amount of account to be audited \$.....
	Date of Audit.....

REGISTRAR'S FEES ON AUDIT

Appointment.....	\$ .50
Item 26—Fylings at 10 cents each.....	
Item 27—Receiving, examining and entering petition on application for audit on passing accounts.....	.50
Item 26—Necessary letters at 25 cents each.....	
Item 18—Search of Original Papers.....	.30
Item 28—Attending on Audit.....	1.00
—Attending on every adjourned audit \$1 each.....	
Item 30—Fyling vouchers directed to be filed by the Judge or on the request of any party 10 cents each not exceeding in all \$1.....	
Item 31—Entering Order.....	.50
Item 16—Fee on order in duplicate.....	1.00
Item 32—Taxing costs and granting certificate.....	1.00
Item 38—Postages and other necessary disbursements.....	
Item 14—Drawing special order or other paper directed by Judge—50 cents, and if exceeding three folios—10 cents per folio on the excess.....	
Item 15—Administering oaths at 20 cents each.....	
Item 24—Issuing subpoenas at \$1 each. Taking of evidence when necessary and done under the direction of the Judge. Transcribing evidence if directed and completed.....	
Total.....	\$

JUDGE'S FEES ON AUDIT

Special attendance granting appointment.....	1.00
Appointment.....	.50
*Attending audit..... hours.....	
*Where total accounts do not exceed \$1,000—\$1 per hour, not exceeding \$2 on any day.	
“ “ “ exceeds \$1,000—but under \$10,000—\$1 per hour, not exceeding \$5 on any day.	
“ “ “ is or exceeds \$10,000, but under \$50,000—\$2.00 per hour, not exceeding \$10 on any day.	
“ “ “ is or exceeds \$50,000—\$2 per hour, not exceeding \$10 on any one day.	
Attending settling compensation.....	1.00
Order on passing accounts (duplicate).....	1.00
Total.....	\$

The \$1 Law Stamp to be put on the order, all other stamps on this Fee Sheet.

RE ORDERS FOR DELIVERY UP OF ADMINISTRATION BONDS, FEES, ETC.

From actual inspection of the offices of the Surrogate Registrars throughout the Province, it was found after a careful survey that there was not uniformity in reference to applications for the delivery up of Administration Bonds as regards:

- (1) Practise.
- (2) Registrar's fees.
- (3) Judge's fees.

1. *As to Practise.*

There existed a looseness in the manner of making application, and in many cases the Registrar had nothing in his Procedure Book by way of Record, and all he had was the order itself or a copy of the same. The application and material used upon the same were not fyled and no record kept.

Such applications being applications in the Surrogate Court, there should be a uniform procedure followed similar to applications made in the County or Supreme Court. The application should, with the material to be used thereon, be fyled with the Registrar who should make a proper record of the same in the Procedure Book, and the Registrar should attend on the application where possible and keep a record or minute of the disposition of the matter and then enter up the order made in the Order Book.

This procedure should, I think, be followed as far as possible.

2. *As to Registrar's Fees.*

All sorts of fees were being charged by Registrars, some charging no fees. There should be uniformity in all offices as to fees charged for the services performed, and the fees chargeable for services rendered when performed by the Registrar should be as follows:

Item 26—Fyling, each.....	\$ .10
Item 27—Receiving and examining papers.....	.50
Item 25—Each necessary letter.....	.25
Item 18—Search of Original Papers.....	.30
Item 28—Attending when order made.....	1.00
—Attending each adjournment.....	1.00
Item 31—Entering order.....	.50
Item 32—Taxing costs and granting certificate.....	1.00
Item 15—Taking every affidavit or administering any oath, each.....	.25
Item 14—Drawing any special order or other papers directed by Judge, 50 cents; if exceeding three folios, per folio on the excess, 10 cents per folio.....	
Item 24—Issuing subpoena, 50 cents, with additional 50 cent Law Stamp affixed thereto.	
Item 38—Postage and other necessary disbursements.....	

In regard to the 50 cent fee under Item 27 and the \$1 fee under Item 28, these are justifiable by analogy under the provisions of Rule 68.

3. *As to Judge's Fees.*

These fees are payable in law stamps and in many cases proper law stamps for these fees had not been procured and there was nothing to show what fees had been collected.



## MEMORANDUM OF CROWN AND JUDGE'S FEES, AND REGISTRAR'S FEES

Proceedings	Registrar	In Stamps	
		Judge	Crown
1. For services under R.S.O. 1914, chapter 62, section 73 (1). Value not exceeding \$400.....	\$1.50	\$ .50	\$ .30
2. Receiving and examining papers and entering application....	1.00	....	.50
3. Notice to Surrogate Clerk.....	.25	....	....
4. Return of Grant to Surrogate Clerk.....	.25	....	....
5. Certificate of Surrogate Clerk, 50 cents; and 10 cents additional beyond three years.....	....	....	.50
6. Receiving and entering Certificate of Surrogate Clerk.....	.25	....	....
7. Recording every bond with affidavits of justification and execution.....	1.00	....	....
8. Recording each additional separate affidavit of justification or execution if more than one of each..... folios each 10 cents folio.....	....	....	....
9. Fiat on bond, i.e., Judges Order re amount of bond.....	.50	1.50	....
10. Grant—Value of Property: Personal.....\$..... } Real.....\$..... }.....\$.....	....	....	....
11. Special Attendance to Grant Probate or Administration.....	....	1.00	....
12. Submitting papers with Registrar's Report to Judge to lead grant.....	.50	....	....
13. Preparing Probate or Letters of Administration or Guardian- ship issued under the seal of the Court.....	....	....	.50
14. Search for will and certificate.....	.70	....	....
15. Recording Grants, per folio, 10 cents;..... folios, each 10 cents	....	....	....
16. Transcript of Will..... folios 10 cents.....	....	....	....
17. Certified copy of will for Surrogate Clerk including certificate, ..... folios, each 10 cents.....	....	....	....
18. Certificates—For certification in Register when copied.....	.50	....	....
19. Attending and entering order for grant.....	.50	.50	....
20. Drawing special order or other papers directed by the Judge, 50 cents; if over three folios, 10 cents each additional.....	....	....	....
21. Fylings, each 10 cents.....	....	....	....
22. Writing necessary letters, each 25 cents.....	....	....	....
23. Copy of will for Public Trustee, under 11 Geo. V, chapter 47, section 8 (6);..... folios, each 10 cents.....	....	....	....
24. Notice to Public Trustee under 11 Geo. V, chapter 47, section 8 (6); 25 cents.....	....	....	....
25. Notice to Public Trustee when no relative in Ontario; 11 Geo. V, chapter 47, section 2, 25 cents.....	....	....	....
26. Notice to cemetery owners under 16 Geo. V, chapter 63, section 16 (6), 25 cents.....	....	....	....
FEES UNDER SUCCESSION DUTY ACT			
27. Receiving and examining affidavits and schedules and entering	1.00	....	....
28. Notice to Treasury Department (2).....	.50	....	....
29. Receiving and entering consent of solicitor under Succession Duty Act.....	.25	....	....
30. Copy of Succession Duty Bond and Affidavits for sale to the Treasury..... folios, each 10 cents.....	....	....	....
31. Certificate verifying copy of Succession Duty Bond.....	.50	....	....
Half fees to Judge and Registrar, where estate exceeds \$400 but does not exceed \$1,000.....	....	....	....
Fees under R.S.O., chapter 62, 1914, section 73 (4), where the whole property is insurance money—One-quarter of fees go to the Judge; three-quarters to the Registrar.....	....	....	....
Not exceeding \$1,000.....	\$4.00	....	....
Exceeds \$1,000; not exceeding \$2,000.....	6.00	....	....
Exceeds \$2,000; not exceeding \$3,000.....	8.00	....	....
32. Postage.....	....	....	....
Total fees.....	....	....	....



ITEM 10.—GRANT FEES

1. Registrar—On Personal Property Only:	
Under \$1,000.....	\$1.00
\$1,000 and under \$2,000.....	2.00
Every additional \$1,000 or fraction.....	1.00
Not to exceed in all, \$30.	
2. Judge—On Real and Personal:	
Not exceeding \$1,200.....	\$2.00
Exceeds \$1,200 not exceeding \$3,000.....	3.00
Additional \$1,000 or fraction.....	1.00
Appointment of Guardian.....	2.00
3. Crown—Real and Personal:	
Not exceeding \$1,000.....	.50
For every additional \$1,000 or fraction.....	.50

ITEM 13.—PREPARING PROBATE

Registrar—On Real and Personal:	
Not exceeding \$2,000.....	\$1.00
Over \$2,000.....	2.00
Over \$10,000.....	5.00

CROWN FEES—SURROGATE CLERK

On certificates where the whole property does not exceed \$400 or insurance moneys only not exceeding \$400.....	.30
--	-----

SUMMARY FEES

(In Stamps)

Judge.....	\$	}
Crown.....	\$	
Registrar.....	\$	
Total Fees.....		\$

N.B.—Place stamps here and on back. This Fee Sheet to be attached in front of the Papers.

RE SUCCESSION DUTY PAPERS

Surrogate Registrars will see that the following instructions are complied with:

1. Where the estate exceeds \$5,000 the long form affidavit must be used.
2. The proper form with paragraph relating to gifts since July 1st, 1892, must be used; and

Either Schedule "B" must be furnished or the reference in the paragraph be amended by striking out the clause of exception.

3. Life insurance items must be extended into the total of assets, and all columns must be totalled.

4. Where in estates over \$5,000 and not exceeding \$25,000 an adopted child is a beneficiary, suggest to the solicitor (if convenient) that time may be saved by immediately forwarding proof within section 2 (c) of the *S.D. Act*.

5. Endorse the name (and definite address) of the solicitor on each affidavit, if not already endorsed.

6. Where the papers are not typewritten be careful to have the name of the deceased legibly written.

7. Place all papers furnished on the long form with the schedules attached on the inside, between the second and third pages of the form before transmitting to the Succession Duty Office.

8. Succession Duty Bonds require as sureties disinterested parties or a guaranty company.

9. Make no further reports on the form of notice, which, under a mistaken idea as to its necessity has been used for some time past. (There is no authority for this notice; a supply of it is no longer kept in the Succession Duty Office, nor should any expense be incurred in printing it.) Any remarks the Surrogate Registrar may have to make when the case appears to call for special report or to demand investigation will, however, be received by the Succession Duty Office with appreciation.

10. Send Form 2A to the Treasurer's Office and not to the Succession Duty Office.

### PROOF OF WILLS IN SOLEMN FORM

#### 1. *Upon Direction of the Judge when Circumstances Justify.*

Under Rule 9 (1) where circumstances appear to justify the direction, the Judge may require that proof shall be made in solemn form; e.g., A.B., as executor, lodges a will and his application for probate thereof and material to lead to grant in solemn form, with the Registrar. If a caveat has been lodged and a warning sent to the caveator (see Rule 20 and sections 45 and 46 of the Act) but no appearance entered and no other interested person intervenes (see Rules 19 (11) and (12)) and the applicant moves to vacate the same and an order is issued vacating the same, the applicant may proceed to complete the proofs to lead to grant in common form.....

The Judge, however, may from the circumstances and what appears before him, order that the will be proved in solemn form. This direction or order might well be a simple order or direction that the will must be proved in solemn form.

#### 2. *Where the Will is Lost or Destroyed.*

Under Rule 9 (2) where probate of letters of administration with the will annexed are sought of a will which has been lost or destroyed, proof shall be in solemn form.

In such a case as this a draft copy of the will, if such exists, should be propounded, or if not, there should be a verified averment or statement setting out, "that the contents of the said will were in substance, or to the effect as follows" . . . and the contents should be set out as far as can be proved.

#### 3. *An Executor May Apply on His Own Initiative even Though Proved in Common Form.*

An executor may apply for proof of will in solemn form, on his own initiative in the first instance, even after it has been proved in common form.

It is not good practice to issue an appointment in the first instance, appointing a day at which time directions would be given, etc., and on the return thereof there must be evidence produced showing the names of all parties interested in the estate with their present residences, and whether any of them are infants or not.

I do not think that this is necessary because the solicitor for the applicant would or should know that he must produce material showing all the interested parties, and cite them, and he should not require any direction for that. Such an appointment would, in my opinion, be useless and unnecessary except to get advice from the Judge about the matters which the solicitor himself should know and for which he should not be paid.

When the Judge on submission of the application and proofs in common form is moved by what appears therein, or otherwise, to order proof in solemn form under Rule 9 (1), as in the first case dealt with herein; or when in the case of a lost or destroyed will under Rule 9 (2) proof must be made in solemn form as in the second case dealt with; or when the application is made in the first instance for proof, by the executors, as they may do, as in the third case set out, the procedure is as follows:

(1) *A motion ex parte for citation order.*

This is done in the following manner:

(a) *Affidavits to be fyled together with material.*—The applicant should fyle an affidavit setting forth, so far as then can be done, the necessary facts and the names, addresses and relationships of all persons (specifying those who are infants) having an interest in upholding or attacking the validity of the will ..... , that is the other executors, if any, and the beneficiaries under the will propounded, or under any other alleged will or testamentary paper, if any, that may have then been set up, and of all the next of kin of the testator who would be entitled to a distributive share in case of intestacy.

If the will was lost, set out the draft or copy of the will to be propounded.

If there is no draft or copy, then a statement setting out what the contents of the said will were, in substance, and those contents of the will should be set out as fully as possible.

In addition to this affidavit, there should be produced all the common form material already lodged in the Court for grant.

Upon the affidavits above mentioned, and this material, being produced, the applicant makes a motion ex parte for citation order. If the applicant on such motion is unable (as often is the case) to obtain an affidavit setting forth the names and other necessary particulars as aforesaid of all parties, he should show such inability in his affidavit, specifying therein what parties and particulars he is unable to show and the names of such person or persons as he believes could give the required information. When this is done,

(b) *Get an enlargement of the motion for citation order;* and

(c) *Move for an order for the examination of such person or persons* last mentioned, which examination could be taken before the Registrar or under commission, if necessary, as witnesses in support of his pending motion for citation order already launched, or examine them as such witnesses under the Supreme Court Rules in that behalf (Rule 68).

Having thus obtained full information as to the parties, the applicant then proceeds with his motion for the citation order.

(d) *Where a caveat lodged or any intervention under Rule 19.*—In such cases where a caveat has been lodged and an appearance has been entered by the caveator to a warning, or in case any person has intervened under Rule 19, the applicant should fyle an affidavit or affidavits setting forth as far as then can be done, the parties interested, particulars and facts as aforesaid and serve on those who have appeared to the warning or intervention, notice of motion for a citation order (Rule 28) which citation order should include the terms of



Rule 28 (2). Such parties shall also be served with a citation calling upon them to enter an appearance, and warning them that in default they will be bound by the result of such proceedings as may be taken in their absence, and such directions as to parties to be added and cited and such other order as may be deemed expedient.

If this motion is launched and it is found that the affidavit and material does not give the names and necessary particulars of all persons interested, then it should be enlarged in order that the same may be obtained by examination of the witnesses before the Registrar in support of the pending motion.

(e) *On Return of Motion.*—On return of the motion for citation order, those parties opposing the grant should file affidavits showing the nature and particulars of their interests, and the ground upon which they oppose the grant, or they may disclaim or make default.

(2) *All interested parties being ascertained, get citation order.*

When all persons interested are ascertained, the appropriate citation order should be made and signed by the Judge. This citation order should be carefully framed (see form 32). It should be directed to all such persons calling on them to appear and warning them as to default in terms of Rule 28 (2).

(3) *Citation order being obtained, move for procedure order or order for directions.*

The citation order should be served upon all interested persons who are not already before the court on the application.

When all such persons have been properly served with the citation order and the time has elapsed for appearance by all parties, the applicant should file the citation order, affidavits of certificates thereof on all who have not appeared thereto and the certificate of non-appearance of those in default, setting out those who have appeared. Then serve on all those who have appeared a notice of motion for a procedure order or order for directions. See Rules 27 and 28 (3). Such motion should be drawn in appropriate terms. (Form 34).

This order may settle the issues to be tried or direct pleadings to be delivered and give directions relating thereto, and provide for examinations for discovery, production and inspection, fix the time for and the mode of trial, give directions as to class representation and such further directions as the parties may require or may be deemed entitled to.

(4) *Trial.*

The case is then ready for trial and is entered for trial.

The Court hears the evidence and if it pronounces for the force and validity of the will, judgment is issued accordingly for probate in solemn form of law, subject to further fiat or order after all necessary documents to lead to grant have been filed.

(a) *What judgment or final order should state.*—The final order or judgment should state where the will is proven, that the Court declares the same as pronounced is well proven in solemn form of law and that the same ought to be established as the last will and testament of A.B., until the original will or a more authentic copy thereof shall be brought into the Registry, and also subject to the order to be made upon the filing in the office of the Registry of the Court all necessary proofs and papers to lead to grant that probate of the said will as contained in the said copy (or if any alterations are made set out the same in full) be granted to the plaintiff, limited until the original will or a more authentic copy thereof shall be brought into the Registry of the Court.



(5) *Judge's Order for Issue of Probate.*

Upon the production and fying of the final judgment or a certified copy thereof in the Registry, and lodging of the necessary papers to lead to a grant, probate then issues on the order of the Judge. This order of the Judge, upon which probate issues, after reciting the facts of the application, the affidavits and papers fyled, judgment of the Court, dated, and the Report of the Registrar, should order that letters probate of the will as contained in a copy fyled and referred to in the judgment (and if any alterations have been made, set them out) limited until the original will or a more authentic copy thereof shall be brought into the Registry of this Court, issue to the applicant. Probate then issues.

For the guidance of the Registrars and others, hereunder is set out the following forms: (1) Final judgment; (2) Judge's order on issue of probate; (3) Form of probate to be used.

1.—FINAL JUDGMENT

IN THE SURROGATE COURT OF THE COUNTY OF.....

His Honour..... } ..... the  
Judge } ..... day of  
.....

IN THE ESTATE OF....., late of the..... of.....  
in the..... of....., deceased.

E.F. Plaintiff  
—and—  
X & Y Defendants.

The last will and testament of the above-named deceased as contained in the copy thereof, hereinafter mentioned, having been propounded in the aforesaid matter on the behalf of the plaintiff (as executor therein named or as the case may be) and the said plaintiff having by his petition dated the.....day of.....applied to this Court for probate thereof in solemn form of law.

And it having appeared that the only heirs at law of the said deceased are (set out fully).

And upon such application, His Honour A.B., Judge of the Surrogate Court of the County of.....having by his order dated the.....day of.....ordered and directed that the issues and questions to be tried and determined herein on the proof of the said will in solemn form of law be as follows, to wit:

“Whether or not said alleged will is the true and valid last will and testament of the said C.D., deceased, and should be established as such and admitted to probate.”

And the said Judge having by the said order directed that the said issue be tried before him without a jury on the.....day of....., and the same having then come on for trial before the said Judge without a jury at a special sittings of this Court held at the City of.....in the presence of counsel for the plaintiff and of counsel for all the defendants, being all the persons interested in upholding or attacking the validity of the said alleged will (or as the case may be).

Upon hearing read the said petition and the affidavits and papers fyled in support thereof, the said copy of the said will and a statement of facts signed (or as the case may be) and upon hearing the evidence adduced and what was alleged by counsel aforesaid, the said Judge was pleased to direct this matter to stand over for judgment, and the same coming on this day for judgment and the said Judge having pronounced for the force and validity of the said last will and testament of the said deceased C.D. as contained in the said copy thereof (with any changes or alterations as were found, which should be set out herein):

1. This Court doth declare that the said last will and testament of the said C.D., deceased, as contained in a copy thereof being the paper writing bearing date the..... day of ....., now remaining in the office of the Registrar of this Court, referred to in the affidavit of the said.....made upon application for probate thereof as and marked "Exhibit A," and propounded in the said matter on behalf of the plaintiff .....(here insert any alterations) is well proved in solemn form of law, and that the same ought to be established as the last will of the said C.D., deceased, until the original will of the said deceased, or a more authentic copy thereof, shall be brought into the Registry of this Court, and doth order and adjudge the same accordingly.

2. And this Court doth further order and adjudge, subject to the order to be made upon the plaintiff fying in the office of the Registry of this Court all necessary proofs and papers to lead to grant, that probate of the said will as contained in the said copy thereof (with any alterations as made) as aforesaid be granted to the plaintiff, the executor therein named, limited until the original will of the said deceased or a more authentic copy thereof shall be brought into the Registry of this Court.

3. And this Court doth further order and adjudge that the plaintiffs' costs as between solicitor and client, and the defendants' costs of this matter, and of the said issue and the trial thereof including costs of the citation application, and orders made herein and of the preliminary and contentious proceedings incidental to this matter be taxed (and then to be allowed as the Judge so orders).

Judgment signed this.....day of.....

2.—JUDGE'S ORDER FOR ISSUE OF GRANT

IN THE SURROGATE COURT OF THE COUNTY OF.....

IN THE ESTATE OF.....

Upon reading the application of E.F., of the.....of..... in the.....of....., executor named in the last will and testament of the above-named deceased, the affidavit and papers fyled in support thereof, and the judgment of this Court, dated the.....day of.....and the report of the Registrar thereon.

I do order that letters probate of the said will as contained in a copy thereof fyled herein and referred to in the said judgment (here insert any changes or alterations made by the judgment) limited until the original will of the said deceased or a more authentic copy thereof shall be brought into the Registry of this Court, issue to the applicant.

Dated at Chambers the..... }  
day of.....19.... } ..... Surrogate Judge.

## 3.—FORM OF GRANT

Canada:

Province of Ontario.

IN HIS MAJESTY'S SURROGATE COURT OF THE COUNTY OF.....

Be it known, that on the.....day of.....the last will and testament of C.D., late of the.....of.....in the County of....., deceased, who died on or about the.....day of.....at the.....of.....and who at the time of his (her) death at his (her) fixed place of abode at the.....of.....as contained in a copy thereof (here insert any changes or alterations made by final judgment) having been proved in solemn form of law and established as the last will and testament of the said deceased by a judgment of this Court dated the.....day of.....until the original will of the said deceased or a more authentic copy thereof is brought into the Registry of this Court, was proved and registered in the said Surrogate Court, a true copy of which said last will and testament as contained in the said copy thereof (change as aforesaid if any change made) is hereto annexed, and that administration of all and singular the property of the said deceased and in any way concerning his (her) will was granted by the aforesaid Court to.....of the said.....of....., a lawful son (as the case may be) of the said deceased, the executor named in the said will, limited until the original will of the said deceased or a more authentic copy thereof shall be brought into the Registry of this Court.

He having been first sworn well and faithfully to administer the same, by paying the just debts of the deceased, etc., as contained in ordinary grant forms.

Annexed to and forming part of the probate is a copy of the copy of the will propounded.

It is to be noted that beyond all question, the judgment and probate should be limited in such cases until the original will of the deceased or a more authentic copy thereof shall be brought into the Registry. It has happened that the original has been found after the propounded copy had been admitted to probate.

## GENERAL REMARKS

Many interlocutory matters may arise in these proceedings from time to time and the practice in connection with the same would seem to be governed by the Supreme Court Rules so far as it is not found to be in the Surrogate Rules, and if not in either, then in the Probate Division of the High Court in England. See Rule 68.

## FEES

	Item	Proceeding	Registrar	Judge	Crown
Order directing proof in solemn form when Judge so directs under Rule 9 (1)...	16	Order.....	\$ .50	\$1.50	\$....
Motion for citation order....	26	Each fying.....	.10	....	....
	16	Each order.....	.50	1.50	....
Matters arising out of motion for same.....	35	Any examination before Registrar.....	(*)	....	....
	24	Each subpoena..... (Paid by party obtaining same.)	.50	....	.50
Return of motion for citation order.....	26	Each fying.....	.10	....	....
	31	Citation.....	.50	1.50	....
	16	Entering order and minute of same.....	.50	....	....
Motion for procedure order or order for directions.....	16	Order.....	.50	1.50	....
	33	Appearance, paid at time by party entering.....	.50	....	....
Trial.....	24	Each subpoena, paid by party obtaining.....	.50	....	.50
	29	Attending trial.....	2.00	(†)	....
	15	Swearing witness, each.....	.20	....	....
	26	Fylings, each.....	.10	....	....
	16	Final order or judgment.....	.50	1.50	1.00
	31	Entering same.....	.50	....	....
	32	Taxing costs and certifying..	1.00	....	....
	35	Examination.....	(*)	....	....
..	Certification of Record.....	.50	....	....	

\*As on County Court scale. †Similar as in audits.

NOTE.—On any order made by the Judge, the \$1 law stamp is for attendance and a 50 cent law stamp is placed upon the order.

Under Item 14, if any special order is drawn by the Registrar under direction from the Judge, the Registrar will be entitled to a fee of 50 cents, and 10 cents per folio not exceeding three.

These cases come up for trial in open court and the Registrar should keep a Surrogate Court Docket Book to make necessary entries similar to docket book in the Supreme and County Court.

A fee sheet should be prepared by the Registrar in each case, to which should be attached all law stamps properly cancelled, except those that are properly placed upon the papers; namely, the 50 cent stamp on all orders and the necessary stamps on final judgments.

All fees in connection with these matters are separate and distinct from the ordinary fees for grant in common form.



## INDEX

## Land Titles

	PAGE
A	
Algoma Central Railway Titles.....	63
Agricultural Implements—Lien a first charge.....	74
Assurance Fund—Re sale of standing timber.....	68
Amendments to Land Titles Act and other Acts affecting Land Titles.....	72
B	
Bankruptcy—Memo re.....	76
Bankruptcy—No provision for registration of a discharge.....	71
C	
Costs—On application for removal of cautions.....	65
Cautions—Registration of supported by Agreement of Administrator.....	61
Correction of Errors—in Patents of Land registered in wrong district.....	63
Charge—Removal of upon application.....	65
Cautions—Evidence required on fying.....	66
Companies—Re rights to deal in land.....	67
Cautioners—Notice on applications for removal.....	68
Cautions—Signatures to same by solicitors.....	70
Cautions—Removal of and notice when cautioner dead.....	59
Cases—of interest reported.....	74
D	
Dower—Rights of wife.....	59
Dower—Where wife is under 21.....	70
Dower—In foreclosure actions.....	64
Devisee—Right to be entered when property is vested but probate not taken out in Ontario.....	73
E	
Entry—Life interest retained.....	62
Executor—When patent issued to, on dealing with land.....	65
Entry—of transfers of interest to different parties.....	66
Executions—Fyled after sale made without notice.....	72
Executors—Re implied powers to sell.....	69
Errors—Correction in patents where land registered in wrong district.....	63
F	
Fees—Registrations, transferring interests to different parties.....	66
Foreign Probates—Re transmissions under.....	74
Foreclosure—Re wife's dower.....	64
G	
Guardians—of infants' rights on dealings in land.....	66
L	
Letters Patent—Production of on dealings by companies.....	61
Lands—Forfeited under Mining Tax Act and re patented.....	61–62
Life Interest—Entry of when retained.....	62
Lien—For agricultural implements a first charge.....	74
M	
Mining Court—Judge's order, entry of.....	67
Mining Tax Act—Re regrants of lands forfeited.....	61
Mortmain Act.....	67
N	
Notice to sell under charge—Absence of mortgagee's signature to same.....	72–73
P	
Patents—Of Forfeited Lands Mining Tax Act.....	61
Patents—Issued to executors re dealings.....	65
Plans—Procedure re plans and descriptions of land acquired under Power Commission Act.....	71
Plans—Procedure for fying when made under section 18 of The Surveys Act.....	79

	PAGE
S	
Surrender of Lease—When a Court order on Register, manner of entry.....	67
Standing Timber—Re assurance fees.....	68
Sale under power by chargee to his wife.....	68
Sale under Power—Without notice.....	71
Sale under Power—Wife's right to notice.....	72
Sale under Power—Notice to execution creditors when execution fyled after sale.....	72
Sale Papers—As to service on wife.....	72
Statement—Re business in offices.....	52-55
T	
Taxation of costs on applications to remove cautions.....	65
Transmissions—Re implied powers of sale in wills to executors.....	69
Transfers—Where wife barring dower is under 21.....	70
V	
Vesting Orders—Mining Court Judge.....	67
W	
Wife's Dower—Foreclosure matters.....	64
Widow's election—Re proof of.....	59
Wills—Implied powers to executors.....	69

### Registrars of Deeds

A	
Alderman—Right to take affidavits.....	82
Assignment of Mortgage—If by an administrator, not necessary to have Letters of Administration registered in order to register.....	86-87
Assignment of Mortgage—When to be recorded in full.....	89
Affidavits—Sworn out of Ontario.....	95
Amendments—To Registry Act and other.....	98
Administration—Registration of Letters of Administration with Statutory Declaration.....	98
Affidavits—of witness before a foreign court.....	99
B	
Bankruptcy—Consent of Inspectors required to deeds.....	79
By-laws—Registration of closing streets.....	84
By-laws—Manner of registering.....	87
By-laws—Signatures required to money by-laws.....	97
C	
Certificate of Court Orders—Correction of errors in.....	79
Committee Orders—Registration of.....	80
Cautions—Form for Registration.....	92
Court Orders—Registration of.....	79
Committee—Registration of discharge of mortgage by.....	99-100
Corporation—Seal required.....	80
D	
Discharge of Mortgage—Right of an administrator of a trustee mortgagee.....	81
Discharge of Mortgage—Form.....	82
Discharge of Mortgage—Survivor of mortgagees as joint tenants may, if held in shares, who can sign.....	83
Discharge of Mortgage—By executors of a sole beneficiary and sole executor of a mortgagee.....	86
Decree of Divorce—From U.S. registration.....	87
Devolution of Estates Act—Instruments that have been registered and do not comply with the Act.....	88
Discharge of Mortgage—Part assigned, part paid off, no partial discharge of the partial assignment can be registered.....	90
Discharge of Mortgage—Under Power of Attorney.....	93
Discharge of Mortgage—By one executor.....	95
Discharge of Mortgage—Given to three, can two discharge if other is living.....	98
Devolution of Estates Act—Evidence re.....	99
Discharge of Mortgage—By committee of a lunatic.....	99
E	
Errors—Correction in certificates of Court orders.....	79
Execution—By two or more witnesses but only proved by the affidavit of one party.....	88
Easements—Description of in Instruments.....	101

	PAGE
<b>F</b>	
Fees—Deposit of railway plans.....	80-85
Fees—For subsequent searches.....	82
Fees—For preparing abstracts.....	83
Fees—Registration of probates.....	89-90
Fees—For triplicates, quadruplicates.....	91
Fees—For continued abstracts.....	92
Fees—For declarations.....	92
Fees—Toronto, H. & B. Railway deeds.....	94
Fees—For certificates of lis pendens.....	98
Fees—Deposit railway plans, swearing affidavits, 5 cent fee for municipal lists to be included in return of fees.....	97
Fees—Court orders.....	98
Fees—Letters of administration.....	98
Fees—Orange Lodge warrants.....	99
Fees—Releases of legacies, Agreements for Sale of Land, and other instruments within the meaning of section 36.....	101
Foreign Probates—Registration of, when under seal of Court.....	94
Foreign Instruments—Re registration of.....	93
<b>H</b>	
Hydro Act, 1925—Registrations under.....	78
<b>I</b>	
Instrument—Registration of when executed prior to fying of a plan.....	91
<b>J</b>	
Judge's Order amending plan.....	81
<b>M</b>	
Mechanics' Lien—Registration of orders vacating.....	96
Money By-laws—Signatures required.....	97
<b>O</b>	
Orders—Appointing committee.....	80
Orders—Registration of commissioners under United Church of Canada Act.....	85
<b>P</b>	
Plans—Manner of fying made under section 18, Surveys Act.....	79
Plans—Registration of amended by the Judge.....	81
Plans—Manner of registering and procedure compiled plans under section 88.....	100
Public Libraries Act—Registration of declarations under.....	84, 93
Power of Attorney—Recitals in deed not needed if power of attorney registered.....	90
<b>R</b>	
Railway Plans—Deposit of Canadian National Railway plans.....	84
Religious Institutions Act—Registration of declarations under.....	92
<b>S</b>	
Seal—What is required when documents need seal of a corporation.....	80
Signature—To instruments, requisites.....	82
Statement—Re business, etc., of offices.....	46-49
<b>T</b>	
Toronto, Hamilton and Buffalo Railway—Registration fees for deeds.....	94
<b>U</b>	
United Church of Canada Act—Registration of orders of commissioners.....	85
<b>Sheriffs</b>	
<b>A</b>	
Admiralty Court—Procedure on seizure of ship.....	106
<b>C</b>	
Commission on Sale of Lands—Right of Judge to increase statute labour and school tax sales.....	104-105
<b>E</b>	
Exchequer Court Warrants.....	106

PAGE

F	
Fees—Estreated bail when writ issued .....	102
Fees—Summoning and serving jurors .....	102
Fees—Under Creditors' Relief Act .....	104
Fees—Writs of Possession .....	104
Fees—As marshals of Exchequer Court .....	106
Fees—Searches of executions .....	106
Fees—Summoning grand jurors under direction of court .....	103

## S

Statute labour tax sales .....	104
School Act—Sales for taxes .....	104-105
Statement—Re business, etc., of offices .....	8-25

## T

Tax Deeds—Sale of unpatented lands .....	105
--	-----

## V

Vouchers and canceled cheques .....	106
-------------------------------------	-----

## W

Writ of extent .....	105
Warrants from Exchequer Court .....	106

**Crown Attorneys and Clerks of the Peace**

## B

Bail—Estreated cash bail under municipal by-law offences .....	108
--	-----

## C

Coroners' oaths .....	109
-----------------------	-----

## D

Duties re Deserted Wives Maintenance Act .....	109
--	-----

## F

Fees—To commuted crown attorneys of Crown witness fees .....	108
Fees—Prosecutions under Inland Revenue Act .....	109
Fees—Where several charges against one person tried on same day .....	110

## M

Magistrates—Duties re fyling papers .....	108
---	-----

## S

Statement—Re business, etc., of offices .....	8-25
---	------

**Official Receivers in Bankruptcy**

## B

Bond—of trustee need not be forwarded to Registrar .....	111
--	-----

## C

Custodian—To file affidavit proving mailing of notice to creditors .....	110
--	-----

## M

Minutes—Re .....	111
------------------	-----

## R

Report—Form of to be forwarded to the Registrar .....	111
---	-----

**Juvenile Courts**

## F

Formation of .....	106
Fees—if any to Judge .....	106

**Local Masters S.C.O.**

Memo re stamps on papers .....	112
Statement—Re business .....	8-25



## Police Magistrates

	PAGE
Statement—Re business, etc., offices.....	28-31

## Local Registrars S.C.O. and County Court Clerks

A	
Action Stayed—Reamending pleadings and record.....	116
Action Stayed—Fees for setting down and entry for trial.....	117
Assignment of Book Debts—Memo re duty of clerk.....	117
Alterations in pleadings.....	118
Affidavits—When taken by L.R.....	119
Actions—Transferred jury fees payable when transferred from one county to another	114
Amendments—To statutes to be noted.....	120
C	
Chattel Mortgage—Form of discharge.....	116
Chattel Mortgage—Re partial discharge of.....	117
Chattel Mortgage—Discharge by corporation.....	117
Chattel Mortgage—Re clerk's duty.....	117
Chattel Mortgages—Re fees for searches.....	121
Conditional Sale Agreements—Re fees.....	121
Calendar of Sentences—Marshals of assize.....	121
Concurrent Writs—Re fees on.....	120
Chattel Mortgages—Endorsements on duplicates.....	122
D	
Dower Act—Judge's fees under.....	114
Discharge of chattel mortgage.....	116
Discharge of chattel mortgage by a corporation.....	117
Discharge of assignment of book debts by a bank.....	118
E	
Examination of Judgment Debtors—Re furnishing copies of.....	116
F	
Fees—On transfer of actions Division Court to County, etc.....	114
Fees—Entry for trial when action stayed.....	117
Fees—Searches, bills of sale, chattel mortgages, lien notes.....	121
Fees—Fyling conditional sale agreements and assignments.....	121
Fees—Landlord and tenant matters.....	120
Fees—For concurrent writs.....	120
J	
Judge's Fees—Under Dower Act.....	114
Judgment Debtors—Re furnishing copies of examinations of.....	116
Judgments—Signing by plaintiff in a personal capacity against himself as an administrator	117
Jury Fees—On transfers of actions.....	114
Judgments—Entry of, on appeal.....	119
L	
Landlord and Tenant Act—Fees.....	120
M	
Marshals of Assize—Calendar of sentences.....	121
O	
Orders dismissing Action on Consent—Manner of entering.....	120
P	
Pleadings—Amending same when action stayed.....	116
Pleadings—Alterations in.....	116
S	
Stenographers—Fees for making copies of Judge's orders.....	114
Specially Endorsed Writs—Memo re officer's duty.....	115
Statement—Re business, etc., of offices.....	8-25
Style of Writ—Where name changed.....	116

T

Transfer of Actions ..... 115

Surrogate Registrars

A

Administration Bonds—Memo re orders on delivery up of same and fees..... 139
Audits—Fees on ..... 137
Applications—By persons not next of kin and no next of kin in Ontario..... 124
Ancillary Grants—Specimen forms ..... 128-134
Ancillary Grants—Memo re ..... 128
Amendments—To be noted ..... 127

C

Certificate—Cancellation of Succession Duty Bonds ..... 137
Caveats—Becoming contentious, fees in one case considered ..... 125

E

Executors—Fees when application to change ..... 123

F

Fees—On matter referred, caveat lodged and becoming contentious ..... 125
Fees—On orders delivering up of Administration Bonds ..... 139
Fees—On change of executors ..... 123
Fees—On audits ..... 137
Fees—Specimen fee sheet on applications for probate or administration ..... 138
Forms—Specimen forms re ancillary grants ..... 128-134
Forms—Specimen forms on Proof of Will in Solemn Form ..... 146-149
Fees—Cancellation of Succession Duty Bonds ..... 137
Foreign Grants—Memo re ..... 128
Fees—Proportion to Judge and Registrar under section 73 ..... 126

I

Inventory—Stocks in name of deceased to be included without any deduction of moneys
loaned by brokers ..... 123
Insurance Moneys—Payable to beneficiaries to be included in succession duty affidavits.. 123

L

Law Stamps—Section 14, Law Stamp Act repealed ..... 127

P

Public Trustee—Re duty to make application when no next of kin ..... 124
Proof of Will in Solemn Form ..... 143-146

R

Re Sealing—Papers required ..... 135
Re Sealing—Memo re same ..... 127, 135

S

Stocks—In name of deceased to be put in inventory without any deduction of amounts
loaned by brokers ..... 123
Succession Duty Bonds—Re cancellation of same ..... 136
Succession Duty Bonds—Re fees on cancellation ..... 137
Succession Duty Bonds—Procedure re cancellation ..... 136
Succession Duty Bonds—Form of certificate of cancellation ..... 137
Surrogate Clerk's Report ..... 6
Succession Duty Papers—Memo as to instructions re same ..... 142
Succession Duty Inventories—Insurance moneys to be included ..... 123
Statement of business, etc., of offices ..... 8-25

Division Courts

M

Memo re Division Court Clerks and Bailiffs ..... 56-58

S

Statement re offices of Clerks and Bailiffs ..... 34-44



Forty-Eighth  
ANNUAL REPORT  
OF THE  
Superintendent of Insurance  
FOR THE PROVINCE OF  
ONTARIO  
1927  
(Business of 1926)

PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



ONTARIO

TORONTO  
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1927







## DEPARTMENT OF INSURANCE

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TO THE HONOURABLE W. H. PRICE, K.C., M.P.P.,  
*Minister in charge of the Department of Insurance.*

I have the honour to submit herewith the Forty-eighth Annual Report of the Superintendent of Insurance for the year 1927 (business for the year ended 31st December, 1926).

The Report is arranged in four divisions, in addition to an index including a list of all insurers licensed to carry on business in Ontario, license numbers and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Statistical Tables.
- IV. Appendices.

The first Division, entitled "Annual Statements," contains extracts from the annual statements filed with the Department by all licensed insurers arranged alphabetically by classes of insurer. Having regard to the continued practical distribution of authority and responsibility between Dominion and Provincial Departments of Insurance, it still seems unnecessary for this Department to require or publish detailed particulars of the financial condition of Dominion-licensed insurers. Accordingly, such insurers have been required to file only modified statements summarizing their assets and liabilities and showing their underwriting experience within the Province only, with the Department, and this skeleton information only has been included in this report, in Divisions I and III.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date 25th June, 1927. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under *The Insurance Act, 1917* (Dominion). In case of any discrepancy between the figures shown in this Division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

Division III, entitled "Statistical Tables," is by way of an analysis of the underwriting experience within Ontario for the year 1926 of all insurers licensed and authorized to transact business within the Province. This is the second year this Division has been published and the results herein disclosed may be usefully compared with the results for the year 1925 published a year ago.

The miscellaneous material included in Division IV, entitled "Appendices," is sufficiently indicated in the "Table of Contents."

## BUSINESS OF 1926 IN ONTARIO

*Life Insurance*

Forty-five companies were licensed at the end of 1926 to transact life insurance. Of these, thirty-six are joint stock companies and nine mutual (including the Mutual Life of Canada, which is not strictly mutual, some of its policies being non-participating). The premium income in Ontario amounted to over fifty-nine millions of dollars, an increase of 11.1 per cent. over the previous year. Disbursements to policyholders amounted to \$27,621,273, which was slightly less than the figure for 1925. A comparative summary is given below:

	1925	1926
Net premium income:		
Assurances.....	\$53,335,306 62	\$58,872,612 55
Annuities.....	361,170 22	176,979 93
Total.....	\$53,696,476 84	\$59,049,592 48
Disbursements to policyholders:		
Death claims.....	\$8,145,856 18	\$9,409,246 69
Matured endowments.....	4,388,439 87	3,363,436 16
Surrender values.....	15,408,863 47	7,468,898 07
Dividends.....		6,891,798 78
Other payments.....		487,893 69
Total.....	\$27,943,159 52	\$27,621,273 39

New business issued in Ontario was greater than the amount issued in 1925 by \$42,430,610 an increase of 11.4 per cent. The amount in force at the end of 1926 was 10.9 per cent. in excess of the amount at the end of the preceding year. Absolute figures for the number and amount of policies issued and in force are given below:

New issued		Increase over 1925	In force at end of 1926		Increase over 1925
Number	Amount		Number	Amount	
414,770	\$ 371,538,538	\$ 42,430,610	2,346,618	\$ 1,797,220,466	\$ 196,132,694

*Fraternal Societies*

Thirty-eight fraternal societies were licensed to transact life insurance in the Province. These include seven municipal pension fund societies which, although authorized to pay death benefits, do not issue mortuary certificates. Twenty-one are also authorized to grant sick and funeral benefits. The Ontario premium income and disbursements for 1926, according to funds, are as follows:

	Premiums	Disbursements
Mortuary Fund.....	\$3,162,300 57	\$2,863,130 84
Sick and Funeral Funds.....	211,928 00	217,279 40
Expense Fund.....	223,699 21	433,739 14
Other Funds.....	287,464 44	117,347 63
Total.....	\$3,885,392 22	\$3,691,497 01

The amount of mortuary certificates in force at the end of 1926 was \$128,379,911 which represents a decrease of over eight and a half million dollars, or 6.3 per cent. as compared with the amount at the end of 1925.

*Fire Insurance*

During the year 258 companies were licensed to transact fire insurance in Ontario. The Ontario premiums and losses of the various classes of insurers defined by the Act are set out below:

	No.	Net premiums written	Net losses paid	Ratio of net losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
		\$	\$	%	\$	\$	%
Joint stock.....	164	18,560,160	8,194,696	44.15	18,091,236	8,480,563	45.88
Mutuals:							
(a) on premium note plan;	71	1,631,918	828,852	50.85	.....	.....	.....
(b) not on premium note plan..	9	481,315	141,239	29.37	469,655	149,737	31.91
Cash mutuals.....	5	1,237,017	618,326	49.98	1,180,535	621,005	52.16
Miscellaneous.....	1	238,121	85,175	35.78	214,296	85,460	39.88
Reciprocal.....	10	283,080	331,783	117.20	330,407	341,531	103.37
Lloyds.....	1	24,193	9,512	39.51	25,242	8,167	32.35
		22,455,804	10,209,583	45.46	*20,311,371	*9,686,463	47.69

\*Excludes mutual companies operating on the premium note plan.

In the 1926 report reference was made to the marked improvement in loss experience during 1925. During 1926 a further reduction in the loss ratio was effected, the ratio of losses incurred to premiums written declining from 52.6 per cent. in 1925 to 46.4 per cent. in 1926.

The ratios of net losses paid to net premiums written and net losses incurred to net premiums earned are shown in the above tabulation. This is the first year in which loss ratios have been calculated on the earned premium basis and it is note-worthy that this ratio is somewhat higher than either of the other two ratios. The method of calculation of provincial reserves was to apply the Dominion percentage of premiums written to Ontario premiums written.

The Department now has available the results of the compilation of four years' returns showing fire insurance premiums and losses in Ontario according to the Classification of Occupancy Hazards of the National Board of Fire Underwriters. These returns are made by all licensed insurers transacting fire insurance in the province other than the local Farmers' Mutual companies and the Reciprocal insurers. The results of this compilation for any one year in any particular class are admitted to be very misleading. The National Board of Fire Underwriters have recently approved a revision of this classification which will come into effect, with such modifications as may be agreed upon, for the purposes of reporting 1928 business. In a few months the Department will have available the results for the year 1927 and, inasmuch as there will then be available complete records covering a period of five years, and inasmuch as a radical change in classification will come into force the following year, it is planned to make the combined results for the five-year period by classes available at that time. Meanwhile the following table is submitted showing the experience for four years—1923, 1924, 1925 and 1926—in total, classified only as to "construction" and not by classes of risk.



## EXPERIENCE IN FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1923 TO 1926

Year	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-proof			All Constructions		
	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio
	1923.....	4,924,609	2,723,614	55.31	4,869,240	3,978,103	81.69	9,136,573	5,475,387	59.93	1,058,983	925,714	87.81	568,692	254,527	44.76	20,558,097	13,357,345
1924.....	4,394,695	2,188,627	50.38	4,877,495	3,397,215	68.57	8,924,106	5,744,052	63.09	1,015,029	640,253	60.51	636,707	223,049	34.26	19,848,032	12,193,196	61.43
1925.....	4,376,660	2,348,957	53.67	4,643,234	3,366,639	72.50	9,106,839	4,581,153	50.30	992,321	468,108	47.17	584,647	103,795	17.75	19,703,701	10,868,652	55.16
1926.....	4,739,699	1,869,993	39.45	5,042,870	2,637,555	52.31	9,413,272	3,838,934	40.78	1,000,959	422,967	42.25	532,422	105,996	19.90	20,729,222	8,875,445	42.81
Totals.....	18,435,663	9,131,191	49.53	19,432,839	13,379,512	68.85	36,580,790	19,639,526	53.69	4,067,292	2,457,042	60.41	2,322,468	687,367	29.60	80,839,052	45,294,638	56.03

NOTES.—"Claims Paid" means losses paid less salvages and loss credits realized.  
Experience of local Farmers' Mutual and Reciprocal Insurers not included.

*Automobile Insurance*

During the year the number of companies licensed to transact automobile insurance increased from 109 to 121. Net premiums written increased from \$3,463,149 in 1925 to \$3,743,532 in 1926, an increase of 8.1 per cent. Net losses incurred increased from \$1,631,926 in 1925 to \$2,037,903 in 1926, an increase of 24.9 per cent. The ratio of net losses incurred to net premiums written was 47.1 per cent. in 1925. In 1926 the corresponding ratio was 54.4 per cent. and the ratio on the earned premium basis 55.7 per cent. The totals for each year are as follows:

	Net premiums written	Net losses paid	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned	Ratio losses incurred to premiums written
	\$	\$	%	\$	\$	%	%
1925.....	3,463,149				1,631,926		47.1
1926.....	3,743,532	1,881,330	50.25	3,658,146	2,037,903	55.7	54.4

*Casualty and Miscellaneous Insurance (other than automobile)*

In the following table there is set forth a summary of Ontario premiums and losses for casualty and miscellaneous lines (other than automobile):

Class	Net premiums written	Net losses paid	Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned
	\$	\$	%	\$	\$	%
Accident.....	1,219,096	497,683	40.82	1,205,771	519,541	43.09
Accident and sickness combined.....	682,594	359,507	52.67	675,877	374,455	55.40
Bond.....	817	15	0.0	886	15	0.0
Burglary.....	398,934	72,797	18.24	363,552	78,550	21.59
Credit.....	144,379	53,598	47.12	130,296	53,598	41.13
Explosion.....	250		0.0	304		0.0
Forgery.....	8,535	333	3.90	9,687	333	3.44
Guarantee.....	911,648	169,066	18.55	845,129	154,300	18.26
Hail.....	782	666	85.22	782	666	85.22
Inland Marine.....	81,199	34,710	45.77	73,322	36,544	53.77
Inland Transportation...	230,871	51,359	22.26	231,870	53,473	23.07
Liability.....	633,291	243,705	38.48	603,883	247,749	40.85
Live stock.....	63,759	55,282	86.69	57,263	66,102	115.43
Ocean Marine.....	251,080	225,717	89.89	218,537	222,205	101.42
Plate Glass.....	272,784	107,602	39.44	274,983	104,755	38.09
Property.....	205,434	49,577	24.13	202,732	50,263	24.79
Sickness.....	642,961	370,555	57.63	654,360	378,182	57.80
Steam Boiler.....	213,796	9,375	4.38	208,856	9,139	4.37
Weather.....	105,917	25,235	23.92	*23,168	*14,131	60.99
Totals.....	6,068,127	2,326,782	38.34	*5,781,258	*2,364,001	40.88

\*Excludes mutual companies operating on premium note plan.

As compared with 1925 figures premiums written have increased by over \$500,000 or 9.3 per cent. Losses incurred increased by about \$66,000 or 2.8

per cent. The ratio of losses incurred to premiums written decreased from 41.6 per cent. in 1925 to 39.1 per cent. in 1926.

#### FARMERS' MUTUAL FIRE INSURANCE

The year 1926 was the most prosperous year which the Farmers' Mutual Fire Insurance Companies of the Province have enjoyed since 1920. The net amount at risk on the books of these seventy-one companies at the end of 1926 totalled \$545,479,088; their total assets were \$16,777,848; and their total liabilities, representing almost wholly unearned premiums, totalled \$582,475. The most remarkable feature of their combined statements, however, is the remarkable increase in cash assets. These cash assets represented by mortgages and other securities and by cash in hand and in bank totalled at the end of 1926 \$1,963,026, an increase of \$576,932 over the comparable amount at the end of the preceding year. The amount of mortgages and other securities owned by these companies increased almost 50 per cent. during the year 1926. This improved financial condition is accounted for partly by the increased cash payment rates imposed by the Act of 1924 upon all companies having a cash surplus of less than 25 cents for each \$100 at risk and partly by the favourable loss experience of the year. The companies paid losses during the year 1926 aggregating \$886,477 or \$242,274 less than the losses paid during the year 1925, a decrease of almost 25 per cent.

The favourable loss experience and the minimum rates fixed by the Act of 1924 enabled most of the companies to add substantially to their cash surplus during the year 1926. The reductions in rates forecast in my recent Annual Reports have thus been made possible. The time seems opportune to review the rate situation as it presently exists now that the Act of 1924 has been in force three full years and several companies have reduced rates during the year 1927.

The Act of 1924, which came into force January 1st, 1925, fixed a minimum rate of 80 cents for three years (30 cents per year in instalments) for every \$100 of insurance on agricultural property, other than brick, stone or concrete dwellings. It further provided that this minimum cash payment might be reduced, with the approval of the Superintendent, by the directors when and so long as the cash surplus of the company was not less than 25 cents for every \$100 of the total amount at risk. With the coming into force of this law, the majority of the companies were required to substantially increase their rates, some as much as 50 per cent.

Only the eleven companies hereinafter mentioned were in the fortunate position of having a surplus sufficiently large to permit them to continue charging rates lower than the prescribed minimum rates, viz.: the Caradoc, Eramosa, Erie, Halton Union, Lobo, London Mutual, McGillivray, Oneida, Westminster, Williams East and the Walpole. These companies are still operating successfully at rates varying from 60 cents to 75 cents for three years and from 20 cents to 25 cents per year in instalments and one of them has made a further reduction during the current year.

In addition to the eleven companies noted in the preceding paragraph, ten companies have reduced their rates in accordance with the heretofore described provision of the Act. The following tables shows the names of the companies so reducing their rates and the details of the reduction in each case.

## STATEMENT OF APPROVED REDUCTIONS IN RATES ON AGRICULTURAL PROPERTY

Name of Company	Effective Date of Decreased Rates	Rates prior to Reduction		Amount of Reduction		New Approved Rates		Total Amount at Risk at Date of Reduction	Cash Surplus at Date of Reduction	Excess of Cash Surplus Over Statutory Requirements
		3 Years in Advance	Annual Instalments	3 Years in Advance	Annual Instalments	3 Years in Advance	Annual Instalments			
Ayr. ....	Jan. 1st, 1928.	. . .	.30	. . .	.03	. . .	.27	\$8,195,302	\$36,400	\$16,000
Downie. ....	Jan. 1st, 1928.	. . .	.30	. . .	.05	. . .	.25	3,921,585	24,300	14,500
Easthope, S. ....	Jan. 1st, 1928.	.80	.30	.05	.05	.75	.25	8,200,205	40,000	20,000
Elma. ....	Feb. 15th, 1927.	.80	.30	.05	.05	.75	.25	7,753,020	30,412	11,030
Elma. ....	Jan. 1st, 1928.	.75	.25	.05	.05	.60	.20	7,788,620	38,135	18,750
Hay. ....	Jan. 1st, 1927.	.80	.30	.20	.10	.60	.20	7,047,520	29,695	10,577
McGillvray. ....	Jan. 1st, 1927.	.75	.25	.15	.05	.60	.20	1,283,035	16,550	13,345
McKillop. ....	Jan. 20th, 1927.	.80	.30	.20	.10	.60	.20	7,535,432	24,135	5,296
Nissouri. ....	Jan. 1st, 1928.	.80	.30	.20	.09	.60	.21	10,468,762	50,000	25,000
Usborne & Hibbert. ....	Jan. 1st, 1927.	.80	.30	.20	.10	.60	.20	9,424,730	43,350	23,000
W.Wawanosh	Jan. 1st, 1927.	.80	.30	.20	.10	.60	.20	11,908,965	53,000	23,200

Your attention is particularly drawn to the last column of the table, showing "Excess of cash surplus over statutory requirement." A year ago I took occasion to recommend that, inasmuch as rates, once reduced, were difficult to increase, and inasmuch as rates lower than the minimum fixed by the Act were only authorized to be charged *so long as* the cash surplus of the company exceeded the required standard, no company should decrease its rates until it had acquired a surplus over and above the statutory surplus equal to at least twice the average annual losses paid by the company during the past five or ten years.

The figures shown in the last column of the statement indicate that this recommendation has been well received and that practically all the companies which have reduced their rates have a surplus sufficient to justify the expectation that the reduced rates will be adequate for some time to come.

When one recalls the opposition voiced against the legislation of 1924 on the ground that the situation did not call for such radical action and that its only effect would be to increase the cost of insurance to the Ontario farmer, it is gratifying to realize that three years have been sufficient to demonstrate that all opposition to the legislation has completely disappeared, that the companies are in a better financial position than they have ever been in their long and successful history, and that just as rapidly as their cash surplus is built up the rates are being reduced to the pre-1925 levels.

## INSURERS NEWLY LICENSED

Reference to the Index and License Register and particularly to the Index Addenda on page xxiv will indicate that a large number of insurers applied for and received their initial Ontario license during the year 1927. During 1925, eighteen insurers were newly licensed, of which six were stock companies; during 1926, twenty-two insurers were newly licensed, of which sixteen were stock companies; this year (1927), forty-two insurers have been newly licensed, and the applications for license of six additional insurers have been approved. Thirteen of the newly licensed, or about to be licensed, forty-eight insurers were stock companies, of which ten commenced the fire insurance business, three the automobile insurance



business, and one undertook fire, automobile and miscellaneous casualty lines. Twenty-seven of the newly licensed insurers belong to the group known as the Associated New England Factory Mutual companies transacting fire insurance on the mutual plan. The balance consisted of one fraternal society, one mutual benefit society, three reciprocal exchanges, two pension fund associations from the Province of Quebec and the Stanstead and Sherbrooke Fire Insurance Company (Stock Mutual) of Sherbrooke, Quebec, licensed to transact fire insurance on the cash plan. The six companies whose applications for initial license have been approved, but which are not included in the list on page xxiv, are the following:

Name of Company	H.O. Address	Ontario Representative
Stanstead and Sherbrooke Fire Insurance (Stock Mutual).....	Sherbrooke, Que.....	Shaw & Begg, Ltd., Toronto.
American Automobile Fire Insurance Co.....	St. Louis, Mo.....	H. Begg, Toronto.
Planet Assurance Co.....	London, Eng.....	Lyman Root, Toronto.
British Canadian Insurance Company.....	Montreal, Que.....	W. M. Cox, Toronto.
Rhode Island Insurance Company.....	Providence, R.I.....	James Preston, Toronto.
Pearl Insurance Company.....	London, Eng.....	W. T. Hargreaves, Toronto.

Summarizing the new licensees for the three years, 1925, 1926 and 1927, I find that eighty-eight insurers have been newly licensed during this three-year period, of which thirty-five were stock insurance companies, all of which have been licensed to transact one or more classes of insurance other than life. To-day, there are 173 stock companies, 107 mutual companies, five cash-mutual companies, thirteen reciprocal exchanges, and two other insurers, or a total of 300 writing fire insurance in Ontario, and the number of insurers authorized to transact automobile insurance has now reached a total of 125.

A year ago I drew your attention to the unusual competitive conditions developing in the fire and casualty fields with the rapid influx of many new companies and referred you to the comments of the Hon. Mr. Justice Masten. I know of no jurisdiction in the world where the situation is so acute. Three hundred companies competing for less than twenty-five millions of fire premiums and 125 companies writing an aggregate of less than four million automobile premiums present problems of extreme importance and difficulty. While no extended investigation has been made, I fear the evils of rate-cutting and discrimination in favour of large and influential insured, referred to by Mr. Justice Masten, are increasing. Certainly commissions and the general cost of conducting the business are mounting with the increased competition for business. Some criticism was provoked by the action of the Department in licensing the New England Mutual companies on the ground that it served to aggravate an already difficult competitive situation. The facts are that these companies had a large volume of business in the province which they would continue to transact, unlicensed and untaxed, if their applications were refused and that if thirty-five new stock companies have been permitted to commence business in the Province during the past three years there seemed no good reason why a smaller group of mutual companies should not be admitted to continue their existing business on a licensed, taxed basis and to afford the beneficial open competition which is always afforded by different classes of insurer, e.g., stock and mutual, competing in the same field.

#### UNLICENSED INSURANCE

During the year I have given much consideration to the question of unlicensed insurance and took occasion to draw the subject and some of its problems to the attention of the other provinces at the Tenth Annual Conference of the

Association of Superintendents of Insurance of the Provinces of Canada held at Quebec last September. I introduced the subject with the following statement:

"The subject of unlicensed insurance in Canada is one which may profitably receive careful consideration by our Conference. Insurance supervision is effective only to the extent to which it is complete, and I regard the very large and increasing volume of unlicensed fire and casualty insurance throughout our provinces as a challenge to this Conference. Not only are the public entitled to 100 per cent. supervision and the insurance facilities afforded by all classes of reputable insurance carriers, but the licensed companies and their agents which maintain our Insurance Department through their license fees and pay millions of dollars in federal, provincial and municipal taxation are entitled to protection. It is a well-known fact that millions of dollars in premiums are paid annually by the people of Canada to underwriters at Lloyds, London, and to foreign carriers generally. During the past year I had occasion to investigate automobile insurance being written for Lloyds, London, by a Montreal brokerage house. My investigations have disclosed a volume of unlicensed fire and casualty insurance throughout our provinces, which I had hitherto believed impossible.

"The problem I present to the Conference is how to reduce the flow of insurance premiums unlicensed and practically untaxed, to unlicensed insurers. Some of our provinces have endeavoured to solve the problem by imposing taxation which amounts to a prohibition. Such legislation has always proved ineffective. Frequently the insurance facilities afforded by unlicensed insurers are indispensable to the insuring public. Moreover, some unlicensed companies are much older and reputed to be as strong financially as our largest and best licensed insurers. Under the circumstances I suggest that consideration be given to the reason why so many reputable insurers have done a large and increasing business in Canada without being licensed. I believe that some of these unlicensed insurers at any rate are prepared to become licensed and compete with other licensed carriers on a fair basis if the terms and conditions of license are revised. Hitherto all foreign insurers have entered Canada upon receiving a Dominion license. Now the door is open, if we are to give effect to the decisions of our courts, for foreign insurers to become licensed in one or more of our provinces without securing a Dominion license. Several have already done so. The terms and conditions of license to be imposed on foreign insurers may now properly receive consideration by the several provinces through this Conference. I believe that a revision of the terms and conditions of license accompanied by the rigid enforcement of a law prohibiting unlicensed insurance against insurers refusing to become licensed would make possible the virtual extermination of unlicensed insurance in Canada.

"From what study I have given the subject I believe the deposit requirement in The Dominion *Insurance Act* is the chief contributory factor to the enormous volume of unlicensed insurance in Canada. I know that it is or was the sole factor responsible for keeping many foreign mutual and reciprocal organizations from applying for license. I realize that there is a sharp difference of opinion as to the merits of such a requirement. In Canada we had come to consider it as a *sine qua non* until it was discarded by six of the provinces in the enactment of legislation providing for the licensing or admission of foreign reciprocal or inter-insurance exchanges. The federal authorities still seem impressed with its importance and have recently increased the minimum deposit requirements under *The Dominion Act* from \$50,000 to \$100,000. In this connection the trend of British opinion is worthy of note. The following paragraphs are extracted

from the Report to the Right Honourable the President of the Board of Trade by the Departmental Committee appointed to inquire and report what amendments are desirable in *The Insurance Companies Act, 1909*, presented to Parliament in March of this year. The following two paragraphs are quoted from page 8 of the Report:

"14. The Committee has considered whether any discrimination should be made as regards quantum of deposit between British and non-British companies. It has been suggested that the deposit required by the 1909 Act as a condition of commencing business here offers an insufficient security that a non-British company will meet its obligations to British policyholders. On the other hand, it was pointed out with (as the Committee consider) irresistible force that discrimination against non-British companies must almost invariably lead to similar retaliatory legislation against British companies abroad. To this it may be added that, *in the view of the Committee, the primary purpose served by exacting a deposit is to discourage unsubstantial and purely speculative concerns from undertaking insurance business: it is not, in the opinion of the Committee, primarily to the deposit that a policyholder should look for security; the deposit must, unless enormously increased, be entirely inadequate if it is to be so regarded. The best protection for the policyholder is to be found in the publicity as to the insuring company's position resulting from the necessity of making the statutory returns.*

15. The Committee's attention has been drawn to a point the importance of which has, they think, been somewhat exaggerated. The depreciation in gilt-edged securities, as compared with pre-war prices, has reduced statutory deposits made under the 1909 Act to a value below, and in some cases very considerably below, the value at date of deposit. *This would be important if the deposit were properly to be regarded as a real security for the policyholders; but if the true view of the nature of the deposit is as expressed in the preceding paragraph depreciation becomes a matter of minor importance.* For this reason the Committee has not thought it necessary to recommend any statutory provision for dealing with depreciation in value of deposits."

"I am satisfied that the Conference can usefully give earnest consideration to the aspects of the problem of unlicensed insurance which I have endeavoured to indicate in these few words."

Shortly after the Conference a group of insurers which had done a large and increasing fire insurance business in Canada for many years, viz.: The Associated New England Factory Mutual companies were licensed by the Province of Quebec. It was disclosed upon their application for Ontario license that this one group of companies had insurance in force in this province as at the end of December, 1926, of nearly \$230,000,000. With the licensing of these companies I am satisfied that the problem of unlicensed insurance has been substantially mitigated and that to-day the bulk of the unlicensed fire insurance in force in the province is that effected by special brokers duly licensed therefor under the provisions of section 247 of the Act. In this connection I draw your attention to the statement on page 331 of this report, showing some particulars of the volume of unlicensed insurance effected in the province by special brokers. It is noteworthy that the aggregate so placed is less than five per cent. of the amount heretofore placed direct with the New England Mutual companies.



## JURISDICTION

A year ago I reported two events of outstanding interest with respect to insurance jurisdiction. The first was the judgment of the Supreme Court of Ontario cited *re* Insurance Contracts Reference, 58, O.L.R. 404, wherein it was held that sections 11, 12 (1), 71, 71a and 134a of *The Insurance Act, 1917*, (Dominion), were *ultra vires* the Parliament of Canada. The second was the resolution adopted at the Inter-Provincial Conference at Ottawa in June, 1926, expressing the opinion "That the Dominion should repeal its legislation regulating contracts of insurance and the business of insurance, as *ultra vires* the legislative competence of the Parliament of Canada, or, in the alternative, take immediate steps to appeal the decision of the Ontario courts to the Judicial Committee of the Privy Council."

No steps have been taken to appeal the Ontario decision. Meanwhile, early in 1927, insurance legislation was enacted by the Parliament of Canada without reference to the validity of the Act or to the validity of the amendments themselves. There seems no possibility of inducing the Dominion authorities to co-operate in securing a further adjudication of jurisdiction as between Dominion and Provincial authority, even when the key licensing sections of the federal statute had been declared *ultra vires* by the Supreme Court of Ontario. In these circumstances the Provinces of Ontario and Quebec felt justified in accepting the Ontario decision as that of a court of last resort and proceeded to license a number of foreign insurance companies direct, leaving it to the Dominion to challenge their licensees, or otherwise raise the constitutional issue in the courts. Subsequently the question of insurance jurisdiction was considered at the Dominion-Provincial Conference in Ottawa last month. It is to be hoped that the discussions at the Conference will pave the way for a better understanding and make possible some agreement which will settle the controversy.

## ONTARIO LEGISLATION

A review of insurance legislation enacted at the 1927 session of the Ontario Legislature is included as Appendix III, page 330.

All of which is respectfully submitted.



*Superintendent of Insurance.*

Parliament Buildings, Toronto, Ont.,  
December, 1927.



## TABLE OF CONTENTS

Preliminary Text.....	iii
Index and License Register .....	xv

### I.—ANNUAL STATEMENTS

(a) <b>Joint stock</b> insurance companies.....	1
(b) <b>Mutual</b> insurance corporations.....	77
(c) <b>Cash-Mutual</b> insurance corporations.....	159
(d) <b>Fraternal</b> societies.....	167
(e) <b>Mutual</b> benefit societies.....	209
(f) <b>Companies</b> not within a, b, c, d and e.....	225
(g) <b>Reciprocal</b> or inter-insurance exchanges.....	229

### II.—ANNUAL STATEMENT ABSTRACTS

*(respecting insurers other than mutual benefit societies and insurers filing modified statements only pursuant to Section 65 (2) of the Act.)*

Assets and Liabilities: income and disbursements, etc., by classes of insurers.....	249
---	-----

### III.—STATISTICAL TABLES

(1) <b>Fire losses</b> in Ontario (1917-1926) reported by insurers other than insurers licensed under The Insurance Act, 1917 (Dominion).....	287
(2) <b>Underwriting experience</b> , averages and percentages, etc., for 30 years (1897-1926) <b>mutual fire insurance corporations</b> not licensed under The Insurance Act, 1917 (Dominion).....	288
(3) <b>Total assets</b> , liabilities, amount at risk, etc., for 30 years (1897-1926) of mutual fire insurance corporations not licensed under The Insurance Act, 1917 (Dominion).....	289
(4) <b>Life Insurance</b> —Premium income, and disbursements to policyholders in Ontario.....	290
(5)         Exhibit of policies in Ontario.....	291
(6) <b>Fraternal Societies</b> —Premium income and disbursements in Ontario.....	292
(7)         Exhibit of mortuary certificates in Ontario.....	293
(8)         Exhibit of certificates other than mortuary in Ontario.....	295
(9) <b>Fire Insurance</b> —Premiums and losses in Ontario.....	296
(10) <b>Automobile Insurance</b> —Premiums and losses in Ontario.....	302
(11) <b>Casualty Insurance</b> (other than automobile)—Premiums and losses in Ontario.....	306

### IV.—APPENDICES

I. <b>Comparative summary</b> of amounts at risk, premium notes, etc., mutual business of Mutual and Cash Mutual Fire Insurance Companies.....	322
II. <b>Head offices, and addresses of principal officers</b> of all insurers incorporated by Ontario, other than Mutual Benefit Societies.....	324
III. <b>Review of 1926 insurance legislation</b> .....	330
IV. <b>Statement of unlicensed insurance</b> placed by special brokers licensed under section 247.....	331
V. <b>Underwriters' Agencies</b> .....	332
VI. <b>Brokers</b> licensed for business with unlicensed insurers.....	332
VII. <b>Guarantee bonds</b> —List of insurers whose bonds are authorized by Order-in-Council for court and other special purposes.....	332

# INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1926.\*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1926.

Class of Insurance.	A.	B.	C.	D.	E.	F.	G.	H.	Total
	Joint Stock.	Mutuals.	Cash Mutuals.	Fraternal.	Mutual Benefit Societies.	Miscellaneous.	Reciprocal.	Lloyds.	
Accident.....	62	4	..	..	..	..	..	..	66
Life.....	37	8	..	38	..	1	..	..	84
Sickness.....	58	3	..	..	..	..	..	..	61
Sick Funeral Benefits.....	..	..	..	21	112	..	..	..	133
Fire.....	161	80	5	..	..	1	10	1	258
Inland Marine.....	35	..	..	..	..	..	..	..	35
Ocean Marine.....	34	..	..	..	..	..	..	..	34
Inland Transportation.....	55	..	..	..	..	..	..	..	55
Automobile.....	117	4	..	..	..	..	..	..	121
Guarantee.....	43	..	..	..	..	..	..	..	43
Liability.....	26	..	..	..	..	..	..	..	26
Hail.....	24	..	..	..	..	..	..	..	24
Weather.....	2	3	..	..	..	..	..	..	5
Live Stock.....	5	..	..	..	..	..	..	..	5
Steam Boiler.....	12	..	..	..	..	..	..	12	12
Plate Glass.....	58	1	..	..	..	..	..	..	59
Explosion.....	120	3	..	..	..	..	..	..	123
Burglary.....	50	..	..	..	..	..	..	..	50
Bond.....	0	..	..	..	..	..	..	..	0
Property.....	112	3	..	..	..	..	..	..	115
Forgery.....	8	..	..	..	..	..	..	..	8
Credit.....	2	..	..	..	..	..	..	..	2

\*See **Index Addenda** for lists of insurers newly licensed, withdrawn,, or licensed for additional classes of insurance during 1927.

\*See Ontario Gazette, July 30th, 1927, for list of insurers and classes of insurance for which licensed for license term commencing July 1st, 1927

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under the Ontario Insurance Act (Vide 1924, c. 50, s. 20 (2).)

## INDEX AND LICENSE REGISTER

## CLASS A—JOINT STOCK INSURANCE COMPANIES

Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
Acadia Fire	633	Fire, Explosion, Property	3
Aetna Casualty	975	Guarantee	3
Aetna	769	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Inland Marine	3
Aetna Life	773	Life	3
Agricultural	782	Fire, Automobile, Explosion, Inland Transportation, Property	4
Alliance Assurance	570	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Hail, Explosion, Property	4
Alliance Ins. of Philadelphia	966	Fire, Automobile, Explosion, Inland Transportation, Property	4
American Automobile	947	Automobile	4
American Central	627	Fire, Automobile, Explosion, Property	4
American Credit	837	Credit	5
American Equitable	738	Fire, Explosion	5
American & Foreign	948	Inland Transportation	5
American Insurance	941	Fire, Automobile, Property	5
American Lloyds Incorporated			5
American Surety	843	Burglary, Guarantee	6
Anglo-Scottish General	623	Fire, Explosion, Property	6
Atlas	503	Fire, Explosion, Property	6
Autocar	540	Fire, Accident, Automobile, Explosion, Plate Glass, Sickness, Property	6
Automobile	949	Fire, Inland Transportation, Inland and Ocean Marine, Burglary, Explosion, Property	6
Baloise	745	Fire	7
Bankers & Traders	535	Fire	7
Beaver Fire	582	Fire, Property	7
Boiler Inspection	611	Steam Boiler, Liability, Property	7
British America	795	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Property, Inland and Ocean Marine	7
British Colonial	538	Fire, Explosion, Automobile, Property	8
British Crown	915	Fire, Automobile	8
British & European	508	Fire, Explosion, Property	8
British General	507	Fire, Explosion, Automobile, Property	8
British Law	840	Fire, Explosion, Automobile	8
British Northwestern	916	Fire	9
British Oak	632	Fire	9
British Traders	920	Fire, Automobile, Inland and Ocean Marine, Explosion, Property	9
Caledonian American	950	Fire, Explosion, Property	9
Caledonian	893	Fire, Explosion, Property	9
California	747	Fire, Explosion, Property	10
Canada Accident & Fire	841	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Burglary, Property, Explosion	10
Canada Life	798	Life	10
Canada National Fire	842	Fire	10
Canada Security	913	Fire, Hail, Automobile, Explosion, Property, Inland Transportation, Plate Glass	10
Canadian Fire	622	Fire, Automobile, Burglary, Explosion, Guarantee, Hail, Live Stock, Plate Glass, Property	11
Canadian General	959	Automobile, Live Stock, Plate Glass	11
Canadian Indemnity	621	Fire, Automobile, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation	11
Canadian Surety	799	Automobile, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness	11
Capital Life	658	Life	12
Car and General	565	Fire, Accident, Automobile, Explosion, Sickness, Property	12
Casualty Co. of Canada	749	Fire, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Accident	12
Central	628	Fire, Explosion, Automobile, Property	12
Century	620	Fire, Automobile, Explosion, Guarantee, Plate Glass, Property	12
China Fire	974	Fire, Automobile, Inland Marine and Ocean Marine	13
Citizens Insurance Co.	781	Fire, Explosion, Property	13
Columbia	748	Fire, Automobile, Inland Transportation, Explosion, Inland and Ocean Marine, Property	13
Commercial Union	513	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property	13
Commonwealth Life	967	Life	14
Confederation Life	939	Life	18
Connecticut Fire	903	Fire	18
Continental Casualty	583	Accident, Automobile, Sickness, Liability, Plate Glass	18
Continental Insurance	951	Fire, Explosion, Inland Transportation, Automobile, Property, Inland and Ocean Marine	18
Continental Life	495	Life	18
Cornhill	657	Fire, Explosion, Automobile, Property	19
Crown Life	784	Life	19
Dominion of Canada G. & A.	938	Fire, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Life, Inland Transportation, Steam Boiler	19
Dominion Fire	908	Fire, Automobile	19
Dominion Gresham	580	Fire, Accident, Sickness, Automobile, Liability, Plate Glass, Burglary, Guarantee, Inland Transportation, Explosion	20
Dominion Life	952	Life	20

## INDEX AND LICENSE REGISTER—Continued

## CLASS A—JOINT STOCK INSURANCE COMPANIES

Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
Eagle, Star & Br. Dominions.....	917	Fire, Automobile, Plate Glass, Inland and Ocean Marine.....	20
Eaton, T., General.....	849	Inland Transportation.....	20
Eaton, T., Life.....	553	Life.....	20
Empire Life.....	833	Life, Accident, Sickness.....	21
Employers' Liability.....	534	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Sickness, Steam Boiler, Plate Glass, Forgery, Liability, Hail, Property.....	24
Ensign.....	909	Fire.....	24
Equitable Fire & Marine.....	905	Fire.....	24
Equity Life.....	921	Life.....	25
Essex and Suffolk.....	509	Fire, Explosion, Property.....	28
Excelsior Life.....	494	Life.....	28
Federal Fire.....	918	Fire.....	28
Federated British.....	766	Fire.....	30
Fidelity & Casualty, N.Y.....	571	Guarantee, Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler, Liability.....	30
Fidelity Ins. of Canada.....	514	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile.....	30
Fidelity-Phoenix Fire, N.Y.....	953	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property.....	30
Fire Association, Philadelphia.....	537	Fire, Explosion, Automobile, Property, Inland Transportation, Ocean Marine, Inland Marine.....	30
Fire Ins. of Canada.....	739	Fire, Explosion.....	31
Fireman's Fund.....	743	Fire, Explosion, Inland Transportation, Automobile, Property, Inland Marine, Ocean Marine.....	31
Firemen's Ins. of Newark.....	995	Fire, Hail, Property.....	31
First American.....	963	Fire, Explosion, Inland Transportation, Property.....	31
Fonciere, of Paris, France.....	991	Fire.....	31
Franklin Fire.....	771	Fire, Automobile, Hail, Property.....	32
General Accident of Canada.....	618	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability.....	32
General Accident Fire & Life.....	877	Fire, Explosion, Automobile, Burglary, Hail, Plate Glass, Accident, Sickness, Liability, Property, Inland Transportation, Inland Marine.....	32
General Casualty of Paris, France.....	879	Accident, Automobile, Burglary, Liability, Plate Glass, Sickness, Automobile.....	32
General Exchange.....	603	Automobile.....	32
General Fire of Paris.....	506	Fire, Explosion.....	33
Girard Fire & Marine.....	996	Fire, Hail, Property.....	33
Glens Falls.....	567	Fire, Inland Transportation, Automobile, Hail, Explosion, Property.....	33
Globe Indemnity.....	502	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Property.....	33
Globe and Rutgers.....	746	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine.....	33
Great American.....	608	Fire, Explosion, Hail, Inland Transportation, Automobile, Property.....	34
Great West Life.....	529	Life.....	34
Guarantee Co. of N.A.....	505	Guarantee.....	34
Guardian Assurance.....	634	Fire, Explosion, Property.....	34
Guardian Ins. of Canada.....	518	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler, Property.....	34
Halifax Fire.....	659	Fire, Automobile, Plate Glass, Property.....	35
Hand-in-Hand.....	850	Fire, Automobile, Plate Glass, Inland Marine.....	35
Hartford Accident & Indemnity.....	742	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass, Sickness.....	37
Hartford Fire.....	740	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine, Ocean Marine.....	37
Hartford Live Stock.....	741	Live Stock.....	37
Hartford Steam Boiler.....	610	Steam Boiler, Liability, Property.....	37
Home.....	770	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather, Inland Marine.....	37
Hudson Bay.....	896	Fire, Explosion, Property.....	38
Imperial Assurance.....	662	Fire, Automobile, Explosion, Property.....	38
Imperial Insurance Office.....	541	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Liability.....	38
Imperial Life.....	493	Life.....	38
Indemnity Ins. of N.A.....	968	Accident, Automobile, Burglary, Plate Glass, Sickness.....	39
Insurance Co. of N.A.....	969	Fire, Explosion, Hail, Inland Transportation, Automobile, Property, Inland and Ocean Marine.....	39
Insurance Co. of Penn.....	663	Fire, Inland Transportation, Explosion, Property.....	39
International Fidelity.....	786	Guarantee.....	39
Laurentian.....	785	Fire.....	39
Law, Union and Rock.....	602	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Property.....	40
Liverpool & London & Globe.....	630	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Property.....	40
Liverpool-Manitoba.....	629	Fire, Explosion, Automobile, Property.....	40
Local Government.....	566	Fire.....	40
London Assurance.....	838	Fire, Explosion, Inland Transportation, Automobile, Property.....	41



INDEX AND LICENSE REGISTER—Continued  
CLASS A—JOINT STOCK INSURANCE COMPANIES

Name of Insurer	Li- cense No.	Classes of Insurance	Annual Statement (Page No.)
London-Canada			41
London Guarantee & Accident	801	Accident, Sickness, Fire, Automobile, Guarantee, Liability, Plate Glass, Burglary, Explosion, Property	41
London & Lancashire Guarantee and Accident	902	Fire, Accident, Sickness, Automobile, Guarantee, Liability, Plate Glass, Burglary	41
London & Lancashire Ins.	601	Fire, Automobile, Explosion, Property	41
London Life	492	Life	42
London & Provincial	635	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Plate Glass, Sickness, Explosion, Property	42
London and Scottish	839	Life, Fire, Accident & Automobile, Burglary, Hail, Plate Glass, Sickness, Explosion, Property	42
Loyal Protective	607	Accident, Sickness	42
Lumbermen's	1009	Fire	42
Manufacturers Life	550	Life	43
Marine Insurance	549	Fire, Automobile, Inland Transportation, Inland Marine, Ocean Marine	43
Maryland Casualty	789	Accident, Burglary, Forgery, Guarantee, Liability, Steam Boiler, Plate Glass, Sickness, Automobile, Property	43
Maryland Ins.	970	Fire, Explosion	43
Mercantile Fire	573	Fire, Explosion, Property	43
Merchants Casualty	604	Accident, Sickness, Automobile	44
Merchants Fire, N.Y.	942	Fire, Explosion	44
Merchants Fire	671	Fire, Automobile	44
Merchants Marine	880	Fire, Automobile, Explosion, Property	46
Metropolitan Cas. Co., N.Y.	997	Forgery	46
Monarch Accident	660	Accident, Sickness	46
Monarch Life	552	Life	46
Montreal Life	511	Life	47
Motor Union	624	Fire, Accident, Automobile, Explosion, Plate Glass, Property, Inland Marine, Ocean Marine	47
Mount Royal	631	Fire, Plate Glass, Automobile, Explosion	47
Mutual Life & Citizens	524	Life	47
National Ben-Franklin	910	Fire, Automobile	48
National Fire of Hartford	787	Fire, Explosion, Inland Transportation, Automobile, Hail, Pro- perty	48
National Life	496	Life	48
National Provincial	564	Fire, Explosion, Plate Glass	48
National Surety	533	Burglary, Guarantee, Forgery, Credit	48
National Union Fire	547	Fire, Automobile, Hail, Explosion, Property	49
Nationale Fire, Paris, France	737	Fire, Explosion	49
Newark Fire	894	Fire, Automobile, Explosion, Property	49
New Hampshire Fire	881	Fire, Explosion, Inland Transportation, Property	49
New Jersey	954	Fire	49
New York Casualty	615	Plate Glass	50
New York Underwriters	846	Fire, Explosion, Hail, Automobile, Property	50
Niagara Fire	971	Fire, Explosion, Automobile, Property, Inland Transportation	50
North American Accident	605	Accident, Plate Glass, Automobile, Burglary, Sickness	50
North American Life	788	Life	50
North British & Mercantile	531	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarante- ee, Inland Transportation, Plate Glass, Sickness, Property	51
North Empire Fire	845	Fire, Explosion	51
North River	832	Fire, Explosion, Property	51
North-West Fire	568	Fire	51
Northern Assurance	971	Fire, Accident, Automobile, Liability, Guarantee, Plate Glass, Sickness, Burglary, Inland Transportation, Explosion, Inland Marine, Ocean Marine, Property	52
Northern Life	551	Life	52
Northwestern National	907	Fire, Automobile	52
Norwich Union Fire	548	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Liability, Explosion, Property, Ocean Marine, Inland Transportation	52
Occident Fire	532	Fire, Explosion, Automobile, Property	52
Ocean Accident & Guarantee	504	Fire, Accident, Sickness, Automobile, Plate Glass, Burglary, Guarantee, Steam Boiler, Explosion, Property, Liability	53
Ontario Equitable Life	683	Life, Accident, Sickness	53
Pacific Coast Fire	619	Fire, Automobile, Accident, Property, Explosion	56
Pacific Fire	943	Fire, Explosion	57
Palatine	515	Fire, Explosion, Property, Automobile	57
Patriotic	543	Fire, Explosion, Property	57
Phoenix of Paris	510	Fire, Explosion	57
Phoenix of London	834	Fire, Life, Explosion, Ocean Marine, Property, Automobile	57
Phoenix of Hartford	904	Fire, Automobile	58
Preferred Accident	912	Accident, Sickness, Automobile	58
Protective Association, Can.	569	Accident, Sickness	58
Providence Washington	972	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine	58
Provident	767	Fire, Accident, Sickness, Guarantee, Automobile, Plate Glass, Burglary	58
Provincial	661	Fire, Explosion, Property, Automobile	61
Prudential Assurance	911	Fire	62
Quebec Fire	609	Fire, Explosion, Property	62

## INDEX AND LICENSE REGISTER—Continued

## CLASS A—JOINT STOCK INSURANCE COMPANIES

Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
Queen City	851	Fire	62
Queen of America	898	Fire, Automobile, Explosion, Inland Transportation, Property	63
Queensland	536	Fire, Accident, Sickness, Ocean Marine, Automobile, Liability, Explosion, Burglary, Property	64
Railway Passengers	878	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Inland Transportation	64
Reliance of Canada	882	Fire, Explosion, Property	64
Ridgeley Protective	512	Accident, Sickness	64
Rossia Reinsurance	914	Fire	64
Royal Exchange	563	Fire, Accident, Automobile, Explosion, Guarantee, Sickness, Inland and Ocean Marine, Burglary, Property, Liability	65
Royal Insurance	900	Fire, Life, Accident, Automobile, Burglary, Explosion, Forgery, Guarantee, Plate Glass, Sickness, Steam Boiler, Property, Liability	65
Royal Scottish	792	Fire, Explosion	65
St. Paul Fire & Marine	775	Fire, Explosion, Automobile, Inland Transportation, Inland and Ocean Marine, Property	65
Sauvegarde, Life	783	Life	66
Scottish Canadian	835	Fire, Explosion, Property	66
Scottish Metropolitan	793	Fire, Accident, Automobile, Hail, Plate Glass, Sickness, Explosion, Property, Guarantee, Inland Marine, Ocean Marine	66
Scottish Union & National	584	Fire, Automobile, Explosion, Property	66
Sea	625	Fire, Explosion, Property	66
Security	892	Fire, Explosion, Hail, Property	67
Security Life	604	Life	67
Sovereign Life	800	Life	67
Springfield Fire & Marine	848	Fire, Hail, Explosion, Automobile, Property	67
Standard Marine	836	Inland Transportation, Inland and Ocean Marine	67
State Assurance	955	Fire, Explosion	68
Stuyvesant	944	Fire	68
Sun Insurance Office	942	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property	68
Sun Life	516	Life	68
Tokio Marine & Fire	744	Fire, Inland Transportation, Inland and Ocean Marine	68
Toronto Casualty	768	Fire, Automobile, Inland and Ocean Marine, Sickness, Plate Glass, Burglary, Guarantee, Inland Transportation, Liability, Accident	69
Travellers Indemnity	797	Accident, Steam Boiler, Automobile, Plate Glass, Burglary, Liability, Property	72
Travellers Insurance	796	Life, Accident, Sickness	72
Union Assurance Society	539	Fire, Burglary, Plate Glass, Sickness, Automobile, Inland Transportation, Explosion, Property, Accident	72
Union of Paris, France	523	Fire, Explosion	72
Union of Canton	919	Fire, Automobile, Accident, Burglary, Hail, Inland Transportation, Inland Marine, Sickness, Ocean Marine, Explosion, Property	72
United British	616	Fire, Automobile, Explosion, Property	73
United States Fidelity	517	Accident, Burglary, Forgery, Guarantee, Plate Glass, Sickness, Automobile	73
United States Fire	847	Fire, Explosion, Automobile, Inland Transportation, Property	73
United States Life	617	Life	73
United States M. & S.	956	Inland Transportation, Inland and Ocean Marine	73
Westchester Fire	906	Fire, Explosion	74
Western	794	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Property, Inland and Ocean Marine	74
World Fire & Marine	772	Fire, Automobile, Inland Transportation, Explosion, Property	74
World Marine & General	790	Fire, Explosion, Inland Transportation, Accident, Sickness, Automobile, Burglary, Guarantee, Plate Glass, Property	74
Yangtze	606	Fire, Explosion	74
Yorkshire	636	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Live Stock, Plate Glass, Sickness, Explosion, Property, Inland and Ocean Marine, Inland Transportation	75
Zurich	940	Accident, Automobile, Burglary, Plate Glass, Sickness, Steam Boiler	75

## INDEX AND LICENSE REGISTER—Continued

## CLASS B—MUTUAL INSURANCE CORPORATIONS

Name of Insurer	Li- cense No.	Classes of Insurance	Annual Statement (Page No.)
Algoma	672	Fire	79
Amherst Island	821	Fire	80
Ayr	952	Fire	81
Bay of Quinte	752	Fire	82
Bertie and Willoughby	679	Fire	83
Blanshard	822	Fire	84
Blenheim, North	684	Fire	85
Brant	823	Fire	86
Canadian Millers	674	Fire. Insurance Limited to insuring on the premium note plan against Fire and Lightning, buildings, plant and stocks of millers and grain dealers used in connection with the milling or grain trade	87
Caradoc Farmers'	853	Fire	88
Central Manufacturers'	519	Fire, Automobile	89
Clinton	676	Fire	89
Culross	685	Fire	90
Dereham and West Oxford	675	Fire	91
Dorchester, North & South	680	Fire	92
Downie	686	Fire	93
Dufferin Farmers'	687	Fire	94
Dumfries, N., & Waterloo, S.	753	Fire	95
Dunwich	932	Fire	96
Easthope, South	964	Fire	97
Ekfrid	681	Fire	98
Elma	973	Fire	99
Eramosa	933	Fire	100
Eric	688	Fire	101
Farmers' Central	682	Fire	102
Farmers' Union	678	Fire	103
Formosa	824	Fire	104
Germania	754	Fire	105
Glengarry	775	Fire	106
Grain Dealers' National	612	Fire	107
Grand River	751	Fire	108
Grenville Patron	934	Fire	109
Grey and Bruce	756	Fire	110
Guelph Twp.	825	Fire	111
Halton Union	689	Fire	112
Hamilton Twp.	876	Fire	113
Hardware Dealers'	561	Fire	114
Hay Twp.	690	Fire	114
Hopewell Creek	691	Fire	115
Howard	854	Fire	116
Howick	692	Fire	117
Huron Weather	693	Weather	118
Kent and Essex	677	Fire	119
Lambton	757	Fire	120
Lanark County	694	Fire	121
Lennox and Addington	826	Fire	122
Lobo	827	Fire	123
London Twp.	758	Fire	124
Lumbermen's Mt. Casualty	520	Automobile, Plate Glass, Accident	125
Lumbermen's Mut. Ins. Co.	521	Fire, Automobile	125
McGillivray	828	Fire	125
McKillop	976	Fire	126
Maple Leaf	855	Fire	127
Metropolitan Life	626	Life, Accident and Sickness	128
Mill Owners'	545	Fire, Explosion and Property	129
Minnesota Implement	562	Fire	129
Mutual Life, New York	574	Life	129
New York Life	750	Life	129
Nichol	695	Fire	130
Nissouri	759	Fire	131
Norfolk	856	Fire	132
North Kent	696	Fire	133
Northwestern	546	Fire, Automobile, Explosion and Property	134
Oneida	673	Fire	134
Ontario Farmers' Weather	829	Weather	135
Ontario Threshermen's	830	Fire	136
Osgoode	760	Fire	137
Otter	761	Fire	138
Oxford	762	Fire	139
Peel County	697	Fire	140
Peel and Maryborough	957	Fire	141
Prescott	763	Fire	142
Prudential	774	Life, Accident and Sickness	143
Puslinch	698	Fire	143
Retail Hardware	560	Fire	144
Royal Guardians	844	Life, Accident and Sickness	144
Saltfleet and Binbrook	873	Fire	145
Southwold	699	Fire	146



INDEX AND LICENSE REGISTER—Continued  
CLASS B—MUTUAL INSURANCE CORPORATIONS

Name of Insurer	Li- cense No.	Classes of Insurance	Annual Statement (Page No.)
Standard Life Ins. Co.	499	Life	147
State Life	981	Life	147
Sydenham	874	Fire	147
Townsend	700	Fire	148
Union Mut. Life	530	Life	149
United Mut. Fire	544	Fire, Explosion, Property	149
Osborne and Hibbert	764	Fire	150
Walpole	701	Fire	151
Waterloo, North	702	Fire	152
Wawanoosh, West	703	Fire	153
Western Farmers' Weather	765	Weather	154
Westminster Twp	704	Fire	155
Williams, East	705	Fire	156
Yarmouth	875	Fire	157

## CLASS C—CASH MUTUAL INSURANCE CORPORATIONS

Name of Insurer	Li- cense No.	Classes of Insurance	Annual Statement (Page No.)
Economical	668	Fire	161
Gore District	669	Fire	162
Millers' National	945	Fire	163
Perth	831	Fire	164
Waterloo	670	Fire	165

## CLASS D—FRATERNAL SOCIETIES

Name of Insurer	Li- cense No.	Classes of Insurance	Annual Statement (Page No.)
Alliance Nationale	497	Life, Sick and Funeral benefits	169
Ancient Order of Foresters	935	Life, Sick and Funeral benefits	169
Artisans la Societe des Can.	557	Life, Sick and Funeral benefits	169
Brotherhood American Yeomen	992	Life, Sick and Funeral benefits	170
Canadian Order Chosen Friends	556	Life, Sick and Funeral benefits	170
Canadian Order Foresters	936	Life, Sick and Funeral benefits	173
Canadian Order Oddfellows	885	Life, Sick and Funeral benefits	176
Canadian Order of Woodmen of World	558	Life, Sick and Funeral benefits	178
Catholic Order Foresters	559	Life	179
Catholic Mut. Ben. Assoc.	779	Life, Sick and Funeral benefits	179
Civil Service Mutual Ben. Soc.	999	Life	206
Commercial Travellers' Assn. of Can.	498	Life	179
Commercial Travellers' Mut. Ins. Soc.	778	Life	180
Federated Assn. Letter Carriers	528	Life	180
Hamilton Firemen	639	Life	181
Hamilton Police	884	Life	182
Independent Order Foresters	555	Life, Sick and Funeral benefits	182
Jewish National Workers' Alliance	1003	Life, Sick and Funeral benefits	183
Knights of Columbus	614	Life	183
Knights of Malta	937	Life, Sick and Funeral benefits	183
Knights of Pythias	526	Life	185
London Police	810	Life	185
Maccabees, The	780	Life, Sick and Funeral benefits	186
National Fraternal Soc. of Deaf	886	Life, Sick and Funeral benefits	186
Oddfellows' Relief Assn.	525	Life	187
Ontario Commercial Trav. Assn.	732	Life	189
Orange Grand Lodge of B. Amer.	638	Life, Sick and Funeral benefits	190
Ottawa Firemen's S. & B. Fund	946	Life, Sick and Funeral benefits	191
Ottawa Police Benefit Fund	813	Life Insurance	191
Royal Arcanum, Supreme Coun.	527	Life	193
Royal Templars of Temperance	816	Life, Sick and Funeral benefits	194
Sons of England	734	Life, Sick and Funeral benefits	196
Sons of Scotland	735	Life, Sick and Funeral benefits	198
St. Joseph Union of Can.	733	Life, Sick and Funeral benefits	201
Toronto Firemen	965	Life	204
Toronto Police	977	Life	205
Western Mut. Life Assn.	637	Life	206
Women's Ben. Assn.	501	Life, Sick and Funeral benefits	206



INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Name of Insurer	Li- cense No.	Classes of Insurance	Abstracts from Annual Statements (Page No.)
American Watch Case Co. Employees.....	888	Sick and Funeral benefits.....	214 et seq.
Army and Navy Veterans, Toronto.....	802	Sick and Funeral benefits.....	214 " "
Army and Navy Veterans, Hamilton.....	721	Sick and Funeral benefits.....	214 " "
Bain Wagon Co.'s Employees.....	857	Sick and Funeral benefits.....	214 " "
Beaver Sick and Funeral Ben. Club.....	722	Sick and Funeral benefits.....	214 " "
Brantford Carriage Co., Ltd., Relief Assn.....	803	Sick and Funeral benefits.....	214 " "
Brantford Hungarian M. B. Society.....	1010	Sick and Funeral benefits.....	214 " "
Brown Bros., Ltd., Employees.....	642	Sick and Funeral benefits.....	214 " "
Brunner Mond.....	643	Sick and Funeral benefits.....	214 " "
Canada Cycle and Motor Co., Ltd., Employees.....	644	Sick and Funeral benefits.....	214 " "
Canadian Allis-Chalmers, Ltd., Employees.....	858	Sick and Funeral benefits.....	214 " "
Canada Furniture Mnfrs., Ltd., Employees.....	647	Sick and Funeral benefits.....	214 " "
Canadian Ex. Bd. of the Amalgamated Soc. of Carpenters and Joiners.....	887	Sick and Funeral benefits.....	214 " "
Canadian Hebrew Ben. Soc.....	723	Sick and Funeral benefits.....	214 " "
Canadian Gen. Elec. Co., Ward St. Works Div.....	714	Sick and Funeral benefits.....	214 " "
Canadian Order of Rechabites.....	922	Sick and Funeral benefits.....	214 " "
Canadian Pacific Expressmen's Sick Ben. Assn.....	646	Sick and Funeral benefits.....	214 " "
Cigarmakers' Un., No. 27, Toronto.....	923	Sick and Funeral benefits.....	214 " "
Cigarmakers' Un., No. 55, Hamilton.....	641	Sick and Funeral benefits.....	214 " "
Cobban Mfg. Co.'s Employees.....	988	Sick and Funeral benefits.....	214 " "
Cockshutt Plow Co., Relief Assn.....	645	Sick and Funeral benefits.....	214 " "
Consumers' Gas Co.'s Employees.....	804	Sick and Funeral benefits.....	214 " "
Czenstochover Aid Soc.....	724	Sick and Funeral benefits.....	214 " "
Daughters and Maids of England.....	859	Sick and Funeral benefits.....	214 " "
Dom. Forge and Stamping Co., Ltd., Employees.....	805	Sick and Funeral benefits.....	214 " "
Dunlop Tire and Rubber Goods Employees.....	648	Sick and Funeral benefits.....	214 " "
Employees' Protective League of the Seamen, Kent Co., Ltd.....	649	Sick and Funeral benefits.....	214 " "
Engineers' Mutual Ben. Soc.....	986	Sick and Funeral benefits.....	214 " "
Evening Telegram Employees.....	725	Sick and Funeral benefits.....	214 " "
Globe Printing Co.'s Employees.....	806	Sick and Funeral benefits.....	214 " "
Goodyear Relief Assn.....	998	Sick and Funeral benefits.....	214 " "
Goold, Shapley and Muir Co. Employees' Relief Assn.....	958	Sick and Funeral benefits.....	214 " "
Grand Order of Israel Ben. Soc.....	651	Sick and Funeral benefits.....	214 " "
Wm. and J. G. Greey's Employees' Mut. Sick Ben. Soc.....	716	Sick and Funeral benefits.....	214 " "
B. Greening Wire Co., Ltd., Employees.....	650	Sick and Funeral benefits.....	214 " "
Gutta Percha & Rubber Mfg. Co., Toronto, Ltd., Employees.....	652	Sick and Funeral benefits.....	214 " "
H. A. Mut. Ben. Assn.....	653	Sick and Funeral benefits.....	214 " "
Hamilton Rolling Mills.....	860	Sick and Funeral benefits.....	214 " "
Hamilton St. Stanislaus.....	1005	Sick and Funeral benefits.....	214 " "
Hebrew Friendly Society.....	861	Sick and Funeral benefits.....	214 " "
Hebrew Sick Ben. Soc.....	807	Sick and Funeral benefits.....	214 " "
Heintzman and Co.'s Employees.....	654	Sick and Funeral benefits.....	214 " "
Hibernians, Ancient Order of.....	1002	Sick and Funeral benefits.....	214 " "
Imperial Varnish & Colour Sick Ben. Soc.....	808	Sick and Funeral benefits.....	214 " "
Irish Catholic Ben. Union.....	863	Sick and Funeral benefits.....	214 " "
Italo-Canadese Ben. Soc.....	994	Sick and Funeral benefits.....	214 " "
Judean Ben. Friendly Soc.....	809	Sick and Funeral benefits.....	215 " "
Kieltsick Sick Ben. Soc., Toronto.....	989	Sick and Funeral benefits.....	215 " "
Knights of Pythias, Grand Lodge of Ontario.....	982	Sick and Funeral benefits.....	215 " "
Ladies' Orange Ben. Assn.....	1004	Sick and Funeral benefits.....	215 " "
Leaside Mut. Aid Soc.....	713	Sick and Funeral benefits.....	215 " "
Linitzer Sick Ben. Soc.....	924	Sick and Funeral benefits.....	215 " "
Loyal Orange Young Briton Lodge.....	1012	Sick and Funeral benefits.....	215 " "
Loyal Order of Moose.....	655	Sick and Funeral benefits.....	215 " "
Loyal True Blue Assn.....	715	Sick and Funeral benefits.....	215 " "
MacLean Publishing Co., Ltd., Mech. Division.....	811	Sick and Funeral benefits.....	215 " "
Massey-Harris (Toronto) Employees.....	727	Sick and Funeral benefits.....	215 " "
Massey-Harris (Brantford) Employees.....	726	Sick and Funeral benefits.....	215 " "
Mozirer Sick Benefit Soc.....	925	Sick and Funeral benefits.....	215 " "
Mutual Masonic Compact.....	728	Sick and Funeral benefits.....	215 " "
National Cash Register Co.'s Employees' Ben. Soc.....	983	Sick and Funeral benefits.....	215 " "
National Iron Works Employees.....	926	Sick and Funeral benefits.....	215 " "
Oddfellows, Ind. Order of.....	720	Sick and Funeral benefits.....	211 " "
Oddfellows, Manchester Unity, Ind. Order of.....	862	Sick and Funeral benefits.....	215 " "
Orange Grand Lodge, Ont. W.....	719	Sick and Funeral benefits.....	215 " "
Ostrowetz Independent M. Ben. Soc.....	812	Sick and Funeral benefits.....	215 " "
Ottawa Hebrew Ben. Soc.....	980	Sick and Funeral benefits.....	215 " "
Ottawa Typographical Union, No. 102.....	1001	Sick and Funeral benefits.....	215 " "
Polish Alliance Friendly Soc.....	814	Sick and Funeral benefits.....	215 " "
Postal Benefit Assn. of Toronto.....	815	Sick and Funeral benefits.....	215 " "
Pride of Israel Sick Ben. Soc.....	712	Sick and Funeral benefits.....	215 " "
Rogers, Wm., Mfg. Co., Welfare Soc.....	864	Sick and Funeral benefits.....	215 " "
Russell Gear & Machine Co. Employees.....	985	Sick and Funeral benefits.....	215 " "
Ryerson Press Ben. Soc.....	711	Sick and Funeral benefits.....	215 " "
Sawyer-Massey Co., Ltd., Employees.....	729	Sick and Funeral benefits.....	215 " "
Simmons, Ltd., Employees.....	927	Sick and Funeral benefits.....	215 " "

## INDEX AND LICENSE REGISTER—Continued

## CLASS E—MUTUAL BENEFIT SOCIETIES

Name of Insurer	Li- cense No.	Classes of Insurance	Abstracts from Annual Statement (Page No.s)
Slingsby Mfg. Co., Ltd., Employees' Ben. Assn. ....	730	Sick and Funeral benefits.....	215 et seq.
Societa Figli di Mut. Soc. St. Ant., Ottawa.....	868	Sick and Funeral benefits.....	215 " "
Societa Italiana di M. S. Gug. Mar. ....	978	Sick and Funeral benefits.....	215 " "
Societa di M. S. La Trin., Toronto.....	869	Sick and Funeral benefits.....	215 " "
Societa di Mut. Soc. Racalmutes.....	818	Sick and Funeral benefits.....	215 " "
Sons and Daughters of Ireland.....	870	Sick and Funeral benefits.....	215 " "
Sons of Jacob.....	979	Sick and Funeral benefits.....	215 " "
Sons of Lithuania.....	871	Sick and Funeral benefits.....	215 " "
St. Albert Friendly Soc.....	865	Sick and Funeral benefits.....	215 " "
St. Boniface Soc.....	866	Sick and Funeral benefits.....	215 " "
St. David's Y.P.U. Sick Ben. Soc.....	867	Sick and Funeral benefits.....	215 " "
St. Jean Baptiste Union.....	1000	Sick and Funeral benefits.....	215 " "
St. Joseph's Aid Soc. (Formosa).....	817	Sick and Funeral benefits.....	215 " "
Star of Italy Mut. Aid & Ben. Soc.....	710	Sick and Funeral benefits.....	215 " "
Star Mutual Benefit Society.....	928	Sick and Funeral benefits.....	215 " "
Steel Co. of Can., Ltd., Ham. Works' Employees.....	872	Sick and Funeral benefits.....	215 " "
Theatrical Mut. Assn., Toronto.....	819	Sick and Funeral benefits.....	215 " "
Theatrical Mut. Assn. of Hamilton.....	960	Sick and Funeral benefits.....	215 " "
Toronto Civic Employees' Ben. Assn.....	731	Sick and Funeral benefits.....	215 " "
Toronto Hebrew.....	709	Sick and Funeral benefits.....	215 " "
Toronto Hydro-Electric System Employees' Mut. Ben. Soc.....	718	Sick and Funeral benefits.....	215 " "
Toronto Musical Protective Association.....	717	Sick and Funeral benefits.....	215 " "
Toronto Railway Employees' Union.....	640	Sick and Funeral benefits.....	215 " "
Toronto Typographical Union, No. 91.....	708	Sick and Funeral benefits.....	215 " "
Toronto Ind. Ben.....	993	Sick and Funeral benefits.....	215 " "
Transportation Club of Toronto.....	929	Sick and Funeral benefits.....	215 " "
Ulga Mt. Ben. Soc.....	987	Sick and Funeral benefits.....	215 " "
Union of Ukrainian Brotherhoods.....	984	Sick and Funeral benefits.....	215 " "
United Roumanian Mut. Ben. Soc.....	961	Sick and Funeral benefits.....	215 " "
Verity Plow Co. Relief Assn.....	930	Sick and Funeral benefits.....	216 " "
Waitress' Club.....	820	Sick and Funeral benefits.....	216 " "
Willys-Overland Employees.....	931	Sick and Funeral benefits.....	216 " "
Young Men's Hebrew Assn.....	707	Sick and Funeral benefits.....	216 " "
Zion Ben. Soc.....	889	Sick and Funeral benefits.....	216 " "

## CLASS F—COMPANIES NOT WITHIN A, B, C, D OR E

Mutual Life of Canada.....	500	Life.....	227
Wellington Fire.....	777	Fire.....	227

## CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Affiliated Underwriters.....	578	Fire.....	231
American Exchange Underwriters.....	665	Fire.....	232
Epperson Underwriters.....	666	Fire.....	234
Individual Underwriters.....	577	Fire.....	235
Inter-Insurer's Exchange.....	576	Fire.....	237
Lumberman's Underwriting Alliance.....	667	Fire.....	239
Manufacturing Lumberman's Underwriters.....	581	Fire.....	240
New York Reciprocal Underwriters.....	579	Fire.....	242
Reciprocal Exchange.....	572	Fire.....	244
Underwriters' Exchange.....	575	Fire.....	245

## CLASS H—LLOYDS

*Underwriters at Amer. Lloyds.....	736	Fire.....	5
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\*This syndicate of underwriters has become incorporated as a Joint Stock Insurance Company under the name "American Lloyds Incorporated," and is now licensed as such in Class "A".

## INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE  
BETWEEN JANUARY 1st AND NOVEMBER 25th, 1927

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional classes of insurance for which authorized
<i>Joint Stock (A)</i>			
Commercial Union Assurance Company, Ltd.	18A	July 28	Inland and Ocean Marine
London Life Ins. Co.	492A	April 12	Accident, Sickness
Niagara Fire Insurance Company	971A	Mar. 1	Inland Transportation
Pilot, Automobile and Accident Ins. Co., Ltd.	392A	Oct. 17	Fire
Scottish Metropolitan Assurance Co., Ltd.	793A	Mar. 7	Inland and Ocean Marine

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1927, AND  
NOVEMBER 25th, 1927

Name of Insurer	License No.	Effective date of License	Class of Insurance
<i>Joint Stock (A)</i>			
Pioneer Insurance Co.	1013	Mar. 15	Fire
General Insurance Co. of America	1014	April 5	Fire, Explosion
National Guaranty Fire Insurance Co.	2	April 20	Fire
Pilot Automobile & Accident Ins. Co., Ltd.	1	April 20	Automobile, Accident, Sickness, Inland Transportation, Plate Glass, Burglary, Guarantee, Liability, Bond
St. Paul-Mercury Indemnity Co. of St. Paul	58	May 12	Automobile
City of New York Insurance Co.	405	July 1	Fire, Explosion, Property
Sentinel Fire Insurance Co.	496	July 28	Fire, Property
Fidelity American Insurance Co.	535	Oct. 26	Fire
<i>Mutual Insurance Companies (B)</i>			
American Mutual Fire Insurance Co., Providence, R.I.	501	Aug. 27	Fire
Arkwright Mutual Insurance Co., Boston, Mass.	502	Aug. 27	Fire
Blackstone Mutual Fire Insurance Co., Providence, R.I.	503	Aug. 27	Fire
Boston Manufacturers Mutual Fire Insurance Company, Boston, Mass.	504	Aug. 27	Fire
Cotton and Woollen Manufacturers Mutual Insurance Co. of New England, Boston, Mass.	505	Aug. 27	Fire
Enterprise Mutual Fire Insurance Co., Providence, R.I.	506	Aug. 27	Fire
Fall River Manufacturers Mutual Insurance Company, Fall River, Mass.	507	Aug. 27	Fire
Firemen's Mutual Insurance Co., Providence, R.I.	508	Aug. 27	Fire
Hope Mutual Fire Insurance Co., Providence, R.I.	509	Aug. 27	Fire
Keystone Mutual Fire Insurance Co., Philadelphia, Pa.	511	Oct. 21	Fire
Manton Mutual Fire Insurance Co., Philadelphia, Pa.	512	Oct. 21	Fire
Manufacturers Mutual Fire Insurance Co., Providence, R.I.	513	Aug. 27	Fire
Mechanics Mutual Fire Insurance Co., Providence, R.I.	514	Aug. 27	Fire
Mercantile Mutual Fire Insurance Co., Providence, R.I.	515	Aug. 27	Fire
Merchants Mutual Fire Insurance Co., Providence, R.I.	516	Aug. 27	Fire
Mill Owners Mutual Fire Insurance Co., Chicago, Ill.	517	Oct. 10	Fire
Narragansett Mutual Fire Insurance Co., Providence, R.I.	518	Aug. 27	Fire
National Mutual Assurance Co., Philadelphia, Pa.	519	Oct. 27	Fire
Paper Mill Mutual Insurance Co., Boston, Mass.	520	Aug. 27	Fire
Philadelphia Manufacturers Mutual Fire Insurance Company, Philadelphia, Pa.	521	Sept. 8	Fire
Protection Mutual Fire Insurance Co., Chicago, Ill.	522	Oct. 10	Fire
Rhode Island Mutual Fire Insurance Co., Providence, R.I.	523	Aug. 27	Fire
Rubber Manufacturers Mutual Insurance Co., Boston, Mass.	524	Aug. 27	Fire
Standard Mutual Fire Insurance Co., Philadelphia, Pa.	525	Sept. 14	Fire

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1927, AND  
NOVEMBER 25th, 1927.—Continued

Name of Insurer	License No.	Effective date of License	Classes of Insurance
State Mutual Fire Insurance Co., Providence, R.I. ....	526	Aug. 27	Fire
What Cheer Mutual Fire Insurance Co., Providence, R.I. ....	528	Aug. 27	Fire
Worcester Manufacturers Mutual Insurance Co., Worcester, Mass. ....	527	Sept. 8	Fire
<i>Fraternal Society (D)</i>			
Order Sons of Zion .....	201	April 29	Life
<i>Mutual Benefit (E)</i>			
Labor League Mutual Benefit Society .....	51	May 7	Sick and Funeral Benefits.
<i>Reciprocals (G)</i>			
Canners Exchange Subscribers at Warner Inter-Insurance Bureau .....	534	Oct. 12	Fire
Fireproof-Sprinklered Underwriters .....	485	July 21	Fire
Warner Reciprocal Insurers .....	533	Oct. 12	Fire
<i>Pension Fund Association (I)</i>			
Societe Saint-Jean Baptiste de Montreal, Caisse National d'Economie .....	530	Sept. 19	Life
Les Prevoyants du Canada .....	536	Dec. 3	Life

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN  
JANUARY 1st, 1927, AND DATE OF THIS REPORT

Name of Insurer	
<i>Mutual Insurance Corporations (B)</i>	
Grain Dealers' Mutual Fire Insurance Co. ....	License expired June 30th and was not renewed.
<i>Fraternal Societies (D)</i>	
Order Sons of Zion .....	License expired June 30th and was not renewed.
Brotherhood of American Yeoman .....	License expired June 30th and was not renewed.





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I

ANNUAL STATEMENTS

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A

JOINT STOCK INSURANCE  
COMPANIES

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N.B.—The following is the note referred to at the foot of certain pages among the Joint Stock Insurance Companies, viz.:

“The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.”



# A

## ACADIA FIRE INSURANCE COMPANY\*

HEAD OFFICE, HALIFAX, N.S.

*Officers.*—President, C. C. Blackader Halifax, N.S.; Vice-President, A. E. Jones, Halifax, N.S.; Secretary-Treasurer, R. K. Elliott, Halifax, N.S. (also 100 St. Francois St., Montreal).

*Directors.*—C. H. Mitchell, Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

*Chief or General Agent in Ontario.*—Percy E. Hendrsone, 18 Toronto St., Toronto.

*Date of incorporation.*—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905. †

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid up.....</td> <td style="width: 10%;">\$400,000</td> </tr> <tr> <td>Total assets.....</td> <td>996,723</td> </tr> <tr> <td>Total liabilities.....</td> <td>265,288</td> </tr> <tr> <td>Surplus protection—Policyholders</td> <td>731,435</td> </tr> </table>	Capital stock paid up.....	\$400,000	Total assets.....	996,723	Total liabilities.....	265,288	Surplus protection—Policyholders	731,435	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">PREMIUMS WRITTEN—CLAIMS INCURRED</td> </tr> <tr> <td style="width: 10%;">Premium—Ontario (net).....</td> <td style="width: 10%;">\$33,755</td> </tr> <tr> <td>Premiums—Total business (net)</td> <td>217,578</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>20,425</td> </tr> <tr> <td>Claims—Total business (net)...</td> <td>117,912</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premium—Ontario (net).....	\$33,755	Premiums—Total business (net)	217,578	Claims—Ontario (net).....	20,425	Claims—Total business (net)...	117,912
Capital stock paid up.....	\$400,000																		
Total assets.....	996,723																		
Total liabilities.....	265,288																		
Surplus protection—Policyholders	731,435																		
PREMIUMS WRITTEN—CLAIMS INCURRED																			
Premium—Ontario (net).....	\$33,755																		
Premiums—Total business (net)	217,578																		
Claims—Ontario (net).....	20,425																		
Claims—Total business (net)...	117,912																		

## AETNA CASUALTY AND SURETY COMPANY\*

HEAD OFFICE—HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—E. J. Christmas, Montreal.

*Chief or General Agent in Ontario.*—G. M. Cumming, C.P.R. Bldg., Toronto.

*Date of incorporation.*—May 2, 1883. † *Date commenced business in Canada.*—May 26, 1921

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$2,000,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td>183,463</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td>29,537</td> </tr> </table>	Capital stock paid in cash.....	\$2,000,000	Assets in Canada.....	183,463	Liabilities in Canada.....	29,537	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">PREMIUMS WRITTEN—CLAIMS INCURRED</td> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%;">\$149</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td>144,174</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>128</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td>18,624</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$149	Premiums—Canada (net).....	144,174	Claims—Ontario (net).....	128	Claims—Canada (net).....	18,624
Capital stock paid in cash.....	\$2,000,000																
Assets in Canada.....	183,463																
Liabilities in Canada.....	29,537																
PREMIUMS WRITTEN—CLAIMS INCURRED																	
Premiums—Ontario (net).....	\$149																
Premiums—Canada (net).....	144,174																
Claims—Ontario (net).....	128																
Claims—Canada (net).....	18,624																

## AETNA INSURANCE COMPANY\*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—A. M. M. Kirkpatrick, 15 Toronto St. Toronto.

*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

*Date of incorporation.*—June 5, 1818. *Date commenced business in Canada.*—1821.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$5,000,000</td> </tr> <tr> <td>Assets in Canada.....</td> <td>896,691</td> </tr> <tr> <td>Liabilities in Canada.....</td> <td>411,052</td> </tr> </table>	Capital stock paid in cash.....	\$5,000,000	Assets in Canada.....	896,691	Liabilities in Canada.....	411,052	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">PREMIUMS WRITTEN—CLAIMS INCURRED</td> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%;">\$234,222</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td>702,590</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td>93,466</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td>341,982</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$234,222	Premiums—Canada (net).....	702,590	Claims—Ontario (net).....	93,466	Claims—Canada (net).....	341,982
Capital stock paid in cash.....	\$5,000,000																
Assets in Canada.....	896,691																
Liabilities in Canada.....	411,052																
PREMIUMS WRITTEN—CLAIMS INCURRED																	
Premiums—Ontario (net).....	\$234,222																
Premiums—Canada (net).....	702,590																
Claims—Ontario (net).....	93,466																
Claims—Canada (net).....	341,982																

## AETNA LIFE INSURANCE COMPANY\*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—E. J. Christmas, Montreal.

*Chief or General Agent in Ontario.*—G. M. Cumming, C.P.R. Building, Toronto.

*Date of incorporation.*—June, 1820. *Date commenced business in Canada.*—1850.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Capital stock paid in cash.....</td> <td style="width: 10%;">\$14,657,850</td> </tr> <tr> <td>Assets in Canada.....</td> <td>9,279,506</td> </tr> <tr> <td>Ontario business in force (gross)...</td> <td>20,421,023</td> </tr> <tr> <td>Canadian business in force (gross)</td> <td>29,310,204</td> </tr> </table>	Capital stock paid in cash.....	\$14,657,850	Assets in Canada.....	9,279,506	Ontario business in force (gross)...	20,421,023	Canadian business in force (gross)	29,310,204	<table style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">PREMIUMS WRITTEN—CLAIMS INCURRED</td> </tr> <tr> <td style="width: 10%;">Premiums—Ontario (net).....</td> <td style="width: 10%;">\$631,935</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td>1,721,305</td> </tr> <tr> <td>Death Claims—Ontario (net)...</td> <td>322,341</td> </tr> <tr> <td>Death Claims—Canada (net)...</td> <td>708,966</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$631,935	Premiums—Canada (net).....	1,721,305	Death Claims—Ontario (net)...	322,341	Death Claims—Canada (net)...	708,966
Capital stock paid in cash.....	\$14,657,850																		
Assets in Canada.....	9,279,506																		
Ontario business in force (gross)...	20,421,023																		
Canadian business in force (gross)	29,310,204																		
PREMIUMS WRITTEN—CLAIMS INCURRED																			
Premiums—Ontario (net).....	\$631,935																		
Premiums—Canada (net).....	1,721,305																		
Death Claims—Ontario (net)...	322,341																		
Death Claims—Canada (net)...	708,966																		

\*See note on page 1.

†Prior to this date business confined to Province of Nova Scotia.

†Original name was Hartford Equitable Indemnity Company.



### AGRICULTURAL INSURANCE COMPANY\*

HEAD OFFICE, WATERTOWN, N. Y.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—Percy S. Grant, Toronto.

*Chief or General Agent in Ontario.*—Percy S. Grant, 12 Wellington St. E., Toronto.

*Date of incorporation.*—1863. *Date commenced business in Canada.*—November 5, 1917.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	177,090
Liabilities in Canada.....	54,077

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$39,082
Premiums—Canada (net).....	76,241
Claims—Ontario (net).....	18,815
Claims—Canada (net).....	42,216

### ALLIANCE ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—E. E. Kenyon, Montreal.

*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.

*Date of incorporation.*—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000 000
Assets in Canada.....	\$889,543
Liabilities in Canada.....	387,260

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$185,086
Premiums—Canada (net).....	683,526
Claims—Ontario (net).....	74,132
Claims—Canada (net).....	308,619

### ALLIANCE INSURANCE COMPANY OF PHILADELPHIA\*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 1 St. John St., Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Robert Hampson & Son, Ltd., 1 St. John St., Montreal.

*Chief or General Agent in Ontario.*—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.

*Date of incorporation.*—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	317,179
Liabilities in Canada.....	138,078

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$90,265
Premiums—Canada (net).....	186,593
Claims—Ontario (net).....	72,886
Claims—Canada (net).....	131,053

### THE AMERICAN AUTOMOBILE INSURANCE COMPANY\*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. Begg, Toronto.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. E., Toronto.

*Date of incorporation.*—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	91,864
Liabilities in Canada.....	41,340

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$68,718
Premiums—Canada (net).....	77,347
Claims—Ontario (net).....	37,329
Claims—Canada (net).....	42,377

### AMERICAN CENTRAL INSURANCE COMPANY\*

HEAD OFFICE, ST. LOUIS, MISSOURI.

Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—Wm. P. Fess, Winnipeg.

*Chief or General Agent in Ontario.*—W. C. Lillie, Fort William, Ont.

*Date of incorporation.*—1853. *Date commenced business in Canada.*—December 17, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	507,135
Liabilities in Canada.....	199,324

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$29,361
Premiums—Canada (net).....	239,778
Claims—Ontario (net).....	28,714
Claims—Canada (net).....	190,009

\*See note on page 1.

### AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK\*

HEAD OFFICE, ST. LOUIS, Mo.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—R. J. Mullen, Toronto.

*Chief or General Agent in Ontario.*—R. J. Mullen, Metropolitan Bldg., Toronto.

*Date of incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	240,884	Premiums—Ontario (net).....	\$99,370
Liabilities in Canada.....	165,057	Premiums—Canada (net).....	220,176
		Claims—Ontario (net).....	27,454
		Claims—Canada (net).....	73,084

### AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—J. A. Blondeau, 467 St. John St., Montreal.

*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.

*Date of Incorporation.*—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash.....	\$700,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	125,806	Premiums—Ontario (net).....	\$31,478
Liabilities in Canada.....	58,038	Premiums—Canada (net).....	97,946
		Claims—Ontario (net).....	15,931
		Claims—Canada (net).....	45,428

### AMERICAN AND FOREIGN INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Robert J. Dale, Montreal.

*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.

*Date of incorporation.*—December, 1896. *Date commenced business in Canada.*—January 1, 1904.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	28,439	Premiums—Ontario (net).....	\$1,997
Liabilities in Canada.....	27	Premiums—Canada (net).....	7,389
		Claims—Ontario (net).....	.....
		Claims—Canada (net).....	863

### THE AMERICAN INSURANCE COMPANY\*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Wm. Thompson, Toronto.

*Chief or General Agent in Ontario.*—Wm. Thompson, 805 Metropolitan Bldg., Toronto.

*Date of incorporation.*—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	127,129	Premiums—Ontario (net).....	\$25,428
Liabilities in Canada.....	62,359	Premiums—Canada (net).....	104,689
		Claims—Ontario (net).....	20,738
		Claims—Canada (net).....	66,460

### AMERICAN LLOYDS, INCORPORATED\*

Formerly Underwriters at American Lloyds.

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. A. Blondeau, Montreal.

*Chief or General Agent in Ontario.*—H. H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—Nov. 30, 1910. *Date commenced business in Canada.*—Dec. 1, 1910.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	110,235	Premiums—Ontario (net).....	\$24,193
Liabilities in Canada.....	24,085	Premiums—Canada (net).....	48,343
		Claims—Ontario (net).....	8,167
		Claims—Canada (net).....	13,852

\*See note on page 1.

### AMERICAN SURETY COMPANY OF NEW YORK\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—W. H. Hall, Metropolitan Bldg., Toronto.

*Chief or General Agent in Ontario.*—W. H. Hall, Metropolitan Bldg., Toronto.

*Date of incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	103,726	Premiums—Ontario (net).....	\$12,869
Liabilities in Canada.....	39,649	Premiums—Canada (net).....	59,745
		Claims—Ontario (net).....	26
		Claims—Canada (net).....	Cr. 5,400

### ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—Thos. W. Greer, Vancouver.

*Chief or General Agent in Ontario.*—Armstrong, DeWitt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.

*Date of incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£30,707	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$311,612	Premiums—Ontario (net).....	\$76,742
Liabilities in Canada.....	146,667	Premiums—Canada (net).....	210,625
		Claims—Ontario (net).....	46,798
		Claims—Canada (net).....	85,679

### THE ATLAS ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Clarence E. Sanders, Montreal.

*Chief or General Agent in Ontario.*—Irving W. Smith, 54 Adelaide St. E., Toronto.

*Date of organization.*—1808. *Date commenced business in Canada.*—March 7, 1887.

Capital stock paid in cash.....	£264,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$973,781	Premiums—Ontario (net).....	\$283,782
Liabilities in Canada.....	558,160	Premiums—Canada (net).....	778,737
		Claims—Ontario (net).....	100,610
		Claims—Canada (net).....	331,264

### AUTOCAR FIRE & ACCIDENT INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—D. K. MacDonald, 17 St. John St., Montreal.

*Chief or General Agent in Ontario.*—Mitchell & Ryerson, 90 Adelaide St. E., Toronto.

*Date of incorporation.*—1920. *Date commenced business in Canada.*—October 1, 1921.

Capital stock paid in cash.....	\$607,504	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	234,330	Premiums—Ontario (net).....	\$49,333
Liabilities in Canada.....	105,472	Premiums—Canada (net).....	174,114
		Claims—Ontario (net).....	23,216
		Claims—Canada (net).....	97,224

### AUTOMOBILE INSURANCE COMPANY\*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Robert J. Dale, Montreal.

*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.

*Date of incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	116,386	Premiums—Ontario (net).....	\$27,037
Liabilities in Canada.....	10,740	Premiums—Canada (net).....	215,802
		Claims—Ontario (net).....	27,852
		Claims—Canada (net).....	246,583

\*See note on page 1.

**BALOISE FIRE INSURANCE COMPANY\***

HEAD OFFICE, SWITZERLAND.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Vancouver, B.C.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1863. Date commenced business in Canada.—March 1, 1922.

Capital stock paid in cash.....	Fres. 4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$180,717	Premiums—Ontario (net).....	\$15,033
Liabilities in Canada.....	54,229	Premiums—Canada (net).....	74,612
		Claims—Ontario (net).....	4,403
		Claims—Canada (net).....	45,108

**BANKERS & TRADERS INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.

Chief or General Agent in Ontario.—F. G. Treloar, 15 Wellington St. E., Toronto.

Date of incorporation.—1909. Date commenced business in Canada.—May, 1923.

Capital stock paid in cash.....	\$89,925	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$92,733	Premiums—Ontario (net).....	\$14,482
Liabilities in Canada.....	59,348	Premiums—Canada (net).....	79,738
		Claims—Ontario (net).....	10,114
		Claims—Canada (net).....	30,222

**BEAVER FIRE INSURANCE COMPANY\***

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. J. Christie, Winnipeg; Vice-Presidents, A. Gouzee and G. W. Allan, K.C., Winnipeg; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg; Man.

Directors.—W. J. Christie, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., J. Galt and F. T. Griffin.

Chief or General Agent in Ontario.—Colin E. Sword, Metropolitan Bldg., Toronto.

Date of incorporation.—May 16, 1913. Date commenced business in Canada.—Dec. 6, 1913.

Capital stock paid in cash.....	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	468,158	Premiums—Ontario (net).....	\$1,841
Total liabilities.....	78,295	Premiums—Total business (net).....	239,454
Surplus protection of Policyholders	389,862	Claims—Ontario (net).....	356
		Claims—Total business (net)....	10,830

**BOILER INSPECTION & INSURANCE COMPANY OF CANADA\***

HEAD OFFICE, TORONTO.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto.

Directors.—Henry N. Roberts, Toronto; Charles S. Blake, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto.

Date of incorporation.—April 8, 1875. Date commenced business in Canada.—Oct. 9, 1875.

Capital stock paid in cash.....	\$100,100	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	718,998	Premiums—Ontario (net).....	\$109,471
Total liabilities.....	270,147	Premiums—Total business (net).....	239,454
Surplus protection of policyholders	448,851	Claims—Ontario (net).....	5,785
		Claims—Total business (net)....	7,104

**BRITISH AMERICA ASSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

Officers.—President, W. M. Cox, Toronto; Vice-President, H. C. Cox, Toronto; Vice-President Geo. A. Morrow, Toronto; C. S. Wainwright, Assistant General Manager, Toronto.

Directors.—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock, Toronto; Alfred Cooper, London, Eng.; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. W. A. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York.

Date of incorporation.—Feb. 13, 1833. Date commenced business in Canada.—June 19, 1835.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,375,717	Premiums—Ontario (net).....	\$624,771
Total liabilities.....	3,095,272	Premiums—Total business (net).....	3,809,842
Surplus protection of policyholders	1,280,445	Claims—Ontario (net).....	276,327
		Claims—Total business (net)....	2,025,185

\*See note on page 1.



**BRITISH COLONIAL FIRE INSURANCE COMPANY\***

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, Theodore Meunier, Montreal; Vice-President, B. A. Charlebois, Montreal; Manager, Theodore Meunier, Montreal; Secretary, G. H. Mansfield, Montreal.

*Directors.*—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; E. Huard, Lac-Mégantic, P.Q.; L. J. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, Philadelphia, Pa.; B. N. Carvalho, Hartford, Conn.; R. E. Cox, Montreal; T. B. Boss, Hartford, Conn.; C. F. Sturhahn, Hartford, Conn.; F. Midgeley, 357 Bay St., Toronto; R. M. Redmond, Montreal.

*Chief or General Agent in Ontario.*—F. Midgeley, 357 Bay St., Toronto.

*Date of incorporation.*—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$172,390	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	300,998	Premiums—Ontario (net).....	\$114,733
Total liabilities.....	98,727	Premiums—Total business (net).....	144,416
Surplus protection of policyholders	202,271	Claims—Ontario (net).....	48,045
		Claims—Total business (net)....	58,836

**BRITISH CROWN ASSURANCE CORPORATION, LIMITED\***

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. H. Riddell, Toronto.

*Chief or General Agent in Ontario.*—J. H. Riddell, 217 Bay St., Toronto.

*Date of incorporation.*—March, 1907. *Date commenced business in Canada.*—Nov. 2, 1917.

Capital stock paid in cash.....	\$125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	614,789	Premiums—Ontario (net).....	\$157,799
Liabilities in Canada.....	315,376	Premiums—Canada (net).....	580,741
		Claims—Ontario (net).....	85,300
		Claims—Canada (net).....	300,915

**THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Thomas F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—C. C. Lindsay, Temple Bldg., Bay St., Toronto.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash.....	£50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$99,858	Premiums—Ontario (net).....	\$18,975
Liabilities in Canada.....	65,728	Premiums—Canada (net).....	83,024
		Claims—Ontario (net).....	9,337
		Claims—Canada (net).....	36,231

**THE BRITISH GENERAL INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Thomas F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—E. P. Beatty, Temple Bldg., Toronto.

*Date of incorporation.*—1904. *Date commenced business in Canada.*—Dec. 5, 1919.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$195,710	Premiums—Ontario (net).....	\$49,659
Liabilities in Canada.....	128,470	Premiums—Canada (net).....	166,448
		Claims—Ontario (net).....	24,142
		Claims—Canada (net).....	76,357

**THE BRITISH LAW INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—W. B. Colley and W. Kennedy, Montreal.

*Chief or General Agent in Ontario.*—D. L. Durrant, 36 Toronto St., Toronto.

*Date of incorporation.*—June 6, 1918. *Date commenced business in Canada.*—Jan. 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	75,890	Premiums—Ontario (net).....	\$20,522
Liabilities in Canada.....	56,603	Premiums—Canada (net).....	72,168
		Claims—Ontario (net).....	8,609
		Claims—Canada (net).....	25,131

\*See note on page 1.

**BRITISH NORTHWESTERN FIRE INSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

*Officers.*—President, J. H. Riddell, Toronto; Vice-President, E. C. G. Johnston; Managing Director, J. H. Riddell, Toronto.

*Directors.*—J. H. Riddell, Toronto; E. C. G. Johnston, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; J. D. Watson, London, England; A. G. MacKenzie, London, England; Sir E. M. Mountain, London, England.

*Date of incorporation.*—1906. *Date commenced business in Canada.*—Feb. 20, 1912.‡

Capital stock paid in cash.....	\$248,699	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	674,878	Premiums—Ontario (net).....	\$88,673
Total liabilities.....	177,569	Premiums—Total business (net).....	188,917
Surplus protection of policyholders	497,309	Claims—Ontario (net).....	33,446
		Claims—Total business (net).....	76,548

**BRITISH OAK INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—R. W. Nash, Montreal.

*Chief or General Agent in Ontario.*—E. D. Hardy, 465 Sparks St., Ottawa, Ont.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—Sept. 3, 1921.

Capital stock paid in cash.....	\$1,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	247,127	Premiums—Ontario (net).....	\$48,019
Liabilities in Canada.....	135,370	Premiums—Canada (net).....	203,411
		Claims—Ontario (net).....	28,049
		Claims—Canada (net).....	148,004

**BRITISH TRADERS INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Colin E. Sword, Toronto.

*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.

*Date of organization.*—1865. *Date commenced business in Canada.*—February 20, 1918.

Capital stock paid in cash.....	£192,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$666,803	Premiums—Ontario (net).....	\$405,940
Liabilities in Canada.....	481,452	Premiums—Canada (net).....	778,224
		Claims—Ontario (net).....	223,242
		Claims—Canada (net).....	468,756

**CALEDONIAN AMERICAN INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—John G. Borthwick, Canada Cement Bldg., Montreal.

*Chief or General Agent in Ontario.*—Ralph A. Burns, 53 Yonge St., Toronto.

*Date of incorporation.*—1897. *Date commenced business in Canada.*—Feb. 10, 1920.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	96,262	Premiums—Ontario (net).....	\$13,355
Liabilities in Canada.....	47,239	Premiums—Canada (net).....	55,115
		Claims—Ontario (net).....	4,044
		Claims—Canada (net).....	15,511

**CALEDONIAN INSURANCE COMPANY\***

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—John G. Borthwick, Montreal.

*Chief or General Agent in Ontario.*—Geo. H. Muntz, Temple Bldg., Toronto.

*Date of organization.*—1805. *Date commenced business in Canada.*—Feb., 1833.

Capital stock paid in cash.....	£129,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$548,919	Premiums—Ontario (net).....	\$158,048
Liabilities in Canada.....	331,020	Premiums—Canada (net).....	403,360
		Claims—Ontario (net).....	71,222
		Claims—Canada (net).....	180,920

\*See note on page 1.

‡Prior to date business was confined to Province of Manitoba.

## CALIFORNIA INSURANCE COMPANY\*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—John Anderson, Vancouver, B.C.

*Chief or General Agent in Ontario.*—Geo. R. Hargraft, 49 Wellington St. E., Toronto.

*Date of incorporation.*—1861. *Date commenced business in Canada.*—Nov. 18, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	221,898
Liabilities in Canada.....	108,474

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$55,799
Premiums—Canada (net).....	157,420
Claims—Ontario (net).....	34,126
Claims—Canada (net).....	102,957

\*See note on page —.

## CANADA ACCIDENT AND FIRE INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Manager and Secretary, H. F. Roden, Montreal.

*Directors.*—T. H. Hudson, Westmount, Que.; A. H. Ewing, Montreal; Alfred Lambert, Montreal.

*Chief or General Agent in Ontario.*—A. H. C. Proctor, 60 King St. W., Toronto.

*Date of incorporation.*—June 23, 1887. *Dated commenced business in Canada.*—Sept. 10, 1888.

Capital stock paid in cash.....	\$43,320
Total assets.....	1,076,117
Total liabilities.....	436,860
Surplus protection of policyholders	639,256

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$181,771
Premiums—Total business (net).....	546,303
Claims—Ontario (net).....	73,594
Claims—Total business (net)....	246,132

## THE CANADA LIFE ASSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Herbert C. Cox, Oakville, Ont.; Vice-President, E. R. Wood, Toronto; Vice-President, Leighton McCarthy, K.C., Toronto.

*Directors.*—Robert Bickerdike, Montreal; Brig.-Gen. Hon. Sir John N. Gibson, K.C.M.G.; F. LeM. Grasett, M.B., Toronto; Kenneth Mackenzie, Winnipeg; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. Bogart, Toronto; A. V. Davis, Pittsburg, Pa.

*Date of incorporation.*—Aug. 21, 1847. *Date commenced business in Canada.*—Aug. 21, 1847.

Capital stock paid in cash.....	\$1,000,000
Total assets.....	127,277,753
Ontario business in force (gross).....	138,614,633
Total business in force (gross).....	661,273,132

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,869,747
Premiums—Total business (net).....	23,702,157
Death Claims—Ontario (net).....	1,228,156
Death Claims—Total business (net).....	4,953,165

## THE CANADA NATIONAL FIRE INSURANCE COMPANY\*

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, E. L. Taylor, K.C., Winnipeg; Vice-Presidents, F. H. Alexander, W. J. Boyd; Managing Director, W. T. Alexander, Winnipeg.

*Directors.*—A. D. Carscallen, Winnipeg; S. D. Lazier, Belleville, Ont.; Hon. A. C. Rutherford, K.C., Edmonton, Alta.; A. H. Daykin, Vancouver, B.C.; T. H. English, Winnipeg, Man.

*Chief or General Agent in Ontario.*—W. H. George, 221 Confederation Life Bldg., Toronto.

*Date of incorporation.*—April 7, 1909. *Dated commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash.....	\$1,894,012
Total assets.....	2,613,783
Total liabilities.....	452,110
Surplus protection of policyholders	2,161,672

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$34,466
Premiums—Total business (net).....	202,314
Claims—Ontario (net).....	13,440
Claims—Total business (net)....	151,281

## CANADA SECURITY ASSURANCE COMPANY\*

HEAD OFFICE, TORONTO, ONT.

*Officers.*—President and Manager, John B. Laidlaw, Toronto; Vice-President, Edmund Taylor, Calgary; Manager, Wm. A. Thomson, Toronto; Secretary, C. C. Paull, Toronto.

*Directors.*—Wm. A. Thomson, Toronto; Sir James W. Woods, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; C. D. Henderson, Toronto; Fred. W. Lamont, Toronto.

*Date of incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Aug. 28, 1920.

Capital stock paid in cash.....	\$270,000
Total assets.....	414,595
Total liabilities.....	134,454
Surplus protection of policyholders	280,141

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$58,757
Premiums—Total business (net).....	235,464
Claims—Ontario (net).....	22,386
Claims—Total business (net)....	115,260

\*See note on page 1.



### THE CANADIAN FIRE INSURANCE COMPANY\*

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, R. R. Riley, Winnipeg; Vice-President, G. F. Galt, Winnipeg; Managing Director, C. S. Riley, Winnipeg.

*Directors.*—Sir James Aikins, Winnipeg; G. V. Hastings, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg.

*Chief or General Agent in Ontario.*—F. N. Boyd, Union Trust Bldg., Toronto.

*Date of incorporation.*—1887. *Date commenced in business in Canada.*—Sept. 1, 1897.\*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$164,942
Total assets.....	2,259,170	Premiums—Total business (net).....	501,904
Total liabilities.....	771,358	Claims—Ontario (net).....	69,784
Surplus protection of policyholders	1,487,810	Claims—Total business (net)....	190,739

### CANADIAN GENERAL INSURANCE COMPANY\*

(Formerly the General Animals Insurance Company)

HEAD OFFICE, TORONTO.

*Officers.*—President, W. W. Evans, Toronto; Vice-President and General Manager, A. E. Dawson, Toronto; Vice-President, G. L. Smith, Toronto; Secretary-Treasurer, G. E. Weidner, Toronto.

*Directors.*—Lt.-Col. C. H. Ackerman, Peterborough; J. T. Braund, Peterborough; R. A. Leduc, Montreal; M. A. Mackenzie, Toronto; G. L. Smith, Toronto

*Date of incorporation.*—April 27, 1907. *Date commenced business in Canada.*—Nov. 5, 1908.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$63,880	Premiums—Ontario (net).....	\$19,422
Total assets.....	89,596	Premiums—Total business (net).....	43,626
Total liabilities.....	26,348	Claims—Ontario (net).....	8,087
Surplus protection of policyholders	63,247	Claims—Total business (net)....	23,031

### CANADIAN INDEMNITY COMPANY\*

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

*Directors.*—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; G. H. Aikins, Winnipeg; J. A. Crowe, Winnipeg; G. F. Galt, Winnipeg; G. V. Hastings, Winnipeg; W. A. Murphy, Winnipeg; R. R. Wilson, Winnipeg.

*Chief or General Agent in Ontario.*—Frank N. Boyd, Union Trust Bldg., Toronto.

*Date of incorporation.*—March 23, 1916. *Date commenced business in Canada.*—Nov. 21, 1919

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$38,308
Total assets.....	820,694	Premiums—total business.....	556,937
Total liabilities.....	181,788	Claims—Ontario (net).....	11,964
Surplus protection to policyholders	638,906	Claims—Total business (net)....	269,615

### THE CANADIAN SURETY COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—Chairman of the Board, W. H. Hall, Toronto; President, R. R. Brown, New York; Vice-President, Sir Geo. Burn, Ottawa; Ont., Vice-President, T. Bradshaw, F.I.A., Toronto; Manager, Wm. H. Burgess, Toronto.

*Directors.*—F. W. Lafrentz, New York; A. J. Brown, K.C., Montreal; D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York.

*Date of incorporation.*—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$86,510
Total assets.....	762,128	Premiums—Total business (net).....	357,919
Total liabilities.....	244,633	Claims—Ontario (net).....	9,899
Surplus protection of policyholders	517,495	Claims—Total business (net)....	99,773

\*See note on page 1.

†Prior to this date business was confined to Province of Manitoba.



### CAPITAL LIFE ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, OTTAWA, ONT.

*Officers.*—President, John J. Lyons, Ottawa; 1st Vice-President, L. N. Poulin, Ottawa; 2nd Vice-President, E. W. Tobin, Bromptonville, P.Q.; Managing Director, A. E. Corrigan, Ottawa.

*Directors.*—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; William Birmingham, Kingston, Ont.; R. P. Gough, Toronto; Dr. N. A. Dussault, Québec.

*Date of incorporation.*—1911. *Date commenced business in Canada.*—Jan. 11, 1912.

Capital stock paid in cash.....	\$133,835	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,914,667	Premiums—Ontario (net).....	\$117,527
Ontario business in force (gross)...	4,107,637	Premiums—Total business (net)...	378,982
Total business in force (gross)...	11,413,870	Death Claims—Ontario (net)...	20,414
		Death Claims—Total business (net)	63,725

### CAR & GENERAL INSURANCE CORPORATION, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Arthur Barry, Montreal.

*Chief or General Agent in Ontario.*—H. B. Rowe, Confederation Life Bldg., Toronto.

*Date of incorporation.*—1903. *Date commenced business in Canada.*—Dec. 4, 1913.

Capital stock paid in cash.....	£51,436	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$637,893	Premiums—Ontario (net).....	\$22,796
Liabilities in Canada.....	185,493	Premiums—Canada (net).....	484,045
		Claims—Ontario (net).....	13,791
		Claims—Canada (net).....	266,062

### CASUALTY COMPANY OF CANADA\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Col. A. E. Gooderham, Toronto; Managing Director, A. W. Eastmure, Toronto.

*Directors.*—G. H. Gooderham, D. G. Ross, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr., H. W. Falconer.

*Date of incorporation.*—May 19, 1911. *Date commenced business in Canada.*—Nov. 27, 1915.

Capital stock paid in cash.....	\$201,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	353,913	Premiums—Ontario (net).....	\$140,505
Total liabilities.....	139,825	Premiums—Total business (net)...	199,239
Surplus protection of policyholders	214,088	Claims—Ontario (net).....	80,340
		Claims—Total business (net)...	96,660

### THE CENTRAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Lewis Laing, Montreal.

*Chief or General Agent in Ontario.*—H. Churchill-Smith, Metropolitan, Bldg., Toronto.

*Date of incorporation.*—1899. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$308,347	Premiums—Ontario (net).....	\$40,812
Liabilities in Canada.....	147,778	Premiums—Canada (net).....	217,361
		Claims—Ontario (net).....	16,582
		Claims—Canada (net).....	94,761

### CENTURY INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—T. W. Greer, Vancouver, B.C.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of incorporation.*—1885. *Date commenced business in Canada.*—Dec. 12, 1917.

Capital stock paid in cash.....	\$1,022,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	481,402	Premiums—Ontario (net).....	\$118,732
Liabilities in Canada.....	187,169	Premiums—Canada (net).....	265,093
		Claims—Ontario (net).....	56,198
		Claims—Canada (net).....	122,307

\*See note on page 1.

### CHINA FIRE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG.

Principal Office in Canada, Toronto.

*Manager and Chief Executive Office in Canada.*—Colin E. Sword, Toronto.

*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.

*Date of incorporation.*—1870. *Date commenced business in Canada.*—July 2, 1921.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	76,574	Premiums—Ontario (net).....
Liabilities in Canada.....	269	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

### CITIZENS INSURANCE COMPANY OF MISSOURI\*

HEAD OFFICE, St. LOUIS, MISSOURI.

Principal Office in Canada, Toronto.

*Manager and Chief Executive Office in Canada.*—Peter A. McCallum, Toronto.

*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. E., Toronto.

*Date of incorporation.*—1837. *Date commenced business in Canada.*—Feb. 17, 1926.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	134,765	Premiums—Ontario (net).....
Liabilities in Canada.....	45,408	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

### COLUMBIA INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—James B. Paterson, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1901. *Dated commenced business in Canada.*—Oct. 11, 1917.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	459,599	Premiums—Ontario (net).....
Liabilities in Canada.....	72,636	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

### COMMERCIAL UNION ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—John Holroyde, Montreal.

*Chief or General Agent in Ontario.*—Geo. R. Hargraft, 49 Wellington St. East, Toronto.

*Date of incorporation.*—Sept. 28, 1861. *Date commenced business in Canada.*—Sept. 11, 1863.

Capital stock paid in cash.....	\$8,614,000	PREMIUMS WRITTEN—CLAIMS INCURRED
<i>Life.</i> —		<i>Life.</i> —
Assets in Canada.....	2,812,346	Premiums—Ontario (net).....
Ontario business in force (gross)	54,852	Premiums—Canada (net).....
Canadian business in force (gross)	520,871	Death Claims—Ontario (net).....
		Death Claims—Canada (net).....
<i>Other than Life.</i> —		<i>Other than Life.</i> —
Assets in Canada.....	1,721,002	Premiums—Ontario (net).....
Liabilities in Canada.....	640,496	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

\*See note on page 1.

## COMMONWEALTH LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, HAMILTON, ONT.

*Incorporated by Letters Patent.—June 1, 1922. Commenced business.—June 1, 1922.**Officers (as at date of filing statement).—President, W. H. Wardrope, K. C.; Vice-Presidents, Geo. C. Copley, Geo. J. Guy; Manager, H. H. Gray; Secretary, L. T. Boyd.**Directors (as at date of filing statement).—J. P. Whelan, W. J. Westaway, T. W. McFarland, C. J. Parker, J. Hallam, F. A. Magee, Col. F. C. McCordick, C. W. Cadwell, Dr. D. J. Sinclair, Dr. J. W. Rutherford, A. C. Garden, J. W. Gillies.**Auditors.—Riddell, Stead, Graham & Hutchison, Chartered Accountants.*

## Statement for the Year ending 31st December, 1926

Capital Stock		Amount	Amount paid
		subscribed for	in cash
Amount of capital stock authorized, \$2,000,000.00			
No. of shares, 20,000; Part value, \$100.00.			
Capital stock at beginning of year.....		\$888,700 00	\$88,582 50
Capital stock issued during year.....		61,800 00	6,032 00
Total.....		\$950,500 00	\$94,614 50
Deduct capital stock forfeited or cancelled.....		500 00	25 00
Capital stock at end of year.....		\$950,000 00	\$94,589 50
Amount of calls unpaid at end of year, \$410.50			
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$140,945 00
Amount received during the year.....			16,693 09
Total amount paid to December 31, 1926.....			<u>\$157,638 09</u>

## Summary Balance Sheet

Assets		Liabilities	
Total ledger assets \$260,726 23		Total Liabilities.....	\$226,530 11
Deduct ledger assets not admitted.....	1,653 30	Excess of Assets over Liabilities:	
Total admitted ledger assets....	\$259,072 93	Capital Stock paid	
Total admitted non-ledger assets.....	38,150 44	in cash.....	\$94,589 50
Total admitted assets.....	<u>\$297,223 37</u>	Deficit.....	23,896 24
		Total.....	<u>70,693 26</u>
		Total.....	<u>\$297,223 37</u>

## Synopsis of Ledger Accounts

As at December 31, 1925.—		Decrease in Ledger Assets in	
Net Ledger Assets.....	\$187,277 69	1926:—	
Owing to agents.....	23 78	Disbursements.....	\$121,812 44
Total Ledger Assets.....	\$187,301 47	Total decrease.....	\$121,812 44
Increase in Ledger Assets in 1926:—		As at December 31, 1926.—	
Income.....	\$169,518 90	Net Ledger Assets.....	\$257,709 24
Capital Stock.....	6,032 00	Owing to agents.....	1,363 69
Premium on Capital Stock.....	16,693 09	Total Ledger Assets.....	<u>\$259,072 93</u>
Increase in amount owing to agents.....	1,339 91	Total.....	<u>\$380,885 37</u>
Total increase.....	\$193,583 90		
Total.....	<u>\$380,885 37</u>		

## Assets

## Ledger Assets

Mortgage loans on real estate, first liens.....		\$104,800 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—		
Loans to policyholders.....	\$6,778 75	
Advances to policyholders under automatic non-forfeiture provisions.....	1,371 30	
		3,150 05
Book value of bonds, debentures and debenture stocks owned by the Company...		135,229 17
Cash: At head office, \$4,224.40; in banks, \$2,855.61.....		7,080 01
All other ledger assets.....		3,813 70
Total Ledger Assets.....		<u>\$259,072 93</u>

## Non-Ledger Assets

Interest accrued.....		3,328 84
Net premiums due and uncollected and deferred.....		34,756 60
Rents paid in advance.....		65 00
Total Non-Ledger Assets.....		<u>\$38,150 44</u>
Total Assets.....		<u>\$297,223 37</u>

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain.....	\$222,557	00
Provision for unreported death losses and disability claims.....	1,000	00
Received from policyholders in advance (premiums).....	948	16
Salaries and expenses, due and accrued.....	330	00
Current accounts payable.....	331	26
Commission to agents due and accrued.....	1,363	69
<b>Total Liabilities (except capital stock).....</b>	<b>226,530</b>	<b>11</b>

## Income

	First Year	Renewals	Single	
Assurance Premiums.....	\$59,818	\$100,691	\$325	00
Less reinsurance premiums paid.....	2,067	6,208		88
Total net premiums.....	\$57,750	\$94,482	\$325	00
Consideration for annuities.....	3,900			00
Total net premium income and consideration for annuities.....				\$156,457 97
Interest and dividends.....				11,876 03
Advances made to agents in previous years and recovered during the year.....				1,172 90
Income from all sources, sundry.....				12 00
<b>Total Income.....</b>				<b>\$169,518 90</b>

## Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:—			
Death, endowment and disability claims:—			
Amount assured, ordinary.....	\$22,197	\$900	\$23,097
Less received for reinsured.....	2,435	500	2,935
Net totals, ordinary.....	\$19,761	\$400	\$20,161
Net surrender values.....			1,950
In respect of life annuity contracts:—			
Cash payments to annuitants.....			75
Total net disbursements in respect of assurance and annuity contracts... ..			\$22,187 51
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....			2,145 63
Head office expenses: Salaries, \$15,572.00; directors' fees, \$630.00; auditors' fees \$425.00; travelling expenses, \$937.07; rents, \$1,525.00; office supplies, \$1,143.82; miscellaneous, \$124.00.....			20,356 89
Branch office and agency expenses: Assurance commissions, first year, \$33,420.50; renewal, \$4,294.39; annuity commissions, first year, \$156.00; bad debts, \$4,693.01; salaries, \$17,205.00; travelling expenses, \$942.25; rents, \$2,903.50; retail credit fees, \$694.00.....			64,308 65
All other expenses: Advertising, \$215.27; books and periodicals, \$20.30; express, telegrams and telephones, \$847.12; legal fees, \$255.45; medical fees, \$4,246.00; office furniture, \$483.64; postage, \$659.84; printing and stationery, \$1,537.78; commissions on loans, mtg., \$257.50; stock commission, \$3,996.00; miscellaneous, \$207.63.....			12,726 53
Gross loss on sale or maturity of ledger assets.....			87 23
<b>Total Disbursements.....</b>			<b>\$121,812 44</b>

## Exhibit of Annuities

Classification	Arising out of Life Assurance Contracts					
	Life Annuities Proper		Disability Annuities		Totals	
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
At end of 1925.....	1	\$300 00	1	\$1,200 00	2	\$1,500 00
New issued.....						
Less ceased.....						
At end of 1926.....	1	\$300 00	1	\$1,200 00	2	\$1,500 00
Reinsured.....				\$600 00		\$600 00



**Exhibit of Policies (Ordinary)**  
(In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies.")

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1925.	1,870	\$2,986,402	545	\$810,649	218	\$779,305	2,633	\$4,576,356
New issued....	990	1,663,699	563	917,989	115	428,240	1,668	3,009,928
Old revived....	36	62,500	18	27,250	4	4,000	58	93,750
Old increased....	.....	9,825	.....	10,015	.....	.....	.....	19,840
Transferred to....	21	44,000	24	31,540	2	10,000	47	85,540
<b>Totals.....</b>	<b>2,917</b>	<b>\$4,766,426</b>	<b>1,150</b>	<b>\$1,797,443</b>	<b>339</b>	<b>\$1,221,545</b>	<b>4,406</b>	<b>\$7,785,414</b>
Less ceased by								
Death.....	11	\$20,000	1	\$1,000	2	\$3,875	14	\$24,875
Surrender....	32	52,500	3	2,750	.....	.....	35	55,250
Lapse.....	362	595,127	160	190,072	67	210,449	589	995,648
Decrease.....	.....	31,020	.....	34,587	.....	9,562	.....	75,169
Not taken.....	185	302,563	78	97,341	30	99,401	293	499,305
Transferred from.....	24	33,040	16	26,292	7	28,500	47	87,832
<b>Total ceased....</b>	<b>614</b>	<b>\$1,034,250</b>	<b>258</b>	<b>\$352,042</b>	<b>106</b>	<b>\$351,787</b>	<b>978</b>	<b>\$1,738,079</b>
At end of 1926.	2,303	\$3,732,176	892	\$1,445,401	233	\$869,758	3,428	\$6,047,335
Reinsured.....	.....	\$345,240	.....	\$161,884	.....	\$179,169	.....	\$686,293

**Miscellaneous**

Claims reinsured: Death claims, \$2,435. Total amount in force divided as to dividend plan: Quinquennial, \$681,000; non-participating, \$5,366,335; total, \$6,047,335. Additional accidental death benefits: Terminated by accidental death, \$1,000. All additional death benefits being reinsured.

**Statement of Actuarial Liabilities**

*Assurance Section*

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with profits:—</i>					
Life.....	609	\$657,000	\$36,560	\$947	\$4
Endowment Assurance.....	22	24,000	1,978	.....	.....
<b>Totals.....</b>	<b>631</b>	<b>\$681,000</b>	<b>\$38,538</b>	<b>\$947</b>	<b>\$4</b>
<i>Ordinary without profits:—</i>					
Life.....	1,694	\$3,075,176	\$99,602	\$344,293	\$3,060
Endowment Assurance.....	870	1,421,401	78,841	161,884	3,804
Term, etc.....	233	869,758	5,190	179,169	951
Additional accidental death benefits.....	.....	(2,100,000)	1,312	(1,700,000)	1,062
Disability benefits.....	.....	.....	4,250	.....	.....
<b>Totals.....</b>	<b>2,797</b>	<b>\$5,366,335</b>	<b>\$189,195</b>	<b>\$685,346</b>	<b>\$8,877</b>
<b>Grand Totals.....</b>	<b>3,428</b>	<b>\$6,047,335</b>	<b>\$227,733</b>	<b>\$686,293</b>	<b>\$8,881</b>

*Annuity Section*

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in Canada	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
<i>Without profits.—</i>					
Life Annuities proper.....	1	\$300 00	\$3,705	.....	.....
Disability Annuities.....	1	1,200 00	2,000	\$600 00	\$1,000 00
<b>Totals.....</b>	<b>2</b>	<b>\$1,500 00</b>	<b>\$5,705</b>	<b>\$600 00</b>	<b>\$1,000 00</b>
<b>Grand Totals.....</b>	<b>2</b>	<b>\$1,500 00</b>	<b>\$5,705</b>	<b>\$600 00</b>	<b>\$1,000 00</b>

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$44,916	\$260,551	\$305,467
Total reserve on reinsured contracts.....	4	9,660	9,664
Total net reserve on the Company's basis of valuation..	\$44,912	\$250,891	\$295,803
Deduction made therefrom (permitted under The Ontario Insurance Act).....	6,378	66,868	73,246
Full deduction permitted, adjusted for reinsured, being..	(6,378)	(66,868)	(73,246)
Net reserve carried in the liabilities (3)-(4).....	\$38,534	\$184,023	\$222,557
Net reserve computed on the statutory basis (without deduction).....	44,912	250,891	295,803

## Independent Actuarial Valuation

Independent periodic valuation of policies outstanding at 31st December, 1926, as made by A. K. Blackadar, M.A., F.I.A., consulting actuary, upon nomination of the Insurance Department. The basis of valuation was that prescribed by Section 69 of the Ontario Insurance Act.

Number of policies.....	3,428
Amount of insurance.....	\$6,047,335
Reserve thereon.....	297,019
Statutory allowance.....	73,997
Amount of insurance reinsured.....	686,293
Reserve thereon.....	8,622
Statutory allowance thereon.....	783
Net amount of insurance.....	5,361,042
Reserve thereon.....	288,387
Statutory allowance thereon.....	73,214
Annuity—one—\$3,705.	
Net Reserve (less allowance).....	218,878

(This does not include \$2,679 set aside for dividends on participating business and \$1,000 for a disability annuity claim.)

## Miscellaneous Statement

## I. The calculation of the Reserve in the Statement of Actuarial Liabilities.

- (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan; and were then valued from tables of mid-year reserves, by the net premium method.
  - (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
  - (b) Policies issued at a rated up age were valued as at that rated up age.
  - (c) The full level reserve was held on liened policies.
  - (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
  - (e) Policies issued on lives classed as sub-standard were not issued except as above.
  - (f) For disability benefits, including the waiver of premium only and for benefits including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 40 per cent. of the gross premiums paid from the date of issue of the policies. One disability claim has arisen and an additional reserve of \$1,000 was maintained.
  - (g) No annuities on sub-standard lives have been issued.
  - (h) On business not reinsured a reserve was held equal to 50 per cent. of the current premium charged for the accidental death benefit.
- (2) Items of special reserve.
  - (a) No additional reserve was held for prepaid or limited loadings in the case of single or limited payment policies.
  - (b) Where the cash values guaranteed exceed the O.M.(5)  $3\frac{1}{2}$  per cent. net value, an addition to the reserve was made so that the amount held at the end of the premium paying period would equal the cash guarantee.
  - (c) In the case of policies which had lapsed and were not continued under the automatic non-forfeiture provision but were subject to reinstatement no extra reserve was maintained.
  - (d) No reserve was held to cover the option of renewal under term policies.
  - (e) No reserve was held for the option of conversion, where one exists, to a higher premium policy.
  - (f) One immediate annuity with single premium has been issued and this was valued by the British offices annuity table with interest at  $3\frac{1}{2}$  per cent.

II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium reserve and surrender values were calculated at the same age.

III. The average rate earned was 6.01 per cent.

- IV. (a) There are no provisions in the charter or by-laws for the division of surplus between shareholders and participating policyholders.
- (b) A reserve of \$2,000 was maintained on account of profits under participating policies.
- (c) There are no participating annuities in force.

### CONFEDERATION LIFE ASSOCIATION\*

HEAD OFFICE, TORONTO.

*Officers.*—President, J. K. Macdonald, Toronto; Vice-President, Peleg Howland, Toronto; General Manager, Chas. Strange Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.

*Directors.*—Thos. J. Clark, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto.

*Date of incorporation.*—April 14, 1871. *Date commenced business in Canada.*—Oct. 31, 1871.

Capital stock paid in cash.....	\$100,000
Total assets.....	50,661,298
Ontario business in force (gross)...	52,952,677
Total business in force (gross)...	230,747,937

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,846,422
Premiums—Total business (net)...	9,387,522
Death Claims—Ontario (net)...	586,931
Death Claims—Total business(net)	1,502,731

### CONNECTICUT FIRE INSURANCE COMPANY\*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. W. Tatley, Montreal.

*Chief or General Agent for Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

*Date of incorporation.*—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	425,772
Liabilities in Canada.....	168,298

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$63,445
Premiums—Canada (net).....	370,736
Claims—Ontario (net).....	32,159
Claims—Canada (net).....	205,713

### CONTINENTAL CASUALTY COMPANY\*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—E. F. Alexander, Toronto.

*Chief or General Agent in Ontario.*—R. D. Bedolfe, Federal Bldg., Toronto.

*Date of incorporation.*—1897. *Date commenced business in Canada.*—Nov. 6, 1917.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	432,644
Liabilities in Canada.....	312,433

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$277,584
Premiums—Canada (net).....	668,301
Claims—Ontario (net).....	134,515
Claims—Canada (net).....	342,221

### THE CONTINENTAL INSURANCE COMPANY OF NEW YORK\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—W. E. Baldwin, Montreal.

*Chief or General Agent in Ontario.*—Gilbert S. Pearcy, 16 Wellington St. East, Toronto.

*Date of incorporation.*—Jan. 1853. *Date commenced business in Canada.*—Nov. 25, 1910.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	794,425
Liabilities in Canada.....	318,939

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$133,886
Premiums—Canada (net).....	608,769
Claims—Ontario (net).....	65,710
Claims—Canada (net).....	464,777

### CONTINENTAL LIFE INSURANCE COMPANY\*

HEAD OFFICE TORONTO

*Officers.*—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager Chas. H. Fuller.

*Directors.*—N. L. Paterson, Toronto; W. A. Medland, Toronto; J. B. Holden, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.

*Date of incorporation.*—1899. *Date commenced business in Canada.*—Dec. 31, 1901.

Capital stock paid in cash.....	\$200,000
Total assets.....	5,086,402
Ontario business in force (gross)...	13,060,144
Total business in force (gross)...	30,169,012

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$416,651
Premiums—Total business (net)...	933,835
Death Claims—Ontario (net)...	56,669
Death Claims—Total business(net)	108,100

\*See note on page 1.



**THE CORNHILL INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of incorporation.—1905. Date commenced business in Canada.—June 22, 1922.

Capital stock paid in cash.....	£106,250
Assets in Canada.....	\$253,485
Liabilities in Canada.....	145,245

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$90,443
Premiums—Canada (net).....	244,162
Claims—Ontario (net).....	53,765
Claims—Canada (net).....	151,827

**CROWN LIFE INSURANCE COMPANY\***

HEAD OFFICE, TORONTO

Officers.—President, John G. Kent, Toronto; Vice-President, A. H. Walker, Toronto; General Manager, H. R. Stevenson.

Directors.—G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Camaguey, Cuba; W. R. Morson, Toronto; David Wood, Winnipeg, Man.; F. R. McD. Russell, Vancouver, B.C.; H. Victor Cawthra, Toronto; C. W. Somers, Toronto; John F. Ellis, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto.

Date of incorporation.—June 14, 1900. Date commenced business in Canada.—Sept. 10, 1901.

Capital stock paid in cash.....	\$104,311
Total assets.....	8,697,234
Ontario business in force (gross)...	22,033,014
Total business in force (gross)...	72,442,853

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$821,352
Premiums—Total business (net)...	2,334,930
Death Claims—Ontario (net)...	139,499
Death Claims—Total business (net)...	279,376

**THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto.

Date of incorporation.—June 23, 1887; Date commenced business in Canada.—Nov. 5, 1887.

Capital stock paid in cash.....	\$403,000
Life,—	
Total assets.....	153,092
Ontario business in force (gross)...	1,759,370
Total business in force (gross)...	2,955,355

PREMIUMS WRITTEN—CLAIMS INCURRED	
Life,—	
Premiums—Ontario (net).....	\$41,003
Premiums—Total business (net)...	70,327
Death Claims—Ontario (net)...	4,000
Death Claims—Total business (net)...	7,000

Other than Life,—	
Total assets.....	1,723,933
Total liabilities.....	862,384
Surplus protection of policyholders	861,548

Other than Life,—	
Premiums—Ontario (net).....	727,457
Premiums—Total business (net)...	1,238,510
Claims—Ontario (net).....	235,726
Claims—Total business (net)....	459,819

**THE DOMINION FIRE INSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

Officers.—President and Managing Director, Lt.-Col. Robt. F. Massie, Toronto; Vice president, Philip Pocock, London, Ontario.

Directors.—R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Renfrew, Ontario; Alfred F. James, Milwaukee; Major Howard Greene, Milwaukee; Emile Ostiguy, Montreal; Dr. Thaddeus Walker, Walkerville.

Date of incorporation.—1904. Date commenced business in Canada.—May 11, 1907.

Capital stock paid in cash.....	\$176,635
Total assets.....	563,039
Total liabilities.....	312,032
Surplus protection of policyholders	251,006

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$134,350
Premiums—Total business (net)...	231,970
Claims—Ontario (net).....	50,189
Claims—Total business (net)....	95,159

\*See note on page 1.



### THE DOMINION GRESHAM GUARANTEE AND CASUALTY\*

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, Fred. W. Evans, St. Hilaire, Que.; Vice-President, Wm. Hanson, Montreal; General Manager and Secretary, Robt. Walch, Montreal.

*Directors.*—F. W. Fairman, Montreal; Sir H. Laporte, Montreal; A. D. Anderson, Montreal.

*Chief or General Agent in Ontario.*—R. O. Robertson, 357 Bay St., Toronto.

*Date of incorporation.*—April 26, 1893. *Date commenced business in Canada.*—June 6, 1893.

Capital stock paid in cash.....	\$250,000
Total assets.....	725,766
Total liabilities.....	373,632
Surplus protection of policyholders	352,133

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$126,472
Premiums—Total business (net).....	594,016
Claims—Ontario (net).....	50,318
Claims—Total business (net)....	337,167

### THE DOMINION LIFE ASSURANCE COMPANY\*

HEAD OFFICE, WATERLOO, ONT.

*Officers.*—President, Thomas Hilliard; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes; Vice-President and Managing Director, Ford S. Kumpf.

*Directors.*—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; Geo. A. Dobbie, Galt; W. M. Hillard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; A. J. Andrews, Waterloo.

*Date of incorporation.*—Mar. 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash.....	\$200,000
Total assets.....	15,838,610
Ontario business in force (gross)...	48,714,513
Total business in force (gross)...	93,879,207

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,402,617
Premiums—Total business (net).....	3,052,387
Death Claims—Ontario (net)....	167,903
Death Claims—Total business (net)	312,551

### EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. H. Riddell, Toronto.

*Chief or General Agent in Ontario.*—J. H. Riddell, 217 Bay St., Toronto.

*Date of incorporation.*—1904. *Date commenced business in Canada.*—July 22, 1915.

Capital stock paid in cash.....	\$5,311,476
Assets in Canada.....	666,564
Liabilities in Canada.....	344,912

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$227,777
Premiums—Canada (net).....	550,033
Claims—Ontario (net).....	107,738
Claims—Canada (net).....	277,408

### T. EATON GENERAL INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.

*Directors.*—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; C. N. Mills, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto.

*Date of incorporation.*—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

Capital stock paid in cash.....	\$86,000
Total assets.....	94,128
Total liabilities.....	603
Surplus protection of policyholders	93,525

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,859
Premiums—Total business (net).....	5,859
Claims—Ontario (net).....	54
Claims—Total business (net)....	54

### THE T. EATON LIFE ASSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

*Directors.*—Lady F. McCrea Eaton, Toronto; W. C. Dean, Toronto; H. M. Tucker, Winnipeg; R. W. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto.

*Date of incorporation.*—June 22, 1920. *Date commenced business in Canada.*—Aug. 20, 1920.

Capital stock paid in cash.....	\$100,000
Total assets.....	1,060,742
Ontario business in force (gross)...	5,169,260
Total business in force (gross)...	9,298,991

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$167,295
Premiums—Total business (net).....	290,517
Death Claims—Ontario (net)....	9,000
Death Claims—Total business (net)	14,900

\*See note on page 1.

## THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, 12 AND 14 WELLINGTON ST. E., TORONTO, ONT.

*Incorporated.*—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

*Officers (as at date of filing statement).*—President, M. P. Langstaff; Secretary, J. Ross Paterson.

*Directors (as at date of filing statement).*—G. R. Geary, W. G. Jackson, F. H. Kirkpatrick, M. P. Langstaff, S. R. Mackellar, B. R. McKenzie, J. M. Vaughan, A. H. Vanderburgh, T. H. Wilson.

*Auditors*—E. J. Howson and A. B. Shepard.

### Statement for the Year ending 31st December, 1926

	Capital Stock	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$2,000,000.00. No. of shares, 20,000. Par value, \$100.00.			
Capital stock at beginning of year.....		\$864,600 00	\$86,460 00
Capital stock issued during year.....		176,200 00	17,620 00
Total.....		\$1,040,800 00	\$104,080 00
Deduct capital stock forfeited or cancelled.....		41,100 00	4,110 00
Capital stock at end of year.....		\$999,700 00	\$99,970 00
<i>Premium on Capital Stock</i>			
Total amount paid as premium on capital stock at beginning of year.....			\$168,449 00
Amount received during the year.....			48,263 45
Total amount paid to December 31, 1926.....			<u>\$216,712 45</u>

### Summary Balance Sheet

<i>Assets</i>	<i>Liabilities</i>
Total ledger assets.....	Total liabilities.....
Total admitted non-ledger assets.....	Excess of assets over liabilities:
Total admitted assets.....	Capital stock paid
	in cash.....
	Deficit.....
	91,945 74
	Total.....
	<u>\$261,943 67</u>

### Synopsis of Ledger Accounts

As at December 31, 1925:—	Decrease in Ledger Assets in
Net ledger assets.....	1926:—
Received on shares not yet	Disbursements.....
allocated.....	
Total ledger assets.....	
Increase in ledger assets in 1926:	As at December 31, 1926:
Income.....	Net ledger assets.....
Increase in bank overdraft....	Bank overdraft.....
Capital stock.....	Received on shares not yet
Capital stock (not allotted)....	allotted.....
Premium on capital stock....	
Total increase.....	Total ledger assets.....
Total.....	Total.....

### Assets

#### Ledger Assets

Mortgage loans on real estate, first liens.....	\$105,850 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:	
Loans to policyholders.....	\$2,109 85
Advances to policyholders under automatic non-forfeiture provisions.....	357 65
Book value of bonds, debentures and debenture stocks owned by the Company...	112,869 75
Cash: (a) At head office, \$1,182.24; (b) in banks, \$325.94.....	1,508 18
Total ledger assets.....	<u>\$222,695 43</u>

#### Non-Ledger Assets

Interest accrued.....	\$2,842 94
Net premiums due and uncollected and deferred.....	36,405 30
Total Non-Ledger Assets.....	<u>\$39,248 24</u>
Total Assets.....	<u>\$261,943 67</u>

**Liabilities**

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain; as per independent actuary's valuation. . . . .	\$133,000 00
Received from policyholders in advance—Premiums, \$954.80; less Comm., \$208.57	746 23
Medical examiners' fees due and accrued, \$393.00; legal fees due and accrued, \$156.00. . . . .	549 00
Bank overdrafts. . . . .	21,003 83
Payments received on shares not allotted, \$8,412.75; less commissions, \$4,114.50. . . . .	4,298 25
All other liabilities due and accrued: Auditors' fees, \$250.00; Miscellaneous, \$10,150.62. . . . .	10,400 62
<b>Total Liabilities (except capital stock) . . . . .</b>	<b>\$169,997 93</b>

**Income**

Assurance premiums. . . . .	First Year \$47,447 47	Renewals \$73,037 75
Less reinsurance premiums paid. . . . .	2,279 82	5,714 55
	<u>\$45,167 65</u>	<u>\$67,373 20</u>
<b>Total net premium income. . . . .</b>	<b>\$112,540 85</b>	
<b>Interest and dividends. . . . .</b>	<b>8,172 45</b>	
<b>Total Income. . . . .</b>	<b>\$120,713 30</b>	

**Disbursements**

In respect of assurance contracts:		
Death claims:		
Amount assured—Ordinary. . . . .	3,250 00	
Less received for reinsured. . . . .	1,000 00	
<b>Net total—Ordinary. . . . .</b>	<b>\$2,250 00</b>	
Net surrender values. . . . .	768 10	
Net dividends—In cash. . . . .	145 94	
<b>Total net disbursements in respect of assurance contracts. . . . .</b>	<b>\$3,164 04</b>	
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate. . . . .	1,442 39	
Head office expenses: Salaries, \$13,534.12; directors' fees, \$1,548.00; auditors' fees, \$750.00; travelling expenses, \$1,669.25; rents, \$2,080.03. . . . .	19,581 40	
Branch office and agency expenses: Assurance commissions—first year, \$27,027.53; renewal, \$2,453.36; salaries, \$32,625.69; rents, \$1,100.04; miscellaneous, \$7,923.40. . . . .	71,130 02	
All other expenses: Advertising, \$2,092.10; books and periodicals, \$129.07; express, telegrams and telephones, \$485.24; legal fees, \$815.50; medical fees, \$2,096.00; office furniture, \$64.50; postage, \$646.79; printing and stationery, \$2,117.44; commissions on loans, \$85.00; commission on sale stock, \$21,690.50; miscellaneous, \$3,545.72. . . . .	\$33,767 86	
Less sundry credits unpaid. . . . .	3,829 55	
	<u>29,938 31</u>	
<b>Total disbursements. . . . .</b>	<b>\$125,256 16</b>	

**Exhibit of Policies (Ordinary)**

In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies."

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1925. . . . .	1,164	\$2,431,456	569	\$900,968	51	\$190,051	1,784	\$3,522,475
New issued. . . . .	480	920,450	216	298,477	481	1,090,110	1,177	2,309,037
Old revived. . . . .	2	3,500			1	1,000	3	4,500
Old increased. . . . .		2,666						2,666
Transferred to. . . . .	9	18,000	2	3,000	6	21,500	17	42,500
<b>Totals. . . . .</b>	<b>1,655</b>	<b>\$3,376,072</b>	<b>787</b>	<b>\$1,202,445</b>	<b>539</b>	<b>\$1,302,661</b>	<b>2,981</b>	<b>\$5,881,178</b>
Less ceased by:								
Death. . . . .	2	\$6,000					2	\$6,000
Surrender. . . . .	7	29,500					7	29,500
Lapse. . . . .	202	396,916	72	\$95,450	7	\$14,500	281	506,866
Decrease. . . . .		11,700		20,900				32,600
Not taken. . . . .	76	121,000	33	46,500	33	51,250	142	218,750
Transferred from. . . . .	4	12,500	9	21,530	2	3,000	15	37,030
<b>Total ceased. . . . .</b>	<b>291</b>	<b>\$577,616</b>	<b>114</b>	<b>\$184,380</b>	<b>42</b>	<b>\$68,750</b>	<b>447</b>	<b>\$830,746</b>
At end of 1926. . . . .	1,364	\$2,798,456	673	\$1,018,065	497	\$1,233,911	2,534	\$5,050,432
Reinsured. . . . .		\$353,250		\$62,500		\$118,500		\$534,250



## MISCELLANEOUS

New policies issued and paid for in cash: Number, 1,177; gross amount, \$2,309,037; re-insured, \$256,000. Total amount in force divided as to dividend plan: Quinquennial, \$200,750; deferred, \$3,718,008; non-participating, \$1,131,674; total, \$5,050,432. Additional accidental death benefits: Gross amount issued, \$300,500; reinsured, \$300,500; terminated by accidental death, \$1,000; reinsured, \$1,000; in force, \$543,016; reinsured, \$543,016.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with profits:</i>					
Life.....	1,232	\$2,418,031	\$96,803	\$237,250	\$6,853
Endowment Assurance.....	635	947,477	43,841	57,500	1,501
Term, etc.....	319	553,250	1,956	11,000	33
Additional accidental death benefits.....		(448,406)	618	(448,406)	618
Disability Reserve.....			2,428		
Totals.....	2,186	\$3,918,758	\$145,646	\$305,750	\$9,005
<i>Ordinary without profits:</i>					
Life.....	128	\$373,425	\$19,330	\$116,000	\$3,823
Endowment Assurance.....	31	63,588	11,826	5,000	45
Term, etc.....	189	694,661	3,985	107,500	484
Additional accidental death benefits.....		(94,610)	82	(94,610)	82
Disability Reserve.....			322		
Totals.....	348	\$1,131,674	\$35,545	\$228,500	\$4,434
Grand Totals.....	2,534	\$5,050,432	\$181,191	\$534,250	\$13,439

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$145,646	\$35,545	\$181,191
Total reserve on reinsured contracts.....	9,005	4,434	13,439
Total net reserve on the Company's basis of valuation.....	\$136,641	\$31,111	\$167,752
Deduction made therefrom (permitted under The Ontario Insurance Act).....	39,225	5,439	44,664
Full deduction permitted, adjusted for reinsured, being.....	(42,187)	(7,510)	(49,697)
Net reserve carried in the liabilities.....	\$97,416	\$25,672	\$123,088
Net reserve computed on the statutory basis (without deduction).....	136,641	31,111	167,752

## INDEPENDENT ACTUARIAL VALUATION

Independent periodic valuation of policies outstanding at 31st December, 1926, as made by A. K. Blackadar, M.A., F.I.A., consulting actuary upon nomination of the Insurance Department. The basis of valuation was that prescribed by Section 69 of The Ontario Insurance Act.

Number of policies.....	2,534
Amount of insurance.....	\$5,050,432
Reserve thereon.....	191,004
Statutory allowance.....	49,621

Amount of insurance reinsured.....	\$534,250
Reserve thereon.....	13,150
Statutory allowance thereon.....	4,767

Net amount of insurance.....	\$4,516,182
Reserve thereon.....	177,854
Statutory allowance thereon.....	44,854
Net Reserve (less allowance).....	\$133,000



Miscellaneous Statement

- I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."
  - (1) The policies are valued (grouped as to plan and age) on the basis of the OM (5) mortality tables at the rate of interest of 3 1/4 per cent., the mid-year reserve being taken; the age used for valuation being the same as the age nearest birthday at the date of issue of the policy.
- Special Classes:
  - (a) There have been no policies on residents in tropical or sub-tropical countries.
  - (b) Policies issued at higher than true ages are valued at the higher age.
  - (c) No adjustment was made for policies being subject to liens.
  - (d) No variation was made for any extra premiums.
  - (e) No variation was made for special class lives.
  - (f) (1) In the case of disability insurance, reserve has been put up equal to one-half the disability receipts; (2) No disability claims having arisen no reserve therefore is required.
  - (g) Treated and valued as pure endowments.
  - (h) In the case of double indemnity reserve has been put up equal to one-half the premium receipts.
- (2) Items of special Reserve:
  - (a) No extra reserve was put up on account of prepaid or limited loadings.
  - (b) There are only a few minor cases where the Guaranteed Dividends exceed in value the net Premium Reserve on the basis of valuation employed.
  - (c) There has been no cash surrender value on lapsed policies to deal with.
  - (d) There has been an extra reserve set up to cover option of renewal under term policies.
  - (e) No extra reserve has been set up to cover the option of conversion to higher premium policies.
  - (f) No cases of special reserve other than those mentioned above to deal with.
- II. The only modification is, the cash values are put in the policy at the rated up age.
- III. The average rate of interest earned during the year was 5.23 per cent.
- IV. As the company has just been doing business for four years, the question of surplus distribution has not arisen.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.

Chief or General Agent in Ontario.—C. W. I. Woodland, Temple Bldg., Toronto.

Date of incorporation.—Oct. 25, 1880. Date commenced business in Canada.—Feb. 20, 1900.

Capital stock paid in cash.....	£359,772	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$2,245,815	Premiums—Ontario (net).....
Liabilities in Canada.....	1,486,251	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$702,290
		2,408,825
		95,344
		1,272,194

ENSIGN INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lt.-Col. Robt. F. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; John B. Kay, Toronto; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee.

Date of incorporation.—June 4, 1921. Date commenced business in Canada.—March 7, 1922.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Total assets.....	403,435	Premiums—Ontario (net).....
Total liabilities.....	43,979	Premiums—Total business (net).....
Surplus protection of policyholders	359,456	Claims—Ontario (net).....
		Claims—Total business (net)....
		\$15,881
		38,283
		9,169
		19,594

EQUITABLE FIRE & MARINE INSURANCE COMPANY\*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—T. S. Minton, 17 Queen St. East, Toronto.

Date of incorporation.—1859. Date commenced business in Canada.—April 3, 1913.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	204,801	Premiums—Ontario (net).....
Liabilities in Canada.....	33,808	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$12,689
		65,474
		6,427
		33,677

\*See note on page 1.

## THE EQUITY LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO

*Incorporated by Letters Patent.—March 9, 1904. Commenced business.—April, 1904.*

*Officers (as at date of filing statement).—President, H. Sutherland; 1st Vice-President, Thos. Urquhart; 2nd Vice-President, W. H. Shapley; Manager, H. Sutherland; Secretary, Geo. M. Begg.*

*Directors (as at date of filing statement).—Geo. M. Begg, J. H. McKnight, Dr. T. F. McMahon, W. H. Shapley, H. L. Sutherland, H. Sutherland, D. Urquhart, T. Urquhart, J. M. Walton.*

*Auditors.—Neff, Robertson & Co.*

### Statement for the Year ending 31st December, 1926

#### Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
No. of shares, 5,000; par value, \$100.00.		
Capital stock at beginning of year.....	\$354,000 00	\$35,400 00
Total.....	\$354,000 00	\$35,400 00
Capital stock at end of year.....	\$354,000 00	\$35,400 00
<i>Premium on Capital Stock</i>		
Total amount paid as premium on capital stock at beginning of year.....		34,200 000
Total amount paid to December 31, 1926.....		<u>\$34,200 00</u>

#### Summary Balance Sheet

<i>Assets</i>	<i>Liabilities</i>
Total admitted ledger assets... \$1,238,265 21	Total liabilities..... \$1,139,380 23
Total admitted non-ledger assets 43,316 02	Excess of assets over liabilities:
	Capital stock
	paid in cash \$35,400 00
	Surplus..... 106,801 00
	<u>142,201 00</u>
Total admitted assets..... <u>\$1,281,581 23</u>	Total..... <u>\$1,281,581 23</u>

#### Synopsis of Ledger Accounts

As at December 31, 1925—	Decrease in ledger assets in 1926—
Net ledger assets..... \$1,153,785 97	Disbursements..... \$158,496 46
Increase in ledger assets in 1926—	As at December 31, 1926:—
Income..... \$237,436 60	Net ledger assets..... 1,232,726 11
Increase in bank overdraft... 5,539 10	Bank overdraft..... 5,539 10
Total increase..... \$242,975 70	Total ledger assets..... <u>\$1,238,265 21</u>
Total..... <u>\$1,396,761 67</u>	Total..... <u>\$1,396,761 67</u>

#### Assets

##### Ledger Assets

Mortgage loans on real estate, first liens.....	\$522,984 71
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:—	
Loans to policyholders.....	\$154,693 04
Advances to policyholders under automatic non-forfeiture provisions.....	56,385 52
	<u>211,078 56</u>
Book value of bonds, debentures and debenture stocks owned by the Company...	503,269 46
Cash: At head office.....	932 48
Total Ledger assets.....	<u>\$1,238,265 21</u>

##### Non-Ledger Assets

Interest and dividends due.....	\$4,616 55
Interest accrued.....	16,321 00
	<u>\$20,937 55</u>
Net premiums due and uncollected and deferred.....	22,378 47
Total non-ledger assets.....	<u>\$43,316 02</u>
Total assets.....	<u>\$1,281,581 23</u>

#### Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain (\$24,759.00 above independent actuary's valuation).....	\$1,115,000 00
Net liability for payments due under contracts.....	5,000 00
Received from policyholders in advance: (a) Premiums, \$2,241.03; (b) interest, \$4,500.00.....	6,741 03
Provision for accrued profits to policyholders not included above.....	1,500 00
Provincial, municipal and other taxes due and accrued.....	4,464 00
Medical examiners' fees due and accrued.....	470 00
Advance payments other than from policyholders: Interest.....	381 65
Bank overdrafts.....	5,539 10
All other liabilities due and accrued: Auditors, \$250.00; Library Bureau, \$34.25..	284 45
Total liabilities (except capital stock).....	<u>\$1,139,380 23</u>

## Income

	First Year	Renewals
Assurance premiums.....	\$15,983 96	\$161,839 22
Less reinsurance premiums paid.....	1,159 50	15,553 85
	<u>\$14,824 46</u>	<u>\$146,285 37</u>
Total net premium income and consideration for annuities.....		\$161,109 83
Interest and dividends.....		72,483 05
Gross profit on sale or maturity of ledger assets: Bonds.....		3,843 72
Total income.....		<u>\$237,436 60</u>

## Disbursements

	Death Claims	Matured Endowments	
In respect of assurance contracts:—			
Death, endowment and disability claims:—			
Amount assured, ordinary.....	\$22,477 75	\$30,000 00	\$52,477 75
Net surrender values.....			50,710 04
Net dividends: In cash.....			1,298 20
Total net disbursements in respect of assurance.....			\$104,485 99
Interest or dividends to shareholders.....			3,540 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....			4,253 67
Head office expenses: Salaries, \$15,780.00; directors' fees, \$300.00; auditors' fees, \$250.00; rents, \$3,240.00; miscellaneous, \$100.74.....			19,670 74
Branch office and agency expenses: Assurance commissions, first year, \$2,659.29; salaries, \$17,904.17; travelling expenses, \$1,043.75.....			21,607 21
All other expenses: Advertising, \$759.50; books and periodicals, \$262.82; express, telegrams and telephones, \$76.77; medical fees, \$1,907.00; postage, \$644.77; printing and stationery, \$440.93; appraisal expenses, \$80.00; miscellaneous, \$767.06.....			4,938 85
Total disbursements.....			<u>\$158,496 46</u>

## Exhibit of Policies (Ordinary)

In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies."

Classification	Whole Life		Endowment Assurances		Term and Other		Totals	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1925..	2,301	\$4,222,319	1,079	\$1,359,168	198	\$614,137	3,578	\$6,195,624
New issued.....	270	505,000	60	77,000	26	107,214	356	689,214
Old increased....		4,000				1,000		5,000
Transferred to..	7	18,000	1	2,000	3	3,000	11	23,000
Totals.....	2,578	\$4,749,319	1,140	\$1,438,168	227	\$725,351	3,945	\$6,912,838
Less ceased by								
Death.....	12	\$20,500	2	\$2,000	1	\$2,000	15	\$24,500
Maturity.....			23	30,000			23	30,000
Surrender.....	80	119,500	50	57,750			130	177,250
Lapse.....	49	93,000	15	15,000	24	65,531	88	173,531
Decrease.....		2,500				7,090		9,590
Not taken.....	19	47,000	10	12,000	2	7,000	31	66,000
Transferred from	1	2,000	6	6,000	4	15,000	11	23,000
Total ceased....	161	\$284,500	106	\$122,750	31	\$96,621	298	\$503,871
At end of 1926..	2,417	\$4,464,819	1,034	\$1,315,418	196	\$628,730	3,647	\$6,408,967
Reinsured.....		\$447,750		\$20,000		\$177,569		\$645,319

## Miscellaneous

New policies issued and paid for in cash: Number 289; gross amount, \$552,214; reinsured, \$44,000.00. Total amount in force divided as to dividend plan: Annual, \$5,000.00; quinquennial, \$5,729.00; deferred, \$61,000; non-participating, \$6,337,238.00; total, \$6,408,967.00.

## Statement of Actuarial Liabilities

## Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in Ontario	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with profits:—</i>					
Life.....	24	\$52,729	\$17,429 37	\$5,000	\$1,564 65
Endowment assurance.....	14	19,000	11,192 71		
Totals.....	38	\$71,729	\$28,622 08	\$5,000	\$1,564 65
<i>Ordinary without profits:—</i>					
Life.....	2,393	\$4,412,090	\$697,171 44	442,750	43,249 57
Endowment assurance.....	1,020	1,296,418	448,784 47	20,000	4,564 19
Term, etc.....	196	628,730	4,851 34	177,569	999 95
Totals.....	3,609	\$6,337,238	\$1,150,807 25	640,319	48,813 71
Grand Totals.....	3,647	\$6,408,967	\$1,179,429 33	\$645,319	\$50,378 30

## Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts..	\$28,622 08	\$1,150,807 25	\$1,179,429 33
Total reserve on reinsured contracts.....	1,564 65	48,813 71	50,378 36
Total net reserve on the Company's basis of valuation.....	\$27,057 43	\$1,101,993 54	\$1,129,050 97
Deduction made therefrom.....	29 40	16,458 15	16,487 55
Full deduction permitted, adjusted for reinsured, being.....	29 40	14,021 57	14,050 97
Net reserve carried in the liabilities.....	\$27,028 03	\$1,087,971 97	\$1,115,000 00
Net reserve computed on the statutory basis (without deduction).....	27,057 43	1,101,993 54	1,129,050 97

## INDEPENDENT ACTUARIAL VALUATION

Independent periodic valuation of policies outstanding at 31st December, 1926, as made by A. K. Blackadar, M.A., F.I.A., consulting actuary, upon nomination of the Insurance Department. The basis of valuation was that prescribed by Section 69 of the Ontario Insurance Act.

Number of policies.....	3,647	
Amount of insurance.....		\$6,408,967
Reserve thereon.....		1,178,249
Statutory allowance.....		43,065
<hr/>		
Amount of insurance reinsured.....		645,319
Reserve thereon.....		50,378
Statutory allowance thereon.....		5,435
<hr/>		
Net amount of insurance.....		5,763,648
Reserve thereon.....		1,127,871
Statutory allowance thereon.....		37,630
Net Reserve (less allowance).....		1,090,241

(The Company holds a net reserve of \$1,115,000.)

## Miscellaneous Statement

- I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."
  - (1) The "Reserve" is calculated on the Om (5) table with interest at 3½ per cent., on the mid-year basis at age at nearest birthday.
 

Special Classes:

    - (a) No policies are issued in tropical or sub-tropical countries.
    - (b) Policies issued at higher than true ages are valued at the higher age.
    - (c) Policies issued subject to liens are valued at face of policy.
    - (d) No policies are issued subject to an extra premium, other than those at a rated-up age.
    - (e) No policies are issued on substandard or special class lives other than those which are liened or issued at a rated-up age.
    - (f) (1) Reserves for policies with disability benefits have been estimated, and exceed half of premiums received; (2) no claims for disability have occurred as yet, so no reserves required for this.
    - (g) No annuities have been issued.
    - (h) No policies have been issued providing for additional accidental death benefits.



- (2) Items of Special Reserve:
- No special Reserves are set up under Limited and Single Premium Policies on account of loadings—no annuities have been issued.
  - For guaranteed benefits exceeding the net premium reserve, a special pure Endowment Reserve is maintained.
  - No provision is made in reserve for lapsed policies subject to re-instatement.
  - No provision is made in reserve to cover option of renewal of Term policies.
  - No provision is made in reserve to cover option of conversion to higher premium policies.
  - There are no items of special reserve other than above.
- II. No other modifications or limitations are made under special class policies referred to in I (1) (a) to (f) above.
- III. The average rate of interest earned during the year was 6.34 per cent.
- IV. The Distribution of Surplus:  
Business is issued on non-participating plan with exception of a very few policies issued in first year or two of business.

## ESSEX & SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of incorporation.—1802. Date commenced business in Canada.—March 11, 1920.

Capital stock paid in cash.....	£56,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$173,834	Premiums—Ontario (net).....	\$29,483
Liabilities in Canada.....	\$7,295	Premiums—Canada (net).....	91,720
		Claims—Ontario (net).....	9,850
		Claims—Canada (net).....	34,039

## EXCELSIOR LIFE INSURANCE COMPANY\*

HEAD OFFICE, TORONTO

Officers.—President, David Fasken, K.C., Toronto; 1st Vice-President, Alex. Fasken, K.C., Toronto; 2nd Vice-President, Joseph Wright, Toronto; 3rd Vice-President, W. H. Gooderham, Toronto; General Manager, T. A. Dark, A.I.A., F.A.S., Toronto.

Directors.—Hon. J. L. Perron, Montreal; George E. Weir, Dresden, Ont.; W. H. Gooderham, Toronto; Hon. George Gordon, North Bay, Ont.; George R. Warwick, Toronto; J. C. Waugh, Winnipeg; James L. Ross, Toronto; I. H. Weldon, Toronto.

Date of incorporation.—Aug. 7, 1889. Date commenced business in Canada.—Oct. 15, 1890.

Capital stock paid in cash.....	\$145,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	12,150,835	Premiums—Ontario (net).....	\$375,543
Ontario business in force (gross)...	29,004,231	Premiums—Total business (net)...	2,313,411
Total business in force (gross)...	69,491,590	Death claims—Ontario (net)....	121,700
		Death claims—Total business (net)	339,465

## FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, FEDERAL BUILDING, TORONTO.

Incorporated under Ontario Insurance Act, December 5, 1922. Commenced business, January 2, 1923.

Officers.—President, W. S. Morden, K.C.; 1st Vice-President, S. C. Tweed; 2nd Vice-President, T. S. Kerr; Manager, Harold W. Magee; Secretary, George A. Gordon; Treasurer, Alan Coatsworth; Inspector, Wilfrid I. Magee.

Directors.—W. S. Morden, K.C., S. C. Tweed, T. S. Kerr, J. A. Carveth, Emerson T. Coatsworth, Arthur Allen, Oliver Hezzelwood, Harold W. Magee, George A. Gordon, Alan Coatsworth.

Auditors.—Holland Pettit, C.A., Albert J. Walker, F.C.A.

### Statement for the Year ending 31st December, 1926

	<b>Capital Stock</b>		
Amount of capital stock authorized, \$1,000,000.00.		Amount	Amount paid
No. of shares, 10,000; par value, \$100.00.		subscribed for	in cash
Capital stock at beginning of year.....	\$400,000 00	\$400,000 00	\$100,000 00
Total.....	\$400,000 00	\$400,000 00	\$100,000 00
Capital stock at end of year.....	\$400,000 00	\$400,000 00	\$100,000 00
	<i>Premium on Capital Stock</i>		
Total amount paid as premium on capital stock at beginning of year.....			\$20,000 00
Total amount paid to December 31, 1926.....			\$20,000 00

\*See note on page 1.

## Assets

Mortgage loans on real estate, first charges.....	\$18,400	00
Book value of bonds, debentures and debenture stocks owned by the Company...	133,044	86
Cash at head office.....	3,453	23
Cash in banks.....	31,027	44
Interest accrued.....	1,797	95
Agents' balances and premiums uncollected ( <i>net, commission deducted</i> ).....	11,324	38
Total admitted assets of the Company.....	\$199,047	86

## Liabilities

Total provision for unpaid claims.....	\$3,971	72
Total net reserve, \$121,798.15; carried out at 80 per cent thereof.....	97,438	52
Reinsurance premiums (net).....	11,752	00
Total of all liabilities except capital stock.....	113,162	24
Capital stock paid in cash.....	\$100,000	00
Deficit in Profit and Loss account.....	14,114	38
Excess of assets over liabilities.....	\$85,885	62
Total liabilities.....	\$199,047	86

## Profit and Loss Account

## Premiums Written

		Fire
Gross premiums in Ontario on risks written or renewed during the year.....		\$230,043 93
Reinsurance.....	\$76,388 55	
Return premiums.....	27,560 28	
Total deductions.....		103,948 83
Net premiums written.....		\$126,095 10
Reserve of unearned premiums (80 per cent.).....		
At beginning of year.....		83,680 28
At end of year.....		97,438 52
Increase.....		\$13,758 24
Net premiums earned.....		\$112,336 86
Net claims incurred.....		\$53,740 29
Net adjustment expenses.....		1,141 76
Commissions.....		23,582 81
Taxes.....		2,263 98
Salaries, fees and travelling expenses.....		18,971 41
All other expenses.....		6,927 64
Underwriting profit.....		\$5,708 97
Other revenue:		
Interest dividends and rents earned.....		7,789 64
		\$13,498 61
Other Expenditure:		
Bad debts written off.....	\$57 47	
Difference between estimated and paid claims at end of year....	95 08	
		\$152 55
Net profit for the year.....		\$13,346 06

## Surplus for Protection of Policyholders

Surplus of Assets over liabilities (excluding Capital Stock) at beginning of year...	\$72,715	50
Net profit brought down.....	13,346	06
	86,061	56
Decrease in disallowed assets.....	83	18
	\$86,144	74
Increase in disallowed assets: Plans, \$50.00; furniture, \$209.12.....	259	12
Surplus of assets over liabilities (excluding Capital Stock) at end of year.....	\$85,885	62

## Summary of Risks and Premiums—Fire

	Ontario	
	Amount at Risk	Premiums
Gross in force at end of 1925.....	\$23,843,243	\$285,987 78
Taken in 1926, new and renewed.....	22,955,418	230,043 93
Total.....	\$46,798,661	\$516,031 71
Ceased in 1926 (including renewed).....	11,412,117	180,934 64
Gross in force at end of 1926.....	\$35,386,544	\$335,097 07
Amount reinsured.....	10,919,155	108,907 93
Net in force at end of 1926.....	\$24,467,389	\$226,189 14

**FEDERATED BRITISH INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—C. Stuart Malcolm, 59 Yonge St., Toronto.*Chief or General Agent in Ontario.*—C. Stuart Malcolm, 59 Yonge St., Toronto.*Date of incorporation.*—May 1, 1906. *Date commenced business in Canada.*—June 10, 1927.

Capital stock paid in cash.....	\$1,452,175	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	66,822	Premiums—Ontario (net).....	\$15,790
Liabilities in Canada.....	10,816	Premiums—Canada (net).....	18,690
		Claims—Ontario (net).....	1,211
		Claims—Canada (net).....	1,211

**THE FIDELITY & CASUALTY COMPANY OF NEW YORK\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Geo. Z. DeClercq., Montreal.*Chief or General Agent in Ontario.*—McWilliams, Lockhart, & Humphries, 288 Bay St., Toronto.*Date of incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	305,350	Premiums—Ontario (net).....	\$5,102
Liabilities in Canada.....	36,225	Premiums—Canada (net).....	26,944
		Claims—Ontario (net).....	1,455
		Claims—Canada (net).....	48,049

**FIDELITY INSURANCE COMPANY OF CANADA\***

HEAD OFFICE, TORONTO

*Officers.*—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.*Directors.*—W. Geo. Hynson, Baltimore, Md.; R. Howard Bland, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; Chas. O. Scull, Baltimore, Md.; W. W. Symington, Baltimore, Md.; Henry J. Wright, K.C., Toronto; L. B. Campbell, Toronto; Alfred C. Bethune, Ottawa; Alfred Savarde, K.C., Quebec, Que.*Date of incorporation.*—June 4, 1921. *Date commenced business in Canada.*—Feb. 9, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	432,999	Premiums—Ontario (net).....	\$78,254
Total liabilities.....	118,646	Premiums—Canada (net).....	135,760
Surplus—Protection of policy-		Claims—Ontario (net).....	27,333
holders.....	314 353	Claims—Total business (net)....	53,995

**FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of incorporation.*—Jan. 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

Capital stock paid in cash.....	\$10,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	792,494	Premiums—Ontario (net).....	\$142,249
Liabilities in Canada.....	284,514	Premiums—Canada (net).....	381,393
		Claims—Ontario (net).....	62,551
		Claims—Canada (net).....	151,765

**FIRE ASSOCIATION OF PHILADELPHIA\***

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Theodore Meunier, Montreal.*Chief or General Agent in Ontario.*—F. Midgeley, 357 Bay St., Toronto.*Date of incorporation.*—1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	472,793	Premiums—Ontario (net).....	\$59,376
Liabilities in Canada.....	266,952	Premiums—Canada (net).....	464,496
		Claims—Ontario (net).....	33,560
		Claims—Canada (net).....	159,539

\*See note on page 1.

## THE FIRE INSURANCE COMPANY OF CANADA\*

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, Hon. Senator R. Dandurand, K.C., Montreal; Vice-President and Manager, J. E. Clement, Montreal; Secretary, J. A. Blondeau.

*Directors.*—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; Hon. Sir Lomer Gouin, P.C., K.C.M.G., Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. R. Lemieux, K.C., P.C., Montreal; Donat Raymond, Montreal, Capt. W. G. Ross, S.S.D., Winnipeg.

*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan, Bldg., Toronto.

*Date of incorporation.*—May 18, 1916. *Date commenced business in Canada.*—Oct. 28, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$225,000	Premiums—Ontario (net).....	\$132,013
Total assets.....	957,062	Premiums—Total business (net).....	334,055
Total liabilities.....	527,618	Claims—Ontario (net).....	66,025
Surplus—Protection of policyholders	429,444	Claims—Total business (net)....	173,270

## FIREMAN'S FUND INSURANCE COMPANY\*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—G. Temple, McMurrich, Toronto.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—May 6, 1863. *Date commenced business in Canada.*—Nov. 30, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$59,690
Assets in Canada.....	273,150	Premiums—Canada (net).....	193,467
Liabilities in Canada.....	124,414	Claims—Ontario (net).....	29,408
		Claims—Canada (net).....	126,971

## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.\*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—R. F. Massie, Toronto.

*Chief or General Agent in Ontario.*—R. F. Massie, 20 Victoria St., Toronto.

*Date of incorporation.*—Dec. 3, 1855. *Date commenced business in Canada.*—May 22, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$54,378
Assets in Canada.....	264,387	Premiums—Canada (net).....	153,932
Liabilities in Canada.....	114,483	Claims—Ontario (net).....	34,427
		Claims—Canada (net).....	52,009

## FIRST AMERICAN FIRE INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Wm. E. D. Baldwin, 17 St. John St., Montreal, Que.

*Chief or General Agent in Ontario.*—Gilbert Sanderson Percy, 15 Wellington St. East, Toronto.

*Date of incorporation.*—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$4,219
Assets in Canada.....	80,392	Premiums—Canada (net).....	14,968
Liabilities in Canada.....	7,974	Claims—Ontario (net).....	.....
		Claims—Canada (net).....	16

## FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE\*

(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—P. J. Perrin, Montreal.

*Chief or General Agent in Ontario.*—H. H. York, 78 King St. East, Toronto.

*Date of organization.*—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash, Francs	10,000,000	Premiums—Ontario (net).....	\$12,709
Assets in Canada.....	\$84,219	Premiums—Canada (net).....	62,396
Liabilities in Canada.....	26,375	Claims—Ontario (net).....	1,994
		Claims—Canada (net).....	7,569

\*See note on page 1.



## THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Fred. W. Evans, Montreal.

*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

*Date of incorporation.*—1829. *Date commenced business in Canada.*—Feb. 27, 1922.

Capital stock paid in cash..... \$1,000,000 Assets in Canada..... 187,097 †Liabilities in Canada..... nil	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b> *Premiums—Ontario (net)..... nil *Premiums—Canada (net)..... nil *Claims—Ontario (net)..... nil *Claims—Canada (net)..... nil
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## GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Col. J. F. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

*Directors.*—F. Norrie-Miller, J.P., Perth, Scotland; J. A. McIntosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; Rt. Hon. Lord Morris, London, England.

*Date of incorporation.*—July 13, 1906. *Date commenced business in Canada.*—Sept. 4, 1906.

Capital stock paid in cash..... \$195,000 Total assets..... 1,790,843 Total liabilities..... 877,588 Surplus—Protection of policyholders 913,254	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b> Premiums—Ontario (net)..... \$618,813 Premiums—Total business (net).. 983,685 Claims—Ontario (net)..... 257,994 Claims—Total business (net)... 431,579
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## GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED\*

HEAD OFFICE, PERTH SCOTLAND.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—Thomas H. Hall, Toronto.

*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.

*Date of incorporation.*—Feb. 23, 1891. *Date commenced business in Canada.*—July 14, 1908.

Capital stock paid in cash..... \$3,320,000 Assets in Canada..... 788,019 Liabilities in Canada..... 264,670	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b> Premiums—Ontario (net)..... \$187,101 Premiums—Canada (net)..... 570,238 Claims—Ontario (net)..... 102,169 Claims—Canada (net)..... 385,588
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## THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS\*

(Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—T. F. Dobbin, Montreal.

*Chief or General Agent in Ontario.*—Alan Kidston, 83 Grant Ave., Hamilton.

*Date of incorporation.*—1912. *Date commenced business in Canada.*—June 20, 1926.

Capital stock paid in cash, Francs 10,000,000 Assets in Canada..... \$106,514 Liabilities in Canada..... 301	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b> Premiums—Ontario (net)..... \$46 Premiums—Canada (net)..... 242 Claims—Ontario (net)..... 7 Claims—Canada (net)..... 615
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## GENERAL EXCHANGE INSURANCE CORPORATION\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

*Manager or Chief Executive Officer in Canada.*—O. R. Davis, Toronto.

*Chief or General Agent in Ontario.*—O. R. Davis, Federal Bldg., Toronto.

*Date of incorporation.*—July 6, 1925. *Date commenced business in Canada.*—Dec. 17, 1925.

Capital stock paid in cash..... \$500,000 Assets in Canada..... 95,676 Liabilities in Canada..... 83,730	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b> Premiums—Ontario (net)..... \$63,919 Premiums—Canada (net)..... 162,790 Claims—Ontario (net)..... 24,776 Claims—Canada (net)..... 55,507
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\*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

**THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE\***

(Compagnie d'Assurances Generales L'Incendie)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—Thos. F. Dobbins, Montreal.

Chief or General Agent in Ontario.—William Johnston, 43 Adelaide St. East, Toronto.

Date of incorporation.—1819. Date commenced business in Canada.—July 20, 1912.

Capital stock paid in cash.	Francs 20,000,000
Assets in Canada.....	170,030
Liabilities in Canada.....	97,862

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$31,476
Premiums—Canada (net).....	126,177
Claims—Ontario (net).....	14,531
Claims—Canada (net).....	54,588

**GIRARD FIRE AND MARINE INSURANCE COMPANY\***

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. T. Myers, Toronto.

Chief or General Agent in Ontario.—J. T. Myers, 16 Victoria St., Toronto.

Date of incorporation.—1853. Date commenced business in Canada.—April 30, 1919.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	127,206
Liabilities in Canada.....	30,779

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$9,948
Premiums—Canada (net).....	24,702
Claims—Ontario (net).....	Cr. 31
Claims—Canada (net).....	5,572

**GLENS FALLS INSURANCE COMPANY**

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—R. T. Leavens, Toronto.

Chief or General Agent in Ontario.—R. T. Leavens, 36 Toronto St., Toronto.

Date of organization.—1850. Date commenced business in Canada.—Nov. 28, 1913.

Capital stock paid in cash.....	\$2,500,000
Assets in Canada.....	488,798
Liabilities in Canada.....	144,902

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$77,096
Premiums—Canada (net).....	390,669
Claims—Ontario (net).....	36,226
Claims—Canada (net).....	230,439

**THE GLOBE INDEMNITY COMPANY OF CANADA\***

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Lang, Montreal; Vice-President and Secretary, P. M. May, Montreal.

Directors.—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Quebec; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; Lt.-Col. Herbert Molson, L.L.D., B.A.Sc., C.M.G., Montreal; Hugh Lewis, Liverpool, England.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—July 23, 1894. Date commenced business in Canada.—Aug. 27, 1895.

Capital stock paid in cash.....	\$200,000
Total assets.....	1,271,655
Total liabilities.....	726,609
Surplus, protection of policyholders	545,045

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$509,091
Premiums—Total business (net).....	1,073,143
Claims—Ontario (net).....	289,400
Claims—Total business (net).....	561,310

**GLOBE & RUTGERS FIRE INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, 26 Adelaide St. West, Toronto.

Date of organization.—Dec. 20, 1898. Date commenced business in Canada.—March 6, 1914.

Capital stock paid in cash.....	\$3,500,000
Assets in Canada.....	1,120,873
Liabilities in Canada.....	506,374

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$326,310
Premiums—Canada (net).....	819,260
Claims—Ontario (net).....	129,530
Claims—Canada (net).....	515,141

\*See note on page 1.

**GREAT AMERICAN INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—William Robins, Toronto.*Chief or General Agent in Ontario.*—William Robins, Dominion Bank Bldg., Toronto.*Date of incorporation.*—March 6, 1871. *Date commenced business in Canada.*—Dec. 7, 1904.

Capital stock paid in cash.....	\$12,500,000
Assets in Canada.....	801,899
Liabilities in Canada.....	337,182

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$109,369
Premiums—Canada (net).....	568,066
Claims—Ontario (net).....	50,688
Claims—Canada (net).....	341,519

**THE GREAT WEST LIFE ASSURANCE COMPANY\***

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—Honorary President, Alex. Macdonald, Winnipeg; President, Geo. W. Allan, Winnipeg; Vice-Presidents, Geo. F. Galt, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.

*Directors.*—Sir Daniel McMillan, Winnipeg; M. F. Christie, Winnipeg; Andrew Kelly, Winnipeg; W. H. Cross, Winnipeg; F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; M. Bull, Winnipeg; Hugh F. Osler, Winnipeg.

*Chief or General Agent in Ontario.*—Milton Taylor, 36 Toronto St., Toronto.*Date of incorporation.*—Aug. 28, 1891. *Date commenced business in Canada.*—Aug. 18, 1892.

Capital stock paid in cash.....	\$1,000,000
Total assets.....	83,520,345
Ontario business in force (gross).....	93,336,385
Total business in force (gross).....	453,758,333

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,225,153
Premiums—Total business (net).....	15,113,689
Death Claims—Ontario (net).....	389,160
Death Claims—Total business (net).....	2,266,492

**THE GUARANTEE COMPANY OF NORTH AMERICA\***

HEAD OFFICE, MONTREAL.

*Officers.*—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Wm. McMaster, Montreal.

*Directors.*—Sir Vincent Meredith, Montreal; Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg.

*Chief or General Agent in Ontario.*—W. A. Medland, Mail Bldg., Toronto.*Date of incorporation.*—Aug. 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash.....	\$304,600
Total assets.....	3,513,457
Total liabilities.....	920,297
Surplus, protection of policyholders.....	2,593,159

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$59,831
Premiums—Total business (net).....	432,533
Claims—Total Ontario (net).....	11,648
Claims—Total business (net).....	128,632

**GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Bertram E. Hards, Montreal.*Chief or General Agent in Ontario.*—H. N. DeWitt, 36 Toronto St., Toronto.*Date of organization.*—Dec. 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash.....	£1,015,000
Assets in Canada.....	\$2,536,548
Liabilities in Canada.....	1,024,332

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$422,928
Premiums—Canada (net).....	1,461,354
Claims—Ontario (net).....	211,472
Claims—Canada (net).....	756,804

**THE GUARDIAN INSURANCE COMPANY OF CANADA\***

HEAD OFFICE, MONTREAL

*Officers.*—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal; Secretary, Jno. Good, Montreal.

*Directors.*—Hon. Evelyn Hubbard, London, England; Geo. W. Reynolds, London, England; A. G. Sweet, London, England; F. L. Wanklyn, Senneville, Que.; Hon. A. W. Atwater, Montreal; B. E. Hards, Montreal; W. H. Clark Kennedy, V.C., D.S.O.

*Chief or General Agent in Ontario.*—H. N. DeWitt, 36 Toronto St., Toronto.*Date of incorporation.*—April 4, 1911. *Date commenced business in Canada.*—Nov. 17, 1911.

Capital stock paid in cash.....	\$375,000
Total assets.....	1,280,850
Total liabilities.....	684,943
Surplus protection of policyholders.....	595,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$52,253
Premiums—Total business (net).....	519,273
Claims—Ontario (net).....	34,227
Claims—Total business (net).....	251,433

\*See note on page 1.



## HALIFAX FIRE INSURANCE COMPANY\*

HEAD OFFICE, HALIFAX, N.S.

*Officers.*—Jno. B. Douglas, Halifax, N.S.; Vice-President, Jas. Moorman, Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

*Directors.*—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; E. V. Hogan, M.D., Halifax, N.S.; A. G. Cross, Halifax, N.S.

*Chief or General Agent in Ontario.*—D. N. Bonnyman, 24 Balliol St., Toronto.

*Date of incorporation.*—1809. *Date commenced business in Canada.*—Feb. 7, 1919.†

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000
Total assets.....	1,767,001
Total liabilities.....	282,112
Surplus protection of policyholders	1,484,888
	Premiums (net)..... \$6,206
	Premiums—Total business (net)..... 108,776
	Claims—Ontario (net)..... 173
	Claims—Total business (net)..... 55,214

## HAND IN HAND INSURANCE COMPANY\*

HEAD OFFICE, 32 CHURCH ST., TORONTO.

*Organized or incorporated.*—June 3, 1873. *Amendments to charter.*—Reincorporated July 5, 1921. *Commenced business.*—July 1, 1873.

*Officers (as at date of filing statement).*—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, C. H. C. Fortner.

*Directors (as at date of filing statement).*—Alfred Wright, Joseph Walmsley, W. Raleigh Houghton, C. M. Horswell, Alex. MacLean, E. H. H. Lester.

*Auditors.*—H. J. Jamieson & Co., Chartered Accountants.

### Statement for the Year ending 31st December, 1926

#### Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$500,000.00.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Total.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

#### Assets

Mortgage loans on real estate, first charges.....	\$24,050 00
Book value of bonds, debentures and debenture stocks owned by the Company...	418,877 92
Cash at head office.....	803 60
Cash in banks.....	46,626 48
Interest accrued.....	5,921 33
Agents' balances and premiums uncollected ( <i>net, commission deducted</i> ).....	11,888 50
Amount due from reinsurance on losses already paid.....	13 89
Total admitted assets of the Company.....	\$508,181 72

#### Liabilities

##### In the Province

Total provision for unpaid claims.....	\$7,321 77
Total net reserve.....	78,568 81
Expenses due and accrued.....	250 00
Taxes due and accrued.....	261 76
Millers and Manufacturers Insurance Co.....	216,401 45
Total of all liabilities except capital stock.....	\$302,893 79
Capital stock paid in cash.....	\$100,000 00
Surplus profit and loss account.....	105,377 93
Excess of assets over liabilities.....	\$205,377 93
Total liabilities.....	\$508,181 72

\*See note on page 1.

†Prior to that date business was confined to the Province of Nova Scotia.



## Profit and Loss Account

## In the Province

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$115,371 11	\$1,195 27	\$14,589 22	\$15,784 49	\$99,586 62
Automobile.....	4,999 74	304 63	788 26	1,092 89	3,906 85
Plate Glass.....	7,705 01	.....	418 88	418 88	7,286 13
Total.....	\$128,075 86	\$1,499 90	\$15,796 36	\$17,296 26	\$110,779 60

Net Premiums written.....	\$110,779 60
Reserve of unearned premiums:	
At beginning of year.....	\$99,493 07
At end of year.....	78,568 81
Decrease.....	\$20,924 26
Net Premiums earned.....	\$131,703 86
Net Claims incurred.....	\$45,545 13
Net adjustment expenses.....	2,820 59
Commissions.....	21,377 78
Taxes.....	6,713 30
Salaries, fees and travelling expenses.....	16,552 52
All other expenses.....	4,270 81
Underwriting Profit.....	\$34,423 73
Other Revenue:	
Interest dividends and rents earned.....	\$15,863 45
Other gains—Endorsement Fees.....	2 00
	15,865 45
Net Profit for the year.....	\$50,289 18

## Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year...	\$173,778 47
Net Profit brought down.....	50,289 18
	\$224,067 65
Decrease in disallowed Assets.....	1,310 28
	\$225,377 93
Dividends declared.....	20,000 00
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year.....	\$205,377 93

## Summary of Risks—Fire

	In Ontario
Gross in force at end of 1925.....	\$18,226,830
Taken in 1926, new or renewed.....	13,694,282
Gross in force during 1926.....	\$31,921,112
Ceased in 1926, includes renewed.....	14,745,484
Gross in force at end of 1926.....	\$17,175,628
Amount reinsured.....	372,200
Net in force at end of 1926.....	\$16,803,428

## Exhibit of Premiums

In Ontario	Gross in force end of 1925	Taken in 1926, new and renewed	Ceased in 1926, including renewed	Gross in force at end of 1926	Reinsurance	Net in force end of 1926
Fire.....	\$199,270 12	\$115,371 11	\$166,469 56	\$148,171 67	\$1,200 12	\$146,971 55
Auto.....	4,992 39	4,999 74	5,555 81	4,436 32	296 05	4,140 27
Plate Glass.....	7,871 51	7,705 01	8,217 00	7,359 52	.....	7,359 52
Total.....	\$212,134 02	\$128,075 86	\$180,242 37	\$159,967 51	\$1,496 17	\$158,471 34

**HARTFORD ACCIDENT & INDEMNITY COMPANY\***

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.*Date of incorporation.*—1913. *Date commenced business in Canada.*—Aug. 10, 1920.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	289,651
Liabilities in Canada.....	119,092

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$52,892
Premiums—Ontario (net).....	192,121
Claims—Ontario (net).....	21,909
Claims—Canada (net).....	147,324

**HARTFORD FIRE INSURANCE COMPANY\***

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.*Date of incorporation.*—May, 1810. *Date commenced business in Canada.*—Nov., 1836.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	2,820,026
Liabilities in Canada.....	1,148,081

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$558,676
Premiums—Canada (net).....	1,994,182
Claims—Ontario (net).....	260,024
Claims—Canada (net).....	1,076,367

**HARTFORD LIVE STOCK INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.*Date of incorporation.*—1916. *Date commenced business in Canada.*—July 29, 1920.

Capital stock paid in cash.....	\$500,000
Assets in Canada.....	66,897
Liabilities in Canada.....	39,790

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$55,397
Premiums—Canada (net).....	65,927
Claims—Ontario (net).....	61,410
Claims—Canada (net).....	68,955

**THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY\***

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. N. Roberts, Toronto.*Chief or General Agent in Ontario.*—H. N. Roberts, Federal Bldg., Toronto.*Date of incorporation.*—1866. *Date commenced business in Canada.*—July 12, 1907.

Capital stock paid in cash.....	\$2,500,000
Assets in Canada.....	52,916
Liabilities in Canada.....	.....

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$600
Premiums—Canada (net).....	1,200
Claims—Ontario (net).....	nil
Claims—Canada (net).....	nil

**HOME INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Fred W. Evans, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of incorporation.*—1853. *Date commenced business in Canada.*—Jan. 1, 1902.

Capital stock paid in cash.....	\$18,000,000
Assets in Canada.....	3,729,753
Liabilities in Canada.....	1,415,925

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$438,920
Premiums—Canada (net).....	2,276,710
Claims—Ontario (net).....	199,960
Claims—Canada (net).....	1,219,953

\*See note on page 1.

### HUDSON BAY INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, QUE

*Officers.*—President and Manager, J. H. Labelle, Montreal; Vice-President, F. W. Walker, Vancouver, B.C.

*Directors.*—J. J. Atkinson, Liverpool, England; P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; G. B. Fraser, Montreal; P. J. Quinn, Toronto; W. H. Barker, Vancouver, B.C.; R. A. Mannings, Montreal.

*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.

*Date of incorporation.*—1908. *Date commenced business in Canada.*—Dec. 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total Assets.....	532,395	Premiums—Ontario (net).....	\$74,000
Total liabilities.....	184,934	Premiums—Total business (net).....	167,677
Surplus—Protection of policyholders	347,460	Claims—Ontario (net).....	47,818
		Claims—Total business (net)...	76,819

### IMPERIAL ASSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—James B. Paterson, Montreal.

*Chief or General Agent in Ontario.*—W. A. Suckling, 18 Toronto St., Toronto.

*Date of organization.*—1899. *Date commenced business in Canada.*—Dec. 12, 1922.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	190,031	Premiums—Ontario (net).....	\$16,808
Liabilities in Canada.....	75,428	Premiums—Canada (net).....	94,491
		Claims—Ontario (net).....	9,231
		Claims—Canada (net).....	41,322

### IMPERIAL INSURANCE OFFICE\*

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, Lyman Root, Toronto; Vice-President and Assistant Managing Director, Robt. L. Stalling, Toronto.

*Directors.*—Geo. S. Lyon, Toronto; H. F. Petman, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; W. J. Blackburn, Winnipeg.

*Date of incorporation.*—1907. *Date commenced business in Canada.*—†Aug. 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	687,550	Premiums—Ontario (net).....	\$74,140
Total liabilities.....	209,800	Premiums—Total business (net).....	168,649
Surplus—Protection of policyholders	477,750	Claims—Ontario (net).....	39,195
		Claims—Total business (net)....	71,285

### IMPERIAL LIFE ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, TORONTO.

*Officers.*—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto; and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

*Directors.*—Sir John Aird, Toronto; Thos. Bradshaw, Toronto; D. B. Hanna, Toronto; Hon. Wm. Harty, Kingston; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; Frank P. Wood, Toronto.

*Date of incorporation.*—April 23, 1896. *Date commenced business in Canada.*—Oct. 1, 1897.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	40,124,051	Premiums—Ontario (net).....	\$2,597,237
Ontario business in force (gross).....	79,828,235	Premiums—Total business (net).....	7,952,200
Total business in force (gross).....	218,230,511	Death claims—Ontario (net)....	387,330
		Death claims—Total business (net).....	1,120,566

\*See note on page 1.

†Prior to this date business confined to Province of British Columbia.

## INDEMNITY INSURANCE COMPANY OF NORTH AMERICA\*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Samuel Carlton, Montreal.

*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Ltd., 60 King St. West, Toronto.

*Date of incorporation.*—1920. *Date commenced business in Canada.*—July 3, 1922.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	411,412
Liabilities in Canada.....	283,115

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$123,014
Premiums—Canada (net).....	657,107
Claims—Ontario (net).....	59,667
Claims—Canada (net).....	355,770

## INSURANCE COMPANY OF NORTH AMERICA\*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Robert Hampson & Son, Ltd., Montreal.

*Chief or General Agent in Ontario.*—J. E. Proctor, 60 King St. West, Toronto.

*Date of incorporation.*—April 14, 1794. *Date commenced business in Canada.*—Nov. 7, 1889.

Capital stock paid in cash.....	\$7,500,000
Assets in Canada.....	1,252,380
Liabilities in Canada.....	657,492

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$395,408
Premiums—Canada (net).....	1,166,162
Claims—Ontario (net).....	189,266
Claims—Canada (net).....	566,036

## INSURANCE COMPANY OF STATE OF PENNSYLVANIA\*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—J. W. Binnie, Montreal.

*Chief or General Agent in Ontario.*—W. H. Sherman, 26 Adelaide St. West, Toronto.

*Date of incorporation.*—April 18, 1794. *Date commenced business in Canada.*—Mar. 22, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	2,528,784
Liabilities in Canada.....	92,657

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$43,790
Premiums—Canada (net).....	135,886
Claims—Ontario (net).....	16,066
Claims—Canada (net).....	57,529

## INTERNATIONAL FIDELITY INSURANCE COMPANY\*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Neil Sinclair, Toronto.

*Chief or General Agent in Ontario.*—Neil Sinclair, 36 King St. East, Toronto.

*Date of incorporation.*—Dec. 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash.....	\$300,000
Assets in Canada.....	5,219
Liabilities in Canada.....	2,556

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,186
Premiums—Canada (net).....	5,970
Claims—Ontario (net).....	644
Claims—Canada (net).....	725

## LAURENTIAN INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, A. J. Hart, Montreal.

*Directors.*—D. Dunkelmann, Toronto; M. J. Finkelstein, Winnipeg; J. C. Asch, Montreal; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; H. M. Ripstein, Montreal; Hy. Weinfeld, Montreal; S. Wener, Montreal; J. L. Sabbath, Montreal.

*Chief or General Agent in Ontario.*—J. E. Hodgins, 88 King St. East, Toronto.

*Date of incorporation.*—1924. *Date commenced business in Canada.*—Mar. 5, 1925.

Capital stock paid in cash.....	\$136,277
Total assets.....	262,526
Total liabilities.....	229,498
Surplus—Protection of policyholders	33,027

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$146,739
Premiums—Total business (net).....	221,442
Claims—Ontario (net).....	96,472
Claims—Total business (net).....	123,427

\*See note on page 1.



## LAW, UNION & ROCK INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Alfred Wright, Toronto.

Chief or General Agent in Ontario.—Alfred Wright, 14 Richmond St. East, Toronto.

Date of incorporation.—1806. Date commenced business in Canada.—April, 1899.

Capital stock paid in cash.....	\$825,000
Assets in Canada.....	1,015,895
Liabilities in Canada.....	366,931

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$131,644
Premiums—Canada (net).....	487,076
Claims—Ontario (net).....	57,651
Claims—Canada (net).....	193,882

## THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—H. Churchill Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—May 21, 1836. Date commenced business in Canada.—June 4, 1851.

Capital stock paid in cash.....	£531,050
<i>Life.</i> —	
Assets in Canada (included in other than Life):	
Ontario business in force (gross).....	\$27,680
Canadian business in force (gross).....	142,127

<i>Other than Life.</i> —	
Assets in Canada.....	\$2,954,168
Liabilities in Canada.....	1,142,361

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life.</i> —	
Premiums—Ontario (net).....	\$774
Premiums—Canada (net).....	3,549
Death claims—Ontario (net).....	nil
Death claims—Canada (net).....	484

<i>Other than Life.</i> —	
Premiums—Ontario (net).....	\$506,009
Premiums—Canada (net).....	1,482,374
Claims—Ontario (net).....	193,511
Claims—Canada (net).....	644,618

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, R. Forster Smith, Montreal.

Directors.—Hugh Lewis, Liverpool, England; J. Theo Leclerc, Montreal; W. Molson McPherson, Montreal; Lt.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal.

Chief or General Agent in Ontario.—H. Churchill-Smith, Metropolitan Bldg., Toronto.

Date of incorporation.—Mar. 12, 1912. Date commenced business in Canada.—Aug. 1, 1912.

Capital stock paid in cash.....	\$175,000
Total assets.....	1,365,035
Total liabilities.....	352,830
Surplus—Protection of policyholders.....	1,012,205

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$104,245
Premiums—Total business (net).....	313,413
Claims—Ontario (net).....	42,779
Claims—Total business (net).....	130,486

## LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Arthur Barry, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of incorporation.—1890. Date commenced business in Canada.—Nov. 23, 1923.

Capital stock paid in cash.....	£12,488
Assets in Canada.....	\$91,694
Liabilities in Canada.....	38,503

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$12,607
Premiums—Canada (net).....	53,065
Claims—Ontario (net).....	6,551
Claims—Canada (net).....	22,524

\*See note on page 1.

## LONDON ASSURANCE\*

HEAD OFFICE, LONDON, ENGLAND  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—W. Kennedy & W. B. Colley, Montreal (Joint Managers).

*Chief or General Agent in Ontario.*—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St., Toronto, Ont.

*Date of Incorporation.*—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$4,249,880	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	873,769	Premiums—Ontario (net).....	\$206,818
Liabilities in Canada.....	458,340	Premiums—Canada (net).....	632,621
		Claims—Ontario (net).....	103,992
		Claims—Canada (net).....	339,396

## LONDON-CANADA INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

*Directors.*—W. H. Hunter, Toronto; W. T. Kernahan, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal.

*Date of incorporation.*—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	674,022	Premiums—Ontario (net).....	\$101,324
Total liabilities.....	175,465	Premiums—Total business (net) ..	160,546
Surplus—Protection of policyholders	498,557	Claims—Ontario (net).....	60,942
		Claims—Total business (net)....	89,394

## LONDON GUARANTEE &amp; ACCIDENT COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—George Weir, Toronto.

*Chief or General Agent in Ontario.*—Geo. Weir, 40 Richmond St. W., Toronto.

*Date of organization.*—1867. *Date commenced business in Canada.*—July, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,117,433	Premiums—Ontario (net).....	\$364,459
Liabilities in Canada.....	589,750	Premiums—Canada (net).....	957,623
		Claims—Ontario (net).....	113,391
		Claims—Canada (net).....	449,470

## LONDON &amp; LANCASHIRE GUARANTEE &amp; ACCIDENT COMPANY OF CANADA\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Alfred Wright, Toronto; Managing Director and Secretary, Alexander McLean, Toronto.

*Directors.*—W. R. Houghton, Toronto; C. M. Horswell, Toronto; A. W. Blake, Vancouver.

*Date of incorporation.*—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,023,436	Premiums—Ontario (net).....	\$213,643
Total liabilities.....	307,264	Premiums—Total business (net) ..	386,129
Surplus—Protection of policyholders	716,172	Claims—Ontario (net).....	102,244
		Claims—Total business (net)....	177,440

## LONDON AND LANCASHIRE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Alfred Wright, Toronto.

*Chief or General Agent in Ontario.*—Alfred Wright, 14 Richmond St. E., Toronto.

*Date of organization.*—Dec. 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£727,862	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,893,250	Premiums—Ontario (net).....	\$546,896
Liabilities in Canada.....	961,057	Premiums—Canada (net).....	1,334,038
		Claims—Ontario (net).....	208,828
		Claims—Canada (net).....	549,161

\*See note on page 1.

### THE LONDON LIFE INSURANCE COMPANY\*

HEAD OFFICE, LONDON, ONT.

*Officers.*—President, Albert O. Jeffery, K.C., London, Ontario; Vice-President, W. M. Spencer, London; Vice-President, John G. Richter, F.A.S., London; General Manager, Edward E. Reid, A.I.A., London.

*Directors.*—J. Edgar Jeffery, London; H. S. Blackburn, London; Arch. McPherson, London; Alfred M. Smart, London; Thos. W. Baker, London; Wm. Gorman, London.

*Date of incorporation.*—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	37,248,492	Premiums—Ontario (net).....	\$5,094,853
Ontario business in force (gross).....	166,013,342	Premiums—Total business (net).....	8,012,691
Total business in force (gross).....	253,689,817	Death claims—Ontario (net).....	600,899
		Death claims—Total business (net).....	895,618

### LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—P. L. Monkman, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1860. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$244,235	Premiums—Ontario (net).....	\$46,977
Liabilities in Canada.....	61,569	Premiums—Canada (net).....	74,837
		Claims—Ontario (net).....	8,813
		Claims—Canada (net).....	33,102

### LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Alex. Bissett, Montreal.

*Chief or General Agent in Ontario.*—W. J. Morris, 21-23 Adelaide St. East, Toronto.

*Date of organization.*—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life.</i> —		<i>Life.</i> —	
Assets in Canada.....	\$8,912,176	Premiums—Ontario (net).....	\$176,614
Liabilities in Canada.....	5,638,146	Premiums—Canada (net).....	696,378
Ontario business in force (gross).....	7,917,426	Death Claims—Ontario (net).....	34,880
Canadian business in force (gross).....	19,570,716	Death Claims—Canada (net).....	151,558
<i>Other than Life.</i> —		<i>Other than Life.</i> —	
Assets in Canada.....	268,848	Premiums—Ontario (net).....	17,443
Liabilities in Canada.....	77,956	Premiums—Canada (net).....	190,993
		Claims—Ontario (net).....	3,695
		Claims—(Canada) (net).....	78,862

### LOYAL PROTECTIVE INSURANCE COMPANY\*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Wm. Atkins, Toronto.

*Chief or General Agent in Ontario.*—Wm. Atkins, Continental Life Bldg., Toronto.

*Date of incorporation.*—1909. *Date commenced business in Canada.*—Feb. 13, 1913.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	136,613	Premiums—Ontario (net).....	\$143,174
Liabilities in Canada.....	95,049	Premiums—Canada (net).....	292,923
		Claims—Ontario (net).....	72,958
		Claims—Canada (net).....	151,538

### LUMBERMENS INSURANCE COMPANY\*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. Begg, Toronto.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—June 11, 1873. *Date commenced business in Canada.*—Nov. 5, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	56,451	Premiums—Ontario (net).....	\$5,694
Liabilities in Canada.....	7,064	Premiums—Canada (net).....	9,093
		Claims—Ontario (net).....	78
		Claims—Canada (net).....	78

\*See note on page 1.

## MANUFACTURERS LIFE INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, W. G. Gooderham, Toronto; Vice-President, A. J. Wilkes, K. C., Brantford; Vice-President, C. C. Dalton, Toronto; Managing Director, J. B. McKechnie, Toronto.

*Directors.*—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville.

*Date of incorporation.*—June 23, 1887. *Date commenced business in Canada.*—Aug. 19, 1887.

Capital stock paid in cash.....	\$525,000
Total assets.....	67,643,708
Ontario business in force (gross)...	73,079,238
Total business in force (gross)...	361,166,647

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,558,016
Premiums—Total business (net)...	14,475,145
Death claims—Ontario (net)....	367,584
Death claims—Total business (net)	2,184,920

## MARINE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Reed, Shaw & McNaught, Toronto.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of organization.*—July 30, 1836. *Date commenced business in Canada.*—Dec. 14, 1896.

Capital stock paid in cash.....	£600,000
Assets in Canada.....	270,050
Liabilities in Canada.....	24,798

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$45,624
Premiums—Canada (net).....	87,044
Claims—Ontario (net).....	6,333
Claims—Canada (net).....	20,726

## MARYLAND CASUALTY COMPANY\*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—F. J. Lightbourn, Toronto.

*Chief or General Agent in Ontario.*—F. J. Lightbourn, 54 Adelaide St. East, Toronto.

*Date of incorporation.*—Mar., 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	573,198
Liabilities in Canada.....	246,215

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$66,402
Premiums—Canada (net).....	242,371
Claims—Ontario (net).....	64,720
Claims—Canada (net).....	233,805

## MARYLAND INSURANCE COMPANY\*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—W. E. Findlay, Montreal.

*Chief or General Agent in Ontario.*—James E. Dimock, 9 Wellington St. East, Toronto.

*Date of incorporation.*—1912. *Date commenced business in Canada.*—Sept. 5, 1925.

Capital stock paid in cash.....	\$750,000
Assets in Canada.....	84,324
Liabilities in Canada.....	24,463

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,149
Premiums—Canada (net).....	32,674
Claims—Ontario (net).....	2,924
Claims—Canada (net).....	12,064

## THE MERCANTILE FIRE INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, Alfred Wright, Toronto; Secretary, W. R. Houghton, Toronto.

*Directors.*—Alex. Maclean, Toronto; A. S. Booth, Montreal, C. M. Horswell, Toronto; W. R. Houghton, Toronto.

*Date of incorporation.*—1874. *Date commenced business in Canada.*—Nov. 1, 1875.

Capital stock paid in cash.....	\$50,000
Total assets.....	706,746
Total liabilities.....	142,930
Surplus—Protection of policyholders	563,816

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$63,342
Premiums—Total business (net)...	138,383
Claims—Ontario (net).....	19,941
Claims—Total business (net)....	33,438

\*See note on page 1.



## MERCHANTS CASUALTY INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

*Officers.*—President, E. F. Seagram, Waterloo; Vice-President, C. A. Boehm, Waterloo; General Manager, R. E. Patterson, Waterloo.

*Directors.*—J. C. Haight, K.C., Waterloo; Thos. W. Seagram, Waterloo; James Valentine, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, M.P.P., Waterloo.

*Date of incorporation.*—1913. *Date commenced business in Canada.*—Mar. 2, 1914.

Capital stock paid in cash.....	\$146,153	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	443,865	Premiums—Ontario (net).....	\$343,434
Total liabilities.....	310,580	Premiums—Total business (net).....	756,158
Surplus—Protection of policyholders	133,285	Claims—Ontario (net).....	186,095
		Claims—Total business (net)....	366,888

## MERCHANTS FIRE ASSURANCE CORPORATION\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. Begg, Toronto.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—1910. *Date commenced business in Canada.*—Dec. 26, 1917.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	479,252	Premiums—Ontario (net).....	\$117,989
Liabilities in Canada.....	204,838	Premiums—Canada (net).....	414,398
		Claims—Ontario (net).....	51,735
		Claims—Canada (net).....	290,095

## MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Incorporated.*—1898. *Amendments to Charter.*—1905. *Commenced business.*—Jan. 1, 1898.

*Officers (as at date of filing annual statement).*—President, Alfred Wright; Manager, Charles M. Horswell; Acting Secretary, Charles M. Horswell.

*Directors (as at date of filing annual statement).*—A. S. Booth, H. A. Baldwin, G. H. Henderson, C. M. Horswell, W. R. Houghton, E. H. H. Lester, Alex. MacLean, Alfred Wright.

*Auditors.*—Albert J. Walker, F.C.A. Rutherford Williamson, F.C.A.

### Statement for the Year ending 31st December, 1926

#### Capital Stock

Amount of capital stock authorized, \$500,000.00.	Amount	Amount paid
No. of shares, 10,000; par value, \$50.00.	subscribed for	in cash
Capital stock at beginning of year.....	\$300,000 00	\$150,000 00
Total.....	\$300,000 00	\$150,000 00
Capital stock at end of year.....	\$300,000 00	\$150,000 00
<i>Premium on Capital Stock</i>		
Total amount paid to December 31, 1926.....		\$150,000 00

#### Assets

Book value of real estate.		
Office premises (less encumbrances).....		\$145,000 00
Held for sale (less encumbrance).....		1,103 67
Mortgage loans on real estate, first charges.....		37,300 00
Book value of bonds, debentures and debenture stocks owned by the Company...		440,600 75
Cash at head office.....		1,321 82
Cash in banks.....		55,635 60
Interest accrued.....		5,508 07
Agents' balances and premiums uncollected (net, commission deducted).....		12,499 75
Total admitted assets of the Company.....		\$698,969 66

\*See note on page 1.

## Liabilities

*In Ontario*

Total provision for unpaid claims.....		\$1,568 00
Total net reserve, \$262,720.43; carried out at 80 per cent. thereof.....		210,176 34
Taxes due and accrued.....		12,512 36
Reinsurance premiums.....		26 67
Total of all liabilities except capital stock.....		\$224,283 37
Capital stock paid in cash.....	\$150,000 00	
Surplus in Profit and Loss Account.....	324,686 29	
Excess of assets over liabilities.....		474,686 29
Total liabilities.....		\$698,969 66

## Profit and Loss Account

	Fire	Automobile	
Gross premiums in Ontario on risks written or renewed during the year.....	\$339,655 08	\$6,990 32	
Reinsurance ceded.....	1,692 66	\$206 46	
Less return premiums.....	78,314 69	1,744 13	
Total deduction.....	\$80,007 35	\$1,950 59	
Net premiums written.....	\$259,647 73	\$5,039 73	
Total net premiums written.....			\$264,687 46
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....			\$244,895 09
At end of year.....			210,176 34
Decrease.....			\$34,718 75
Net premiums earned.....			\$299,406 21
Net claims incurred.....			\$130,891 05
Net adjustment expenses.....			4,705 36
Commissions.....			61,626 01
Taxes.....			15,148 94
Salaries, fees and travelling expenses.....			32,772 99
All other expenses.....			20,509 47
Underwriting profit.....			\$33,752 39
Other Revenue:			
Interest dividends and rents earned.....		\$28,623 93	
Endorsements fees.....		22 33	
			28,646 26
			\$62,398 65
Other expenditure: Bad debts written off.....			344 12
Net profit (or loss) for the year.....			\$62,054 53

## Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year...	\$412,048 87
Net profit brought down.....	62,054 53
	\$474,103 40
Decrease in disallowed assets.....	582 89
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	\$474,686 29

## Summary of Risks—Fire

*In Ontario*

Risks and Premiums	Fire		Automobile	Total
	Amount	Premiums	Premiums	Premiums
Gross in force at end of 1925.....	\$73,237,247	\$615,790 87	\$7,452 56	\$623,243 43
Taken in 1926, new and renewed.....	41,031,565	339,655 08	6,990 32	346,645 40
Total.....	\$114,487,265	\$955,445 95	\$14,442 88	\$969,888 83
Ceased in 1926 (including renewed).....	47,031,565	398,797 61	9,938 92	408,736 53
Gross in force at end of 1926.....	\$67,455,800	\$556,648 34	\$4,503 96	\$561,152 30
Amount reinsured.....	378,500	1,996 08	191 95	2,188 03
Net in force at end of 1926.....	\$67,077,300	\$554,652 26	\$4,312 01	\$558,964 27

## THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—C. W. I. Woodland, Montreal.

*Chief or General Agent in Ontario.*—C. W. I. Woodland, Temple Bldg., Toronto.

*Date of incorporation.*—1871. *Date commenced business in Canada.*—Dec. 14, 1920.

Capital stock paid in cash.....	£125,000
Assets in Canada.....	\$223,110
Liabilities in Canada.....	137,467

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$77,111
Premiums—Canada (net).....	214,916
Claims—Ontario (net).....	34,768
Claims—Canada (net).....	96,369

## METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. G. Le Clerc, Montreal.

*Chief or General Agent in Ontario.*—G. V. Purvis, 93 Wellington St. West, Toronto.

*Date of incorporation.*—April 22, 1874. *Date commenced business in Canada.*—April 4, 1925.

Capital stock paid in cash.....	\$2,500,000
Assets in Canada.....	93,352
Liabilities in Canada.....	72

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$98
Premiums—Canada (net).....	128
Claims—Ontario (net).....	nil
Claims—Canada (net).....	nil

## MONARCH ACCIDENT INSURANCE COMPANY\*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—L. M. Thompson, Toronto.

*Chief or General Agent in Ontario.*—L. M. Thompson, 2 Toronto St., Toronto.

*Date of incorporation.*—Aug. 15, 1901. *Date commenced business in Canada.*—Sept. 26, 1925.

Capital stock paid in cash.....	\$100,000
Assets in Canada.....	66,701
Liabilities in Canada.....	3,346

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,053
Premiums—Canada (net).....	8,257
Claims—Ontario (net).....	1,862
Claims—Canada (net).....	1,862

## THE MONARCH LIFE ASSURANCE COMPANY\*

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President, W. A. Matheson, Winnipeg; Vice-President and Managing Director, J. W. W. Stewart, Winnipeg; Vice-President, F. W. Adams, Toronto.

*Directors.*—W. L. Parrish, Winnipeg; Col. H. A. Mullins, Winnipeg; W. W. Evans, Toronto and Winnipeg; H. W. Echlin, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg.

*Chief or General Agent in Ontario.*—H. F. Lowman, 36 Toronto St., Toronto.

*Date of incorporation.*—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906

Capital stock paid in cash.....	\$100,740
Total assets.....	6,111,267
Ontario business in force (gross)..	8,223,419
Total business in force (gross)...	47,899,886

PREMIUMS—WRITTEN—CLAIMS INCURRED.	
Premiums—Ontario (net).....	\$228,893
Premiums—Total business (net)...	1,349,359
Death Claims—Ontario (net)...	23,215
Death Claims—Total business (net)	128,149

\*See note on page 1.

## MONTREAL LIFE INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL.

*Officers.*—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-President, Russell D. Bell, Montreal.

*Directors.*—Hon. N. Curry, Montreal; Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cyphot; H. W. Beauclerk, Montreal; S. W. Jacobs, K.C., Montreal; Kenneth Molson, Montreal; J. Ambrose O'Brien, Ottawa; William Lyal, Montreal; J. V. Desaulniers, Montreal; Jon. J. P. B. Casgrain, Montreal; Percy Hermant, Toronto.

*Chief or General Agent in Ontario.*—A. H. Beaton, Royal Bank Bldg., Toronto.

*Date of incorporation.*—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

Capital stock paid in cash.....	\$120,000
Total assets.....	3,411,836
Ontario business in force (gross)..	5,047,064
Total business in force (gross)...	28,023,812

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$153,332
Premiums—Total business (net)..	787,229
Death Claims—Ontario (net)...	17,000
Death Claims—Total business (net)	76,698

## THE MOTOR UNION INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Charles Stuart Malcolm, Toronto.

*Chief or General Agent in Ontario.*—Charles Stuart Malcolm, 59 Yonge St., Toronto.

*Date of incorporation.*—1906. *Date commenced business in Canada.*—May 30, 1919.

Capital stock paid in cash.....	£374,543
Assets in Canada.....	\$281,747
Liabilities in Canada.....	148,555

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$103,389
Premiums—Canada (net).....	193,652
Claims—Ontario (net).....	60,165
Claims—Canada (net).....	108,442

## MOUNT ROYAL ASSURANCE COMPANY\*

HEAD OFFICE, MONTREAL.

*Officers.*—President, C. G. Smith, New York; Vice-President and General Manager, P. J. Perrin, Montreal; Secretary and Asst. General Manager, H. C. Bourne, Montreal; Secretary and Treasurer, J. Deslongchamps, Montreal.

*Directors.*—Hon. N. Perodeau, Montreal; J. A. Vaillancourt, Montreal; E. A. Ouimet, Montreal; Jesse E. White, New York; A. O. Choate, New York; S. McRoberts, New York; J. A. Garner, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; E. McKay, Toronto.

*Chief or General Agent in Ontario.*—H. H. York, 58 Hampton Court, Toronto.

*Date of incorporation.*—1902. *Date commenced business in Canada.*—Oct. 25, 1912.†

Capital stock paid in cash.....	\$250,000
Total assets.....	2,408,961
Total liabilities.....	1,074,853
Surplus—Protection of policyholders	1,334,108

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$316,729
Premiums—Total business (net)..	847,806
Claims—Ontario (net).....	157,303
Claims—Total business (net)....	437,046

## MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Joseph P. Moore, Montreal.

*Chief or General Agent in Ontario.*—The Royal Trust Company, 59 Yonge St., Toronto.

*Date of incorporation.*—Dec. 31, 1886. *Date commenced business in Canada.*—Aug. 11, 1913.

Capital stock paid in cash.....	\$973,333
Assets in Canada.....	2,875,257
Ontario business in force (gross)..	3,289,845
Canadian business in force (gross)	27,305,411

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$297,919
Premiums—Canada (net).....	984,464
Death claims—Ontario (net)....	15,252
Death claims—Canada (net)....	108,079

\*See note on page 1.

†Prior to this date business confined to Province of Quebec.



### NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY\*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Robert F. Massie, Toronto.

*Chief or General Agent in Ontario.*—Robert F. Massie, 20 Victoria St., Toronto.

*Date of incorporation.*—Dec. 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	699,444
Liabilities in Canada.....	269,296

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$173,472
Premiums—Canada (net).....	350,353
Claims—Ontario (net).....	69,711
Claims—Canada (net).....	155,185

### NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Chas. C. Hall, Toronto.

*Chief or General Agent in Ontario.*—Chas. C. Hall, 54 Adelaide St. E., Toronto.

*Date of incorporation.*—May, 1869. *Date commenced business in Canada.*—Aug. 3, 1908.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	1,157,767
Liabilities in Canada.....	451,842

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$137,345
Premiums—Canada (net).....	661,976
Claims—Ontario (net).....	79,536
Claims—Canada (net).....	433,436

### THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, TORONTO.

*Officers.*—President, A. H. Beaton, Toronto; Vice-President, A. S. Rogers, Toronto; General Manager, C. H. Carpenter, Toronto.

*Directors.*—Hugh Blain, Toronto; Hon. E. M. Macdonald, K.C., Pictou, N.S.; Col. H. Cockshutt, Brantford; Hon. John S. Martin, Toronto; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville.

*Date of incorporation.*—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

Capital stock paid in cash.....	\$250,000
Total assets.....	7,738,909
Ontario business in force (gross).....	13,459,866
Total business in force (gross).....	45,829,006

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$374,399
Premiums—Total business (net).....	1,391,537
Death claims—Ontario (net).....	91,364
Death claims—Total business (net).....	252,123

### NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. Barry, Montreal.

*Chief or General Agent in Ontario.*—H. B. Rowe, Confederation Life Bldg., Toronto.

*Date of incorporation.*—1862. *Date commenced business in Canada.*—April 4, 1907.

Capital stock paid in cash.....	\$98,888
Assets in Canada.....	289,427
Liabilities in Canada.....	126,057

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$40,663
Premiums—Canada (net).....	266,332
Claims—Ontario (net).....	16,843
Claims—Canada (net).....	140,086

### NATIONAL SURETY COMPANY\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Clarence F. Smith, Montreal.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

*Date of incorporation.*—Feb. 24, 1897. *Date commenced business in Canada.*—Nov. 30, 1910.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	500,689
Liabilities in Canada.....	283,015

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$94,826
Premiums—Canada (net).....	298,202
Claims—Ontario (net).....	24,183
Claims—Canada (net).....	76,303

\*See note on page 1.

### NATIONAL UNION FIRE INSURANCE COMPANY\*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. P. A. Gagnon, Montreal.

*Chief or General Agent in Ontario.*—James Preston, Excelsior Life Bldg., Toronto.

*Date of incorporation.*—Feb. 14, 1901. *Date commenced business in Canada.*—Aug. 10, 1911.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	351,548	Premiums—Ontario (net).....	\$46,765
Liabilities in Canada.....	86,207	Premiums—Canada (net).....	129,699
		Claims—Ontario (net).....	11,957
		Claims—Canada (net).....	112,547

### NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE\*

HEAD OFFICE PARIS, FRANCE.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. A. Blondeau, Montreal.

*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.

*Date of organization.*—1820. *Date commenced business in Canada.*—Feb. 13, 1914.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	933,734	Premiums—Ontario (net).....	\$206,356
Liabilities in Canada.....	527,358	Premiums—Canada (net).....	711,746
		Claims—Ontario (net).....	83,369
		Claims—Canada (net).....	366,559

### NEWARK FIRE INSURANCE COMPANY\*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. H. Labelle, Montreal.

*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.

*Date of incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	254,852	Premiums—Ontario (net).....	\$52,585
Liabilities in Canada.....	114,600	Premiums—Canada (net).....	161,261
		Claims—Ontario (net).....	32,466
		Claims—Canada (net).....	77,586

### NEW HAMPSHIRE FIRE INSURANCE COMPANY\*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—R. de Grandpre, Montreal.

*Chief or General Agent in Ontario.*—Gavin Brown, Jr., 53 Yonge St., Toronto.

*Date of incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash....	\$2,250,000 00	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	248,199 00	Premiums—Ontario (net).....	\$39,190
Liabilities in Canada.....	156,816 97	Premiums—Canada (net).....	216,343
		Claims—Ontario (net).....	43,199
		Claims—Canada (net).....	123,038

### NEW JERSEY INSURANCE COMPANY\*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—H. A. Robertson, Vancouver.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. East, Toronto.

*Date of incorporation.*—1910. *Date commenced business in Canada.*—April 6, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	120,764	Premiums—Ontario (net).....	\$32,343
Liabilities in Canada.....	79,857	Premiums—Canada (net).....	102,036
		Claims—Ontario (net).....	20,175
		Claims—Canada (net).....	92,402

\*See note on page 1.

### THE NEW YORK CASUALTY COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Geo. W. Pacaud, Montreal.

*Chief or General Agent in Ontario.*—Mason & Shaw, 12 Wellington St. East, Toronto.

*Date of incorporation.*—Mar., 1891. *Date commenced business in Canada.*—Jan., 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$3,566
Assets in Canada.....	169,042	Premiums—Canada (net).....	31,604
Liabilities in Canada.....	23,703	Claims—Ontario (net).....	1,405
		Claims—Canada (net).....	18,969

### NEW YORK UNDERWRITERS INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. A. Joselin, Toronto.

*Chief or General Agent in Ontario.*—H. A. Joselin, Dominion Bank Bldg., Toronto.

*Date of incorporation.*—July 24, 1925. *Date commenced business in Canada.*—Nov. 11, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$13,600
Assets in Canada.....	233,006	Premiums—Canada (net).....	50,798
Liabilities in Canada.....	90,118	Claims—Ontario (net).....	4,081
		Claims—Canada (net).....	16,001

### NIAGARA FIRE INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.  
Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—W. E. Findlay, Montreal.

*Chief or General Agent in Ontario.*—R. W. Love, Dominion Bank Bldg., Toronto.

*Date of incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$132,929
Assets in Canada.....	613,448	Premiums—Canada (net).....	427,315
Liabilities in Canada.....	245,241	Claims—Ontario (net).....	78,267
		Claims—Canada (net).....	247,566

### THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President, John Hindmarsh, Montreal; Vice-President and General Manager, P. W. Peacock, Montreal; Vice-President, J. P. Moore, Montreal.

*Directors.*—M. A. Phelan, Montreal; C. J. Fleet, Montreal; Robertson Fleet, Montreal; W. J. Bloomfield, Sydney, Australia; John J. Garvan, Sydney, Australia; A. M. Eedy, Sydney, Australia.

*Chief or General Agent in Ontario.*—Royal Trust Company, Toronto.

*Date of incorporation.*—Aug. 29, 1917. *Date commenced business in Canada.*—Jan. 15, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$91,133	Premiums—Ontario (net).....	\$45,104
Total assets.....	419,084	Premiums—Total business (net).....	244,677
Total liabilities.....	140,467	Claims—Ontario (net).....	12,052
Surplus—Protection of policyholders	278,616	Claims—Total business (net).....	144,093

### THE NORTH AMERICAN LIFE ASSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President and Managing Director, W. B. Taylor, Toronto; 1st Vice-President, W. K. George, Toronto; 2nd Vice-President, C. W. I. Woodland, Toronto.

*Directors.*—A. C. McMaster, K. C., Toronto; Hon. G. S. Henry, Toronto; Henry H. Ardagh, Toronto; T. A. Brown, Toronto; Frank A. Rolph, Toronto.

*Date of incorporation.*—May 15, 1879. *Date commenced business in Canada.*—Jan. 10, 1881.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$60,000	Premiums—Ontario (net).....	\$1,466,219
Total assets.....	32,293,780	Premiums—Total business (net).....	5,053,768
Ontario business in force (gross).....	42,468,465	Death Claims—Ontario (net).....	224,801
Total business in force (gross).....	152,561,243	Death claims—Total business (net).....	714,287

\*See note on page 1.

**NORTH BRITISH AND MERCANTILE INSURANCE COMPANY\***

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal.

Chief or General Agent in Ontario.—Henry W. Evans, 26 Wellington St. East, Toronto.

Date of organization.—1809. Date commenced business in Canada.—1862

Capital stock paid in cash.....	\$11,862,500
<i>Life.</i> —	
Assets in Canada.....	5,831,591
Ontario business in force (gross)..	357,324
Canadian business in force (gross)	2,109,704
<i>Other than Life.</i> —	
Assets in Canada.....	\$2,747,479
Total liabilities.....	926,550

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life.</i> —	
Premiums—Ontario (net).....	\$15,090
Premiums—Canada (net).....	77,500
Death Claims—Ontario (net).....	5,530
Death Claims—Canada (net).....	13,762
<i>Other than Life.</i> —	
Premiums—Ontario (net).....	\$421,482
Premiums—Canada (net).....	1,185,671
Claims—Ontario (net).....	209,405
Claims—Canada (net).....	655,707

**NORTH EMPIRE FIRE INSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

Officers.—President, George Weir, Toronto; Vice-President, John Hallam, Toronto; Manager and Secretary, T. J. Irvine, Toronto.

Directors.—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; Donald Taylor, Toronto.

Date of incorporation.—June 16, 1908. Date commenced business in Canada.—Aug. 12, 1909.

Capital stock paid in cash.....	\$306,030
Total assets.....	327,074
Total liabilities.....	186,360
Surplus—Protection of policyholders.	140,714

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$60,146
Premiums—Total business (net).....	185,732
Claims—Ontario (net).....	35,458
Claims—Total business (net).....	131,203

**NORTH RIVER FIRE INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Wilfred M. Cox, Toronto.

Chief or General Agent in Ontario.—Wilfred M. Cox, 22 Wellington St., Toronto.

Date of incorporation.—Feb. 6, 1822. Date commenced business in Canada.—March 20, 1926.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	130,046
Liabilities in Canada.....	36,098

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,580
Premiums—Canada (net).....	61,503
Claims—Ontario (net).....	422
Claims—Canada (net).....	8,018

**NORTH WEST FIRE INSURANCE COMPANY\***

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. B. Hastings, Winnipeg; Vice-President, J. S. Hough, Winnipeg; General Manager, H. F. Roden, Montreal; Deputy Manager, Thos. Bruce, Winnipeg.

Directors.—G. F. Galt, Winnipeg; N. J. Breen, Winnipeg; Robt. McKay, Winnipeg.

Chief or General Agent in Ontario.—H. S. Sweatman, 12 Wellington St. East, Toronto.

Date of incorporation.—1800. Date commenced business in Canada.—Feb. 6, 1912.

Capital stock paid in cash.....	\$100,000
Total assets.....	519,067
Total liabilities.....	129,626
Surplus—Protection of policyholders	389,440

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$43,304
Premiums—Total business (net).....	127,599
Claims—Ontario (net).....	15,332
Claims—Total business (net).....	50,746

\*See note on page 1.



### NORTHERN ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. Hurry, Montreal.

*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

*Date of organization.*—June 2, 1836. *Date commenced business in Canada.*—1867.

Capital stock paid in cash.....	£904,161	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,386,883	Premiums—Ontario (net).....	\$449,278
Liabilities in Canada.....	853,105	Premiums—Canada (net).....	1,266,518
		Claims—Ontario (net).....	199,218
		Claims—Canada (net).....	608,453

### THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, LONDON, ONTARIO.

*Officers.*—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London General Manager, R. C. McKnight, London.

*Directors.*—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little.

*Date of incorporation.*—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,747,773	Premiums—Ontario (net).....	\$371,341
Ontario business in force (gross)..	11,096,303	Premiums—Total business (net)..	1,058,396
Total business in force (gross)...	33,019,527	Death Claims—Ontario (net)...	59,295
		Death Claims—Total business (net)	183,127

### NORTHWESTERN NATIONAL INSURANCE COMPANY\*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Robert F. Massie, Toronto.

*Chief or General Agent in Ontario.*—Robert F. Massie, 20 Victoria St., Toronto.

*Date of incorporation.*—Feb. 20, 1869. *Date commenced business in Canada.*—May 22, 1912.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	933,675	Premiums—Ontario (net).....	\$97,400
Liabilities in Canada.....	247,631	Premiums—Canada (net).....	283,271
		Claims—Ontario (net).....	32,952
		Claims—Canada (net).....	94,715

### NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED\*

HEAD OFFICE, NORWICH, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—John B. Laidlaw, Toronto.

*Chief or General Agent in Ontario.*—John B. Laidlaw, 12 Wellington St. East, Toronto.

*Date of organization.*—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	\$2,676,666	PREMIUMS WRITTEN—CLAIMS INCURRED	
Debiture stock (Norwich and London).....	2,171,560	Premiums—Ontario (net).....	\$615,517
Assets in Canada.....	1,825,145	Premiums—Canada (net).....	1,419,098
Liabilities in Canada.....	972,908	Claims—Ontario (net).....	264,815
		Claims—Canada (net).....	597,098

### OCCIDENTAL FIRE INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President and Manager, C. A. Richardson, Montreal; Vice-President, F. J. L. Harrison, Winnipeg.

*Directors.*—W. L. Bond, K.C., Montreal; Hon. H. M. Marler, Montreal; H. M. Jaquays, Montreal.

*Chief or General Agent in Ontario.*—J. J. O'Brien, 26 Wellington St. East, Toronto.

*Date of incorporation.*—1902. *Date commenced business in Canada.*—†May 5, 1909.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	882,039	Premiums—Ontario (net).....	\$59,108
Total liabilities.....	302,682	Premiums—Total business (net)..	388,364
Surplus—Protection of policyholders	579,356	Claims—Ontario (net).....	42,999
		Claims—Total business (net)....	217,330

\*See note on page 1

†Prior to this date business confined to Province of Manitoba.

## THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. A. Mingay, Toronto.

*Chief or General Agent in Ontario.*—J. A. Mingay, Federal Bldg., Toronto.

*Date of incorporation.*—1862. *Date commenced business in Canada.*—Sept. 1, 1895.

Capital stock paid in cash.....	£172,308
Assets in Canada.....	\$1,531,158
Liabilities in Canada.....	845,241

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$684,494
Premiums—Canada (net).....	1,224,534
Claims—Ontario (net).....	329,166
Claims—Canada (net).....	611,240

## THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONTARIO.

*Incorporated.*—November 19, 1920. *Commenced business in Canada.*—November 19, 1920.

*Officers (as at date of filing statement).*—President, S. C. Tweed; Vice-Presidents, Sen. H. W. Laird, J. C. Breithaupt, Edwin Irwin, Maager, S. C. Tweed; Secretary, M. J. Smith.

*Directors (as at date of filing statement).*—S. C. Tweed, Sen. H. W. Laird, J. C. Breithaupt, Edwin Irwin, E. C. Mitchell, J. A. Martin, W. E. Long, Hon. M. Doherty, Hon. F. C. Biggs, A. E. Silverwood, A. W. Briggs, W. E. Payne, E. K. Reiner, Dr. C. S. Morton, Melville Rosseau, H. G. Bertram, Ralph Locke, J. M. Riddell.

*Auditors.*—J. F. Scully, C.A., and J. Scully.

### Statement for the Year ending 31st December, 1926

#### Capital Stock

Amount of capital stock authorized, \$3,750,000.00.	Amount	Amount paid
No. of shares, 37,500; par value, \$3,750,000.	subscribed for	in cash
Capital stock at beginning of year.....	\$2,000,000 00	\$189,459 78
Calls on capital received during year.....		10,540 22
Capital stock issued during year.....	1,310,000 00	131,000 00
Total.....	\$3,310,000 00	\$331,000 00
Capital stock at end of year.....	\$3,310,000 00	\$331,000 00

#### Premium on Capital Stock.

Total amount paid as premium on capital stock at beginning of year.....	\$395,609 42
Amount received during the year.....	44,658 58
Total amount paid to December 31, 1926.....	\$440,268 00

#### Summary Balance Sheet

<i>Assets</i>		<i>Liabilities</i>	
Total ledger assets.....	\$3,701,940 06	Total liabilities.....	\$3,290,429 56
Deduct ledger assets not admitted.....	94,560 15	Excess of Assets over liabilities:	
Total admitted ledger assets.....	\$3,607,379 91	Capital stock	
Total admitted non-ledger assets.....	214,935 91	paid in cash..	\$331,000 00
Total admitted assets.....	\$3,822,315 82	Surplus.....	200,886 26
		Total.....	\$3,822,315 82

#### Synopsis of Ledger Accounts

As at December 31, 1925:		Decrease in ledger assets in 1926:	
Net ledger assets.....	\$1,859,280 05	Disbursements.....	\$493,746 90
Borrowed money.....	291,617 97	Decrease in amount owing to agents.....	2,708 27
Owing to agents.....	3,973 88	Decrease in staff savings fund.....	394 04
Supp. contract.....	6,095 00	Total decrease.....	\$496,849 21
Staff savings fund.....	1,244 35		
Total ledger assets.....	\$2,162,211 25	As at December 31, 1926:	
Increase in ledger assets in 1926:		Net ledger assets.....	\$2,809,532 87
Income.....	\$1,053,399 30	Borrowed money.....	785,759 29
Assets of Reinsurance Company of Canada taken over Aug., 1926, in excess of all liabilities and capital stock.....	184,223 71	Supp. contracts.....	8,047 00
Increase in borrowed money..	494,141 32	Balance due on bonds.....	1,924 83
Decrease in disallowed assets..	20,177 91	Agents' balances.....	1,265 61
Increase in accounts payable..	1,924 83	Staff savings fund.....	850 31
Increase in supp. contract....	1,952 00		
Increase in capital stock.....	141,540 22	Total ledger assets.....	\$3,607,379 91
Premium on capital stock....	44,658 58	Total.....	\$4,104,229 12
Total increase.....	\$1,942,017 87		
Total.....	\$4,104,229 12		

\*See note on page 1.

## Assets

## Ledger Assets.

Book value of real estate held by the Company.....	\$114,424	44
Mortgage loans on real estate, first liens.....	1,498,341	04
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders.....	\$237,324	20
Advances to policyholders under automatic non-forfeiture provisions.....	76,366	12
		313,690 32
Book value of bonds, debentures and debenture stocks owned by the Company...	1,598,398	50
Cash: (a) At head office, \$69,084.37; (b) in banks, \$6,716.07.....	75,800	44
All other ledger assets.....	6,725	17
Total ledger assets.....	\$3,607,379	91

## Non-Ledger Assets.

Interest and dividends due, \$1,179.26; interest accrued, \$44,055.73.....	\$45,234	99
Net premiums due and uncollected and deferred.....	128,891	87
All other assets:—Market value of bonds over book.....	40,809	05
Total non-ledger assets.....	\$214,935	91
Total assets.....	\$3,822,315	82

## Liabilities

Net liability under assurance, annuity and supplementary contracts in force for payments not due, dependent on life, disability or any other contingency or on a term certain as per independent actuary's valuation.....	\$2,433,168	00
Net liability for payments due under contracts.....	8,047	00
Provision for unreported death losses and disability claims.....	13,000	00
Received from policyholders in advance: Premiums.....	4,414	52
Provincial, municipal and other taxes due and accrued.....	3,785	00
Medical examiners' fees due and accrued.....	1,215	00
Commission to agents due and accrued.....	1,265	61
Borrowed money.....	785,759	29
Accounts payable.....	2,000	00
Investment reserve.....	35,000	00
Staff savings fund.....	850	31
Balance due on bonds purchased.....	1,924	83
Total liabilities (except capital stock).....	\$3,290,429	56

## Income

Assurance premiums.....	First Year	Renewals	
	\$172,992 21	\$792,388 34	
Less reinsurance premiums paid.....	4,957 62	75,519 19	
Total net premiums.....	\$168,034 59	\$716,869 15	
Total net premium income and consideration for annuities.....			\$884,903 74
Interest and dividends.....			123,696 47
Gross rents for Company's property (including \$5,040.00 for Company's occupancy of its own buildings) less \$4,056.18 for taxes, expenses and repairs in connection with such properties.....			3,579 55
Commission on mortgages.....			34,202 32
Gross profit on sale or maturity of ledger assets, bonds.....			7,017 22
Total income.....			\$1,053,399 30

## Disbursements

In respect of assurance contracts:	Death Claims	Disability Claims	Total
Death, endowment and disability claims:			
Amount assured—Ordinary.....	\$124,597 48	\$1,155 46	\$125,752 94
Less received for reinsured.....	\$17,784 00		\$17,784 00
Net totals—Ordinary.....	\$106,813 48	\$1,155 46	\$107,968 94
Net surrender values.....			43,463 81
Net dividends—in cash.....			1,358 70
Total net disbursements in respect of assurance contracts.....			\$152,791 45
In respect of life annuity contracts:			
Double indemnity claims.....		\$3,000 00	
Accident and sickness claims.....		731 90	
Total.....		\$3,731 90	
Less accident and sickness claims cancelled.....		1,400 00	
Applied in reduction of annuity consideration.....			2,331 90
Total net disbursements in respect of assurance and annuity contracts.....			\$155,123 35
Interest or dividends to shareholders.....			6,000 00
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate.....			19,437 61
Head office expenses: Salaries, \$47,505.13; directors' fees, \$1,990.00; auditors' fees, \$1,400.00; travelling expenses, \$5,023.78; rents, \$6,817.09.....			62,736 00
Branch office and agency expenses: Assurance commissions, first year, \$105,023.76; renewal, \$71,381.29; salaries, \$14,621.36; travelling expenses, \$631.55; rents, \$13,631.85; miscellaneous, \$365.64.....			205,655 45
All other expenses: Advertising, \$5,183.82; books and periodicals, \$1,094.82; express, telegrams and telephones, \$2,599.74; legal fees, \$1,609.23; medical fees, \$5,640.28; office supplies, \$482.09; postage, \$6,366.51; printing and stationery, \$6,444.39; commissions on loans, \$3,931.50; miscellaneous, \$11,442.11.....			44,794 49
Total disbursements.....			\$493,746 90

Exhibit of Policies (Ordinary)

In respect of entries on this page "reinsured" means "reinsured in other Ontario licensed companies."

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Addi-	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1925	6,919	\$16,627,932	4,057	\$7,329,910	1,980	\$ 5,657,747	1,427	12,956	\$29,617,016
New issued . . .	1,285	2,444,437	1,616	2,718,156	449	1,476,611	1,305	3,350	6,640,509
Old revived . . .	71	153,100	34	192,000	5	35,179	.....	110	380,279
Old increased . . .	32	197,772	4	34,000	146	658,456	.....	182	890,228
Transferred to . . .	183	418,633	146	298,056	64	273,823	.....	393	990,512
Totals . . . . .	8,490	\$19,841,874	5,857	\$10,572,122	2,644	\$8,101,816	2,732	16,991	\$38,518,544
Less ceased by:									
Death . . . . .	26	\$58,000	8	\$15,500	13	\$53,100	.....	47	\$126,600
Expiry . . . . .	.....	.....	.....	.....	27	119,579	.....	27	119,579
Surrender . . . . .	90	295,190	52	80,446	.....	.....	.....	142	375,636
Lapse . . . . .	672	1,449,228	372	554,767	242	891,503	.....	1,286	2,895,498
Decrease . . . . .	.....	68,002	.....	46,339	.....	81,919	.....	.....	196,260
Not taken . . . . .	127	279,355	198	307,166	40	177,497	.....	365	764,018
Transferred from . . . . .	174	393,133	148	298,056	71	299,323	.....	393	990,512
Total ceased . . .	1,089	\$2,542,908	778	\$1,302,274	393	\$1,622,921	.....	2,260	\$5,468,103
At end of 1926	7,401	\$17,298,966	5,079	\$9,269,848	2,251	\$6,478,895	2,732	14,731	\$33,050,441
Reinsured . . . . .	.....	\$757,975	.....	\$271,293	.....	\$1,931,945	.....	.....	\$2,961,213

Miscellaneous

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: Death claims, \$17,734. Total amount in force divided as to dividend plan: Non-participating, \$33,050,441; total \$32,050,441. Additional accidental death benefits: Gross amount issued, \$2,310,450; reinsured, \$161,860; terminated by accidental death, \$3,000; reinsured, none; in force, \$9,187,522; reinsured, \$1,464,207.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary without profits:</i>					
Life . . . . .	7,395	\$17,248,504	\$1,458,970	\$757,975	\$11,112
Endowment assurance . . . . .	5,078	9,259,693	1,026,982	271,293	110,863
Term, etc. . . . .	1,064	5,217,244	48,931	1,931,945	56,064
Additional accidental death benefits . . . . .	.....	(9,187,522)	6,385	.....	11,939
Disability benefits . . . . .	.....	(7,947,528)	36,246	.....	639
Guaranteed reductions and extra premiums . . . . .	.....	.....	28,151	.....	103
<i>Group without profits:</i>					
Totals . . . . .	1,194	1,325,000	7,951	.....	.....
Totals . . . . .	14,731	\$33,050,441	\$2,613,616	\$2,961,213	\$190,720

Annuity Section

Class of Annuity	Gross in Force		
	Number	Annual Payment	Reserve
<i>Without profits:</i>			
Supplementary contracts:			
Not involving life contingencies . . . . .	2	\$279 00	\$8,047 00
Disability annuities . . . . .	2	840 00	840 00
Total . . . . .	4	\$1,119 00	\$8,887 00



## Summary of Reserve

	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$2,613,616	\$2,613,616
Total reserve on reinsured contracts.....	190,720	190,720
Total net reserve on the Company's basis of valuation.....	\$2,422,896	\$2,422,896
Deduction made from the full Om (5) 3½% reserve (permitted under The Ontario Insurance Act).....	314,162	314,162
Full deduction permitted, adjusted for reinsured, being.....	(303,422)	(303,422)
Net reserve carried in the liabilities.....	\$2,422,896	\$2,422,896
Net reserve computed on the statutory basis (without deduction).....	2,726,318	2,726,318

INDEPENDENT ACTUARIAL VALUATION  
(See Miscellaneous Statement, V.)

Independent periodic valuation of policies outstanding at 31st December, 1926, as made by A. K. Blackadar, M.A., F.I.A., consulting actuary, upon nomination of the Insurance Department. The basis of valuation was that prescribed by Section 69 of the Ontario Insurance Act.

Number of policies.....	14,731	
Amount of insurance.....		\$33,050,441
Reserve thereon.....		2,921,545
Statutory allowance.....		309,511
Amount of insurance reinsured.....		2,961,213
Reserve thereon.....		189,477
Statutory allowance thereon.....		10,611
Net amount of insurance.....		\$30,089,228
Reserve thereon.....		2,732,068
Statutory allowance thereon.....		298,900
Net reserve (less allowance).....		\$2,433,16

(This net reserve does not include the provision for the two disability annuities which have become claims.)

## Miscellaneous Statement

- I. The calculation of the Reserve in the "Statement of Actuarial Liabilities" was made using the Om (5) Table of Mortality, with interest at 3½ per cent., taking advantage of the deductions allowed by the Ontario Statutes.
    - (a) The number of policies issued to lives resident in the tropics was negligible and no extra reserve was set up.
    - (b) The policies issued at ages higher than the true age were valued at the rated up age.
    - (c) Policies issued with a lien are valued as if no lien existed, i.e., the lien is ignored.
    - (d) The Company has in force no policies issued with an extra premium payable in one sum (2). Fifty per cent. of the extra annual premium collected was held as reserve.
    - (e) All substandard policies issued by the Company are on the basis of (b), (c), (d).
    - (f) Reserve on disability benefits:
      1. Before occurrence—45 per cent. of the accumulated disability extra premiums on business in force Dec. 31, 1926, was held as reserve.
      2. After occurrence—the claims were examined and reserves set up considered to be sufficient to cover the risk to death or recovery.
    - (g) The Company has no annuities.
    - (h) 1. For Double Indemnity, the Company held as reserve 40 per cent. of the Gross Premiums on business in force Dec. 31, 1926.
    2. Items of Special Reserve—\$25,000 special reserve was held for policies on which the Company guarantees premium reductions.
  - II. No modifications. The extended insurance is usually eliminated.
  - III. Average rate of interest earned, 6.55 per cent.
  - IV. All policies are non-participating with the exception of two or three reinsurances.
  - V. The net reserve (less allowance) shown in the independent Actuarial valuation does not include provision for the two disability annuities which have become claims, but the company has set up a reserve equal to one year's payments (\$840.00).
- In the amount of reserves on the business re-insured the independent valuation does not make provision for an allowance, claimed by the Company, of \$11,112.00 arising from the change of reserve basis upon the absorbed business of the Policyholders Mutual Life Insurance Company.

## PACIFIC COAST FIRE INSURANCE COMPANY\*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of incorporation.—1890. Date commenced business in Canada.—†Nov. 5, 1908.

Capital stock paid in cash.....	\$619,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,628,056	Premiums—Ontario (net).....	\$71,982
Total liabilities.....	609,620	Premiums—Total business (net).....	689,073
Surplus—Protection of policyholders	1,018,435	Claims—Ontario (net).....	75,119
		Claims—Total business (net)....	632,331

\*See note on page 1.

†Prior to this date business confined to Province of British Columbia.

### PACIFIC FIRE INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. E., Toronto.

Date of incorporation.—1851. Date commenced business in Canada.—May 10, 1921.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	268,526	Premiums—Ontario (net).....	\$131,065
Liabilities in Canada.....	155,515	Premiums—Canada (net).....	287,327
		Claims—Ontario (net).....	32,542
		Claims—Canada (net).....	115,738

### THE PALATINE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 60 King St. W., Toronto.

Date of incorporation.—Aug. 22, 1900. Date commenced business in Canada.—Mar. 27, 1912.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	640,318	Premiums—Ontario (net).....	\$103,643
Liabilities in Canada.....	308,811	Premiums—Canada (net).....	425,589
		Claims—Ontario (net).....	65,326
		Claims—Canada (net).....	183,645

### PATRIOTIC ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, DUBLIN, IRELAND.

Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—Lyman Root, Toronto.

Chief or General Agent in Ontario.—Lyman Root, 15 Wellington St. E., Toronto.

Date of organization.—1824. Date commenced business in Canada.—Aug. 11, 1921.

Capital stock paid in cash.....	\$486,666	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	160,844	Premiums—Ontario (net).....	\$59,016
Liabilities in Canada.....	110,857	Premiums—Canada (net).....	161,477
		Claims—Ontario (net).....	39,117
		Claims—Canada (net).....	85,561

### THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE\*

(Phenix Compagnie Francaise du)

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Thomas F. Dobbin, Montreal.

Chief or General Agent in Ontario.—Wm. G. Mitchell, 90 Adelaide St. E., Toronto.

Date of organization.—1918. Date commenced business in Canada.—March 20, 1915.

Capital stock paid in cash. Francs	16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$197,516	Premiums—Ontario (net).....	\$27,309
Liabilities in Canada.....	100,593	Premiums—Canada (net).....	126,248
		Claims—Ontario (net).....	13,947
		Claims—Canada (net).....	66,629

### PHOENIX ASSURANCE COMPANY, LIMITED OF LONDON, ENGLAND\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.

Chief or General Agent in Ontario.—D. K. Ridout, Northern Ontario Bldg., Toronto.

Date of organization.—1782. Date commenced business in Canada.—1804.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:—		Life:—	
Assets in Canada.....	\$3,767,337	Premiums—Ontario (net).....	\$55,305
Ontario business in force (gross)	1,907,786	Premiums—Canada (net).....	228,473
Canadian business in force		Death claims—Ontario (net).....	48,460
(gross).....	8,045,928	Death claims—Canada (net).....	135,965
Other than Life:—		Other than Life:—	
Assets in Canada.....	2,400,373	Premiums—Ontario (net).....	331,803
		Premiums—Canada (net).....	1,351,385
		Claims—Ontario (net).....	126,827
		Claims—Canada (net).....	621,318

\*See note on page 1.

### THE PHOENIX INSURANCE COMPANY OF HARTFORD\*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. W. Tatley, Montreal.

*Chief or General Agent in Ontario.*—H. A. Butt, 12 Wellington St. E., Toronto.

*Date of incorporation.*—May 31, 1854. *Date commenced business in Canada.*—May 20, 1890

Capital stock paid in cash.....	\$6,000,000
Assets in Canada.....	787,898
Liabilities in Canada.....	297,024

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$125,396
Premiums—Canada (net).....	614,448
Claims—Ontario (net).....	59,160
Claims—Canada (net).....	323,405

### THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—J. W. Mackenzie, Toronto.

*Chief or General Agent in Ontario.*—J. W. Mackenzie, Federal Bldg., Toronto.

*Date of incorporation.*—Mar., 1893. *Date commenced business in Canada.*—Feb. 14, 1918.

Capital stock paid in cash.....	\$3,500,000
Assets in Canada.....	103,340
Liabilities in Canada.....	42,265

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$33,650
Premiums—Canada (net).....	73,005
Claims—Ontario (net).....	19,169
Claims—Canada (net).....	28,685

### THE PROTECTIVE ASSOCIATION OF CANADA\*

HEAD OFFICE, GRANBY, QUE.

*Officers.*—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, R. N. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M.D., Granby, Que.; Claims Adjuster, G. H. Sherwood, Montreal; Chairman of Claims Committee, W. W. D. Brack, Granby, Que.

*Chief or General Agent in Ontario.*—W. R. Bell, 53 Yonge St. Arcade, Toronto.

*Date of incorporation.*—Mar. 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

Capital stock paid in cash.....	\$50,000
Total assets.....	277,876
Total liabilities.....	128,124
Surplus—Protection of policyholders	149,752

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$210,781
Premiums—Total business (net).....	368,328
Claims—Ontario (net).....	140,094
Claims—Total business (net)....	233,450

### PROVIDENCE WASHINGTON INSURANCE COMPANY\*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Robt. Hampson & Son, Ltd., Montreal.

*Chief or General Agent in Ontario.*—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

*Date of incorporation.*—1799. *Date commenced business in Canada.*—Jan. 9, 1912.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	368,131
Liabilities in Canada.....	103,245

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$84,589
Premiums—Canada (net).....	164,634
Claims—Ontario (net).....	54,590
Claims—Canada (net).....	107,668

### THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 99 ST. JAMES ST., MONTREAL.

*Organized or incorporated.*—May 20, 1905. *Commenced business.*—1906.

*Officers (as at date of filing).*—President, Jos. d'Halewyn; Vice-President, H. Schetagne, N.P.; Manager, J. C. Gagne; Secretary, J. C. Gagne.

*Directors (as at date of filing statement).*—J. A. E. Gauvin, S. J. Girard, M.D., J. O. Musseau, C.R., A. R. Ranger, Hon. J. L. Perron, Jean Rolland, R. Dufresne, J. C. Hebert, N.P., J. P. Laporte, M.D., Jos. Simard, R. O. Grothe, J. F. Pelletier.

*Auditors.*—Gonthier, Mulligan & Co.

\*See note on page 1.



Statement for the Year ending 31st December, 1926

	<b>Capital Stock</b>	Amount	Amount paid
		subscribed for	in cash
Amount of capital stock authorized, \$1,000,000.			
Capital stock at beginning of year.....		\$984,800 00	\$249,230 00
Capital paid in advance.....			1,500 00
Capital stock at end of year.....		<u>\$984,800 00</u>	<u>\$250,730 00</u>

<b>Assets</b>			
Book value of real estate:			
Office premises (less encumbrance, \$260,000.00).....		\$50,000 00	
Increased value credited after appraisal.....		56,174 70	
Held for sale.....			\$106,174 70
Mortgage loans on real estate: first charges, \$1,844.47; others, \$6,321.09.....			12,188 33
Book value of bonds, debentures and debenture stocks owned by the Company...			8,165 56
Book value of stocks owned by the Company.....			196,797 82
Cash at head office.....			100 00
Cash in banks.....			2,516 91
Interest and dividends due, \$7.15; interest accrued, \$2,182.18.....			75,523 68
Rents due, \$342.87; accrued, \$991.50.....			2,189 33
Agents' balances and premiums uncollected ( <i>net, commission deducted</i> ).....			1,334 37
Bill receivable.....			96,174 59
Amount due from reinsurance.....			716 73
Excess of market value over book value of investments.....			7,437 55
All other assets, viz.:			1,918 08
Loans on life policies.....			13,626 16
Quebec Associated Companies Reinsurance Bureau.....			19,366 83
Deferred premiums (Life), \$7,587.65; less commissions, \$831.41.....			6,756 24
Deferred charges (real estate).....			2,523 64
Taxes, licenses, etc., unexpired.....			2,407 93
Automobile.....			500 00
Plate glass salvage.....			459 72
Estimated pay roll (Employers' Liability).....			10,000 00
Sundry debtors.....			<u>9,044 62</u>

Gross assets of the Company.....			\$575,922 79
Deduct assets not admitted:—			
Due from reinsurance.....		\$7,437 55	
Taxes, licenses, unexpired.....		2,407 93	
Sundry debtors.....		<u>3,319 95</u>	
Total deductions.....			13,165 43
Total admitted assets of the Company.....			<u>\$562,757 36</u>

<b>Liabilities</b>			
	In the	Elsewhere	Total
	Province		Liabilities
Total provision for unpaid claims.....	\$2,217 00	\$52,921 00	\$55,138 00
Total net reserve, \$195,193.17; carried out at 80 per cent. thereof.....	26,029 06	130,125 40	156,154 46
Taxes due and accrued.....		1,863 92	1,863 92
Reinsurance premiums.....		2,499 86	2,499 86
Return premiums.....	328 88	8,225 21	8,554 09
Reserve on life policies (OM 5, 3%).....		97,403 45	97,403 45
Reserve held for treaty Co.....	16,189 32	21,094 34	37,283 66
Creditors.....		8,436 61	8,436 61
Total of all liabilities except capital stock.....	<u>\$44,764 26</u>	<u>\$322,569 79</u>	<u>\$367,334 05</u>

Capital stock paid in cash.....		\$250,730 00	
Deficit in Profit and Loss account.....		<u>55,306 69</u>	
Excess of assets over liabilities.....			195,423 31
Total liabilities.....			<u>\$562,757 36</u>

**Profit and Loss Account**  
PREMIUMS WRITTEN  
In the Province.

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Accident and Sickness.....	\$1,152 48	\$64 00	\$324 98	\$388 98	\$763 50
Plate Glass.....	108 88		3 46	3 46	105 42
Guarantee.....	516 67	Cr. 17 33	34 66	17 33	499 34
Emp. Liability.....					
Public Liability.....	285 55		150 50	150 50	135 05
Burglary.....	63 00				63 00
Automobiles.....	7,834 66	366 59	2,737 37	3,103 96	4,730 70
Fire.....	89,073 37	30,405 12	25,889 91	56,295 03	32,778 34
Accident and Sickness (monthly premiums).....	11,260 00		882 55	882 55	10,377 45
Total.....	<u>\$110,294 61</u>	<u>\$30,818 38</u>	<u>\$30,023 43</u>	<u>\$60,841 81</u>	<u>\$49,452 80</u>



## Elsewhere.

Class of Business	Gross Premiums on Risks written or Renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Accident and Sickness	\$12,108 41	\$2,055 57	\$1,289 19	\$3,344 76	\$8,763 65
Plate Glass	7,656 46		1,311 02	1,311 02	6,345 44
Guarantee	14,187 75	1,256 47	1,841 26	3,097 73	11,090 02
Emp. Liability	294,671 33	407 08	42,919 40	43,326 48	251,344 85
Public Liability					
Burglary	17,645 37	592 27	3,207 52	3,799 79	13,845 58
Automobiles	108,241 29	3,395 84	31,534 42	34,930 26	73,311 03
Fire	150,971 98	41,795 02	43,259 59	85,054 61	65,917 37
Accident and Sickness (monthly premiums)	83,324 10		7,851 40	7,851 40	75,472 70
Life	43,654 00	2,924 60	3,682 00	6,606 60	37,047 40
Total	\$732,460 69	\$52,426 85	\$136,895 80	\$189,322 65	\$543,138 04

	In the Province	Elsewhere	All Business
Net premiums written	\$49,452 80	\$543,138 04	\$592,590 84
Reserve of unearned premiums (80 per cent.)			
At beginning of year (including life)	\$29,679 03	\$186,629 49	\$216,308 52
At end of year (including life, \$97,403.45)	26,029 06	227,528 85	253,557 91
Increase or decrease	\$3,649 97	\$40,899 36	\$37,249 39
Net premiums earned	\$53,102 77	\$502,238 68	\$555,341 45
Net claims incurred	\$25,394 41	\$233,513 36	\$258,907 77
Net adjustment expenses	910 34	8,499 69	9,410 03
Commissions	9,485 78	111,554 58	121,040 36
Taxes	1,213 03	14,353 04	15,566 07
Salaries, fees and travelling expenses	10,352 30	72,266 13	82,618 43
All other expenses			49,190 29
Underwriting profit			\$18,608 50
Other Revenue:			
Interest dividends and rents earned		\$17,436 21	
Bad debts recovered previously written off		67 25	
Increase in market value of investments		1,913 08	
Increased value of office premises on appraisal		56,174 70	
			75,596 24
			\$94,204 74
Other Expenditure:			
Bad debts written off		\$1,865 34	
Decrease in market value of investments		4,257 03	
			6,122 37
Net profit for the year			\$88,082 37

## Surplus for Protection of Policyholders

Surplus of Assets over Liabilities (excluding Capital Stock) at beginning of year	\$109,463 68
Net profit (or loss) brought down	88,082 37
Increase in paid in Capital Stock	\$197,546 05
	1,500 00
Increase in disallowed assets	\$199,046 05
	3,622 74
Surplus of Assets over Liabilities (excluding Capital Stock) at end of year	\$195,423 31

## Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1925	\$12,011,466	\$12,197,465	\$24,208,931
Taken in 1926, new and renewed	6,340,640	10,967,110	17,307,750
Total	\$18,352,106	\$23,164,575	\$41,516,681
Ceased in 1926 (including renewed)	9,000,026	9,048,435	18,048,461
Gross in force at end of 1926	\$9,352,080	\$14,116,140	\$23,468,220
Amount reinsured	3,719,480	4,830,290	8,549,770
Net in force at end of 1926	\$5,632,600	\$9,285,850	\$14,918,450

## Exhibit of Premiums

	Gross in force, end of 1925	Taken in 1926, new and renewed	Ceased in 1926 (including renewed)	Gross in force at end of 1926	Re-insurance	Net in force, end of 1926
<b>Fire:</b>						
In Ontario.....	\$132,578 05	\$89,073 37	\$108,910 73	\$112,740 69	\$50,932 67	\$61,808 02
Elsewhere.....	172,811 68	150,971 98	133,000 79	190,782 87	72,425 72	118,357 15
Total.....	\$305,389 73	\$240,045 35	\$241,911 52	\$303,523 56	\$123,358 39	\$180,165 17
<b>Auto:</b>						
In Ontario.....	\$4,880 12	\$7,834 66	\$8,153 87	\$4,560 91	\$364 30	\$4,196 61
Elsewhere.....	53,197 44	108,241 29	99,338 19	62,100 54	3,322 88	58,777 66
Total.....	\$58,077 56	\$116,075 95	\$107,492 06	\$66,661 45	\$3,687 18	\$62,974 27
<b>Accident and Sickness premium annually:</b>						
In Ontario.....	\$274 50	\$1,152 48	\$829 53	\$597 45	\$57 75	\$539 70
Elsewhere.....	9,406 85	12,108 41	11,785 06	9,730 20	2,029 45	7,700 75
Total.....	\$9,681 35	\$13,260 89	\$12,614 59	\$10,327 65	\$2,087 20	\$8,240 45
<b>Accident and Sickness premium monthly:</b>						
In Ontario.....	\$10,088 40	\$11,260 00	\$12,347 80	\$9,000 60		\$9,000 60
Elsewhere.....	75,486 60	83,324 10	92,634 30	66,176 40		66,176 40
Total.....	\$85,575 00	\$94,584 10	\$104,982 10	\$75,177 00		\$75,177 00
<b>Guarantee:</b>						
In Ontario.....	\$145 54	\$516 67	\$145 54	\$516 67		\$516 67
Elsewhere.....	12,394 89	14,187 75	14,248 95	12,333 69	\$1,280 56	11,053 13
Total.....	\$12,540 43	\$14,704 42	\$14,394 49	\$12,850 36	\$1,280 56	\$11,569 80
<b>Plate Glass:</b>						
In Ontario.....	\$45 67	\$108 88	\$49 13	\$105 42		\$105 42
Elsewhere.....	6,626 75	7,656 46	7,934 11	6,349 10		6,349 10
Total.....	\$6,672 42	\$7,765 34	\$7,983 24	\$6,454 52		\$6,454 52
<b>Burglary:</b>						
In Ontario.....	\$5 00	\$63 00	\$5 00	\$63 00		\$63 00
Elsewhere.....	15,857 27	17,645 37	16,983 00	16,519 64	\$858 21	15,661 43
Total.....	\$15,862 27	\$17,708 37	\$16,988 00	\$16,582 64	\$858 21	\$15,724 43
<b>Liability:</b>						
In Ontario.....	\$160 50	\$285 55	\$160 50	\$125 05		\$125 05
Elsewhere.....	64,674 52	294,671 33	265,109 64	94,236 21	\$231 52	94,004 69
Total.....	\$64,835 02	\$294,956 88	\$265,270 14	\$94,361 26	\$231 52	\$94,129 74
<b>Life:</b>						
Elsewhere.....	\$25,036 72	\$43,654 00	\$31,662 55	\$37,028 17	\$2,719 81	\$34,308 36
Total.....	\$25,036 72	\$43,654 00	\$31,662 55	\$37,028 17	\$2,719 81	\$34,308 36
<b>All classes in Ontario.....</b>	<b>\$148,177 78</b>	<b>\$110,294 61</b>	<b>\$130,602 10</b>	<b>\$127,709 79</b>	<b>\$51,354 72</b>	<b>\$76,355 07</b>
<b>Elsewhere.....</b>	<b>435,492 72</b>	<b>732,460 69</b>	<b>672,606 59</b>	<b>495,256 82</b>	<b>82,868 15</b>	<b>412,388 67</b>
<b>Total.....</b>	<b>\$583,670 50</b>	<b>\$842,755 30</b>	<b>\$803,208 69</b>	<b>\$622,966 61</b>	<b>\$134,222 87</b>	<b>\$488,743 74</b>

## PROVINCIAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, KENDAL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber &amp; Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Date of organization.—Oct. 17, 1903. Date commenced business in Canada.—Dec. 19, 1910.

## PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	£140,000	Premiums—Ontario (net).....	\$159,146
Assets in Canada.....	\$383,125	Premiums—Canada (net).....	374,034
Liabilities in Canada.....	238,958	Claims—Ontario (net).....	103,104
		Claims—Canada (net).....	232,764

\*See note on page 1.

## PRUDENTIAL ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Kenneth Thom, Montreal.

*Chief or General Agent for Ontario.*—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St. East, Toronto.

*Date of organization.*—1848. *Date commenced business in Canada.*—Aug. 28, 1923.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash.....£1,200,000	Premiums—Ontario (net)..... \$94,425
Assets in Canada..... \$328,125	Premiums—Canada (net)..... 258,030
Liabilities in Canada..... 196,024	Claims—Ontario (net)..... 70,519
	Claims—Canada (net)..... 156,599

## QUEBEC FIRE ASSURANCE COMPANY\*

HEAD OFFICE, QUEBEC, P.Q.

*Officers.*—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

*Directors.*—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, A. E. Blogg, Alex. MacLean, A. W. Blake, W. R. Houghton.

*Chief or General Agent in Ontario.*—Alfred Wright, 14 Richmond St. East, Toronto.

*Date of organization.*—April 2, 1818. *Date commenced business in Canada.*—1818.

	<b>PREMIUMS WRITTEN—CLAIMS INCURRED</b>
Capital stock paid in cash..... \$125,000	Premiums—Ontario (net)..... \$44,897
Total assets..... 752,024	Premiums—Total business (net). 186,329
Total liabilities..... 169,788	Claims—Ontario (net)..... 15,165
Surplus—Protection of policyholders 582,235	Claims—Total business (net).... 53,372

## THE QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO.

*Incorporated.*—February 15, 1871. *Commenced business.*—July 1, 1871.

*Officers (as at date of filing statement).*—President, Alfred Wright; Vice-President, Joseph Walmsley; Manager, Joseph Walmsley; Secretary, Hugh F. Crighton.

*Directors (as at date of filing statement).*—Chas. M. Horswell, Alfred Wright, C. G. C. Fortner, W. R. Houghton, Joseph Walmsley.

*Auditors.*—H. T. Jamieson & Co.

### Statement for the Year ending 31st December, 1926

#### Capital Stock

Amount of capital stock authorized, \$250,000.00.		
No. of shares, 5,000; par value, \$50.00.	Amount	Amount paid
Capital stock.....	subscribed for	in cash
	\$100,000 00	\$100,000 00

#### Assets

Book value of real estate: Office premises.....	\$72,000 00
Mortgage loans on real estate, first charges.....	6,975 00
Book value of bonds, debentures and debenture stocks owned by the Company...	526,948 48
Stocks owned.....	55,883 26
Cash at head office.....	2,287 80
Cash in banks.....	49,984 00
Interest accrued.....	7,043 76
Agents' balances and premiums uncollected, written on or after Oct. 1, 1926.....	11,765 24

Total admitted assets of the Company..... **\$732,887 54**

#### Liabilities

Total provision for unpaid claims.....	\$5,858 84
Total net reserve.....	118,808 19
Cash dividends to shareholders; due and unpaid.....	27 00
Taxes due and accrued.....	368 36
All other liabilities as follows:	
Adjusting expenses.....	87 48
Fire insurance exchange note.....	103,373 43
Audit fees.....	200 00
Depreciation reserve.....	6,075 00
Contingency Reserve.....	50,000 00

Total of all liabilities except capital stock..... **\$284,798 30**

Capital stock paid in cash.....	\$100,000 00	
Reserve fund.....	200,000 00	
Surplus, Profit and Loss account.....	148,089 24	

Excess of assets over liabilities..... **448,089 24**

Total liabilities..... **\$732,887 54**

\*See note on page 1.

## Profit and Loss Account

Gross premiums on risks written or renewed during the year, all in Ontario.....	\$146,059 19
Reinsurance ceded.....	\$1,370 87
Return premiums.....	15,078 67
Total deductions.....	16,449 54
Net premiums written.....	\$129,609 65
Reserve of unearned premiums:	
At beginning of year.....	122,978 20
At end of year.....	118,808 19
Increase or decrease.....	\$4,170 01
Net premiums earned.....	\$133,779 66
Net claims incurred.....	\$43,195 95
Net adjustment expenses.....	1,622 32
Commissions.....	28,612 83
Taxes.....	4,272 02
Salaries, fees and travelling expenses.....	16,503 57
All other expenses.....	5,910 73
Underwriting profit (or loss).....	\$33,662 24
Other Revenue:	
Interest dividends and rents earned.....	\$28,280 24
Endorsement fees.....	84 00
	28,364 24
Net profit for the year.....	\$62,026 48

## Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding Capital Stock) at beginning of year...	\$418,376 14
Net Profit brought down.....	62,026 48
	\$480,402 62
Decrease in disallowed assets.....	\$47,686 62
	\$528,089 24
Dividends declared.....	30,000 00
Contingency reserve.....	50,000 00
	80,000 00
Surplus of assets over liabilities (excluding Capital Stock) at end of year.....	\$448,089 24

## Summary of Risks and Premiums—Fire

Risks and Premiums	In Ontario	
	Amount	Premiums
Gross in force at end of 1925.....	\$34,238,348	\$251,618 47
Taken in 1926, new and renewed.....	25,337,950	146,059 19
Totals.....	\$59,576,298	\$397,677 66
Less ceased (including renewed).....	23,708,920	159,989 10
Gross in force at end of 1926.....	\$35,867,378	\$237,688 56
Reinsured.....	395,000	1,705 39
Net in force at end of 1926.....	\$35,472,378	\$235,983 17

## QUEEN INSURANCE COMPANY OF AMERICA\*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal, Que.

Chief or General Agent in Ontario.—P. J. Quinn, 27 Wellington St. East, Toronto.

Date of incorporation.—Sept. 11, 1891. Date commenced business in Canada.—Nov. 1, 1891.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	976,809	Premiums—Ontario (net).....
Liabilities in Canada.....	584,742	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

\*See note on page 1.



**QUEENSLAND INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA.  
Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.  
Chief or General Agent in Ontario.—W. A. Suckling, 18 Toronto St., Toronto.  
Date of organization.—1868. Date commenced business in Canada.—May 16, 1918.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$472,157	Premiums—Ontario (net).....	\$58,915
Liabilities in Canada.....	184,378	Premiums—Canada (net).....	257,120
		Claims—Ontario (net).....	17,592
		Claims—Canada (net).....	109,102

**RAILWAY PASSENGERS ASSURANCE COMPANY\***

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Montreal.

Manager or Chief Executive Officer in Canada.—C. A. Richardson, Montreal, Que.  
Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.  
Date of organization.—Mar., 1849. Date commenced business in Canada.—Nov. 2, 1902.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$504,795	Premiums—Ontario (net).....	\$51,622
Liabilities in Canada.....	171,947	Premiums—Canada (net).....	261,535
		Claims—Ontario (net).....	29,796
		Claims—Canada (net).....	96,584

**RELIANCE INSURANCE COMPANY OF CANADA\***

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Edward Milligan, Hartford, Conn.; Vice-President, F. V. Chaplin, Hartford, Conn.; Vice-President and Managing Director, J. W. Tatley, Montreal, Que.; Secretary, A. H. Vallance, Montreal, Que.

Directors.—Hon. J. P. B. Casgrain, E. R. Decary, Lt.-Col. R. L. H. Ewing, Major Walter Molson, W. A. Ralston, Lt.-Col. Robt. Starke, of Montreal, Que.; T. C. Temple, Hartford, Conn.; J. B. Knox, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.

Chief or General Agent in Ontario.—J. S. Wilson, 12 Wellington St. E., Toronto.  
Date of incorporation.—July 1, 1920. Date commenced business in Canada.—Nov. 24, 1920.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	480,205	Premiums—Ontario (net).....	\$9,678
Total liabilities.....	55,605	Premiums—Total business (net).....	62,952
Surplus—Protection of policyholders	424,599	Claims—Ontario (net).....	3,225
		Claims—Total business (net).....	13,091

**THE RIDGELY PROTECTIVE ASSOCIATION\***

HEAD OFFICE, WORCESTER, MASS.  
Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—H. L. Van Vliet, Toronto.  
Chief or General Agent in Ontario.—H. L. Van Vliet, 229 College St., Toronto.  
Date of incorporation.—1894. Date commenced business in Canada.—Sept. 30, 1913.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	39,863	Premiums—Ontario (net).....	\$59,942
Liabilities in Canada.....	15,454	Premiums—Canada (net).....	64,346
		Claims—Ontario (net).....	35,681
		Claims—Canada (net).....	39,109

**ROSSIA REINSURANCE COMPANY, LIMITED\***

HEAD OFFICE, COPENHAGEN, DENMARK.  
Principal Office in Canada, Toronto.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.  
Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.  
Date of incorporation.—1918. Date commenced business in Canada.—Dec. 1, 1924.

Capital stock paid in cash.....	\$1,608,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	128,285	Premiums—Ontario (net).....	\$47,777
Liabilities in Canada.....	48,037	Premiums—Canada (net).....	90,833
		Claims—Ontario (net).....	19,653
		Claims—Canada (net).....	40,566

\*See note on page 1.

### ROYAL EXCHANGE ASSURANCE\*

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Arthur Barry, Montreal.

*Chief or General Agent in Ontario.*—H. B. Rowe, Confederation Life Bldg., Toronto.

*Date of incorporation.*—June 22, 1720. *Date commenced business in Canada.*—Nov. 4, 1910.

Capital stock paid in cash.....	\$3,840,524
Assets in Canada.....	1,511,605
Liabilities in Canada.....	610,989

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$299,324
Premiums—Canada (net).....	992,471
Claims—Ontario (net).....	126,905
Claims—Canada (net).....	490,929

### ROYAL INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—J. H. Labelle, Montreal.

*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. E., Toronto.

*Date of incorporation.*—May, 3 1854. *Date commenced business in Canada.*—1868.

Capital stock paid in cash.....	\$10,900,223
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<i>Life.</i> —	
Assets in Canada.....	4,827,253
Ontario business in force (gross)	6,106,022
Canadian business in force (gross).....	24,745,317

<i>Other than Life.</i> —	
Assets in Canada.....	5,429,616

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life.</i> —	
Premiums—Ontario (net).....	\$220,319
Premiums—Canada (net).....	799,723
Death claims—Ontario (net)....	98,864
Death claims—Canada (net)....	161,990

<i>Other than Life.</i> —	
Premiums—Ontario (net).....	866,672
Premiums—Canada (net).....	2,599,557
Claims—Ontario (net).....	332,814
Claims—Canada (net).....	1,142,978

### THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, GLASGOW, SCOTLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. Hurry, Montreal.

*Chief or General Agent in Ontario.*—John M. McGregor, 60 King St. W., Toronto.

*Date of incorporation.*—1907. *Date commenced business in Canada.*—Jan. 10, 1920.

Capital stock paid in cash.....	£30,000
Assets in Canada.....	\$268,988
Liabilities in Canada.....	138,531

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$67,040
Premiums—Canada (net).....	198,639
Claims—Ontario (net).....	27,047
Claims—Canada (net).....	65,889

### ST. PAUL FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—P. A. Codere, Winnipeg.

*Chief or General Agent in Ontario.*—G. A. Sherritt, 36 Toronto St., Toronto.

*Date of incorporation.*—May, 1865. *Date commenced business in Canada.*—Sept. 14, 1907.

Capital stock paid in cash.....	\$4,000,000
Assets in Canada.....	716,646
Liabilities in Canada.....	338,465

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$191,430
Premiums—Canada (net).....	608,037
Claims—Ontario (net).....	96,603
Claims—Canada (net).....	286,162

\*See note on page 1.

### LA SAUVEGARDE LIFE INSURANCE COMPANY\*

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President and Manager, G. N. Ducharme, Chambly Bassin, Que.; 1st Vice-President, Hon. N. Perodeau, Spencerwood, Quebec City, Que.; 2nd Vice-President, Tancrede Bienvenu, Montreal; Secretary, L. N. Ducharme, Montreal.

*Directors.*—Hon. Sir H. Laporte, Montreal; J. N. Cabana, Montreal; Louis Lymburner, Montreal; P. Beulloc, K.C., Montreal; J. E. Lemire, Montreal; A. Milette, Terrebonne, Que.

*Chief or General Agent in Ontario.*—Hon. N. A. Belcourt, K.C., Banque Canadienne Nationale Bldg., Ottawa.

*Date of incorporation.*—May, 1911. *Date commenced business in Canada.*—Aug., 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$208,586	Premiums—Ontario (net).....	\$91,060
Total assets.....	3,275,610	Premiums—Total business (net).....	682,300
Ontario business in force (gross).....	2,779,496	Death claims—Ontario (net).....	12,000
Total business in force (gross).....	22,336,755	Death claims—Total business (net).....	112,428

### SCOTTISH CANADIAN ASSURANCE CORPORATION\*

HEAD OFFICE, TORONTO.

*Officers.*—President, Col. J. Forbes Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

*Directors.*—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; Geo. W. Howland, Toronto; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto.

*Date of incorporation.*—May 11, 1920. *Date commenced business in Canada.*—Dec. 22, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$150,000	Premiums—Ontario (net).....	\$20,616
Total assets.....	283,939	Premiums—Total business (net).....	113,061
Total liabilities.....	180,650	Claims—Ontario (net).....	8,823
Surplus—Protection of policyholders.....	103,289	Claims—Total business (net).....	50,644

### SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Alexander Bissett, Montreal

*Chief or General Agent in Ontario.*—W. J. Morris, 217 Bay St., Toronto.

*Date of incorporation.*—1876. *Date commenced business in Canada.*—Dec. 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$80,000	Premiums—Ontario (net).....	\$149,382
Assets in Canada.....	\$533,286	Premiums—Canada (net).....	355,395
Liabilities in Canada.....	237,840	Claims—Ontario (net).....	91,531
		Claims—Canada (net).....	229,473

### THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY\*

HEAD OFFICE, EDINBURGH, SCOTLAND.

Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. H. Esinhart, Montreal.

*Chief or General Agent in Ontario.*—Wm. A. Medland, Mail Bldg., Toronto.

*Date organized.*—1824. *Date incorporated.*—June 26, 1833. *Date commenced business in Canada.*—Feb., 1882.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,460,000	Premiums—Ontario (net).....	\$133,748
Assets in Canada.....	1,358,935	Premiums—Canada (net).....	418,993
Liabilities in Canada.....	341,325	Claims—Ontario (net).....	65,869
		Claims—Canada (net).....	191,902

### THE SEA INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LIVERPOOL, ENGLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—W. G. Drysdale, Toronto.

*Chief or General Agent in Ontario.*—W. G. Drysdale, 36 Toronto St., Toronto.

*Date of incorporation.*—1875. *Date commenced business in Canada.*—Dec. 11, 1924

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$58,929
Assets in Canada.....	\$106,261	Premiums—Canada (net).....	147,353
Liabilities in Canada.....	85,829	Claims—Ontario (net).....	20,121
		Claims—Canada (net).....	65,962

\*See note on page 1.

### SECURITY INSURANCE COMPANY OF NEW HAVEN\*

HEAD OFFICE, NEW HAVEN, CONN.  
Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—Wm. Thompson, Toronto.

*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto.

*Date of incorporation.*—June 5, 1841. *Date commenced business in Canada.*—Nov. 29, 1921.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	229,283	Premiums—Ontario (net).....	\$27,698
Liabilities in Canada.....	80,766	Premiums—Canada (net).....	170,788
		Claims—Ontario (net).....	19,665
		Claims—Canada (net).....	108,652

### SECURITY LIFE INSURANCE COMPANY\*

HEAD OFFICE, TORONTO.

*Officers.*—President, W. W. Hiltz, Toronto; Vice-President, L. A. David, K.C., Montreal; Vice-President and General Manager, W. O. McTaggart, Toronto.

*Directors.*—T. M. Birkett, Ottawa; J. F. Brown, Toronto; J. F. Laporte, Joliette, P.Q.; B. F. Ackerman, Peterboro, Ont.; L. E. Beaulieu, Montreal; A. Gour, Montreal; H. B. Charbonneau, Montreal; D. E. St. Jacques, M.D., Montreal; E. Massicotte, Montreal; H. C. Schofield, Toronto; L. A. Daigle, Verdun, P.Q.

*Date of incorporation.*—April 27, 1907. *Date commenced business in Canada.*—April 27, 1911.

Capital stock paid in cash.....	\$354,725	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	849,722	Premiums—Ontario (net).....	\$102,175
Ontario business in force (gross)..	3,769,397	Premiums—Total business (net)..	214,058
Total business in force (gross),...	10,009,001	Death claims—Ontario (net)....	7,350
		Death claims—Total business (net)	44,047

### SOVEREIGN LIFE ASSURANCE COMPANY\*

HEAD OFFICE, WINNIPEG, MAN.

*Officers.*—President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-President, W. H. Carter, Winnipeg; Assistant General Manager, M. D. Grant, Winnipeg.

*Directors.*—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; E. E. Sharpe, Winnipeg; Geo. N. Jackson, Winnipeg; J. L. Bathgate, Winnipeg.

*Chief or General Agent for Ontario.*—W. H. Burnett, Federal Bldg., Toronto.

*Date of incorporation.*—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash.....	\$209,995	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	3,792,513	Premiums—Ontario (net).....	\$104,130
Ontario business in force (gross)..	3,280,101	Premiums—Total business (net)..	691,636
Total business in force (gross)...	21,691,538	Death Claims—Ontario (net)...	10,000
		Death claims—Total business (net)	74,859

### SPRINGFIELD FIRE & MARINE INSURANCE COMPANY\*

HEAD OFFICE, SPRINGFIELD, MASS.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Joseph Murphy, Toronto.

*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.

*Date of incorporation.*—April 24, 1849. *Date commenced business in Canada.*—Nov. 5, 1908.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	754,766	Premiums—Ontario (net).....	\$82,283
Liabilities in Canada.....	214,586	Premiums—Canada (net).....	382,537
		Claims—Ontario (net).....	65,933
		Claims—Canada (net).....	278,584

### STANDARD MARINE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LIVERPOOL, ENGLAND.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—A. B. Pakenham, Toronto.

*Chief or General Agent in Ontario.*—A. B. Pakenham, 64 King St. E., Toronto.

*Date of incorporation.*—1871. *Date commenced business in Canada.*—Feb. 17, 1925.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$18,535	Premiums—Ontario (net).....	\$14,431
Liabilities in Canada.....	6,205	Premiums—Canada (net).....	15,093
		Claims—Ontario (net).....	6,656
		Claims—Canada (net).....	7,004

\*See note on page 1.



### THE STATE ASSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LIVERPOOL, ENGLAND.  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—A. Barry, Montreal.

*Chief or General Agent in Ontario.*—H. B. Rowe, Confederation Life Bldg., Toronto.

*Date of incorporation.*—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$486,666	Premiums—Ontario (net).....	\$4,376
Assets in Canada.....	81,330	Premiums—Canada (net).....	39,880
Liabilities in Canada.....	20,509	Claims—Ontario (net).....	123
		Claims—Canada (net).....	5,229

### STUYVESANT INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—H. Begg, Toronto.

*Chief or General Agent in Ontario.*—H. Begg, 82 King St. E., Toronto.

*Date of incorporation.*—Nov. 25, 1850. *Date commenced business in Canada.*—Aug. 25, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$109,290
Assets in Canada.....	285,892	Premiums—Canada (net).....	243,871
Liabilities in Canada.....	198,579	Claims—Ontario (net).....	42,843
		Claims—Canada (net).....	231,103

### SUN INSURANCE OFFICE\*

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Lyman Root, Toronto.

*Chief or General Agent in Ontario.*—Lyman Root, 15 Wellington St. E., Toronto.

*Date of incorporation.*—April 7, 1810. *Date commenced business in Canada.*—June 30, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,336,000	Premiums—Ontario (net).....	\$368,416
Assets in Canada.....	1,370,003	Premiums—Canada (net).....	990,830
Liabilities in Canada.....	733,805	Claims—Ontario (net).....	167,047
		Claims—Canada (net).....	477,213

### SUN LIFE ASSURANCE COMPANY OF CANADA\*

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President and Managing Director, T. B. Macaulay, Montreal, Que.; Vice-President and Actuary, A. B. Wood, Montreal, Que.

*Directors.*—Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir, H. S. Holt, Montreal; C. R. Hosmer, Montreal; Abner Kingman, Montreal; Carl Riordon, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax; J. W. McConnell, Montreal; C. E. Neill, Montreal.

*Chief or General Agent in Ontario.*—John A. Tory, Sun Life Bldg., Toronto.

*Date of incorporation.*—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$5,513,887
Total assets.....	345,251,714	Premiums—Total business (net).....	55,171,592
Ontario business in force (gross).....	170,378,068	Death claims—Ontario (net).....	1,057,128
Total business in force (gross).....	1,293,840,970	Death claims—Total business (net).....	10,751,907

### TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, TOKIO, JAPAN.  
Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—George W. Pacaud, Montreal.

*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. E., Toronto.

*Date of incorporation.*—1879. *Date commenced business in Canada.*—Mar. 12, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$30,000,000	Premiums—Ontario (net).....	\$37,759
Assets in Canada.....	200,693	Premiums—Canada (net).....	127,790
Liabilities in Canada.....	107,287	Claims—Ontario (net).....	34,623
		Claims—Canada (net).....	115,254

\*See note on page 1.

## TORONTO CASUALTY, FIRE AND MARINE INSURANCE COMPANY

HEAD OFFICE, FEDERAL BLDG., TORONTO.

*Incorporated by Letters Patent.—July 21, 1921. Amendments to charter.—March 15, 1922. Commenced business.—October, 1921.*

*Officers (as at date of filing statement).—President, G. L. Smith; Vice-Presidents, A. E. Dawson, W. W. Evans, C. H. Ackerman; Manager, A. E. Dawson; Secretary, W. B. Coatts.*

*Directors (as at date of filing statement).—C. H. Ackerman, J. T. Braund, A. E. Dawson, W. W. Evans, Forbes Godfrey, Henry Knight, J. O. Linteau, M. A. Mackenzie, R. P. Parker, T. H. Pratt, G. L. Smith, A. E. Wilson.*

*Auditors.—J. A. Carstairs & Co., Geo. O. Merson & Co.*

### Statement for the Year ending 31st December, 1926

Capital Stock		Amount	Amount paid
		subscribed for	in cash
Amount of capital stock authorized, \$1,000,000.00.			
No. of shares, 10,000; par value, \$100.00			
Capital stock at beginning of year.....	\$1,000,000		\$169,045 00
Capital stock issued during year.....			100,690 00
Total.....	\$1,000,000		\$269,735 00
Capital stock at end of year.....	\$1,000,000		\$269,735 00
Premium on Capital Stock			
Total amount paid as premium on capital stock at beginning of year.....			\$269,067 50
Total amount paid to December 31, 1926.....			\$269,067 50
Assets			
Mortgage loans on real estate, first charges.....			\$13,500 00
Book value of bonds, debentures and debenture stocks owned by the Company...			379,474 98
Cash at head office.....			3,828 60
Cash in banks.....			93,843 10
Interest accrued.....			4,720 41
Agents' balances and premiums uncollected (net, commission deducted).....			119,053 32
Bills receivable.....			292 08
Amount due from reinsurance on losses already paid.....			8,220 94
All other assets, viz.—			
Advance to agents.....		\$1,600 00	
Balances due from other companies.....		11,736 98	
Market value of securities over book value.....		8,571 31	
			21,908 29
Total admitted assets of the Company.....			\$644,841 72
Liabilities			
	In the	Elsewhere	Total
	Province		Liabilities
Total provision for unpaid claims.....	\$27,903 81	\$153,562 26	\$181,466 07
Total net reserve, \$351,852.19; carried out at 80 per cent. thereof.....	162,180 94	121,562 37	283,743 31
Reserve and unpaid losses under unlicensed reinsurance unsecured.....	4,983 34	3,110 62	8,093 96
Taxes due and accrued.....	3,877 25	6,307 89	10,185 14
Reinsurance premiums.....	425 75	33,894 18	34,319 93
Agents' credit balances.....	4,000 00	4,100 07	8,100 07
All other liabilities as follows:			
Reserve for contingent commission.....	300 00	1,200 00	1,500 00
Cash withheld from unlicensed reinsurers.....	9,332 64	3,148 93	12,481 57
Total of all liabilities except capital stock.....			\$539,890 05
Capital stock paid in cash.....		\$269,735 00	
Deficit in profit and loss account.....		164,783 33	
Excess of assets over liabilities.....			104,951 67
Total liabilities.....			\$644,841 72

### Profit and Loss Account

PREMIUMS WRITTEN.  
In the Province.

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$203,524 30	\$2,675 24	\$30,464 36	\$33,139 60	\$170,384 70
Accident.....	9,035 75	338 36	732 44	1,070 80	7,964 95
Sickness.....	6,728 84	37 00	981 67	1,018 67	5,710 17
Marine.....	422 04				422 04
Inland Transportation.....	3,759 63		958 72	958 72	2,800 91
Automobile.....	168,213 74	8,417 17	59,417 79	67,834 96	100,378 73
Guarantee.....	3,213 25	85 00	420 66	505 66	2,707 59
Liability.....	14,487 97	39 50	2,640 25	2,679 75	11,808 22
Plate Glass.....	5,301 07		768 52	768 52	4,532 55
Burglary.....	3,183 99	178 33	252 55	430 88	2,753 11
Tornado.....	259 35	35 42		35 42	223 93
Blanket Residence.....	9,041 27	Cr. 83 39	498 71	415 32	8,625 95
Total.....	\$427,171 20	\$11,722 63	\$97,135 67	\$108,858 30	\$318,312 90

## Elsewhere.

Class of Business	Gross Premiums on Risks written or renewed during the Year	Reinsurance Ceded	Return Premiums	Total Deduction	Net Premiums Written
Fire.....	\$145,634 04	\$1,869 96	\$47,890 00	\$49,759 96	\$95,874 08
Accident.....	730 31	127 11	188 86	315 97	414 34
Sickness.....	407 99		50 25	50 25	357 74
Marine.....	210 00				210 00
Inland Transportation.....	976 07				976 07
Automobile.....	231,949 92	3,757 00	59,476 52	63,233 52	168,716 40
Guarantee.....	10,245 37	430 87	1,236 81	1,667 68	8,577 69
Liability.....	327,314 17	66,872 47	50,171 53	117,044 00	210,270 17
Plate Glass.....	6,674 22		1,511 48	1,511 48	5,162 74
Burglary.....	5,410 62	473 70	965 97	1,439 67	3,970 95
Tornado.....	1,128 71	181 47	609 25	790 72	337 99
Blanket Residence.....	7,126 08	333 39	1,363 34	1,696 73	5,429 35
Total.....	\$737,807 50	\$74,045 97	\$163,464 01	\$237,509 98	\$500,297 52

	In the Province	Elsewhere	All Business
Net premiums written.....	\$318,312 90	\$500,297 52	\$818,610 42
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	132,420 88	137,630 96	270,051 84
At end of year.....	162,180 94	121,562 37	283,743 31
Increase or decrease.....	\$29,760 06	\$16,068 59	\$13,691 47
Net premiums earned.....	\$288,552 84	\$516,366 11	\$804,918 95
Net claims incurred.....	\$117,019 57	\$396,647 98	\$513,667 55
Net adjustment expenses.....	21,393 16	28,959 67	50,352 83
Commissions.....	82,127 20	114,950 09	197,077 29
Taxes.....	7,509 01	14,416 27	21,925 28
Salaries, fees and travelling expenses.....			82,364 74
All other expenses.....			44,700 24
Underwriting loss.....			\$105,168 98
Other revenue:			
Interest dividends and rents earned.....		\$17,438 94	
Other gains (specify): Profit on sale of securities.....		475 00	
			\$17,913 94
Other expenditure:			
Bad debts written off.....		\$8,816 68	
Decrease in market value of investments.....		1,520 81	
			10,337 49
Net loss for the year.....			\$97,592 53

## Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year....	\$129,934 57
Net loss brought down.....	97,592 53
	\$32,342 04
Increase in paid in capital stock.....	100,690 00
	\$133,032 04
Increase in disallowed assets.....	\$10,008 91
Increase in unsecured, unlicensed re-insurance.....	8,093 96
Dividends declared.....	8,477 50
Reserve for contingent commissions.....	1,500 00
	28,080 37
Surplus of assets over liabilities (excluding capital stock) at end of year.....	\$104,951 67

## Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1925.....	\$21,214,233	\$4,700,195	\$25,914,428
Taken in 1925, new or renewed.....	18,054,222	10,308,356	28,362,578
Total.....	\$39,268,455	\$15,008,551	\$54,277,006
Ceased in 1926, including renewed.....	11,352,236	4,400,630	15,752,866
Gross in force at end of 1926.....	\$27,916,219	\$10,607,921	\$38,524,140
Amount re-insured.....	11,307,820	2,015,593	13,323,413
Net in force at end of 1926.....	\$16,608,399	\$8,592,328	\$25,200,727

## Exhibit of Premiums

	Gross in force, end of 1925	Taken in 1926, new and renewed	Ceased in 1926, including renewals	Gross in force at end of 1926	Re-insurance	Net in force, end of 1926
<b>Fire:</b>						
In Ontario...	\$219,342 23	\$203,524 30	\$121,793 48	\$301,073 05	\$20,192 34	\$280,880 71
Elsewhere...	67,651 91	145,634 04	114,447 19	98,838 76	19,556 25	79,282 51
Total.....	\$286,994 14	\$349,158 34	\$236,240 67	\$399,911 81	\$39,748 59	\$360,163 22
<b>Automobile:</b>						
In Ontario...	\$161,248 20	\$168,213 74	\$232,376 58	\$97,085 36	\$8,417 17	\$88,668 19
Elsewhere...	236,417 19	231,949 92	322,367 25	145,999 86	3,757 00	142,242 86
Total.....	\$397,665 39	\$400,163 66	\$554,743 83	\$243,085 22	\$12,174 17	\$230,911 05
<b>Accident:</b>						
In Ontario...	\$1,890 51	\$9,035 75	\$8,475 04	\$2,451 22	\$338 36	\$2,112 86
Elsewhere...	660 05	1,138 30	1,475 97	322 38	126 81	195 57
Total.....	\$2,550 56	\$10,174 05	\$9,951 01	\$2,773 60	\$465 17	\$2,308 43
<b>Sickness:</b>						
In Ontario...	\$1,455 32	\$6,728 84	\$6,987 92	\$1,196 24	\$37 00	\$1,159 24
Elsewhere...	.....	.....	.....	.....	.....	.....
Total.....	\$1,455 32	\$6,728 84	\$6,987 92	\$1,196 24	\$37 00	\$1,159 24
<b>Guarantee:</b>						
In Ontario...	\$2,757 42	\$3,213 25	\$3,240 98	\$2,729 69	\$85 00	\$2,644 69
Elsewhere...	27,918 35	\$10,245 37	11,301 65	26,862 07	430 87	26,431 20
Total.....	\$30,675 77	\$13,458 62	\$14,542 63	\$29,591 76	\$515 87	\$29,075 89
<b>Plate Glass:</b>						
In Ontario...	\$5,279 73	\$5,301 07	\$7,777 49	\$2,803 31	.....	\$2,803 31
Elsewhere...	8,042 20	6,674 22	8,253 19	6,463 23	.....	6,463 23
Total.....	\$13,321 93	\$11,975 29	\$16,030 68	\$9,266 54	.....	\$9,266 54
<b>Burglary:</b>						
In Ontario...	\$2,663 65	\$3,183 99	\$2,994 74	\$2,852 90	\$178 33	\$2,674 57
Elsewhere...	4,628 26	5,410 62	5,860 72	4,178 16	473 70	3,704 46
Total.....	\$7,291 91	\$8,594 61	\$8,855 46	\$7,031 06	\$652 03	\$6,379 03
<b>Public Liability:</b>						
In Ontario...	\$6,500 00	\$14,487 97	\$10,881 63	\$10,106 34	\$39 50	\$10,066 84
Elsewhere...	6,750 00	327,314 17	62,022 25	272,041 92	66,876 78	205,165 14
Total.....	\$13,250 00	\$341,802 14	\$72,903 88	\$282,148 26	\$66,916 28	\$21,523 98
<b>Blanket Resi-</b>						
<b>dence:</b>						
In Ontario...	\$3,765 16	\$9,041 27	\$1,860 02	\$10,946 41	\$250 00	\$10,696 41
Elsewhere...	9,248 50	7,126 08	3,677 31	12,697 27	.....	12,697 27
Total.....	\$13,013 66	\$16,167 35	\$5,537 33	\$23,643 68	\$250 00	\$23,393 68
<b>Tornado:</b>						
In Ontario...	\$18 75	\$259 35	\$57 40	\$2,220 70	\$35 42	\$185 28
Elsewhere...	4,498 20	1,128 71	3,543 58	2,083 33	1,232 50	850 83
Total.....	\$4,516 95	\$1,388 06	\$3,600 98	\$2,304 03	\$1,267 92	\$1,036 11
<b>Inland Trans-</b>						
<b>portation:</b>						
In Ontario...	Nil	\$3,759 63	\$1,612 89	\$2,146 74	.....	\$2,146 74
Elsewhere...	.....	976 07	4 36	971 71	.....	971 71
Total.....	.....	\$4,735 70	\$1,617 25	\$3,118 45	.....	\$3,118 45
<b>Marine:</b>						
In Ontario...	Nil	\$422 04	\$422 04	Nil	Nil	Nil
Elsewhere...	Nil	210 00	210 00	Nil	Nil	Nil
Total.....	Nil	\$632 04	\$632 04	Nil	Nil	Nil
<b>All Business:</b>						
In Ontario...	\$404,920 97	\$427,171 20	\$398,480 21	\$433,611 96	\$29,573 12	\$404,038 84
Elsewhere...	365,814 66	737,807 50	533,163 47	570,458 69	92,453 91	478,004 78
Total.....	\$770,735 63	\$1,164,978 70	\$931,643 68	\$1,004,070 65	\$122,027 03	\$882,043 62



**TRAVELLERS INDEMNITY COMPANY, HARTFORD, CONN.\***

HEAD OFFICE, HARTFORD, CONN.  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—Geo. G. Foster, Montreal.

*Chief or General Agent in Ontario.*—Robt. Fullerton, 38 King St. West, Toronto.

*Date of incorporation.*—Mar. 25, 1903. *Date commenced business in Canada.*—April 29, 1912.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	523,522	Premiums—Ontario (net).....	\$212,281
Liabilities in Canada.....	309,798	Premiums—Canada (net).....	361,950
		Claims—Ontario (net).....	86,155
		Claims—Canada (net).....	173,931

**TRAVELLERS INSURANCE COMPANY, HARTFORD, CONN.\***

HEAD OFFICE, HARTFORD, CONN.  
Principal Office in Canada, Montreal, P.Q.

*Manager or Chief Executive Officer in Canada.*—Geo. G. Foster, Montreal.

*Chief or General Agent in Ontario.*—N. B. McKibbin, 38 King St. West, Toronto.

*Date of incorporation.*—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash.....	\$15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Life:—		Premiums—Ontario (net).....	\$757,201
Assets in Canada.....	12,671,595	Premiums—Canada (net).....	2,499,491
Ontario business in force (gross)	37,309,073	Death claims—Ontario (net)...	147,818
Canadian business in force		Death claims—Canada (net)...	532,991
(gross).....	113,589,807	Other than Life:—	
Other than Life:—		Premiums—Ontario (net).....	219,948
Assets in Canada.....	749,643	Premiums—Canada (net).....	1,032,016
		Claims—Ontario (net).....	104,605
		Claims—Canada (net).....	592,309

**UNION ASSURANCE SOCIETY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—H. F. Roden, Montreal.

*Chief or General Agent in Ontario.*—Martin N. Merry, Lumsden Bldg., Toronto.

*Date of incorporation.*—1714. *Date commenced business in Canada.*—Sept. 9, 1911.

Capital stock paid in cash.....	\$243,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	882,270	Premiums—Ontario (net).....	\$238,114
Liabilities in Canada.....	458,529	Premiums—Canada (net).....	645,449
		Claims—Ontario (net).....	93,592
		Claims—Canada (net).....	295,282

**UNION FIRE INSURANCE COMPANY OF PARIS, FRANCE\***

(L'Union Compagnie d'Assurances contre L'incendie Paris, France.)

HEAD OFFICE, PARIS, FRANCE.  
Principal Office in Canada, Montreal.

*Manager or Chief Executive Officer in Canada.*—J. P. A. Gagnon, Montreal.

*Chief or General Agent in Ontario.*—R. B. Rice & Sons, 66 Victoria St., Toronto.

*Date of incorporation.*—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash. Francs	20,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$350,137	Premiums—Ontario (net).....	\$61,229
Liabilities in Canada.....	209,837	Premiums—Canada (net).....	296,625
		Claims—Ontario (net).....	21,008
		Claims—Canada (net).....	159,492

**UNION INSURANCE SOCIETY OF CANTON, LIMITED\***

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Colin E. Sword, Toronto.

*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.

*Date of incorporation.*—1873. *Date commenced business in Canada.*—Sept. 24, 1917.

Capital stock paid in cash.....	£54,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,593,474	Premiums—Ontario (net).....	\$454,959
Liabilities in Canada.....	613,062	Premiums—Canada (net).....	1,250,946
		Claims—Ontario (net).....	213,737
		Claims—Canada (net).....	699,379

\*See note on page 1.

### UNITED BRITISH INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, LONDON, ENGLAND.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Charles Stuart Malcolm, Toronto.  
*Chief or General Agent in Ontario.*—Charles Stuart Malcolm, 59 Yonge St., Toronto.  
*Date of incorporation.*—1908. *Date commenced business in Canada.*—Nov. 30, 1921.

Capital stock paid in cash.....	\$1,946,666	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	186,973	Premiums—Ontario (net).....	\$95,676
Liabilities in Canada.....	133,466	Premiums—Canada (net).....	179,022
		Claims—Ontario (net).....	59,706
		Claims—Canada (net).....	106,778

### UNITED STATES FIDELITY & GUARANTY COMPANY\*

HEAD OFFICE, BALTIMORE, MD.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Col. A. E. Kirkpatrick, Toronto.  
*Chief or General Agent in Ontario.*—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.  
*Date of incorporation.*—Mar. 19, 1896. *Date commenced business in Canada.*—Mar. 12, 1903.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	726,311	Premiums—Ontario (net).....	\$368,982
Liabilities in Canada.....	515,729	Premiums—Canada (net).....	769,340
		Claims—Ontario (net).....	138,894
		Claims—Canada (net).....	308,427

### UNITED STATES FIRE INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK, N.Y.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Joseph Murphy, Toronto.  
*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.  
*Date of incorporation.*—1824. *Date business commenced in Canada.*—June 30, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	944,991	Premiums—Ontario (net).....	\$158,648
Liabilities in Canada.....	356,539	Premiums—Canada (net).....	389,421
		Claims—Ontario (net).....	92,375
		Claims—Canada (net).....	319,040

### UNITED STATES LIFE INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.  
Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Lewis A. Stewart, Toronto.  
*Chief or General Agent in Ontario.*—L. A. Stewart, 2 Toronto St., Toronto.  
*Date of incorporation.*—1850. *Date commenced business in Canada.*—Aug. 8, 1873.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	257,407	Premiums—Ontario (net).....	\$18,432
Ontario business in force (gross)...	537,358	Premiums—Canada (net).....	22,608
Canadian business in force (gross)	812,411	Death Claims—Ontario (net)...	12,000
		Death Claims—Canada (net)...	22,608

### UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY\*

HEAD OFFICE, NEW YORK.  
Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—R. J. Dale, Montreal.  
*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.  
*Date of incorporation.*—1918. *Date commenced business in Canada.*—June 6, 1924.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	95,811	Premiums—Ontario (net).....	\$34,156
Liabilities in Canada.....	6,720	Premiums—Canada (net).....	137,526
		Claims—Ontario (net).....	36,479
		Claims—Canada (net).....	134,352

\*See note on page 1.

**WESTCHESTER FIRE INSURANCE COMPANY\***

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—J. W. Tatley, Montreal.*Chief or General Agent in Ontario.*—Dale & Company, Metropolitan Bldg., Toronto.*Date of incorporation.*—Mar. 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$49,559
Assets in Canada.....	481,219	Premiums—Canada (net).....	463,142
Liabilities in Canada.....	196,152	Claims—Ontario (net).....	34,714
		Claims—Canada (net).....	292,837

**WESTERN ASSURANCE COMPANY\***

HEAD OFFICE, TORONTO.

*Officers.*—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; Assistant General Manager, C. S. Wainwright, Toronto.*Directors.*—Sir John Aird, Toronto; Robert Bickerdike, Montreal; Lt.-Col. Henry Brock, Toronto; Alfred Cooper, London, England; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; T. G. McConkey, Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; D. C. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York.*Date of incorporation.*—Aug. 31, 1851. *Date commenced business in Canada.*—Aug., 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,400,000	Premiums—Ontario (net).....	\$658,750
Total assets.....	7,444,005	Premiums—Total business (net).	5,282,319
Total liabilities.....	4,929,139	Claims—Ontario (net).....	281,250
Surplus—Protection of policyholders	2,514,865	Claims—Total business (net)....	2,945,837

**WORLD FIRE AND MARINE INSURANCE COMPANY\***

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—A. M. M. Kirkpatrick, Toronto.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of incorporation.*—1921. *Date commenced business in Canada.*—July 14, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$41,030
Assets in Canada.....	161,660	Premiums—Canada (net).....	96,239
Liabilities in Canada.....	55,579	Claims—Ontario (net).....	15,750
		Claims—Canada (net).....	28,293

**WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED\***

HEAD OFFICE, LONDON, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St., Toronto.*Date of incorporation.*—1894. *Date commenced business in Canada.*—April 25, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$125,766
Assets in Canada.....	\$349,003	Premiums—Canada (net).....	228,944
Liabilities in Canada.....	159,252	Claims—Ontario (net).....	41,388
		Claims—Canada (net).....	71,054

**YANG-TSZE INSURANCE ASSOCIATION, LIMITED\***

HEAD OFFICE, SHANGHAI, CHINA.

Principal Office in Canada, Vancouver, B.C.

*Manager or Chief Executive Officer in Canada.*—B. G. Phillips, Vancouver, B.C.*Chief or General Agent in Ontario.*—A. Tucker, Royal Bank Bldg., Toronto.*Date of incorporation.*—1862. *Date commenced business in Canada.*—Dec. 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$36,620
Assets in Canada.....	160,928	Premiums—Canada (net).....	118,737
Liabilities in Canada.....	69,234	Claims—Ontario (net).....	18,220
		Claims—Canada (net).....	64,101

\*See note on page 1.

### THE YORKSHIRE INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, YORK, ENGLAND.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—P. L. Monkman, Montreal.

*Chief or General Agent in Ontario.*—G. Temple McMurrich, 22 Toronto St., Toronto.

*Date of incorporation.*—1824. *Date commenced business in Canada.*—Jan. 16, 1907.

Capital stock paid in cash.....	£132,410
Assets in Canada.....	\$4,032,913
Liabilities in Canada.....	444,808

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$197,919
Premiums—Canada (net).....	†607,394
Claims—Ontario (net).....	89,008
Claims—Canada (net).....	293,310

### ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED\*

HEAD OFFICE, ZURICH, SWITZERLAND.

Principal Office in Canada, Toronto.

*Manager or Chief Executive Officer in Canada.*—Hedley C. Wright, Toronto.

*Chief or General Agent in Ontario.*—Hedley C. Wright, Federal Bldg., Toronto.

*Date of incorporation.*—1872. *Date commenced business in Canada.*—Aug. 29, 1923.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	534,266
Liabilities in Canada.....	266,239

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$106,304
Premiums—Canada (net).....	360,909
Claims—Ontario (net).....	51,336
Claims—Canada (net).....	199,298

\*See note on page 1.

†Excludes Ocean Marine business.





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B

MUTUAL INSURANCE  
CORPORATIONS

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## ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.  
Commenced Business 23rd June, 1899

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Geo. H. Cook; Vice-President, A. H. Huckson; Secretary, Lt.-Col. T. H. Elliott, Sault Ste. Marie.

*Directors.*—Geo. H. Cook, Silverwater; Geo. White, Bruce Mines; W. Vincer, Mindemoya; W. G. Emery, Massey; A. H. Huckson, Tarentorus Township; H. Knigh, R.R. 1, S. Ste. Marie; A. Headrick, Echo Bay; A. Grexton, Richard's Landing; David Gordon, Dayton.

*Auditors.*—Ed. Walton and W. T. Scott, Sault Ste. Marie.

Unassessed Premium Note Capital, \$47,895.89

### Statement for the Year Ending 31st December, 1926

#### Assets

Canada Victory Loan and Province of Ontario Bonds.....	\$18,890 00
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....	10,446 97
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$47,895 89
Less residue of premium notes given by the Company for reinsurance	1,480 51
	<u>46,415 38</u>
Office furniture and supplies (not extended), \$478.18.	
Total Assets.....	<u>\$75,752 35</u>

#### Liabilities

Unearned cash payments.....	\$12,103 11
All other liabilities.....	180 00
	<u>12,283 11</u>
Total Liabilities.....	<u>\$12,283 11</u>

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$6,071.53.	
Cash received by Company as fees.....	\$894 00
"    as cash payments due in 1926.....	13,106 78
"    interest.....	1,103 34
"    all other.....	267 60
	<u>15,371 72</u>
Total Receipts.....	<u>\$15,371 72</u>

#### Expenditure

Expenses of management:	
Commissions, \$1,494.00; investigation of claims, \$204.81; assessment and fees, \$21.56; Fire Marshal tax, \$35.93; travelling expenses, \$304.65; taxes, \$112.92; rent, \$120.00; salaries and fees, \$1,112.00; printing, postage, etc., \$394.27; other expenses, \$44.50.....	\$3,844 64
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	6,409 83
"    reinsurance.....	246 00
"    rebate.....	383 11
"    all other expenditure.....	112 70
	<u>10,996 28</u>
Total Expenditure.....	<u>\$10,996 28</u>

#### Currency of Risks

Amount covered by policies in force 31st December, 1926.....	\$2,663,250 00
Less reinsurance.....	70,033 00
Net Risks.....	<u>\$2,593,217 00</u>

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,507	\$2,512,810 00
Policies new and renewed during 1926.....	596	1,062,030 00
Gross number and amount in force during 1926.....	2,103	\$3,574,840 00
Less expired and cancelled in 1926.....	558	911,590 00
Net risks in force 31st December, 1926.....	<u>1,545</u>	<u>\$2,663,250 00</u>



## AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA

Commenced Business 24th July, 1894

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Samuel Miller; Vice-President, Wm. Glen, Jr.; Secretary, E. C. McDonald, Stella.

*Directors.*—Samuel Miller, Stella; Wm. Glen, Jr., Stella; A. N. Hitchins, Stella; Ed. Fleming; Stella; Harris Beaubien, Stella; H. S. Patterson, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

*Auditors.*—Robt. Fleming, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, \$11,639.65

### Statement for the Year Ending 31st December, 1926

#### Assets

Dominion War Loan .....		\$4,000 00
Cash on hand .....	\$32 81	
Cash in Bank of Montreal, Kingston .....	3,880 50	
"    Royal Bank, Bath .....	2,156 97	
	6,070 28	
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		11,639 65
<b>Total Assets .....</b>		<b>\$21,709 93</b>

#### Liabilities

Unearned cash payments .....		\$799 47
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#### Receipts

Cash balance, 31st December, 1925 (not extended), \$5,399.01		
Cash received as cash payments, 1926 .....		\$863 20
"    for interest .....		377 84
"    all other .....		2 75
<b>Total .....</b>		<b>\$1,243 79</b>

#### Expenditure

Expenses of management:		
Commissions, \$129.48; assessment and fees, \$11.65; Fire Marshal tax, \$2.36; taxes, \$6.75; rent, \$1.50; salaries and fees, \$201.00; printing, postage, etc., \$9.36; other expenses, \$9.00 .....		\$371 10
Miscellaneous payments:		
Cash paid for losses during 1926 .....		200 00
"    rebates .....		1 42
<b>Total Expenditure .....</b>		<b>\$572 52</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual .....		Three years \$363,345 00
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#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925 .....	248	\$358,597 00
Policies new and renewed during 1926 .....	77	107,900 00
	325	\$466,497 00
Gross number and amount in force during 1926 .....		
Less expired and cancelled in 1926 .....	75	103,152 00
<b>Net risks in force 31st December, 1926 .....</b>	<b>250</b>	<b>\$363,345 00</b>

## AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR.

Commenced Business 13th December, 1893

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Robert Foulds; Vice-President, Murdo Lillico; Secretary, A. L. Easton. Ayr.

*Directors.*—Robt. Foulds, Glenmorris; M. M. Lillico, Bright; L. E. Peterson, Princeton C. W. Gurney, Paris; Wm. Mauson, Ayr; Morris Shellard, Galt.

*Auditors.*—Thos. Mitchell, Ayr; J. L. Black, Ayr; Jas. W. Hall, Ayr.

Unassessed Premium Note Capital, \$235,851.93

### Statement for the Year Ending 31st December, 1926

#### Assets

Dominion of Canada Bonds.....		\$19,315 65
Cash at Head Office.....	\$109 22	
Cash in Bank of Commerce, Ayr.....	6,981 29	
“ Montreal Bank, Ayr.....	5,045 48	
“ Loan Company.....	2,142 19	
	14,278 18	
Amount unpaid of instalments, 1926.....		384 86
Amount unpaid of assessments of 1926.....		1,085 43
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$235,851 93	
Less reinsurance.....	4,318 50	
	231,533 43	
Interest.....		68 32
		\$266,665 88
Total Assets.....		

#### Liabilities

Amount of losses adjusted.....	\$1,050 00
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#### Receipts

Cash balance at 31st December, 1925 (not extended), \$13,432.67.....		
Cash received as instalments of prior years.....	\$63 47	
“ as instalments.....	11,162 29	
“ assessments of 1926.....	12,190 84	
“ assessments of prior years.....	2,655 02	
“ interest.....	474 86	
“ all other sources.....	45 28	
	\$26,591 76	
Total Receipts.....		\$26,591 76

#### Expenditure

Expenses of management:		
Commissions, \$14.23; assessment and fees, \$45.57; Fire Marshal tax, \$80.67; travelling expenses, \$30.00; taxes, \$263.75; rent, \$26.00; salaries and fees, \$2,264.95; printing, postage, etc., \$278.05; other expenses, \$151.51.....		\$2,154 73
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		2,641 37
“ “ reinsurance.....		507 30
“ “ rebates.....		127 19
“ “ investments (not extended) \$19,315.66.....		
	\$6,430 59	
Total Expenditure.....		\$6,430 59

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Four years
Mutual.....	\$8,195,302 50
Less reinsurance.....	178,100 00
	\$8,017,202 50
Net Risks.....	

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	1,867	\$7,721,387 50
Policies taken during 1926.....	592	2,341,215 00
	2,459	\$10,062,602 50
Gross number and amount in force during 1926.....		
Less expired and cancelled in 1926.....	475	1,867,300 00
	1,984	\$8,195,302 50
Net risks in force 31st December, 1926.....		

## BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PICTON

Commenced Business 31st October, 1874

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, W. Asa Foster; Vice-President, C. E. Lauder; Secretary-Treasurer, M. R. German, Picton, Ont.

*Directors.*—W. Asa Foster, Picton; Geo. M. McCartney, Wellington; F. T. Plews, Picton; Chas. E. Lauder, Mountain View; Ed. B. Purtelle, Bloomfield; Frank Eaton, Picton; H. S. Welbanks, Milford; M. F. Hawkins, Picton; A. Roblin, Picton.

*Auditors.*—H. H. Huff, Bloomfield; Walter Striker, Cherry Valley.

Unassessed Premium Note Capital, \$113,703.45

## Statement for the Year Ending 31st December, 1926

## Assets

Cash on hand at Head Office.....	\$0 50	
Cash in Bank of Nova Scotia, Picton.....	4,920 39	
Royal Bank, Picton.....	118 46	
		\$5,039 35
Amount unpaid instalments of 1926.....		401 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$113,703 45	
Less residue of premium notes given for reinsurance.....	4,312 70	
		109,390 75
Total Assets.....		<u>\$114,831 65</u>

## Liabilities

Amount of losses reported.....		\$5,200 00
Amount of unearned cash payments.....		15 06
Total.....		<u>\$5,215 06</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$1,711.35.....		
Cash received as instalments of 1926.....		\$17,289 35
“ instalments due in prior years.....		168 05
“ interest.....		84 63
“ all other.....		88 45
Total Receipts.....		<u>\$17,630 48</u>

## Expenditure

Expenses of management:		
Commissions, \$2,096.34; law costs, \$2.39; investigation of claims, \$129.90; interest, \$153.44; assessment and fees, \$31.60; Fire Marshal tax, \$49.95; travelling expenses, \$28.50; taxes, \$185.95; salaries and fees, \$1,460.00; printing, postage, etc., \$205.61; other expenses, \$250.01.....		\$4,593 69
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		5,881 54
“ reinsurance.....		907 45
“ rebate.....		119 80
“ repayment of loans.....		2,800 00
Total Expenditure.....		<u>\$14,302 48</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$5,380,265 00
Less reinsured.....	197,990 00
Net amount of risks at 31st December, 1926.....	<u>\$5,182,275 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,895	\$4,695,795 00
Policies new and renewed during 1926.....	828	2,264,325 00
Gross number and amount in force during 1926.....	2,723	\$6,960,120 00
Less expired and cancelled in 1926.....	655	1,579,855 00
Net risks in force 31st December, 1926.....	<u>2,068</u>	<u>\$5,380,265 00</u>

## BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, C. McCredie; Vice-President, J. B. Gallinger; Secretary, John G. Wills, Wainfleet.

*Directors.*—C. McCredie, Chippawa; Nathan Day, Ridgeway; J. B. Gallinger, Niagara Falls; J. K. Misener, Port Robinson; Isaiah Hansler, Welland; E. O. Disher, Ridgeway; A. J. Willson, Wainfleet; A. J. Babion, Humberstone; J. A. Daboll, Ridgeway.

*Auditors.*—Thos. Phillips, Wainfleet; C. Daboll, Wainfleet.

Unassessed Premium Note Capital, \$152,393.91

### Statement for the Year Ending 31st December, 1926

#### Assets

Book value of bonds.....		\$17,243 92
Cash in Imperial Bank, Welland.....	\$2,628 39	
" Imperial Bank, Ridgeway.....	860 82	
	<u>\$3,489 21</u>	
Less outstanding cheques.....	85 60	
		3,403 61
Amount unpaid instalments, 1926.....		348 23
Amount of all premium notes in force, after deducting all payments thereon and assessments levied.....	\$152,393 91	
Less residue of premium notes given for reinsurance.....	2,562 09	
		149,831 82
Interest due and accrued.....		270 16
Total Assets.....		<u>\$171,097 74</u>

#### Liabilities

Unearned cash payments.....	\$4,132 77
-----------------------------	------------

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$12,935.73.	
Cash received as instalments and cash payments of 1926.....	\$15,076 37
" instalments of prior years.....	413 61
" interest.....	524 73
" all other.....	27 10
" reinsurance on losses.....	2 50
Total Receipts.....	<u>\$16,044 31</u>

#### Expenditure

Expenses of management:	
Commissions, \$328.52; investigation of claims, \$108.90; interest, \$169.14; assessment and fees, \$30.78; Fire Marshal tax, \$48.79; travelling expenses, \$40.15; taxes, \$135.29; salaries and fees, \$1,333.00; printing, postage, etc., \$261.65; other expenses, \$32.00.....	\$2,488 22
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	4,967 23
" reinsurance.....	669 76
" rebates.....	207 30
" investments (not extended), 17,243.92.	
Total Expenditure.....	<u>\$8,332 51</u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	\$4,773,394 00	Three years
Less reinsured.....	207,925 00	
Net risks at December 31st, 1926.....	<u>\$4,565,469 00</u>	

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,585	\$4,517,682 00
Policies new and renewed in 1926.....	532	1,687,522 00
Gross number and amount in force during 1926.....	2,117	\$6,205,204 00
Less expired and cancelled in 1926.....	493	1,431,810 00
Net risks in force 31st December, 1926.....	<u>1,624</u>	<u>\$4,773,394 00</u>



## BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES  
Commenced Business 15th March, 1876

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Duncan McVannell; Vice-President, Jas. A. Highet; Secretary-Treasurer, Thos. H. Driver, Science Hill.

*Directors.*—Duncan McVannell, St. Mary's; Jas. A. Highet, Science Hill; Geo. Hookway, Science Hill; W. L. Ratchiffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's; W. C. Epplert, St. Mary's.

*Auditors.*—R. W. Switzer, St. Mary's; Nathan Doupe, Kirkton.

Unassessed Premium Note Capital, \$91,992.29.

### Statement for the Year Ending 31st December, 1926

#### Assets

Cash	\$180 80	
Cash in Montreal Bank, St. Mary's	12,408 59	
		\$12,589 39
Amount unpaid of instalments, 1926		594 46
Amount unpaid of assessments levied during 1926		552 60
Amount of premium note in force after deducting all payments thereon	\$91,992 29	
Less residue of premium notes given for reinsurance	5,229 95	
		<u>86,762 34</u>
<b>Total Assets</b>		<u><b>\$100,498 79</b></u>

#### Liabilities

Unearned cash payments	<u>\$582 75</u>
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#### Receipts

Cash balance at 31st December, 1925 (not extended), \$7,131 66.		
Cash received for instalments and cash payments		\$7,042 45
“ instalments of prior years		79 20
“ assessments levied in 1926		3,532 98
“ assessments prior to 1926		643 26
“ interest		135 74
<b>Total Receipts</b>		<u><b>\$11,433 63</b></u>

#### Expenditure

<b>Expenses of management:</b>		
Law costs, \$3.00; investigation of claims, \$90.00; assessment and fees, \$25.14;		
Fire Marshal tax, \$37.35; travelling expenses, \$33.00; taxes, \$129.10;		
rent, \$28.00; salaries and fees, \$410.00; printing, postage, etc., \$161.79;		
other expenses, \$38.24		\$955 62
<b>Miscellaneous payments:</b>		
Cash paid for losses which occurred during 1926		4,054 13
“ reinsurance		935 35
“ rebates		30 80
<b>Total Expenditure</b>		<u><b>\$5,975 90</b></u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual	\$3,474,610 00	Three years
Less reinsurance		166,535 00
<b>Net Risks</b>		<u><b>\$3,308,075 00</b></u>

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925	815	\$3,291,450 00
Policies new and renewed during 1926	314	1,208,835 00
<b>Gross number and amount in force during 1926</b>	<u>1,129</u>	<u>\$4,500,285 00</u>
Less expired and cancelled in 1926	274	1,025,675 00
<b>Net risks in force 31st December, 1926</b>	<u><b>855</b></u>	<u><b>\$3,474,610 00</b></u>

## (NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT  
Commenced Business 18th August, 1861

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Robert Baird; Vice-President, T. E. West; Secretary-Treasurer, D. R. Stauffer, Bright.

*Directors.*—Robert Baird, New Hamburg; T. E. West, Woodstock; Geo. G. McKay, Woodstock; H. Sippie, New Hamburg; A. R. G. Smith, New Hamburg; B. Bickell, Woodstock; Morton Hall, Bright; Robert Smith, Hickson; A. Harley, Princeton.

*Auditors.*—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, \$105,496.45

## Statement for the Year Ending 31st December, 1926

## Assets

Cash on hand at head office.....	\$101 60	
" deposit in Standard Bank, Bright, Ont.....	7,132 61	
" deposit in Standard Bank, Innerkip, Ont.....	3,393 14	
" deposit in Standard Bank, Hickson, Ont.....	1,180 92	\$11,808 27
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$105,496 45	
Less reinsured.....	922 05	
		<u>104,574 40</u>
Total Assets.....		<u>\$116,382 67</u>

## Liabilities

Amount of losses supposed.....	\$5,150 00
--------------------------------	------------

## Receipts

Cash balance at 31st December, 1925 (not extended), \$9,772.01.	
Cash received for assessments levied in 1926.....	\$8,131 40
" assessments levied prior to 1926.....	300 50
" interest.....	250 02
Total Receipts.....	<u>\$8,681 92</u>

## Expenditure

Expenses of management:	
Commissions, \$98.00; assessment and fees, \$25.36; Fire Marshal tax, \$27.43; travelling expenses, \$37.00; taxes, \$82.00; rent, \$13.00; salaries and fees, \$1,108.00; printing, postage, etc., \$149.05.....	\$1,539 84
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	5,016 92
" reinsurance.....	88 90
Total Expenditure.....	<u>\$6,645 66</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Four years
Mutual.....	\$3,461,705 00
Less reinsurance.....	36,550 00
Net risks.....	<u>\$3,425,155 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	824	\$3,337,720 00
Policies new and renewed during 1926.....	234	987,565 00
Gross number and amount in force during 1926.....	1,058	\$4,325,285 00
Less expired and cancelled in 1926.....	210	863,580 00
Net risks in force 31st December, 1926.....	<u>848</u>	<u>\$3,461,705 00</u>

## (COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRANTFORD

Commenced Business 27th May, 1861

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, S. Disbrow; Vice-President, Chas. McIntyre; Secretary-Treasurer, J. A. Messecar, Brantford.

*Directors.*—S. Disbrow, Vanessa; Jno. Collins, Burford; U. O. Kendrick, Cainsville; James Polley, Harley; A. W. Vansickle, Onondaga; E. L. Smith, Scotland; Chas. McIntyre, Scotland; D. W. Miller, St. George; Frances Thomson, Echo Place.

*Auditors.*—Percy M. Button, Scotland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, \$147,676.51.

## Statement for the Year Ending 31st December, 1926

## Assets

Cash on hand at Head Office.....	\$143 58	
Cash in Canadian Bank of Commerce, Brantford.....	11,203 04	
“ Bank of Commerce, Delhi.....	454 65	
“ Royal Bank, Brantford.....	866 11	
		\$12,667 38
Amount of unpaid instalments of 1926.....		815 48
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$147,676 51	
Less residue of premium notes given for reinsurance.....	6,982 40	
		140,694 11
Total Assets.....		\$154,176 97

## Liabilities

Amount of losses, supposed.....	\$1,000 00
Unearned cash payments.....	1,457 44
Total Liabilities.....	\$2,457 44

## Receipts

Cash balance at 31st December, 1925 (not extended), \$1,756.73.	
Cash received as instalments and cash payments of 1926.....	\$19,909 66
“ instalments, prior years.....	619 83
“ interest during 1926.....	114 24
“ all other.....	220 67
Total Receipts.....	\$20,864 40

## Expenditure

Expenses of management:	
Commissions, \$852.00; investigation of claims, \$44.50; assessment and fees, \$40.50; Fire Marshal tax, \$63.92; travelling expenses, \$20.35; taxes, \$206.04; rent, \$355.00; salaries and fees, \$1,440.90; printing, postage, etc., \$213.10.....	\$3,259 31
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	4,990 43
“ reinsurance.....	1,559 51
“ rebate.....	144 50
Total Expenditure.....	\$9,953 75

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Four years \$7,056,471 67
Less reinsurance.....	357,406 00
Net risks in force December 31st, 1926.....	\$6,699,065 67

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1925.....	1,737	\$6,365,754 00
Policies new and renewed during 1926.....	519	2,029,627 67
Gross number and amount in force during 1926.....	2,256	\$8,395,381 67
Less expired and cancelled during 1926.....	433	1,338,910 00
Net risks in force 31st December, 1926.....	1,823	\$7,056,471 67

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON

Commenced Business 20th September, 1878

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.

*Directors.*—A. L. Noble, Toronto; R. A. Thompson, Lynden; Neil C. Sinclair, St. Thomas; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton.

*Auditors.*—W. Anderson, Hamilton; W. B. Anderson, Port Colborne.

Unassessed Premium Note Capital, \$97,246.59.

## Statement for the Year Ending 31st December, 1926

## Assets

Cash value of mortgage.....		\$6,000 00
Municipal Bonds, debentures and Canada War Loan.....		319,764 73
Cash on hand, head office.....	\$30 70	
Cash in Royal Bank, Hamilton.....	9,018 53	
		9,049 23
Amount unpaid instalments of 1926.....		97 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		97,246 59
Amount interest accrued.....		7,594 84
Total Assets.....		<u>\$439,752 39</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1925 (not extended), \$9,889.66.....		
Cash received as instalments of 1926.....		\$33,071 75
“ instalments due in prior years.....		782 00
“ interest.....		20,442 00
“ from all other sources.....		29 85
“ from realization of investments (not extended), \$36,951.87.....		
Total Receipts.....		<u>\$54,325 60</u>

## Expenditure

Expenses of management:		
Law costs, \$2.00; fuel and light, \$6.00; investigation of claims, \$201.80; assessment and fees, \$16.06; Fire Marshal tax, \$105.26; travelling expenses, \$560.05; taxes, \$282.75; rent, \$480.00; salaries and fees, \$6,514.00; printing, postage, etc., \$568.22; other expenses, \$72.25.....		\$8,808 39
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		24,865 77
“ rebate.....		634 38
“ refund to members.....		10,623 75
“ investments (not extended), \$46,860.61.....		
“ other than foregoing (Contribution to Benevolent Institution)..		325 00
Total Expenditure.....		<u>\$45,257 29</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926.

System	Four years
Mutual.....	<u>\$1,330,800 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	395	\$1,317,000 00
Policies new and renewed during 1926.....	150	502,700 00
Gross number and amount in force during 1926.....	545	\$1,819,700 00
Less expired and cancelled in 1926.....	148	488,900 00
Net risks in force 31st December, 1926.....	<u>397</u>	<u>\$1,330,800 00</u>



## CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES  
Commenced Business June 28th, 1884

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Donald Campbell; Vice-President, Archie Walker; Secretary-Treasurer, E. W. J. Sutherland, Mt. Brydges.

*Directors.*—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mt. Brydges; Thomas Carruthers, Melbourne; John Hutcheson, Longwood; C. M. Trott, Mt. Brydges; Robert Sutherland, Mt. Brydges; Wm. Veale, Mt. Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

*Auditors.*—J. H. Mathews, Delaware; Wm. Blair, Mt. Brydges.

Unassessed Premium Note Capital, \$106,226.36.

### Statement for the Year ending 31st December, 1926

Assets		
Dominion of Canada bonds.....		\$12,000 00
Amount cash at head office.....		41 32
"    Royal Bank, Mount Brydges.....	\$1,529 98	
"    Royal Bank, Melbourne.....	504 98	
"    Royal Bank, Strathroy.....	729 59	
"    Bank of Montreal, London.....	1,379 18	
"    Huron & Erie.....	100 14	
	\$4,243 87	
Less outstanding cheques.....	40 00	
		4,203 87
Amount unpaid instalments, 1926.....		82 88
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$106,226 36	
Less residue of premium notes given for reinsurance.....	6,209 74	
		100,016 62
Interest due and accrued.....		70 60
Office furniture (not extended), \$30.00.....		
<b>Total Assets.....</b>		<b>\$116,415 29</b>

### Liabilities

Amount of all other liabilities.....	\$111 22
--------------------------------------	----------

### Receipts

Cash balance at 31st December, 1925 (not extended), \$2,307.67.....	
Cash received at head office, fees (not extended), \$185.50.....	
"    as instalments, 1926.....	\$10,660 70
"    as instalments due in prior years.....	119 26
"    as interest.....	584 21
"    all other.....	53 87
<b>Total Receipts.....</b>	<b>\$11,418 04</b>

### Expenditure

Expenses of management:	
Commissions, \$185.50; investigation of claims, \$40.00; assessment and fees, \$28.23; Fire Marshal tax, \$33.06; travelling expenses, \$1.50; taxes, \$95.76; rent, \$24.00; salaries and fees, \$885.80; printing, postage, etc., \$259.67; other expenses, \$59.00.....	\$1,612 52
Miscellaneous payments:	
Cash paid for losses prior to 1926.....	\$298 36
"    losses which occurred during 1926.....	3,634 17
"    reinsurance.....	606 69
"    rebate.....	251 23
"    other expenses.....	77 50
"    investments (not extended), \$3,000.00.....	
<b>Total Expenditure.....</b>	<b>\$6,480 52</b>

### Currency of Risks

Amount covered by Policies in force 31st December, 1926.

	Three years
Mutal.....	\$4,183,651 00
Less reinsurance.....	234,150 00
<b>Net risks carried by the Company.....</b>	<b>\$3,949,501 00</b>

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,004	\$3,962,942 00
Policies new and renewed during 1926.....	408	1,674,721 00
<b>Gross number and amount in force during 1926.....</b>	<b>1412</b>	<b>\$5,637,663 00</b>
Less expired and cancelled in 1926.....	362	1,454,012 00
<b>Net risks in force 31st December, 1926.....</b>	<b>1 050</b>	<b>\$4,183,651 00</b>

## CENTRAL MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, VAN WERT, OHIO  
Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith, Toronto.

*Chief or General Agent in Ontario.*—Vance C. Smith, Lumsden Bldg., Toronto.

*Date of incorporation.*—1876. *Date commenced business in Canada.*—Aug. 23, 1923.

Assets in Canada.....	\$101,929	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	26,343	Premiums—Ontario (net).....	\$32,224
		Premiums—Canada (net).....	51,717
		Claims—Ontario (net).....	2,339
		Claims—Canada (net).....	14,868

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 90, expiring on the 30th of June, 1928, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## (TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE  
Commenced Business 23rd August, 1898

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. Jamieson; Vice-President, E. Durham; Secretary-Treasurer, G. A. Tinlin, Beamsville.

*Directors.*—A. Jamieson, Smithville; E. Durham, Smithville; L. H. Collard, St. Catharines; W. A. Grifis, St. Catharines; F. H. Jory, Beamsville; H. B. Strong, St. Anns.

*Auditors.*—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, \$112,774.95.

## Statement for the Year ending 31st December, 1926

Assets		
Cash on hand at Head Office.....		\$490 41
Cash in Royal Bank, Beamsville.....		415 12
		<u>\$905 53</u>
Amount unpaid of instalments, 1926.....		745 26
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$112,774 95	
Less residue of premium notes given for reinsurance.....	1,677 11	
		<u>111,097 84</u>
Total Assets.....		<u>\$112,748 63</u>
Liabilities		
Bills payable.....		\$5,000 00
Unearned cash payments.....		2,129 84
		<u>\$7,129 84</u>
Receipts		
Cash balance at 31st December, 1925 (not extended), \$124.38.		
Cash received as instalments and cash payments of 1926.....		\$11,932 22
“ due in prior years.....		160 06
“ interest.....		10 25
		<u>\$12,102 53</u>
Expenditure		
Expenses of management:		
Commissions, \$238.50; law costs, \$200.00; investigation of claims, \$20.00; interest, \$509.40; assessment and fees, \$32.75; Fire Marshal tax, \$55.82; travelling expenses, \$123.00; taxes, \$164.55; rent, \$30.00; salaries and fees, \$1,333.30; printing, postage, etc., \$290.59; other expenses, \$79.22....		\$3,077 13
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		4,066 50
“ reinsurance.....		124 50
“ rebates.....		53 25
“ repayment of loans.....		4,000 00
		<u>\$11,321 38</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$4,904,674 00
Less reinsurance.....	59,950 00
Net risks carried by the Company.....	<u>\$4,844,724 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,438	\$4,939,900 00
Policies new and renewed during 1926.....	487	1,686,904 00
Gross number and amount in force during 1926.....	1,925	\$6,626,804 00
Less expired and cancelled in 1926.....	507	1,722,130 00
Net risks in force 31st December, 1926.....	<u>1,418</u>	<u>\$4,904,674 00</u>

## CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business 3rd June, 1872

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald, Secretary; Foster G. Mofiat, Teeswater.

*Directors.*—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

*Auditors.*—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, \$51,964.85.

## Statement for the Year ending 31st December, 1926

## Assets

Actual cash on hand at head Office.....	\$1 31	
Cash in Bank of Montreal, Teeswater.....	6,583 39	
" Bank of Commerce, Teeswater.....	5,476 59	
		\$12,061 29
Amount unpaid of instalments, 1926.....		2,258 35
" unpaid of assessments levied during 1926.....		621 11
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$51,964 85	
Less residue of premium notes given for reinsurance.....	2,631 25	
		49,333 60
Total Assets.....		<u>\$64,274 35</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1925 (not extended), \$10,384.93.		
Cash received as instalments, 1926.....		\$3,233 47
" instalments, prior years.....		366 10
" assessments levied in 1926.....		1,807 70
" assessments levied in years prior to 1926.....		1,586 25
" interest.....		317 71
Total Receipts.....		<u>\$7,311 23</u>

## Expenditure

Expenses of management:		
Commissions, \$279.00; investigation of claims, \$10.50; assessment and fees, \$21.01; Fire Marshal tax, \$20.98; travelling expenses, \$54.25; taxes, \$67.64; rent, \$25.00; salaries and fees, \$417.00; printing, postage, etc., \$107.38; other expenses, \$35.50.....		\$1,038 26
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		3,593 00
" reinsurance.....		1,003 61
Total Expenditure.....		<u>\$5,634 87</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926		Three years
Mutual.....		\$2,432,622 00
Reinsurance.....		126,844 50
Net risks actually carried by the Company.....		<u>\$2,305,777 50</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	744	\$2,393,174 00
Policies new and renewed during 1926.....	279	948,703 00
Gross number and amount in force during 1926.....	1,023	\$3,341,877 00
Less expired and cancelled in 1926.....	275	909,255 00
Net risks in force 31st December, 1926.....	<u>748</u>	<u>\$2,432,622 00</u>

## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT ELGIN  
Commenced Business 18th May, 1887

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jno. Campbell; Vice-President, F. H. Gregg, Secretary, T. R. Mayberry, Ingersoll.

*Directors.*—Jno. Campbell, Salford; F. H. Gregg, Salford; R. W. Brink, Woodstock; F. H. Harris, Mt. Elgin; Chas. Williams, Tillsonburg; J. G. Currie, Ingersoll.

*Auditors.*—J. A. Morrison, Mt. Elgin; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, \$166,170.16.

## Statement for the Year ending 31st December, 1926

## Assets

Loan Company Debentures and other securities.....		\$3,020 00
Cash in Royal Bank, Ingersoll.....		2,096 58
Amount unpaid of instalments, 1926.....		1,584 53
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$166,170 16	
Less residue given for reinsurance.....	21,301 15	
Interest.....		144,869 01
		70 48
Total Assets.....		<u>\$151,640 60</u>

## Liabilities

Unearned cash payments.....		<u>\$1,858 92</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$2,794.46.		
Cash received as instalments and cash payments of 1926.....		\$14,713 05
“ instalments, prior years.....		220 38
“ interest.....		125 10
“ reinsurance on losses.....		554 30
“ borrowed.....		2,000 00
“ all other.....		26 37
Total Receipts.....		<u>\$17,639 20</u>

## Expenditure

Expenses of management:		
Commisslons, \$197.00; investigation of claims, \$131.85; interest, \$17.15; assessment and fees, \$34.78; Fire Marshal tax, \$54.02; travelling expenses, \$53.00; taxes, \$126.82; rent, \$2.00; salaries and fees, \$1,097.60; printing, postage, etc., \$446.29; other expenses, \$19.00.....		\$2,184 51
Miscellaneous payments:		
Cash paid for losses which occurred in 1926.....		8,612 10
“ reinsurance.....		3,254 75
“ rebate.....		285 72
“ repayment of loans and interest.....		2,000 00
“ investments (not extended), \$2,000.00.		
Total Expenditure.....		<u>\$16,337 08</u>



## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$5,641,553 00
Reinsurance.....	844,484 50
Net Risks.....	<u>\$4,797,068 50</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,446	\$5,385,533 00
Policies new and renewed during 1926.....	566	2,149,262 00
Gross number and amount in force during 1926.....	2,012	\$7,534,795 00
Less expired and cancelled in 1926.....	511	1,893,242 00
Net risks in force 31st December, 1926.....	<u>1,501</u>	<u>\$5,641,553 00</u>

## (NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE  
Commenced Business 8th January, 1869

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, J. C. Dance; Vice-President, S. S. McDermand; Secretary, S. E. Facey, Harrietsville.

*Directors.*—J. C. Dance, Kingsmill; H. Rickard, Dorchester; W. W. Kiddie, Belmont; S. S. McDermand, Pt. Burwell; Jno. A. Charlton, Springfield; A. E. Jackson, Mossley.

*Auditors.*—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, \$245,154.24.

## Statement for the Year ending 31st December, 1926

Assets		
Cash in Bank of Toronto, Dorchester.....	\$1,122 43	
Cash deposit in Royal Bank, Ingersoll.....	375 73	
“ “ Royal Bank, Aylmer.....	883 61	
“ “ Royal Bank, Springfield.....	1,115 05	
“ “ Bank of Nova Scotia, Harrietsville.....	10,666 24	
“ “ Standard Bank, Port Burwell.....	970 90	
“ “ Provincial Savings, Aylmer.....	1,096 79	
Amount unpaid of instalments, 1926.....		\$16,230 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$245,154 24	1,119 82
Less residue given for reinsurance.....	22,546 62	
Total Assets.....		<u>\$239,958 19</u>

Liabilities		
Bills payable.....		\$3,000 00
Unearned cash payments.....		5,275 71
Total Liabilities.....		<u>\$8,275 71</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$8,844 16.	
Cash received as instalments and cash payments of 1926.....	\$32,087 78
“ “ instalments of prior years.....	256 55
“ “ interest.....	349 98
“ “ reinsurance on losses.....	1,615 70
Cash received from all other.....	77 48
Total Receipts.....	<u>\$34,387 49</u>

## Expenditure

Expenses of management:	
Commissions, \$889.00; interest, \$180.00; assessment and fees, \$53.40; Fire Marshal tax, \$92.01; travelling expenses, \$57.50; taxes, \$239.16; salaries and fees, \$1,637.20; printing, postage, etc., \$421.96; other expenses, \$15.00	\$3,585 23
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	17,640 32
“ “ reinsurance.....	5,085 54
“ “ rebates.....	577 11
“ “ all other expenses.....	112 70
Total Expenditure.....	<u>\$27,000 90</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....		Three years
Reinsurance.....		\$10,183,989 00
		1,085,546 00
Net Risks.....		<u>\$9,148,443 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,483	\$9,432,850 00
Policies new and renewed during 1926.....	1,082	4,203,551 00
Gross number and amount in force during 1926.....	3,565	\$13,636,401 00
Less expired and cancelled in 1926.....	868	3,452,412 00
Net risks in force 31st December, 1926.....	<u>2,697</u>	<u>\$10,183,989 00</u>

## DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S  
Commenced Business 21st April, 1884

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jno. A. McKay; Vice-President, Wm. Suhring; Secretary-Treasurer, George Armstrong, St. Paul's.

*Directors.*—Jno. A. McKay, Stratford; Wm. Suhring, Stratford; Robt. Fuller, Sebringville; Wm. Robertson, St. Paul's; James Muir, St. Mary's; Leslie Brown, Motherwell.

*Auditors.*—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, \$92,035.42.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....		\$5,000 00
Cash on hand.....	\$45 46	
Cash in British Mortgage Loan Co., Stratford.....	3,283 45	
Royal Bank, Stratford.....	4,933 59	
Royal Bank, St. Mary's.....	4,863 45	
Standard Bank, Sebringville.....	2,180 32	
Bank of Commerce, Mitchell.....	2,822 26	
Province of Ontario Savings Bank, St. Mary's.....	1,240 74	
Bank of Commerce, Milverton.....	852 92	
Amount unpaid of instalments, 1926.....		20,222 19
Agents' balances.....		340 05
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$92,035 42	56 10
Less residue given for reinsurance.....	364 50	
		<u>91,670 92</u>
Total Assets.....		<u>\$117,289 26</u>

## Liabilities

Amount of losses adjusted.....	\$1,200 00
Unearned cash payments.....	3,554 36
Total Liabilities.....	<u>\$4,754 36</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$14,008.87.	
Cash received as instalments and cash payments of 1926.....	\$9,229 58
assessments levied in 1926.....	4,297 05
assessments levied in prior years.....	378 50
interest.....	503 54
all other.....	127 75
Total Receipts.....	<u>\$14,536 42</u>

## Expenditure

Expenses of management:		
Investigation of claims, \$82.20; assessment and fees, \$27.95; Fire Marshal tax, \$45.80; travelling expenses, \$28.00; taxes, \$137.41; rent, \$6.00; salaries and fees, \$918.00; printing, postage, etc., \$179.60; other expenses, \$11.00		\$1,435 96
Miscellaneous payments:		
Amount paid for losses incurred in 1926.....		1,736 14
"    reinsurance.....		50 50
"    rebate.....		50 50
"    other expenses.....		50 00
"    investments (not extended), \$5,000.00.....		
Total Expenditure.....		<u>\$3,323 10</u>

## Currency of Risks

	Amount covered by Policies in force 31st December, 1926	Three years
Mutual.....		\$3,921,585 00
Reinsurance.....		13,500 00
Net Risks.....		<u>\$3,907,085 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		791	\$3,900,735 00
Policies new and renewed during 1926.....		309	1,464,300 00
Gross number and amount in force during 1926.....		1,100	\$5,365,035 00
Less expired and cancelled in 1926.....		299	1,445,450 00
Net risks in force 31st December, 1926.....		<u>801</u>	<u>\$3,921,585 00</u>

## DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHELBURNE  
Commenced Business 1st June, 1895

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, W. J. Jelly; Vice-President, J. A. Marshall; Secretary-Treasurer, Thos. Whalley, Shelburne.

*Directors.*—W. J. Jelly, Shelburne; S. Barber, Rosemont; T. Jennings, Mansfield; T. Best, Shelburne; J. J. Braiden, Shelburne; J. K. Warnock, Grand Valley; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; J. A. Marshall, Orangeville; T. W. Reid, Waldemar; G. Bruce, Grand Valley.

*Auditors.*—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, \$214,644.64.

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of Canada War Loan and Municipal Security.....		\$3,000 00
Cash in Royal Bank, Shelburne.....	\$1,545 13	
"    Toronto Bank, Shelburne.....	4,594 02	
"    Royal Bank, Grand Valley.....	3,011 19	
"    Bank of Commerce, Orangeville.....	2,360 09	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$214,644 64	
Less residue given for reinsurance.....	12,585 01	
Total Assets.....		<u>\$216,570 06</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1925 (not extended), \$5,791.71.		
Cash received as instalments, 1926.....		\$22,791 37
"    instalments of prior years.....		213 76
"    interest.....		399 86
"    all other.....		83 50
Total Receipts.....		<u>\$23,488 49</u>

## Expenditure

Expenses of management:		
Commissions, \$1,562.00; investigation of claims, \$120.45; assessment and fees, \$46.23; Fire Marshal tax, \$71.06; travelling expenses, \$112.30; taxes, \$205.87; rent, \$30.00; salaries and fees, \$1,523.10; printing, postage, etc., \$320.62; other expenses, \$29.11.....		\$4,020 75
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		12,171 36
"    reinsurance.....		1,466 88
"    rebate.....		110 78
Total Expenditure.....		<u>\$17,769 77</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three years	\$8,603,095 00
Reinsurance.....		542,820 00
Net risks.....		<u>\$8,060,275 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		2,306	\$7,375,535 00
Policies new and renewed during 1926.....		896	3,226,855 00
Gross number and amount in force during 1926.....		3,202	\$11,102,440 00
Less expired and cancelled in 1926.....		720	2,499,345 00
Net risks in force 31st December, 1926.....		<u>2,482</u>	<u>\$8,603,095 00</u>

## (NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT  
Commenced Business 15th May, 1856

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jos. Betzner; Vice-President, J. M. Irwin; Secretary-Treasurer, A. W. Hilborn, Galt.

*Directors.*—Jos. Betzner, Capetown; Col. J. Z. Fraser, Burford; Geo. R. Barrie, Galt; John Bricker, Ayr; C. Shaw, Hespeler; Frank W. Hanes, Dundas; Geo. L. Telfer, R.R. 2, Paris; J. M. Irwin, Galt; A. A. Stewart, Puslinch.

*Auditors.*—John Taylor, Jr., Galt; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, \$370,169.00.

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of mortgages.....		\$5,000 00
Cash value of bonds.....		2,000 00
Cash in Bank of Commerce, Galt.....		768 01
Amount unpaid instalments, 1926.....		1,023 90
Amount unpaid of assessments levied during 1926.....		2,157 66
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$370,169 00	
Less residue for reinsurance.....	12,321 63	
		<u>357,847 37</u>
Total Assets.....		<u>\$368,796 94</u>

## Liabilities

Amount of losses adjusted.....		<u>\$6,139 50</u>
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## Receipts

Cash balance ar 31st December, 1925 (not extended), \$3,418.65.		
Cash received as instalments, 1926.....		\$18,647 50
"    instalments levied in years prior to 1926.....		274 80
"    assessments levied in 1926.....		17,197 96
"    assessment prior to 1926.....		1,848 12
"    interest.....		445 00
"    borrowed money.....		11,500 00
"    reinsurance on losses.....		742 75
"    from all other sources.....		119 36
Total Receipts.....		<u>\$50,775 49</u>



## Expenditure

Expenses of management:	
Commissions, \$327.00; fuel and light, \$36.19; investigation of claims, \$121.00; interest, \$153.03; assessment and fees, \$70.22; Fire Marshal tax, \$119.57; taxes, \$372.25; rent, \$128.23; salaries and fees, \$2,820.60; printing, postage, etc., \$279.46; other expenses, \$386.42.....	\$4,813 97
Miscellaneous payments:	
Cash paid for losses prior to 1926.....	2,233 76
“ losses which occurred during 1926.....	33,393 27
“ reinsurance.....	1,445 12
“ rebate.....	40 01
“ repayment of loans.....	11,500 00
<b>Total Expenditure.....</b>	<b>\$53,426 13</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Four years \$13,716,683 00
Reinsurance.....	506,528 00
<b>Net risks.....</b>	<b>\$13,210,155 00</b>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		3,014	\$13,088,645 00
Policies new and renewed during 1926.....		875	3,764,018 00
Gross number and amount in force during 1926.....		3,889	\$16,852,663 00
Less expired and cancelled in 1926.....		754	3,135,980 00
<b>Net risks in force 31st December, 1926.....</b>		<b>3,135</b>	<b>\$13,716,683 00</b>

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON  
Commenced Business September, 1880

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, D. Carmichael; Vice-President, Jno. McPherson; Secretary-Treasurer W. A. Galbraith, Iona Station.

*Directors.*—D. Carmichael, West Lorne; Jno. McPherson, Campbellton; Jno. R. Gow, Dutton; John McPhail, Iona Station; Arch. McColl, Rodney; Jno. W. McCallum, Iona Station.

*Auditors.*—M. I. McNeill, J. M. Blue, Dutton, Ont.

Unassessed Premium Note Capital, \$148,558.76.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....		\$8,000 00
Cash in Royal Bank, Rodney.....	\$4,284.17	
“ Bank of Montreal, West Lorne.....	2,159 19	
“ Royal Bank, Dutton.....	4,490 74	
“ Bank of Montreal, Dutton.....	3,041 53	13,975 63
Amount unpaid of instalments, 1926.....		753 62
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$148,558 76	
Less residue of notes given for reinsurance.....	933 75	
<b>Interest.....</b>		96 00
<b>Total Assets.....</b>		<b>\$170,450 26</b>

## Liabilities

Amount of losses supposed or reported.....	\$3,400 00
Unearned cash payments.....	269 56
<b>Total Liabilities.....</b>	<b>\$3,669 56</b>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$11,851.98.....	
Cash received as instalments and cash payments, 1926.....	\$15,023 68
“ instalments due in prior years.....	614 01
“ interest.....	487 22
<b>Total Receipts.....</b>	<b>\$16,124 91</b>

**Expenditure**

<b>Expenses of management:</b>	
Commissions, \$180.50; investigation of claims, \$32.70; interest, \$69.90; assessment and fees, \$32.52; Fire Marshal tax, \$48.85; travelling expenses, \$137.90; taxes, \$144.94; rent, \$22.00; salaries and fees, \$698.20; printing, postage, etc., \$102.02; other expenses, \$53.51.....	\$1,523 04
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1926.....	4,176 92
"    reinsurance.....	213 55
"    rebate.....	111 75
"    investments (not extended), \$7,976.00.....	
<b>Total Expenditure.....</b>	<u><u>\$6,025 26</u></u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1926			
	Three years	Four years	Total
Mutual.....	\$2,405,650 00	\$2,826,300 00	\$5,231,950 00
Less reinsurance.....	38,900 00		38,900 00
<b>Net risks carried at 31st December, 1926.....</b>	<u><u>\$2,366,750 00</u></u>	<u><u>\$2,826,300 00</u></u>	<u><u>\$5,193,050 00</u></u>

**Movement in Risks**

Mutual System		Number	Amount
Policies in force 31st December, 1925.....		1,340	\$4,894,270 00
Policies new and renewed during 1926.....		376	1,518,625 00
<b>Gross number and amount in force during 1926.....</b>		<u>1,716</u>	<u>\$6,412,895 00</u>
<b>Less expired and cancelled in 1926.....</b>		<u>342</u>	<u>1,180,945 00</u>
<b>Net risks in force 31st December, 1926.....</b>		<u><u>1,374</u></u>	<u><u>\$5,231,950 00</u></u>

**(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, TAVISTOCK  
Commenced Business 28th December, 1870

**OFFICERS AND DIRECTORS (1927)**

*Officers.*—President, Edwin Caister; Vice-President, Jno. Pletsch; Secretary, W. S. Russell, Tavistock.

*Directors.*—E. Caister, Tavistock; Jos. Quinlan, Stratford; Wm. Kaufman, Tavistock; E. J. Wettlaufer, Tavistock; Andw. Herman, Tavistock; Jno. Pletsch, Shakespeare; P. H. Murray, Tavistock; I. Corp, Woodstock; C. Lindner, Gad's Hill.

*Auditors.*—F. P. Corp, Tavistock; H. J. Mansz, Shakespeare.

Unassessed Premium Note Capital, \$316,094.96.

**Statement for the Year ending 31st December, 1926**

**Assets**

Canada Victory Loan Bonds.....		\$20,000 00
Cash at head office.....	\$13 94	
Cash in Royal Bank, Stratford.....	4,019 45	
"    Standard Bank, Tavistock.....	12,687 06	
		16,720 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		316,094 96
Amount unpaid assessments, 1926.....		1,360 55
<b>Total Assets.....</b>		<u><u>\$354,175 96</u></u>

**Liabilities—None**

**Receipts**

Cash balance at 31st December, 1925 (not extended), \$14,231.85.....		
Cash received from assessments levied during 1926.....		\$11,026 23
"    assessments levied prior to 1926.....		1,090 20
"    instalments of 1926.....		9,057 05
"    interest.....		986 09
<b>Total Receipts.....</b>		<u><u>\$22,159 57</u></u>

## Expenditure

Expenses of management:		
Commissions, \$631.50; investigation of claims, \$63.55; assessment and fees, \$47.52; Fire Marshal tax, \$65.04; travelling expenses, \$24.00; taxes, \$186.08; rent, \$17.00; salaries and fees, \$890.20; printing, postage, etc., \$133.78; other expenses, \$113.44.....		\$2,172 11
Miscellaneous payments:		
Cash paid for losses prior to 1926.....		1,500 00
“ losses which occurred during 1926.....		8,159 85
“ rebates.....		18 85
“ investments (not extended) \$7,820.16.....		
Total Expenditure.....		<u>\$11,850 81</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926	Four years
Mutual.....	\$8,200,205 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,737	\$8,155,980 00
Policies new and renewed 1926.....	421	2,006,945 00
Gross number and amount in force during 1926.....	2,158	\$10,162,925 00
Less expired and cancelled in 1926.....	443	1,962,720 00
Net risks in force 31st December, 1926.....	<u>1,715</u>	<u>\$8,200,205 00</u>

## EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN  
Commenced Business 16th September, 1891

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, D. A. McCallum; Vice-President, Donald Dewar; Secretary, Herman Galbraith, Appin.

*Directors.*—D. A. McCallum, Glencoe; Donald Dewar, Walkers; Lorenzo Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; L. L. McTaggart, Appin.

*Auditors.*—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, \$104,411.27

## Statement for the Year ending 31st December, 1926

## Assets

Amount of cash on hand at head office.....	\$90 70	
“ cash in Royal Bank, Glencoe, Ont.....	242 54	
“ “ Montreal Bank, Alvinston, Ont.....	35 56	
“ “ Royal Bank, Strathroy, Ont.....	225 66	
“ “ Royal Bank, Appin, Ont.....	135 24	
“ “ Montreal Bank, Glencoe, Ont.....	276 53	
“ “ Royal Bank, Melbourne.....	91 08	
“ unpaid of instalments, 1926.....		\$1,097 31
“ prior instalments still unpaid (not extended) \$429.92.....		236 94
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$104,411 27	
“ reinsurance.....	1,033 35	
Total Assets.....		<u>103,377 92</u>
		<u>\$104,712 17</u>

## Liabilities

Amount of losses adjusted.....	<u>\$1,350 00</u>
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## Receipts

Cash balance, 31st December, 1925 (not extended), \$1,143.20.....		
Cash received as instalments of 1926.....		\$11,956 48
“ instalments of prior years.....		117 20
“ interest.....		19 45
“ from realization of investments (not extended), \$305.48.....		
“ borrowed money.....		300 00
“ all other sources.....		6 00
Total Receipts.....		<u>\$12,399 13</u>

## Expenditure

Expenses of management:		
Commissions, \$141.00; investigation of claims, \$75.00; interest, \$257.45; assessment and fees, \$29.08; Fire Marshal tax, \$35.07; travelling expenses, \$51.30; taxes, \$101.66; rent, \$9.00; salaries and fees, \$705.00; printing, postage, etc., \$176.82; other expenses, \$76.08.....		\$1,657 46
Miscellaneous payments:		
Amount paid for losses prior to 1926.....		1,900 00
“ losses which occurred during 1926.....		3,519 82
“ reinsurance.....		123 15
“ rebate.....		133 07
“ repayment of loans.....		5,300 00
“ all other.....		117 00
Total Expenditure.....		<u>\$12,750 50</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three years	\$4,228,900 00
Less reinsurance.....		41,050 00
Net risks.....		<u>\$4,187,850 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		1,293	\$4,147,095 00
Policies new and renewed during 1926.....		509	1,625,780 00
Gross number and amount in force during 1926.....		1,802	\$5,772,875 00
Less expired and cancelled in 1926.....		495	1,543,975 00
Net risks in force 31st December, 1926.....		<u>1,307</u>	<u>\$4,228,900 00</u>

## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, I. D. Smith; Vice-President, Alex. Ross; Secretary, J. R. Hammond' Atwood.

*Directors.*—I. D. Smith, Atwood; Alex. Ross, Britton; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; H. Richmond, Atwood; J. K. Baker, Brussels; John Dendstedt, Gad's Hill; S. J. Love, Atwood.

*Auditors.*—Jno. F. Ballantyne, Atwood; Chester Little, Atwood.

Unassessed Premium Note Capital, \$327,678.55

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of bonds.....		\$10,000 00
Cash on hand, head office.....	\$353 79	
Cash in Bank of Commerce, Atwood.....	13,197 19	
“ Standard Bank, Monkton, Ont.....	5,700 16	
Amount of unpaid instalments, 1926.....		19,251 14
“ unpaid assessment levied during 1926.....		82 34
“ premium notes in force, after deducting all payments thereon and assessments levied.....		1,079 80
Total Assets.....		<u>\$358,091 83</u>

## Liabilities—None

## Receipts

Cash at 31st December, 1925 (not extended), \$16,325.00.		
Cash received as instalments, 1926.....		\$10,747 94
“ instalments, prior years.....		38 22
“ assessments levied during 1926.....		11,957 65
“ assessments levied before 1926.....		1,333 90
“ interest.....		579 03
Total Receipts.....		<u>\$24,656 74</u>



## Expenditures

Expenses of management:	
Commissions, \$339.00; investigation of claims, \$83.25; assessment and fees, \$45.90; Fire Marshal tax, \$81.79; travelling expenses, \$19.00; taxes, \$344.57; rent, \$12.00; salaries and fees, \$716.40; printing, postage, etc., \$120.11; other expenses, \$36.89.....	\$1,798 31
Miscellaneous payments:	
Amount paid for losses which occurred prior to 1926.....	\$78 84
“ losses which occurred during 1926.....	14,627 25
“ rebate.....	226 00
“ investment (not extended), \$5,000.00.....	
Total Expenditure.....	<u>\$16,730 40</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	\$7,753,020 00
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## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,414	\$7,803,940 00
Policies new and renewed during 1926.....	344	1,787,650 00
Gross number and amount in force during 1926.....	1,758	\$9,591,590 00
Less expired and cancelled in 1926.....	362	1,838,570 00
Net risks in force 31st December, 1926.....	<u>1,396</u>	<u>\$7,753,020 00</u>

## ERAMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ROCKWOOD  
Commenced Business 9th April, 1861

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, John McNabb; Vice-President, Ernest Parkinson; Secretary, Robt. Scott, Rockwood.

*Directors.*—Jno. McNabb, Rockwood; E. Parkinson, Guelph; Chas. Benham, Rockwood; Leonard McDougal, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood.

*Auditors.*—J. J. Aldous, Rockwood; S. Dufield, Guelph.

Unassessed Premium Note Capital, \$156,766.45

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of debentures and Canada War Loan.....		\$12,000 00
Cash at head office.....	\$3 23	
Cash in the Royal Bank, Rockwood.....	920 69	
“ the Canadian Bank of Commerce, Guelph.....	951 08	
“ Imperial Bank, Fergus.....	405 65	
Amount unpaid of instalments, 1926.....		2,280 65
Amount of prior years (not extended), \$630.70.....		1,022 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$156,766 45	
Less residue of premium notes given by Company for reinsurance...	29,714 30	
Office furniture and safe (not extended), \$85.00.....		127,052 15
Total Assets.....		<u>\$142,354 90</u>

## Liabilities

Unearned cash payments.....	\$51 58
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$3,284.40.....	
Cash received as instalments, and cash payments of, 1926.....	\$5,826 10
“ instalments of prior years.....	733 05
“ interest.....	762 91
“ reinsurance on losses.....	2,683 30
“ all other sources.....	122 70
Total Receipts.....	<u>\$10,128 06</u>

## Expenditure

Expenses of management:		
Commissions, \$421.50; division court costs, \$7.00; investigation of claims, \$16.00; assessment and fees, \$25.87; Fire Marshal tax, \$21.41; travelling expenses, \$10.00; taxes, \$62.25; rent, \$8.00; salaries and fees, \$391.60; printing, postage, etc., \$75.68; other expenses, \$41.15.....		\$1,080 46
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		8,689 10
"    reinsurance.....		1,345 60
"    rebates.....		16 65
Total Expenditure.....		<u>\$11,131 81</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three years	\$3,556,900 00
Less reinsurance.....		636,675 00
Net risks actually carried by Company, 31st December, 1926.....		<u>\$2,920,225 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		1,332	\$3,449,350 00
Policies new and renewed during 1926.....		502	1,386,350 00
Gross number and amount in force during 1926.....		1,834	\$4,835,700 00
Less expired and cancelled in 1926.....		487	1,278,800 00
Net risks in force 31st December, 1926.....		<u>1,347</u>	<u>\$3,556,900 00</u>

## ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SELKIRK

Commenced Business September 2nd, 1871

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Joshua Honsberger; Vice-President, Andrew Sherk; Secretary, A. E. Hamill, South Cayuga.

*Directors.*—J. Honsberger, Dunnville; A. Sherk, Selkirk; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; John Featherstone, Fisherville; G. J. Smelser, Selkirk; G. A. Reicheld, S. Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schwyer, Fisherville; Walter Ebert, Cayuga; Harry Rittenhouse, Dunnville.

*Auditors.*—Wm. G. Babion, Selkirk; Richard Sherk, S. Cayuga.

Unassessed Premium Note Capital, \$126,261.66

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of bonds.....		\$10,000 00
Cash on hand.....	\$68 59	
Cash in Bank of Commerce, Dunnville.....	1,096 30	
"    Bank of Commerce, Cayuga.....	1,763 92	
"    Royal Bank, Fisherville.....	1,445 98	
"    Bank of Commerce, Selkirk.....	2,020 90	
"    Royal Bank, Dunnville.....	1,624 00	
Amount of unpaid instalments, 1926.....		8,019 69
"    unpaid assessments, 1926.....		99 88
"    premium notes in force, after deducting all payments thereon and assessments levied.....	126,261 66	96 70
Less residue of premium note given for reinsurance.....	7,247 53	
Office furniture (not extended), \$100.00.....		119,014 13
Total Assets.....		<u>\$137,230 40</u>

## Liabilities—None

## Receipts

Cash balance at 31st December, 1925 (not extended), \$6,732.13.....		
Cash received as instalments, 1926.....		\$4,977 45
"    from assessments.....		5,570 98
"    from assessments of prior years.....		22 68
"    for interest.....		644 68
Total Receipts.....		<u>\$11,215 79</u>

## Expenditure

Expenses of management:		
Fuel and light, \$11.00; assessment and fees, \$27.42; Fire Marshal tax, \$33.65; travelling expenses, \$10.00; taxes, \$96.16; salaries and fees, \$854.10; printing, postage, etc., \$89.07; other expenses, \$46.30.....		\$1,167 70
Miscellaneous payments:		
Amount paid for losses prior to 1926.....	23	85
“ losses which occurred in 1926.....	7,784	80
“ reinsurance.....	829	26
“ rebate.....	122	92
Total Expenditure.....		<u>\$9,928 53</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	\$4,237,600	00	Four years
Reinsurance.....	280,075	00	
Net Risks.....		<u>\$3,957,525 00</u>	

## Movement in Risks

		Number	Amount
Mutual System			
Policies in force 31st December, 1925.....	1,123		\$3,960,320 00
Policies new and renewed during 1926.....	274		942,850 00
Gross number and amount in force during 1926.....	1,397		\$4,903,170 00
Less expired and cancelled in 1926.....	203		665,570 00
Net risks in force 31st December, 1926.....	1,194		<u>\$4,237,600 00</u>

## FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON  
Commenced Business 31st March, 1894

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jas. Tolton; Vice-President, Moses Bilger; Secretary, J. J. Schumacher  
*Directors.*—Jas. Tolton, Walkerton; Moses Bilger, Mildmay; Eckhardt Siegner, Mildmay; J. T. Richardson, Paisley; Jno. Oswald, Chesley; Val. Fischer, Walkerton  
*Auditors.*—James A. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, \$969,322.22

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$6,500 00
Canada War Loans, bonds, Provincial Government and Loan Company debentures		82,600 00
Actual cash in hand at head office.....	\$177 06	
Amount of deposit in Montreal Bank, Walkerton.....	15,208 71	
“ “ “ Royal Bank, Cargill.....	2,348 24	
“ “ “ Commerce Bank, Pt. Elgin.....	1,100 14	
		18,834 15
Amount of unpaid instalments, 1926.....		984 53
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$969,322 22	
Less residue of premium notes given for reinsurance.....	132,087 04	
		837,235 18
Amount of interest accrued.....		999 43
Total Assets.....		<u>\$947,153 29</u>

## Liabilities

Amount of losses (supposed).....		\$2,100 00
Unearned cash payments.....		32,993 00
Total Liabilities.....		<u>\$35,093 00</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$6,669.88.		
Cash received as instalments and cash payments, 1926.....	\$136,949	02
“ instalments of prior years.....	316	91
“ interest.....	3,162	03
“ reinsurance on losses.....	5,731	05
“ from all other sources.....	704	42
Total Receipts.....	<u>\$146,863</u>	<u>43</u>

Expenses of management:		Expenditure
Commissions, \$4,918.25; fuel and light, \$29.95; investigation of claims, \$522.50; assessment and fees, \$167.82; Fire Marshal tax, \$368.67; travelling expenses, \$160.88; taxes, \$1,124.33; salaries and fees, \$6,893.07; printing, postage, etc., \$1,310.70; other expenses, \$33.30.....		\$15,529 97
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1926.....		94 23
“ losses which occurred during 1926.....		58,843 01
“ reinsurance.....		26,509 15
“ rebate.....		994 45
“ other expenses.....		339 33
“ investments (not extended), \$32,389.02.....		339 33
<b>Total Expenditure.....</b>		<b><u>\$102,310 14</u></b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926:

	One year	Two years	Three years	Four years	Total
Mutual.....	\$167,355 00	\$119,316 00	\$36,586,872 00	\$2,140,580 00	\$39,014,123 00
Less reinsurance...			5,676,086 00		5,676,086 00
<b>Net risks actually carried by Company at 31st Dec. 1926.....</b>	<b><u>\$167,355 00</u></b>	<b><u>\$119,316 00</u></b>	<b><u>\$30,910,786 00</u></b>	<b><u>\$2,140,580 00</u></b>	<b><u>\$33,338,037 00</u></b>

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	11,506	\$34,303,670 00
Policies new and renewed during 1926.....	4,918	14,824,693 00
Gross number and amount in force during 1926.....	16,424	\$49,128,363 00
Less expired and cancelled in 1926.....	3,501	10,114,240 00
<b>Net risks in force 31st December, 1926.....</b>	<b><u>12,923</u></b>	<b><u>\$39,014,123 00</u></b>

## FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LINDSAY  
Commenced Business 3rd June, 1895

#### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Alex. Horn; Vice-President, J. R. Magee; Secretary-Treasurer, Pearl James, Lindsay.

*Directors.*—Alex. Horn, Lindsay; J. R. Magee, Janetville Station; J. Suggitt, Cameron; Albert Davidson, Lindsay; W. Hoskins, Glenarm; W. H. Lowes, Ida; Maurice McMillan, Beaverton; G. B. Nicholls, Lakefield; W. J. Porter, Peterborough; John Robertson, Dunsford; F. A. Eason, Keene; R. S. McElwain, Gelert.

*Auditors.*—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, \$666,249.79

#### Statement for the Year ending 31st December, 1926

##### Assets

Cash value of mortgages, bonds, debentures, etc.....	\$47,675 00
Cash in Standard Bank, Lindsay.....	8,958 61
Amount of unpaid instalments due in 1926.....	8,652 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$666,249 79
Less residue of premium notes for reinsurance.....	<u>35,070 06</u>
Amount of interest accrued.....	631,179 73
	<u>915 80</u>
<b>Total Assets.....</b>	<b><u>\$697,381 85</u></b>

##### Liabilities

Amount unearned cash payments.....	<u>\$73,491 45</u>
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## Receipts

Cash balance for 31st December, 1925 (not extended), \$10,789.45.		
Cash received as membership fees.....		\$2,711 50
“ instalments and cash payments, 1926.....		73,354 63
“ instalments due in prior years.....		8,229 35
“ interest.....		2,434 48
“ from reinsurance on losses.....		3,642 58
“ all other.....		485 86
“ investments (not extended), \$300.00.		
Total Receipts.....		<u>\$90,858 40</u>

## Expenditures

Expenses of management:		
Commissions, \$7,485.50; fuel and light, \$26.04; investigation of claims, \$485.20; assessment and fees, \$118.10; Fire Marshal tax, \$235.10; taxes, \$668.52; rent, \$360.00; salaries and fees, \$2,079.95; printing, postage, etc., \$896.41; other expenses, \$260.62.....		\$12,615 44
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		64,377 08
“ reinsurance.....		4,096 16
“ rebates.....		1,900 56
“ investments (not extended), \$10,000.00.		
Total Expenditure.....		<u>\$82,989 24</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926:

	One year	Two year	Three year	Total
Mutual.....	\$5,239,749 00	\$1,304,537 00	\$19,654,460 00	\$26,198,746 00
Less reinsurance.....				<u>1,268,390 00</u>
Net risks carried by Company at 31st December, 1926.....				<u>\$24,930,356 00</u>

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		8,563	\$23,496,847 00
Policies new and renewed during 1926.....		3,512	9,948,929 00
Gross number and amount in force during 1926.....		12,075	\$33,445,776 00
Less expired and cancelled in 1926.....		2,662	7,247,030 00
Net risks in force 31st December, 1926.....		<u>9,413</u>	<u>\$26,198,746 00</u>

## FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA  
Commenced Business 22nd May, 1880

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer E. G. Kuntz, Formosa.

*Directors.*—Jno. F. Wachter, Mildmay; Thos. Inglis, Clifford; Alex. Robertson, Paisley; M. Filsinger, Mildmay; A. Dietrich, Walkerton; Anthony Lang, Chepstow.

*Auditors.*—D. Borho, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, \$328,946.48

## Statement for the Year ending 31st December, 1926

## Assets

Cash at head office.....		\$206 18
Amount of deposit, Montreal Bank, Formosa.....		14,898 00
Amount unpaid, instalments, 1926.....		<u>15,104 18</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1926.....		1,106 21
Less residue of premium notes given by the Company for reinsurance	\$328,946 48	60,871 47
Total Assets.....		<u>268,075 01</u>
		<u>\$284,285 40</u>

## Liabilities

Amount of unearned cash payments.....		<u>\$1,485 74</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$10,033.59.	
Cash received as instalments and cash payments, 1926.....	\$42,939 62
"    instalments due in prior years.....	517 08
"    from reinsurance on losses.....	22,965 07
"    interest.....	412 67
"    all other sources.....	213 95
Total Receipts.....	<u>\$67,048 39</u>

## Expenditures

Expenses of management:	
Commissions, \$1,933.31; law costs, \$2.53; investigation of claims, \$376.30; assessment and fees, \$68.10; Fire Marshal tax, \$127.90; taxes, \$330.31; rent, \$63.00; salaries and fees, \$1,944.60; printing, postage, etc., \$472.84; other expenses, \$45.00.....	\$5,363 89
Miscellaneous payments:	
Amount paid for losses which occurred during 1926.....	43,626 75
"    reinsurance.....	12,680 45
"    rebate.....	306 71
Total Expenditure.....	<u>\$61,977 80</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three-year risks	\$13,099,340 00
Reinsurance.....		2,007,838 00
Net Risks.....		<u>\$11,091,452 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	4,260	\$12,629,420 00
Policies new and renewed during 1926.....	1,564	4,885,027 00
Gross number and amount in force during 1926.....	5,824	\$17,514,447 00
Less expired and cancelled in 1926.....	1,494	4,415,107 00
Net risks in force 31st December, 1926.....	<u>4,330</u>	<u>\$ 3,099,340 00</u>

## GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON  
Commenced Business 16th March, 1878

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

*Directors.*—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mt. Forest; C. J. Dickson, Mildmay; Adam Ries, Clifford; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley; Conrad Schenk, Holstein; F. H. Schaus, Ayton.

*Auditors.*—W. J. Forbes, Ayton; N. A. Schenk, Neustadt.

Unassessed Premium Note Capital, \$346,481.97

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of bonds, Dominion of Canada War Loan.....		\$6,000 00
Cash on hand at head office.....	\$3 65	
Cash in Royal Bank, Ayton.....	13,323 63	
"    Bank of Commerce, Neustadt.....	1,053 85	
"    Bank of Commerce, Chesley.....	236 08	
Amount of unpaid instalments, 1926.....		14,617 21
"    unpaid instalments, prior to 1926 (not extended), \$206.51.		1,550 94
"    premium notes in force, after deducting all payments hereon and assessments levied.....	\$346,481 97	
Less residue of premium notes given for reinsurance.....	57,012 41	
Total Assets.....		<u>\$311,637 71</u>

## Liabilities

Unearned cash payments.....		<u>\$1,727 80</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$7,128.07.	
Cash received as instalments and cash payments, 1926.....	\$34,930 40
“ instalments of p for year.....	592 96
“ interest.....	607 80
“ reinsurance on losses.....	2,141 00
Total Receipts.....	<u>38,272 16</u>

## Expenditures

## Expenses of management:

Commissions, \$1,488.00; investigation of claims, \$164.20; assessment and fees, \$60.86; Fire Marshal tax, \$89.62; taxes, \$608.56; salaries and fees, \$1,191.80; printing, postage, etc., \$180.78; other expenses, \$447.32.....	\$4,231 14
Miscellaneous payments:	
Amount paid for losses which occurred during 1926.....	20,117 75
“ reinsurance.....	6,131 41
“ rebate.....	302 72
Total Expenditure.....	<u>\$30,783 02</u>

## Currency of Risks

## Amount covered by Policies in force 31st December, 1926

Mutual.....	\$12,393,781 68	Three years
Reinsurance.....	2,130,298 00	
Net Risks Carried.....	<u>\$10,263,481 00</u>	

## Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1925.....		3,193	\$11,055,368 86
Policies new and renewed during 1926.....		1,487	4,964,953 00
Gross number and amount in force, 1926.....		4,680	\$16,020,321 86
Less expired and cancelled during 1926.....		1,037	3,626,540 18
Net risks in force December, 1926.....		<u>3,643</u>	<u>\$12,393,781 68</u>

## GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LOCHIEL  
Commenced Business 7th May, 1895

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, D. A. McDonald; Vice-President, S. A. Kennedy; Secretary, V. G. Chisholm, Alexandria.

*Directors.*—D. A. McDonald, Greenfield; W. J. McGregor, N. Lancaster; D. A. Ross, Martintown; E. J. McDonald, Alexandria; Wm. Irvine, Dalkeith.

*Auditors.*—J. A. McDonnell, Alexandria; S. A. Kennedy, Apple Hill.

Unassessed Premium Note Capital, \$219,544.11

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of bonds, Dominion of Canada War Loan.....		\$13,495 56
Cash on hand, head office.....	\$72 19	
Cash in Royal Bank, Alexandria.....	5,075 15	
“ Bank of Nova Scotia, Alexandria.....	4,687 54	
“ Bank Canadian National, Alexandria.....	6,657 34	
“ Montreal Bank, Lancaster.....	2,472 13	
“ Bank of Nova Scotia, Martintown.....	6,157 34	25,122 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$219,544 11	
Less residue of premium notes given for reinsurance.....	19,439 10	
Total Assets.....		<u>200,105 01</u>
		<u>\$238,722 76</u>

## Liabilities

Unearned cash payments.....		<u>\$27,552 26</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$16,142.80.	
Cash received as instalments and cash payments, 1926.....	\$31,122 95
"    for interest.....	1,477 40
"    from realization of investments (not extended), \$1,746.17.	
"    reinsurance on losses.....	1,202 41
"    investments (not extended), \$1,746.17.	
Total Receipts.....	<u>\$33,802 76</u>

## Expenditures

Expenses of management:	
Commissions, \$2,023.00; investigation of claims, \$371.15; assessment and fees, \$53.68; Fire Marshal tax, \$96.62; travelling expenses, \$132.35; taxes, \$264.62; rent, \$10.00; salaries and fees, \$1,128.70; printing, postage, etc., \$323.00; other expenses, \$27.50.....	\$4,430 62
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	18,766 76
"    reinsurance.....	3,141 60
"    rebates.....	230 56
Total Expenditure.....	<u>\$26,569 54</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three years \$10,086,900 00
Less reinsurance (mutual plan).....	892,400 00
Net risks actually carried at 31st December, 1926.....	<u>\$9,194,500 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	4,155	\$9,494,650 00
Policies new and renewed during 1926.....	1,514	3,579,600 00
Gross number and amount in force during 1926.....	5,669	\$13,074,250 00
Less expired and cancelled in 1926.....	1,310	2,987,350 00
Net risks in force 31st December, 1926.....	<u>4,359</u>	<u>\$10,086,900 00</u>

## GRAIN DEALERS' NATIONAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, INDIANAPOLIS, IND.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Hamilton.

Chief or General Agent in Ontario.—D. R. Thomson, Hamilton, Ont.

Date of incorporation.—1902. Date commenced business in Canada.—Dec. 12, 1922.

## PREMIUMS WRITTEN—CLAIMS INCURRED

Assets in Canada.....	\$68,781	Premiums—Ontario (net).....	\$5,116
Liabilities in Canada.....	4,991	Premiums—Canada (net).....	15,103
		Claims—Ontario (net).....	46
		Claims—Canada (net).....	5,362

This insurer was authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 612, to undertake contracts of Fire Insurance within Ontario. This license expired on 30th June, 1927 and has not been renewed.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK  
Commenced Business 15th April, 1875

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, J. G. Lindsay; Vice-President, Jno. Bell; Secretary, N. Simenton, Caledonia.

*Directors.*—J. G. Lindsay, Caledonia; Jno. Bell, Glanford; W. Teasdale, Cayuga; E. R. Asher, Caistor Centre; R. H. Allen, Caledonia; R. E. Kerr, York.

*Auditors.*—W. H. Nelles, Caledonia; Lyall Lindsay, Caledonia.

Unassessed Premium Note Capital, \$109,625.77

## Statement for the Year ending 31st December, 1926

Assets		
Cash at head office.....		\$39 35
Cash in Standard Bank, Caledonia.....		2,893 58
“ Royal Bank, Canfield.....		787 87
“ Bank of Commerce, Cayuga.....		415 41
“ Standard Bank, Binbrook.....		263 14
“ Bank of Commerce, Caledonia.....		248 13
		\$4,647 48
Amount unpaid of instalments, 1926.....		795 87
“ unpaid of assessments levied in 1926.....		615 96
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$109,625 77	
Less reinsurance.....	6,707 80	
		102,917 97
Total Assets.....		\$108,977 28

## Liabilities

Unearned cash payments.....	\$2,315 82
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$1,010.04.....		
Cash received as instalments and cash payments, 1926.....		\$10,137 95
“ instalments of prior years.....		21 15
“ assessments levied in 1926.....		3,658 53
“ assessments levied in prior years.....		1 50
“ reinsurance on losses.....		2,180 00
“ interest.....		71 18
“ all other.....		3 00
Total Receipts.....		\$16,073 31

## Expenditures

Expenses of management:		
Commissions, \$760.00; interest, \$178.84; assessment and fees, \$29.59; Fire Marshal tax, \$46.96; travelling expenses, \$25.00; taxes, \$105.69; rent, \$15.00; salaries and fees, \$759.40; printing, postage, etc., \$121.24; other expenses, \$34.00.....		\$2,075 72
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		6,009 20
“ reinsurance.....		1,260 00
“ rebate.....		90 95
“ repayment of loans.....		3,000 00
Total Expenditure.....		\$12,435 87

## Currency of Risks

Amount covered by Policies in force 31st December, 1926		Three years
Mutual.....		\$4,478,585 00
Less reinsurance.....		304,900 00
Net risks actually carried by Company.....		\$4,173,685 00

## Movement in Risks

	Number	Amount
Mutual System.....		
Policies in force 31st December, 1925.....	1,108	\$4,292,090 00
Policies new and renewed during 1926.....	403	1,597,295 00
	1,511	\$5,889,385 00
Gross number and amount in force during 1926.....		
Less expired and cancelled in 1926.....	383	1,410,800 00
Net risks in force 31st December, 1926.....	1,128	\$4,478,585 00

## GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE

Commenced Business 29th June, 1892

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Robt. Montgomery; Vice-President, Alex. Robinson; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

*Directors.*—Robt. Montgomery, Cardinal; Alex. Robinson, Prescott; Herbert Adams; Ventnor; John F. Black, Kemptville; Alex. Morrison, Rockspring; Herb. S. Bennett, Algonquin, E. D. Perrin, Prescott; Robt. Mulholland, S. Mountain; Geo. Ferguson, Oxford Station.

*Auditors.*—Almon Small, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, \$248,161.00

### Statement for the Year ending 31st December, 1926

#### Assets

Cash value of real estate.....	\$1,832 00
Loan Company's debentures, valued at.....	4,860 00
Cash on hand at head office.....	\$1,145 82
Cash in Royal Bank, Spencerville.....	9,485 26
	10,631 08
Amount of unpaid instalments, 1926.....	741 82
" of unpaid instalments (not extended), \$209.64.	
" of premium notes in force, after deducting all payments thereon and assessments levied.....	248,161 00
Office furniture and safe (not extended), \$340.00.	
<b>Total Assets.....</b>	<b>\$266,226 70</b>

#### Liabilities

Unearned cash payments.....	\$14,934 90
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#### Receipts

Cash balance at 31st December, 1925 (not extended), \$8,687.44.	
Cash received as instalments and cash payments, 1926.....	\$37,233 71
" instalments of prior years.....	232 55
" interest.....	766 37
" from all other.....	5 50
" realization of investments (not extended), \$265.34.	
<b>Total Receipts.....</b>	<b>\$38,238 13</b>

#### Expenditures

<b>Expenses of management:</b>	
Commissions, \$2,511.59; fuel and light, \$27.00; investigation of claims, \$225.95; assessment and fees, \$56.17; Fire Marshal tax, \$103.13; taxes, \$361.25; rent, \$6.00; salaries and fees, \$1,937.00; printing, postage, etc., \$489.56; other expenses, \$91.72.....	\$5,809 37
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1926.....	30,496 09
" rebate.....	254 37
<b>Total Expenditure.....</b>	<b>\$36,559 83</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926	
Mutual.....	\$10,818,377 00

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	3,487	\$10,034,652 00
Policies new and renewed during 1926.....	1,348	4,225,255 00
	4,835	\$14,259,907 00
Gross number and amount in force during 1926.....		
Deduct expired and cancelled in 1926.....	1,179	3,441,530 00
<b>Net risks in force 31st December, 1926.....</b>	<b>3,656</b>	<b>\$10,818,377 00</b>

## GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER  
Commenced Business 6th July, 1878

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, T. H. O'Neill; Vice-President, D. McKinnon; Secretary, Wm. Ruttle, Hanover, Ont.

*Directors.*—T. H. O'Neill, Walkerton; Dougald McKinnon, Chesley; Archibald C. McCuaig, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; W. W. Smith, Shallow Lake; Herb. Brigham; Allan Park; Gilbert Gillies, Cedarville; D. McQueen, Mount Forest; Henry Logie, Walkerton.

*Auditors.*—T. H. Wilson, Walkerton; Duncan McLean, Durham.

Unassessed Premium Note Capital, \$201,643.60

### Statement for the Year ending 31st December, 1926

#### Assets

Bonds.....		\$8,177 73
Cash on hand at head office,.....	\$54 88	
Amount of cash in Montreal Bank, Hanover, Ont.....	891 34	
	946 22	
Amount unpaid, instalments, 1926.....		1,205 72
" of premium notes in force after deducting all payments thereon and assessments levied.....	\$201,643 60	
Less residue of premium notes given for reinsurance.....	24,506 24	
		177,137 36
Amount of interest due and accrued.....		50 00
Total Assets.....		\$187,517 03

#### Liabilities

Unearned cash payments.....		\$917 36
-----------------------------	--	----------

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$282.34.....		-
Cash received as instalments and cash payments, 1926.....		\$20,605 75
" instalments due in prior years.....		723 19
" reinsurance on loss.....		862 49
" interest.....		399 98
" assessments of prior years.....		635 65
		\$23,227 06
Total Receipts.....		\$23,227 06

#### Expenditures

Expenses of management:		
Commissions, \$1,468.27; investigation of claims, \$118.90; interest, \$41.23; assessment and fees, \$44.51; Fire Marshal tax, \$67.63; travelling expenses, \$54.15; taxes, \$199.72; rent, \$3.00; salaries and fees, \$1,823.40; printing, postage, etc., \$498.79; other expenses, \$83.37.....		\$4,412 97
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		11,643 50
" reinsurance.....		2,523 65
" rebate.....		283 06
" repayment of loans.....		3,700 00
		\$22,563 18
Total Expenditure.....		\$22,563 18

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

		Three years
Mutual.....		\$7,804,389 00
Reinsurance.....		845,943 00
		\$6,958,446 00
Net risks 31st December, 1926.....		\$6,958,446 00

#### Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1925.....		2,709	\$7,500,544 00
Policies new and renewed during 1926.....		1,026	2,810,889 00
		3,735	\$10,311,433 00
Gross number and amount in force during 1926.....		948	2,507,044 00
Less expired and cancelled in 1926.....			
		2,787	\$7,804,389 00
Net risks in force, 31st December, 1926.....		2,787	\$7,804,389 00

## GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GUELPH TOWNSHIP, LOT 27, CON. 1, DIV. A  
Commenced Business 16th February, 1860

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, J. L. Carter, Fergus.

*Directors.*—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. McCrae, Guelph; J. Bowman, Guelph; N. Sinclair, Guelph; W. R. Elliott, Guelph; C. C. Rudd, Guelph; F. Laidlaw, Guelph; G. W. Holmwood, Guelph.

*Auditors.*—W. Laidlaw, Guelph; Geo. McIntosh, Guelph.

Unassessed Premium Note Capital, \$46,882.55

### Statement for the Year ending 31st December, 1926

#### Assets

Cash on hand at head office .....	\$332 09	
Amount of cash in Bank of Commerce at Guelph .....	4,382 93	
		\$4,715 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	\$46,882 55	
Less residue of premium notes given for reinsurance .....	3,528 85	
		43,353 70
Amount unpaid of instalments, 1926 .....		280 11
Amount of unpaid instalments to fixed payments prior to 1926 (not extended), \$80.52		
Total Assets .....		\$48,348 83

#### Liabilities—None

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$3,210.46.		
Cash received as instalments, 1926 .....		\$2,129 20
“ instalments of prior years .....		108 57
“ interest .....		85 16
		2,323 93
Total Receipts .....		\$2,322 93

#### Expenditures

Expenses of management: Commissions, \$139.00; assessment and fees, \$14.29; Fire Marshal tax, \$6.72; travelling expenses, \$29.00; taxes, \$18.64; salaries and fees, \$190.00; printing, postage, etc., \$95.32; other expenses, \$5.00 .....		\$497 97
Miscellaneous payments: Cash paid for losses which occurred during 1926 .....		127 35
“ reinsurance .....		176 85
“ rebate .....		16 20
Total Expenditure .....		\$818 37

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

		Three years
Mutual .....	\$976,750 00	
Reinsurance .....	71,600 00	
Net risks December 31st, 1926 .....		\$905,150 00

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925 .....	316	\$932,950 00
Policies new and renewed during 1926 .....	139	369,800 00
Gross number and amount in force during 1926 .....	455	\$1,302,750 00
Less expired and cancelled in 1926 .....	121	326,000 00
Net risks in force 31st December, 1926 .....	334	\$976,750 00



## HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON  
Commenced Business 2nd April, 1890

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Duncan Campbell; Vice-President, C. H. Turner; Secretary-Treasurer, Thos. Moore, Campbellville.

*Directors.*—Duncan Campbell, Moffatt; C. H. Turner, Milton; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; C. E. Wood, Freeman; B. Petch, Cheltenham; Wm. Hume, Milton; N. F. Lindsay, Acton.

*Auditors.*—R. E. Hall, Hornby; A. L. MacNabb, Milton.

Unassessed Premium Note Capital, \$323,641.90

### Statement for the Year ending 31st December, 1926

Assets		
Cash value of mortgages.....		\$11,000 00
bonds, etc.....		10,000 00
Cash on hand.....	\$204 19	
Cash in Royal Bank, Guelph.....	345 19	
" Bank of Nova Scotia, Acton.....	376 95	
" Bank of Nova Scotia, Campbellville.....	38,961 48	
	39,887 81	
Amount of unpaid assessments of prior years (not extended), \$666.45		
of premium notes in force, after deducting all payments		
thereon and assessments levied.....	\$323,641 90	
Less residue of premium notes given by the Company for reinsurance	52,069 90	
	271,572 00	
Interest due.....		535 00
Office furniture and safe (not extended), \$275.00.		
		\$332,994 81

Liabilities		
Amount unearned cash payments.....		\$27,869 23

Receipts		
Cash balance at 31st December, 1925 (not extended), \$34,688.87.		
Cash received as instalments and cash payments, 1926.....	\$30,717 35	
" instalments of prior years.....	538 10	
" interest.....	2,426 56	
" reinsurance on losses.....	3,182 10	
" at head office for fees.....	1,140 00	
" from assessments of prior years.....	1,621 60	
	\$39,625 71	

Expenditures		
Expenses of management:		
Commissions, \$2,222.00; investigation of claims, \$176.20; assessment and fees,		
\$64.12; Fire Marshal tax, \$111.91; travelling expenses, \$25.00; taxes,		
\$306.53; rent, \$25.00; salaries and fees, \$2,160.70; printing, postage, etc.		
\$458.54; other expenses, \$287.28.....	\$5,837 28	
Miscellaneous payments:		
Amount paid for losses which occurred prior to 1926.....	4,206 00	
" losses which occurred during 1926.....	20,851 60	
" reinsurance.....	2,386 40	
" rebate.....	1,145 49	
	\$34,426 77	

Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		Three years \$12,006,935 00
Less reinsurance.....		1,147,450 00
		\$10,859,485 00

Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1925.....	3,297	\$11,763,785 00
Policies new and renewed during 1926.....	1,212	4,620,285 00
Gross number and amount in force during 1926.....	4,509	\$16,384,070 00
Less expired and cancelled in 1926.....	1,255	4,377,135 00
	3,254	\$12,006,935 00

## HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS  
Commenced Business 1st July, 1898

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. E. Hoskin; Vice-President, E. H. Martyn; Secretary-Treasurer, W. A. Hoskin, Cobourg.

*Directors.*—A. E. Hoskin, Cobourg; W. R. Coyle, Roseneath; James Thompson, Canborne; Ben Stewart, Baltimore; R. W. Benson, Bewdley; E. H. Martyn, Port Hope.

*Auditors.*—J. H. Davidson, Canborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, \$133,028.82

### Statement for the Year ending 31st December, 1926

#### Assets

Cash value debentures and Canada War Loan.....		\$15,964 80
“ at head office.....	\$34 87	
“ in Bank of Nova Scotia, Cobourg.....	1,370 78	
“ in Bank of Toronto, Cobourg.....	3,232 51	
	4,638 16	
Amount of instalments of 1926 unpaid.....		637 25
“ instalments of prior year unpaid (not extended), \$17.00.		
“ premium notes, after deducting all payments made and assessments levied.....	\$133,028 82	
Less residue of premium notes given by Company for reinsurance....	7,179 85	
		125,848 97
Interest.....		171 16
Total Assets.....		\$147,260 34

#### Liabilities

Amount of unearned cash payments.....		\$16,311 48
“ other liabilities.....		56 00
Total Liabilities.....		\$16,367 48

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$853.02.		
Cash received as instalments and cash payments of 1926.....		\$19,069 55
“ instalments of prior years.....		569 85
“ interest.....		511 63
“ all other.....		35 84
Total Receipts.....		\$20,186 87

#### Expenditure

Expenses of management:		
Commissions, \$1,220.00; investigation of claims, \$54.40; assessment and fees, \$30.55; Fire Marshal tax, \$44.28; traveling expenses, \$39.20; taxes, \$116.32; rent, \$7.00; salaries and fees, \$1,193.80; printing, postage, etc., \$122.45; other expenses, \$22.83.....		\$2,850 33
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		2,912 65
“ reinsurance.....		1,376 35
“ rebate.....		1,261 90
“ investments (not extended), \$8,000.00.		
Total Expenditure.....		\$8,401 73

#### Currency of Risks

		Three years
Amount covered by Policies in force 31st December, 1926		
Mutual.....		\$4,837,860 00
Reinsurance.....		326,025 00
Net risks at 31st December, 1926.....		\$4,511,835 00

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,965	\$4,467,345 00
Policies new and renewed during 1926.....	756	2,167,160 00
	2,721	\$6,634,505 00
Gross number and amount in force during 1926.....		
Less expired and cancelled in 1926.....	774	1,796,645 00
Net risks in force 31st December, 1926.....	1,947	\$4,837,860 00

## HARDWARE DEALERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STEVENS POINT, WISCONSIN  
Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—Frank B. Dalglish, Winnipeg, Man.

*Chief or General Agent in Ontario.*—F. A. Martin, 143 University Ave., Toronto.

*Date of incorporation.*—1903. *Date commenced business in Canada.*—Aug. 18, 1920.

Assets in Canada..... \$212,326  
Liabilities in Canada..... 123,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$69,413
Premiums—Canada (net).....	251,581
Claims—Ontario (net).....	12,630
Claims—Canada (net).....	64,697

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 100, expiring on the 30th of June, 1928, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH  
Commenced Business 3rd February, 1875

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, G. Graham; Vice-President, C. Stade; Secretary-Treasurer, Henry Eilber, Crediton.

*Directors.*—G. Graham, Brucefield; Christian Stade, Dashwood; Stephen Webb, Grand Bend; John Pfaff, Zurich; Oscar Klopp, Zurich; John P. Rau, Zurich; Wm. Const, Zurich; Jno. A. Manson, Zurich; Wm. R. Elliott, Centralia.

*Auditors.*—Andrew F. Hess, Zurich; William Johnston, Zurich.

Unassessed Premium Note Capital, \$218,458.00

### Statement for the Year ending 31st December, 1926

#### Assets

Cash value, bonds, debentures, etc.....		\$22,000 00
Cash on deposit, Bank of Commerce, Crediton.....	\$4,780 81	
“ Bank of Montreal, Exeter.....	1,190 42	
“ Bank of Montreal, Zurich.....	1,046 16	
	7,017 39	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		218,458 98
Amount unpaid of assessments levied during 1926.....		678 00
		\$248,154 37

#### Liabilities—None

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$3,487.47.....		
Cash received as instalments due in 1926.....		\$6,329 50
“ instalments due in prior years.....		669 05
“ assessments, 1926.....		15,695 52
“ interest.....		947 69
“ investments (not extended), \$269.77.....		
		\$23,641 76

#### Expenditure

Expenses of management:		
Commissions, \$1,294.87; investigation of claims, \$124.20; assessment and fees, \$44.68; Fire Marshal tax, \$71.98; taxes, \$217.74; rent, \$43.00; salaries and fee, \$1,063.10; printing, postage, etc., \$774.80; other expenses, \$19.51.....		\$3,653 88
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		4,173 00
“ rebate.....		49 24
“ investments (not extended), \$12,505.49.....		
		\$7,876 12

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Four years \$7,647,520 00
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Movement in Risks		Number	Amount
Mutual System			
Policies in force 31st December, 1925.....		2,048	\$7,538,720 00
Policies new and renewed during 1926.....		598	2,136,850 00
Gross number and amount in force during 1926.....		2,646	\$9,675,570 00
Less expired and cancelled in 1926.....		601	2,028,050 00
Net risks in force 31st December, 1926.....		<u>2,045</u>	<u>\$7,647,520 00</u>

## HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY  
Commenced Business 3rd March, 1880

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. G. Brohman; Vice-President, J. MacPherson; Secretary-Treasurer, A. J. Frank, New Germany.

*Directors.*—A. G. Brohman, Ariss; A. Jansen, Kitchener; F. Schaefer, New Hamburg; Henry Prang, Breslau; A. Newstead, Breslau; Mark May, New Germany; Geo. Haennel, Ariss; Jno. McPherson, Wallenstein; Chas. Wilhelm, Breslau.

*Auditors.*—A. W. Zinger, New Germany; William Halter, New Germany.

Unassessed Premium Note Capital, \$26,927.52

### Statement for the Year ending 31st December, 1926

#### Assets

Cash in Royal Bank, Guelph.....		\$4,826 06
Amount unpaid of instalments levied in 1926.....		25 90
“ unpaid of assessments levied in 1926.....		148 50
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$26,927 52	
Less residue premium notes.....	<u>1,122 48</u>	
		25,805 04
Total Assets.....		<u>\$30,805 50</u>

#### Liabilities—None

#### Receipts

Cash balance 31st December, 1925 (not extended), \$1,349.76.....		
Cash received for instalments due in prior years.....		\$13 05
“ instalments levied in 1926.....		1,007 25
“ assessments levied in years prior to 1926.....		134 25
“ assessments levied in 1926.....		955 85
“ interest.....		85 13
Total Receipts.....		<u>\$2,195 53</u>

#### Expenditure

Expenses of management:		
Commissions, \$85.50; assessment and fees, \$13.44; Fire Marshal tax, \$4.96; taxes, \$19.18; salaries and fees, \$299.20; printing, postage, etc., \$45.03; other expenses, \$8.00.....		\$475 31
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		10 75
“ reinsurance.....		33 17
Total Expenditure.....		<u>\$519 23</u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926.

Mutual.....	\$785,703 00
Reinsurance.....	45,050 00
Net Risks.....	<u>\$740,653 00</u>

#### Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1925.....		309	\$719,848 00
Policies new and renewed during 1926.....		85	215,680 00
Gross number and amount in force during 1926.....		394	\$935,528 00
Less expired and cancelled in 1926.....		72	149,825 00
Net risks in force 31st December, 1926.....		<u>322</u>	<u>\$785,703 00</u>



## HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN

Commenced Business 4th April, 1892

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, W. D. Spear; Vice-President, W. Johnston; Secretary-Treasurer, E. D. Mitton, Ridgetown.

*Directors.*—W. D. Spear, Highgate; Watson Johnson, Northwood; Robt. L. Smyth, Blenheim; Robt. J. Newman, Muirkirk; Milton Attridge, Highgate; W. A. Walters, Ridgetown; David Wilson, Ridgetown; D. M. Winters, Thamesville; W. J. Huffman, Blenheim.

*Auditor.*—O. Drury, Blenheim.

Unassessed Premium Note Capital, \$255,590.91

### Statement for the Year ending 31st December, 1926

#### Assets

Cash at head office.....	\$17 25	
Amount of cash deposited at Royal Bank, Ridgetown.....	12,823 02	
		\$12,840 27
Amount of unpaid instalments, 1926.....		495 30
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$255,590 91	
Less residue of premium notes given for reinsurance.....	2,907 54	
" all other assets.....		252,683 37
		140 00
Total Assets.....		<u>\$266,158 94</u>

#### Liabilities

Amount of unearned cash payments.....	<u>\$3,131 81</u>
---------------------------------------	-------------------

#### Receipts

Cash balance 31st December, 1925 (not extended), \$2,780.10.	
Cash received as instalments and cash payments, 1926.....	\$27,771 29
" instalments of prior years.....	344 85
" interest.....	74 63
" from all other sources.....	12 51
Total Receipts.....	<u>\$28,203 28</u>

#### Expenditure

Expenses of management:	
Commissions, \$1,190.40; investigation of claims, \$60.80; interest, \$22.70; assessment and fees, \$53.72; Fire Marshal tax, \$74.36; travelling expenses, \$45.40; taxes, \$219.71; rent, \$75.00; salaries and fees, \$1,463.00; printing, postage, etc., \$146.39; other expenses, \$510.44.....	\$3,861 92
Miscellaneous payments:	
Cash paid for losses prior to 1926.....	3,262 45
" losses which occurred during 1926.....	9,973 51
" reinsurance.....	359 82
" rebates.....	685 41
Total Expenditure.....	<u>\$18,143 11</u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926:

Mutual.....	Three years \$9,861,223 00
Reinsurance.....	111,270 00
Net risks carried at 31st December, 1926.....	<u>\$9,749,953 00</u>

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,524	\$9,503,493 00
Policies new and renewed during 1926.....	1,006	3,911,055 00
Gross number and amount in force during 1926.....	3,530	\$13,414,548 00
Less expired and cancelled in 1926.....	933	3,553,325 00
Net risks in force 31st December, 1926.....	<u>2,597</u>	<u>\$9,861,223 00</u>

## HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER  
Commenced Business 10th July, 1873

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jas. Kirton; Vice-President, Hugh W. Edgar; Secretary-Treasurer, W. S. McKercher, Wroxeter.

*Directors.*—James Kirton, Bluevale; Hugh W. Edgar, Wroxeter; Jno. A. Bryans, Fordwich; W. H. Gregg, Gorrie; A. McKercher, Wroxeter; A. E. Gallaher, Wroxeter.

*Auditors.*—J. Howard Wylie, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, \$603,031.83

### Statement for the Year ending 31st December, 1926

#### Assets

Real Estate.....	\$1,300 00
Bonds, etc., and Stock of Wroxeter Rural Telephone Co., Limited.....	30,295 00
Cash in Standard Bank, Brussels.....	\$2,975 61
"    Royal Bank, Harriston.....	1,260 79
"    Bank of Commerce, Wroxeter.....	4,509 89
	8,746 29
Amount unpaid of instalments, 1926.....	1,345 71
"    instalments of prior years (not extended), \$311.59.	
"    premium notes in force, after deducting all payments thereon	
and assessments levied.....	\$603,031 83
Less residue of premium notes given by the Company for reinsurance.....	65,910 73
	537,121 10
Amount of accrued interest.....	424 14
"    office furniture (not extended), \$500.00.	
Total Assets.....	\$579,232 24

#### Liabilities

Amount of unearned cash payments.....	\$4,245 56
---------------------------------------	------------

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$13,703.26.	
Cash held by agents for fees or surveys (not extended), \$692.00.	
Cash received as instalments and cash payments, 1926.....	\$63,518 39
"    instalments of prior years.....	949 59
"    for interest.....	827 60
"    all other sources.....	88 27
"    for reinsurance on losses.....	607 58
Total Receipts.....	\$65,991 43

#### Expenditure

Expenses of management:	
Commissions, \$2,066.15; fuel and light, \$124.42; investigation of claims, \$552.05; assessment and fees, \$95.14; Fire Marshal tax, \$188.03; travelling expenses, \$161.05; taxes, \$575.55; salaries and fees, \$3,355.85; printing, postage, etc., \$413.22; other expenses, \$190.43.....	\$7,721 89
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1926.....	117 15
"    losses which occurred during 1926.....	19,174 31
"    reinsurance.....	12,799 24
"    rebates.....	766 63
"    investments (not extended), \$30,369.18.	
Total Expenditure.....	\$40,579 22

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926	Four years
Mutual.....	\$19,419,308 00
Reinsurance.....	2,509,477 50
Net risk actually carried by Company at 31st December, 1926.....	\$16,909,830 50

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	5,499	\$18,506,632 00
Policies new and renewed during 1926.....	1,858	5,844,301 00
Gross number and amount in force during 1926.....	7,357	\$24,350,933 00
Less expired and cancelled in 1926.....	1,572	4,931,625 00
Net risks in force 31st December, 1926.....	5,785	\$19,419,308 00

## HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.

Commenced Business 31st May, 1906

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Geo. F. Yungblut; Vice-President, Benson Williams; Secretary-Treasurer, Chas. Monteith, Woodham.

*Directors.*—Geo. F. Yungblut, Auburn; Benson Williams, Exeter; Andrew Christie, Cromarty; Geo. Penhale, Exeter; Henry Raw, Zurich; Roland Geiger, Zurich; Geo. McKee, Seaforth; D. Fotheringham, Brucefield; Jas. Scott, Cromarty.

*Auditors.*—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, \$145,595.35

### Statement for the Year ending 31st December, 1926

#### Assets

Cash on hand at head office.....	\$234 77	
Cash in Bank of Montreal, Hensall.....	709 35	
		\$944 12
Amount unpaid instalments, 1926.....		176 70
“ of premium notes in force, after deducting all payments thereon and assessments levied.....		145,595 35
<b>Total Assets.....</b>		<b>\$146,716 17</b>

#### Liabilities

Amount of borrowed money.....		\$1,000 00
“ unearned cash payments.....		6,284 30
<b>Total Liabilities.....</b>		<b>\$7,284 30</b>

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$391.76.		
Cash received for instalments and cash payments, 1926.....		\$6,721 60
“ instalments due in prior years.....		6 00
<b>Total Receipts.....</b>		<b>\$6,727 60</b>

#### Expenditure

Expenses of management:		
Commissions, \$325.85; investigation of claims, \$123.05; interest, \$269.50; assessment and fees, \$28.52; travelling expenses, \$488.70; taxes, \$81.37; rent, \$30.00; salaries and fees, \$815.40; printing, postage, etc., \$160.33; other expenses, \$11.32.....		\$2,334 04
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		1,288 45
“ rebate.....		52 75
“ repayment of loans.....		2,500 00
<b>Total Expenditure.....</b>		<b>\$6,175 24</b>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926	Three years
Mutual.....	\$4,008,325 00

#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,351	\$4,024,935 00
Policies new and renewed during 1926.....	787	1,361,650 00
Gross number and amount in force during 1926.....	3,138	\$5,386,585 00
Less expired and cancelled in 1926.....	799	1,378,260 00
<b>Net risks in force 31st December, 1926.....</b>	<b>2,339</b>	<b>\$4,008,325 00</b>

## KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY  
Commenced Business 27th July, 1888

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Wm. Holmes; Vice-President, David Fletcher; Manager, T. B. Harvey, Merlin.

*Directors.*—Wm. Holmes, Comber; D. Fletcher, Fletcher; D. H. Brown, Chatham; T. B. Harvey, Merlin; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; S. Burk, Blenheim; T. L. Renaud, McGregor; Pierre Oriet, Stoney Point; T. R. Clarke, Fletcher; A. Poisson, Belle River; C. T. Sellars, Kingsville; A. E. Robinson, Charing Cross; Christian Johnson, Kingsville.

*Auditors.*—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, \$464,064.43

### Statement for the Year ending 31st December, 1926

Assets		
Cash value of municipal debentures and Canada War Loan.....		\$61,103 93
" at head office.....	\$2 88	
" in Bank of Montreal, Merlin.....	10,303 31	
" Huron & Erie Mort. Corporation, Chatham.....	6,168 65	
	16,474 84	
Amount unpaid of instalments, 1926.....		897 27
Prior instalments on fixed payments (not extended), \$118.10.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$464,064 43	
Less residue of premium notes given for reinsurance.....	8,627 63	
	455,436 80	
Amount of office furniture and safe (not extended), \$300.00.		
<b>Total Assets.....</b>		<b>\$533,912 84</b>

### Liabilities

Unearned cash payments.....	\$56,537 65
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### Receipts

Cash balance at 31st December, 1925 (not extended), \$7,370.29.		
Cash received as instalments and cash payments, 1926.....		\$60,981 89
" instalments of prior years.....		1,214 88
" interest.....		2,547 82
" realization of investments (not extended), \$1,038.63.		
" all other sources.....		460 88
<b>Total Receipts.....</b>		<b>\$65,205 47</b>

### Expenditure

Expenses of management:		
Commissions, \$2,992.25; division court costs, \$6.25; investigation of claims, \$190.00; assessment and fees, \$87.22; Fire Marshal tax, \$180.43; travelling expenses, \$2,218.35; taxes, \$513.40; rent, \$5.00; salaries and fees, \$2,714.55; printing, postage, etc., \$534.58; other expenses, \$15.00.....		\$9,457 03
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		17,659 18
" reinsurance.....		1,426 84
" rebates.....		1,846 82
" investments (not extended), \$26,749.68.		
<b>Total Expenditure.....</b>		<b>\$30,889 87</b>

### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$18,832,403 00
Reinsurance.....	352,736 47
Net risks actually carried by Company at 31st December, 1926.....	\$18,479,666 53

### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	4,729	\$16,785,593 00
Policies new and renewed during 1926.....	2,095	7,371,457 00
Gross number and amount in force during 1926.....	6,824	\$24,157,050 00
Less expired and cancelled in 1926.....	1,515	5,324,647 00
Net risks in force 31st December, 1926.....	5,309	\$18,832,403 00



## LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD  
Commenced Business 5th November, 1875

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jas. Smith; Vice-President, Guilford Butler; Secretary-Treasurer, A. G. Minielly, Watford.

*Directors.*—James Smith, Sarnia; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; Thos. L. McCormick, Watford; P. J. McEwen, Wyoming.

*Auditors.*—J. Elmer Collier, Watford; Alex. Jamieson, Forest.

Unassessed Premium Note Capital, \$351,710.21

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$1,200 00
" value of municipal and loan company debentures and Dominion War Loan..		45,000 00
" on hand, head office.....	\$52 18	
" in Industrial Mortgage and Savings Co., Sarnia.....	7,036 15	
" in Montreal Bank, Watford.....	16,416 37	
" in Lambton Loan & Inv. Co., Sarnia.....	4,631 82	
		<u>28,186 52</u>
Amount of unpaid instalments, 1926.....		3,218 90
" premium notes in force, after deducting all payments		
thereon and assessments levied.....	\$351,710 21	
Less residue of premium notes given for reinsurance.....	5,690 22	
		<u>346,019 99</u>
Total Assets.....		<u>\$423,625 41</u>

## Liabilities

Amount of unearned cash payments.....		<u>\$49,432 97</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$20,526.28.		
Cash received as instalments and cash payments, 1926.....		\$49,674 54
" instalments of prior years.....		4,534 50
" interest.....		1,972 98
" reinsurance on losses.....		17 77
" all other sources.....		200 90
Total Receipts.....		<u>\$56,400 69</u>

## Expenditure

Expenses of management:		
Commissions, \$3,892.00; law costs, \$20.00; fuel and light, \$44.40; investigation of claims, \$364.10; assessment and fees, \$82.56; Fire Marshal tax, \$145.60; travelling expenses, \$10.00; taxes, \$534.24; salaries and fees, \$2,688.20; printing, postage, etc., \$731.86; other expenses, \$299.02.....		\$8,811 98
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		12,184 60
" reinsurance.....		1,634 74
" rebates.....		1,109 13
" purchase of investment (not extended), \$25,000.....		
Total Expenditure.....		<u>\$23,740 45</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$16,698,443 00
Less reinsurance, cash system.....	267,462 00
Amount actually carried by the Company at 31st December, 1926.....	<u>\$16,430,981 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	5,170	\$15,860,409 00
Policies new and renewed during 1926.....	1,990	6,379,257 00
Gross number and amount in force during 1926.....	7,160	\$22,239,666 00
Less expired and cancelled in 1926.....	1,821	5,541,223 00
Net risks in force 31st December, 1926.....	<u>5,339</u>	<u>\$16,698,443 00</u>

## LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Edmund Burke; Vice-President, David McLean; Secretary, P. Cavers, Perth; Treasurer, R. M. Anderson, Perth.

*Directors.*—E. Burke, Perth; D. McLean, Perth; J. H. Shaw, Perth; M. L. Dowdall, Perth; A. Cochrane, Almonte; R. E. White, Perth; A. Bowes, Perth; F. Ferrier, Perth; Jas. Clyne, Perth.

*Auditors.*—E. R. Stedman, Perth; J. E. Anderson, Perth.

Unassessed Premium Note Capital, \$380,520.99

## Statement for the Year ending 31st December, 1926

Assets		
Bonds, debentures, etc. . . . .		\$10,292 94
Cash on hand at head office. . . . .	\$320 55	
" in Montreal Bank, Perth. . . . .	10,556 09	
		10,876 64
Amount unpaid instalments of 1926. . . . .		2,232 59
" of premium notes in force, after deducting all payments thereon and assessments levied. . . . .	\$380,520 99	
Less residue of premium notes for reinsurance. . . . .	567 00	
		379,953 99
Total Assets. . . . .		<u>\$403,356 16</u>

## Liabilities

Unearned cash payments. . . . .	<u>\$2,878 47</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$4,151.34.		
Cash received as instalments and cash payments, 1926. . . . .		\$53,184 94
" instalments of prior years. . . . .		879 93
" interest. . . . .		179 74
" from all other sources. . . . .		142 69
Total Receipts. . . . .		<u>\$54,387 30</u>

## Expenditure

Expenses of management:		
Commissions, \$5,207.80; law costs, \$260.00; fuel and light, \$79.95; investigation of claims, \$256.85; assessment and fees, \$76.47; Fire Marshal tax, \$162.43; taxes, \$239.51; rent, \$224.00; salaries and fees, \$1,070.00; printing, postage, etc., \$1,122.32; other expenses, \$12.30. . . . .		\$8,711 63
Miscellaneous payments:		
Cash paid for losses which occurred during 1926. . . . .		28,136 15
" reinsurance. . . . .		89 95
" rebate. . . . .		332 47
" other expenses. . . . .		98 86
" investment (not extended), \$10,292.94.		
Total Expenditure. . . . .		<u>\$37,369 06</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual. . . . .	\$16,092,244 00
Less reinsurance. . . . .	31,280 00
Net amount of risks at 31st December, 1926. . . . .	<u>\$16,060,964 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925. . . . .	6,328	\$14,449,184 00
Policies taken during 1926. . . . .	2,555	6,230,740 00
Gross number and amount in force during 1926. . . . .	8,883	\$20,679,924 00
Less expired and cancelled in 1926. . . . .	2,082	4,587,680 00
Net risks in force 31st December, 1926. . . . .	<u>6,801</u>	<u>\$16,092,244 00</u>

## LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE  
Commenced Business 17th August, 1876

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

*Directors.*—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; M. N. Empey, Napanee; C. A. Baker, Moscow; R. Wright, Bath.

*Auditors.*—S. C. S. McKim, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, \$89,271.17

## Statement for the Year ending 31st December, 1926

Assets		
Cash on hand at head office.....	\$146 92	
" deposit in Royal Bank, Napanee.....	4,806 86	
" deposit in Montreal Bank, Napanee.....	253 55	
	<u>5,207 33</u>	
Amount unpaid instalments of 1926.....		599 25
" of prior instalments or fixed payments (not extended), \$191.65.		
" of premium notes in force, after deducting all payments		
thereon and assessments levied.....	\$89,271 17	
Less residue of notes given for reinsurance.....	2,856 71	
	<u>\$86,414 46</u>	
Office furniture and safe (not extended), \$50.00.		
		<u>\$92,221 04</u>

## Liabilities

Amount of losses adjusted.....	\$2,534 00
" reported.....	10 00
Unearned cash payments.....	2,780 61
All other liabilities.....	18 20
	<u>\$5,342 81</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$4,234.40.		
Cash received as instalments and cash payments of 1926.....	\$12,849 90	
" instalments of prior years.....	186 70	
" interest.....	121 30	
" reinsurance on losses.....	7 50	
" all other.....	42 70	
	<u>\$13,208 10</u>	

## Expenditure

Expenses of management:		
Commissions, \$1,924.92; law costs, \$3.35; fuel and light, \$15.00; investigation of claims, \$50.35; assessment and fees, \$23.13; Fire Marshal tax, \$34.91; travelling expenses, \$8.45; taxes, \$360.00; rent, \$20.00; salaries and fees, \$907.10; printing, postage, etc., \$125.40; other expenses, \$10.00.....	\$3,482 61	
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....	7,644 67	
" reinsurance.....	844 20	
" rebate.....	263 69	
	<u>\$12,235 17</u>	

## Currency of Risks

Amount covered by Policies in force 31st December, 1926		Three years
Mutual.....	\$3,233,190 00	
Less reinsurance.....	136,025 00	
Net amount of risks at 31st December, 1926.....	<u>\$3,097,165 00</u>	

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	1,188	\$2,854,780 00
Policies new and renewed during 1926.....	538	1,404,155 00
	<u>1,726</u>	<u>\$4,258,935 00</u>
Gross number and amount in force during 1926.....	434	1,025,745 00
Less expired and cancelled in 1926.....		
Net risks in force 31st December, 1926.....	<u>1,292</u>	<u>\$3,233,190 00</u>

## LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM  
Commenced Business 11th August, 1882

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, T. G. Turnbull; Vice-President, Wm. Hodgson; Secretary-Treasurer, A. R. McKay, Ilderton.

*Directors.*—T. G. Turnbull, Komoka; John McGugan, Denfield; John Oliver, Denfield; Wm. Hodgson, Ilderton; J. N. Atkin, Strathroy; J. S. Douglas, Strathroy; A. McInroy, Ilderton; A. Stewart, Ilderton; A. Ferguson, Komoka.

*Auditors.*—S. P. Brown, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, \$67,014.03

### Statement for the Year ending 31st December, 1926

#### Assets

Bonds and debentures.....	\$29,000 00
Cash on hand.....	183 12
Cash in Bank of Montreal, London.....	1,891 96
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	67,014 03
Total Assets.....	\$98,089 11

#### Liabilities

Unearned cash payments.....	\$6,952 70
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#### Receipts

Cash balance at 31st December, 1925 (not extended), \$56.63.....	\$7,555 57
Cash received as instalments and cash payments of 1926.....	1,412 50
" interest.....	3 50
" all other.....	3 50
Total Receipts.....	\$8,971 57

#### Expenditure

<b>Expenses of management:</b>	
Commissions, \$440; law costs, \$3.36; investigation of claims, \$41.65; interest, \$24.00; assessment and fees, \$23.23; Fire Marshal tax, \$19.16; taxes, \$57.39; rent, \$1.00; salaries and fees, \$575.60; printing, postage, etc., \$139.46; other expenses, \$62.65.....	\$1,387 50
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1926.....	624 30
" rebate.....	141 32
" repayment of loans.....	800 00
" for investments (not extended), \$4,000.00.....	800 00
Total Expenditure.....	\$2,953 12

#### Currency of Risks

Amount covered in Policies in force 31st December, 1926

Mutual.....	\$3,042,138 00
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#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	878	\$2,875,133 00
Policies new and renewed during 1926.....	360	1,242,330 00
Gross number and amount in force during 1926.....	1,238	\$4,117,463 00
Less expired and cancelled in 1926.....	315	1,075,325 00
Net risks in force 31st December, 1926.....	923	\$3,042,138 00



## LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA  
Also known as St. Johns  
Commenced Business 27th May, 1882

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, H. McGuffin; Vice-President, R. Dengate; Secretary-Treasurer, Alfred T. Pattison, Denfield.

*Directors.*—H. McGuffin, London; W. C. Hodgins, Denfield; R. S. Douglas, Ilderton; R. Dengate, Ealing; C. H. Perkin, Ettrick; J. C. Gray, Komoka; E. Braithwaite, Denfield; H. Needham, Ilderton; Thos. Foster, London, Ont.

*Auditors.*—James Smibert, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, \$114,114.24

## Statement for the Year ending 31st December, 1926

## Assets

Municipal debentures and Canada War Loan bonds		\$37,738 50
Amount of cash at head office	\$9 64	
Cash in Bank of Montreal, London	1,818 70	
“ Standard Bank, London	2,088 91	
		3,917 25
Amount unpaid instalments of 1926		321 85
“ of premium notes in force, after deducting all payments thereon and assessments levied		114,114 24
“ of interest due and accrued		391 67
Total Assets		<u>\$156,483 51</u>

## Liabilities

Unearned cash payments	\$10,539 13
All other liabilities	262 00
Total Liabilities	<u>\$10,801 13</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$9,178.09	
Cash received as instalments and cash payments, 1926	\$10,740 12
“ instalments of prior years	86 70
“ interest	1,710 31
Total Receipts	<u>\$12,537 13</u>

## Expenditure

Expenses of management:	
Commissions, \$573.00; law costs, \$2.00; fuel and light, \$12.00; investigation of claims, \$90.00; assessment and fees, \$30.31; Fire Marshal tax, \$34.47; travelling expenses, \$34.00; taxes, \$100.82; salaries and fees, \$780.50; printing, postage, etc., \$196.42; other expenses, \$60.50	\$1 900 02
Miscellaneous payments:	
Cash paid for losses which occurred in 1926	7,839 20
“ rebates	320 25
“ investments (not extended), \$7,738.50	
Total Expenditure	<u>\$10,059 47</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual	Three years
	<u>\$4,673,020 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925	1,466	\$4,413,740 00
Policies new and renewed during 1926	559	1,797,975 00
Gross number and amount in force during 1926	2,025	\$6,211,715 00
Less expired and cancelled in 1926	526	1,538,695 00
Net risks in force 31st December, 1926	<u>1,499</u>	<u>\$4,673,020 00</u>

## LUMBERMEN'S MUTUAL CASUALTY COMPANY

HEAD OFFICE, CHICAGO, ILL.  
Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith Toronto.  
*Chief or General Agent in Ontario.*—Vance C. Smith, 409 Lumsden Bldg., Toronto.  
*Date of incorporation.*—1912. *Date commenced business in Canada.*—July 30, 1920.

Assets in Canada.....	\$77,634	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	36,797	Premiums—Ontario (net).....	\$32,130
		Premiums—Canada (net).....	64,090
		Claims—Ontario (net).....	10,948
		Claims—Canada (net).....	29,497

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 89, expiring on the 30th of June, 1928, to undertake contracts of Automobile, Plate Glass and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO

HEAD OFFICE, MANSFIELD, OHIO  
Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Vance C. Smith, Toronto.  
*Chief or General Agent in Ontario.*—Vance C. Smith, 409 Lumsden Bldg., Toronto.  
*Date of incorporation.*—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada.....	\$76,976	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	27,097	Premiums—Ontario (net).....	\$54,409
		Premiums—Canada (net).....	54,409
		Claims—Ontario (net).....	15,203
		Claims—Canada (net).....	15,203

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 88, expiring on the 30th of June, 1928, to undertake contracts of Fire and Automobile Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.  
Commenced Business 2nd May, 1877

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

*Directors.*—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper, Parkhill; Thos. A. Glendinning, Parkhill; Earl Furtney, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

*Auditors.*—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, \$28,868.33

## Statement for the Year ending 31st December, 1926

Assets		
Amount of trust company bonds.....		\$16,500 00
" cash at head office.....	\$76 96	
" cash deposit at Bank of Commerce, Parkhill.....	1,268 95	
" cash deposit at Bank of Montreal, Ailsa Craig.....	608 93	
		1,954 84
" unpaid instalments of 1926.....		414 75
" unpaid instalments of prior years (not extended), \$183.00.....		
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$28,868 33	
Less residue of premium notes given by Company for reinsurance....	432 44	
		28,435 89
Reinsurance on losses.....		4 20
Interest.....		907 71
Total Assets.....		<u>\$48,217 89</u>

**Liabilities**

Unearned cash payments.....	<u>\$3,256 35</u>
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**Receipts**

Cash balance at 31st December, 1925 (not extended), \$816.17.	
Cash received as instalments and cash payments of 1926.....	\$3,069 05
“ instalments of prior years.....	310 50
“ interest.....	905 71
“ reinsurance on losses.....	4 20
“ other sources.....	2 00
Total Receipts.....	<u>\$4,291 46</u>

**Expenditure**

Expenses of management:	
Commissions, \$103.00; investigation of claims, \$30.00; assessment and fees, \$15.49; Fire Marshal tax, \$10.61; taxes, \$37.20; salaries and fees, \$408.00; printing, postage, etc., \$78.00; other expenses, \$15.00.....	\$697 80
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	2,164 54
“ reinsurance.....	42 51
“ rebate.....	237 94
“ losses prior to 1926.....	10 00
Total Expenditure.....	<u>\$3,152 79</u>

**Currency of Risks**

## Amount covered by Policies in force 31st December, 1926

Mutual.....	\$1,285,035 00
Reinsurance.....	17,200 00
Net risks actually carried by Company at 31st December, 1926.....	<u>\$1,265,835 00</u>

**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	535	\$1,192,705 00
Policies new and renewed during 1926.....	207	464,510 00
Gross number and amount in force during 1926.....	742	\$1,657,215 00
Less expired and cancelled in 1926.....	174	374,180 00
Net risks in force 31st December, 1926.....	<u>568</u>	<u>\$1,283,035 00</u>

**McKILLOP MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, SEAFORTH, ONT.  
Commenced Business 26th May, 1876

**OFFICERS AND DIRECTORS (1927)**

*Officers.*—President, James Connolly; Vice-President, James Evans; Secretary-Treasurer, D. F. McGregor, Seaforth.

*Directors.*—James Connolly, Goderich; James Evans, Seaforth; Wm. Rinn, Seaforth; Jno. Bennewis, Bonholm; Jno. G. Grieve, Walton; Robt. Ferris, Blyth; Geo. R. McCartney, Seaforth; Alex Broadfoot, Seaforth; Murray Gibson, Brucefield.

*Auditors.*—Thos. Moylan, Seaforth; James Kerr, Seaforth.

Unassessed Premium Note Capital, \$209,589.35

**Statement for the Year ending 31st December, 1926****Assets**

Cash on hand at head office.....	\$840 23	
Cash in Canadian Bank of Commerce, Seaforth.....	20,535 27	
Amount of unpaid instalments of 1926.....		\$21,375 50
“ unpaid instalments of previous years (not extended), \$442.47.		1,805 20
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$209,589 35	
Less residue of premium notes given for reinsurance.....	780 45	
Agents' balances.....		\$208,808 90
		1,165 60
Total Assets.....		<u>\$233,155 20</u>

## Liabilities

All other liabilities.....	<u>\$210 51</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$11,339.90.....	
Cash received as instalments of 1926.....	\$18,219 60
"    instalments of prior years.....	1,844 10
"    interest.....	282 04
Total Receipts.....	<u>\$20,345 74</u>

## Expenditure

Expenses of management:	
Commissions, \$867.75; law costs, \$237.90; investigation of claims, \$126.90; assessment and fees, \$43.95; Fire Marshal tax, \$62.73; travelling expenses, \$15.00; taxes, \$252.20; rent, \$25.00; salaries and fees, \$1,039.00; printing, postage, etc., \$281.67; other expenses, \$96.26.....	\$3,048 36
Miscellaneous payments:	
Cash paid for losses prior to 1926.....	1,450 56
"    losses which occurred during 1926.....	5,445 94
"    reinsurance.....	123 30
"    rebate.....	241 98
Total Expenditure.....	<u>\$10,310 14</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Four years \$7,535,432 00
Reinsurance.....	30,110 00
Net Risks 31st December, 1926.....	<u>\$7,505,322 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,527	\$7,379,057 00
Policies new and renewed during 1926.....	625	1,832,175 00
Gross number and amount in force during 1926.....	3,152	\$9,211,232 00
Less expired and cancelled in 1926.....	622	1,675,800 00
Net risks in force 31st December, 1926.....	<u>2,530</u>	<u>\$7,535,432 00</u>

## MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS  
Commenced Business 19th August, 1895

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Hon. Wm. Smith; Vice-President, Noah Burkholder; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

*Directors.*—Hon. Wm. Smith, Columbus; Noah Burkholder, Pickering; Peter Christie, Manchester; I. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; D. M. Morgan, Claremont; G. B. Mothersill, Oshawa; Wm. Ratcliffe, Brooklin; Samuel Snowden, Bowmanville; J. J. Smith, Enniskillen; H. E. Webster, Whitby.

*Auditors.*—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, \$267,040.15

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of mortgages on real estate.....	\$2,000 00
Amount of municipal debentures.....	36,287 28
Cash on hand, head office.....	\$46 72
Cash in Standard Bank, Oshawa.....	11,096 34
Amount of unpaid instalments, 1926.....	11,143 06
"    unpaid instalments, prior years (not extended), \$59.40.....	2,472 70
"    premium notes in force, after deducting all payments thereon and assessments levied.....	\$267,040 15
Less residue of premium notes given for reinsurance.....	21,457 60
Interest accrued.....	245,582 55
	568 45
Total Assets.....	<u>\$298,054 02</u>



## Liabilities

Amount of losses reported.....	\$3,300 00
Unearned cash payments.....	36,865 76
<b>Total Liabilities.....</b>	<b>\$40,165 76</b>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$27,170.59.	
Cash received as instalments and cash payments, 1926.....	\$39,329 90
“ instalments of prior years.....	1,469 05
“ interest during 1926.....	1,400 48
“ reinsurance on losses.....	1,293 40
“ from other sources.....	73 05
“ from matured investments (not extended), \$738.84.	
<b>Total Receipts.....</b>	<b>\$43,565 88</b>

## Expenditure

<b>Expenses of management:</b>	
Commissions, \$4,245.00; law costs, \$34.57; investigation of claims, \$140.00; assessment and fees, \$63.69; Fire Marshal tax, \$120.58; travelling expenses, \$20.00; taxes, \$335.94; salaries and fees, \$3,225.10; printing, postage, etc., \$294.77; other expenses, \$199.75.....	\$8,679 40
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1926.....	15,307 00
“ reinsurance.....	3,282 40
“ rebate.....	613 11
“ other expenses.....	250 84
“ investments (not extended), \$32,199.50.	
<b>Total Expenditure.....</b>	<b>\$28,132 75</b>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926	
Mutual.....	Three years
Reinsurance:	\$12,674,580 00
Mutual System.....	\$780,175 00
Cash System.....	8,000 00
<b>Totals.....</b>	<b>788,175 00</b>
<b>Net risks carried at 31st December, 1926.....</b>	<b>\$11,886,405 00</b>

## Movement in Risks

Mutual System		Number	Amount
Policies in force 31st December, 1925.....	4,969	\$11,670,955 00	
Policies new and renewed during 1926.....	1,826	4,740,010 00	
Gross number and amount in force during 1926.....	6,795	\$16,410,965 00	
Less expired and cancelled in 1926.....	1,647	3,736,385 00	
<b>Net risks in force 31st December, 1926.....</b>	<b>5,148</b>	<b>\$12,674,580 00</b>	

## METROPOLITAN LIFE INSURANCE COMPANY

HEAD OFFICE, NEW YORK

Principal Office in Canada, Ottawa, Ontario

Manager or Chief Executive Officer in Canada.—A. F. C. Fiske, Ottawa.

Chief or General Agent in Ontario.—Henry Briggs, 444 Bloor St. West, Toronto.

Date of incorporation.—1866. Date commenced business in Canada.—1872.

## Life:

Assets in Canada.....	\$116,819,468
Ontario business in force (gross)..	253,517,233
Canadian business in force (gross)	704,911,355

Other than Life:	
Assets.....	\$93,055
Liabilities.....	84,216

## Life:

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$9,580,225
Premiums—Canada (net).....	26,390,258
Death Claims—Ontario (net)...	1,052,991
Death Claims—Canada (net)...	3,488,381
Other than Life:	
Premiums—Ontario (net).....	\$78,983
Premiums—Canada (net).....	207,961
Claims—Ontario (net).....	51,974
Claims—Canada (net).....	156,007

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 171, expiring on the 30th of June, 1928, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA**

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Norman S. Jones, Hamilton.

Chief or General Agent in Ontario.—Norman S. Jones, Hughson St. South, Hamilton, Ont.

Date of incorporation.—1875. Date commenced business in Canada.—April 3, 1923.

Assets in Canada.....	\$83,022
Liabilities in Canada.....	38,463

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$36,282
Premiums—Canada (net).....	88,206
Claims—Ontario (net).....	22,824
Claims—Canada (net).....	29,505

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 349, expiring on the 30th of June, 1928, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.

Chief or General Agent in Ontario.—F. A. Martin, 143 University Ave., Toronto.

Date of incorporation.—1904. Date commenced business in Canada.—Aug. 18, 1920.

Assets in Canada.....	\$214,967
Liabilities in Canada.....	123,906

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$69,413
Premiums—Canada (net).....	251,581
Claims—Ontario (net).....	12,630
Claims—Canada (net).....	64,697

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 101, expiring on the 30th of June, 1928, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**MUTUAL LIFE INSURANCE COMPANY OF NEW YORK**

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. O. H. Dadds, Montreal.

Chief or General Agent in Ontario.—H. W. B. Jolley, 357 Bay St., Toronto.

Date of incorporation.—1842. Date commenced business in Canada.—Sept. 1, 1885.

Assets in Canada.....	\$15,698,281
Ontario business in force (gross).....	19,188,632
Canadian business in force (gross).....	69,847,278

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$681,364
Premiums—Canada (net).....	2,588,984
Death Claims—Ontario (net).....	124,292
Death Claims—Canada (net).....	728,830

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 172, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**NEW YORK LIFE INSURANCE COMPANY**

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.

Chief or General Agent in Ontario.—Ralph M. Devins, 330 Bay St., Toronto.

Date of incorporation.—1841. Date commenced business in Canada.—1868.

Assets in Canada.....	\$31,608,248
Ontario business in force (gross).....	44,845,394
Canadian business in force (gross).....	161,085,695

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$1,609,166
Premiums—Canada (net).....	5,533,612
Death Claims—Ontario (net).....	190,322
Death Claims—Canada (net).....	1,079,975

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 193, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, M. Heffernan; Vice-President, Albert McLelland; Secretary-Treasurer, Jas. Beattie.

*Directors.*—M. Heffernan, Arthur, Ont.; Albert McLelland, Belwood; Job Ransom, Fergus; W. J. Fasken, Elora; W. L. Deans, Fergus; W. L. Ham, Fergus.

*Auditors.*—Peter Perry, Fergus; Jas. Cormie, Elora.

Unassessed Premium Note Capital, \$155,801.18

### Statement for the Year ending 31st December, 1926

#### Assets

Cash in Imperial Bank, Fergus.....	\$885 93	
“ Royal Bank, Fergus.....	1,604 75	
	<u>2,490 68</u>	\$2,490 68
Amount of unpaid instalments, 1926.....		1,001 17
“ unpaid instalments, prior years (not extended), \$527.64.....		
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$155,801 18	
Less reinsurance.....	2,767 58	
	<u>153,033 60</u>	
Total Assets.....		<u>\$156,525 45</u>

#### Liabilities

Amount of unearned cash payments.....	\$1,262 54
---------------------------------------	------------

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$2,345.04.....	
Cash received as instalments and cash payments, 1926.....	\$16,734 00
“ instalments of prior years.....	856 36
“ for interest.....	70 13
“ cash borrowed.....	3,000 00
“ from all other sources.....	23 94
Total Receipts.....	<u>\$20,684 43</u>

#### Expenditure

Expenses of management:	
Commissions, \$1,185.08; fuel and light, \$100.00; investigation of claims, \$170.45; interest, \$49.70; assessment and fees, \$41.01; Fire Marshal tax, \$46.23; travelling expenses, \$30.00; taxes, \$132.52; rent, \$150.00; salaries and fees, \$1,687.47; printing, postage, etc., \$200.88; other expenses, \$23.00.....	\$3,816 34
Miscellaneous payments:	
“ Cash paid for losses which occurred during 1926.....	8,020 25
“ losses which occurred prior to 1926.....	5,176 00
“ reinsurance.....	282 37
“ rebate.....	243 83
“ repayment of loans.....	3,000 00
Total Expenditure.....	<u>\$20,538 79</u>

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual system.....	\$6,865,704 00
Reinsurance.....	172,500 00
Total.....	<u>\$6,693,204 00</u>

#### Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	2,100	\$6,740,521 00
Policies new and renewed during 1926.....	506	1,621,958 00
Gross number and amount in force during 1926.....	2,606	\$8,362,479 00
Less expired and cancelled in 1926.....	454	1,496,775 00
Net risks in force 31st December, 1926.....	<u>2,152</u>	<u>\$6,865,704 00</u>

## MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KINTORE  
Commenced Business 25th May, 1878

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Daniel Quinn; Vice-President, Geo. A. Uren; Secretary, E. J. Pearson, Kintore; Treasurer, Jas. H. Davis, Belton.

*Directors.*—Daniel Quinn, Thamesford; Geo. A. Uren, Ingersoll; Geo. A. Munroe, Embro; A. George, Dorchester; Ray S. Pielt, Embro; F. G. Seaton, Lakeside; Wm. C. Vining, Belton; Jas. Warring, Ingersoll; Harvey Henderson, Thamesford.

*Auditors.*—W. W. Day, Thamesford; Jno. A. McKay, Belton.

Unassessed Premium Note Capital, \$240,214.52

### Statement for the Year ending 31st December, 1926

Assets		
Cash value of bonds and debentures.....		\$30,000 00
Cash on hand at head office.....	\$315 80	
Amount of cash in Royal Bank, Thamesford.....	968 51	
“ “ *Home Bank, estimated value.....	100 00	
“ “ Montreal Bank, St. Mary's.....	7,115 59	
	8,499 90	
Amount unpaid of assessments levied in 1926.....		812 82
“ “ assessments levied prior to 1926 (not extended), \$671.03.....		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$240,214 52	
Less residue of premium notes given for reinsurance.....	3,781 11	
	236,433 41	
Interest.....		420 00
		\$276,166 13

Liabilities		
Unearned cash payments.....		\$6,711 30
All other liabilities.....		158 43
		\$6,869 73

Receipts		
Cash balance at 31st December, 1925 (not extended), \$8,451.65.....		
Cash received as application fees.....	\$18 00	
“ instalments and cash payments of 1926.....	22,064 11	
“ assessments levied in 1926.....	9,307 00	
“ assessments levied before 1925.....	1,045 18	
“ interest.....	1,112 04	
“ other.....	82 29	
	\$33,628 62	

Expenditure		
Expenses of management:		
Commissions, \$1,226.50; law costs, \$341.00; investigation of claims, \$151.00; assessment and fees, \$58.61; Fire Marshal tax, \$175.43; travelling expenses, \$22.35; taxes, \$518.65; rent, \$92.55; salaries and fees, \$1,276.40; printing, postage, etc., \$516.30; other expenses, \$105.49.....		\$4,484 28
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....	8,707 74	
“ reinsurance.....	865 44	
“ rebate.....	373 46	
“ investments (not extended), \$18,000.00.....		
	\$14,430 92	

\*In liquidation.

### Currency of Risks

Amount covered by Policies in force 31st December, 1926		Three years
Mutual.....		\$10,468,762 00
Reinsurance.....		111,077 00
		\$10,357,685 00

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,360	\$10,565,867 00
Policies new and renewed during 1926.....	847	3,904,720 00
	3,207	\$14,470,587 00
Gross number and amount in force during 1926.....	898	4,001,825 00
Less expired and cancelled in 1926.....		
	2,309	\$10,468,762 00
Net risks in force 31st December, 1926.....		



## NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE  
Commenced Business 30th January, 1882

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Frank Shearer; Vice-President, J. A. Martin; Secretary-Treasurer, N. S. Boughner, Simcoe.

*Directors.*—Frank Shearer, Simcoe; J. A. Martin, St. Williams; Wilson Porter, Port Dover; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Nelson Clement, Vanessa; T. B. McKim, Lynedoch; R. Williams, Fair Ground; A. Wilkinson, Courtland; D. N. Culver, Simcoe.

*Auditors.*—H. H. Schuyler, Simcoe; J. J. Gilbertson, Simcoe.

Unassessed Premium Note Capital, \$119,933.83

### Statement for the Year ending 31st December, 1926

Assets		
Book value of bonds, debentures, etc.....		\$970 00
Cash on hand at head office.....		351 97
Cash in Montreal Bank, Simcoe.....	\$14 88	
“ Standard Bank, Port Dover.....	74 64	
“ Standard Bank, St. Williams.....	18 35	
“ Standard Bank, Port Rowan.....	183 65	
“ Montreal Bank, Courtland.....	20 22	
	\$311 74	
Less outstanding charges.....	301 11	
		10 63
Amount unpaid instalments of 1926.....		333 75
“ instalments of prior years (not extended), \$1,126.07.....		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$119,933 83	
Less premium notes for reinsurance.....	2,545 87	
		117,387 96
Interest due and accrued.....		9 50
Total Assets.....		\$119,063 81
Liabilities		
Amount of losses, supposed.....		\$1,300 00
“ unearned cash payments.....		304 53
Total Liabilities.....		\$1,604 53
Receipts		
Cash balance at 31st December, 1925 (not extended), \$936.06.....		
Cash received as instalments and cash payments of 1926.....		\$13,131 01
“ instalments of prior years.....		108 07
“ from interest.....		59 38
“ from other sources.....		120 03
“ borrowed.....		1,000 00
“ as realization on investments (not extended), \$961.50.....		
Total Receipts.....		\$14,418 49
Expenditure		
Expenses of management:		
Commissions, \$1,862.34; fuel and light, \$86.40; investigation of claims, \$48.50; interest, \$27.80; assessment and fees, \$26.71; Fire Marshal tax, \$39.67; travelling expenses, \$24.85; taxes, \$174.11; rent, \$365.00; salaries and fees, \$1,018.40; printing, postage, etc., \$249.77; other expenses, \$70.38.....		\$3,993 93
Miscellaneous payments:		
“ Cash paid for losses which occurred prior to 1926.....		950 00
“ losses which occurred during 1926.....		7,658 99
“ reinsurance.....		299 43
“ rebate.....		115 10
“ repayment of loans.....		1,000 00
“ investments (not extended) \$1,936.00.....		
Total Expenditure.....		\$14,017 45
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		Four years \$3,984,279 00
Less reinsurance.....		89,666 25
Net risks at 31st December, 1926.....		\$3,894,612 75

Mutual System	Movement in Risks	
Policies in force 31st December, 1925.....	Number	Amount
Policies new and renewed during 1926.....	1,563	\$3,632,919 00
	514	1,274,395 00
Gross number and amount in force during 1926.....	2,077	\$4,907,314 00
Less expired and cancelled in 1926.....	413	923,035 00
Net risks in force 31st December, 1926.....	1,664	\$3,984,279 00

### NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN  
Commenced Business 31st May, 1910

#### OFFICERS AND DIRECTORS, (1927)

*Officers.*—President, Robt. Forsythe; Vice-President, E. L. Moore; Secretary-Treasurer, Walter S. Holmes, Dresden.

*Directors.*—Robt. Forsythe, Turnerville; J. B. Clapp, Turnerville; E. L. Moore, Thamesville; J. B. McDowell, Thamesville; Irwin Bedford, Dresden; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville; C. E. Bodkin, Thamesville.

*Auditors.*—J. C. Harris, Dresden; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, \$144,172.49

#### Statement for the Year ending 31st December, 1926

Assets		
Cash on hand.....	\$200 17	
Cash in Montreal Bank, Thamesville.....	680 81	
“ Canadian Bank of Commerce, Dresden.....	3,831 75	
“ Montreal Bank, Wallaceburg.....	918 38	
Amount of unpaid instalments of 1926.....		
“ premium notes, after deducting all payments thereon and assessments levied.....	\$144,172 49	
“ reinsurance.....	302 87	
Total Assets.....	\$150,144 78	
Liabilities		
Unearned cash payments.....	\$5,939 31	
Receipts		
Cash balance at 31st December, 1925 (not extended), \$371.28.		
Cash received by Company as instalments due in prior years.....	238 00	
“ by Company as instalments and cash payments in 1926.....	14,910 55	
“ for interest.....	13 30	
“ for assessments levied prior to 1926.....	28 20	
“ other receipts.....	5 50	
Total Receipts.....	\$15,195 55	
Expenditure		
Expenses of management:		
Commissions, \$500.25; investigation of claims, \$72.00; assessment and fees, \$31.08; taxes, \$136.82; rent, \$22.00; salaries and fees, \$918.10; printing, postage, etc., \$107.36; other expenses, \$197.21.....	\$1,984 82	
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....	7,736 87	
“ reinsurance.....	110 13	
“ rebates.....	103 90	
Total Expenditure.....	\$9,935 72	
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....	Three years	
Reinsurance.....	\$4,876,585 00	
	13,766 00	
	\$4,862,819 00	
Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,670	\$4,532,433 00
Policies new and renewed during 1926.....	611	1,814,402 00
Gross number and amount in force at any time during 1926.....	2,281	\$6,396,835 00
Deduct expired and cancelled in 1926.....	548	1,520,250 00
Net risks in force at 31st December, 1926.....	1,733	\$4,876,585 00

## NORTHWESTERN MUTUAL FIRE ASSOCIATION

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

*Manager or Chief Executive Officer in Canada.*—D. R. Thomson, Hamilton.

*Chief or General Agent in Ontario.*—D. R. Thomson, Imperial Bldg., Hamilton, Ont.

*Date of incorporation.*—1901. *Date commenced business in Canada.*—May 10, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$700,063	Premiums—Ontario (net).....	\$186,550
Liabilities in Canada.....	388,239	Premiums—Canada (net).....	811,455
		Claims—Ontario (net).....	68,891
		Claims—Canada (net).....	280,291

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 194, expiring on the 30th of June, 1928, to undertake contracts of Fire, Automobile and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Allen Anderson; Vice-President, David Smith; Secretary-Treasurer, W. S. Dunnet, Caledonia.

*Directors.*—A. Anderson, Caledonia; Geo. Wharton, Cayuga; R. E. King, Cayuga; David Smith, Hagersville; E. S. Peart, Caledonia; Jas. Downey, Caledonia.

*Auditors.*—Ross Martindale, Caledonia; James B. Smith, Cayuga.

Unassessed Premium Note Capital, \$44,105.41

### Statement for the Year ending 31st December, 1926

Assets		
Book value of bonds.....		\$3,564 75
Cash at head office.....	\$27 02	
Cash in Standard Bank, Caledonia.....	2,746 81	
"    Bank of Commerce, Hagersville.....	1,009 80	
"    Royal Bank, Hagersville.....	1,441 05	5,224 68
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$44,105 41	
Less residue of premium notes given for reinsurance.....	1,947 10	42,158 31
<b>Total Assets.....</b>		<b>\$50,947 74</b>
Liabilities		
Unearned cash payments.....		\$1,052 98
Receipts		
Cash balance at 31st December, 1925 (not extended), \$6,787.44.....		-
Cash received as instalments and cash payments in 1926.....		\$4,003 65
"    assessments in 1926.....		1,342 03
"    assessments in prior years.....		49 30
"    agents' balances.....		147 70
"    all other.....		97 50
<b>Total Receipts.....</b>		<b>\$5,640 18</b>
Expenditure		
Expenses of management:		
Commissions, \$7.35; assessment and fees, \$16.57; Fire Marshal tax, \$15.53; travelling expenses, \$30.00; taxes, \$39.28; salaries and fees, \$559.30; printing, postage, etc., \$67.70; other expenses, \$35.90.....		\$771 63
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		2,390 35
"    reinsurance.....		349 20
"    rebates.....		50 32
"    investments (not extended), \$3,641.44.....		-
<b>Total Expenditure.....</b>		<b>\$3,561 50</b>
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		Three years \$1,728,353 00
Less reinsurance.....		88,550 00
<b>Net risks at 31st December, 1926.....</b>		<b>\$1,639,803 00</b>

Mutual System	Movement in Risks	
	Number	Amount
Policies in force 31st December, 1925.....	403	\$1,513,543 00
Policies new and renewed during 1926.....	193	716,355 00
Gross number and amount in force during 1926.....	596	\$2,229,898 00
Less expired and cancelled in 1926.....	133	501,545 00
Net risks in force 31st December, 1926.....	463	\$1,728,353 00

### ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.  
Commenced Business 18th August, 1904

#### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Wm. Park; Vice-President, C. E. Archibald; Secretary and Manager, W. A. Wansbrough, Grand Valley.

*Directors.*—Wm. Park, Belwood; C. E. Archibald, Grand Valley; W. J. Jelly, Waldemar; Wm. Scaife, Grand Valley; Jno. Sime, Grand Valley; James Corbett, Riverview; N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; James A. Campbell, Thedford.

*Auditors.*—H. Richardson, M. Graham.

Unassessed Premium Note Capital, \$177,679.73

#### Statement for the Year ending 31st December, 1926

Assets	
Cash value of real estate.....	\$2,500 00
Canada War Loan.....	8,000 00
Cash in Royal Bank, Grand Valley.....	\$20,885 79
" various banks and loan company.....	1,580 63
" agents' hands.....	22,466 42
Amount of unpaid instalments of 1926.....	696 31
" premium notes, after deducting all payments thereon and assessments levied.....	897 55
Interest accrued.....	177,679 73
Office furniture and safe (not extended), \$500.00.....	52 92
Total Assets.....	\$212,292 93
Liabilities	
Unearned cash payments.....	\$5,377 65
Receipts	
Cash balance at 31st December, 1925 (not extended), \$15,990.71.....	
Cash received as instalments and cash payments of 1926.....	\$13,800 81
" instalments due in prior years.....	430 30
" interest.....	794 92
" agents' balances of 1925 received in 1926.....	1,494 59
" all other.....	226 93
Total Receipts.....	\$16,747 55
Expenditure	
Expenses of management:	
Commissions, \$2,014.83; fuel and light, \$65.34; investigation of claims, \$424.25; assessment and fees, \$42.37; travelling expenses, \$451.75; taxes, \$228.18; salaries and fees, \$2,923.00; printing, postage, etc., \$751.28; other expenses, \$81.12.....	\$6,982 12
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1926.....	166 75
" losses which occurred during 1926.....	2,968 46
" rebates.....	154 51
Total Expenditure.....	\$10,271 84

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926	Three years
Mutual.....	\$6,813,343 00

Mutual System	Movement in Risks	
	Number	Amount
Policies in force 31st December, 1925.....	4,833	\$7,036,335 00
Policies new and renewed during 1926.....	1,718	2,622,818 00
Gross number and amount in force during 1926.....	6,551	\$9,659,153 00
Less expired and cancelled in 1926.....	2,123	2,845,810 00
Net risks in force at 31st December, 1926.....	4,428	\$6,813,343 00



## ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, J. M. Houston; Vice-President, E. S. Down; Secretary-Treasurer, Ethel F. Sandison, Chatham.

*Directors.*—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; William Ford, Staples; Chester Armstrong, Alvinston; J. Cushman, London; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; R. D. Bodkin, Croton.

*Auditor.*—W. R. Landon, Chatham.

Unassessed Premium Note Capital, \$22,431.10

### Statement for the Year ending 31st December, 1926

Assets		
Book value of bonds.....		\$2,000 00
Cash on hand.....	\$113 77	
Cash in Standard Bank, Chatham.....	1,736 92	1,850 69
Unpaid instalments, 1926.....		606 75
Prior instalments of instalments (not extended), \$612.30.....		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		22,431 10
“ unpaid assessments levied in prior years (not extended), \$510.98.....		
<b>Total Assets.....</b>		<b><u>\$26,888 54</u></b>
Liabilities		
Amount of losses adjusted.....		\$375 00
“ losses reported.....		800 00
“ all other.....		142 60
<b>Total Liabilities.....</b>		<b><u>\$1,317 60</u></b>
Receipts		
Cash balance 31st December, 1925 (not extended), \$2,972.94.....		
Cash received as instalments of 1926.....		\$7,092 15
“ as instalments of prior years.....		318 20
“ for assessments levied in prior years.....		34 00
“ as interest.....		19 69
“ all other.....		48 32
<b>Total Receipts.....</b>		<b><u>\$7,512 36</u></b>
Expenditure		
Expenses of management:		
Commissions, \$144.00; law costs, \$165.35; investigation of claims, \$25.00; interest, \$11.91; assessment and fees, \$11.58; Fire Marshal tax, \$31.67; travelling expenses, \$1,045.32; taxes, \$204.01; rent, \$151.00; salaries and fees, \$2,176.00; printing, postage, etc., \$197.88; other expenses, \$93.23.....		\$4,256 95
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		1,518 46
“ rebate.....		14 20
“ repayment of loans.....		845 00
“ investment (not extended), \$2,000.00.....		
<b>Total Expenditure.....</b>		<b><u>\$6,634 61</u></b>
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		One year <u>\$302,050 00</u>
Movement in Risks		
Mutual System		
Policies in force 31st December, 1925.....	Number 439	Amount \$343,310 00
Policies new and renewed during 1926.....	395	303,050 00
Gross number and amount in force during 1926.....	834	\$646,360 00
Less expired and cancelled in 1926.....	440	344,310 00
<b>Net risks in force 31st December, 1926.....</b>	<b><u>394</u></b>	<b><u>\$302,050 00</u></b>

## OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE

Commenced business 1st February, 1914

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. G. E. Robertson; Vice-President, H. S. Latimer; Secretary-Treasurer, R. McLachlan, Kenmore.

*Directors.*—A. G. E. Robertson, Metcalfe; H. S. Latimer, Metcalfe; J. M. Boland, Russell P. A. McGregor, Russell; R. S. Hill, Vernon; J. H. Cumming, Ormond.

*Auditors.*—A. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, \$100,386.58

### Statement for the Year ending 31st December, 1926

Assets		
Cash on hand at head office.....	\$96 75	
Cash in Bank of Nova Scotia, Russell.....	802 00	
" Royal Bank, Metcalfe, Ont.....	1,470 15	
	\$2,368 90	
Amount of unpaid assessments levied in prior years (not extended), \$817.48.		
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$102,888 26	
Less residue of premium notes given for reinsurance.....	2,501 68	
	100,386 58	
Total Assets.....		\$102,755 48

### Liabilities

Unearned cash payments.....	\$6,232 86
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### Receipts

Cash balance at 31st December, 1925 (not extended), \$2,059.74.		
Cash received as instalments and cash payments of 1926.....	\$6,821 21	
" assessments of prior years.....	295 07	
" interest.....	48 86	
Total Receipts.....	\$7,165 14	

### Expenditure

Expenses of management:		
Commissions, \$269.50; investigation of claims, \$32.10; assessment and fees, \$20.93; Fire Marshal tax, \$22.29; travelling expenses, \$13.70; taxes, \$183.99; rent, \$62.00; salaries and fees, \$759.70; printing, postage, etc., \$104.99; other expenses, \$5.00.....	\$1,474 20	
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....	4,704 92	
" reinsurance.....	471 32	
" rebate.....	205 54	
Total Expenditure.....	\$6,855 98	

### Currency of Risks

	Three years
Amount covered by Policies in force 31st December, 1926	
Mutual.....	\$2,426,212 50
Reinsurance.....	96,465 00
Net risks at 31st December, 1926.....	\$2,329,747 50

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	795	\$2,466,250 00
Policies new or renewed during 1926.....	252	796,366 50
Gross number and amount in force during 1926.....	1,047	\$3,262,616 50
Less expired and cancelled in 1926.....	283	836,404 00
Net risks in force at 31st December, 1926.....	764	\$2,426,212 50

## OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH  
Commenced Business 13th August, 1888

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jas. Rettie; Vice-President, Jas. Carroll; Secretary-Treasurer, T. M. Cayley, Norwich.

*Directors.*—Jas. Rettie, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; J. R. Johnson, Springford; A. W. Smith, Scotland; A. W. Eddy, Burford; J. W. Davis, Otterville. H. Schell, Woodstock; L. W. McCurdy, Norwich.

*Auditors.*—J. McKee, Norwich; F. W. Vardon, Springford.

Unassessed Premium Note Capital, \$279,495.48

### Statement for the Year ending 31st December, 1926

Assets		
Cash on hand at head office.....	\$52 56	
Cash in Royal Bank, Scotland.....	364 39	
"    Royal Bank, Norwich.....	4,709 06	
"    Montreal Bank, Norwich.....	1,041 30	
"    Bank of Toronto, Burford.....	268 84	
		\$6,436 15
Amount of unpaid instalments, fixed payments, 1926.....		1,721 67
"    premium notes in force, after deducting all payments thereon and assessments levied.....	\$279,495 48	
Less residue of premium notes given for reinsurance.....	20,003 11	
		259,492 37
<b>Total Assets.....</b>		<b>\$267,650 19</b>
Liabilities		
Unearned cash payments.....		\$2,947 91
Receipts		
Cash balance at 31st December, 1925 (not extended), \$890.64.		
Cash received for application fees.....		\$576 00
"    instalments and cash payments of 1926.....		24,147 47
"    fixed payments of prior years.....		810 25
"    interest.....		33 32
"    reinsurance on losses.....		737 50
"    all other.....		17 87
		\$26,322 41
<b>Total Receipts.....</b>		<b>\$26,322 41</b>
Expenditure		
Expenses of management:		
Commissions, \$1,061.10; investigation of claims, \$87.00; interest, \$84.74; assessment and fees, \$49.33; Fire Marshal tax, \$77.13; travelling expenses, \$74.80; taxes, \$240.57; rent, \$60.00; salaries and fees, \$1,421.80; printing, postage, etc., \$346.94; other expenses, \$15.00.....		\$3,518 41
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		10,602 24
"    reinsurance.....		2,188 17
"    rebate.....		468 08
"    repayment of loans.....		4,000 00
		\$20,776 90
<b>Total Expenditure.....</b>		<b>\$20,776 90</b>
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		Four years \$9,038,744 00
Reinsurance.....		664,048 00
Net risks carried at 31st December, 1926.....		\$8,374,696 00
Movement in Risks		
	Number	Amount
Policies in force 31st December, 1925.....	2,207	\$8,547,823 00
Policies new and renewed during 1926.....	684	2,583,283 00
	2,891	\$11,131,106 00
Gross number and amount in force during 1926.....		
Less expired and cancelled in 1926.....	577	2,092,362 00
	2,314	\$9,038,744 00
Net risks in force 31st December, 1926.....		

## OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO  
Commenced Business 2nd June, 1884

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Alex. Smith; Vice-President, J. G. Calder; Secretary-Treasurer, H. W. Sutherland, Embro.

*Directors.*—Alex. Smith, Embro; J. G. Calder, Thamesford; Jno. Bolton, St. Mary's; John Muterer, Ingersoll; J. F. McDonald, Woodstock; R. A. Matheson, Embro; J. C. McPherson, St. Mary's; Jno. Whaley, Embro; Edwin Parker, Hickson.

*Auditors.*—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, \$67,854.62

### Statement for the Year ending 31st December, 1926

Assets		
Cash at head office.....	\$1,041 37	
Cash in Royal Bank, Embro.....	5,241 94	
	\$6,283 31	
Amount unpaid instalments for 1926.....		248 35
“ unpaid of assessment of 1926.....		270 12
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$67,854 62	
Less residue of premium notes given for reinsurance.....	10,591 92	
	57,262 70	
<b>Total Assets.....</b>		<b>\$64,064 48</b>
Liabilities		
Unearned cash payments.....		<b>\$1,733 37</b>
Receipts		
Cash balance at 31st December, 1925 (not extended), \$3,124.56.		
Cash received as instalments and cash payments of 1926.....		\$6,555 86
“ instalments of prior years.....		142 57
“ assessment during 1926.....		2,562 90
“ assessment in prior years.....		189 96
“ interest.....		37 50
“ reinsurance on losses.....		1,987 50
“ all other sources.....		14 94
<b>Total Receipts.....</b>		<b>\$11,491 23</b>
Expenditure		
Expenses of management:		
Commissions, \$665.65; investigation of claims, \$14.00; assessments and fees, \$20.96; Fire Marshal tax, \$29.26; travelling expenses, \$33.00; taxes, \$70.86; rent, \$44.00; salaries and fees, \$736.65; printing, postage, etc., \$97.25; other expenses, \$27.00.....		\$1,738 63
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		4,730 23
“ reinsurance.....		1,549 07
“ rebates.....		86 05
“ all other.....		228 50
<b>Total Expenditure.....</b>		<b>\$8,332 48</b>
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual System.....		Three years \$2,661,541 00
Less reinsurance.....		456,542 48
<b>Net risks in force at 31st December, 1925.....</b>		<b>\$2,204,998 52</b>
Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1925.....	707	\$2,383,118 00
Policies new and renewed during 1926.....	313	1,069,580 00
Gross Number and amount in force during 1926.....	1,020	\$3,452,698 00
Less expired and cancelled in 1926.....	243	791,157 00
<b>Net risks in force 31st December, 1926.....</b>	<b>777</b>	<b>\$2,661,541 00</b>



## PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON  
Commenced Business 24th June, 1876

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Hy. Walker; Vice-President, Geo. Cameron; Secretary-Treasurer, F. J. Thomson, Brampton.

*Directors.*—Henry Walker, Toronto; Geo. A. Cameron, Alton; J. H. Rutherford, Bolton; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Weston; Jas. Laidlaw, Brampton; J. M. Dolson, Brampton; Thos. Bryans, Malton.

*Auditors.*—W. J. Beatty, Brampton; J. A. McBride, Malton.

Unassessed Premium Note Capital, \$533,300.70

### Statement for the Year ending 31st December, 1926

Assets	
Cash value of mortgages.....	\$13,900 00
" value of bonds, etc.....	16,000 00
" at head office.....	\$170 04
" in Montreal Bank, Brampton.....	17,766 67
" in Dominion Bank, Brampton.....	15,244 63
	33,181 34
" in agent's hands.....	2,908 88
Amount unpaid of assessments of 1926.....	48 55
" of premium notes in force, after deducting all payments thereon and assessments levied.....	\$533,300 70
Less residue of premium notes given for reinsurance.....	29,094 00
	504,206 70
Total Assets.....	\$570,245 47

### Liabilities

Unearned cash payments.....	\$41,711 67
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### Receipts

Cash balance at 31st December, 1925 (not extended), \$32,433.82.	
Cash received as instalments and cash payments of 1926.....	\$55,775 67
" instalments due prior years.....	69 35
" for interest.....	1,861 13
" agents' balances of 1925 received in 1926.....	4,061 76
" reinsurance on losses.....	2,030 00
" all other.....	50 00
Total Receipts.....	\$63,847 91

### Expenditure

Expenses of management:	
Commissions, \$3,439.50; law costs, \$129.15; investigation of claims, \$366.00; assessment and fees, \$89.23; Fire Marshal tax, \$151.24; travelling expenses, \$28.70; taxes, \$535.47; rent, \$305.00; salaries and fees, \$2,751.80; printing, postage, etc., \$430.93; other expenses, \$599.25.....	\$8,826 27
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	28,023 62
" reinsurance.....	2,61 85
" rebate.....	1,776 19
" investments (not extended), \$21,512.46.	
Total Expenditure.....	\$41,587 93

### Currency of Risks

Amount covered by Policies in force 31st December, 1926	
Mutual.....	Three years \$18,804,852 00
Reinsurance.....	1,044,550 00
Net risks in force 31st December, 1926.....	\$17,760,304 00

### Movement in Risks

	Number	Amount
Policies in force 31st December, 1925.....	4,726	\$17,222,707 00
Policies new and renewed during 1926.....	2,009	7,250,718 00
Gross number and amount in force during 1926.....	6,735	\$24,473,425 00
Less expired and cancelled in 1926.....	1,552	5,668,573 00
Net risks in force 31st December, 1926.....	5,183	\$18,804,852 00

## PEEL AND MAYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON  
Commenced Business 15th July, 1887

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, P. J. Cunningham; Vice-President, Jesse Jack; Secretary-Treasurer, Jno. Ritch, Drayton.

*Directors.*—P. J. Cunningham, Rothsay; Jesse Jack, Moorefield; Alex. Duff, Drayton; Q. D. Whale, Alma; Wm. Murdock, Palmerston; J. J. Bryan, Amaranth Station; Robt. McArthur; Moorefield; Jno. C. Dixon, Moorefield; Jas. Kiteley, Listowel; F. B. Farrell, Arthur; Wm. Newstead, Moorefield; A. Cherry, Drayton.

*Auditors.*—Jas. Grieves, Moorefield; S. C. Whale, Alma.

Unassessed Premium Note Capital, \$236,951.22

## Statement for the Year ending 31st December, 1926

Assets		
Cash value of real estate.....		\$2,000 00
Cash on hand, head office.....	\$260 63	
Cash in Royal Bank, Mount Forest.....	127 70	
“ Royal Bank, Drayton.....	4,520 39	
“ Sterling Bank, Orangeville.....	505 36	
“ Bank of Commerce, Orangeville.....	79 85	
“ Bank of Commerce, Moorefield.....	889 79	
“ Royal Bank, Arthur.....	156 95	
“ Royal Bank, Grand Valley.....	197 75	
		6,738 42
Amount unpaid instalments of 1926.....		3,073 77
“ of premium notes in force, after deducting all payments thereon and assessments levied.....	\$236,951 22	
Less residue of premium notes given for reinsurance.....	2,782 50	
		234,168 72
Total Assets.....		<u>\$245,980 91</u>
Liabilities		
Unearned cash payments.....		<u>\$1,389 66</u>
Receipts		
Cash balance at 31st December, 1925 (not extended), \$2,403.15.		
Cash received as instalments, 1926.....		\$34,313 83
“ instalments of prior years.....		1,495 34
“ borrowed.....		3,900 00
Total Receipts.....		<u>\$39,709 17</u>
Expenditure		
Expenses of management:		
Commissions, \$1,566.42; law costs, \$5.00; fuel and light, \$55.37; investigation of claims, \$243.20; interest, \$131.10; assessment and fees, \$71.63; Fire Marshal tax, \$93.42; travelling expenses, \$24.00; taxes, \$363.27; salaries and fees, \$2,117.50; printing, postage, etc., \$400.84; other expenses, \$164.02		\$5,235 77
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1926.....		\$6,075 00
“ losses which occurred during 1926.....		19,506 00
“ reinsurance.....		365 75
“ rebate.....		291 38
“ repayment of loans.....		3,900 00
Total Expenditure.....		<u>\$35,373 90</u>
Currency of Risks		
Amount covered by Policies in force 31st December, 1926		
Mutual.....		Four years \$13,354,490 00
Reinsurance.....		179,700 00
Net risks 31st December, 1926.....		<u>\$13,174,790 00</u>
Movement in Risks		
Mutual System		
Policies in force 31st December, 1925.....	3,550	\$13,396,440 00
Policies new and renewed during 1926.....	898	3,128,100 00
	<u>4,448</u>	<u>\$16,524,540 00</u>
Gross number and amount in force during 1926.....		
Less expired and cancelled in 1926.....	956	3,170,050 00
Net risks in force 31st December, 1926.....	<u>3,492</u>	<u>\$13,354,490 00</u>

**PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, ALFRED  
Commenced Business August 5th, 1901

OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

*Directors.*—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Daniel Charbonneau, Alfred; Victor Bouthillier, Alfred Station; Simon Bertrand, L'Original; Isadore Lalonde, Caledonia Springs.

*Auditors.*—Jean Daoust, Alfred; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, \$226,429.06

**Statement for the Year ending 31st December, 1926**

**Assets**

Municipal debentures.....		\$5,250 00
Cash on hand at head office.....	\$849 71	
Cash in Canadienne Nationale, L'Original.....	244 14	
"    Royal Bank, Plantagenet.....	272 21	
"    Provincial Bank, Alfred.....	3,299 36	
Amount unpaid instalments of 1926.....		4,665 42
"    agent's balances.....		381 79
"    of premium notes in force, after deducting all payments thereon and assessments levied.....	\$226,429 06	416 67
Less residue of premium notes given for reinsurance.....	18,908 45	
		<u>207,520 61</u>
Total Assets.....		<u>\$218,234 49</u>

**Liabilities**

Amount of unearned cash payments.....	\$16,552 28
---------------------------------------	-------------

**Receipts**

Cash balance at 31st December, 1925 (not extended), \$1,716.21.		
Cash received as instalments and cash payments of 1926.....	\$32,453 54	
"    instalments due in prior years.....	148 20	
"    interest.....	399 36	
"    from reinsurance on losses.....	1,029 46	
"    from all other sources.....	52 94	
"    principal of debentures (not extended), \$862.72.		
Total Receipts.....	<u>\$34,083 50</u>	

**Expenditure**

Expenses of management:		
Commissions, \$75.70; fuel and light, \$12.00; investigation of claims, \$158.80;		
interest, \$410.14; assessment and fees, \$52.42; Fire Marshal tax, \$100.35;		
travelling expenses, \$43.00; taxes, \$271.72; rent, \$50.00; salaries and fees,		
\$1,338.00; printing, postage, etc., \$615.95; other expenses, \$23.00.....		\$3,151 08
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....	12,340 88	
"    reinsurance.....	3,412 75	
"    rebates.....	592 30	
"    repayment of loans.....	12,500 00	
Total Expenditure.....		<u>\$31,997 01</u>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1926

Mutual.....	\$10,052,600 00	Three years
Reinsurance.....	870,900 00	
Net risks 31st December, 1926.....	<u>\$9,181 700 00</u>	

**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	3,897	\$9,219,495 00
Policies new and renewed during 1926.....	1,514	3,931,570 00
Gross number and amount in force during 1926.....	5,411	\$13,151,065 00
Less expired and cancelled in 1926.....	1,292	3,098,465 00
Net risks in force 31st December, 1926.....	<u>4,119</u>	<u>\$10,052,600 00</u>

## THE PRUDENTIAL INSURANCE COMPANY OF AMERICA

HEAD OFFICE, NEWARK, N.J.  
Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—William White, Montreal.

*Chief or General Agent in Ontario.*—Walter Hammond, 615 Yonge St., Toronto.

*Date of incorporation.*—1873. *Date commenced business in Canada.*—Feb. 3, 1909.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$45,625,517
Ontario business in force (gross).....	\$6,930,171
Canadian business in force	13,079,611
(gross).....	766,783
351,190,383	1,696,671

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 287, expiring on the 30th of June, 1928, to undertake contracts of Life, Accident and Sickness Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## PUSLINCH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ABERFOYLE  
Commenced Business May, 1859

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, W. J. Little; Vice-President, W. H. Schultz; Secretary-Treasurer, Thos. Arkell, Arkell, Ont.

*Directors.*—W. J. Little, Hespeler; W. H. Schultz, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; Peter Iles, Arkell; D. A. McLean, Puslinch; Thos. Buchanan, Puslinch; Donald Stewart, Puslinch.

*Auditors.*—Jno. A. Cockburn, Puslinch; D. A. McNaughton, Puslinch.

Unassessed Premium Note Capital, \$76,259.73

### Statement for the Year ending 31st December, 1926

#### Assets

Mortgage loans.....		\$1,156 87
Cash on hand, head office.....	\$73 98	
"    deposit in Bank of Commerce, Guelph.....	2,306 83	
"    deposit in Bank of Toronto, Morrison.....	2,589 36	4,970 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		76,259 73
"    unpaid instalments of 1926.....		779 10
Total Assets.....		\$83,165 87

#### Liabilities

Unearned cash payments.....		\$6,243 82
-----------------------------	--	------------

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$1,543.56.		
Cash received as instalments and cash payments of 1926.....		\$6,158 94
"    instalments prior years.....		255 60
"    interest.....		22 02
Total Receipts.....		\$6,436 56

#### Expenditure

Expenses of management:		
Law costs, \$105.20; investigation of claims, \$15.80; assessment and fees, \$19.14; Fire Marshal tax, \$17.64; travelling expenses, \$19.80; taxes, \$52.62; rent, \$9.00; salaries and fees, \$552.00; printing, postage, etc., \$85.73; other expenses, \$5.00.....		\$881 93
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		622 50
"    rebate.....		319 39
"    all other expenses.....		231 26
"    for investments (not extended), \$1,156.87.		
Total Expenditure.....		\$2,055 08



## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Three years <u>\$1,967,580 00</u>
-------------	--------------------------------------

Mutual System	Movement in Risks	
	Number	Amount
Policies in force 31st December, 1925.....	622	\$1,987,470 00
Policies new and renewed during 1926.....	218	761,210 00
Gross number and amount in force during 1926.....	840	\$2,748,680 00
Less expired and cancelled in 1926.....	238	781,100 00
Net risks in force 31st December, 1926.....	<u>602</u>	<u>\$1,967,580 00</u>

## RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—F. B. Dalglish, Winnipeg.*Chief or General Agent in Ontario.*—F. A. Martin, 143 University Ave., Toronto.*Date of incorporation.*—1899. *Date commenced business in Canada.*—Aug. 18, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$201,553	Premiums—Ontario (net).....	\$69,413
Liabilities in Canada.....	123,906	Premiums—Canada (net).....	251,581
		Claims—Ontario (net).....	12,630
		Claims—Canada (net).....	64,697

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 99, expiring on the 30th of June, 1928, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## ROYAL GUARDIANS

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, John Hyde, Westmount, Que.; Vice-President and General Manager, A. T. Patterson, Montreal.

*Directors.*—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; H. R. Charlton, Montreal.

*Chief or General Agent in Ontario.*—C. Gettings, 36 James St. S., Hamilton, Ont.*Date of incorporation.*—1910. *Date commenced business in Canada.*—Sept. 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$922,878	Premiums—Ontario (net).....	\$48,357
Ontario business in force (gross)..	1,754,845	Premiums—Canada (net).....	135,929
Canadian business in force (gross)	3,876,155	Death claims—Ontario (net)....	1,972
		Death claims—Canada (net)....	67,774

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 295, expiring on the 30th of June, 1928, to undertake contracts of Life, Sickness and Accident Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA  
Commenced Business 30th July, 1880

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. E. Smuck; Vice-President, J. M. Stewart; Secretary-Treasurer, C. I. Stewart, Hannon.

*Directors.*—A. E. Smuck, Glanford Station; J. M. Stewart, Grimsby; J. I. Fletcher, Hannon; C. S. Bird, Hamilton; Francis Ecker, Hannon; A. E. Walker, Bartonville; W. B. Switzer, Glanford; C. C. Pettit, Fruitland; Alex. Hossack, Ancaster.

*Auditor.*—M. W. Matchett, Winona.

Unassessed Premium Note Capital, \$157,006.63

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$400 00
Bonds and debentures.....		19,387 73
Amount of cash on hand at head office.....	\$196 16	
Cash in Royal Bank, Hamilton.....	11,863 06	
Amount unpaid of assessments levied during 1926.....		12,059 22
“ unpaid of assessments levied in prior years.....		1,258 26
“ of premium notes in force, after deducting all payments thereon.....	\$157,006 63	504 21
Less residue given for reinsurance.....	2,797 82	
Amount of office furniture (not extended), \$50.00.....		154,208 81
Total Assets.....		<u>\$187,818 23</u>

## Liabilities

Amount of unearned cash payments.....		<u>\$18,702 84</u>
---------------------------------------	--	--------------------

## Receipts

Cash balance at 31st December, 1925 (not extended), \$6,227.23.....		
Cash received for instalments and cash payments of 1926.....		\$16,932 21
“ instalments of prior years.....		913 04
“ assessments which were levied before 1926.....		505 47
“ interest.....		1,168 59
“ all other.....		138 78
“ investments (not extended), \$1,264.00.....		
Total Receipts.....		<u>\$19,658 09</u>

## Expenditure

Expenses of management:		
Commissions, \$1,406.50; law costs, \$200.00; investigation of claims, \$140.00; assessment and fees, \$36.89; Fire Marshal tax, \$88.49; travelling expenses, \$70.90; taxes, \$266.81; salaries and fees, \$1,635.85; printing, postage, etc., \$272.81; other expenses, \$166.64.....		\$4,284 89
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1926.....		2,780 00
“ losses which occurred during 1926.....		6,233 45
“ reinsurance.....		655 75
“ rebate.....		367 29
Amount paid for purchase of investments (not extended), \$768.72.....		
Total Expenditure.....		<u>\$14,321 38</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926.....		Three years
Mutual.....	\$5,910,575 00	00
Less reinsurance.....	83,125 00	00
Net risks actually carried December 31st, 1926.....		<u>\$5,827,450 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,689	\$5,799,025 00
Policies new and renewed during 1926.....	607	2,226,205 00
Gross number and amount in force during 1926.....	2,296	\$8,025,230 00
Less expired and cancelled in 1926.....	617	2,114,655 00
Net risks in force 31st December, 1926.....	<u>1,679</u>	<u>\$5,910,575 00</u>

## SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, A. E. Jones; Vice-President, Dougald McGibbon; Secretary-Treasurer, John H. Sells, Shedden.

*Directors.*—A. E. Jones, Port Stanley; Maxwell Hunter, Southwold; Dougald McGibbon, Shedden; Jno. A. Campbell, St. Thomas; Jas. Gunning, Talbotville; Mungo McNabb, Iona Station.

*Auditors.*—L. K. McCollum, Iona Station; Angus Turner, Shedden.

Unassessed Premium Note Capital, \$85,171.93

### Statement for the Year ending 31st December, 1926

Assets		
Cash on hand at head office.....	\$240 07	
" deposit in Standard Bank, Shedden.....	2,854 35	
" deposit, Montreal Bank, Lawrence Station.....	560 71	
" deposit, Montreal Bank, St. Thomas.....	2,621 68	\$6,276 81
Amount of unpaid instalments levied during 1926.....		885 43
" unpaid assessments levied during 1926.....		1,424 30
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$85,171 93	
Less residue given for reinsurance.....	3,411 80	
		\$1,760 13
Total Assets.....		\$90,346 67

### Liabilities—None

### Receipts

Cash balance at 31st December, 1925 (not extended), \$4,560.39.....		
Cash received as instalments of 1926.....		\$5,785 67
" assessments in 1926.....		5,021 80
" instalments of prior years.....		391 86
" assessments prior to 1926.....		955 45
" interest.....		32 95
" reinsurance on losses.....		1,500 00
Total Receipts.....		\$13,687 73

### Expenditure

Expenses of management:		
Commissions, \$195.00; interest, \$18.89; assessment and fees, \$23.83; Fire Marshal tax, \$40.55; travelling expenses, \$15.01; taxes, \$124.15; salaries and fees, \$708.00; printing, postage, etc., \$102.78; other expenses, \$30.10..		\$1,270 30
Miscellaneous payments:		
Amount paid for losses which occurred during 1926.....		9,952 65
" reinsurance.....		510 55
" rebate.....		237 81
Total Expenditure.....		\$11,971 31

### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Four years
Mutual.....	\$3,229,175 00
Reinsurance.....	139,750 00
Net risks carried at 31st December 1926.....	\$3,089,425 00

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	815	\$3,006,795 00
Policies new and renewed during 1926.....	287	949,755 00
Gross number and amount in force during 1926.....	1,102	\$3,956,550 00
Less expired and cancelled in 1926.....	196	727,375 00
Net risks in force 31st December, 1926.....	906	\$3,229,175 00

## STANDARD LIFE ASSURANCE COMPANY

HEAD OFFICE, EDINBURGH, SCOTLAND  
Principal Office in Canada, Montreal

*Manager or Chief Executive Officer in Canada.*—Wm. H. C. Kennedy, Montreal.  
*Chief or General Agent in Ontario.*—F. W. Doran, 24 King St. West, Toronto.  
*Date of organization.*—1825. *Date commenced business in Canada.*—1846.

Assets in Canada.....	\$21,303,746	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	9,040,478	Premiums—Ontario (net).....	\$285,843
Canadian business in force (gross) 28,727,558		Premiums—Canada (net).....	870,916
		Death Claims—Ontario (net)...	130,287
		Death Claims—Canada (net)...	348,098

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 91, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## STATE LIFE INSURANCE COMPANY

HEAD OFFICE, INDIANAPOLIS, INDIANA  
Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—A. T. Hunter, Toronto  
*Chief or General Agent in Ontario.*—A. T. Hunter, Temple Bldg., Toronto  
*Date of incorporation.*—1894. *Date commenced business in Canada.*—1904.

Assets in Canada.....	\$466,950	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	974,697	Premiums—Ontario (net).....	\$27,720
Canadian business in force (gross) 1,227,973		Premiums—Canada (net).....	24,199
		Death Claims—Ontario (net)...	5,434
		Death Claims—Canada (net)...	5,434

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 98 expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND  
Commenced Business 26th August, 1869

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, James Gardner; Vice-President, Geo. Binnie; Secretary-Treasurer, Maxwell Telford, Owen Sound.

*Directors.*—James Gardner, Owen Sound; Geo. Binnie, Priceville; A. C. Patterson, Blantyre; Malcolm Cameron, Owen Sound; A. S. Donald, Tara; James A. Lemon, Balacava; L. E. Bowes, Meaford; N. McDonald, Owen Sound; Wm. Breen, Owen Sound; James Wilson, Owen Sound; Hugh McKay, Annan; George B. Carnahan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipsett, Annan.

*Auditors.*—Jas. H. Van Overbeck, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, \$755,596.57

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$8,500 00
Cash value of mortgages and bonds.....		30,000 00
Actual cash on hand.....	\$1,071 92	
Cash in Grey and Bruce Trust and Savings Company and banks....	7,669 61	
		8,741 53
Agents' balances.....		2,149 53
Amount of unpaid instalments, 1926.....		1,852 36
Amount of interest due.....		375 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$755,596 57	
Less residue of premium notes given for reinsurance.....	95,196 51	
		660,400 06
Total Assets.....		<u>\$712,018 48</u>



**Liabilities**

Amount of unearned cash payments.....	\$14,247 54
---------------------------------------	-------------

**Receipts**

Cash balance at 31st December, 1925 (not extended), \$567.36.	
Cash received as instalments and cash payments of 1926.....	\$88,620 38
“ instalments of prior years.....	1,284 24
“ interest.....	1,716 65
“ reinsurance on losses.....	6,867 08
“ other sources.....	2,342 22
<b>Total Receipts.....</b>	<b>\$100,830 57</b>

**Expenditure**

Expenses of management:	
Commissions, \$4,225.14; law costs, \$2.57; fuel and light, \$117.10; investigation of claims, \$291.95; interest, \$761.16; assessment and fees, \$142.29; Fire Marshal tax, \$268.04; travelling expenses, \$49.40; taxes, \$1,475.71; salaries and fees, \$3,687.70; printing, postage, etc., \$1,244.90; other expenses, \$1,463.15.....	\$13,729 11
Miscellaneous payments:	
Cash paid for losses during 1926.....	50,527 41
“ losses prior to 1926.....	400 00
“ reinsurance.....	10,706 83
“ rebate.....	293 05
“ repayment of loans.....	17,000 00
<b>Total Expenditure.....</b>	<b>\$92,656 40</b>

**Currency of Risks**

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$30,285,997 50
Reinsurance (Mutual).....	3,988,372 20
<b>Net risks.....</b>	<b>\$26,297,625 30</b>

**Movement in Risks**

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	9,404	\$28,755,301 50
Policies new and renewed during 1926.....	3,528	11,597,462 00
Gross number and amount in force during 1926.....	12,932	\$40,352,763 50
Less expired and cancelled in 1926.....	3,158	10,066,766 00
<b>Net risks in force at 31st December, 1926.....</b>	<b>9,774</b>	<b>\$30,285,997 50</b>

**TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY**

HEAD OFFICE, WATERFORD  
Commenced Business 10th April, 1879

**OFFICERS AND DIRECTORS (1927)**

*Officers.*—President, S. C. Kitchen; Vice-President, I. Wilcox; Secretary-Treasurer, D. A. Hill, Waterford.

*Directors.*—S. C. Kitchen, Waterford; I. Wilcox, Wilsonville; E. P. Wilson, Wilsonville; Wm. E. Mason, Simcoe; Nelson Hall, Waterford; Elijah Helyer, Waterford; Geo. J. Boyt, Waterford; C. J. Swanton, Waterford; B. Kellum, Waterford.

*Auditors.*—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, \$77,126.67

**Statement for the Year ending 31st December, 1926****Assets**

Cash value of bonds, debentures.....	\$9,108 81
Cash on hand, head office.....	78 88
Cash in Montreal Bank, Simcoe.....	154 26
“ Bank of Toronto, Waterford.....	3,099 63
	\$3,253 89
Less outstanding cheques.....	348 47
	2,905 42
Amount of unpaid instalments of 1926 unpaid.....	62 34
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$77,126 67
Less residue of premium given for reinsurance.....	2,594 59
	74,532 08
<b>Total Assets.....</b>	<b>\$86,687 53</b>

**Liabilities—None**

## Receipts

Cash balance at 31st December, 1924 (not extended), \$1,475.93.	
Cash received as instalments of 1926. . . . .	\$9,463 94
"    instalments due in prior years. . . . .	42 28
"    interest. . . . .	220 00
"    reinsurance on losses. . . . .	50 00
Total Receipts. . . . .	<u>\$9,776 22</u>

## Expenditure

Expenses of management:	
Commissions, \$549.50; investigation of claims, \$6.00; assessment and fees, \$23.99; Fire Marshal tax, \$30.83; traveling expenses, \$52.40; taxes, \$86.93; salaries and fees, \$920.00; printing, postage, etc., \$121.83; other expenses, \$34.42. . . . .	\$1,825 90
Miscellaneous payments:	
Amount paid for losses which occurred during 1926. . . . .	936 00
"    reinsurance. . . . .	320 64
"    rebate. . . . .	78 81
"    repayment of loans. . . . .	
"    investments not extended, \$5,106.50. . . . .	
Total Expenditure. . . . .	<u>\$3,161 35</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926	Three years
Mutual. . . . .	\$3,144,779 00
Reinsurance. . . . .	104,206 00
Net risks carried at 31st December, 1926. . . . .	<u>\$3,040,573 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925. . . . .	915	\$3,041,648 00
Policies new and renewed during 1926. . . . .	345	1,176,555 00
Gross number and amount in force during 1926. . . . .	1,260	\$4,218,203 00
Less expired and cancelled in 1926. . . . .	322	1,073,424 00
Net risks in force 31st December, 1926. . . . .	<u>938</u>	<u>\$3,144,779 00</u>

## UNION MUTUAL LIFE INSURANCE COMPANY

HEAD OFFICE, PORTLAND, MAINE  
Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.

Chief or General Agent in Ontario.—Edwin J. Atkinson, Federal Bldg., Toronto.

Date of incorporation.—1848. Date commenced business in Canada.—Oct. 12, 1868.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada. . . . .	\$2,542,434	Premiums—Ontario (net). . . . . \$21,346
Ontario business in force (gross). . . . .	619,342	Premiums—Canada (net). . . . . 281,458
Canadian business in force (gross) . . . . .	8,669,880	Death Claims—Ontario (net). . . . . 1,160
		Death Claims—Canada (net). . . . . 100,725

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 93, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## UNITED MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.  
Principal Office in Canada, Hamilton

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.

Chief or General Agent in Ontario.—E. S. Ryder, Toronto.

Date of incorporation.—1908. Date commenced business in Canada.—April 3, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada. . . . .	\$77,818	Premiums—Ontario (net). . . . . \$18,266
Liabilities in Canada. . . . .	12,502	Premiums—Canada (net). . . . . 48,372
		Claims—Ontario (net). . . . . 4,383
		Claims—Canada (net). . . . . 10,947

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 350, expiring on the 30th of June, 1928, to undertake contracts of Fire, Explosion and Property Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FARQUHAR  
Commenced Business 28th June, 1876

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Jas. McKenzie; Vice-President, Simon Dow; Secretary-Treasurer, W. A. Turnbull, Exeter.

*Directors.*—Jas. McKenzie, Mitchell; John T. Allison, Exeter; Simon Dow, Cromarty; Robt. Norris, Staffa; Wm. Brock, Granton; Frank McConnell, Dublin.

*Auditors.*—John Kay, Cromarty; Andrew Christie, Cromarty.

Unassessed Premium Note Capital, \$227,388.55

### Statement for the Year ending 31st December, 1926

#### Assets

Cash value of bonds, Canada War Loan.....	\$26,000 00
" on hand at head office.....	\$66 65
" in Bank of Commerce, Exeter.....	19,687 97
	19,754 62
Amount of unpaid instalments of 1926.....	546 00
" unpaid assessments, 1926.....	846 15
" unpaid assessments levied in prior years (not extended), \$143.20.	
" premium notes in force, after deducting all payments thereon and assessments levied.....	227,388 55
" interest due and accrued.....	585 00
Total Assets.....	\$275,120 32

#### Liabilities—None

#### Receipts

Cash balance at 31st December, 1925 (not extended), \$24,881.41.	
Cash received as instalments of 1926.....	\$12,715 90
" instalments, prior years.....	106 25
" assessments levied, 1926.....	13,906 35
" assessments levied prior to 1926.....	915 85
" interest.....	957 23
Total Receipts.....	\$28,601 58

#### Expenditure

<b>Expenses of management:</b>	
Commissions, \$355.06; law costs, \$1.00; investigation of claims, \$94.00; interest, \$178.10; assessment and fees, \$52.43; Fire Marshal tax, \$87.86; travelling expenses, \$51.30; taxes, \$262.40; rent, \$35.75; salaries and fees, \$968.00; printing, postage, etc., \$263.34; other expenses, \$136.98..	\$2,486 22
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred during 1926.....	5,838 55
" rebate.....	178 60
" investment (not extended), \$25,225.00.	
Total Expenditure.....	\$8,503 37

#### Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	Four years \$9,424,730 00
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#### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	2,499	\$9,222,990 00
Policies new and renewed during 1926.....	625	2,292,240 00
Gross number and amount in force during 1926.....	3,124	\$11,515,230 00
Less expired or cancelled in 1926.....	628	2,090,500 00
Net risks in force 31st December, 1926.....	2,496	\$9,424,730 00

## WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, JARVIS

Commenced Business 27th July, 1867

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, J. B. McKenzie; Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

*Directors.*—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Nanticoke; H. A. Schweyer, Selkirk.

*Auditors.*—Ivan W. Holmes, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, \$119,765.03

### Statement for the Year ending 31st December, 1926

Assets		
Cash value of real estate.....		\$2,500 00
Cash on hand at head office.....	\$262 16	
Cash in Bank of Commerce, Jarvis.....	13,362 16	
Agents' balances.....		13,624 32
Amount of unpaid instalments of 1926.....		126 60
"    premium notes in force, after deducting all payments thereon and assessments levied.....	\$119,765 03	449 80
Less residue of premium notes given for reinsurance.....	1,248 40	
		<u>118,516 63</u>
Total Assets.....		<u>\$135,217 35</u>

### Liabilities—None

### Receipts

Cash balance at 31st December, 1925 (not extended), \$8,526.20.		
Cash received as instalments of 1926.....		\$7,854 10
"    instalments due in prior years.....		330 90
"    for interest.....		273 32
"    other sources.....		125 00
Total Receipts.....		<u>\$8,583 32</u>

### Expenditure

<b>Expenses of management:</b>		
Commissions, \$98.00; fuel and light, \$54.60; investigation of claims, \$21.00; assessment and fees, \$24.48; Fire Marshal tax, \$25.23; travelling expenses, \$55.00; taxes, \$131.77; rent, \$2.00; salaries and fees, \$940.90; printing, postage, etc., \$218.20; other expenses, \$20.00.....		\$1,591 18
<b>Miscellaneous payments:</b>		
Cash paid for losses which occurred during 1926.....		1,638 32
"    reinsurance.....		79 85
"    rebate.....		60 10
"    expenditure other than foregoing.....		115 75
Total Expenditure.....		<u>\$3,485 20</u>

### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Four years
Mutual.....	\$3,168,745 00
Reinsurance.....	29,100 00
Net risks carried at 31st December, 1926.....	<u>\$3,139,645 00</u>

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	794	\$3,147,390 00
Policies new and renewed during 1926.....	195	721,380 00
Gross number and amount in force during 1926.....	989	\$3,868,770 00
Less expired and cancelled during 1926.....	200	700,025 00
Net risks in force 31st December, 1926.....	<u>789</u>	<u>\$3,168,745 00</u>



## (NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO  
Commenced Business 1st August, 1874

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, V. Otterbein; Vice-President, J. M. Burnett; Secretary, Jos. H. Woods  
Waterloo.

*Directors.*—Val Otterbein, Heidelberg; J. M. Burnett, Elora; Sam Cassel, Kitchener;  
I. S. Hagey, Preston; Sam. C. Shantz, Kitchener; Len Master, Kitchener; J. W. Hartleib,  
Kitchener; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; Harley Stauffer, Waterloo; J. C.  
Hallman, Petersburg; L. Bowman, Conestoga.

*Auditors.*—M. S. Snyder, Waterloo; I. Hilborn, Kitchener.

Unassessed Premium Note Capital, \$1,029,573.36

## Statement for the Year ending 31st December, 1926

Assets		
Amount of mortgages, bonds, etc.		\$57,400 00
Cash on hand at head office		55 83
Cash in Montreal Bank, Waterloo	\$15,803 00	
" Bank of Toronto, Waterloo	14,660 87	
" Waterloo Trusts and Savings, Waterloo	123 13	
	<u>\$30,587 00</u>	
Less outstanding cheques	3,207 57	
Amount of unpaid instalments, 1926		27,379 43
" unpaid of assessment levied during 1926		1,960 00
" of premium notes in force, after deducting all payments thereon and assessments levied	\$1,029,573 36	5,697 95
Less residue of premium notes for reinsurance	8,433 80	
Interest due and accrued		<u>\$1,021,089 56</u>
		1,829 24
<b>Total Assets</b>		<u><u>\$1,115,412 01</u></u>

Liabilities		
Losses resisted		<u>\$1,200 00</u>

Receipts		
Cash balance at 31st December, 1925 (not extended), \$31,817.57.		
Cash received as instalments of 1926		\$34,280 50
" instalments of prior years		108 30
" assessments levied in 1926		34,328 44
" assessments levied in years prior to 1926		3,968 04
" interest		1,666 30
" from all other sources		70 78
" from realization on securities (not extended), \$800.00.		
<b>Total Receipts</b>		<u><u>\$74,422 36</u></u>

Expenditure		
Expenses of management:		
Commissions, \$3,430.00; investigation of claims, \$158.95; assessment and fees, \$142.97; Fire Marshal tax, \$225.50; travelling expenses, \$140.55; taxes, \$693.75; rent, \$180.00; salaries and fees, \$3,544.70; printing, postage, etc., \$617.01; other expenses, \$271.06		\$9,404 49
Miscellaneous payments:		
Cash paid for losses which occurred during 1926		25,227 15
" reinsurance		995 40
" rebate		261 63
" investments (not extended), \$43,716.00.		
<b>Total Expenditure</b>		<u><u>\$35,888 67</u></u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926		
Mutual		Four years \$20,486,375 00
Reinsurance		347,245 00
<b>Net risks carried at 31st December, 1926</b>		<u><u>\$30,139,130 00</u></u>

Movement in Risks		
Mutual System	Number	Amount
Policies in force 31st December, 1925	7,444	\$28,902,141 00
Policies new and renewed during 1926	1,993	7,716,015 00
Gross number and amount in force during 1926	9,437	\$36,618,156 00
Less expired or cancelled in 1926	1,663	6,131,781 00
<b>Net risks in force 31st December, 1926</b>	<u>7,774</u>	<u><u>\$30,486,375 00</u></u>

## WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUNGANNON  
Commenced business 13th May, 1879

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Wm. J. Thompson; Vice-President, Wm. G. Watson; Secretary, T. G. Allan, Dungannon; Treasurer, Thos. Stothers, Dungannon.

*Directors.*—Wm. J. Thompson, Auburn; H. C. Salkeld, Goderich; Wm. McQuillin, Lucknow; Alex. Nicholson, Lucknow; Wm. P. Reed, Lucknow; T. Griffin, Goderich; Wm. G. Watson, Auburn; Chas. F. Hewitt, Kincardine; Robt. Davidson, Dungannon.

*Auditors.*—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, \$396,111.34

## Statement for the Year ending 31st December, 1926

Assets			
Bonds and debentures.....		\$50,787 50	
Actual cash in Standard Bank, Dungannon, and head office.....		889 86	
Amount of unpaid instalments of 1926.....		865 95	
“ premium notes in force, after deducting all payments thereon and assessments levied.....	396,111 34		
Less residue of premium notes given for reinsurance.....	\$ 964 53		
Interest due and accrued.....		395,146 81	
		801 01	
Total Assets.....		<u>\$448,491 13</u>	
Liabilities			
All other liabilities.....		<u>\$352 73</u>	
Receipts			
Cash balance at 31st December, 1925 (not extended), \$8,146.05.			
Cash received as instalments of 1926.....		\$35,329 72	
“ instalments due in prior years.....		540 15	
“ interest.....		1,957 93	
Total Receipts.....		<u>\$37,827 80</u>	
Expenditure			
Expenses of management:			
Commissions, \$1,042.00; investigation of claims, \$316.00; interest, \$177.33; assessment and fees, \$63.29; Fire Marshal tax, \$115.54; travelling expenses, \$189.10; taxes, \$333.89; rent, \$103.00; salaries and fees, \$1,935; printing, postage, etc., \$273.62; other expenses, \$139.73.....		\$4,688 50	
Miscellaneous payments:			
Cash paid for losses which occurred prior to 1926.....		278 00	
“ losses which occurred during 1926.....		18,849 79	
“ reinsurance.....		107 55	
“ rebate.....		489 65	
“ purchase of investments (not extended), \$20,670.50.			
Total Expenditure.....		<u>\$24,413 49</u>	
Currency of Risks		Four years	
Mutual.....		\$11,908,965 00	
Reinsurance on mutual system.....		35,850 00	
Net risks actually carried by Company at 31st December, 1926.....		<u>\$11,873,115 00</u>	
Movement in Risks		Number	Amount
Mutual System			
Policies in force 31st December, 1925.....	4,122	\$11,583,100 00	
Policies new and renewed during 1926.....	1,042	2,845,275 00	
Gross number and amount in force during 1926.....	5,164	\$14,428,375 00	
Less expired and cancelled in 1926.....	1,018	2,519,410 00	
Net risks in force 31st December, 1926.....	<u>4,146</u>	<u>\$11,908,965 00</u>	

## WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.  
Commenced Business 22nd January, 1906

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, W. B. Murray; Vice-President, J. R. Murray; Secretary-Treasurer, E. L. Sutherland, Woodstock.

*Directors.*—Wm. B. Murray, Woodstock; Jno. McLevin, Woodstock; C. W. Carroll, Norwich; S. R. Wallace, Burgessville; Geo. McIntosh, Embro; D. Bonis, St. Marys; Jas. Connolly, Goderich; J. C. Henderson, Kintore; Geo. J. McKay, Embro; Jas. Donaldson, Listowel; Jno. R. Murray, Embro; W. R. Davidson, Britton; H. Hemsworth, Listowel; Geo. J. Meldrum, Guelph.

*Auditors.*—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, \$364,022.85

## Statement for the Year ending 31st December, 1926

## Assets

Bonds, debentures and other securities.....		\$85,000 00
Cash in Royal Bank, Woodstock.....	\$41,392 51	
“ Bank of Montreal, Woodstock.....	3,061 63	
		<u>44,454 14</u>
Amount unpaid of instalments of 1926.....		2,816 95
“ unpaid of instalments in prior years (not extended), \$2,447.05.		
“ of all premium notes, after deducting all payments thereon and assessments levied.....		364,022 85
Office furniture and safe (not extended), \$455.00.....		
Total assets.....		<u>\$496,293 94</u>

## Liabilities

Unearned cash payments.....		<u>\$27,042 06</u>
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## Receipts

Cash balance at 31st December, 1925 (not extended), \$45,429.61.....		
Cash received for agents' fees.....		\$888 00
“ as instalments and cash payments due in 1926.....		56,606 32
“ as instalments due in prior years.....		2,980 50
“ as interest.....		3,633 65
Total Receipts.....		<u>\$64,108 47</u>

## Expenditure

Expenses of management: Commissions, \$6,463.80; law costs, \$263.72; fuel and light, \$30.85; investigation of claims, \$873.10; exchange, \$292.59; assessment and fees, \$120.91; travelling expenses, \$135.62; taxes, \$846.76; rent, \$100.00; salaries and fees, \$4,149.60; printing, postage, etc., \$814.97; other expenses, \$528.86.....		\$14,620 78
Miscellaneous payments: Cash paid for losses which occurred in 1926.....		5,260 41
“ rebates.....		202 75
“ investments (not extended), \$45,000.00.....		
Total Expenditure.....		<u>\$20,083 94</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926.....	Three years
Mutual.....	<u>\$22,737,890 00</u>

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	10,343	\$24,117,900 00
Policies new and renewed during 1926.....	4,380	10,756,250 00
Gross number and amount in force during 1926.....	14,723	\$34,874,150 00
Less expired and cancelled in 1926.....	4,847	12,136,260 00
Net risks in force 31st December, 1926.....	9,876	<u>\$22,737,890 00</u>

## WESTMINSTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE, LOT 11, CON. 4, WESTMINSTER  
Commenced Business 11th December, 1857

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Robt. A. McDougall; Vice-President, Geo. Lind; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

*Directors.*—Robt. A. McDougall, Glanworth; Geo. Lind, Wilton Grove; Adam Gartly, Wilton Grove; Thos. H. Hunt, Lambeth; M. E. Hooper, Lambeth; W. H. Weatherston, Glanworth.

*Auditors.*—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, \$118,105.31

### Statement for the Year ending 31st December, 1926

Assets		
Cash value of municipal debentures.....		\$14,211 30
Cash on hand at head office.....	\$122 84	
Cash in Royal Bank, Lambeth, Ont.....	4,669 88	
"    Huron and Erie Mortgage Corporation, London, Ont.....	7 17	
"    Montreal Bank, London, Ont.....	1,003 96	
"    *Home Bank, London, Ont.....	3 62	
"    Montreal Bank, London (Market Branch).....	7,656 58	
"    Bank of Montreal, London.....	111 78	
"    Bank of Nova Scotia, Belmont.....	1,661 99	
		15,237 82
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$118,105 31	
Less residue premium notes given for reinsurance.....	3,160 55	
		114,944 76
Total Assets.....		\$144,393 88

Liabilities—None

### Receipts

Cash balance at 31st December, 1925 (not extended), \$7,030.00.		
Cash received as instalments of 1926.....		\$11,291 63
"    interest.....		1,239 77
"    from matured debentures (not extended), \$335.29.		
"    from other sources.....		4 37
Total Receipts.....		\$12,535 77

### Expenditure

Expenses of management:		
Commissions, \$315.00; law costs, \$2.00; investigation of claims, \$111.00; assessment and fees, \$29.57; Fire Marshal tax, \$32.23; travelling expenses, \$40.00; taxes, \$197.57; rent, \$18.00; salaries and fees, \$800.00; printing, postage, etc., \$166.51; other expenses, \$58.00.....		\$1,769 88
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		1,904 77
"    reinsurance.....		323 80
"    rebate.....		664 79
Total Expenditure.....		\$4,663 24

### Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$4,605,590 00
Reinsurance on mutual system.....	121,436 00
Net risks carried by the Company at 31st December, 1926.....	\$4,484,154 00

### Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	1,143	\$4,240,400 00
Policies new and renewed during 1926.....	491	1,786,860 00
Gross number and amount in force during 1926.....	1,634	\$6,027,260 00
Less expired and cancelled in 1926.....	388	1,421,670 00
Net risks in force 31st December, 1926.....	1,246	\$4,605,590 00

\*In liquidation.



## EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAIRN  
Commenced Business 8th August, 1875

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Donald R. McIntyre; Vice-President, Russell G. Brock; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

*Directors.*—D. A. McIntyre, Ailsa Craig; R. G. Brock, Strathroy; John McCallum, Denfield; Alex. F. Ross, Parkhill; Neil Chisholm, Parkhill; Jno. A. Morrison, Parkhill; A. H. McLeish, Parkhill; Jas. McLean, Parkhill; W. H. McLeish, Kerrwood.

*Auditors.*—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, \$53,180.39

## Statement for the Year ending 31st December, 1926

Assets		
Canada War Loan bonds.....		\$12,000 00
Cash on hand at head office.....	\$12 47	
Cash in Standard Bank, Arkona.....	4,074 54	
Amount of unpaid instalments of 1926.....		4,087 01
“     “     premium notes in force, after deducting all payments thereon and assessments levied.....	\$53,180 39	274 18
Less residue given for reinsurance.....	2,694 16	
		<u>50,486 23</u>
		<u>\$66,847 42</u>

## Liabilities

Tax on premiums.....	\$46 77
Total Liabilities.....	<u>\$46 77</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$5,837.96.		
Cash received as instalments of 1926.....		\$5,026 92
“     “     instalments of prior years.....		212 92
“     “     interest during 1925.....		564 70
“     “     reinsurance on losses.....		12 45
“     “     all other sources.....		45 19
Total Receipts.....		<u>\$5,862 18</u>

## Expenditure

Expenses of management:		
Commissions, \$373.75; investigation of claims, \$16.00; assessment and fees, \$18.26; Fire Marshal tax, \$15.12; taxes, \$42.93; rent, \$5.00; salaries and fees, \$349.00; printing, postage, etc., \$288.48; other expenses, \$65.00		\$1,173 54
Miscellaneous payments:		
Cash paid for losses which occurred during 1926.....		846 20
“     “     reinsurance.....		504 41
“     “     rebate.....		88 98
“     “     investments (not extended), \$5,000.00.		
Total Expenditure.....		<u>\$2,613 13</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	Three years
Mutual.....	\$2,096,250 00
Reinsurance, mutual system.....	123,275 00
Net risks....	<u>\$1,972,975 00</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	704	\$1,795,287 00
Policies new and renewed during 1926.....	312	875,745 00
Gross number and amount in force during 1926.....	1,016	\$2,671,032 00
Less expired and cancelled in 1926.....	232	574,782 00
Net risks in force 31st December, 1926.....	<u>784</u>	<u>\$2,096,250 00</u>

## YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS  
Commenced Business 17th October, 1881

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Geo. Westlake; Vice-President, Charlie Locke; Secretary-Treasurer, A. E. Bucke, St. Thomas.

*Directors.*—Geo. Westlake, St. Thomas; C. E. Locke, St. Thomas; N. Curtis, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union; Geo. Russell, St. Thomas.

*Auditors.*—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, \$90,207.51.

## Statement for the Year ending 31st December, 1926

## Assets

Actual cash on hand at head office.....	\$49 14	
Cash in Southern Loan and Savings Company, St. Thomas.....	31 65	
“ Imperial Bank, Sparta.....	51 06	
“ Montreal Bank, Aylmer.....	82 00	
		<u>\$213 85</u>
Amount of unpaid instalments.....		82 15
“ from premium notes in force, after deducting all payments thereon and assessments levied.....	\$90,207 51	
Less residue of premium notes given by the Company for reinsurance.....	5,473 97	
		<u>84,733 54</u>
Total Assets.....		<u>\$85,029 54</u>

## Liabilities

Borrowed money.....	\$1,100 00
Unearned cash payments.....	2,245 03
Total Liabilities.....	<u>\$3,345 03</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$1,098.02.	
Cash held by agents for fees (not extended), \$362.00.	
Cash received as instalments and cash payments of 1926.....	\$9,237 08
“ from assessments of prior years.....	10 25
“ as interest.....	273 67
“ as borrowed money.....	1,100 00
“ for reinsurance on losses.....	4,700 00
“ from all other sources.....	9 50
“ from investments (not extended), \$4,000.60.	
Total Receipts.....	<u>\$15,330 50</u>

## Expenditure

Expenses of management:	
Commissions, \$179.00; law costs, \$1.00; investigation of claims, \$40.00; assessment and fees, \$25.72; Fire Marshal tax, \$16.15; travelling expenses, \$16.00; taxes, \$42.41; rent, \$7.50; salaries and fees, \$776.00; printing, postage, etc., \$111.46; other expenses, \$22.86.....	\$1,237 80
Miscellaneous payments:	
Cash paid for losses which occurred during 1926.....	18,185 68
“ reinsurance.....	683 43
“ rebate.....	107 76
Total Expenditure.....	<u>\$20,214 67</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

Mutual.....	\$3,677,407 00	Three years and under
Less reinsurance.....	223,100 00	
Net amount of risks 31st December, 1926.....	<u>\$3,454,307 00</u>	

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	943	\$3,416,732 00
Policies new and renewed during 1926.....	452	1,625,125 00
Gross number and amount in force during 1926.....	1,395	\$5,041,857 00
Less expired and cancelled during 1926.....	372	1,364,450 00
Net risks in force 31st December, 1926.....	<u>1,023</u>	<u>\$3,677,407 00</u>



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CASH-MUTUAL INSURANCE  
CORPORATIONS

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## THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.  
Commenced Business 28th October, 1871

### OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener.

*Directors.*—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; H. L. Janzen, Kitchener; W. D. Euler, M.P., Kitchener; Geo. Pattinson, Preston; Carl Kranz, Kitchener; Henry Knell, Kitchener.

*Auditors.*—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, \$252,028.83.

### Statement for the Year ending 31st December, 1926

Assets	
Cash value of real estate.....	\$60,000 00
Amount of mortgages on real estate.....	458,765 75
"    debentures and Canada War Loan (including Ontario Government deposit).....	702,254 10
Cash on hand at head office.....	\$5,716 15
Cash on deposit in Bank of Montreal, Kitchener (Savings).....	1,683 50
"    Waterloo Trust & Savings Co.....	3,301 82
"    Montreal Bank, Kitchener (Current).....	16,372 85
"    Royal Bank, Kitchener.....	2,084 98
Amount of agents' balances.....	29,159 30
"    premium notes in force, after deducting all payments thereon and assessments levied.....	16,172 15
"    reinsurance on losses.....	252,028 83
"    accrued interest.....	17 10
"    .....	20,416 34
Total Assets.....	<u>\$1,538,813 57</u>
Liabilities	
Amount of reserve of unearned premiums carried out at 80 per cent.....	\$157,941 24
"    losses supposed or reported.....	4,614 58
Total Liabilities.....	<u>\$162,555 82</u>
Receipts	
Cash balance at 31st December, 1925 (not extended), \$32,763.41.....	
Cash received as cash payments and instalments due in 1926.....	\$79,620 50
"    premiums on cash system.....	219,951 03
"    interest.....	62,801 31
"    agents' balances at 1925 received in 1926.....	19,322 43
"    reinsurance on losses.....	20,536 07
"    all other sources.....	4,772 96
"    from mortgage and debenture investments (not extended), \$204,881.20.....	
Total Receipts.....	<u>\$407,004 30</u>
Expenditure	
Expenses of management:	
Commissions, \$51,534.92; division court costs, \$194.00; fuel and light, \$642.64; investigation of claims, \$2,204.31; assessment and fees, \$407.68; Fire Marshal tax, \$888.67; taxes, \$9,990.18; salaries and fees, \$43,710.00; printing, postage, etc., \$7,485.96; other expenses, \$5,623.57.....	\$122,681 93
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1926.....	4,840 45
"    losses which occurred during 1926.....	142,387 09
"    reinsurance.....	40,886 31
"    rebate, abatement and returned premiums.....	20,971 58
"    purchase of securities (not extended), \$283,722.25.....	
Total Expenditure.....	<u>\$331,767 36</u>

## Currency of Risks

System	Amount covered by Policies in force 31st December, 1926		Total
	One year or less	Three years	
Mutual.....	\$11,586,047 00	\$6,962,400 00	\$6,962,400 00
Cash.....		26,613,173 00	38,199,220 00
Totals.....	\$11,586,047 00	\$33,575,573 00	\$45,161,620 00
Reinsurance			
Cash.....	\$2,591,711 00	\$1,811,323 00	\$4,403,034 00
Net risks carried by Company, 31st December, 1926.....	\$8,994,336 00	\$31,764,250 00	\$40,758,586 00

## Movement in Risks

Fire Risks—Mutual System		Number	Amount
Policies in force 31st December, 1925.....		2,959	\$7,030,780 00
Policies new and renewed during 1926.....		1,143	2,729,920 00
Gross number during 1926.....		4,102	\$9,760,700 00
Less expired and cancelled in 1926.....		1,130	2,798,300 00
Net risks in force on mutual system, 31st December, 1926.....		2,972	\$6,962,400 00
Fire Risks—Cash System		Number	Amount
Policies in force 31st December, 1925.....		23,477	\$38,110,180 00
Policies new and renewed during 1926.....		8,375	14,183,737 00
Gross number during 1926.....		31,852	\$52,293,917 00
Less expired and cancelled in 1926.....		8,648	14,094,697 00
Net risks in force on cash system, 31st December, 1926.....		23,204	\$38,199,220 00

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT

Commenced Business 10th October, 1839

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

*Directors.*—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; C. R. H. Warnock, Galt; Alex. R. Goldie, Galt.

*Auditors.*—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, \$209,935.00

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....	\$30,000 00
Loans secured by mortgages.....	101,700 00
Bonds and debentures (including deposit with Ontario Government).....	1,117,608 20
Cash on hand at head office.....	\$4,698 54
Cash on deposit in the Canadian Bank of Commerce, Galt.....	19,439 05
"    "    Bank of Toronto, Galt.....	4,721 51
"    "    Waterloo Trust & Savings Co., Galt.....	7,245 08
Amount of agents' balances (net).....	36,104 18
"    premium notes in force, after deducting all payments thereon and assessments levied.....	11,812 11
"    interest accrued.....	209,935 00
"    ".....	22,984 42
Total Assets.....	\$1,530,143 91

## Liabilities

Amount of supposed or reported loss.....	\$5,804 08
"    reserve of unearned premiums, \$279,721.67, carried out at 80 per cent.....	223,777 33
"    all other liabilities.....	2,975 72
Total Liabilities.....	\$232,557 13

## Receipts

Cash balance at 31st December, 1925 (not extended), \$32,174.85....	
Cash received as cash payments and instalments.....	\$66,609 49
" " premiums on cash system.....	298,993 02
" " agents' balances of 1925 received in 1926.....	14,297 96
" " interest (including rent).....	66,604 16
" " reinsurance on losses.....	27,953 18
" " transfer fees.....	199 50
" " from mortgage and debenture investments (not extended), \$13,545.65.	
Total Receipts.....	<u>\$474,662 31</u>

## Expenditure

Expenses of management:	
Commissions, \$57,090.97; fuel and light, \$668.16; investigation of claims, \$1,391.08; assessment and fees, \$441.36; Fire Marshal tax, \$987.98; travelling expenses, \$1,754.18; taxes, \$7,406.24; salaries and fees, \$38,834.00; printing, postage, etc., \$5,416.08; other expenses, \$4,865.84.	\$118,855 89
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1926.....	8,385 07
" " losses which occurred during 1926.....	162,955 96
" " reinsurance premiums.....	53,059 89
" " rebate, abatement and returned premiums.....	16,795 76
" " refund to members.....	13,557 46
" " purchase of securities (not extended), \$110,668.60.	
Total Expenditure.....	<u>\$373,610 03</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

	System	One year or less	Three years	Total
Mutual.....		\$5,187,153 64	\$5,187,153 64	\$5,187,153 64
Cash.....		\$11,436,783 75	38,077,615 43	49,514,399 18
Total.....		<u>\$11,436,783 75</u>	<u>\$43,264,769 07</u>	<u>\$54,701,552 82</u>
Reinsurance				
On mutual system.....			\$787,047 22	\$787,047 22
Cash system.....		\$300,463 30	4,925,425 87	4,925,889 17
Total reinsurance.....		<u>\$300,463 30</u>	<u>\$5,412,473 09</u>	<u>\$5,712,936 39</u>
Net risks carried by Company, 31st December, 1926.....		<u>\$11,136,320 45</u>	<u>\$37,852,295 98</u>	<u>\$48,988,616 43</u>

## Movement in Risks

	Number	Amount
Mutual System		
Policies in force 31st December, 1925.....	2,381	\$5,736,841 75
Policies new and renewed during 1926.....	772	1,993,623 33
Gross number during 1926.....	3,153	\$7,730,465 08
Less expired and cancelled in 1926.....	950	2,543,311 44
Net risks in force on mutual systems, 31st December, 1926.....	<u>2,203</u>	<u>\$5,187,153 64</u>
Cash System		
Policies in force 31st December, 1925.....	20,044	\$46,725,016 51
Policies new and renewed during 1926.....	7,782	20,694,821 22
Gross number during 1926.....	27,826	\$67,419,837 73
Less expired and cancelled in 1926.....	6,370	17,905,438 55
Net risks in force, on cash system, 31st December, 1926.....	<u>21,456</u>	<u>\$49,514,399 18</u>

## MILLERS NATIONAL INSURANCE COMPANY

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 82 King St. East, Toronto.

Assets in Canada.....	\$131,326 01
Liabilities in Canada.....	56,504 49
Ontario Premiums in force (net).....	

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$63,442
Premiums—Canada (net).....	95,567
Claims—Ontario (net).....	26,726
Claims—Canada (net).....	44,907

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 451, expiring on the 30th of June, 1928, to undertake contracts of Fire Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.



## PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.*Directors.*—G. G. McPherson, Stratford; James Jones, Mitchell; Alex. Faill, Stratford; A. M. Kay, Stratford; S. T. Rutherford, Stratford; H. W. Strudley, Stratford; J. H. Gordon, Stratford; J. A. Makins, Stratford.*Auditors.*—A. H. Alexander, Stratford; Peter Bradshaw, Stratford.

Unassessed Premium Note Capital, \$196,608.88

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$43,337 35
“ mortgages.....		34,900 00
Value of municipal debentures and Dominion of Canada Loan (including Ontario Government deposit).....		921,640 49
Cash at head office.....	\$5,219 99	
Cash deposited in Royal Bank, Stratford.....	10,530 19	
“ Canadian Bank of Commerce, Stratford.....	18,587 92	
“ Bank of Montreal, Stratford.....	20,198 43	
		54,536 53
Amount of agents' balances.....		20,272 51
“ premium notes in force, after deducting all payments thereon and assessments levied.....		196,608 88
“ reinsurance on losses.....		1,399 78
Interest due and accrued.....		20,200 11
Total Assets.....		<u>\$1,292,895 65</u>

## Liabilities

Amount of losses supposed or reported.....	\$9,673 64
“ reserve of unearned premiums carried out at 80 per cent.....	193,472 39
Total Liabilities.....	<u>\$203,146 03</u>

## Receipts

Cash balance at 31st December, 1925 (not extended), \$45,962.68.	
Cash received as cash payments and instalments due in 1926.....	\$62,950 21
“ as premiums on cash system.....	267,370 67
“ for interest.....	50,042 19
“ for reinsurance on account of losses.....	43,154 78
“ agents' balances of 1925 received in 1926.....	19,922 55
“ all other.....	1,382 17
“ from investment (not extended), \$24,882.89.	
Total Receipts.....	<u>\$444,822 57</u>

## Expenditure

<b>Expenses of management:</b>	
Commissions, \$62,309.18; law costs, \$956.50; fuel and light, \$251.29; investigation of claims, \$1,559.13; assessment and fees, \$453.50; Fire Marshal tax, \$832.94; travelling expenses, \$563.14; taxes, \$8,299.79; salaries and fees, \$26,503.22; printing, postage, etc., \$3,924.10; other expenses, \$7,046.57.....	\$112,699 36
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred prior to 1926.....	\$5,092 24
“ losses which occurred in 1926.....	164,651 71
“ reinsurance.....	59,871 16
“ rebates.....	9,259 11
“ investments (not extended), \$66,100.00.....	
“ all other.....	43,458 03
Total Expenditure.....	<u>\$395,031 61</u>

## Currency of Risks

Amount covered by Policies in force 31st December, 1926

System	One year or less	Three years	Total
Mutual.....		\$9,466,404 00	\$9,466,404 00
Cash.....	\$7,811,501 00	41,344,728 00	49,156,229 00
Totals.....	\$7,811,501 00	\$50,811,132 00	\$58,622,633 00
Reinsurance			
Mutual.....		\$2,573,681 00	\$2,573,681 00
Cash.....	1,634,804 00	5,858,547 00	7,493,351 00
Totals.....	\$1,634,804 00	\$8,432,228 00	\$10,067,032 00
Net risks carried by Company, 31st December, 1926.....	\$6,176,697 00	\$42,378,904 00	\$48,555,601 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	3,559	\$11,959,632 00
Policies new and renewed during 1926.....	971	3,116,966 00
Gross number during 1926.....	4,530	\$15,076,598 00
Less expired and cancelled in 1926.....	1,334	5,610,194 00
Net risks in force on mutual system, 31st December, 1926.....	2,996	\$9,466,404 00
Cash System		
Policies in force, 31st December, 1925.....	23,222	\$43,141,044 00
Policies new and renewed during 1926.....	12,987	25,996,635 00
Gross number during 1926.....	36,209	\$69,137,679 00
Less expired and cancelled in 1926.....	11,429	19,981,450 00
Net risks in force on cash system, 31st December, 1926.....	24,780	\$49,156,229 00

## WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO  
Commenced Business 7th May, 1863

## OFFICERS AND DIRECTORS (1927)

*Officers.*—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster; Assistant Secretary, F. H. Moser.

*Directors.*—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; P. E. Shantz, Preston; R. Roschman, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer, Galt; A. Foster, Waterloo; Oscar Rumpel, Kitchener.

*Auditors.*—J. F. Scully, Kitchener; J. Scully, Kitchener.

Unassessed Premium Note Capital, \$235,221.84

## Statement for the Year ending 31st December, 1926

## Assets

Cash value of real estate.....		\$30,000 00
" bonds, debentures, mortgages, Canada War Loan and securities (including Ontario Government deposit).....		1,297,989 13
Cash at head office.....	\$14,386 63	
Cash deposited in Bank of Toronto, Waterloo.....	2,909 96	
" Montreal Bank, Waterloo.....	8,277 66	
" Royal Bank, Waterloo.....	5,589 21	
Amount of agents' balances.....		31,163 46
" premium notes in force, after deducting all payments thereon and assessments levied.....		4,557 94
" accrued interest.....		235,221 84
Short date notes.....		27,568 17
		4,011 64
Total Assets.....		\$1,630,512 18

## Liabilities

Amount of unpaid losses.....		\$9,568 85
" reserve of unearned premiums carried out at 80 per cent.....		310,360 28
Total Liabilities.....		\$319,929 13

## Receipts

Cash balance at 31st December, 1925 (not extended), \$12,023.30.	
Cash received as cash payments and instalments due in 1926.	\$76,587 55
“ agents' balances of 1925 received in 1926.	11,767 88
“ premiums on cash system.	404,890 23
“ interest.	65,999 36
“ reinsurance on losses.	26,186 61
“ all other.	19,867 58
“ from matured investments (not extended), \$26,409.54.	
<b>Total Receipts</b>	<b>\$605,299 21</b>

## Expenditure

<b>Expenses of Management:</b>	
Commissions, \$90,471.04; fuel and light, \$340.54; investigation of claims, \$1,141.10; interest, \$1,095.01; assessment and fees, \$546.16; Fire Marshal tax, \$1,202.07; travelling expenses, \$4,284.50; taxes, \$7,663.75; salaries and fees, \$49,095.36; printing, postage, etc., \$6,922.85; other expenses, \$10,961.09.	\$173,723 47
<b>Miscellaneous payments:</b>	
Cash paid for losses which occurred prior to 1926.	\$7,362 65
“ losses which occurred during 1926.	202,697 77
“ reinsurance.	71,916 74
“ rebate, abatement and premiums.	32,234 65
“ for purchase of investments (not extended), \$124,633.31.	
<b>Total Expenditure</b>	<b>\$487,935 28</b>

## Currency of Risks

Amount covered by policies in force 31st December, 1926

	System	One year or less	Three years	Total
<b>Mutual</b>				
Cash		\$13,391,400 00	\$7,214,208 00	\$73,775,461 00
<b>Total</b>		\$13,391,400 00	\$67,598,269 00	\$80,989,669 00
<b>Reinsurance</b>				
Mutual			\$1,854,321 00	\$1,854,321 00
Cash		1,096,126 00	8,238,684 00	9,334,810 00
<b>Total</b>		\$1,096,126 00	\$10,093,005 00	\$11,189,131 00
<b>Net risks carried by Company, 31st December, 1926.</b>		\$12,295,274 00	\$57,505,264 00	\$69,800,538 00

## Movement in Risks

	Number	Amount
<b>Mutual System</b>		
Policies in force 31st December, 1925.	3,337	\$9,500,963 00
Policies new and renewed during 1926.	1,004	2,565,812 00
Gross number during 1926.	4,341	\$12,066,775 00
Less expired and cancelled in 1926.	1,511	4,852,567 00
<b>Net risks in force on mutual system, 31st December, 1926.</b>	<b>2,830</b>	<b>\$7,214,208 00</b>
<b>Cash System</b>		
Policies in force 31st December, 1925.	35,779	\$65,741,284 00
Policies new and renewed during 1926.	22,521	40,709,961 00
Gross number during 1926.	58,300	\$106,451,245 00
Less expired and cancelled in 1926.	19,568	32,675,784 00
<b>Net risks in force on cash system 31st December, 1926.</b>	<b>38,732</b>	<b>\$73,775,461 00</b>

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FRATERNAL SOCIETIES

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## ALLIANCE NATIONALE

HEAD OFFICE, MONTREAL, P.Q.

*Officers.*—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; 2nd Vice-President, Francis Fauteaux, Montreal; General Secretary, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Dr. Theo. Cyphiot; Legal Adviser, Eug. H. Godin, C.R.

*Directors.*—J. Dalbe, Viau, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, N.P., Hull; Hormisdas Delorme, Montreal; Dr. Yvon Laurier, Montreal; Francis Fauteaux, Montreal.

*Chief or General Agent in Ontario.*—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets .....	\$9,051,405
Ontario insurance in force (gross)	486,593
Canadian insurance in force (gross) .....	26,155,292
Total insurance in force (gross) ..	28,379,820

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$12,129
Premiums—Canada (net).....	1,124,924
Premiums—Total .....	1,181,839
Benefits paid—Ontario (net)....	3,870
Benefits paid—Canada (net)....	590,931
Total benefits paid (net).....	627,468

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 87, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO

*Officers.*—High Chief Ranger, M. McInness, East Kildonan, Man.; High Sub-Chief Ranger, J. J. Haygarth, Hamilton, Ont.; High Chief Treasurer, W. H. Goddard, Toronto; High Court Secretary, A. Martin, Toronto; High Court Medical Examiner, C. A. Wilson; High Court Senior Woodward, P. L. Farnsworth, Brantford; High Court Junior Woodward, Alex. Wootton, London, Ont.; High Court Senior Beadle, A. J. Harvey, Verdun, Que.; High Court Junior Beadle, Alfred Day, Peterborough, Ont.

Assets .....	\$1,426,831
Ontario insurance in force (gross)	2,717,044
Canadian insurance in force (gross) .....	3,622,724

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$188,711
Premiums—Canada (net).....	251,615
Benefits paid—Ontario (net)....	83,591
Benefits paid—Canada (net)....	111,455

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 205, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS

HEAD OFFICE, MONTREAL, QUE.

*Officers.*—President, Rodolphe Bedard, Outremont; 1st Vice-President, Telephore Brassard, Montreal; 2nd Vice-President, N. Cloutier, Montmagny; 3rd Vice-President, Norbert Decelles, Woonsocket, R.I.; Manager, Henri Roy, Montreal.

*Directors.*—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; J. S. Dupere, Montreal; Dr. J. D. Gauthier, Montreal; Romeo Rivest, Montreal; J. C. Primeau, Montreal; Remi Lachance, Montreal; C. M. Leger, Memramcook; N.B. R. Guilmette, Southbridge, Mass.; Dr. A. Leclerc, Quebec, Que.; Eugene Chartier, Saint Hyacinth, Que.; J. B. Rivard, Lewiston, Maine; Zenon Boucher, Hull, Que.; G. E. Ladouceur, Shawinigan Falls, Que.; Ad. Chartrand, Ottawa, Ont.

*Chief or General Agent in Ontario.*—Lyman Lee, Hamilton.

Assets .....	\$9,553,006
Ontario business in force (gross)	1,707,777
Canadian business in force (gross) .....	29,308,784
Total business in force (gross)...	44,005,067

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$32,243
Premiums—Canada (net).....	600,919
Premiums—Total .....	909,466
Benefits—Ontario (net).....	20,903
Benefits—Canada (net).....	525,044
Total benefits paid .....	693,818

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 149, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## BROTHERHOOD OF AMERICAN YEOMEN

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Moose Jaw, Saskatchewan

*Manager or Chief Executive Officer in Canada.*—R. A. Wynn, Winnipeg.

*Chief or General Agent in Ontario.*—Frank Mullett, 209 Metropolitan Bldg., Toronto.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$11,100,298
Ontario insurance in force (gross).....	42,517
Canadian insurance in force (gross).....	1,331,976
Total insurance in force (gross).....	161,265,887
	Premiums—Ontario (net)..... \$382
	Premiums—Canada (net)..... 25,979
	Premiums—Total (net)..... 4,397,565
	Benefits paid—Ontario (net).....
	Benefits paid—Canada (net)..... 4,000
	Benefits paid—Total (net)..... 2,069,726

The insurer was authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 992, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario. This License expired June 30th, 1927, and was not renewed.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HAMILTON, ONTARIO

Statement for the Year ending 31st December, 1926

*Organized.*—March 28th, 1887. *Incorporated.*—June 1st, 1887.

*Officers.*—Principal Officer, Wm. Benson, Grand Councillor, Toronto, Ont.; Secretary-Treasurer, Wm. F. Montague, Drawer 349, Hamilton, Ont.

*Auditors.*—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.

*Actuary.*—Prof. M. A. Mackenzie, Toronto, Ont.

### GOVERNING EXECUTIVE AUTHORITY (at date of filing report)

Wm. Benson, G.C.; Jno. L. Archer, G.V.C.; Jno. L. Davidson, P.G.C.; A. W. Richardson, M.D.; Gr. Rep., Albert Chevalier, Gr. Rep.; Hon. Dr. J. W. Edwards, M.P., Gr. Rep.; Sheriff Alex. Morris, Gr. Rep.; Wm. F. Montague, G. R.

### Assets

	Mortuary Fund	Sickness Fund	Child Insurance Fund	Guarantee Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default....	\$1,152,561 70	\$186,297 03	\$8,834 20	.....	\$24,121 83	\$1,371,814 76
Market value of bonds and debentures, in default*.	65,379 49	.....	1,018 04	.....	.....	66,397 53
Cash in bank or at head office.....	69,161 63	7,709 53	1,171 78	\$1,000 00	14,671 69	93,714 63
Total Ledger Assets.....	\$1,287,102 82	\$194,006 56	\$11,024 02	\$1,000 00	\$38,793 52	\$1,531,926 92
Interest and rents due and accrued: From bonds and debentures.....	42,779 06	7,006 54	246 91	.....	587 14	50,619 65
From premiums, dues, etc.....	38,581 46	2,105 72	224 77	277 00	8,835 88	50,024 83
From liens on certificates re error in age.....	1,148 44	15 26	.....	.....	.....	1,163 70
Total Non-ledger Assets.	\$82,508 96	\$9,127 52	\$471 68	\$277 00	\$9,423 02	\$101,808 18
Total Ledger and Non-ledger Assets	\$1,369,611 78	\$203,134 08	\$11,495 70	\$1,277 00	\$48,216 54	\$1,633,735 10

\*The values of the securities in default were taken from the Dominion Valuation List of Securities as at 31st December, 1926.

## Liabilities

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$39,470 40
Death claims incurred during year, but not reported until after 31st December.....	7,250 00
Disability claims incurred during year and not paid.....	392 80
Premiums paid in advance.....	703 22
Total Liabilities, except Reserve.....	\$47,816 42
<i>Sickness Fund and Funeral Benefit:</i>	
Claims incurred and reported during year, but not paid (fourteen funeral benefits).....	\$700 00
Claims incurred during year, but not reported until after 31st December.....	1,800 00
Premiums paid in advance.....	55 58
Total Liabilities, except Reserve.....	\$2,555 58
<i>Guarantee Fund:</i>	
Premiums paid in advance.....	\$30 06
<i>Other Benefit Funds (with details of liabilities), Child Insurance Fund:</i>	
Amount overpaid on monthly rates.....	\$0 80
Credit balances due Councils.....	5 95
	\$6 75
<i>General Expense Fund:</i>	
Due and accrued items for:	
Commissions.....	\$585 00
Expense dues paid in advance.....	413 77
Total General Fund Liabilities.....	\$998 77
Total Liabilities (all funds), except Reserve.....	\$51,407 58
Mortuary reserve, including general and investment reserve.....	\$1,304,900 00
Sickness reserve, including special reserve.....	175,650 00
Child insurance reserve.....	7,200 00
Guarantee fund.....	1,277 00
	\$1,489,027 00
Total Liabilities, including Reserve.....	\$1,540,434 58

## Income

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$434,745 44
Interest.....	60,411 00
	\$495,156 44
<i>Sickness Fund and Funeral Fund:</i>	
Premiums.....	\$23,209 95
Interest.....	10,901 70
Cancelled cheque.....	9 40
	34,121 05
<i>Guarantee Fund:</i>	
Premiums.....	\$413 82
Interest.....	30 50
	444 32
<i>Other Benefit Fund (Child Insurance Department):</i>	
Premiums.....	\$1,498 85
Per capita tax and certificate fees.....	264 13
Interest.....	416 92
	2,179 90
<i>General Expense Fund:</i>	
Expense dues from members.....	\$18,063 75
Interest.....	1,340 94
Other sources.....	1,603 73
	21,008 42
Total Income.....	\$552,910 13

## Disbursements

<i>Mortuary Fund:</i>	
Death claims.....	\$292,731 67
Disability claims.....	38,074 92
Other disbursements, expense re debentures, etc.....	1,781 02
	\$332,587 61
<i>Sickness Fund and Funeral Benefit:</i>	
Sickness claims.....	\$22,327 70
Funeral claims.....	2,900 00
Other disbursements.....	1,394 65
	26,622 35
<i>General Expense Fund:</i>	
Head office expenses.....	\$19,612 27
Agency and organization expenses.....	16,856 32
All other expenses.....	5,457 54
	41,926 13
Total Disbursements.....	\$401,136 09



Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurance	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925...	13,834	\$11,504,119 98	323	\$221,500 00	93	\$78,750 00
New issued.....	204	163,500 00	625	484,500 00	342	329,250 00
Old revived.....	76	58,582 00	6	2,500 00	2	1,500 00
Old increased.....	.....	2,025 00	...	.....	...	2,500 00
Totals.....	14,114	\$11,728,226 98	954	\$708,500 00	437	\$412,000 00
Less ceased by:						
Death.....	345	\$307,770 24	1	\$500 00	...	.....
Disability.....	.....	38,074 92	...	.....	1	1,000 00
Surrender.....	79	24,250 00	3	3,000 00	65	54,750 00
Lapse.....	457	334,834 50	142	83,000 00	...	.....
Decrease.....	.....	4,175 00	...	7,250 00	...	.....
Total ceased.....	881	\$709,104 66	146	\$93,750 00	66	\$55,750 00
At end of 1926.....	13,233	\$11,019,122 32	808	\$614,750 00	371	\$356,250 00
Temp. Susp.....	94	\$65,700 00	184	\$143,500 00	70	\$70,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925...	344	\$102,299 00	14,594	\$11,906,668 98	11,081	\$9,204,484 78
New issued.....	157	28,032 00	1,328	1,005,282 00	1,002	842,054 00
Old revived.....	2	1,000 00	86	63,582 00	65	51,582 00
Old increased.....	...	8,686 00	.....	13,211 00	.....	2,525 00
Totals.....	502	\$140,017 00	16,008	\$12,988,743 98	12,148	\$10,100,645 78
Less ceased by:						
Death.....	.....	.....	346	\$308,270 24	309	\$273,969 24
Disability.....	.....	.....	.....	38,074 92	.....	37,224 92
Surrender.....	.....	.....	83	28,250 00	78	25,000 00
Lapse.....	47	11,146 00	711	483,730 50	477	350,365 50
Decrease.....	.....	.....	.....	11,425 00	.....	10,425 00
Transferred from.....	.....	.....	.....	.....	9	8,500 00
Total ceased.....	47	\$11,146 00	1,140	\$869,750 66	873	\$705,484 66
At end of 1926.....	456	\$128,871 00	14,868	\$12,118,993 32	11,275	\$9,395,161 12
Temp. Susp.....	36	\$6,914 00	384	\$286,864 00	324	\$253,414 00

Exhibit of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1925.....	4,321
New contracts issued in 1926.....	320
Revived contracts in 1926.....	225
Totals.....	4,866
Terminated during 1926 by:	
Death.....	65
Lapse.....	582
Total terminated.....	647
In force 31st December, 1926.....	4,219

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates.....	\$1,166,200 00
Net reserve under old age and disability certificates.....	52,800 00
Net reserve under 20-payment life certificates.....	15,700 00
Net reserve under endowment at 65.....	1,900 00
Special mortuary reserve.....	63,300 00
Other liabilities.....	47,100 00
	<u>\$1,352,000 00</u>

Assets	
Accrued assessments.....	\$39,000 00
Securities with accrued interest.....	1,293,700 00
Cash and special deposits.....	86,900 00
	\$1,419,600 00

The ratio of assets to liabilities was 124 per cent.

The valuation basis was CM(5) 3¼ per cent.

The amount of whole life insurance valued was \$11,019,122.00. Twenty-payment life certificates for \$614,750.00. Endowment at age 65 certificates for \$356,250.00, and children's insurance for \$128,871.00 were also valued.

#### SICKNESS DEPARTMENT

Liabilities	
Future sickness claims.....	\$412,270 00
Future death claims.....	70,020 00
Special sickness reserve.....	10,080 00
Investment reserve.....	2,090 00
Unpaid claims.....	2,500 00
	\$496,960 00
Assets	
Future assessments.....	\$316,720 00
Funds with accrued interest.....	203,100 00
Outstanding assessments.....	2,090 00
	\$521,910 00

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Manchester Unity Table with 3¼ per cent.

The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

### CANADIAN ORDER OF FORESTERS

BRANTFORD, ONTARIO

#### Statement for the Year ending 31st December, 1926

Incorporated December 1st, 1879

#### OFFICERS

Principal Officer, J. A. A. Brodeur; Secretary or Manager, Alf. P. van Someren; Treasurer, A. R. Galpin; Dr. U. M. Stanley, C.M.B.; Superintendent of Organization, A. C. Wiley; Auditors, W. J. Beney and Blake Elliott; Actuary, M. A. Mackenzie, M.A.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

F. H. Davidson, M. D. Carroll, W. E. Gowling, Thos. Murray, D. M. Craig, John Craine.

#### Assets

Ledger Assets	Mortuary Fund	Sickness and Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$9,529,449 86	\$592,788 06	.....	\$10,122,237 92
*Market value of bonds and debentures, in default.....	114,466 86	2,703 76	.....	117,170 62
Real Estate, book value.....	.....	.....	\$29,459 30	29,459 30
Cash in bank or at head office.....	211,753 03	26,768 71	.....	238,521 74
Other ledger assets.....	.....	.....	11,923 11	11,923 11
<b>Total Ledger Assets.....</b>	<b>\$9,855,669 75</b>	<b>\$622,260 53</b>	<b>\$41,382 41</b>	<b>\$10,519,312 69</b>
Interest due and accrued:				
From bonds and debentures.....	140,125 85	8,944 59	.....	149,070 44
From other sources.....	.....	.....	1,729 42	1,729 42
From premiums, dues, etc.....	.....	.....	13,928 12	13,928 12
From overdue interest.....	36,947 16	498 79	.....	37,445 95
<b>Total Non-ledger Assets.....</b>	<b>\$177,073 01</b>	<b>\$9,443 38</b>	<b>\$15,657 54</b>	<b>\$202,173 93</b>
<b>Total Ledger and Non-ledger Assets.....</b>	<b>\$10,032,742 76</b>	<b>\$631,703 91</b>	<b>\$57,039 95</b>	<b>\$10,721,486 62</b>

\*There are securities in default in the Mortuary Fund amounting to par value, \$178,356.14, book value \$174,469.16, market value \$114,466.86, and in the Sickness Department, par value \$2,886.17, book value \$2,778.42, market value \$2,703.56. Values prepared by Wood Gundy & Company.

**Liabilities**

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$132,116 62
Death claims incurred during year, but not reported until after 31st December.....	14,000 00
Present value of unpaid death claims payable by instalments.....	2,336 97
<b>Total Liabilities.....</b>	<b>\$148,453 59</b>
<i>Sickness Fund:</i>	
Claims incurred during year, but not reported until after 31st December.....	\$12,307 52
<i>General Expenses Fund:</i>	
Salaries and expenses.....	\$129 05
Due and accrued items for:	
Good of Order.....	42 05
Gummer Press, \$8.93; Burroughs Adding, \$2.00.....	10 93
Telegraph, express, telephone.....	59 97
Bank overdraft.....	25,256 85
<b>Total General Fund Liabilities.....</b>	<b>\$25,498 85</b>
<b>Total Liabilities (all funds), except Reserve.....</b>	<b>\$186,259 96</b>
Mortuary Reserve (including special reserves for mortality, investment and general purposes.....)	\$9,476,800 00
Sick and funeral fund reserve.....	631,700 00
<b>Total Liabilities (including Reserve).....</b>	<b>\$10,108,504 00</b>
<b>Total Liabilities (including Reserve).....</b>	<b>\$10,294,763 96</b>

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$1,109,093 97
Interest.....	499,857 92
	<b>\$1,608,951 89</b>
<i>Sickness Fund:</i>	
Premiums.....	\$127,496 55
Interest.....	39,225 55
	<b>166,722 10</b>
<i>General Expenses Fund:</i>	
Expense dues from members.....	\$95,402 16
Other sources.....	129 52
	<b>95,531 68</b>
<b>Total Income.....</b>	<b>\$1,871,205 67</b>

**Disbursements**

<i>Mortuary Fund:</i>	
Death claims.....	\$767,164 85
<i>Sickness Fund:</i>	
Sickness claims.....	\$155,211 26
Funeral claims.....	22,239 72
	<b>177,450 98</b>
<i>General Expense Fund:</i>	
Head office expenses.....	\$44,415 13
Agency and organization expenses.....	57,253 89
All other expenses.....	33,896 35
	<b>135,565 37</b>
<b>Total Disbursements.....</b>	<b>\$1,080,181 20</b>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925...	51,348	\$50,890,650 00	465	\$434,000 00	779	\$780,500 00
New issued.....	351	311,500 00	507	497,000 00	948	959,000 00
Old revived.....	213	201,850 00	11	10,500 00	13	17,500 00
Card additions.....						
Old increased.....						
Transferred to.....	1	500 00	35	33,000 00	39	36,000 00
<b>Totals.....</b>	<b>51,913</b>	<b>\$51,404,500 00</b>	<b>1,018</b>	<b>\$974,500 00</b>	<b>1,779</b>	<b>\$1,793,000 00</b>
Less ceased by:						
Death.....	715	\$734,200 00	2	\$1,500 00	3	\$2,000 00
Surrender for paid up insurance and lapse.....	1,794	1,728,450 00	157	154,500 00	344	346,000 00
Decrease.....		9,600 00		500 00		
Card deductions.....						
Transferred from.....	73	69,000 00	2	1,000 00	2	1,500 00
<b>Total ceased.....</b>	<b>2,582</b>	<b>\$2,541,250 00</b>	<b>161</b>	<b>\$157,500 00</b>	<b>349</b>	<b>\$349,500 00</b>
At end of 1926...	49,331	\$48,863,250 00	857	\$817,000 00	1,430	\$1,443,500 00

## Exhibit of Policies (Mortuary)

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925...	9	\$27,000 00	52,601	\$52,132,150 00	25,400	\$25,452,000 00
New issued.....	16	48,000 00	1,822	1,815,500 00	732	749,000 00
Old revived.....			237	229,850 00	90	86,000 00
Card additions.....					15	17,000 00
Old increased.....		6,000 00		6,000 00		2,000 00
Transferred to....	3	3,000 00	78	72,500 00	29	28,500 00
<b>Totals.....</b>	<b>28</b>	<b>\$84,000 00</b>	<b>54,738</b>	<b>\$54,256,000 00</b>	<b>26,266</b>	<b>\$26,334,500 00</b>
Less ceased by:						
Death.....			720	\$737,700 00	407	\$428,450 00
Surrender for paid up insurance and lapse.....	4	12,000 00	2,299	2,240,950 00	996	972,400 00
Decrease.....		2,000 00		12,100 00		6,600 00
Card deductions.....					22	22,000 00
Transferred from..	1	1,000 00	78	72,500 00	29	28,500 00
<b>Total ceased... ..</b>	<b>5</b>	<b>\$15,000 00</b>	<b>3,097</b>	<b>\$3,063,250 00</b>	<b>1,454</b>	<b>\$1,457,950 00</b>
At end of 1926... ..	23	\$69,000 00	51,641	\$51,192,750 00	24,812	\$24,876,550 00
Paid up insurance not included above.....			2,796	\$828,999 87		

## Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1925.....	35,044
New contracts issued in 1926.....	1,246
Revived contracts in 1926.....	179
<b>Totals.....</b>	<b>36,469</b>
Terminated during 1925 by:	
Death.....	441
Lapse.....	1,662
<b>Total terminated.....</b>	<b>2,103</b>
In force 31st December, 1926.....	<u>34,366</u>

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Net reserve under whole life certificates.....	\$ 7,609,200 00
Net reserve under paid-up certificates, limited payment life and endowment.....	589,500 00
Special mortuary reserve.....	776,200 00
General reserve.....	200,000 00
Investment reserve.....	301,900 00
Accrued claims.....	148,500 00
	<u>\$9,625,300 00</u>

## Assets

Life insurance fund.....	\$10,092,700 00
Other assets.....	13,900 00
	<u>\$10,106,600 00</u>

The ratio of assets to liabilities was 105 per cent.

The valuation basis was CM (5) 3½ per cent. (Canadian Males Table of Mortality).

The amount of whole life insurance valued was \$48,863,250.00. The amount of paid-up insurance valued was \$829,000.00. According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

## SICKNESS DEPARTMENT

The data for the sickness valuation was not available in time for the Actuary to make the valuation. On the recommendation of the Actuary the ledger amount of the Sickness Fund is therefore taken as the liabilities. The Order at its last High Court meeting amended its Constitution as to sickness contracts making the same cancellable upon due notice.



## GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

## Statement for the Year ending 31st December, 1926

Organized June, 1852. Incorporated September 11th, 1882

## OFFICERS

Principal Officer, Calvin Davis; Grand Master, D. A. Young; Deputy Grand Master, A. S. Ferguson; Secretary or Manager, Robert Fleming; Treasurer, W. H. Shaw; Grand Representative, D. W. Donaldson.

Auditors.—W. L. Young and W. R. Day.

Actuary.—Sidney H. Pipe.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Frank Neal, Calvin Davis, Robert Fleming, W. H. Shaw, Grant Neal, A. S. Ferguson, D. A. Young, D. W. Donaldson.

## Assets

Ledger Assets	Guarantee Fund		Mortuary Fund		Sickness Fund		Child's Insurance		H. O. Building		General Expense Fund		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Mortgages.....			16,600	00									16,600	00
Book value of bonds and debentures, not in default.....	500	00	268,057	90	3,443	78	100	82					272,102	50
Real estate, book value.....			22,000	00									22,000	00
Cash in bank or at Head Office.....			8,991	22	216	84	39	34	1,568	73	2,492	85	13,308	98
Other ledger assets.....											180	70	180	70
Total Ledger Assets....	500	00	315,649	12	3,660	62	140	16	1,568	73	2,673	55	324,192	18
Overpaid by Lodges....													13	97
													324,206	15
Interest and rents due and accrued:														
From mortgages.....			305	18									305	18
From bonds and debentures.....	9	16	4,378	19	22	88	1	40					4,411	63
From premiums, dues, etc.....			4,943	15	18	75							4,961	90
From furniture and supplies.....											1,074	25	1,074	25
Total Non-ledger assets	9	16	9,626	52	41	63	1	40			1,074	25	10,752	96
Total admitted assets..	509	16	325,275	64	3,702	25	141	56	1,568	73	3,747	80	334,959	11

## Liabilities

## Mortuary Fund:

Death claims incurred during year, but not reported until after 31st December, 1926..... \$3,155 00

## Funeral Fund:

Claims incurred during year but not reported until after 31st December, 1926.. 240 00

Lodges overpaid..... 13 97

Total Liabilities (all funds), except Reserve..... \$3,408 97

Mortuary reserve..... 248,515 00

Total Liabilities (excluding Sickness Reserve)..... \$251,923 97

		Income			
<i>Mortuary Fund—General Expense Fund:</i>					
Premiums (with extra dues, etc.)		\$39,331	20		
Interest and rents		15,611	72		
Profit on sale of securities		2,894	78		
All other		102	16		
					\$57,939 86
<i>Sickness Fund:</i>					
Premiums		\$150	22		
Interest and rents		160	53		
					310 75
<i>Funeral Fund:</i>					
Premiums		\$2,044	59		
All other		338	77		
					2,383 36
<i>Other Benefit Fund:</i>					
Child's Insurance, premium		\$27	28		
Building Fund, rent, \$1,980.00; interest, \$19.69		1,999	69		
Guarantee Fund, fees		225	50		
					2,252 47
<i>General Expense Fund:</i>					
Mortuary allowance		\$14,149	95		
Expense dues from members		5,030	36		
Other sources: Charter fees, \$50.00; goods sold, \$140.76; registrations, \$222.00; Guarantee Fund, \$224.00; sundries, \$7.50; funeral, \$73.89		718	15		
					19,898 46
Total Income					<u>\$82,784 90</u>

		Disbursements			
<i>Mortuary Fund:</i>					
Death claims		\$29,664	00		
Organization		9,218	67		
Allow premiums		4,460	93		
Other disbursements		397	30		
					\$43,740 90
<i>Sickness Fund:</i>					
Sickness claims					141 45
<i>Funeral Fund:</i>					
Funeral claims		\$2,300	00		
Repay loan			73 89		
Other disbursements: Written off			9 47		
					2,383 36
<i>Other Benefit Funds:</i>					
Head Office Building		\$979	20		
Guarantee Fund		225	50		
					1,204 70
<i>General Expense Fund:</i>					
Head office expenses		\$8,614	00		
Agency and organization expenses		9,218	67		
All other expenses		3,555	31		
					21,387 98
Total Disbursements					<u>\$68,858 39</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925.	1,854	\$1,264,917 00			63	\$63,250 00
New issued			4	2,250 00	33	28,750 00
Old revived	3	1,000 00				
Old increased		10,000 00				
Transferred to			34	26,500 00		
Totals	1,857	\$1,275,917 40	38	\$28,750 00	96	\$92,000 00
Less ceased by:						
Death	35	\$24,935 00			2	\$1,500 00
Lapse	35	44,670 00			9	7,500 00
Decrease		8,750 00				5,500 00
Transferred	279	97,054 90				
Total ceased	349	175,409 90			11	14,500 00
At end of 1926.	1,508	\$1,100,507 50	38	\$28,750 00	85	\$77,500 00

## Exhibit of Policies (Mortuary)

Classification	20-year Pay		Paid up		Totals		Totals for the Province only	
	No.	Amount			No.	Amount	No.	Amount
At end of 1925....	109	\$101,250 00			2,026	\$1,429,417 40	1,794	\$1,221,654 10
New issued.....	100	95,750 00			137	126,750 00	121	112,000 00
Old revived.....			2	\$481 00	5	1,481 00	5	1,481 00
Old increased.....				100 00		10,100 00		10,100 00
Transferred to.....			245	70,554 90	279	\$97,054 90	279	\$97,054 90
Totals.....	209	\$197,000 00	247	\$71,135 90	2,447	\$1,664,803 30	2,199	\$1,442,290 00
Less ceased by:								
Death.....	2	\$500 00	12	\$2,729 00	51	\$29,664 00	49	\$28,914 00
Lapse.....	30	28,250 00			74	80,420 00	62	70,170 00
Decrease.....						14,250 00		14,250 00
Transferred.....					279	97,054 90	279	97,054 90
Total ceased....	32	\$28,750 00	12	\$2,729 00	404	\$221,388 90	390	\$210,388 90
At end of 1926..	177	\$168,250 00	235	\$68,406 90	2,043	\$1,443,414 40	1,809	\$1,231,901 10

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$597,837 00
Accrued liabilities.....	3,155 00
Twenty-pay life.....	2,315 43
Total.....	<u>\$603,307 43</u>

## Assets

Present value of future net contributions.....	\$351,637 00
Life insurance fund.....	319,621 43
Total.....	<u>\$671,258 43</u>

The rates of assets to liabilities was 111.3 per cent.

The valuation basis was the Fraternal American Table and 4 per cent. interest.

The amount of insurance valued was \$1,443,414.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

No valuation was made of sickness department.

## CANADIAN WOODMEN OF THE WORLD

## HEAD OFFICE, LONDON

*Officers.*—Head Consul Commander, Clair Jarvis, London; Head Advisor Lieutenant, Chas. E. Hanna; Head Banker, J. H. Saunders, London; Head Clerk, P. C. Hooper, London; Past Head Consul Commander, D. Cinnamon, Lindsay; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durant, Toronto; The Head Watchman, R. J. Buckingham, Winnipeg; Head Sentry, H. H. McHattie, Toronto.

*Directors.*—John Manning, London; William Meen, Toronto; E. E. Hilton, Strathroy.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,625,502	Premiums—Ontario (net).....	\$79,580
Ontario insurance in force (gross).....	4,714,880	Premiums—Canada (net).....	101,564
Canadian insurance in force (gross).....	5,488,630	Benefits paid—Ontario (net)....	95,076
		Benefits paid—Canada (net)....	112,770

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 83, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CATHOLIC ORDER OF FORESTERS

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—Michael F. Mogan, Toronto.

*Chief or General Agent in Ontario.*—Michael F. Mogan, 268 Carlton St., Toronto.

Assets in Canada..... \$19,642,429 Ontario insurance in force (gross) 4,715,671 Canadian insurance in force (gross)..... 17,788,059 Total insurance in force (gross). 119,491,331	PREMIUMS WRITTEN—CLAIMS INCURRED Premiums—Ontario (net)..... \$129,552 Premiums—Canada (net)..... 465,302 Premiums—Total (net)..... 3,624,635 Benefits paid—Ontario (net).... 83,332 Benefits paid—Canada (net).... 354,335 Total benefits paid (net)..... 1,795,169
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 199, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA

HEAD OFFICE, MONTREAL, QUEBEC

*Officers.*—Grand President, F. J. Curran, K.C., Montreal; Grand 1st Vice-President, W. E. Farrell, Fredericton, N.B.; Grand Treasurer, W. J. McKee, Windsor; Grand Secretary, J. E. H. Howison, Montreal.

*Directors.*—H. E. R. Stock, Toronto; C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Montreal.

*Chief or General Agent in Ontario.*—Jno. F. Boland, 2 Toronto Street, Toronto.

Assets..... \$1,397,690 Ontario insurance in force (gross) 2,196,326 Canadian insurance in force (gross)..... 5,995,404	PREMIUMS WRITTEN—CLAIMS INCURRED Premiums—Ontario (net)..... \$71,080 Premiums—Canada (net)..... 169,624 Benefits paid—Ontario (net).... 79,485 Benefits paid—Canada (net).... 150,766
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 148, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA

HEAD OFFICE, TORONTO

*Officers.*—President, H. L. Willmot, Toronto; 1st Vice-President, C. A. E. Colwell, Toronto; 2nd Vice-President, B. E. Miller, Toronto; Treasurer, F. J. Zammers, Toronto; Past President, J. Harry Dodgson; Secretary, J. Rutherford, Toronto.

*Directors.*—Alex. Cook, Toronto; B. F. Selby, Toronto; G. F. Campbell, Toronto; W. E. Bennett, Toronto; D. R. McKenzie, Toronto; M. P. Malone, Hamilton; G. E. Dane, Hamilton; W. R. Madill, Hamilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; Adam Taylor, Guelph; W. H. Graham, Kingston; W. J. Moody, Kitchener; F. S. Urstadt, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; D. J. Waterous, Brantford; A. E. Rowland, Winnipeg; A. C. Merrett, Winnipeg; V. Williamson, Westmount; F. L. DeWolfe, Brockville; S. S. Holden, F. A. Connolly, R. G. Duncan, E. H. Hender, F. W. Sterling, E. L. Price, L. M. Ross, A. Bennett, H. F. Tindale.

Assets..... \$2,454,431 Ontario insurance in force (gross) 13,505* Total insurance in force (gross) . . 15,861*	PREMIUMS WRITTEN—CLAIMS INCURRED Premiums—Ontario (net)..... \$136,314 Premiums—Canada (net)..... 160,369 Benefits paid—Ontario (net).... 105,336 Total benefits paid (net)..... 123,925
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This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 154, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*Number of certificates.



## COMMERCIAL TRAVELLERS MUTUAL INSURANCE SOCIETY

HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—President, S. M. Sterling, Toronto; Vice-President, J. Harry Dodgson, Toronto; Treasurer, J. H. Lumbers, Toronto; Secretary, H. B. Hoffman, Toronto.  
*Directors.*—Chas. S. Parsons, Toronto; Robert Maxwell, Toronto; John Curtis, Toronto; H. L. Wilmot, Toronto; A. J. Tipping, Toronto; W. F. Smith, Toronto; S. R. Wickett, Toronto; G. A. F. Henderson, Toronto; L. R. Arnett, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$385,660	Premiums—Ontario (net).....	\$37,420
Ontario insurance in force (gross)	1,619,850	Premiums—Canada (net).....	45,277
Canadian insurance in force		Benefits paid—Ontario (net)....	40,177
(gross).....	2,037,850	Benefits paid—Canada (net)....	47,177

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 200, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## FEDERATED ASSOCIATION OF LETTER CARRIERS†

HEAD OFFICE, TORONTO

Statement for the Year ending 31st December, 1926

Organized September 15th, 1891. Incorporated June, 1892

## OFFICERS

Principal Officer, W. H. Belcher, Post Office Department, Edmonton, Alta.; Secretary and Treasurer, Alexander McMordie, 420 Gladstone Ave., Toronto.

*Auditors.*—J. W. Fitchett, R. H. McDonald, W. G. Ovell.

*Actuary.*—Sidney H. Pipe.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

W. H. Belcher, Alexander McMordie.

## Assets

Assets	Mortuary Fund
Book value of bonds and debentures not in default.....	\$24,439 02
Cash in bank, or at Head Office.....	9,932 31
All other.....	560 98
Total Ledger Assets.....	\$34,932 31

## Liabilities\*

Accrued death claims (including general expense, \$81.26)..... \$1,081 26

## Income

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$7,345 98
Interest and rents.....	1,041 42
Total Income.....	<u>\$8,387 40</u>

## Disbursements

<i>Mortuary Fund:</i>	
Death claims (five).....	\$5,000 00
<i>General Expense Fund:</i>	
Head office expenses.....	\$457 65
All other expenses.....	90 64
Total Disbursements.....	<u>\$5,548 29</u>

†License terminated as of the 31st day of August, 1927, upon reinsurance by the Crown Life Insurance Company under agreement approved by Order-in-Council authorized by 1924, Chap. 50, S. 273, dated August 27th, 1927. See Ontario Gazette, Sept. 10th, 1927.

\*For last actuarial valuation report see Report of 1925 business.

## Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals	
	No.	Amount	No.	Amount
At end of 1925.....	432	\$414,750 00	432	414,750 00
New issued.....	...	.....	...	.....
Old revived.....	...	.....	...	.....
Totals.....	432	\$414,750 00	432	\$414,750 00
Less ceased by:				
Death.....	5	\$5,000 00	5	\$5,000 00
Lapse.....	15	15,000 00	15	15,000 00
Total ceased.....	20	\$20,000 00	20	\$20,000 00
At end of 1926.....	412	\$394,750 00	412	\$394,750 00

## HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

## Statement for the Year ending 31st December, 1926

Incorporated December 29th, 1910

## OFFICERS

Principal Officer, Wm. Murdoch; Secretary, James Cochran; Treasurer, W. T. James; Assistant Treasurer, B. McSweeney.

Auditor.—C. H. Watson (City Auditor).

Actuary.—L. K. File (Last Valuation).

## GOVERNING EXECUTIVE AUTHORITY

(At date of filing report)

Wm. Murdoch, W. T. James, B. McSweeney; Committee: James Cochran, R. Aitchison, K. Cassell, C. Simpson, J. Shea.

## Assets

Mortgages.....	\$14,000 00	Benefit Fund
Book value of bonds and debentures, not in default.....	233,109 22	
Loans and liens on policies, notes.....	995 80	
Cash in bank or at head office.....	2,235 22	
Other ledger assets.....	345 00	
Total Ledger Assets.....	\$250,685 24	

## Liabilities\*

## Income

<i>Benefit Fund:</i>		
Percentages of salaries.....	\$19,262 75	
Interest.....	12,669 53	
Donations.....	2,212 58	
All other.....	481 27	
Total.....	\$34,626 13	

## Disbursements

<i>Benefit Fund:</i>		
Pensions.....	\$3,637 70	
Claims, members retiring.....	419 24	
	\$4,056 94	
<i>General Expense Fund:</i>		
Head office expenses.....	331 12	
Total Disbursements.....	\$4,388 06	

\*For last actuarial report see Report of 1925 business, See Ins. Act, Sec. 224c re Societies with membership limited to Government or Municipal employees.

## THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

### Statement for the Year ending 31st December, 1926

Incorporated *The Friendly Societies Act*, July 31st, 1893

#### OFFICERS

Chairman, Joseph R. Crocker; Secretary, James McKay; Treasurer, David Coulter; Committee: Henry Smith, Alexander Roughead, Charles Boecker, Albert Goddard.

Assets	
Mortgages.....	\$31,300 00
Book value of bonds and debentures, not in default.....	236,811 98
Cash in bank or at head office.....	<u>2,008 10</u>
Total Ledger Assets.....	<u>\$270,120 08</u>

#### Liabilities\*

Income	
Interest.....	\$14,052 50
Premiums for sick benefits, percentages of salaries.....	15,958 39
Premiums for funeral benefits, donations.....	1,147 00
Inquest fees.....	233 00
Investments.....	<u>20,163 91</u>
Total.....	<u>\$51,554 80</u>

#### Disbursements

Investments.....	\$37,980 27
Interest accrued on bonds purchased.....	425 75
Pensions.....	11,117 25
Claims.....	30 69
General expenses.....	<u>244 04</u>
Total.....	<u>\$49,798 00</u>

#### Exhibit of Sickness, Funeral and other Contracts

Number of contracts 31st December, 1925.....	131
New contracts issued in 1926.....	<u>6</u>
Total.....	137
Terminated during 1296 by:	
Surrendered, dismissals.....	<u>2</u>
In force 31st December, 1926.....	<u>135</u>

## INDEPENDENT ORDER OF FORESTERS

HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—Supreme Chief Ranger, W. H. Hunter, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, F. E. Hand, Toronto; Supreme Secretary, G. E. Bailey, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. H. Laughton, London; J. F. Lang, Buffalo; Chas. F. Vogel, Chicago, Ill.

Assets.....	\$39,926,451	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) . . . . .	38,678,156	Premiums—Ontario.....	\$626,160
Canadian insurance in force (gross) . . . . .	59,579,427	Premiums—Canada.....	5,459,652
Total insurance in force (gross) . . . . .	149,714,086	Premiums—Total.....	9,218,250
		Benefits paid—Ontario (net)....	922,411
		Benefits paid—Canada (net)....	1,488,172
		Total benefits paid (net).....	4,615,594

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 150, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*For last actuarial valuation report see Report of 1925 business See Ins. Act, Sec. 224c re Societies with membership limited to Government or Municipal employees.

**JEWISH NATIONAL WORKERS' ALLIANCE**

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

*Manager or Chief Executive Officer in Canada.*—M. H. Caiserman, Montreal, Que.

*Chief or General Agent in Ontario.*—M. L. Kirshenbaum, 253 Queen St. West, Toronto.

Assets.....	\$278,913
Ontario insurance in force (gross)	163,000
Canadian insurance in force (gross)	276,650
Total insurance in force (gross) . .	2,454,350

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net.).....	\$3,593
Premiums—Canada (net.).....	5,739
Premiums—Total (net.).....	76,856
Benefits paid—Ontario (net)....	2,357
Benefits paid—Canada (net)....	3,075
Total benefits paid (net).....	46,753

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 203, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**KNIGHTS OF COLUMBUS**

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, Granby, Que.

*Manager or Chief Executive Officer in Canada.*—Dr. Claude Brown, London, Ont.

*Chief or General Agent in Ontario.*—R. A. Jeffrey, Arnprior, Ont.

Assets.....	\$24,850,005
Ontario insurance in force (gross).	1,115,000
Canadian insurance in force (gross)	10,161,302
Total insurance in force (gross) . .	259,211,374

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net.).....	\$10,342
Premiums—Canada (net.).....	101,510
Premiums—Total (net.).....	2,677,145
Benefits paid—Ontario (net)....	1,000
Benefits paid—Canada (net)....	60,575
Total benefits paid (net).....	1,761,023

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 147, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA**

HEAD OFFICE, TORONTO, ONT.

**Statement for the Year ending 31st December, 1926**

Organized Nov. 30th, 1870. Incorporated Dec. 11, 1909

OFFICERS

Principal Officer, T. G. Waters; Secretary or Manager, William Banks; Treasurer, Jas. J. Sheppard; Chairman of Trust Board, R. E. A. Land.

*Auditors.*—G. O. Merson & Co.

*Actuary.*—W. R. Hitchins.

GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

T. G. Waters, Grand Master; Wm. Banks, Grand Chancellor; Jas. J. Sheppard, Grand Almoner.

Assets

Ledger Assets	Mortuary Fund	Funeral Fund	Extension Fund	General Expense Fund	Totals
Book value of bonds and debentures not in default.....	\$12,303 72	\$2,436 83	.....	.....	\$14,740 55
Cash in bank or at head office.....	1,763 68	958 96	\$450 47	\$74 50	\$3,247 61
Total Ledger Assets.....	\$14,067 40	\$3,395 79	\$450 47	\$74 50	\$17,988 16



**Liabilities**

Mortuary Reserve.....	\$12,039 00
Funeral Fund Reserve.....	4,794 00
	\$16,833 00

**Income**

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$1,025 13
Interest and rents.....	599 15
	\$1,624 28
<i>Funeral Fund:</i>	
Premiums.....	\$448 50
Interest and rents.....	128 35
	576 85
<i>Extension Fund:</i>	
Levies.....	\$177 45
Interest.....	11 45
	188 90
<i>General Expense Fund:</i>	
Expense dues from members.....	\$385 66
Other sources: Interest.....	2 70
	388 36
<b>Total Income.....</b>	<b>\$2,778 39</b>

**Disbursements**

<i>Mortuary Fund:</i>	
Other disbursements: Bonds.....	\$1,500 00
<i>Funeral Claims:</i>	
Bonds.....	447 01
<i>Extension Fund:</i>	
Picnic and banquet, etc.....	68 65
<i>General Expense Fund:</i>	
Head office expenses.....	\$271 00
All other expenses.....	117 89
	388 89
<b>Total Disbursements.....</b>	<b>\$2,404 55</b>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Totals		Total for Province only	
	No.	Amount	No.	Amount	No.	Amount
	At end of 1925.....	153	\$63,250 00	153	\$63,250 00	153
New issued.....	3	1,250 00	3	1,250 00	3	1,250 00
<b>Totals.....</b>	<b>156</b>	<b>\$64,500 00</b>	<b>156</b>	<b>\$64,500 00</b>	<b>156</b>	<b>\$64,500 00</b>
Less ceased by:						
Lapse.....	6	\$3,750 00	6	\$3,750 00	6	\$3,750 00
<b>Total ceased.....</b>	<b>6</b>	<b>\$3,750 00</b>	<b>6</b>	<b>\$3,750 00</b>	<b>6</b>	<b>\$3,750 00</b>
<b>At end of 1926.....</b>	<b>150</b>	<b>\$60,750 00</b>	<b>150</b>	<b>\$60,750 00</b>	<b>150</b>	<b>\$60,750 00</b>

**Exhibit of Sickness, Funeral and Other Contracts**

Number of contracts 31st December, 1925.....	257
New contracts issued in 1926.....	26
<b>Totals.....</b>	<b>283</b>
Terminated during 1926 by:	
Lapse.....	22
<b>In force 31st December, 1926.....</b>	<b>261</b>

**Valuation Balance Sheet**

MORTUARY DEPARTMENT

**Liabilities**

Present value of promised benefits.....	\$26,190 00
	\$26,190 00

**Assets**

Present value of future contributions.....	\$14,151 00
Life insurance fund.....	14,067 00
	\$28,218 00

The ratio of assets to liabilities was 107.6 per cent.  
 The valuation basis was N.F.C. 4 per cent.  
 The amount of insurance valued was \$60,750.00.

FUNERAL DEPARTMENT

Liabilities

Present value of promised benefits..... \$11,199 00

Assets

Present value of future premiums..... \$6,405 00  
 Ledger assets..... 3,396 00  
\$9,801 00

The valuations were made by W. R. Hitchins, Fellow of the Actuarial Society of America.

**SUPREME LODGE, KNIGHTS OF PYTHIAS**

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—E. A. Horton, St. Thomas, Ont.

Chief or General Agent in Ontario.—Alex. Coulter, 92 Park Road, Toronto.

Assets.....	\$20,885,990	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)..	326,969	Premiums—Ontario (net).....	\$7,229
Canadian insurance in force (gross)	964,314	Premiums—Canada (net).....	19,783
Total insurance in force (gross)...	120,712,424	Premiums—Total (net).....	4,003,789
		Benefits paid—Ontario (net)...	5,000
		Benefits paid—Canada (net)...	11,000
		Total benefits paid (net).....	2,490,575

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 204, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**LONDON POLICE BENEFIT FUND ASSOCIATION**

HEAD OFFICE, LONDON, ONT.

Statement for the Year ending 31st December, 1926

Organized Jan. 1st, 1887. Incorporated Jan. 21st, 1895

Amendment to incorporation, Dec. 14th, 1922

OFFICERS

Principal Officer, Wm. Middaugh; Secretary or Manager, Philip W. Harpur; Treasurer, Robert Birrell; Trustee, James Singleton; Trustee, Walter Pope.

Auditors.—Jas. S. Bell, London, Ont.; Thos. Nickle, London, Ont.

Actuaries.—J. D. Buchanan, J. A. Campbell, London.

Assets

Book value of bonds and debentures, not in default..... \$148,615 95  
 Cash in bank or at head office..... 3,070 76  
 Total Assets..... \$151,686 71

Liabilities\*—None\*

Income

Other Benefit Fund:  
 Premiums..... \$6,825 03  
 Interest and rents..... 8,149 95  
 Donations to fund..... 5 00  
 Total..... \$14,979 98

\*For last actuarial report see Report of 1925 business. See Ins. Act, Sec. 224c re Societies with membership limited to Government or Municipal employees.

## Disbursements

<i>Other Benefit Funds:</i>		
Pensions.....		\$3,193 16
<i>General Expense Fund:</i>		
Head office expenses.....	\$75 00	
All other expenses.....	55 00	
		130 00
Total Disbursements.....		<u>\$3,323 16</u>

## Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1925.....	55
New contracts issued in 1926.....	5
Totals.....	<u>60</u>
Terminated during 1926 by:	
Lapse.....	<u>2</u>
In force 31st December, 1926.....	<u>58</u>

## THE MACCABEES

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—John A. Paterson, Toronto.*Chief or General Agent in Ontario.*—Chas. Blake, 718 Metropolitan Bldg., Toronto.

Assets.....	\$33,995,197	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)..	4,473,784	Premiums—Ontario (net).....	\$160,304
Canadian insurance in force (gross)	7,311,871	Premiums—Canada (net).....	234,635
Total insurance in force (gross)...	225,746,256	Premiums—Total (net).....	6,873,608
		Benefits paid—Ontario (net)...	130,046
		Benefits paid—Canada (net)...	179,406
		Total benefits paid (net).....	4,801,321

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 196, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE NATIONAL FRATERNAL SOCIETY OF THE DEAF

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto

*Manager or Chief Executive Officer in Canada.*—G. W. Reeves, Toronto.*Chief or General Agent in Ontario.*—G. W. Reeves, 408 Lansdowne Ave., Toronto.

Assets.....	\$861,962	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)..	\$91,750	Premiums—Ontario (net).....	\$2,666
Total insurance in force (gross)...	5,097,462	Premiums—Total (net).....	153,452
		Benefits paid—Ontario (net)...	2,055
		Benefits paid—Total (net).....	38,673

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 284, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

**THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA**

HEAD OFFICE, KINGSTON, ONT.

**Statement for the Year ending 31st December, 1926**

Incorporated April 16th, 1875

OFFICERS

*Principal Officers.*—President, Dr. J. C. Connell; Secretary-Treasurer, F. H. Rutherford

*Auditors.*—John Nicolle and J. G. Ettinger.

*Actuary.*—L. K. File, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

*(at date of filing report)*

*Directors.*—Dr. J. C. Connell, President; Jos. Powley, Vice-President; W. McDonald, L. B. Cooper, W. Mundell, J. A. Minnes, W. Jackson, C. C. Folger and H. G. Robertson.

Assets

Ledger Assets	Mortuary Fund
Book value of bonds and debentures, not in default .....	\$3,695,797 26
Real estate, book value .....	51,848 50
Cash in bank or at head office .....	68,760 92
Other ledger assets .....	6,461 60
Total Ledger Assets .....	<u>\$3,822,868 28</u>

Liabilities

*Mortuary Fund:*

Death claims incurred and reported during year, but not paid .....
 \$25,935 00 |

Total Liabilities (all funds), except Reserve .....
 \$25,935 00 |

Net Reserve .....
 \$3,573,658 00 |

Total Liabilities (including Reserve) .....
 \$3,599,593 00 |

Income

*Mortuary Fund:*

Premiums (with extra dues, etc.) .....
 \$522,139 24 |

Interest and rents .....
 161,412 34 |

 \$683,551 58 |

*General Expense Fund:*

Expense dues from members, \$45,764.86; fees on changed certificates, \$138.00; interest on current account, \$907.12; interest, as per Section 3, Article XVII, \$31,726.61; premiums, as per Section 2, Article XVII, \$7,293.36; rentals, \$1,300.00 .....
 87,129 95 |

Total Income .....
 \$770,681 53 |

Disbursements

*Mortuary Fund:*

Death claims .....
 \$363,876 84 |

Disability claims .....
 1,730 00 |

Surrender values .....
 28,837 50 |

Refund of premiums .....
 658 16 |

 \$395,102 50 |

*General Expense Fund:*

Head office expenses .....
 \$24,530 00 |

Agency and organization expenses .....
 51,741 56 |

All other expenses .....
 10,858 39 |

 87,129 95 |

Total Disbursements .....
 \$482,232 45 |



Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925.....	15,755	\$16,960,214 75	2,398	\$2,989,500 00	414	\$574,500 00
New issued.....	45	57,000 00	242	292,500 00	260	325,000 00
Old revived.....	32	42,790 00	6	6,500 00	1	2,000 00
Transfers from other provinces.....						
Old increased.....		6,929 00		6,500 00		2,000 00
Transferred from other plan of policy.....			10	12,000 00	24	27,000 00
Totals.....	15,832	\$17,066,933 75	2,656	\$3,307,000 00	699	\$930,500 00
Less ceased by:						
Death.....	310	\$340,745 00	5	\$6,000 00	4	\$5,500 00
Transfers to other provinces.....						
Disability.....		1,230 00		500 00		
Cancelled by surrender settlements.....	103	103,387 50	10	12,000 00		
Lapse.....	462	485,080 00	256	315,500 00	107	152,500 00
Decrease.....				500 00		4,000 00
Withdrawn.....	4	3,000 00	2	2,000 00		
Transferred to other plan of policy.....	26	30,000 00	6	6,000 00	2	3,000 00
Total ceased.....	905	\$963,442 50	279	\$342,500 00	113	\$165,000 00
At end of 1926.....	14,927	\$16,103,491 25	2,377	\$2,964,500 00	586	\$765,500 00

Classification	Totals		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1925.....	18,567	\$20,524,214 75	10,612	\$11,329,712 75
New issued.....	547	674,500 00	270	300,000 00
Old revived.....	39	51,290 00	10	10,950 00
Transfers from other provinces.....			18	21,615 00
Old increased.....		15,429 00		6,499 00
Transferred from other plan of policy.....				
Totals.....	19,153	\$21,265,433 75	10,910	\$11,668,776 75
Less ceased by:				
Death.....	319	\$352,245 00	198	\$219,435 00
Transfers to other provinces.....			44	44,050 00
Disability.....		1,730 00		1,000 00
Cancelled by surrender settlements.....	113	115,387 50	66	63,992 50
Lapse.....	825	953,080 00	397	417,545 00
Decrease.....		4,500 00		500 00
Withdrawn.....	6	5,000 00	2	1,000 00
Transferred to other plan of policy.....				
Total ceased.....	1,263	\$1,431,942 50	707	\$747,522 50
At end of 1926.....	17,890	\$19,833,491 25	10,203	\$10,921,254 25

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve on outstanding insurance.....	\$3,573,658 00
Outstanding claims.....	25,935 00
Total.....	<u>\$3,599,593 00</u>

Assets

Life insurance fund.....	<u>\$3,816,407 00</u>
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The ratio of assets to liabilities was 106 per cent.

The amount of insurance valued was \$19,839,585.00.

The valuation basis was Table of Mortality from which the Hunter rates were derived, with interest at 4 per cent., except for 20-payment life policies where it was N.F.C. 4 per cent. and endowment at 65 where it was OM 4 per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries.

## ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, CANADA

### Statement for the Year ending 31st December, 1926

Organized December 23rd, 1876. Incorporated September 13th, 1880, under laws of Province of Ontario.

#### OFFICERS

Principal Officer, A. E. Cowley; 1st Vice-President, J. H. Laughton; 2nd Vice-President, J. H. Grierson; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; Trustee, J. M. Dillon.

*Auditors.*—J. F. Kern and E. J. Dawson.

*Actuary.*—J. D. Buchanan, B.A., F.A.S.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

J. H. Laughton, President; A. E. Barbour, Treasurer; Geo. T. Hair, Secretary.

#### Assets

<i>Mortuary Fund:</i>	
Mortgages.....	\$341,215 53
Book value of bonds and debentures, not in default.....	350,090 13
Cash in bank or head office.....	14,066 27
Other ledger assets.....	767 50
Total Ledger Assets.....	\$706,139 43

<i>Interest and rents due and accrued:</i>	
From mortgages.....	\$12,257 00
From bonds and debentures.....	10,712 51
From interest on deposits accrued.....	378 86
Total Non-Ledger Assets.....	\$23,348 37
Total Ledger and Non-Ledger Assets.....	\$729,487 80

#### Liabilities

<i>Mortuary Fund:</i>	
Death claims incurred and reported during year, but not paid.....	\$6,010 00
<i>Other Benefit Funds:</i>	
Relief fund (charity).....	144 06
Special donation account (Christmas).....	334 31
Total.....	\$478 37
<i>General Expense Fund:</i>	
Salaries due and accrued.....	\$700 00
Total Liabilities (all funds), except Reserve.....	\$7,188 37
Net Reserve.....	554,204 00
Total Liabilities, including reserve.....	\$561,392 37

#### Income

<i>Mortuary Fund:</i>	
Premiums (with extra dues, etc.).....	\$35,446 00
Interest and rents.....	39,801 52
Profit on sale of securities.....	75,247 52
<i>Other Benefit Fund:</i>	
Bank exchange.....	\$4 52
Certificate cases sold.....	180 50
Total Income.....	\$75,432 54

#### Disbursements

<i>Mortuary Fund:</i>	
Death claims.....	\$15,400 00
<i>Other Benefit Funds.....</i>	349 00
<i>General Expense Fund:</i>	
Head office expenses.....	\$9,417 52
Agency and organization expenses.....	1,465 00
All other expenses.....	1,623 86
Total Disbursements.....	\$28,255 38

## Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals	
	No.	Amount	No.	Amount
At end of 1925.....	3,479	\$1,804,905 00	3,479	\$1,804,905 00
New issued.....	359	31,670 00	359	31,670 00
Old increased.....		81,760 00		81,760 00
Totals.....	3,838	\$1,918,335 00	3,838	\$1,918,335 00
Less ceased by:				
Death.....	35	\$19,940 00	35	\$19,940 00
Lapse.....	359	83,850 00	359	83,850 00
Total ceased.....	394	\$103,790 00	394	\$103,790 00
At end of 1926.....	3,444	\$1,814,545 00	3,444	\$1,814,545 00

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$917,600 28
Other liabilities.....	7,188 37
Total.....	<u>\$924,788 65</u>

## Assets

Present value of future contributions.....	\$363,396 18
Life insurance assets 31st December, 1926.....	729,487 80
Total.....	<u>\$1,092,883 98</u>

The ratio of assets to liabilities was 118.18 per cent.

The valuation basis was OM (5) 4 per cent.

The amount of insurance valued was \$1,814,545.00.

The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

## GRAND ORANGE LODGE OF B.A.

## HEAD OFFICE, TORONTO, ONTARIO

*Officers.*—President, Hon. J. W. Edwards, M.D.; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

*Directors.*—H. C. Hocken, M.P.; Benjamin Kirk and J. C. Boylen.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$728,657	Premiums—Ontario (net).....	\$76,447
Ontario insurance in force (gross)..	2,893,700	Premiums—Canada (net).....	104,698
Canadian insurance in force (gross).	3,569,850	Benefits Paid—Ontario (net)....	41,880
		Benefits Paid—Canada (net)....	58,465

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 198, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONTARIO

### Statement for the Year ending 31st December, 1926

Incorporated in 1917 under *The Ontario Insurance Act*

#### OFFICERS

Principal Officer, Robert Burnett; Secretary or Manager, James J. O'Kelly; Treasurer, H. F. Corbett. Committee men: Hugh Thomson, Albert McConnell, Sidney Orange, John Cardill, Lorenzo Pichette.

*Auditors.*—City Auditors.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Robert Burnett, Chairman; James J. O'Kelly, H. F. Corbett, Lorenzo Pichette, Hugh Thomson, Albert McConnell, Sidney Orange, John Cardill.

#### Assets

Cash in bank.....	\$13,102 38
City of Ottawa debentures.....	17,889 71
Dominion of Canada bonds.....	9,900 00
Toronto Harbour Commission bonds.....	43,000 00
<b>Total Assets.....</b>	<b><u>\$172,992 09</u></b>

#### Liabilities\*

#### Income

Cash in bank, January 1st, 1926.....	\$10,603 26	
Assessments.....		\$11,679 58
City of Ottawa grant.....		7,000 00
Grant, Firemen's Sick Benefit Fund.....		1,326 30
Interest on War Loans.....		4,262 50
Interest on Dominion Loans.....		772 50
Interest on investments.....		2,328 05
Interest on bank credits.....		259 62
Donations.....		105 00
<b>Total Income.....</b>		<b><u>\$27,733 55</u></b>

#### Disbursements

Salaries.....	\$3,199 92
Ontario registration fee.....	50 00
Safety box.....	10 00
Toronto Harbour Commission bonds (not extended), \$21,624 51.	
Actuary.....	350 00
<b>Total Disbursements.....</b>	<b><u>\$3,609 92</u></b>

## OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA

### Statement for the Year ending 31st December, 1926

Incorporated C 120, R.S.O., 1926

#### OFFICERS

Principal Officer, Aubrey A. Macdonald; Secretary, Joseph Gilhooly; Treasurer, Alexander M. Ross; Committee, Charles Coombs, Herman Bachmer.

*Auditors.*—Edward O'Neil, John Barlow.

*Actuary.*—W. P. Brenton.

\*For last actuarial report see Report of 1925 business. See Ins. Act, Sec. 224c re Societies with membership limited to Government or Municipal employees.



## Assets

First mortgages.....	\$18,500 00
Dominion Government bonds.....	115,000 00
Ontario Government bonds.....	19,000 00
Township of Gloucester debentures.....	1,294 85
City of Ottawa debentures.....	1,000 00
Interest due on mortgages.....	61 25
Cash on hand.....	4,189 31
	<hr/>
Non-ledger Assets.....	\$159,045 41
	2,807 12
	<hr/>
Total Assets.....	\$161,852 53

## Liabilities

## Income

Monthly assessments.....	\$9,846 59
Donation of Mrs. Sarah Whitney.....	400 00
Miscellaneous receipts.....	49 50
Interest on funds in bank.....	95 21
Interest on mortgages.....	1,240 75
Interest on bonds.....	5,858 18
Corporation annual grant.....	4,000 00
	<hr/>
Total Income.....	\$21,490 23

## Disbursements

Paid General Expenses.....	\$673 39
Paid William Vizard, pension.....	825 00
Paid Benjamin McCarthy, pension.....	600 00
Paid Peter Ellis, pension.....	600 00
Paid James Moore, pension.....	966 00
Paid William Davidson, pension.....	862 50
Paid death benefit of late Sergt. Lauzen.....	600 00
Paid accrued interest on bond purchases.....	576 61
	<hr/>
Total Disbursements.....	\$5,703 50

## SPECIAL REPORT

In the matter of the OTTAWA POLICE BENEFIT FUND

—and—

In the matter of THE ONTARIO INSURANCE ACT, 1924 (c. 50, s. 224a, as enacted by 1925, c. 54, s. 28).

Special Report by the Superintendent of Insurance to the Honourable W. F. Nickle, Minister in charge of the Department of Insurance, and His Worship Mayor Baharrie, Mayor of the City of Ottawa.

I have the honour to report that the Ottawa Police Benefit Fund is licensed as a fraternal society pursuant to the provisions of The Ontario Insurance Act, 1924. Its membership is limited by its Constitution and Laws to the employees of the Police Force of the City of Ottawa.

Section 224a of The Ontario Insurance Act, 1924, as enacted by Chapter 54 of the Statutes of 1925, Section 28, reads as follows:

"224a (1). "If it appears to the Superintendent from the statements and reports filed with him or from an examination or valuation made in pursuance of this Act that the assets of a licensed fraternal society, the membership of which is limited by its constitution or laws to municipal or government employees, applicable to the payment of its insurance contracts, are insufficient to provide for the payment of its contracts of insurance at maturity without deduction or abatement and without increase in its existing rates of contribution, he shall make a special report to the Minister and to the head or responsible officer of the municipality or government of which the members of the society are employed as to the financial condition of the society."

"(2) The Superintendent shall not make any order or assume any responsibility for the readjustment of rates and benefits of the society necessary to enable it to provide for the payment of the contracts of insurance of the society at maturity but a synopsis of his special report shall be reported in his annual report."

The Ottawa Police Benefit Fund has filed with the Department a valuation of its insurance contracts as at 31st December, 1925, made by Mr. W. P. Brenton, F.I.A. A copy of this valuation balance sheet is appended to this report. Mr. Brenton is qualified as an actuary within the terms of paragraph 1 of Section 197 of the Act. The Department accordingly accepts the calculation prepared by him as reflecting the true financial condition of the Society at the date of valuation. The valuation discloses a deficit in the funds of the society of \$30,091.96. Obviously an important readjustment of the rates and benefits is necessary in order to enable the Society to provide for the payment of its contracts of insurance at maturity.

If the membership of the Society were not confined to municipal employees exclusively, the compulsory readjustment provisions of *The Ontario Insurance Act, 1924*, heretofore applied to secure the readjustment of societies soliciting membership from the general public, would automatically apply. Pursuant to the legislation of last session, however, the Superintendent of Insurance is to assume no responsibility for the readjustment of the rates and benefits of a society composed exclusively of municipal employees, and is deemed to have discharged his responsibility by making a special report as to the financial condition of the society to the head of the municipality of which the members of the Society are employees, and by publishing a synopsis of such special report in his Annual Report.

I have the honour to be, Sir,

Your obedient servant,

(Sgd.) R. LEIGHTON FOSTER.

Toronto July 5th, 1926.

### Valuation Balance Sheet\*

#### LIABILITIES

Pension Benefit.....	\$203,162 26
Death Benefit.....	36,975 95
Retirement Benefit.....	9,611 50
Disability Benefit.....	5,175 86
Existing pensions.....	30,698 13
<b>Total.....</b>	<b>\$285,623 70</b>
Incidental expenses:	
Assessed at 2½ per cent. of members' contributions.....	2,186 53
	<b>\$287,810 23</b>

#### ASSETS

Ten years' guaranteed contributions from City of Ottawa.....	\$32,443 60
Members' future contributions.....	87,461 39
Valuation of funds (stocks and bonds and other securities).....	\$133,920 60
Cash on hand.....	3,892 68
Deficiency.....	137,813 28
	30,091 96
<b>Total.....</b>	<b>\$287,810 23</b>

### SUPREME COUNCIL OF THE ROYAL ARCANUM

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton

Manager or Chief Executive Officer in Canada.—Lyman Lee, Hamilton.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

#### PREMIUMS WRITTEN—CLAIMS INCURRED

Assets.....	\$21,473,375	Premiums—Ontario (net).....	\$70,686
Ontario insurance in force (gross).....	1,669,060	Premiums—Canada (net).....	158,022
Canadian insurance in force (gross).....	4,417,490	Premiums—Total (net).....	5,828,065
Total insurance in force (gross).....	166,253,540	Benefits paid—Ontario (net).....	72,992
		Benefits paid—Canada (net).....	145,021
		Total benefits paid (net).....	4,537,709

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 152, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

\*The valuation was made as at December 31st, 1925, by W. P. Brenton, F.I.A.

## THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

### Statement for the Year ending 31st December, 1926

Incorporated February 9th, 1885

#### OFFICERS

Principal Officer, John Buchanan; Secretary or Manager, C. V. Emory; Medical Director, Dr. Wm. Crawford; Treasurer, Canadian Bank of Commerce; Solicitor, Lyman Lee.

*Auditors.*—A. C. Neff, F.C.A.; Oscar Main.

*Actuary.*—L. K. File.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

John Buchanan, Dominion Councillor; C. Van Norman Emory, Dominion Secretary.

#### Assets

Ledger Assets	Mortuary Fund	General Expense Fund	Totals
Mortgages.....	\$708,000 00		\$708,000 00
Book value of bonds and debentures, not in default.....	150,392 22		150,392 22
Book value of bonds and debentures, in default.....	11,636 93		11,636 93
Real estate, book value.....	42,203 71		42,203 71
Cash in bank or at head office.....	44,940 68	\$2,721 65	47,662 33
Total Ledger Assets.....	\$957,173 54	\$2,721 65	\$959,895 19
Interest and rents due and accrued:			
From mortgages.....	\$17,416 13		\$17,416 13
From bonds and debentures.....	7,511 64		7,511 64
From other sources: Interest on bank balance.....	25 42		25 42
From premiums, dues, etc.....	1,700 66	\$495 17	2,195 83
From other sources.....		3,361 30	3,361 30
Total Non-ledger Assets.....	\$26,653 85	\$3,856 47	\$30,510 32
Total Ledger and Non-ledger Assets.....	\$983,827 39	\$6,578 12	\$990,405 51
Total Admitted Assets.....	\$983,827 39	\$6,578 12	\$990,405 51

#### Liabilities

<i>Mortuary Fund:</i>			
Death claims incurred and reported during year, but not paid		\$10,500 00	
General expense fund.....		120 50	
Total Liabilities of all Funds, except Reserve.....			\$10,620 50
Reserve.....			\$816,180 00
Liabilities, including Reserve.....			\$826,800 50

#### Income

<i>Mortuary Fund:</i>			
Premiums (with extra dues, etc.).....		\$84,359 15	
Interest and rents.....		62,294 35	
Total Income.....			\$146,653 50
<i>General Expense Fund:</i>			
Expense dues from members.....		\$7,411 75	
Other sources.....		13,891 87	
Total Income.....			\$21,303 62
Total Income.....			\$167,957 12

#### Disbursements

<i>Mortuary Fund:</i>			
Death claims.....		\$86,723 69	
Surrender values.....		5,284 89	
Other disbursements: General Fund.....		7,500 00	
Assessments returned, stamps, etc.....		570 73	
Loss on sale of securities.....		212 33	
Total Disbursements.....			\$100,291 64
<i>General Expense Fund:</i>			
Head office expenses.....		\$6,957 74	
Agency and organization expenses.....		7,815 24	
All other expenses.....		5,119 26	
Total Disbursements.....			\$19,892 24
Total Disbursements.....			\$120,183 88

## Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925.	2,415	\$2,605,250 00	120	122,000 00	237	\$249,000 00
New issued . . . . .	13	18,000 00	..	..	113	119,000 00
Old revived . . . . .	23	24,500 00	4	5,000 00	3	2,500 00
Old increased . . . . .	..	1,500 00	..	2,000 00	..	14,500 00
Totals . . . . .	2,451	\$2,649,250 00	124	\$129,000 00	353	\$385,000 00
Less ceased by:						
Death . . . . .	67	\$94,000 00	..	..	..	..
Surrender . . . . .	10	11,000 00	3	4,000 00	..	..
Lapse . . . . .	65	59,500 00	20	20,500 00	59	56,000 00
Decrease . . . . .	..	..	..	2,000 00	..	3,000 00
Total ceased . . . . .	142	\$164,500 00	23	\$26,500 00	59	\$59,000 00
At end of 1926.	2,309	\$2,484,750 00	101	\$102,500 00	294	\$326,000 00

Classification	Term Other Plans		Bonus Additions		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1925.	43	\$61,500 00	106	\$109,500 00	2,921	\$3,147,250 00	2,431	\$2,550,500 00
New issued . . . . .	..	..	..	..	126	137,000 00	125	136,000 00
Old revived . . . . .	..	..	3	2,000 00	33	34,000 00	30	31,500 00
Old increased . . . . .	..	..	..	..	..	18,000 00	..	17,000 00
Totals . . . . .	43	\$61,500 00	109	\$111,500 00	3,080	\$3,336,250 00	2,586	\$2,735,000 00
Less ceased by:								
Death . . . . .	..	..	2	\$2,000 00	69	\$96,000 00	59	\$86,000 00
Surrender . . . . .	..	..	..	..	13	15,000 00	12	14,000 00
Lapse . . . . .	5	5,000 00	8	7,500 00	157	148,500 00	141	132,000 00
Decrease . . . . .	..	2,000 00	..	..	..	7,000 00	..	7,000 00
Total ceased . . . . .	5	\$7,000 00	10	\$9,500 00	239	\$266,500 00	212	\$239,000 00
At end of 1926.	38	\$54,500 00	99	\$102,000 00	2,841	\$3,069,750 00	2,374	\$2,496,000 00

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Net reserve on outstanding insurance . . . . .	\$816,180 00
Accrued liabilities (death claims) . . . . .	10,621 00
	<u>\$826,801 00</u>

## Assets

Mortgages . . . . .	\$708,000 00
Bonds and debentures . . . . .	162,029 15
Real estate . . . . .	42,203 71
Cash in banks . . . . .	47,662 33
	<u>\$959,895 19</u>

The ratio of assets to liabilities was 116 per cent.

The valuation basis was N.F.C. 4 per cent. (but assuming 5 per cent. of the monthly premiums may be required to cover deficiencies in the general fund and for excess mortality at the older ages), except for endowment at 65 policies, where it was Om 4 per cent.

The total amount of insurance valued was \$3,068,750.00.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.



## SONS OF ENGLAND BENEFIT SOCIETY

TORONTO, ONT.

## Statement for the Year ending 31st December, 1926

Incorporated February 19th, 1875

## OFFICERS

President, Geo. Davenport, C.A.; Vice-President, A. J. Taylor; Secretary, David J. Proctor, J.P.; Treasurer, Edward C. Green; Past President, Thos. J. Roussel; Councillor, Rev. Canon Baynes-Reed.

Auditor.—Sharpe Milne & Co., C.A.

Consulting Actuary.—Sidney A. Pipe, A.I.A., F.A.S.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Supreme Council, consisting of the above-stated officers.

## Assets

Ledger Assets	Mortuary Fund	Guarantee Fund	Funeral Funds	Supreme Lodge Expense Fund	General Expense Fund	Totals
Mortgages.....	\$6,653 99				\$8,114 54	\$14,768 53
Book value of bonds and debentures, not in default.....	168,947 50	\$10,970 00	\$28,640 00		14,870 00	223,427 50
Real estate, book value.....					40,701 40	40,701 40
Cash in bank or at head office.....	23,864 92	2,913 84	5,559 69	\$18,611 61	27,630 55	78,580 61
Other ledger assets.....					6,376 77	6,376 77
Total Ledger Assets	\$199,466 41	\$13,883 84	\$34,199 69	\$18,611 61	\$97,693 26	\$363,854 81
Interest and rents due and accrued:						
From mortgages....	\$543 39				\$778 02	\$1,321 41
From bonds and debentures.....	1,992 10	\$74 63	\$460 60		300 00	2,827 33
From other sources.....					1,150 16	1,150 16
Total Non-ledger Assets.....	\$2,535 49	\$74 63	\$460 60		\$2,228 18	\$5,298 90
Total Ledger and Non-ledger Assets.....	\$202,001 90	\$13,958 47	\$34,660 29	\$18,611 61	\$99,921 44	\$369,153 71
Total Admitted Assets as exhibited in Society's balance sheet	\$202,001 90	\$13,958 47	\$34,660 29	\$18,611 61	\$99,921 44	\$369,153 71

## Liabilities

<i>Mortuary Fund:</i>						
Death claims incurred during year, but not reported until after 31st December						\$3,990 00
<i>General Expense Fund:</i>						
Defunct lodge funds.....						\$803 77
Accounts payable (m'dse).....						493 56
Total General Fund Liabilities.....						\$1,297 33
Total Liabilities (all funds), except Reserve.....						\$5,287 33
Mortuary reserve.....						183,869 00
Total Liabilities, including Reserve.....						\$189,156 33

Income

<i>Mortuary Fund:</i>			
Premiums (with extra dues, etc.)	\$59,715 12		
Interest and rents	8,792 33		\$68,507 45
<i>Guarantee Fund:</i>			
Premiums	\$468 37		
Interest and rents	688 52		1,156 89
<i>Funeral Fund:</i>			
Premiums	\$29,937 35		
Interest and rents	1,704 42		31,641 77
<i>Supreme Lodge Expense Fund:</i>			
Assessments	\$7,333 73		
Bank Montreal interest	421 31		7,755 04
<i>General Expense Fund:</i>			
Expense dues from members	\$15,600 26		
Other sources: Rents, sale m'dse, interest, advertisements, etc.	22,126 09		37,726 35
Total Income			<u>\$146,787 50</u>

Disbursements

<i>Mortuary Fund:</i>			
Death claims	\$42,550 00		
Refund of premiums, \$16.50; lodge secretary's commissions, postage, etc., \$3,147.29; head office postage, \$105.48; medical examiners' fees, \$200.00; advertising, printing, etc., \$333.50; share head office expenses, 1926, \$3,403.08; actuary's fees, \$250.00; bank charges, \$0.17; legal expenses, \$216.00; accrued interest and Government tax on purchase of bonds, \$329.06	8,001 08		\$50,551 08
<i>Guarantee Fund:</i>			
Legal expenses	\$40 00		
Special audits	25 00		
Other disbursements: Printing	37 50		
Office expenses	226 87		329 37
<i>Funeral Fund:</i>			
Funeral claims	\$30,922 50		
Other disbursements: Printing and bank charges	49 29		
Office expenses	2,722 46		33,694 25
<i>Supreme Lodge Expense Fund:</i>			
Two per cent. charges of 1926 H. O. expenses			453 74
<i>General Expense Fund:</i>			
Head office expenses	\$18,281 95		
Agency and organization expenses	2,099 25		
All other expenses	12,169 45		32,550 65
Total Disbursements			<u>\$117,579 09</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1925	1,261	\$1,057,825 00	211	\$197,125 00	1,472	\$1,254,950 00	1,137	\$951,062 50
New issued	6	5,500 00	55	59,000 00	61	64,500 00	36	38,500 00
Old revived	2	2,000 00			2	2,000 00	2	2,000 00
Totals	1,269	\$1,065,325 00	266	\$256,125 00	1,535	\$1,321,450 00	1,175	\$991,562 50
Less ceased by:								
Death	49	\$42,025 00	1	525 00	50	\$42,550 00	43	\$34,570 00
Lapse	14	10,115 00	9	8,495 00	23	18,610 00	19	15,257 00
Total ceased	63	\$52,140 00	10	\$9,020 00	73	\$61,160 00	62	\$49,827 00
At end of 1926	1,206	\$1,013,185 00	256	\$247,105 00	1,462	\$1,260,290 00	1,113	\$941,735 00

## Exhibits of Sickness, Funeral and Other Contracts

	Sickness and Funeral
Number of contracts 31st December, 1925.....	23,170
New contracts issued in 1926.....	1,642
<b>Totals.....</b>	<b>24,812</b>
Terminated during 1926 by:	
Death.....	255
Lapse.....	1,866
<b>Total terminated.....</b>	<b>2,121</b>
In force 31st December, 1926.....	22,691

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

Liabilities	
Net Reserve.....	\$183,869 00
Accrued liabilities.....	3,990 00
	<u>\$187,859 00</u>
Assets	
Life insurance fund.....	\$202,002 00
	<u>\$202,002 00</u>

The ratio of assets to liabilities was 107.5 per cent.

The valuation basis was AM (5) 4 per cent.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society and Institute of America.

## SONS OF SCOTLAND BENEVOLENT ASSOCIATION

ROOM 96, 60 VICTORIA ST., TORONTO

## Statement for the Year ending 31st December, 1926

Organized 27th June, 1876. Incorporated 8th April, 1880; amended 1914

## OFFICERS

Principal Officer, Col. D. M. Robertson; Secretary or Manager, Frank Stewart Mearns; Treasurer, Alexander Fraser; John Tytler, Past Grand Chief; Dr. John Ferguson, Grand Chief-tain; Dr. Cameron A. Warren; Grand Medical Examiner.

*Auditors.*—W. A. Murray and Robert McAllister.

*Actuary.*—W. R. Hitchins.

## GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Col. D. M. Robertson, Chairman; John Tytler, Dr. John Ferguson, Frank Stewart Mearns, Alexander Fraser, A. C. Gordon, J. P. MacGregor, Alexander Cowan, W. M. McClemont, Rev. D. W. Christie, Adam Brand.

## Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Funeral Fund	General Expense Fund	Totals
Book value of bonds and debentures, not in default.....	\$1,073,986 13	\$13,254 75	.....	.....	\$1,087,240 88
Cash in bank or at head office.....	16,443 01	6,256 59	.....	2,615 99	25,315 59
Other ledger assets.....	5,000 00	.....	.....	.....	5,000 00
<b>Total Ledger Assets.....</b>	<b>\$1,095,429 14</b>	<b>\$19,511 34</b>	<b>.....</b>	<b>\$2,615 99</b>	<b>\$1,117,556 47</b>
Interest and rents due and accrued:					
From bonds and debentures.....	\$19,724 22	\$270 83	.....	.....	\$19,995 05
From policy loans and liens.....	3,162 91	.....	.....	.....	3,162 91
From other sources.....	32 01	13 02	.....	\$1 19	46 22
From premiums, dues, etc.....	12,408 44	269 71	.....	1,765 28	14,443 43
From premium loans on certificates.....	8,216 36	.....	.....	.....	8,216 36
<b>Total Non-ledger Assets.....</b>	<b>\$43,543 94</b>	<b>\$553 56</b>	<b>.....</b>	<b>\$1,766 47</b>	<b>\$45,863 97</b>
<b>Total Ledger and Non-ledger Assets</b>	<b>\$1,138,973 08</b>	<b>\$20,064 90</b>	<b>.....</b>	<b>\$4,382 46</b>	<b>\$1,163,420 44</b>
<b>Total Admitted Assets.....</b>	<b>\$1,138,973 08</b>	<b>\$20,064 90</b>	<b>.....</b>	<b>\$4,382 46</b>	<b>\$1,163,420 44</b>

**Liabilities**

*Mortuary Fund:*

Death claims incurred and reported during year, but not paid.....	\$12,710 00
Mortuary Reserve.....	\$884,301 00
Sickness Reserve.....	19,946 00
	<u>\$904,247 00</u>
Total Liabilities (including reserve).....	<u>\$799,231 00</u>

**Income**

*Mortuary Fund:*

Premiums (with extra dues, etc.).....	\$86,143 71
Interest and rents.....	52,134 75
Profit on sale of securities.....	9,030 64
	<u>\$147,309 10</u>
Less amount transferred to General Fund.....	17,340 40
Total.....	<u>\$129,968 70</u>

*Sickness Fund:*

Premiums.....	\$2,269 63
Interest.....	647 44
Profit on sale of securities.....	416 00
	<u>3,333 07</u>

*General Expense Fund:*

Expense dues from members.....	\$9,030 50
Other sources: Sale of supplies, certificates, etc., \$1,571.35; interest, \$21.14; transferred from Mortuary Benefit Fund, \$17,340.40; charter fees, \$375.00.....	19,307 89
	<u>28,338 39</u>
Total Income.....	<u>\$161,640 16</u>

**Disbursements**

*Mortuary Fund:*

Death claims.....	\$78,030 35
Other disbursements: Refunds.....	6 39
	<u>\$78,036 74</u>

*Sickness Fund:*

Sickness claims.....	1,704 16
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*General Expense Fund:*

Head office expenses.....	\$8,623 19
Agency and organization expenses.....	16,441 44
All other expenses.....	3,334 33
	<u>28,398 96</u>
Total Disbursements.....	<u>\$108,139 86</u>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925.....	4,996	\$3,130,512 00	810	\$464,500 00	42	\$22,250 00
New issued.....	830	359,773 00	408	248,500 00	92	44,750 00
Old revived.....	13	6,250 00	8	5,500 00		
Old increased.....	11	13,250 00	5	2,750 00		
Transferred to.....			6	3,000 00	1	1,000 00
Totals.....	5,850	\$3,509,785 00	1,237	\$724,250 00	135	\$68,000 00
Less ceased by:						
Death.....	92	\$71,500 00	5	\$2,000 00	2	\$1,000 00
Surrender.....	7	5,500 00				
Lapse.....	653	273,250 00	132	73,250 00	30	11,250 00
Decrease.....	11	6,000 00	5	2,250 00		
Not taken.....						
Transferred from.....	7	4,000 00				
Total ceased.....	770	\$360,250 00	142	\$77,500 00	32	\$12,250 00
At end of 1926.....	5,080	\$3,149,535 00	1,095	\$646,750 00	103	\$55,750 00



Exhibit of Policies (Mortuary)

Classification	Bonus Additions	Totals		Totals for the Province only	
		No.	Amount	No.	Amount
At end of 1925.....	\$56,010 00	5,848	\$3,673,272 00	4,900	2 Have 2 policies \$3,094,352 00 Bonus included
New issued.....		1,330	653,023 00	504	227,273 00
Old revived.....	155 00	21	11,905 00	14	9,110 00
Old increased.....		16	16,000 00	12	11,750 00
Transferred to.....		7	4,000 00	6	3,000 00
Totals.....	\$56,165 00	7,222	\$4,358,200 00	5,438	\$3,345,485 00
Less ceased by:					
Death.....	\$1,375 00	99	\$75,875 00	85	\$65,465 00
Surrender.....		7	5,500 00	7	5,500 00
Lapse.....	1,240 00	815	358,990 00	657	276,765 00
Decrease.....		16	8,250 00	12	5,750 00
Not taken.....		7	4,000 00	4	1,500 00
Transferred from.....		7	4,000 00	6	3,000 00
Total ceased.....	\$2,615 00	944	\$452,615 00	771	\$357,980 00
At end of 1926.....	\$53,550 00	6,278	\$3,905,585 00	4,667	\$2,987,505 00
Less 3 included twice.....		3	Less 3 included twice.....	3	
		6,275		4,664	

Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1925.....	375
New contracts issued.....	80
Revived contracts.....	4
Totals.....	459
Terminated during 1926 by:	
Death.....	2
Lapse.....	37
Total terminated.....	39
In force 31st December, 1926.....	420

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve.....	\$884,301 00
Accrued liabilities (death claims).....	12,710 00
	<u>\$897,011 00</u>

Assets

Ledger assets and accrued interest.....	<u>\$1,117,310 00</u>
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The ratio of assets to liabilities was 124.6 per cent. The valuation basis was OM 4 per cent. The amount of insurance valued was \$3,905,585.00.

SICKNESS DEPARTMENT

Liabilities

Net reserve.....	<u>\$19,946 00</u>
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Assets

Amount (Funds applicable to sickness benefit).....	<u>\$19,800 00</u>
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The valuation for sickness contracts was the Manchester Unity Table (modified), combined with N.F.C. mortality, with interest at 3¼ per cent., and ceasing at age 70.

The valuation was made by W. R. Hitchins, Fellow of the Actuarial Society of America.

## L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

## Statement for the Year ending 31st December, 1926

Organized March, 1863. Incorporated June, 1864, Canada, 27 Victoria, chapter 155  
 Amendments to incorporation: 1879, Ontario, 42 Victoria, chapter 91; 1903, Canada,  
 4-5 Edward VII, chapter 170.

## OFFICERS

Principal Officer, J. S. Tetreault; Secretary-Treasurer, Charles Leclerc; Chief Medical  
 Examiner, Dr. J. V. Archambault; Legal Adviser, Alex. Guibault, K.C.  
*Auditors*.—Valmore Baudreault and J. Henri Legault.  
*Actuary*.—J. B. Mahon.

GOVERNING EXECUTIVE AUTHORITY  
(at date of filing report)

Notary, J. S. Tetreault, A. E. Brunet, Dr. J. M. Laframboise, Dr. R. H. Parent, Dr. J. V.  
 Archambault, Louis Gignac, Dr. Geo. O. Racine, Alex. Guibault, J. L. A. Godbouh, Joseph  
 Trepanier.

## Assets

Ledger Assets	Mortuary Fund	Sickness Fund	Other Funds	Juvenile	General Expense Fund	Totals
Mortgages.....						\$31,000 00
Book value of bonds and debentures not in default....						2,012,849 00
Book value of bonds and debentures, in default.....						688,359 00
Loans and liens on policies.....						3,428 00
Real estate book value.....						125,600 00
Cash in bank or at head office.....						47,083 00
Other ledger assets..						9,183 00
<b>Total Ledger Assets:</b>	<b>\$2,782,800 00</b>	<b>\$108,961 00</b>	<b>\$10,135 00</b>	<b>\$2,441 00</b>	<b>\$13,165 00</b>	<b>\$2,917,502 00</b>
Interest and rents due and accrued:						
Rents.....						\$582 00
From mortgages....						546 00
From bonds and de- bentures.....						124,438 00
From policy loans and liens.....						114 00
From premiums, dues, etc.....	\$18,946 00	\$5,582 00				24,528 00
From loans and liens on policies.....						156,925 00
Stationery and fix- tures.....						1,100 00
<b>Total Non-ledger Assets.....</b>	<b>\$302,651 00</b>	<b>\$5,582 00</b>				<b>\$308,233 00</b>
<b>Total Ledger and Non-ledger Assets</b>	<b>\$3,085,451 00</b>	<b>\$114,543 00</b>	<b>\$10,135 00</b>	<b>\$2,441 00</b>	<b>\$13,165 00</b>	<b>\$3,225,735 00</b>
Deduct assets not admitted.....	\$5,484 00					\$5,484 00
<b>Total Admitted As- sets.....</b>	<b>\$3,079,967 00</b>	<b>\$114,543 00</b>	<b>\$10,135 00</b>	<b>\$2,441 00</b>	<b>\$13,165 00</b>	<b>\$3,220,251 00</b>

## Liabilities

<b>Mortuary Fund:</b>		
Death claims incurred and reported during year, but not paid.....		\$6,750 00
Present value of unpaid death claims payable by instalments.....		8,731 73
Members' wife death benefits.....		200 00
<b>Total Liabilities, except Reserve.....</b>		<b>\$15,681 73</b>
<b>Other Benefit Funds:</b>		
Donation.....		23 48
<b>Total Liabilities (all funds), except Reserve.....</b>		<b>\$15,705 21</b>
Mortuary Reserve.....		\$2,818,972 00
Sickness Reserve.....		559,529 00
Juvenile Reserve.....		2,147 00
		<b>\$3,380,648 00</b>
<b>Total Liabilities including Reserve.....</b>		<b>\$3,396,353 20</b>

**Income**

<i>Mortuary Fund:</i>				
Premiums (with extra dues, etc.)	.....	\$261,535	14	
Interest and rents	.....	117,155	00	\$378,690 14
<i>Sickness Fund:</i>				
Premiums	.....	\$89,853	81	
Interest and rents	.....	6,328	84	96,182 65
<i>Propaganda Fund—General Expense Reserve Fund:</i>				
Premiums	.....	\$24,150	20	
Interest and rents	.....	364	30	
Other sources: Examination fees, etc.	.....	3,060	35	27,574 85
<i>Juvenile Fund:</i>				
Premiums	.....	\$1,068	10	
Interests and rents	.....	82	43	1,150 53
<i>General Expense Fund:</i>				
Expense dues from members	.....	\$64,245	44	
Other sources: Transfer fees, \$340.20; interest, \$407.99; other, \$6.50	.....	754	74	65,000 18
<b>Total Income</b>				<b>\$568,598 35</b>

**Disbursements**

<i>Mortuary Fund:</i>				
Death claims	.....	\$133,684	15	
Disability claims	.....	2,050	00	
Sick benefits of bon conjoint	.....	1,203	59	
Other disbursements: Old Age	.....	7,569	23	
Members' wife death benefits	.....	3,875	00	\$148,381 97
<i>Sickness Fund:</i>				
Sickness claims	.....			93,103 08
<i>Propaganda Fund:</i>				
Commissions, \$7,209.05; salaries, \$10,337.26; travelling expenses, \$5,902.49; examination fees, \$3,026.80; other disbursements, miscellaneous, \$1,000.41	.....			27,476 01
<i>Juvenile Fund:</i>				
Death claims	.....			155 00
<i>General Expense Fund:</i>				
Head office expenses	.....			28,510 14
All other expenses	.....			29,460 61
<b>Total Disbursements</b>				<b>\$327,086 81</b>

**Exhibit of Policies (Mortuary)**

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Old Age Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925	7,959	\$6,721,570 00	1,260	\$1,199,000 00	10,854	\$8,139,200 00
New issued	714	586,850 00	207	192,500 00	420	361,000 00
Transferred to	8	6,850 00	6	5,000 00	2	2,000 00
<b>Totals</b>	<b>8,681</b>	<b>\$7,315,270 00</b>	<b>1,473</b>	<b>\$1,396,500 00</b>	<b>11,276</b>	<b>\$8,502,200 00</b>
Less ceased by:						
Death	88	\$77,300 00	3	\$2,500 00	64	\$46,200 00
Lapse	664	563,200 00	250	235,000 00	868	695,500 00
Decrease						
Transferred from	12	10,900 00	2	2,000 00	9	9,300 00
<b>Total ceased</b>	<b>764</b>	<b>\$651,400 00</b>	<b>255</b>	<b>\$239,500 00</b>	<b>941</b>	<b>\$751,000 00</b>
At end of 1926	7,917	\$6,663,870 00	1,218	\$1,157,000 00	10,335	\$7,751,200 00

## Exhibit of Policies (Mortuary)

Classification	BC-BM Dot 65 ans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1925.....	734	\$895,450 00	20,807	\$16,955,220 00	4,303	\$3,721,650 00
New issued.....	520	505,750 00	1,861	1,646,100 00	288	245,200 00
Transferred to.....	11	11,000 00			52	43,550 00
Totals.....	1,265	\$1,412,200 00	22,668	\$18,601,320 00	4,643	\$4,010,400 00
Less ceased by:						
Death.....	8	\$8,450 00	163	\$134,450 00	34	\$29,800 00
Lapse.....	112	118,750 00	1,894	1,612,450 00	284	242,450 00
Decrease.....				4,350 00		1,750 00
Transferred from.....	4	7,000 00				
Total ceased.....	124	\$134,200 00	2,057	\$1,751,250 00	318	\$274,000 00
At end of 1926.....	1,141	\$1,278,000 00	20,611	\$16,850,070 00	4,325	\$3,736,400 00

## Exhibits of Sickness, Funeral and Other Contracts

	For Entire Society	
	Sickness	Juvenile
Number of contracts 31st December, 1925.....	15,502	685
New contracts issued in 1926.....	1,396	399
Totals.....	16,898	1,084
Terminated during 1926 by:		
Death.....	100	1
Lapse.....	1,568	239
Total terminated.....	1,668	240
In force 31st December, 1925.....	15,230	844

## Valuation Balance Sheet

## MORTUARY DEPARTMENT

## Liabilities

Present value of promised benefits.....	\$6,691,326 00
Claims payable by instalments.....	8,731 73
Computed value of disability claims.....	2,126 00
Other liabilities.....	7,152 17
	<u>\$6,709,335 90</u>

## Assets

Present value of future contributions.....	\$3,872,353 00
Assets applicable to benefits.....	2,923,245 72
Sickness already paid upon certificates in force.....	156,924 54
	<u>\$6,952,523 26</u>

The ratio of assets to liabilities was 103.6 per cent.  
The rate of interest earned in 1925 was 5.22 per cent.  
The amount of insurance valued was \$16,850,070.00.  
The valuation basis was N.F.C. 4 per cent.

## SICKNESS DEPARTMENT

## Liabilities\*

Present value of benefits.....	<u>\$1,859,900 00</u>
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## Assets

Present value of contributions.....	\$1,300,371 00
Funds applicable to benefits.....	114,543 90
	<u>\$1,414,914 90</u>

\*The Society is reconsidering its sickness benefits.



JUVENILE FUND

<b>Liabilities</b>	
Reserve.....	\$2,147 00
<b>Assets</b>	
Funds applicable to benefits.....	\$2,441 62

The valuation was made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

**TORONTO FIREMEN'S BENEFIT FUND**  
TORONTO, ONT.

**Statement for the Year ending 31st December, 1926**

Incorporated—By-law 2804, City of Toronto, as of Jan. 1st, 1891  
Amendments to incorporation—By-law 10649, City of Toronto, Dec. 14th, 1925

**OFFICERS**

Principal Officer, J. Gibbons; Secretary, G. Swalm; Treasurer, Geo. H. Ross; Auditor, S. C. Scott, City Auditor.

*Actuary.*—M. A. Mackenzie, M.A.

**GOVERNING EXECUTIVE AUTHORITY**  
*(at date of filing report)*

Joseph Gibbons, Geo. H. Ross, C. M. Colquhoun, William Russell, Peter Herd, H. G. Swalm, Secretary.

<b>Assets</b>	
Ledger Assets	
Book value of bonds and debentures, not in default.....	\$1,188,340 96
Cash in bank or at head office.....	21,278 54
Total Ledger Assets.....	\$1,209,619 50
Interest and rents due and accrued:	
From bonds and debentures.....	9,113 08
From loans and liens on policies.....	14,970 25
Total Non-ledger Assets.....	\$24,083 33
Total Ledger and Non-ledger Assets.....	\$1,233,702 83

**Liabilities\***

Death claims unpaid.....	\$1,200 00
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**Income**

<i>Other Benefit Funds:</i>	
Members' contributions.....	\$95,267 50
City of Toronto annual grant.....	27,300 00
Interest.....	60,788 13
Donations, etc.....	215 00
Total Income.....	\$183,570 63

**Disbursements**

<i>Other Benefit Funds:</i>	
Pensions.....	\$28,317 29
Death claims.....	3,700 00
	\$32,017 29
<i>General Expense Fund:</i>	
Head office expenses.....	\$772 79
All other expenses.....	150 00
	922 79
Total Disbursements.....	\$32,940 08

**Exhibits of Sickness, Funeral and Other Contracts**

Number of contracts 31st December, 1925.....	607
New contracts issued in 1926.....	35
Totals.....	642
Terminated during 1925 by:	
Death.....	4
Resigned.....	4
Pensioned.....	6
Total terminated.....	14
In force 31st December, 1926.....	628

\*For last actuarial report see Report of 1925 business. See Ins. Act, Sec. 224c re Societies with membership limited to Government or Municipal employees.

## TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

### Statement for the Year ending 31st December, 1926

Organized January 1st, 1882. Incorporated January 2nd, 1882

#### OFFICERS

Geo. Ironside, Chairman; Albert Anderson, Secretary; S. J. Dickson, Chief Constable, Treasurer.

Auditors.—J. W. Matson and F. W. Percy.

#### GOVERNING EXECUTIVE AUTHORITY

(at date of filing report)

Committee composed of sixteen elected representatives and Board of Police Commissioners.

#### Assets

Mortgages.....	\$53,000 00	
Book value of bonds and debentures, not in default.....	1,437,634 30	
Cash in bank or at head office.....	30,765 32	
Total.....	\$1,521,399 62	

#### Liabilities\*

##### Income

<i>Mortuary, Pension Endowment and Disability Fund:</i>		
Premiums (with extra dues, etc.) only.....	\$122,544 50	
Interest and rents.....	76,510 70	
		\$199,055 20
<i>Benefit Fund—(All placed in one General Fund):</i>		
Fines (Police Regulations).....	\$1,261 92	
Deposits recruits (Police Regulations).....	1,080 00	
Criminal justice money (Police Regulations).....	2,959 39	
City of Toronto grant.....	10,000 00	
Sick deductions (Police Regulations).....	6,846 78	
Grant from Hon. Board of Police Commissioners.....	10,000 00	
Inland Revenue Act (Police Regulations).....	140 20	
Bonds matured.....	1,574 78	
		33,863 07
Total.....		\$232,918 27

#### Disbursements

<i>Mortuary Fund:</i>		
Death claims.....		\$5,450 00
<i>Benefit Funds:</i>		
Pensions paid monthly.....	\$119,604 29	
Deposits, fines, sick deductions refunded.....	1,212 42	
Criminal justice money, refunded.....	2,674 14	
Bonds purchased (not extended, \$91,475.63).....		123,490 85
<i>General Expense Fund:</i>		
Head office expenses.....		637 85
All other expenses.....		778 00
Total Disbursements.....		\$130,356 70

#### Exhibits of Sickness, Funeral and Other Contracts

Number of contracts 31st December, 1925.....	870	
New contracts issued in 1926.....	54	
Totals.....		924
Terminated during 1926 by:		
Death.....	5	
Lapse.....	25	
Total terminated.....		30
In force 31st December, 1926.....		894

\*For last actuarial report see Report of 1925 business. See Ins. Act Sec. 224c applicable to societies with membership limited to Municipal employees.

## WESTERN MUTUAL LIFE ASSOCIATION

HEAD OFFICE, LOS ANGELES, CALIFORNIA

Principal Office in Canada, Winnipeg, Man.

*Manager or Chief Executive Officer in Canada.*—J. A. Ovas, Winnipeg, Man.

*Chief or General Agent in Ontario.*—J. W. Miller, 29 Nairn Avenue, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$2,043,000	Premiums—Ontario.....	\$18,668
Ontario insurance in force (gross)..	1,865,000	Premiums—Canada.....	135,643
Canadian insurance in force (gross)	0,000,000	Premiums—Total.....	606,238
Total insurance in force (gross)...	28,469,000	Benefits paid—Ontario.....	12,000
		Benefits paid—Canada.....	102,872
		Total benefits paid.....	362,318

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 17, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## WOMAN'S BENEFIT ASSOCIATION

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

*Manager or Chief Executive Officer in Canada.*—Mrs. Mary J. Baird, Sarnia.

*Chief or General Agent in Ontario.*—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$22,063,251	Premiums—Ontario (net).....	\$4,373
Ontario insurance in force (gross)..	237,782	Premiums—Canada (net).....	40,847
Canadian insurance in force (gross)	2,336,648	Premiums—Total (net).....	3,750,134
Total insurance in force (gross)...	184,863,827	Benefits paid—Ontario (net)...	1,431
		Benefits paid—Canada (net)...	19,768
		Total benefits paid (net).....	2,427,854

This insurer is now authorized, pursuant to *The Ontario Insurance Act, 1924*, by License No. 50, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance and Sick and Funeral Benefits within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917 (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

**Statement for the Year ending 31st December, 1926**

Incorporated July 11th, 1893 (*The Ontario Insurance Act*)

### OFFICERS

Principal Officer, A. G. Kingston, Department of Public Works; Secretary, J. J. McGill, Department of Customs; Treasurer, A. W. Grant, Department of Interior.

*Auditors.*—J. B. St. Laurent and P. E. Brodeur.

*Actuary.*—A. D. Watson, B.A.

### GOVERNING EXECUTIVE AUTHORITY (at date of filing report)

The Executive consists of Representatives elected from all Departments of the Government.

Balance Sheet

Assets		Liabilities	
Bonds (value Dominion Government standard for insurance companies).....	\$60,052 26	Liability to members on account of death benefits, calculated on N.F.C. 4 per cent. basis.....	\$39,708 00
Assessments overdue:		Liability to members on account of proposed bonus.....	8,508 00
Monthly.....	46 01	Special contingencies reserve.....	500 00
Interest accrued on bonds.....	995 69	Excess of assets over liabilities...	14,046 97
Interest overdue.....	86 59		
Cash:			
In bank.....	1,582 42		
	<u>\$62,762 97</u>		<u>\$62,762 97</u>

Cash Statement

Receipts		Disbursements	
Cash balance 31st Dec., 1925...	\$773 29	To beneficiaries of deceased members:	
Assessments:		Deaths in 1926.....	\$2,850 00
Monthly.....	\$7,666 79	Surrender value.....	26 59
Annual.....	578 65	Expenses of Management.....	348 77
Entrance fees.....	8,245 44		
	6 00	<i>Paid for bonds:</i>	
Interest:		Cost price.....	\$6,901 80
On bonds.....	\$2,907 90	Interest accrued.....	78 70
On deposits.....	16 32	Expense.....	2 52
	2,924 22	Bonuses.....	6,983 02
			150 00
		<i>Refunds:</i>	
		Assessments.....	8 15
		Cash in bank, Dec. 31st, 1926....	1,582 42
Total.....	<u>\$11,948 95</u>	Total.....	<u>\$11,948 95</u>

Expenses of Management

Honorarium to Secretary.....	\$100 00
Honorarium to Treasurer.....	100 00
Printing and sundries.....	103 75
Registration.....	25 00
Rent of deposit box.....	20 02
Total.....	<u>\$348 77</u>

Valuation Summary

(31st December, 1926)

Attained Ages	Number of Units		Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
	A & B \$200	C & New \$250							
20-24	..	19	\$ 4,750	\$ 1,102	\$ c. 4.24	\$ 997	\$ 105	\$ c. 62.50	\$ 15
25-29	..	198	49,500	12,834	49.82	11,286	1,548	1,115.00	290
30-34	..	309	77,250	22,433	86.21	18,706	3,727	2,790.00	812
35-39	1	358	89,700	29,336	115.04	23,666	5,670	3,844.50	1,258
40-44	2	285	71,650	26,673	106.65	20,467	6,206	3,874.00	1,445
45-49	12	204	53,400	22,704	92.41	16,232	6,472	3,564.00	1,515
50-54	6	146	37,700	18,115	79.76	12,659	5,456	2,519.50	1,214
55-59	11	56	16,200	8,807	36.75	5,129	3,678	1,432.00	782
60-64	10	26	8,500	5,206	21.81	2,575	2,631	927.50	568
65-69	4	5	2,050	1,404	6.33	606	798	225.50	154
70-74	4	2	1,300	982	3.82	292	690	143.00	108
75-79	16	.....	3,200	2,597	7.11	413	2,184	352.00	286
80-84	..	.....	.....	.....	.....	.....	.....	.....	.....
85-89	2	.....	400	365	.38	11	354	44.00	40
90-94	1	.....	200	191	.20	2	189	22.00	21
	69	1,608	415,800	152,749	610.53	113,041	39,708	20,915.50	8,508

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: In respect of the option (a) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5c less than the rates payable for each \$200 or \$250 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.



**Statistical Summary**  
(as at December 31st, 1926)

Year	No. of Mem- bers	Amount Assured	Bonus Addition	Benefits paid in year			Assets	Surplus	Special Reserve
				Sums assured	Bonuses	Cash value			
1914....	381	\$89,000		\$3,050			\$8,651	\$2,090	
1915....	482	114,600		1,100			11,458	2,431	
1916....	554	132,800		850			12,736	2,449	
1917....	606	146,050		2,000		\$12.19	15,289	2,919	1,000
1918....	640	154,750		1,600		2.62	16,687	3,642	1,000
1919....	680	192,650		3,100		2.64	17,962	3,908	500
1920....	669	206,100		2,050		54.30	20,967	4,924	500
1921....	770	260,000		1,600		2.65	25,081	6,064	500
1922....	884	321,200		1,900		80.92	31,708	8,798	500
1923....	963	365,100		2,150		170.39	38,895	11,613	500
1924....	979	376,750		2,500		102.92	46,253	15,090	500
1925....	1,021	399,400	\$17,645	1,600		114.01	54,908	12,117	500
1926....	1,049	415,800	20,915	2,850	\$150	26.59	62,763	14,047	500

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MUTUAL BENEFIT SOCIETIES

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## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODD FELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1926

To which are appended statements of the auxiliary bodies lettered below as A. B. C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874.

The Executive Officers of the Society at the 31st December, 1926, were as follows: Guy O. Luke, Grand Master, Hamilton; C. A. Byam, Deputy Grand Master, New Liskeard; A. S. Rennie, Grand Warden, Tillsonburg; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Mary's.

### I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1926, was 61,654.  
The number of deaths in the Society in 1926 was 696.  
The amount of funeral benefits paid in 1926, in respect to deceased members was \$64,693.18.  
Total amount of funeral benefits paid in respect of deceased wives, \$2,579.86.

### II. Sick Benefits

The Subordinate Lodges undertake sick benefits.  
The total number of members who received sick benefits in 1926 was 4,795.  
The amount of benefits paid in 1926, in respect to special relief, \$8,703.85, and to sick members, \$128,911.63.  
The number of weeks' sickness experienced in 1926 was 51,496. Amount paid for medical attendance during 1926, \$23,548.87.  
Amount paid to Home Board for maintenance, etc., \$33,500.00.

### III. Assets

	Grand Lodge	Subordinate Lodges
Amount of real estate.....		\$1,413,392 40
Amount of mortgages and securities.....	\$7,000 00	1,269,983 13
Cash in hands of Grand Secretary and in banks.....	50 00	364,647 90
Amount of cash in Dominion Bank.....	1,074 92	.....
Cash in Canada Permanent Mortgage Company.....	1,887 14	.....
Per capita and Home Tax due.....	32,299 50	639,962 22
All other assets.....	22,635 85	.....
Total amount of Assets.....	<u>\$64,947 41</u>	<u>\$3,687,985 65</u>

### IV. Liabilities

Sick benefits, funeral benefits, all other liabilities.....	<u>\$43,818 26</u>	<u>\$52,818 01</u>
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### V. Miscellaneous

Actions or proceeding instituted against the Society during 1926—None.  
The books and accounts of the Subordinate Lodges were audited in April, 1926, and those of the Grand Lodge in January and July, 1926.  
Names and post office addresses of Grand Lodge auditors: J. R. Thomson, Windsor; W. E. Gowling, Ottawa.  
No changes were, during 1926, made in the constitution and rules in relation to insurance certificates or benefits.  
Amount of bond of Grand Secretary, \$5,000.00.  
Amount of bond of Grand Treasurer, \$5,000.00.



## VI. Cash Receipts

Cash balance (Grand Lodge) from 1925 (not extended),		
	Grand Lodge	Subordinate Lodges
Cash received during 1926 from:		
Initiation fees, etc.		\$64,843 20
Dues and reinstatements		407,562 52
Per capita tax and levies	\$67,073 00	
Fines	207 00	
Supplies sold	10,479 61	
Interest and dividends	733 97	194,442 83
Premiums for guarantee	585 39	
All other sources	296 39	156,648 98
Total Receipts	<u>\$79,375 36</u>	<u>\$823,497 53</u>

## VII. Cash Expenditure

## (a) Expenses of Management

Cash paid during 1926 for:		
Commission and organization expenses	\$383 98	
Law costs	100 00	
Per capita tax	150 00	
Registration fee	10 00	
Expenses of annual meeting	17,807 20	
Rent, etc.	1,800 00	
Supplies bought	7,962 21	
Travelling expenses and appropriations to officers	2,100 00	
Salaries, officers' and auditors' fees	7,450 89	
Official Journal	1,943 40	
Printing, stationery and advertising	1,055 06	
Postage and express	859 81	
Premiums	37 50	
Other management expenses (detailed in memo.)	2,441 67	\$270,916 66
Total Expenses of Management	<u>\$44,101 72</u>	<u>\$270,916 66</u>

## (b) Miscellaneous Expenditure

Funeral benefits (wives)		\$64,693 18
Funeral benefits		2,579 86
Sick benefits		128,911 63
Medical attendance and nursing		23,548 87
Gratuities—special relief		8,703 85
Special donation	525 00	
Ontario Odd Fellows' Home, maintenance account	33,500 00	212,021 89
Grand Total	<u>\$78,126 72</u>	<u>\$711,375 94</u>

## (A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Total
Number of members 31st December, 1925	7,734	20,144	27,878
Admitted during 1926	476		2,300
Total	8,210	21,968	30,178
Deduct (withdrawn or cancelled)	630	1,217	1,847
Membership, 31st December, 1926	<u>7,580</u>	<u>20,751</u>	<u>28,331</u>

## Receipts

Dues	\$43,934 26
Initiations	8,757 66
Rents, etc.	1,494 93
Miscellaneous	20,352 86
Total	<u>\$74,539 71</u>

## Expenditure for Relief Only

Relief of members	\$1,203 33
Relief of widowed families	189 80
Special relief	922 33
I.O.O.F. Home	1,005 85
Orphans	134 85
Total	<u>\$3,456 16</u>

## Miscellaneous

Expenses, lodges.....	\$80,846 07
Invested funds of Rebekah Lodges.....	57,947 69
Cash on hand, Rebekah Lodges.....	47,981 88
Working expenses of Assembly.....	13,658 70
Cash in Assembly funds.....	4,325 58
Dominion Government bonds.....	10,000 00
Number of lodges.....	230 00

**B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1926**

Number of members as from last report.....	10,428
Initiated during the year ending 31st December, 1926.....	527
Admitted by card during the year ending 31st December, 1926.....	23
Reinstated during the year ending 31st December, 1926.....	44
<b>Total.....</b>	<b>11,022</b>
<b>Deductions:</b>	
Withdrawn by card.....	484
Suspended by non-payment of dues.....	72
Withdrawn by card.....	100
Deceased.....	98
Expelled.....	1
	<b>755</b>
<b>Net Membership 31st December, 1926.....</b>	<b>10,267</b>
Number of patriarchs relieved in 1926.....	435
Number of weeks for which benefits were paid.....	3,060
Amount paid for burying the dead in 1926.....	\$577 00
Amount paid for special relief in 1926.....	874 40
Amount paid for relief of patriarchs (sick benefits).....	4,554 69
Relief of widowed families.....	345 91
<b>Total amount of Relief Paid.....</b>	<b>\$6,352 00</b>
Receipts from all sources.....	\$34,997 80
Working expenses of subordinate encampments.....	23,829 91
Cash assets.....	\$25,068 97
Invested in mortgages and securities.....	52,465 61
" buildings and lands.....	4,218 87
" furniture and regalia.....	27,954 63
All other assets.....	8,186 38
<b>Total funds of subordinate encampments 31st December, 1926.....</b>	<b>\$117,894 51</b>

**(C) The Odd Fellows' Funeral Aid Association of the Counties of Lincoln and Welland**

Number of members died in 1926.....	507
Number of members 31st December, 1926.....	541
Amount of cash received during the year 1926.....	\$1,574 00
Amount of expenses in management in 1926, investment.....	1,279 41
Amount paid funeral claims.....	625 00
Amount on hand 31st December, 1926.....	800 45



Kielzior Sick Benefit Society	1,000 00			3,155 69	4,155 69	
Knights of Pythias, Grand Lodge				2,128 12	2,128 12	
Judean Benevolent & Friendly Society	3,475 00	2,450 00		5,177 30	11,102 30	
Ladies' Orange Ben. Association				3,244 00	3,244 00	
Leaside Mutual Benefit Society				517 72	517 72	
Limitor Sick Benefit Society	25 00			1,881 77	5,600 77	
Loyal Order of Moose	11,901 04			8,347 92	20,248 96	
Loyal True Blue Association				4,057 53	5,557 53	
Loyal Orange Young Briton				918 82	918 82	
MacLean Co., Ltd., Mech. Div. M.B.A.				868 51	868 51	
Massey-Harris, Toronto, E.B.S.	500 00			947 04	1,447 04	300 00
Massey-Harris, Ltd., Brantford	1,000 00			552 79	1,552 79	
Mazirer Sick Benefit Society		2,475 00		6,291 17	14,720 07	186 54
National Masonic Compact				238 33	238 33	
National Cash Register Co.'s E.B.S.	900 00			629 20	1,529 20	
National Iron Works' E.M.S.				389 75	389 75	
Oddfellows, Manchester Unity	2,478 06	72,302 50		27,047 57	101,828 13	
Orange Grand Lodge of Ontario W.	13,000 00			44,198 47	57,198 47	
Ostrowetz Independent M.B.S.				757 21	1,557 21	
Ottawa Hebrew Benefit Society	500 00			777 57	1,277 57	500 00
Ottawa Typographical Union 102				484 88	484 88	
Polish Alliance Friendly Society				954 91	954 91	50 00
Postal Benefit Association				708 82	708 82	300 00
Pride of Israel S.B.S.	205 00			21,572 66	21,777 66	
Rogers Mfg. Co. Welfare Society				692 49	692 49	
Russell Gear & Machine Co. E.M.B.S.				1,086 87	1,086 87	
Ryerson Press Benefit Society				2,996 30	2,996 30	
Sawyer-Massey Co., Ltd., E.M.B.A.	700 00			575 82	1,275 82	
St. Albert Friendly Society				1,651 40	1,651 40	50 33
St. Boniface Benefit Society				5,389 84	5,389 84	
St. Davids Mutual Benefit Society	1,000 00			1,253 29	1,253 29	
St. Jean Baptiste L'Union				1,131 85	1,131 85	
St. Joseph Aid Society, Formosa	800 00			1,198 96	1,998 96	
Simmons Mfg. Co., Ltd., E. S. B. A.				877 74	877 74	
Societa di Mutuo Soccorso La Trinaetra, di Toronto				560 98	560 98	
Societa di Mutuo Soccorso Racalmutese				4,460 98	4,460 98	
Societa Pigi D'Italia Mutuo Soccorso St. Antonio	1,300 00			954 23	954 23	
Societa Italiana di M. S. Guglielmo Marconi	2,450 00			3,610 37	4,910 37	
Sons and Daughters of Ireland Protestant Association				2,723 44	5,173 44	
Sons of Jacob Benevolent Society	3,428 96			6,775 57	8,775 57	615 39
Sons of Lithuania Benefit Society				6,951 80	10,792 76	
Star of Italy Mutual Aid	6,800 00			1,214 21	1,214 21	
Star Mutual Benefit Society				1,089 92	7,889 92	4,227 50
Steel Co. of Canada, Ltd., Hamilton Works, E.B.S.				648 52	648 52	
Theatrical Mutual Association, Hamilton		1,500 00		1,549 03	3,549 03	800 00
Toronto Civic Employees' Benefit Association				901 35	2,401 35	40 38
Toronto Independent Ben. Society	1,500 00			3,778 53	27,029 35	
Toronto Hebrew Benevolent Society	5,100 00			4,991 70	13,468 52	
Toronto Hydro-Electric System E.B.S.		1,700 00		2,252 00	4,252 00	
Toronto Musical Protective Association	40,000 00			2,549 70	13,326 20	
Toronto Railway Employees' Union and Benefit Society	10,000 00			1,154 31	1,154 31	
Toronto Typographical Union				11,310 88	60,110 88	276 76
Transportation Club of Toronto				476 07	10,476 07	
United Roumanian Benefit Society				5,161 64	5,161 64	
Union of Ukrainians				1,496 79	1,496 79	
Uiga Mutual Benefit Society				704 20	704 20	
				310 84	310 84	
				113 59	113 59	



Short Name of Society	ASSETS					LIABILITIES			
	Real estate	Mortgages on real estate	Bonds, debentures and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$
Verity Plow Co. Relief Association.....				579 41					
Waltresses' Club.....				203 88					
Willys-Overland Employees' Mutual Benefit Society.....			2,000 00	62 51					
Young Men's Hebrew Association.....		760 27	1,600 00	1,271 92					
Zion Benevolent Society.....			525 00	5,586 33					
Totals.....	105,020 68	123,737 77	139,166 81	306,630 72	13,641 01	688,196 99	1,309 00	15,125 83	16,434 83

SICK AND FUNERAL BENEFITS

Name of Society	EXPERIENCE				INCOME							
	Number of members reported at 31st December, 1926.	Number of members who died during 1926. (Members' children; **Members' wives; ††Members' parents.)	Number of members sick during 1926.	Number of weeks' sickness experienced during 1926.	Assessments, dues and fees.		Interest.		All other.		Total.	Received from Investments.
					\$	c.	\$	c.	\$	c.		
American Watch Case Co.'s Mutual Welfare Association.	93		19	36 1/4	509 45		52 50		92 53		654 48	
Army and Navy Veterans, Toronto.	380	7	.....	.....	721 44		166 93		358 41		1,246 78	
Army and Navy Veterans, Hamilton.	255	5	.....	.....	1,037 90		75 85		1,972 72		3,086 47	
Bain Waggon Co.'s Employees' Mutual Benefit Assn.	250	2	25	88 1/3	553 00		13 24		194 95		761 19	
Beaver Sick and Funeral Benefit Club.	231	3	23	91	1,763 75		17 60		.....		1,781 35	
Brantford Carriage Co., Ltd., Relief Association.	128	.....	22	98	868 00		14 14		.....		882 14	
Brown Bros., Ltd., Employees' Benefit Society.	68	1	.....	.....	188 00		25 24		175 00		388 24	
Brantford Hungarian Mutual Benefit Society.	190	1	37	134	3,122 49		251 40		.....		3,373 89	
Brunner Mond Mutual Benefit Society.	.....	1	.....	.....	.....		.....		.....		.....	
Canada Cycle & Motor Co., Ltd., Employees' Mut. B. Soc.	350	1	82	208 1/7	2,568 05		.....		5 00		2,573 05	
Canada Furniture Mfrs., Ltd., Employees' Benefit Society.	143	2	15	80	500 75		27 18		6 00		506 81	
Canadian Allis-Chalmers' Ltd., Employees' Mut. Bn. Soc.	793	6	151	447 6/7	4,313 50		129 10		.....		4,340 68	
Canadian Expressive's Sick Benefit Association.	1,407	7	264	1,026	9,910 50		62 82		2,880 75		10,839 60	
Canadian Executive Board, Carpenters and Joiners.	1,310	4	.....	24	15,653 59		68 94		.....		18,897 16	
Canadian Hebrew Mutual Society.	166	.....	7	.....	2,883 20		1,170 90		14 70		2,066 84	
Canadian Order of Rehabiles.	563	1	43	265 1/2	3,784 28		49 11		70 88		3,725 91	
Cigarmakers' Union, Hamilton.	115	2	20	97 3/7	1,693 35		122 52		6 00		1,721 87	96 50
Cigarmakers' Union, Toronto.	77	.....	16	71 3/7	3,129 35		.....		.....		3,257 87	
Cobban Mfg. Co., Employees' Mutual Benefit Society.	78	.....	9	.....	443 50		1 45		.....		444 95	
Canadian Central Electric Co., Ltd., Employees' Mutual Benefit Society.	453	2	83	353	2,167 10		21 52		.....		2,188 62	
Cockshutt Plow Co., Relief Association.	518	1	83	370	1,737 25		.....		1,560 50		3,297 75	
Consumers' Gas Co.'s Employees' Mutual Benefit Society.	610	4	107	505	4,164 31		115 10		500 00		4,664 31	
Czecho-Slovak Aid Society.	192	**2	23	55	3,232 50		.....		.....		3,347 60	
Daughters and Maids of England.	7,023	33	506	2,066	5,265 99		1,280 43		4,574 12		11,120 54	
Dunlop Tyre and Rubber Goods Employees' Mutual Benefit Society.	633	2	159	392	2,988 95		29 63		150 00		3,168 58	
Employees' Mutual Benefit Association of Dominion Forge & Stamping Co.	235	1	64	220	2,754 25		32 89		.....		2,787 14	
Engineers' Protective League of the Seaman-Kent Co., Ltd.	105	.....	36	94 3/7	402 00		1 16		792 79		413 66	
Engineers' Mutual Benefit Fund.	399	.....	.....	.....	1,611 67		7 15		.....		2,411 61	
Evening Telegram Employees' Benefit Society.	148	.....	16	55	385 90		90 29		.....		476 19	

SICK AND FUNERAL BENEFITS—Continued

Name of Society	EXPERIENCE					INCOME					
	Number of members reported at 31st December, 1926.	Number of members who died during 1926. (Members; children; Members' parents.)	Number of members sick during 1926.	Number of weeks' sickness experienced during 1926.	Assessments, dues and fees.	Interest.		All other.		Total.	Received from Investments.
						\$	c.	\$	c.		
Globe Printing Co.'s Employees' Benefit Society.....	152	2	23	110	881 75	240 85	881 75	240 85	1,122 60	.....	
Goodyear Relief Association.....	2,300	.....	302	1,097	11,090 00	1,007 64	11,090 00	1,007 64	12,097 64	176 66	
Gould, Shapley & Muir Co. Employees' Relief Assn.....	85	1	17	365	365 35	.....	365 35	.....	391 27	.....	
Grand Order of Israel Benefit Society.....	341	**2	24	70	3,087 40	65 94	3,087 40	1,189 08	4,342 42	.....	
Greening Wire Co., Ltd., Employees' Benefit Society.....	300	5	43	115	582 85	194 28	582 85	194 28	777 13	.....	
Greys, W. & J. G., Employees' Mutual Sick Benefit Soc.	77	.....	11	55 1/2	120 24	4 60	120 24	30 06	154 90	.....	
Gutta Percha & Rubber Mfg. Co.....	1,140	2	331	663	3,369 43	73 32	3,369 43	73 32	3,442 75	.....	
H. A. Mutual Benefit Association.....	770	4	600	624	5,982 10	121 09	5,982 10	1,760 56	7,863 75	.....	
Hamilton Rolling Mills Benefit Society.....	350	3	55	209	2,455 90	60 00	2,455 90	.....	2,665 90	.....	
Hibernians, Ancient Order of.....	393	10	26	136	7,018 97	1,294 51	7,018 97	209 57	8,523 05	.....	
Hebrew Sick Benefit Society.....	176	**1	22	47	2,582 00	.....	2,582 00	.....	3,816 99	.....	
Hebrew Friendly Society of Toronto.....	110	**1	.....	29	768 30	.....	768 30	.....	1,234 99	.....	
Heintzman & Co.'s Employees' Benefit Society.....	168	.....	12	112	441 20	17 21	441 20	1,225 82	1,994 12	.....	
Imperial Varnish & Colour Sick Benefit Society.....	95	.....	18	36	1,85 28	7 53	1,85 28	.....	458 41	.....	
Irish Catholic Benevolent Union.....	82	1	8	25	781 85	46 19	781 85	5 50	833 54	.....	
Italo-Canadese Benevolent Society.....	181	2	36	108	2,245 00	73 16	2,245 00	199 75	2,517 91	.....	
Kielzter Sick Benefit Society.....	191	**1	24	106	3,341 49	72 16	3,341 49	.....	3,413 65	.....	
Knights of Pythias, Grand Lodge.....	5,412	39	269	2,424	5,267 00	.....	5,267 00	1,373 48	6,640 48	.....	
Judean Benevolent & Friendly Society.....	306	1	43	81	2,932 70	228 70	2,932 70	.....	4,393 82	100 00	
Ladies' Orange Benevolent Association.....	22,574	.....	.....	.....	3,584 78	104 80	3,584 78	2,377 54	6,067 12	.....	
Leaside Mutual Benefit Society.....	115	1	27	85 2/7	703 00	12 70	703 00	.....	715 70	.....	
Limiter Sick Benefit Society.....	140	.....	48	2,296 50	2,296 50	27 57	2,296 50	125 53	2,449 60	19 00	
Loyal Order of Moose.....	4,871	11	604	802	9,910 00	827 28	9,910 00	.....	10,737 28	.....	
Loyal True Blue Association.....	9,267	74	.....	.....	4,244 42	111 26	4,244 42	1,602 22	5,957 90	.....	
Loyal Orange Young Britons.....	75	.....	10	51	94 66	7 41	94 66	.....	102 07	.....	
MacLean Co., Ltd., Mech. Div., Mutual Benefit Assn.....	126	.....	47	101	878 07	21 72	878 07	.....	899 79	.....	
Massey-Harris, Toronto, Employees' Benefit Society.....	2,200	14	463	1,706 5/7	7,046 24	35 00	7,046 24	3,717 00	10,798 24	.....	
Massey-Harris, Ltd., Brantford.....	1,150	**5	151	480	2,935 15	50 00	2,935 15	1,652 40	4,637 55	.....	
Mozter Sick Benefit Society.....	175	**1	21	56	3,140 41	141 56	3,140 41	404 35	3,686 32	.....	
National Masonic Compact.....	261	4	.....	.....	516 00	8 14	516 00	.....	524 14	.....	
National Cash Register Co.'s Employees' Benefit Society.....	75	.....	23	36	374 00	107 21	374 00	.....	481 21	500 00	
National Iron Works Employees' Mutual Society.....	77	.....	68	137 5/7	771 65	.....	771 65	.....	771 65	.....	
Oddfellows, Manchester Unity.....	2,021	**15	365	2,986 1/7	31,807 12	5,784 85	31,807 12	10,192 43	47,784 40	10,140 58	





Short Name of Society	Expenses of management.		Amount paid for funeral benefits during 1926.		Amount paid for sick benefits during 1926.		Amount paid for medical attendance during 1926.		Amount paid for special relief during 1926.		All other.		Total.		Paid for investments.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Watch Case Co.'s Mutual Welfare Association	60	00			383	77					56	00	499	77		
Army and Navy Veterans, Toronto	605	19	350	00					191	92			1,182	11		
Army and Navy Veterans, Hamilton	844	22	350	00					194	57	35	00	1,824	22		
Bain Waggon Co.'s Employees' Mutual Benefit Association	81	54			539	50					335	28	2,574	22		
Beaver Sick and Funeral Benefit Club	90	70	350	00									643	29		
Brantford Carriage Co., Ltd., Relief Association	39	68			702	59							1,752	92		
Brown Bros., Ltd., Employees' Benefit Society	13	18			251	95							742	18		
Brumford Hungarian Mutual Benefit Society													265	13		
Brunner Mond Mutual Benefit Society	210	67	150	00							4	95	3,243	16		
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society	205	05	30	00	1,071	26							2,243	79		
Canada Furniture Manufacturers, Ltd., Employees' Benefit Society	45	27			2,220	25					20	00	619	49		
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benevolent Society	352	10	600	00	2,685	69					366	00	4,999	79		
Canadian Expressmen's Sick Benefit Association	1,227	18	1,050	00	7,184	50							9,461	68		
Canadian Executive Board, Carpenters and Joiners	4,695	51	805	00					230	50	8,448	49	14,179	50		
Canadian Hebrew Benevolent Society	1,344	23	10	00	144	00							2,069	73		
Canadian Order of Reclaimers	1,399	31	50	00	923	79					40	57	3,027	49		
Cigarmakers' Union, Hamilton	404	67	100	00	682	00			34	80			1,221	47		
Cigarmakers' Union, Toronto	472	24	650	50	300	00			7	20			1,768	14		
Cobban Manufacturing Co., Employees' Mutual Benefit Society	30	00			571	50							444	95		
Canadian General Electric Co., Ltd., Employees' Mutual Benefit Society	80	00	100	00	371	00					133	20	2,110	19		
Cocksbutt Plow Co., Relief Association	297	03	100	00	1,415	69					514	50	2,717	03		
Consumers' Gas Co.'s Employees' Mutual Benefit Society	132	40	624	00	2,528	04			100	00			4,503	68		
Czenstochwer Aid Society	807	19	196	50	498	00					61	50	2,376	07		
Daughters and Maids of England Benevolent Society	6,790	69	1,590	00					254	00			8,380	69		
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	442	24	60	00	1,629	93					933	00	3,065	17		
Employees' Mutual Benefit Association of the Dominion Forge & Skamping Co.	120	58			2,260	00					802	60	3,183	18		
Employees' Protective League of Seaman Kent Co., Ltd.	32	25			471	94							504	19		
Engineers' Mutual Benefit Fund	1,116	14							56	40			1,201	79		
Evening Telegram Employees' Benefit Society	164	70			330	00					29	25	494	70		
Globe Printing Co.'s Employees' Benefit Society	332	77	200	00									1,192	77		
Goodyear Relief Association	1,642	21			6,962	00					2	00	8,606	21		
Good, Shapley & Muir Co., Employees' Relief Association	39	50	30	00	363	30							432	80		
Grand Order of Israel Benefit Society	2,043	60	233	00	420	00			464	14	412	60	3,573	34		
Grand Order of Israel Benefit Society	108	34	200	00									3,573	34		
Greening Wire Co., Ltd., Employees' Benefit Society	35	00			222	00							257	00		
Grey's, W. & J. G., Employees' Mutual Sick Benefit Society	196	00	300	00									3,811	90		
Gutta Percha & Rubber Mfg. Co., Employees' Sick Benefit Society	1,908	74	500	00	3,315	90							8,587	99		
H.A. Mutual Benefit Association	221	54	310	00	1,020	75					62	00	2,420	69		
Hamilton Rolling Mills Benefit Society	2,248	02	2,000	00	680	00			53	10			4,939	12		
Hibernians, Ancient Order of									198	83	302	25	8,366	26		

Short Name of Society

Hebrew Sick Benefit Society.....	2,347 29	163 35	282 00	657 57	418 25	288 15	3,868 46
Hebrew Friendly Society of Toronto.....	352 63	138 00	145 00	664 50			1,588 28
Heintzman & Co.'s Employees' Benefit Society.....	35 70		497 50				532 50
Imperial Varnish & Colour Sick Benefit Society.....	35 79		180 22				216 01
Irish Catholic Benevolent Union.....	207 89	100 00	117 00	141 50	50 00	162 86	779 25
Italo-Canadese Benevolent Society.....	581 55	460 00	873 00	190 25			2,315 80
Kielzser Sick Benefit Society.....	780 00	65 00	636 00	1,043 67		141 67	2,066 34
Knights of Pythias, Grand Lodge.....	7,704 48	262 00	497 50	428 08	128 00	1,033 52	7,704 48
Judean Benevolent and Friendly Society.....	1,477 33		597 00		100 00		3,826 43
Ladies Orange Benevolent Association.....	4,128 20		384 00	687 59	320 00	171 35	4,976 25
Leaside Mutual Benefit Society.....	38 48	1,100 00	5,752 00	1,650 00			635 48
Loyal True Blue Association.....	916 50	2,500 00	153 00				5,472 16
Loyal Orange Young Briton.....	2,972 16		731 68				153 00
MacLean Co., Ltd., Mechanical Division Mutual Benefit Association.....	12 80	1,770 00	7,981 40				744 48
Massey-Harris, Toronto, Employees' Benefit Society.....	979 60	1,150 00	2,866 25				4,310 41
Massey-Harris, Ltd., Brantford, Employees' Benefit Association.....	294 16	31 00	407 28	397 84	148 25	615 64	2,324 54
Mozier Sick Benefit Society.....	724 53	400 00	365 02				478 85
Mutual Masonic Compact.....	78 85		646 95				483 40
National Cash Register Co.'s Employees' Mutual Benefit Society.....	35 55		1,381 29	3,065 91	50 00	32 83	691 95
National Iron Works Employees' Mutual Society.....	35 00	7,214 39	267 00	258 31	155 00	7,594 90	39,715 26
Orange Grand Lodge of Ontario West.....	7,928 65		116 00	109 50		34,822 75	43,287 56
8,404 61			535 00			800 00	1,590 27
Ostrowetz Independent Mutual Benefit Society.....	499 72		190 00	25 00	75 00	73 30	933 52
Ottawa Hebrew Beneficial Society.....	736 71	600 00	645 00	2,051 96	1,050 44	3,575 17	1,025 71
Ottawa Typographical Union No. 102.....	35 48		592 00				683 42
Postal Benefit Association.....	2,095 30	166 00	1,182 00				9,263 87
Pride of Israel Sick Benefit Society.....	29 02	50 00	2,499 35	61 50	50 00		1,21 02
Rogers Manufacturing Co. Welfare Society.....	179 00	150 00	517 05				2,751 80
Russell Gear & Machine Co. Employees' Mutual Benefit Society.....	40 95	50 00	1,501 35				2,823 41
Ryerson Press Benefit Society.....	121 36	100 00	913 27	82 75	135 00	33 63	215 24
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.....	81 63	180 00	50 00				1,898 75
St. Albert Friendly Society.....	206 80	75 00	2,200 00			10 60	1,724 43
St. Boniface Benefit Society.....	237 11	3 00				416 30	2,426 77
St. Davids Mutual Benefit Society.....	226 71						110 15
St. Jean Baptiste L'Union.....	101 76						146 42
St. Joseph Aid Society, Fortnosa.....	85 00						621 99
Simmons Mfg. Co., Ltd., Employees' Sick Benefit Society.....	353 52		536 99				1,101 52
Singsby Mfg. Co., Ltd., Employees' Sick Benefit Association.....	525 24		475 00	273 00			993 24
Societa di Mutuo Soccorso La Trinaeria di Toronto.....	212 06	240 00	324 17	175 00	38 00		790 23
Societa di Mutuo Soccorso Racalmotese.....	380 84	900 00	1,315 00	204 00			2,051 79
Societa Italiana di M. S. Guglielmo Marconi.....	374 05	169 00	343 00	1,234 53	80 00	151 95	1,274 05
Sons and Daughters of Ireland Protestant Association.....	863 68		257 00				3,645 95
Sons of Jacob Benevolent Society.....	108 14		512 00	23 40			465 14
Sons of Lithuania Benevolent Society.....	371 99		512 00				1,021 90
Star of Italy Mutual Aid.....	119 50		6,925 15	23 40		165 41	422 50
Star Mutual Benefit Society.....	749 89	2,850 00	6,925 15	7,393 05			17,915 09
Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society.....	174 98	46 00	920 00	137 26	7 00	145 23	829 54
Theatrical Mutual Association, Hamilton.....	565 28	300 00	631 50	231 06	96 50		1,774 28
Toronto Civic Employees' Benefit Association.....	1,470 71	300 00	1,910 05	415 17			3,396 93
Toronto Independent Benevolent Society.....	1,915 38	568 50	1,156 00	423 00	180 00		1,479 00
Toronto Hebrew Benevolent Society.....	330 42	500 00	2,997 05	1,134 20			4,548 08
Toronto Hydro-Electric System Employees' Benefit Society.....	8,735 01	400 00	2,669 00		15 00	1,233 60	5,061 07
Toronto Musical Protective Association.....	120 28		7,301 91	1,577 00			20,128 91
Toronto Railway Employees' Union and Benefit Society.....		400 00	2,490 00		9 40	11,250 00	3,019 68

Short Name of Society	EXPENDITURE											
	Expenses of management.	Amount paid for funeral benefits during 1926.	Amount paid for sick benefits during 1926.	Amount paid for medical attendance during 1926.	Amount paid for special relief during 1926.	All other.	Total.	Paid for Investments.				
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Transportation Club of Toronto	1,366 19	300 00	589 80	40 00	40 00	1,666 19	1,666 19					
United Roumanian Benefit Society	802 55	200 00	268 61			1,632 35	1,632 35					
Union of Ukrainian	268 61	200 00	520 00			2,688 61	2,688 61					
Ultra Mutual Benefit Society	327 00	200 00	2,855 34			1,047 00	1,047 00					
Verity Plow Co. Relief Association	226 98	420 00	43 00	11 00		3,502 32	3,502 32					
Waitresses' Club	283 21	207 19	3,510 10			337 21	337 21					
Willys-Overland Employees' Mutual Benefit Society	207 19	50 00	168 00	271 30	40 00	3,767 29	3,767 29					
Young Men's Hebrew Association	502 95	238 00	676 00	494 10	45 00	982 25	982 25					
Zion Benivoyant Society	2,027 06					272 41	272 41					
Totals	100,099 61	37,998 24	129,027 61	38,593 78	5,116 12	82,579 98	393,415 34					20,253 07



Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	W. Sanderson	H. McGowan	Toronto
Army and Navy Veterans	1888	Toronto	W. Durant	T. M. Burn	Toronto
Bain and Navy Veterans	1897	Hamilton	Geo. Scrymgeour	Ernest Smith	Hamilton
Bain Wagon Co. Employees' Mutual Benefit Association	1900	Woodstock	John Patinson	Thos. Armstrong	Woodstock
Beaver Sick and Funeral Club	1917	Toronto	H. Taylor	F. G. Brydres	Toronto
Brantford Carriage Co., Ltd., Relief Association	1920	Brantford	Geo. Keeve	F. G. Brydres	Brantford
Brantford Hungarian Mutual Benefit Society	1926	Brantford	Geo. Pete	Joseph Horvath	Brantford
Brown Bros., Limited, Employees' Benefit Society	1903	Toronto	A. G. Potts	J. E. Lamb	Toronto
Brunner Mond Mutual Benefit Society	1918	Amherstburg	T. G. Banks	H. M. Stanciff	Amherstburg
Canada Cycle and Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Weston	Wm. Banks	Percy Knight	Weston
Canadian Furniture Manufacturers (limited), Employees' Benefit Society	1896	Woodstock	John Ferguson	L. Brown	Woodstock
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	F. Adams	J. E. Ford	Toronto
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Alfred Partridge	W. H. Young	Toronto
Canadian General Electric, Ward St. Works Division Sick Benefit Society	1920	Toronto	M. Fuller	H. M. Robinson	Toronto
Canadian Hebrew Benevolent Society	1912	Toronto	R. Pickeman	J. Schein	Toronto
Canadian Order of Rechabites	1920	Toronto	L. Greybeil	T. R. J. Plant	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1893	Toronto	W. C. Jex	J. Pamphilon	Toronto
Cigar-makers' Union No. 27, Toronto	1894	Toronto	Wm. Crawford	H. Brewin	Toronto
Cigar-makers' Union No. 55, Hamilton	1869	Hamilton	Geo. Croskie	J. S. Hunter	Hamilton
Cobban Mfg. Co.'s Employees' Mutual Benefit Society	1888	Toronto	H. V. Green	G. H. Carey	Toronto
Cockshutt Plow Co., Relief Association	1899	Brantford	Wm. Forbes	C. I. Kennedy	Brantford
Consumers Gas Co., Employees' Mutual Benefit Society	1918	Toronto	M. Tornowsky	P. Stone	Toronto
Czenstochower Aid Society	1916	Toronto	Ida Poulter	W. E. Miller	Toronto
Daughters and Maids of England Benevolent Society	1895	Hamilton	J. Mowat	E. A. Lacroix	Hamilton
Dominion Forge & Stamping Co., Limited, Employees' Mutual Benefit Association	1920	Walkerville	H. Saunders	L. P. Arlett	Walkerville
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Toronto	Frank Kent	F. Holloway	Toronto
Engineers' Protective League of the Seaman-Kent Company, Limited	1912	Meatord	Geo. A. Brown	W. J. Hudson	Meatord
Engineers' Mutual Benefit Society	1925	Toronto	Alf. Powell	T. Hopmans	Toronto
Evening Telegram Employees' Benefit Society	1912	Toronto	A. E. Willie	Geo. Cushman	Toronto
Globe Printing Co.'s Employees' Benefit Society	1896	Toronto	E. H. Koken	J. H. Thomson	Toronto
Goodyear Relief Association	1919	Toronto	W. J. Taylor	W. J. Davies	Toronto
Good, Shapley and Muir Company Employees' Relief Association	1913	Brantford	H. S. Rosenberg	J. Freedman	Brantford
Grand Order of Israel Benefit Society	1908	Hamilton	W. Vasey	G. S. Battison	Hamilton
B. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Hamilton	E. W. Wilmour	J. H. Atkinson	Hamilton
W. & J. G. Greer's Employees' Mutual Sick Benefit Society	1899	Toronto	J. W. Patterson	S. F. Wrathall	Toronto
Gutta Percha and Rubber Manfg. Co.'s Employees' Sick Benefit Society	1901	Toronto	J. H. Allis	Geo. Mountford	Toronto
H. A. Mutual Benefit Association	1918	Hamilton	J. H. Allis	H. P. Heath	Hamilton
Hamilton Rolling Mills Benefit Society	1905	Hamilton	W. Benny	A. Monazza	Hamilton
Hamilton St. Stanislaus Mutual Benefit Society	1916	Hamilton	I. L. Stern	T. H. Kirk	Hamilton
Heinzman & Co.'s Employees' Benefit Society	1885	Toronto	S. Garr	Morris Jacobs	Toronto
Hebrew Friendly Society of Toronto	1909	Toronto	W. E. O'Meara	Sam Gorlitzky	Toronto
Hebrew Sick Benefit Society	1918	Toronto	J. Affleck	Wm. Ryder	Toronto
Hibernians, Ancient Order of	1893	Ottawa	F. G. Reynolds	E. McLellan	Ottawa
Imperial Varnish and Color Sick Benefit Society	1911	Toronto	G. Bagnato	R. Scollard	Toronto
Irish Catholic Benevolent Union	1883	Toronto	E. Godfrey	P. Carollo	Toronto
Italo-Canadian Benevolent Society	1919	Toronto	J. Tannenbaum	I. Hornick	Toronto
Judean Benevolent and Friendly Society	1914	Toronto	H. Lockhart	A. Vasy	Toronto
Kielzer Sick Benefit Society of Toronto	1893	Toronto	Mrs. E. Kennedy	Alex Coulter	Toronto
Knights of Pythias, Grand Lodge of Ontario	1927	Toronto	W. Gray	M. L. Bergstein	Toronto
Labour League Benevolent Society	1895	Ottawa	A. Book	H. Flowers	Ottawa
Ladies Orange Benevolent Association	1893	Leaside	H. E. Fletcher	I. Berman	Toronto
Ladies Mutual Aid Society	1925	Toronto	W. G. Farley	J. F. Duncan	Toronto
Limited Sick Benefit Society	1916	Toronto	G. Dickie	Frank Austin	Ottawa
Loyal Order of Moose of Ontario	1917	Toronto	O. J. Hutchinson		Toronto
Loyal Orange Lodge No. 33	1893	Toronto			Toronto
Loyal Orange Young Briton Lodge No. 33	1895	Toronto			Toronto
MacLean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association	1923	Toronto			Toronto



Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Massey-Harris, Toronto, Employees' Mutual Benefit Society	1883	Toronto	S. A. Banks	Thos. Carruthers	Toronto
Massey-Harris, Ltd., Bramford, Employees' Benefit Association	1894	Bramford	G. A. Crooks	C. Tunc	Bramford
Mutual Life Benefit Society	1906	Toronto	B. Zale	A. Rosenberg	Toronto
Mutual Life Benefit Society	1893	St. Catharines	Geo. Burch	Clarence M. Burgoyne	St. Catharines
National Cash Register Co.'s Employees' Benefit Society	1907	Toronto	T. Manson	W. Scott	Toronto
National Iron Works Employees' Mutual Benefit Society	1913	Toronto	Samuel Dale	H. Hambleton	Toronto
Oddfellows, Independent Order of M. U.	1875	Toronto	Guy O. Luke	J. T. Tilley	Toronto
Orange Grand Lodge of Ontario West	1891	Toronto	J. I. Hunter	Wm. Fitzgerald	Toronto
Ottawa Hebrew Benefit Society	1925	Toronto	S. Waldman	H. Lizaro	Toronto
Ottawa Typographical Union No. 102	1913	Ottawa	M. Bellargosches	S. Lightstone	Ottawa
Polska Miłancka Towarzystwo of Canada	1895	Toronto	J. W. Jefferson	L. K. Pfeifers	Ottawa
Postal Benefit Association of Toronto	1907	Toronto	W. Bazan	K. M. Genski	Toronto
Prudential Life Benefit Society	1894	Toronto	H. J. Hughes	D. S. M. Glade	Toronto
Rogers, Wm. McGee, Co., Welfare Society	1905	Toronto	B. Sornshie	A. Lipscomb	Toronto
Russell Gear & Mach. Co., Employees' Mutual Benefit Society	1919	Niagara Falls	Herman Rader	M. Tison	Niagara Falls
Ryerson Press Benefit Society	1920	Toronto	P. F. Mellinger	Oliver McClure	Toronto
Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association	1921	Toronto	R. Whittaker	T. O. Pourie	Toronto
Simmons, Ltd., Employees' Mutual Benefit Society	1911	Hamilton	L. McKeown	Thos. Bishop	Hamilton
Shingoby, Ltd., Limited, Employees' Benefit Association	1923	Toronto	James Marshall	Edward Nelson	Toronto
Societa Fidi di M. S. Sorasio St. Antonio di Ottawa	1910	Bramford	P. Caruso	C. B. Hitchon	Bramford
Societa Italiana di M. S. Guglielmo Marconi	1919	Ottawa	A. Brando	L. Scattola	Ottawa
Societa di Mutuo Soccorso Rechinutese	1917	Sault Ste. Marie	G. Seime	P. Zanetti	Sault Ste. Marie
Societa di Mutuo Soccorso la Trimarzia di Toronto	1910	Hamilton	A. Catto	A. Creli	Hamilton
Sons of Jacob Benevolent Society	1914	Toronto	G. Ginsberg	M. Zimmerman	Toronto
Sons and Daughters of Free and Protestant Association	1918	Toronto	A. D. Bruce	M. Zimmerman	Toronto
Sons of Lithuania Benevolent Society	1893	Toronto	V. Churinsky	Jas. Steele	Toronto
Sons of Lithuania Benevolent Society	1914	Toronto	I. E. Torris	A. Moris	Toronto
Steel Co. of Canada, Ltd., Hamilton Works Employees' Benefit Society	1902	Hamilton	Alex. T. smonchick	C. W. Brent	Hamilton
St. Albert Friendly Society	1899	Renfrew	Jos. A. Tulrman	Thos. J. Freeman	Renfrew
St. Boniface Friendly Society	1874	Kitchener	M. H. Lundy	Alex. Vey	Kitchener
St. David's Mutual Benefit Society	1914	Toronto	W. E. Enaire	P. B. Whiteley	Toronto
St. Jean Baptiste L'Union	1887	Ottawa	Frank Benninger	P. W. Chapman	Ottawa
St. Joseph Aid Society of Formosa	1887	Niagara Falls	R. Sacco	O. Beingsesser	Niagara Falls
Star of Italy Mutual Aid and Benevolent Society	1918	Toronto	J. J. Jeffers	N. Riganti	Niagara Falls
Star Mutual Benefit Society	1926	Toronto	D. W. Swigert	A. T. Coulter	Toronto
Toronto Civic Employees' Benevolent Association	1895	Toronto	D. W. Timmons	A. Kirkwood	Toronto
Theatrical Mutual Association of Hamilton	1907	Hamilton	John Ferbert	H. C. Stroud	Hamilton
Toronto Hydro-Electric System Employees' Mutual Benefit Society	1866	Toronto	K. Jaffey	Chas. W. Leake	Toronto
Toronto Hebrew Benevolent Society	1887	Toronto	G. B. Henderson	E. Felton	Toronto
Toronto Independent Benevolent Association	1899	Toronto	B. Lent	D. Pullan	Toronto
Toronto Independent Benevolent Association	1911	Toronto	S. Merson	Jos. Weatherburn	Toronto
Toronto Typographical Union No. 91	1897	Toronto	W. J. McMaster	W. D. Robbins	Toronto
Transportation Club of Toronto	1899	Toronto	Morley E. Verity	George Murray	Toronto
Verity Flow Company Relief Association	1917	Bramford	Jacob Lechowski	Harry F. Walker	Toronto
Uliga Mutual Benefit Society	1924	Toronto	Nick Ardri	Charles Carter	Bramford
United Koutmanian Mutual Benefit Society	1926	Windsor	M. Ward	Michael Legocki	Toronto
Waltressee Club	1922	Toronto	John F. Clarke	John Bartosz	Toronto
Willsy-Overland Employees' Mutual Benefit Society	1920	Toronto	K. Cohen	Geo. N. C. Bolohan	Ford
Young Men's Hebrew Association	1912	Toronto	B. Jacobs	John MacArthur	Toronto
Zion Benevolent Society	1911	Toronto		H. Rosen	Toronto
				F. J. Isaacson	Toronto

\*Name changed by Order, dated 16th March, 1927.

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F

COMPANIES NOT WITHIN  
A, B, C, D and E

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# F

## MUTUAL LIFE ASSURANCE COMPANY OF CANADA

HEAD OFFICE, WATERLOO, ONTARIO

*Officers.*—President, Hume Cronyn, London; 1st Vice-President, R. O. McCulloch, Galt; 2nd Vice-President, J. Kerr Fasken, Toronto; Chairman of the Executive, C. M. Bowman, Kitchener; General Manager, W. H. Somerville, Waterloo.

*Directors.*—L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Sir Lomer Gouin, Montreal; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Louis La Course Lang, Kitchener; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax; F. A. Russell, Toronto; E. G. Long, K.C.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets . . . . .	\$76,937,849	Premiums—Ontario (net) . . . . .	\$5,963,759
Ontario business in force (gross) . . . . .	174,606,853	Premiums—Total business (net) . . . . .	12,768,600
Total business in force (gross) . . . . .	354,069,722	Death claims—Ontario (net) . . . . .	793,116
		Death claims—Total business (net) . . . . .	1,813,116

This insurer is now authorized pursuant to *The Ontario Insurance Act, 1924*, by License No. 92, expiring on the 30th of June, 1928, to undertake contracts of Life Insurance within Ontario.

The insurer is also licensed pursuant to *The Insurance Act, 1917, (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly, it has been required to file only a modified statement with the Ontario Department as authorized by Section 65 (2) of the Act.

## THE WELLINGTON FIRE INSURANCE COMPANY, MUTUAL AND STOCK

HEAD OFFICE, TORONTO

Commenced Business, September, 1840

### NAMES AND ADDRESSES OF THE DIRECTORS AND OFFICERS FOR THE YEAR 1927

*Officers.*—President, W. A. Denton; Vice-President, E. B. Stockdale; Secretary-Treasurer, W. H. Buscombe.

*Directors.*—W. A. Denton, Toronto; E. B. Stockdale, Toronto; E. J. Hayes, Toronto; H. Begg, Toronto; W. E. Buckingham, Guelph; W. R. Begg, Toronto; H. C. Edgar, Preston; Col. S. C. Robinson, Walkerville.

*Auditors.*—A. C. Neff, Toronto; I. P. M. Robertson, Toronto.

### Statement for the Year ending 31st December, 1926

Authorized capital stock . . . . .	\$150,000 00
Subscribed capital stock . . . . .	132,000 00
Paid-up capital stock . . . . .	132,000 00

#### Assets

Debentures and Canada War Loan . . . . .	\$259,588 90
Cash on hand at head office . . . . .	\$6,977 68
Cash on deposit in Dominion Bank, Toronto . . . . .	25,552 03
	32,529 71
Amount of agents' balances . . . . .	28,686 48
" of premium notes in force after deducting all payments thereon and assessments levied . . . . .	47 00
" of accrued interest . . . . .	2,491 95
Reinsurance on losses . . . . .	11,298 69
	\$334,642 73

#### Liabilities

Amount of losses adjusted . . . . .	\$1,929 00
" of reserve of unearned premiums carried out at 80 per cent . . . . .	119,525 92
" of all other . . . . .	34,556 28
	\$156,011 20



## Receipts

Cash balance at 31st December, 1925 (not extended), \$18,139.99.	
Cash received for interest.....	\$9,935 36
“ premiums on cash system.....	352,146 03
“ agents' balances, 1925, received in 1926.....	37,278 89
“ reinsurance on losses.....	42,625 44
Cash received from realization of investments (not extended), \$35,175.00.	
“ instalments.....	20 00
<b>Total Receipts.....</b>	<b>\$442,005 72</b>

## Expenditures

Expenses of management:	
Commissions, \$72,194.83; investigation of claims, \$1,848.36; exchange, \$289.17; assessment and fees, \$350.12; Fire Marshal tax, \$796.91; travelling expenses, \$780.76; taxes, \$3,585.15; rent, \$2,750.00; salaries and fees, \$10,030.00; printing, postage, etc., \$4,317.63; other expenses, \$7,886.70	\$104,829 63
Miscellaneous payments:	
Cash paid for losses which occurred prior to 1926.....	1,643 69
“ losses which occurred during 1926.....	124,308 68
“ reinsurance on losses.....	121,078 33
“ rebate.....	34,544 12
“ dividends.....	7,920 00
Expenditure other than the foregoing.....	1,009 05
Cash paid for investments (not extended), \$67,457.50.	
<b>Total Expenditure.....</b>	<b>\$395,333 50</b>

## Currency of Risks

## Amount covered by Policies in force 31st December, 1926

System	One year or less	Three years	Total
Mutual.....		\$11,500 00	\$11,500 00
Cash.....	\$19,525,526 00	32,396,479 00	51,922,005 00
<b>Total.....</b>	<b>\$19,525,526 00</b>	<b>\$32,407,979 00</b>	<b>\$51,933,505 00</b>
Reinsurance			
In cash system.....	\$8,802,101 00	\$9,264,599 00	\$18,066,700 00
Net risks at 31st December, 1926.....	\$10,723,425 00	\$23,143,380 00	\$33,866,805 00

## Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1925.....	10	\$12,800 00
Policies new and renewed during 1926.....	1	1,500 00
Gross number during 1926.....	11	\$14,300 00
Less expired and cancelled during 1926.....	3	2,800 00
<b>Net risks in force of mutual system 31st December, 1926.....</b>	<b>8</b>	<b>\$11,500 00</b>
Cash System		
Policies in force 31st December, 1925.....	27,323	\$43,485,517 00
Policies new and renewed during 1926.....	18,163	37,607,254 00
Gross number during 1926.....	45,486	\$81,093,071 00
Less expired and cancelled in 1926.....	15,170	29,171,066 00
<b>Net risks in force on cash system 31st December, 1926.....</b>	<b>30,316</b>	<b>\$51,922,005 00</b>

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G

RECIPROCAL OR INTER-INSURANCE  
EXCHANGES

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# G

## AFFILIATED UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

*Attorney-in-Fact.*—Ernest W. Brown, Inc.

*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

*Date of organization.*—1922. *Date of initial Ontario license.*—Jan. 1, 1925.

### Statement for the Year ending 31st December, 1926

Assets		
Book value of bonds.....		\$1,318,323 00
Cash in banks and trust companies.....		204,495 75
Market value of premium deposits uncollected, written after Oct. 1, 1926.....		43,902 02
Interest accrued.....		14,275 66
Over book value.....		6,317 00
Refund due.....		5,000 00
Gross Assets.....		<u>\$1,592,313 42</u>
Total Admitted Assets.....		<u>\$1,592,313 42</u>
Liabilities		
Net amount of unpaid claims.....		\$23,484 70
Unearned premium deposits.....		580,876 41
Salaries, expenses, etc., due and accrued.....		610 35
Taxes due and accrued.....		4,000 00
Commissions due and accrued.....		11,653 58
Reserve for accounts in adjustment.....		287 37
Cash dividends due and unpaid to subscribers.....		92,431 76
Reinsurance.....		16,976 81
Total amount of all Liabilities.....		<u>\$730,320 98</u>
Surplus of assets over all liabilities.....		<u>861,992 45</u>
Total.....		<u>\$1,592,313 42</u>
Income		
Gross premium deposits.....	\$982,981 42	
Return premium deposits.....	169,392 55	
Net premium deposits.....		\$813,588 87
Interest on bonds, deposits, etc.....		51,971 77
Gain on transfer of Canadian fund.....		44 45
Transfer of lease.....		3,787 50
Increase in book value of bonds.....		17,989 75
Total Income.....		<u>\$887,382 34</u>
Ledger assets, December 31, 1925.....		1,299,900 14
Total.....		<u>\$2,187,282 48</u>
Disbursements		
Gross amount paid for losses (including \$103,233.56 occurring previous years).....	\$368,003 26	
Less amount received for: Salvage.....	31,321 16	
Net amount paid policyholders for losses.....		\$336,682 10
Expense of adjustment and settlement of losses.....		5,733 10
Expense of administration.....		108,743 79
Advisory committee expense.....		5,876 64
Legal expense.....		8,231 60
State taxes on premium deposits.....		8,720 97
Insurance Department licenses and fees.....		1,684 46
Underwriters' boards and Tariff Association.....		1,724 44
Fire department, fire patrol, salvage corps, fees, etc.....		2,806 78
Federal taxes.....		106 51
Auditors' fees.....		340 88
Rents.....		6,290 35
Printing and stationery.....		6,429 13
Furniture and fixtures.....		4,674 63
Inspection and surveys.....		16,030 57
Refund, cost of charter to other exchanges.....		10,399 63
All other.....		3,045 92
Total Disbursements.....		<u>\$527,521 50</u>
Unused premium deposits returned to subscribers.....		93,040 21
Total.....		<u>\$620,561 71</u>
Balance.....		1,566,720 77
		<u>\$2,187,282 48</u>



Risks and Deposits		All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on December 31, 1925.....		\$155,746,001 00	\$987,829 15
Written or renewed during the year, per income No. 2.....		177,330,459 00	982,981 42
Total.....		\$333,076,460 00	\$1,970,810 57
Deduct those expired and marked off as terminated.....		162,167,030 00	923,105 72
In force December 31, 1926.....		\$170,909,430 00	\$1,047,704 85
Deduct amount reinsured and authorized deductions.....		.....	.....
Net amount in force.....		<u>\$170,909,430 00</u>	<u>\$1,047,704 85</u>

#### Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Several Liability is limited.

To what extent is the liability of the subscribers limited?

ANSWER.—One and one-half times their annual premiums on a single risk. Ten times such premiums in a conflagration.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$448,199.05.

Largest gross aggregate amount insured in any one hazard, \$200,000.00.

Largest net aggregate amount insured in any one hazard, \$200,000.00.

Losses incurred during 1926, \$256,933.24.

Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.

Total losses less reinsurance paid since organization, \$1,113,084.05.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses.

Does the Exchange appoint local agents?

ANSWER.—No.

What commission is paid local agents?

ANSWER.—None.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

#### Business in the Province of Ontario during 1926

Gross risks written.....	\$7,192,502 00
Less risks cancelled.....	755,521 00
Net risks written.....	<u>\$6,436 981 00</u>
Gross premium deposits on risks written.....	\$30,904 55
Less:	
Return premiums on policies.....	19,523 23
Net premium deposits received.....	<u>\$11,381 22</u>
Net losses paid.....	<u>\$88,403 74</u>
Net losses incurred.....	<u>\$88,403 74</u>

### AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

*Attorney-in-Fact.*—Weed & Kennedy.

*Ontario Representative.*—K. B. McLaren, Confederation Life Bldg., Toronto.

*Date of organization.*—1892. *Date of initial Ontario license.*—Jan. 1, 1925.

#### Statement for the Year ending 31st December, 1926

##### Assets

Book value of bonds.....	\$1,613,673 05
Cash in banks and trust companies.....	87,820 37
Premium deposits uncollected written after October 1, 1926.....	30,733 92
Interest accrued.....	23,130 46
Market value of bonds over book value.....	66,326 95
Gross Assets.....	<u>\$1,821,734 75</u>
Total Admitted Assets.....	<u>\$1,821,734 75</u>

Liabilities

Net amount of unpaid claims.....		\$8,450	00
Unearned premium deposits.....		198,099	45
Administration expenses.....		6,771	83
Taxes.....		6,139	58
Contingencies.....		39,795	56
Subscribers' excess balances.....		106,000	00
<hr/>			
Total Liabilities.....		\$365,256	42
Surplus of assets over all liabilities.....		1,456,478	33
<hr/>			
Total.....		\$1,821,734	75

Income

Gross premium deposits.....		\$397,955	62
Less reinsurance.....	\$13,852	40	
Return premium deposit.....	43,756	56	
<hr/>			
Net premium deposits.....		57,608	96
Interest on bonds and deposits.....		\$340,346	66
Profit on sale or maturity of bonds.....		74,954	47
		7,443	75
<hr/>			
Total Income.....		\$422,744	88
Ledger assets, December 31, 1925.....		1,601,723	27
<hr/>			
Total.....		\$2,024,468	15

Disbursements

Gross amount paid policyholders for losses (including \$2,339.21 occurring in previous years).....		\$44,928	30
Less amount received for salvage.....	\$749	27	
reinsurance.....	102	12	
<hr/>			
Net amount paid policyholders for losses.....		851	39
Expenses of adjustment and settlement of losses.....		\$44,076	91
Expenses of administration.....		1,078	74
Advisory committee expenses.....		60,022	93
Legal expenses.....		1,062	00
State taxes on deposits.....		562	78
Insurance Department licenses and fees.....		1,571	39
Board assessments.....		573	73
Fire patrol.....		477	78
Audit.....		551	67
Miscellaneous.....		400	00
Subscribers special excess contracts.....		1,801	98
Gross loss on sale or maturity of bonds.....		9,468	51
		1,117	50
<hr/>			
Total Disbursements.....		\$122,765	92
Unused premium deposits returned, etc.....		169,424	89
<hr/>			
Total.....		\$292,190	81
Balance.....		\$1,732,277	34
<hr/>			
		\$2,024,468	15

Risks and Deposits

	All Risks (Fire, and other than fire)	Gross Deposits Thereon
In force on December 31, 1925.....	\$123,499,825	00
Written or renewed during the year, per income No. 2.....	146,693,255	00
<hr/>		
Total.....	\$270,193,080	00
Deduct those expired and marked off as terminated.....	134,095,740	00
<hr/>		
In force December 31, 1926.....	\$136,097,340	00
Deduct amount reinsured and authorized deductions.....	127,375	00
<hr/>		
Net amount in force.....	\$135,969,965	00

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Ten times one annual premium.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$1,217,738.34.

Largest gross aggregate amount insured in any one hazard, \$750,000.00.

Largest net aggregate amount insured in any one hazard, \$500,000.00.

Losses incurred during 1926, \$47,530.42.

Kinds of insurance written: Fire, sprinkler leakage and windstorm.

Total losses less reinsurance paid since organization, \$851,096.00.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Those appearing under Disbursements in this statement.

Does the exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$2,004,000 00
Less risks cancelled.....	110,000 00
Net risks written.....	\$1,894,000 00
Gross premium deposits on risks written.....	\$6,017 57
Less return premium deposits.....	3,905 59
Net premium deposits received.....	\$2,111 98
Losses paid (deducting salvage).....	None
Losses incurred.....	None

## EPPERSON UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—U. S. Epperson Underwriting Co.*Ontario Representative.*—L. D. Payette, Confederation Life Bldg., Toronto.*Date of organization.*—Feb. 15, 1905. *Date of initial Ontario license.*—July 1, 1925.

## Statement for the Year ending 31st December, 1926

## Assets

Cash in banks and trust companies.....	\$336,371 30
Premium deposits uncollected, written on or after October 1st, 1926.....	32,592 68
Premium deposits uncollected, written prior to October 1st, 1926.....	185 10
Total Assets.....	\$369,149 08
<i>Deduct assets not admitted:</i>	
Premium deposits uncollected, written prior to October 1st, 1926.....	185 10
Total Admitted Assets.....	\$368,963 98

## Liabilities

Net amount of unpaid claims.....	\$6,309 30
Unearned premium deposits.....	75,766 93
Expenses, bills, etc., due or accrued.....	11,968 19
Deposit by Attorney-in-Fact.....	50,000 00
Total Liabilities.....	\$144,044 42
Surplus over all liabilities.....	224,919 56
Total.....	\$368,963 98

## Income

Gross premium deposits.....	\$299,364 07
<i>Less:</i>	
Reinsurance.....	\$21,296 94
Return premium deposits.....	77,742 46
	99,036 40
Net premium deposits.....	\$200,324 67
Interest on bank deposits, etc.....	7,614 03
Total Income.....	\$207,938 70
Ledger assets, December 31st, 1925.....	304,667 20
Total.....	\$512,605 90

## Disbursements

Gross amount paid policyholders for losses (including \$11,324.98 occurring in previous years).....	\$71,712 45
Less amount received for reinsurance.....	7,517 86
Net amount paid policyholders for losses.....	\$64,194 59
Adjustment expenses.....	846 23
Expense of administration.....	49,619 62
Advisory committee expense.....	1,625 00
Legal expense.....	2,350 03
State taxes on premium deposits.....	1,390 07
Insurance department licenses and fees.....	712 00
Missouri Insurance Dept., examination.....	190 74
Audit.....	60 00
Exchange.....	5 12
Total disbursements.....	\$120,993 40
Unused premium deposits returned to subscribers.....	22,463 42
Total.....	\$143,456 82
Balance.....	369,149 08
	\$512,605 90

## Risks and Premiums Deposits

	Fire Risks	Premium deposits
In force on December 31st, 1925.....	\$20,568,258 00	\$196,350 00
Written or renewed during the year.....	30,424,486 00	299,364 07
Total.....	\$50,992,744 00	\$495,714 07
Deduct those expired and terminated.....	27,760,663 00	293,668 92
In force December 31st, 1926.....	\$23,232,081 00	\$202,045 15
Deduct amount reinsured and authorized deductions.....		50,511 29
Net amount in force.....	\$23,232,081 00	\$151,533 86

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$30,488.73.

Largest gross aggregate amount insured in any one hazard, \$12,500.00.

Largest net aggregate amount insured in any one hazard, \$12,500.00.

Losses incurred during 1926, \$60,350.12.

Give kinds of insurance written. Fire.

Total losses less reinsurance paid since organization, \$321,855.34.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Legal, license fees and taxes, losses, adjustment of losses, surety bond premium, advisory committee auditing expense.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in Ontario during 1926

Gross risks written.....		\$417,200 00
Less risks cancelled.....		97,000 00
Net risks written.....		\$320,200 00
Gross premium deposits on risks written.....		\$5,052 10
Less return premium deposits.....		2,217 07
Net premium deposits received.....		\$2,835 03
Net losses paid.....		\$90 00
Net losses incurred.....		\$4,607 40

## INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of Organization.—1881. Date of initial Ontario license.—January 1, 1925.

## Statement for the Year ending 31st December, 1926

Assets	
Book value of bonds.....	\$1,874,266 00
Cash in banks and trust companies.....	233,446 83
Premium deposits uncollected written after October 1st, 1926.....	50,027 22
Interest accrued.....	17,472 77
Market value of bonds over book value.....	5,414 00
Refund from Fireproof Sprinklered Underwriters, Cost of Charter.....	5,000 00
Gross Assets.....	\$2,185,626 82
Total Admitted Assets.....	\$2,185,626 82
Liabilities	
Net amount of unpaid claims.....	\$7,445 47
Unearned premium deposits.....	532,631 59
Salaries, rents, expenses, etc., due and accrued.....	543 24
Taxes.....	4,000 00
Commissions due or accrued.....	11,076 28
Cash dividends due and unpaid to subscribers.....	116,870 81
Reinsurance.....	6,808 48
Reserve for accounts in adjustment.....	2,713 42
Total Liabilities.....	\$682,089 29
Surplus of assets over all liabilities.....	1,503,537 53
Total.....	\$2,185,626 82



## Income

Gross premium deposits.....	\$807,669 79	
Less return premium deposits.....	105,398 62	
Net premium deposits.....		\$702,271 17
Interest on bonds, etc.....		76,709 55
Net gain on transfer of Canadian funds.....		128 65
Transfer of lease.....		3,787 50
Refund from Affiliated Underwriters—Cost of charter.....		5,199 81
Increase in book value of bonds.....		27,691 55
Total Income.....		\$815,788 23
Ledger assets at December 31st, 1925.....		1,842,335 14
Total.....		\$2,658,123 37

## Disbursements

Gross amount paid policyholders for losses (including \$5,514.64 occurring in previous years).....	\$137,293 93	
Less amount received for: Salvage.....	1,404 19	
Net amount paid policyholders for losses.....		\$135,889 74
Expenses of adjustment and settlement of losses.....		2,474 54
Expense of administration.....		112,329 02
Advisory committee expense.....		6,305 96
Legal expense.....		229 55
State taxes on premium deposits.....		4,061 67
Insurance department licenses and fees.....		1,796 52
Underwriters' boards and tariff associations.....		702 97
Fire department, fire patrol salvage corporation, etc.....		3,815 22
Federal taxes.....		125 57
Auditors' fees.....		340 04
Inspections or surveys.....		21,656 42
American Reciprocal Association fees.....		7,168 52
Furniture and fixtures.....		4,160 58
Rents.....		5,598 62
Printing, stationery, postage, telegrams, and bond custodian's fees.....		8,629 96
Gross decrease by adjustment in book value of bonds.....		897 34
Total Disbursements.....		\$316,182 24
Unused premium deposits returned to subscribers.....		184,201 08
Total.....		\$500,383 32
Balance.....		\$2,157,740 05
Total.....		\$2,658,123 37

## Risks and Deposits

	All risks (Fire, and other than fire)	Gross deposits thereon
In force on the 31st day of December, 1925.....	\$284,083,160 00	\$968,445 48
Written or renewed during the year, per income No. 2.....	282,055,751 00	807,669 79
Total.....	\$566,138,911 00	\$1,776,115 27
Deduct those expired and marked off as terminated.....	279,479,559 00	789,938 70
In force December 31st, 1926.....	\$286,659,352 00	986,176 57
Deduct amount reinsured and authorized deductions.....		
Net amount in force.....	\$286,659,352 00	\$986,176 57

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Several liability is limited.

To what extent is the liability of the subscribers limited?

ANSWER.—One and one-half times their annual premium on a single risk, ten times such premium in a conflagration.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$6,815,148.57.

Largest gross aggregate amount insured in any one hazard, \$400,000.00.

Largest net aggregate amount insured in any one hazard, \$400,000.00.

Losses incurred during 1926, \$137,820.57.

Give kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.

Total losses, less reinsurance, paid since organization, \$5,782,854.52.

What expenses are not paid by Attorney-in-Fact? All expenses.

Does the Exchange appoint local agents? No.

What commission is paid local agents? None.

Are the accounts so kept as to disclose the individual account of each member? Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$12,436,850 00
Less cancelled.....	841,600 00
Net risks written.....	<u>\$11,595,250 00</u>
Gross premium deposits on risks written.....	33,520 13
Less returned premiums on policies.....	27,564 28
Net premium deposits received.....	<u>\$5,955 85</u>
Losses paid (deducting salvage).....	\$5,582 12
Less losses on risks reinsured.....	.....
Net losses paid.....	<u>\$5,582 12</u>
Losses incurred.....	\$5,582 12
Less losses on risks reinsured.....	.....
Net losses incurred.....	<u>\$5,582 12</u>

## INTERINSURERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—T. H. Masten Co.*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.*Date of organization.*—1905. *Date of initial Ontario license.*—July 1, 1925.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....	\$115,715 95
Cash in banks and trust companies.....	135,453 14
Premium deposits uncollected, written after October 31st, 1926.....	2,758 12
Premium deposits uncollected, written prior to October 1st, 1926.....	354 09
Interest accrued.....	2,290 72
Market value of bonds over book value.....	1,384 05
Gross Assets.....	\$257,956 07
<i>Deduct assets not admitted:</i>	
Premium deposits on business written prior to October 1st, 1926.....	354 09
Total Admitted Assets.....	<u>\$257,601 98</u>

## Liabilities

Net amount of unpaid losses or claims.....	\$1,500 00
Unearned premium deposits.....	62,922 32
Expenses due and accrued.....	125 00
Taxes.....	75 00
Total amount of all liabilities.....	\$64,622 32
Surplus of assets over all liabilities.....	192,979 66
Total.....	<u>\$257,601 98</u>

## Income

Gross premium deposits.....	\$88,345 98
Less return premium deposits.....	19,089 52
Net premium deposits.....	\$69,256 46
Interest on bonds, etc.....	7,818 30
Total Income.....	\$77,074 76
Ledger assets December 31st, 1925.....	236,741 45
Total.....	<u>\$313,816 21</u>

## Disbursements

Gross amount paid for losses (including \$1,000.00 occurring in previous years).....	\$10,527 80	
Less amount received for salvage.....	286 11	
Net amount paid policyholders for losses.....		\$10,241 69
Expenses of adjustment and settlement of losses.....		304 97
Expenses of administration.....		12,474 57
Advisory committee expenses.....		572 11
Legal expense.....		630 52
State taxes on premium deposits.....		297 67
Insurance Department licenses and fees.....		728 60
Taxes.....		17 08
Rents.....		436 29
Printing and stationery.....		235 23
Postage, telegraph and telephone.....		220 51
Furniture and fixtures.....		80 80
Rating bureaus.....		127 37
Fire patrols.....		77 37
Travelling expenses.....		2,711 06
Audit.....		247 30
Miscellaneous expense.....		433 66
Total Disbursements.....		<u>\$29,836 80</u>
Unused premium deposits returned to subscribers.....		29,698 11
Total.....		\$59,534 91
Balance.....		\$254,281 30
Total.....		<u><u>\$313,816 21</u></u>

## Risks and Deposits

	All risks (Fire, and other than fire)	Gross deposits thereon
In force on December 31st, 1925.....	\$21,141,431 00	\$109,585 24
Written or renewed during the year, per income No. 2.....	22,644,645 00	88,345 98
Total.....	<u>\$43,786,076 00</u>	<u>\$197,931 22</u>
Deduct those expired and marked off as terminated.....	20,856,448 00	85,227 70
In force December 31st, 1926.....	\$22,929,628 00	\$112,703 52
Deduct amount reinsured and authorized deductions.....		.....
Net amount in force.....	<u><u>\$22,929,628 00</u></u>	<u><u>\$112,703 52</u></u>

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes, severally; no joint liability.

To what extent is the liability of the subscribers limited?

ANSWER.—Twice his annual premium in a single risk and to six times his annual premium in the event a continuous fire destroys several risks.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$262,664.97.

Largest gross aggregate amount insured in any one hazard: Fire, \$125,000.00; leakage, \$125,000.00.

Largest net aggregate amount insured in any one hazard: Fire, \$125,000.00; leakage, \$125,000.00.

Losses incurred during 1926, \$10,552.37.

Give kinds of insurance written. Fire and sprinkler leakage.

Total losses, less reinsurance, paid since organization, \$222,034.47.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—All expenses are paid by subscribers.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$170,000 00
Less risks cancelled.....	.....
Net risks written.....	<u>\$170,000 00</u>
Gross premium deposits on risks written.....	\$675 35
Less return premium deposits and authorized deductions.....	460 64
Net premium deposits received.....	<u>\$214 71</u>
Net losses paid.....	<u>Nil</u>
Net losses incurred.....	<u>Nil</u>

## LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—U. S. Epperson Underwriting Co.*Ontario Representative.*—L. D. Payette, Confederation Life Bldg., Toronto.*Date of organization.*—1905. *Date of initial Ontario license.*—July 1st, 1925.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....	\$1,177,288 35
Cash on hand and in banks and trust companies.....	865,113 84
Premium deposits uncollected written on or after October 1st, 1926.....	374,899 84
Premium deposits uncollected written prior to October 1st, 1926.....	20,633 06
Interest accrued.....	13,046 53
Market value of bonds and stocks over book value.....	32,488 65
Gross Assets.....	\$2,478,470 27
<i>Deduct assets not admitted:</i>	
Premium deposits written prior to October 1st, 1926.....	20,633 06
Total Admitted Assets.....	\$2,457,837 21

## Liabilities

Net amount of unpaid claims.....	\$144,581 81
Unearned premium deposits.....	808,872 05
Administration expense.....	77,209 85
Total amount of all liabilities.....	\$1,030,663 71
Surplus of assets over all liabilities.....	1,427,173 50
Total.....	\$2,457,837 21

## Income

Gross premium deposits.....	\$3,347,907 19
Reinsurance.....	\$464,146 15
Return premium deposits.....	803,237 01
	1,267,383 16
Net premium deposits.....	\$2,080,524 03
Interest on bonds, deposits, etc.....	74,842 03
Increase in book value of bonds.....	3,258 25
Total Income.....	\$2,158,624 31
Ledger assets December 31st, 1925.....	\$2,254,553 84
Total.....	\$4,413,178 15

## Disbursements

Gross amount paid for losses (including \$146,846.36) occurring in previous years.....	\$1,873,390 54
Less amount received for reinsurance.....	506,007 35
Net amount paid policyholders for losses.....	\$1,367,383 19
Expenses of adjustment and settlement of losses.....	13,736 41
Expense of administration.....	477,448 97
Advisory committee expense.....	2,875 00
Legal expense.....	23,311 54
State taxes on premium deposits.....	33,436 38
Insurance Department licenses and fees.....	1,619 40
Canada war tax.....	2,426 56
Other disbursements.....	1,660 42
Decrease by adjustment in book value of bonds.....	363 85
Total Disbursements.....	\$1,924,261 72
Unused premium deposits.....	55,981 34
Total.....	\$1,980,243 06
Balance.....	2,432,935 09
Total.....	\$4,413,178 15



## Risks and Deposits

	Fire risks	Gross deposits thereon
In force on December 31st, 1925.....	\$139,076,655 00	\$1,962,403 66
Written or renewed during the year, per income No. 2.....	225,329,589 00	3,135,359 28
Total.....	\$364,406,244 00	\$5,097,762 94
Deduct those expired and marked off as terminated.....	222,391,016 00	3,075,582 82
In force December 31st, 1926.....	\$142,015,228 00	2,022,180 12
Deduct amount reinsured and authorized deductions.....		\$404,436 02
Net amount in force.....		\$1,617,744 10

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$4,042,209.55.

Largest gross aggregate amount insured in any one hazard, \$75,000.00.

Largest net aggregate amount insured in any one hazard, \$75,000.00.

Losses incurred during 1926, \$1,378,855.05.

Kinds of insurance written, fire.

Total losses, less reinsurance, paid since organization, \$13,109,163.22.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Counsel fees, tax and license fees, adjustments, losses, bond premium, advisory committee expense, auditors' fees, exchange on cheque, safe deposit rental.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$10,488,029 98
Risks cancelled.....	4,411,630 00
Net risks written.....	\$6,076,399 98
Gross premium deposits on risks written.....	\$178,906 85
Less return premium deposits.....	72,071 81
Net premium deposits received.....	\$106,835 04
Losses paid (deducting salvage).....	\$66,086 69
Less losses on risks reinsured.....	
Net losses paid.....	\$66,086 69
Losses incurred.....	\$66,086 69
Less losses on risks reinsured.....	
Net losses incurred.....	\$66,086 69

## MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—Rankin, Benedict Underwriting Co.

*Ontario representative.*—W. E. Bigwood, 1003 Federal Bldg., Toronto.

*Date of organization.*—1898. *Date of initial Ontario license.*—January 1st, 1925.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....	\$1,216,864 04
Cash in trust companies and banks.....	796,540 01
Premium deposits uncollected written on or after October 1st, 1926.....	260,554 59
Premium deposits uncollected written prior to October 1st, 1926.....	19,064 28
Prepaid reinsurance (contract).....	8,608 51
Interest accrued.....	12,729 68
Market value of bonds, etc., over book value.....	8,451 96
Gross Assets.....	\$2,322,813 07
Deduct assets not admitted:	
Premium deposits written prior to October 1st, 1926.....	19,064 28
Total Admitted Assets.....	\$2,303,748 79

## Liabilities

Net amount of unpaid claims.....		\$9,350	00
Unearned premium deposits.....		825,408	55
Administration expense.....		55,923	77
Total Liabilities.....		\$890,682	32
Surplus of assets over all liabilities.....		1,413,066	47
Total.....		\$2,303,748	79

## Income

Gross premium deposits.....		\$2,546,661	49
Less reinsurance.....	\$131,994	01	
Return premium deposits.....	483,661	84	
Net premium deposits.....		615,655	85
Interest on bonds, etc.....		1,931,005	64
Increase in book value of bonds.....		75,567	28
		1,065	75
Total Income.....		\$2,007,638	67
Ledger assets at 31st December, 1925.....		2,337,476	22
Total.....		\$4,345,114	89

## Disbursements

Gross amount paid policyholders (including \$145,884.73 occurring previous years)		\$1,634,458	90
Less amount received for salvage.....	\$270	27	
Reinsurance.....	135,298	27	
Net amount paid policyholders for claims.....		135,568	54
Expenses of adjustment and settlement of losses.....		\$1,498,890	36
Expenses of administration.....		13,426	54
Advisory committee expenses.....		408,984	16
Legal expenses.....		1,203	00
State taxes on deposits.....		22,252	09
Insurance Department licenses and fees.....		30,050	02
Premium taxes in Canada.....		3,658	13
Exchange.....		2,021	90
Decrease by adjustment in book value of bonds.....		783	38
		554	85
Total Disbursements.....		\$1,981,824	43
Unused premium deposits returned to subscribers.....		70,267	54
Total.....		\$2,052,091	97
Balance.....		2,293,022	92
Total.....		\$4,345,114	89

## Risks and Deposits

	Fire risks	Gross deposits thereon
In force on December 31st, 1925.....	\$116,755,197	00
Written or renewed during the year.....	137,765,886	00
Total.....	\$254,521,083	00
Deduct those expired and marked off as terminated.....	144,907,910	00
In force December 31st, 1926.....	\$109,613,173	00
Deduct amount reinsured and authorized deductions.....		412,704
Net amount in force.....	\$109,613,173	00
		\$1,650,817
		10

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—One additional annual premium.

Total unused premium deposits returned to policyholders since organization?

ANSWER.—\$4,185,603.76.

Largest gross aggregate amount insured in any one hazard, \$150,000.00.

Largest net aggregate amount insured in any one hazard, \$105,000.00.

Losses incurred during 1926, \$1,362,355.63.

Kinds of insurance written. Fire.

Total losses, less reinsurance, paid since organization, \$13,364,736.38.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Legal, advisory committee, taxes, license fees and exchange.

Does the Exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$6,273,788 00
Less risks cancelled.....	2,671,384 00
Net risks written.....	<u>\$3,602,404 00</u>
Gross premium deposits on risks written.....	\$106,325 90
Less return premium deposits and authorized deductions.....	29,967 77
Net premium deposits received.....	<u>\$76,358 13</u>
Losses paid (deducting salvage).....	\$167,075 33
Less losses on risks reinsured.....	.....
Net losses paid.....	<u>\$167,075 33</u>
Losses incurred.....	\$147,055 33
Less losses on risks reinsured.....	.....
Net losses incurred.....	<u>\$147,055 33</u>

## NEW YORK RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK

*Attorney-in-Fact.*—Ernest W. Brown, Inc.*Ontario representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.*Date of organization.*—1891. *Date of initial Ontario license.*—January 1st, 1925.

## Statement for the Year ending 31st December, 1926

## Assets

Book value of bonds.....	\$2,978,553 00
Cash on hand in banks and trust companies.....	210,840 50
Premium deposits uncollected written on or after October 1st, 1926.....	49,243 81
Advances to inspectors.....	4,526 23
Interest accrued.....	23,532 53
Market value of bonds, etc., over book value.....	9,637 00
Refund from Fireproof-Sprinklered Underwriters—Cost of Charter.....	5,000 00
Gross Assets.....	<u>\$3,281,333 07</u>
<i>Deduct assets not admitted:</i>	
Advances to inspectors.....	4,526 23
Total Admitted Assets.....	<u>\$3,276,806 84</u>

## Liabilities

Net amount of unpaid claims.....	\$3,993 36
Unearned premium deposits.....	602,574 77
Salaries, expenses, etc., due and accrued.....	607 53
Taxes due and accrued.....	5,000 00
Commissions accrued.....	14,417 22
Reserve for accounts in adjustment.....	55 62
Cash dividends due and unpaid to subscribers.....	184,842 78
Reinsurance.....	7,110 48
Total Liabilities.....	<u>\$818,601 76</u>
Surplus of assets over all liabilities.....	2,458,205 08
Total.....	<u>\$3,276,806 84</u>

## Income

Gross premium deposits.....	\$924,174 14
Less return premium deposits.....	134,645 33
Net premium deposits.....	<u>\$789,528 81</u>
Interest on bonds, etc.....	120,553 20
Net gain on transfer of Canadian funds.....	1 75
Liggett & Ungers Tobacco Co., transfer of lease.....	3,787 50
Affiliated Underwriters—Cost of Charter.....	5,199 82
Refund from increase in book value of bonds.....	45,090 25
Total Income.....	<u>\$964,161 33</u>
Ledger assets, December 31, 1925.....	2,937,485 19
Total.....	<u>\$3,901,646 52</u>

**Disbursements**

Gross amount paid policyholders for losses (including \$14,885.04 occurring in previous years).....	\$197,608 31	
Less amount received for salvage.....	1,946 30	
		<u>\$195,662 01</u>
Net amount paid policyholders for losses.....		
Expenses of adjustment and settlement of losses.....	2,706 01	
Expense of administration.....	129,054 45	
Advisory committee expense.....	6,772 85	
Legal expense.....	269 61	
State taxes on premium deposits.....	4,685 33	
Insurance department licenses and fees.....	1,571 80	
Underwriters' boards and tariff associations.....	1,093 15	
Fire department, fire patrol salvage corps fees, etc.....	5,368 03	
Federal taxes.....	471 75	
Auditors' fees.....	369 87	
Rent.....	6,261 20	
Printing and stationery.....	6,419 10	
Postage, telegrams, telephone and express.....	2,614 82	
Furniture and fixtures.....	4,652 97	
Inspection and surveys.....	25,109 24	
American Reciprocal Insurance Association fees.....	9,107 80	
Bond Custodians' fees.....	987 20	
Gross decrease, by adjustment, in book value of bonds.....	830 75	
		<u>\$404,007 94</u>
Unused premium deposits returned to subscribers.....	254,475 04	
		<u>\$658,482 98</u>
Total.....		<u>3,243,163 54</u>
Balance.....		<u>\$3,901,646 52</u>

**Risks and Deposits**

	All risks (Fire, and other than fire)	Gross deposits thereon
In force on the 31st day of December, 1926.....	\$401,820,493 00	\$1,195,137 83
Written or renewed during the year, per income No. 2.....	363,420,714 00	924,174 14
	<u>\$765,241,207 00</u>	<u>\$2,119,311 97</u>
Deduct those expired and marked off as terminated.....	385,636,093 00	969,680 86
	<u>\$379,605,114 00</u>	<u>\$1,149,631 11</u>
In force December 31, 1926.....		
Deduct amount reinsured and authorized deductions.....		
	<u>\$379,605,114 00</u>	<u>\$1,149,631 11</u>

**Miscellaneous**

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?  
 ANSWER.—Several liability is limited.  
 To what extent is the liability of the subscribers limited?  
 ANSWER.—One and one-half times the annual premium on a single risk, ten times such premium in a conflagration.  
 Total unused premium deposits returned to policyholders since organization, \$9,455,813.43.  
 Largest gross aggregate amount insured in any one hazard, \$500,000.00.  
 Largest net aggregate amount insured in any one hazard, \$500,000.00.  
 Losses incurred during 1926, \$184,770.33.  
 Kinds of insurance written: Fire, lightning, sprinkler leakage, windstorm.  
 Total losses, less reinsurance paid since organization, \$2,205,442.00.  
 What expenses are not paid by Attorney-in-Fact?  
 ANSWER.—All expenses.  
 Does the exchange appoint local agents?  
 ANSWER.—No.  
 Are the accounts so kept as to disclose the individual account of each member?  
 ANSWER.—Yes.

**Business in the Province of Ontario during 1926**

Gross risks written.....	\$11,885,113 00
Less \$371,675 risks cancelled.....	371,675 00
	<u>\$11,513,438 00</u>
Net risks written.....	
Gross premium deposits on risks written.....	\$21,978 73
Less return premiums on policies.....	17,009 51
	<u>\$4,969 22</u>
Net premium deposits received.....	
Losses paid (deducting salvage).....	\$2,617 19
Less losses on risks reinsured.....	
	<u>\$2,617 19</u>
Net losses paid.....	
Losses incurred.....	\$2,617 19
Less losses on risks reinsured.....	
	<u>\$2,617 19</u>
Net losses incurred.....	



## RECIPROCAL EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

*Attorney-in-Fact.*—Bruce Dodson, Ralph Dodson.

*Ontario representative.*—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

*Date of organization.*—1900. *Date of initial Ontario license.*—July 11, 1925.

### Statement for the Year ending 31st December, 1926

#### Assets

Mortgage loans .....	\$138,500	00
Book value of bonds and stocks .....	699,530	52
Cash on hand and in banks .....	500,187	66
Premium deposits uncollected, written on or after October 1, 1926 .....	115,269	08
Premium deposits uncollected, written prior to October 1, 1926 .....	1,911	92
Bills receivable .....	1,237	77
Losses from reinsurance companies .....	23	03
Interest accrued:		
On mortgages .....	\$1,712	71
On bonds .....	6,109	34
	7,822	05
Market value of bonds over book value .....	22,387	56
<b>Total Assets .....</b>	<b>\$1,486,869</b>	<b>59</b>
Deduct assets not admitted:		
Premium deposits uncollected written prior to October 1, 1926 .....	1,911	92
<b>Total Admitted Assets .....</b>	<b>\$1,484,957</b>	<b>67</b>

#### Liabilities

Net amount of unpaid claims .....	\$14,117	15
Unearned premium deposits .....	321,806	93
Administration expense .....	29,560	34
Return premium deposits due and reinsurance .....	56,724	09
<b>Total Liabilities .....</b>	<b>\$422,208</b>	<b>51</b>
Surplus over all liabilities .....	1,062,749	16
<b>Total .....</b>	<b>\$1,484,957</b>	<b>67</b>

#### Income

Gross premium deposits .....		\$1,307,546	24
Less reinsurance .....	\$285,719	73	
Less return premium deposits .....	249,395	81	
		535,115	54
Net premium deposits .....		\$772,430	70
Interest on mortgages, bonds, etc. ....		52,743	07
Gross profit on sale or maturity of bonds .....		15	00
Increase in liabilities, reinsurance contracts .....		37,144	30
<b>Total Income .....</b>		<b>\$862,333</b>	<b>07</b>
Ledger assets December 31, 1925 .....		1,337,910	89
<b>Total .....</b>		<b>\$2,200,243</b>	<b>96</b>

#### Disbursements

Gross amount paid policyholders for losses (including \$9,297.58 occurring in previous years) .....	\$268,371	46
Less amount received for:		
Salvage .....	\$2,103	14
Reinsurance .....	88,154	77
	90,257	91
Net amount paid policyholders for losses .....	\$178,113	55
Expense of administration .....	246,351	27
Advisory committee expense .....	3,652	44
Legal expense .....	9,704	56
State taxes for premium deposits .....	7,122	87
Insurance Department licenses and fees .....	1,124	67
Exchange .....	11	65
Preventive fund .....	8,962	49
Excess loss fund .....	320	00
Gross decrease by adjustment in book value of bonds .....	2,790	35
<b>Total Disbursements .....</b>	<b>\$458,153</b>	<b>85</b>
Unused premium deposits returned to subscribers .....	285,430	13
<b>Total .....</b>	<b>\$743,583</b>	<b>98</b>
Balance .....	1,456,659	98
<b>Total .....</b>	<b>\$2,200,243</b>	<b>96</b>

Risks and Deposits

	Fire Risks	Premium Deposits
In force on December 31, 1925.....	\$120,837,695 00	\$1,123,402 06
Written or renewed during the year.....	135,834,696 00	1,307,546 24
Total.....	\$256,672,391 00	\$2,430,948 30
Deduct those expired and terminated.....	134,293,882 00	1,263,768 90
In force on December 31, 1926.....	\$122,378,509 00	\$1,167,179 40
Deduct amount reinsured and authorized deductions.....	45,535,340 00	525,592 04
Net amount in force.....	<u>\$76,843,169 00</u>	<u>\$641,587 36</u>

Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes.

To what extent is the liability of the subscribers limited?

ANSWER.—To the amount of one annual premium deposit on each non-sprinklered risk and to the amount of two annual premium deposits on sprinklered risks.

Total unused premium deposits returned to policyholders since organization, \$3,261,920.22.

Largest gross aggregate amount insured in any one hazard, \$500,000.00.

Largest net aggregate amount insured in any one hazard, \$100,000.00.

Losses incurred during 1926, \$183,892.80.

Kinds of insurance written: Fire, lightning, sprinkler leakage.

Total losses, less reinsurance, paid since organization, \$4,020,103.40.

What expenses are not paid by Attorney-in-Fact?

ANSWER.—Advisory committee, legal, license fees, taxes, preventive fund.

Does the exchange appoint local agents?

ANSWER.—No.

Are the accounts so kept as to disclose the individual account of each member?

ANSWER.—Yes.

Business in the Province of Ontario during 1926

Gross risks written.....	\$334,000 00
Less risks cancelled.....	30,000 00
Net risks written.....	<u>\$304,000 00</u>
Gross premium deposits on risks written.....	\$2,877 83
Less return premium deposits.....	951 11
Net premium deposits received.....	<u>\$1,926 72</u>
Net losses paid.....	<u>None</u>
Net losses incurred.....	<u>None</u>

UNDERWRITERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—T. H. Mastin Co.

Ontario representative.—F. W. Wegenast, Bank of Hamilton Bldg., Toronto.

Date of organization.—Feb. 15, 1902. Date of initial Ontario license.—July 1, 1925.

Statement for the Year ending 31st December, 1926

Assets

Mortgage loans.....	\$38,700 00
Book value of bonds.....	1,153,255 06
Cash in banks and trust companies.....	540,820 72
Premium deposits uncollected written on or after October 1, 1926.....	18,971 70
Premium deposits uncollected written prior to October 1, 1926.....	162 70
Interest accrued:	
On mortgages.....	\$1,857 91
On bonds.....	19,135 96
On bank deposits.....	3,079 15
Market value of bonds, etc., over book value.....	<u>24,073 02</u> <u>11,449 94</u>
Gross Assets.....	\$1,787,433 14
Deduct assets not admitted:	
Premium deposits uncollected written prior to October, 1926.....	162 70
Total Admitted Assets.....	<u>\$1,787,270 44</u>

## Liabilities

Net amount of unpaid claims.....	\$7,000 00
Unearned premium deposits.....	250,266 30
Expenses, bills, etc., due or accrued.....	425 00
Taxes due or accrued.....	200 00
Total Liabilities.....	\$257,891 30
Surplus over all liabilities.....	\$1,529,379 14
Total.....	\$1,787,270 44

## Income

Gross premium deposits.....	\$446,763 01
Less return premium deposits.....	91,568 67
Net premium deposits.....	\$355,194 34
Interest on mortgages, bonds, etc.....	74,595 91
Gross profit on sale or maturity of bonds.....	8,266 84
Total Income.....	\$438,057 09
Ledger assets, December 31, 1925.....	1,744,174 37
Total.....	\$2,182,231 46

## Disbursements

Gross amount paid policyholders for losses (including \$2,000.00 occurring in previous years).....	\$83,546 83
Less amount received for salvage.....	651 87
Net amount paid policyholders for losses.....	\$82,894 96
Expenses of adjustment and settlement of losses.....	1,018 98
Expenses of administration.....	72,298 19
Advisory committee expense.....	2,497 97
Legal expense.....	3,755 64
State taxes on premium deposits.....	1,420 94
Insurance Department licenses and fees.....	949 16
Federal taxes.....	104 92
Rents.....	2,627 56
Printing and stationery.....	840 77
Postage, telephone and telegraph.....	1,379 12
Furniture and fixtures.....	538 48
Rating bureaus.....	499 72
Fire patrols.....	329 72
Travelling expenses.....	16,652 83
Audit.....	422 34
Miscellaneous.....	2,818 25
Loss on sale or maturity of bonds.....	170 00
Total Disbursements.....	\$191,219 55
Unused premium deposits returned to subscribers.....	239,101 73
Total.....	\$430,321 28
Balance.....	1,751,910 18
Total.....	\$2,182,231 46

## Risks and Premium Deposits

	Fire risks	Premium Deposits
In force on December 31, 1925.....	\$156,747,162 00	\$467,465 67
Written or renewed during the year.....	174,633,197 00	446,763 01
Total.....	\$331,380,359 00	\$914,228 68
Deduct those expired and marked off as terminated.....	170,415,490 00	428,656 39
Net amount in force.....	\$160,964,869 00	\$485,572 29

## Miscellaneous

Do your subscribers limit their several liability in the event of current losses exceeding current premiums received and accumulated funds?

ANSWER.—Yes, severally. No joint liability.

To what extent is the liability of the subscribers limited?

ANSWER.—A subscriber is limited to a liability of two times his annual premium in a single risk and to ten times his annual premium in the event a continuous fire destroys several risks.

Total unused premium deposits returned to policyholders since organization, \$2,109,589.75.

Largest gross aggregate amount insured in any one hazard, \$600,000.00.

Largest net aggregate amount insured in any one hazard, \$600,000.00.

Losses incurred during 1926, \$88,641.76.

Kinds of insurance written: Fire.

Total losses, less reinsurance, paid since organization, \$1,149,418.94.

What expenses are not paid by the Attorney-in-Fact?

ANSWER.—All expenses are paid by subscribers.

Does the exchange appoint local agents?

ANSWER.—No.

Are the accounts kept as to disclose the individual account of each member?

ANSWER.—Yes.

## Business in the Province of Ontario during 1926

Gross risks written.....	\$630,000 00
Less risks cancelled.....	.....
Net risks written.....	<u>\$630,000 00</u>
Gross premium deposits on risks written.....	\$2,562 15
Less return premium deposits.....	1,780 53
Net premium deposits received.....	<u>\$781 62</u>
Net losses paid.....	.....
Net losses incurred.....	<u>.....</u>





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II

ANNUAL STATEMENT

ABSTRACTS

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A

JOINT STOCK INSURANCE  
COMPANIES

I. LIFE

II. FIRE AND OTHER CLASSES

ASSETS AND LIABILITIES: INCOME AND  
DISBURSEMENTS

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I.—LIFE  
ASSETS DECEMBER 31ST, 1926

Name of Company	LEDGER ASSETS										NON-LEDGER ASSETS					
	Real estate less encumbrances thereon*	Mortgage loans on real estate*	Loans on collateral*	Bonds and debentures*	Policy loans	Cash on hand or in banks	Other ledger assets	Total ledger assets	Interest and rents due and accrued	License re-insurance on losses paid	Outstanding and deferred premiums and annuity considerations	Other non-ledger assets	Total non-ledger assets	Total assets		
Commonwealth Life...	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$		
Empire Life Ins. Co.	114,424.44	1,498,341.04	.....	1,598,398.50	313,690.32	75,800.44	6,725.17	3,607,379.91	45,234.99	.....	128,891.87	214,933.91	3,822,315.82	.....		
Equity Life Ass'n. Co.	.....	.....	.....	503,269.46	211,078.56	932.48	.....	1,238,265.21	20,937.55	.....	22,378.47	43,316.02	1,281,581.23	.....		
Ontario Equitable.....	.....	.....	.....	1,112,869.75	2,467.50	1,508.18	.....	2,226,695.43	2,842.94	.....	36,405.30	39,248.24	2,611,943.67	.....		
Totals.....	114,424.44	2,231,975.75	.....	2,349,766.88	535,386.43	85,321.11	10,538.87	5,327,413.48	72,344.32	.....	222,432.24	40,874.05	335,650.61	5,663,064.09		

\*Book value.

The Government deposits (par value) at date of publication are as follows: Commonwealth Life and Accident, \$53,000; Empire Life, \$50,000; Equity Life, \$63,500; Ontario Equitable \$143,538.10, of which \$28,000 applies to the contracts and obligations of the Policyholders Mutual Life acquired by the Ontario Equitable.

LIABILITIES DECEMBER 31ST, 1926

Name of Company	*Net liability under contracts in force for payments not due (Reserve)	Net surrender values claimable under cancelled contracts	Net liability for payments due under contracts (unsettled claims)	Provision for unreported claims	Miscellaneous liability under assurance contracts	Taxes due and accrued	Expenses, commissions, etc.	Borrowed money and bank overdrafts	All other liabilities	Reserve, special or surplus funds	Dividends to shareholders unpaid	Balance of shareholders' surplus account	Total of all liabilities except capital stock	Capital stock paid up	Net amount at risk
	Commonwealth Life.....	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Empire Life.....	222,557.00	.....	.....	1,000.00	948.16	.....	2,024.95	.....	.....	.....	.....	.....	226,530.11	94,589.50	5,361,042.00
Equity Life.....	133,000.00	.....	.....	.....	746.23	.....	549.00	21,003.83	14,698.87	.....	.....	.....	169,997.93	99,970.00	4,516,152.00
Ontario Equitable.....	1,115,000.00	.....	.....	.....	8,241.03	4,464.00	470.00	5,539.10	666.10	.....	.....	.....	1,139,380.23	35,400.00	5,763,648.00
Totals.....	2,433,168.00	.....	.....	13,000.00	4,414.52	3,785.00	2,480.61	785,759.29	4,775.14	35,000.00	.....	.....	3,290,429.56	331,000.00	30,089,228.00
Totals.....	3,903,725.00	.....	.....	14,000.00	14,349.94	8,249.00	5,524.56	812,302.22	20,140.11	35,000.00	.....	.....	4,826,337.83	560,959.50	45,730,100.00

\*OM (5) 3 1/2 per cent. with statutory allowance.

I.—LIFE—Continued

INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Company	Assurance premiums and considerations for annuities		Consideration for supplementary contracts		Amounts left with company (arising out of assurance contracts)		Interest, dividends and rent		Gross profit on sale of maturity of ledger assets		All other income		Total income (excluding receipts on account of capital stock)		Paid on capital stock		Premium on capital	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Commonwealth Life and Accident.....	156,457	97	.....	.....	.....	.....	11,876	03	.....	.....	1,184	90	169,518	90	6,007	00	16,693	09
Empire Life Insurance Co.....	112,540	85	.....	.....	.....	.....	8,172	45	.....	.....	.....	.....	120,713	30	17,620	00	48,263	45
Equity Life Assurance Co.....	161,109	83	.....	.....	.....	.....	72,483	05	3,843	72	.....	.....	237,436	60	.....	.....	.....	.....
Ontario Equitable Life and Accident.....	884,903	74	.....	.....	.....	.....	127,276	02	7,017	22	34,202	32	1,053,399	30	141,540	22	44,658	58
*Re-Insurance Co. of Canada.....	24,532	18	.....	.....	.....	.....	13,899	40	21,126	85	.....	.....	59,558	43	.....	.....	.....	.....
Totals.....	1,339,544	57	.....	.....	.....	.....	233,706	95	31,987	79	35,387	22	1,640,626	53	165,167	22	109,615	12

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Company	Taxes, licenses and fees		Head office, branch office and agency fees		All other expenses		Total expenses		In respect of annuity and assurance contracts		Supplementary contracts, premium reductions and deposits withdrawn		Dividends to shareholders		Gross loss on sale of maturity of ledger assets		All other disbursements		Total disbursements	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Commonwealth Life and Accident.....	2,145	63	84,665	54	12,726	53	99,537	70	22,187	51	.....	.....	.....	.....	87	23	.....	.....	121,812	44
Empire Life Insurance Company.....	1,442	39	90,711	42	29,938	31	122,092	12	3,164	04	.....	.....	.....	.....	.....	.....	.....	.....	125,256	16
Equity Life Assurance Company.....	4,253	67	41,277	95	4,938	85	50,470	47	104,485	99	.....	.....	3,540	00	.....	.....	.....	.....	158,496	46
Ontario Equitable Life and Accident.....	19,437	61	268,391	45	44,794	49	332,623	55	155,123	35	.....	.....	6,000	00	.....	.....	.....	.....	493,746	90
*Re-Insurance Co. of Canada.....	.....	.....	13,982	31	13,982	31	13,982	31	13,373	54	.....	.....	374	55	.....	.....	.....	.....	26,730	40
Totals.....	27,279	30	499,028	67	92,398	18	618,706	15	297,334	43	.....	.....	9,914	55	87	23	.....	.....	926,042	36

\*January to August, 1926 (assets and business purchased by Ontario Equitable, August, 1926).



II.—FIRE AND OTHER CLASSES  
ASSETS, DECEMBER 31st, 1926

Name of Company	Real estate (less encumbrances thereon)		Mortgage loans on real estate		Stocks		Bonds, debentures and securities		Cash on hand and in banks		Interest, dividends and rents due and accrued		Agents' balances and bills receivable on account of same		Bills receivable, miscellaneous		Reinsurance on losses paid		Other assets		Total admitted		Assets not admitted	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Federal Fire Insurance Company	18,400	00	133,044	86	34,480	67	1,797	95	11,324	38	11,324	38	13	89	109,037	86	9,806	43			190,037	86	9,806	43
Hand-in-Hand Insurance Company	24,050	00	418,877	92	47,430	08	5,921	33	11,888	50	11,888	50	13	89	508,181	72	508,181	72			508,181	72	508,181	72
Merchants Fire Insurance Company	37,300	00	440,600	75	56,957	42	5,508	07	12,499	75	12,499	75	12	73	698,769	66	698,769	66			698,769	66	1,184,58	
Provident Assurance Company	118,363	03	196,797	82	78,040	59	3,523	30	96,174	59	96,174	59	716	73	792,657	30	792,657	30			792,657	30	13,165	
Queen City Fire Insurance Company	8,165	56	526,948	48	52,271	80	7,043	76	11,765	24	11,765	24	292	08	60,875	34	60,875	34			60,875	34	13,165	
Toronto Casualty Company	13,500	00	379,474	98	97,671	70	4,720	41	119,053	32	119,053	32	292	08	732,887	54	732,887	54			732,887	54	13,165	
Totals	336,466	70	2,095,744	81	366,852	26	28,515	22	262,705	78	262,705	78	1,008	81	3,346,585	63	3,346,585	63			3,346,585	63	24,115	

The Government deposits (par value) at date of publication are as follows: Federal Fire Ins. Co., \$51,435.85; Hand-in-Hand Insurance Co., \$104,289.16; Merchants Fire Ins. Co., \$148,155.22; Provident Assurance Co., \$112,000.00; Queen City Fire Ins. Co., \$88,893.33; Toronto Casualty Fire and Marine, \$67,000.00

LIABILITIES, DECEMBER 31st, 1926

Name of Company	Provision for unpaid claims in Ontario		Provision for unpaid claims elsewhere than in Ontario		Present value of claims payable by Ontario		Present value of claims payable by Ontario		Reserve of unearned premiums in Ontario		Reserve of unearned premiums elsewhere than in Ontario		Dividends to shareholders		Taxes and other expenses due and accrued		Borrowed money		All other		Total liabilities except capital stock		Excess assets over liabilities excluding capital stock		Capital stock paid in cash	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Federal Fire Insurance Co.	3,971	72	97,438	52	210,176	34	210,176	34	78,568	81	78,568	81	27	00	511	76	11,752	00	11,752	00	113,162	24	85,885	62	100,000	00
Hand-in-Hand Insurance Co.	7,321	77	210,176	34	26,029	06	26,029	06	130,125	40	130,125	40	27	00	12,512	36	(a)216,401	45	302,803	79	302,803	79	205,377	93	100,000	00
Merchants Fire Insurance Co.	1,568	00	26,029	06	118,908	19	118,908	19	162,180	94	162,180	94	27	00	1,863	92	154,177	67	224,283	37	224,283	37	474,686	29	150,000	00
Provident Assurance Co.	2,217	00	162,180	94	693,201	86	693,201	86	251,687	77	251,687	77	27	00	10,185	14	64,495	53	539,890	05	539,890	05	448,089	24	100,000	00
Queen City Fire Insurance Co.	5,858	84	693,201	86	251,687	77	251,687	77	1,832,271	80	1,832,271	80	27	00	25,729	02	606,301	75	1,832,271	80	1,832,271	80	1,514,314	06	269,735	00
Toronto Casualty Co.	27,903	81	48,841	14	48,841	14	48,841	14	970,465	00	970,465	00	27	00	25,729	02	606,301	75	1,832,271	80	1,832,271	80	1,514,314	06	269,735	00
Totals	48,841	14	206,483	26	693,201	86	693,201	86	251,687	77	251,687	77	27	00	25,729	02	606,301	75	1,832,271	80	1,832,271	80	1,514,314	06	269,735	00

(a) Includes \$216,401.45 Millers and Manufacturers.

(b) Includes \$103,373.43 Fire Insurance Exchange Corporation note.

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario		Net premiums written elsewhere		Total net premiums written		Net premiums earned in Ontario		Net premiums earned elsewhere		Total net premiums earned		Net claims and adjustments in Ontario		Net claims and adjustments elsewhere		Total net commissions and other expenses		Total net claims, commissions, adjustments and other expenses		Underwriting profit (L indicates loss.)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Federal Fire Ins. Co.	126,095	10	500,473	39	126,095	10	112,336	86	54,882	05	112,336	86	54,882	05	51,745	84	106,627	89	5,708	97	34,423	73
Hand-in-Hand Ins. Co.	110,779	60	543,138	04	110,779	60	131,703	86	48,365	72	131,703	86	48,365	72	48,917	41	94,280	13	33,752	39	33,752	39
Merchants Fire Ins. Co.	264,687	46	500,473	39	264,687	46	290,406	21	135,506	41	290,406	21	135,506	41	130,057	11	263,933	82	536,732	95	38,608	50
Provident Assurance Co.	49,452	80	500,473	39	49,452	80	53,102	77	502,238	68	53,102	77	502,238	68	21,057	11	536,732	95	100,117	42	33,662	24
Queen City Fire Ins Co.	129,609	65	500,473	39	129,609	65	133,779	66	133,779	66	44,818	27	133,779	66	44,818	27	100,117	42	910,087	93	L103,168	98
Toronto Casualty Co.	318,137	03	500,473	39	318,137	03	288,552	84	804,918	95	138,412	73	804,918	95	138,412	73	910,087	93	2,016,500	14	20,986	85
Totals . . . . .	998,761	64	1,043,611	43	2,042,373	07	1,018,882	20	2,037,486	99	448,379	93	2,037,486	99	396,704	13	503,795	38	2,016,500	14	20,986	85

Name of Company	Interest dividends and rents earned		Bad debts recovered		Increase market value of investments		Other gains		Total other revenue		Interest on money borrowed for investment		Bad debts written off		Decrease in market value of investments		Other losses		Total other expenditure		Total net profit for year (L indicates loss.)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Federal Fire Ins. Co.	7,789	64	475	00	7,789	64	7,789	64	57	47	7,789	64	57	47	95	08	132	55	7,637	09	13,346	06
Hand-in-Hand Ins. Co.	15,863	45	67	25	15,863	45	2,000	00	344	12	15,863	45	344	12	28,302	14	344	12	15,863	45	50,269	18
Merchants Fire Ins. Co.	28,623	93	67	25	28,623	93	22	33	44	12	28,623	93	44	12	28,302	14	344	12	28,302	14	62,054	53
Provident Ass'ce, Co.	17,436	21	475	00	17,436	21	84	00	1,865	34	17,436	21	1,865	34	4,257	03	6,122	37	09,473	87	88,082	37
Queen City Fire Ins Co.	28,280	24	475	00	28,280	24	84	00	8,816	68	28,280	24	8,816	68	1,520	8	10,337	49	28,304	24	62,026	48
Toronto Casualty Co.	17,438	94	67	25	17,438	94	108	33	17,913	94	17,438	94	108	33	5,777	84	16,956	53	7,576	45	L97,592	53
Totals . . . . .	115,432	41	67	25	58,567	78	108	33	174,175	77	11,083	61	11,083	61	5,777	84	16,956	53	157,119	24	178,206	09

\*Including increased value of office premises on appraisal, \$56,174.70.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario				Ontario and elsewhere								
	Net premiums written	Gross amount of policies renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses	Net premiums written	Gross amount of policies renewed	Net amount at risk at date	Net amount of losses incurred during the year	Reserve for unsettled losses			
FEDERAL FIRE INSURANCE COMPANY OF CANADA													
Fire.....	\$ 126,095	\$ 22,955,418	\$ 24,467,389	\$ 53,740	\$ 29	\$ 3,791	\$ 72	\$ 126,095	\$ 22,955,418	\$ 24,467,389	\$ 53,740	\$ 29	
Fire.....	99,586	62,113,694,282	00	16,803,428	00	7,321	77	99,586	62,113,694,282	00	16,803,428	00	
Automobile.....	3,906	85	354	20	3,140	83	3,906	85	354	20	3,140	83	
Plate Glass.....	7,286	13	3,140	83	7,286	13	3,140	83	7,286	13	3,140	83	
Totals.....	110,779	60	13,694,282	00	16,803,428	00	45,545	13	110,779	60	13,694,282	00	
Fire.....	259,647	73	41,250,118	00	67,077,300	00	127,770	21	259,647	73	41,250,118	00	
Automobile.....	5,039	73	3,120	84	5,039	73	3,120	84	5,039	73	3,120	84	
Totals.....	264,687	46	41,250,118	00	67,077,300	00	130,891	05	264,687	46	41,250,118	00	
MERCHANTS FIRE INSURANCE COMPANY													
Fire.....	32,718	34	6,340,340	00	5,632,630	00	19,701	24	32,718	34	6,340,340	00	
Accident and Sickness.....	763	50	184	78	763	50	184	78	9,527	15	1,502	00	
Plate Glass.....	105	42	4	04	Cr.	181	81	6,450	86	1,357	34	475	00
Guarantee.....	499	34	181	81	499	34	181	81	11,589	36	1,840	56	
Liability (Employers').....	135	05	25	00	251	34	85	135	05	109,757	00	28,175	00
Liability (Public).....	63	00	25	00	13,908	58	25	00	1,958	88	393	00	
Burglary.....	4,730	70	1,631	45	78,043	73	140	00	4,370	99	275	00	
Automobile.....	10,377	45	3,674	17	85,850	15	550	00	35,361	97	14,013	00	
Accident and Sickness Combined.....	49,452	80	6,340,640	00	5,632,600	00	25,374	41	85,850	15	44,727	45	
Life.....	592,590	84	17,307,750	00	14,918,450	00	258,907	77	37,047	40	13,079	90	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	592,590	84	17,307,750	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	54,291	07	7,179	00	267,095	18	6,372	04	69	57	
Automobile.....	100,378	78	2,707	59	3,469	50	11,288	50	3,772	98	808	50	
Guarantee.....	11,808	22	2,444	31	532	50	11,288	50	267,095	18	207,085	13	
Liability.....	4,532	55	2,198	13	295	26	222,078	39	11,288	28	3,504	95	
Plate Glass.....	2,753	11	511	81	511	81	9,695	29	222,078	39	193,803	48	
Burglary.....	48	06	1,337	51	435	00	6,724	06	9,695	29	4,800	76	
Property.....	8,625	95	1,337	51	435	00	561	92	6,724	06	1,720	57	
Blanket Residence.....	318,137	03	18,054,222	00	16,608,399	00	117,019	57	14,055	50	63	50	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	818,610	42	28,362,578	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	54,291	07	7,179	00	267,095	18	6,372	04	69	57	
Automobile.....	100,378	78	2,707	59	3,469	50	11,288	50	3,772	98	808	50	
Guarantee.....	11,808	22	2,444	31	532	50	11,288	50	267,095	18	207,085	13	
Liability.....	4,532	55	2,198	13	295	26	222,078	39	11,288	28	3,504	95	
Plate Glass.....	2,753	11	511	81	511	81	9,695	29	222,078	39	193,803	48	
Burglary.....	48	06	1,337	51	435	00	6,724	06	9,695	29	4,800	76	
Property.....	8,625	95	1,337	51	435	00	561	92	6,724	06	1,720	57	
Blanket Residence.....	318,137	03	18,054,222	00	16,608,399	00	117,019	57	14,055	50	63	50	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	818,610	42	28,362,578	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	54,291	07	7,179	00	267,095	18	6,372	04	69	57	
Automobile.....	100,378	78	2,707	59	3,469	50	11,288	50	3,772	98	808	50	
Guarantee.....	11,808	22	2,444	31	532	50	11,288	50	267,095	18	207,085	13	
Liability.....	4,532	55	2,198	13	295	26	222,078	39	11,288	28	3,504	95	
Plate Glass.....	2,753	11	511	81	511	81	9,695	29	222,078	39	193,803	48	
Burglary.....	48	06	1,337	51	435	00	6,724	06	9,695	29	4,800	76	
Property.....	8,625	95	1,337	51	435	00	561	92	6,724	06	1,720	57	
Blanket Residence.....	318,137	03	18,054,222	00	16,608,399	00	117,019	57	14,055	50	63	50	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	818,610	42	28,362,578	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	54,291	07	7,179	00	267,095	18	6,372	04	69	57	
Automobile.....	100,378	78	2,707	59	3,469	50	11,288	50	3,772	98	808	50	
Guarantee.....	11,808	22	2,444	31	532	50	11,288	50	267,095	18	207,085	13	
Liability.....	4,532	55	2,198	13	295	26	222,078	39	11,288	28	3,504	95	
Plate Glass.....	2,753	11	511	81	511	81	9,695	29	222,078	39	193,803	48	
Burglary.....	48	06	1,337	51	435	00	6,724	06	9,695	29	4,800	76	
Property.....	8,625	95	1,337	51	435	00	561	92	6,724	06	1,720	57	
Blanket Residence.....	318,137	03	18,054,222	00	16,608,399	00	117,019	57	14,055	50	63	50	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	818,610	42	28,362,578	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	54,291	07	7,179	00	267,095	18	6,372	04	69	57	
Automobile.....	100,378	78	2,707	59	3,469	50	11,288	50	3,772	98	808	50	
Guarantee.....	11,808	22	2,444	31	532	50	11,288	50	267,095	18	207,085	13	
Liability.....	4,532	55	2,198	13	295	26	222,078	39	11,288	28	3,504	95	
Plate Glass.....	2,753	11	511	81	511	81	9,695	29	222,078	39	193,803	48	
Burglary.....	48	06	1,337	51	435	00	6,724	06	9,695	29	4,800	76	
Property.....	8,625	95	1,337	51	435	00	561	92	6,724	06	1,720	57	
Blanket Residence.....	318,137	03	18,054,222	00	16,608,399	00	117,019	57	14,055	50	63	50	
Totals.....	129,609	65	25,337,950	00	35,867,378	00	43,195	95	818,610	42	28,362,578	00	
Fire.....	170,384	70	18,054,222	00	16,608,399	00	45,462	14	129,609	65	25,337,950	00	
Accident.....	7,964	95	4,893	78	7,815	55	1,143	55	592,590	84	17,307,750	00	
Sickness.....	5,710	17	1,672	33	1,672	33	375	00	8,479	21	5,724	43	
Marine, Inland and Ocean.....	422	04	Cr.	749	69	Cr.	749	69	6,067	91	1,952	54	
Inland Transportation.....	2,800	91	5										

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B

MUTUAL INSURANCE  
CORPORATIONS

(Farmers' Mutuals)

- I. FIRE
- II. WEATHER

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

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I.—FIRE  
ASSETS, DECEMBER 31st, 1926

Name of Corporation	Real estate cash		Mortgages, bonds, debentures and other securities		Cash		Agents' balances		Installments of 1926 unpaid		Assessments of 1926 unpaid		Fixed payments and assessments of prior years		Unassessed premium note capital		Interest due and accrued		All other assets		Total Assets	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma.....			18,890	00	10,446	97					46,415	38									75,752	35
2 Amherst Island.....			4,000	00	6,070	28					11,639	65									21,709	93
3 Ayr Farmers.....			19,315	66	14,278	18					231,533	43	1,085	43							266,665	88
4 Bay of Quinte.....					5,039	35					109,390	75									114,831	65
5 Bertie and Willoughby.....			17,243	92	3,403	61					149,831	82									171,097	74
6 Blanshard.....					12,589	39					86,762	34									100,498	79
7 Blenheim.....					11,808	27					104,574	40									116,382	67
8 Brant County.....					12,667	38					140,694	11									154,176	97
9 Canadian Millers.....			325,764	73	9,049	23					97,246	59									459,752	39
10 Caradoc.....			12,000	00	4,245	19					100,016	62									116,415	29
11 Clinton.....					905	53					111,097	84									112,748	63
12 Culross.....					12,061	29					49,333	60									64,274	35
13 Dereham and W. Oxford.....			3,020	00	2,096	58					144,869	01									151,640	60
14 Dorchester, N. and S.....					16,230	75					222,607	62	1,119	82							239,958	19
15 Downie.....			5,000	00	20,222	19		56	10		91,670	92									117,289	26
16 Dufferin.....			3,000	00	11,510	43					202,059	63									216,570	06
17 Dumfries, North and Waterloo, South.....					2,768	01					357,847	37									368,796	94
18 Dunwich Farmers.....			8,000	00	13,975	63					147,625	01									170,450	26
19 Easthope South.....			20,000	00	16,720	45					316,094	96									354,175	96
20 Ekfrid.....					1,097	31					103,377	92									104,712	17
21 Elma.....			10,000	00	19,251	14					327,678	55									358,091	83
22 Eramosa.....			12,000	00	2,280	65					127,052	15									142,354	90
23 Erie.....			10,000	00	8,019	69					119,014	13									137,230	40
24 Farmers' Central.....			82,600	00	18,834	15					631,179	73	999	43							947,153	29
25 Farmers' Union.....			47,675	00	8,958	61					289,075	51									697,381	85
26 Formosa.....			6,500	00	15,104	18					268,469	56									284,285	40
27 Germania.....			6,000	00	14,617	21					200,105	01									311,637	71
28 Glengarry.....			13,495	56	25,122	19					102,917	97									238,722	76
29 Grand River.....					4,647	48					248,161	00									108,977	28
30 Grenville Patron.....			4,860	00	10,631	08															266,226	70



I.—FIRE  
LIABILITIES, DECEMBER 31ST, 1926

Name of Corporation	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk
	Reported but not adjusted	Adjusted	Resisted								
	\$ c.	\$ c.	\$ c.								
1 Algoma.....							12,103 11	180 00	12,283 11	1,545	2,593,217 00
2 Amherst Island.....							799 47		799 47	250	363,345 00
3 Ayr.....	1,050 00								1,050 00	1,984	8,017,202 50
4 Bay of Quinte.....	5,200 00						15 06		5,215 06	2,068	5,182,275 00
5 Bertie and Willoughby.....							4,132 77		4,132 77	1,624	4,565,469 00
6 Blanshard.....							582 75		582 75	855	3,308,075 00
7 Blenheim.....	5,150 00								5,150 00	848	3,425,155 00
8 Brant.....	1,000 00						1,457 44		2,457 44	1,823	6,699,065 67
9 Canadian Millers.....								111 22		397	1,330,800 00
10 Caradoc.....									111 22	1,050	3,949,501 00
11 Clinton.....				5,000 00			2,129 84		7,129 84	1,418	4,844,724 00
12 Culross.....										748	2,305,777 50
13 Derham and W. Oxford.....							1,858 92		1,858 92	1,501	4,797,068 50
14 Dorchester N. and S.....				3,000 00			5,275 71		8,275 71	2,697	9,148,443 00
15 Downie.....							3,554 36		4,754 36	801	3,907,085 00
16 Dufferin Farmers.....		1,200 00								2,482	8,060,275 00
17 Dumfries N. and Waterloo South.....											
18 Dunwich.....	3,400 00						269 56		6,139 50	3,135	13,210,155 00
19 Easthope South.....									3,669 56	1,374	5,193,050 00
20 Ekfrid.....										1,715	8,200,205 00
21 Elma Farmers.....		1,350 00							1,350 00	1,307	4,187,850 00
22 Erarnosa.....							51 58			1,396	7,753,020 00
23 Erie Farmers.....									51 58	1,347	2,920,225 00
24 Farmers' Central.....	2,100 00						32,993 00			1,194	3,957,525 00
25 Farmers' Union.....							73,491 45		35,093 00	12,923	33,338,037 00
26 Formosa.....							1,485 74		73,491 45	9,413	24,930,356 00
27 Germania.....							1,727 80		1,485 74	4,330	11,091,452 00
28 Glengarry Farmers.....							27,552 26		1,727 80	3,643	10,263,483 68
29 Grand River.....							2,315 82		27,552 26	4,359	9,194,500 00
30 Grenville Patron.....							14,934 90		2,315 82	1,109	4,173,685 00
							14,934 90		14,934 90	3,656	10,818,377 00

31 Grey and Bruce.....				917 36	2,787	6,958,446 00 31
32 Guelph Township.....				Nil	334	905,150 00 32
33 Halton Union.....				27,869 23	3,254	10,859,485 00 33
34 Hamilton Township.....				16,367 48	1,947	4,511,835 00 34
35 Hay Township.....				56 00	2,045	7,647,520 00 35
36 Hopewell Creek.....				Nil	322	740,653 00 36
37 Howard Farmers.....				3,131 81	2,597	9,749,953 00 37
38 Howick Farmers.....				4,245 56	5,785	16,909,830 00 38
39 Kent and Essex.....				56,537 65	5,309	18,479,666 53 39
40 Lambton Farmers.....				49,432 97	5,339	16,430,981 00 40
41 Lanark Farmers.....				2,878 47	6,801	16,060,964 00 41
42 Lennox and Addington.....	10 00	2,534 00		5,342 81	1,292	3,097,165 00 42
43 Lobo.....				6,952 70	923	3,042,138 00 43
44 London Township.....				10,801 13	1,499	4,673,020 00 44
45 McGillivray.....				262 00	1,499	4,673,020 00 44
46 McKillop.....				3,256 35	568	1,265,835 00 45
47 Maple Leaf.....	3,300 00			210 51	2,530	7,505,372 00 46
48 Nichol.....				36,865 76	5,148	11,886,405 00 47
49 Nissouri.....				1,262 54	2,152	6,693,204 00 48
50 Norfolk.....	1,300 00			6,869 73	2,309	10,357,685 00 49
51 North Kent.....				1,604 53	1,664	3,894,612 75 50
52 Onondaga.....				5,939 31	1,733	4,862,819 00 51
53 Ontario Threshermen's.....	800 00			1,052 98	463	1,639,803 00 52
54 Osgoode.....				142 60	394	302,050 00 53
55 Otter.....				6,232 86	764	2,329,747 50 54
56 Oxford Farmers.....				2,947 91	2,314	8,374,696 00 55
57 Peel County.....				1,733 37	777	2,204,998 52 56
58 Peel and Maryboro.....				41,711 67	5,183	17,760,304 00 57
59 Prescott Farmers.....				1,389 66	3,492	13,174,790 00 58
60 Puslinch.....				16,552 28	4,119	9,181,700 00 59
61 Saltfleet and Binbrook.....				6,243 82	602	1,967,580 00 60
62 Southwold Farmers.....				18,702 84	1,679	5,827,450 00 61
63 Sydenham.....					906	3,089,425 00 62
64 Townsend Farmers.....				14,247 54	9,774	26,297,625 00 63
65 Osborne and Hibbert.....					938	3,040,573 00 64
66 Walpole Farmers.....					2,496	9,424,730 00 65
67 Waterloo North.....	1,200 00				7,789	3,139,645 00 66
68 Wawanosh West.....				1,200 00	7,774	30,139,130 00 67
69 Westminster Township.....				352 73	4,146	11,873,115 00 68
70 Williams East.....					1,246	4,484,154 00 69
71 Yarmouth.....				46 77	784	1,972,975 00 70
				2,245 03	1,023	3,454,307 00 71
Total Liabilities.....	23,310 00	11,598 50	1,200 00	1,538 46	178,993	545,479,088 65



I.—FIRE RECEIPTS

Name of Corporation	Fees or surveys		Instalments, 1926		Assessments, 1926		Instalments of prior years		Assessments of prior years		Interest		Licenses, extra risks, and transfer fees		Re-insurance on fire losses		Borrowed money		Agents' balances		Others sources		Total income								
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.							
1 Algoma.....	864	00	13,106	78																					15,371	72	1				
2 Amherst Island.....			863	20																						1,243	79	2			
3 Avr Farmers.....			11,162	29	12,190	84																				26,591	76	3			
4 Bay of Quinte.....			17,289	35				63	47	2,655	02															48	45	4			
5 Bertie and Willoughby.....			15,076	37				168	05																	16,044	31	5			
6 Blanshard.....			7,042	45	3,532	98																				11,483	63	6			
7 Blenheim.....			8,131	40				79	20	643	26															8,681	92	7			
8 Brant County.....			19,909	66				619	83	300	50															220	67	8			
9 Canadian Millers.....			33,071	75				782	00																	54,525	60	9			
10 Caradoc Farmers.....			10,660	70				119	26																	29	85	10			
11 Clinton Township.....			11,932	22				160	06																	11,418	04	11			
12 Culross.....			3,233	47	1,807	70																				12,102	53	12			
13 Dereham and W. Oxford.....			14,713	05				366	10	1,586	25															7,311	23	13			
14 Dorchester.....			32,087	78				220	38																	26	37	14			
15 Downie.....			9,229	58	4,297	05				256	55															34,387	49	15			
16 Dufferin Farmers.....			22,791	37				213	76	378	50															127	75	16			
17 Dumfries N. and Waterloo S.....			18,647	50	17,197	96				214	80															23,488	49	17			
18 Dunwich Farmers.....			15,023	68				614	01	1,848	12															83	50	18			
19 Easthope South.....			9,957	05	11,026	23				614	01															119	36	19			
20 Ekfrid.....			11,956	48				117	20	1,090	20																16,124	91	20		
21 Etma.....			10,747	94	11,957	65				38	22															22,159	57	21			
22 Eramosa.....			5,826	10				733	05	1,333	90															6	00	22			
23 Erie Farmers.....			4,977	45	5,570	98				22	68															122	70	23			
24 Farmers' Central.....			136,049	02																							10,128	06	24		
25 Farmers' Union.....			73,354	63				8,239	35																		11,215	79	25		
26 Formosa.....			42,939	62				8,239	35																		704	42	26		
27 Germania.....			34,930	40				592	96																		485	86	27		
28 Glengarry Farmers.....			31,122	95																							213	95	28		
29 Grand River.....			10,137	05	3,658	53																					38,272	16	29		
30 Grenville Patron.....			20,635	75				21	15	1	50																33,802	76	30		
31 Grey and Bruce.....			37,233	71				733	10																		16,073	31	31		
32 Guelph Township.....			2,129	20				108	57	635	65															3,500	00	32			
33 Haldon Township.....			30,717	35				568	10	1,621	60																38,238	13	33		
34 Hamilton Township.....			19,069	55				569	85																		23,227	06	34		
35 Hay Township.....			6,329	52	15,695	52																					39,625	71	35		
36 Honeywell Creek.....			1,007	26	955	85				669	09																20,186	87	36		
37 Howard Farmers.....			27,771	29				343	08	134	25																23,641	76	37		
38 Howick Farmers.....			63,518	39				949	59																		12	51	38		
																											88	27	39		
																												607	58	40	
																													28,203	28	41
																													65,991	43	42

39	Kent and Essex.....	60,981 89	1,214 88	2,547 82	460 88(h)	65,205 47
40	Lambton Farmers.....	49,674 54	4,534 50	1,972 98	200 90	56,400 69 40
41	Lanark Farmers.....	53,184 04	879 93	1,79 74	142 69	54,386 40 41
42	Lennox and Addington.....	12,849 90	186 70	121 30	42 70	13,208 10 42
43	Lobo.....	7,555 57	86 70	1,412 50	3 50	8,971 57 43
44	London Township.....	10,740 12	310 50	1,710 31	.....	12,537 13 44
45	McGillivray.....	3,069 05	309 05	905 71	4 20	4,291 46 45
46	McKillop.....	18,219 60	1,844 10	282 04	73 05(i)	20,345 74 46
47	Maple Leaf.....	39,329 90	1,469 05	1,400 48	23 94	43,565 88 47
48	Nichol.....	16,734 00	856 36	70 13	82 29	20,684 43 48
49	Nissouri.....	22,064 11	1,045 18	1,112 04	120 03(j)	14,418 49 50
50	North Kent.....	13,131 01	238 07	59 38	5 50	15,195 55 51
51	North Norfolk.....	14,910 55	238 00	13 30	97 50	5,640 18 52
52	Oncida Farmers.....	4,003 65	1,342 03	49 30	147 70	7,512 36 53
53	Ont. Threshermen's Mutual.....	7,092 15	318 20	19 69	48 32	7,165 14 54
54	Osgoode.....	6,821 21	810 25	48 86	.....	26,322 41 55
55	Oxford County.....	24,147 47	142 57	33 32	737 50	11,497 23 56
56	Peel and Maryboro.....	55,775 67	69 35	37 50	1,987 50	14 94
57	Peel Farmers.....	34,313 83	1,495 34	1,861 13	2,030 00	63,867 11 58
58	Prescott Farmers.....	32,453 54	148 20	.....	.....	39,763 50 59
59	Puslinch.....	6,158 94	255 60	399 36	1,029 46	34,083 50 60
60	Saltfleet and Binbrook.....	16,932 21	913 04	22 02	.....	6,458 06 61
61	Southold Farmers.....	5,785 67	391 86	32 95	1,500 00	13,987 73 62
62	Sydenham.....	88,620 38	1,284 24	1,716 65	6,867 08	103,830 57 63
63	Townsend Farmers.....	9,463 94	42 28	220 00	50 00	9,776 22 64
64	Usborne and Hibbert.....	12,715 90	106 25	915 85	.....	28,601 58 65
65	Walpole Farmers.....	7,854 10	330 90	537 23	125 00	8,583 32 66
66	Waterloo North.....	34,280 50	108 30	273 32	70 78(m)	74,422 36 67
67	Wawanosh West.....	35,329 72	540 15	1,666 30	.....	37,827 80 68
68	Westminster Township.....	11,291 63	212 92	1,937 93	4 37(n)	12,535 77 69
69	Williams East.....	5,026 92	.....	564 70	45 10	15,862 18 70
70	Williams East.....	9,237 08	10 25	273 67	9 50(o)	15,330 50 71
71	Yarmouth.....	1,572,527 43	37,964 04	68,293 46	68,349 69	1,969,245 96
	Total Income.....	5,339 50	20,248 20	68,293 46	4,209 46	7,022 97

(a) Not including \$36,951.87 from realization on securities.  
 (b) Not including 1 038.63 from realization on securities.  
 (c) Not including 305.48 from realization on securities.  
 (d) Not including 300.00 from realization on securities.  
 (e) Not including 1,746.17 from realization on securities.  
 (f) Not including 265.34 from realization on securities.  
 (g) Not including 269.77 from realization on securities.  
 (h) Not including 1 038.63 from realization on securities.

(i) Not including \$738.84 from realization on securities.  
 (j) Not including 961.50 from realization on securities.  
 (k) Not including 862.72 from realization on securities.  
 (l) Not including 1,264.00 from realization on securities.  
 (m) Not including 800.00 from realization on securities.  
 (n) Not including 335.29 from realization on securities.  
 (o) Not including 4,000.00 from realization on securities.

I.—FIRE EXPENDITURE

Name of Corporation	Expenses of Management						Re-insurance	Returned, rebates and	Payment of loans	All other expenditure	Totals	
	Agents' com- mission, etc.	Law and Divi- sion Court costs	Interest	Assessment and license fees	Salaries and general ex- pense account							Total expenses of management
					\$	c.						
1 Alcoma.....	\$ 1,494 00			\$ 21 56	\$ 2,329 08	\$ 3,844 64	\$ 246 00	\$ 383 11	\$ 112 70	\$ 10,996 28		
2 Amherst Island.....	129 48			45 57	3,094 93	3,711 10	200 00	1 42		572 52		
3 Ayr Farmers.....	14 23			45 57	3,094 93	3,154 70	2,641 37	127 19		6,430 59		
4 Bay of Quinte.....	2,093 34	2 39	153 44	30 78	2,312 92	4,593 69	5,881 54	907 45	2,800 00	14,302 48		
5 Bertie and Willoughby.....	328 52	3 00	169 14	30 78	1,959 78	2,488 22	4,967 23	219 80		8,332 51		
6 Blenheim.....	98 00			25 14	927 48	955 62	4,054 13	935 35	30 80	5,975 96		
7 Brant County.....	852 00			40 50	2,366 81	3,539 84	5,016 92	88 90		6,645 66		
8 Canadian Millers.....	185 50	2 00		16 06	8,790 33	8,808 39	4,990 43	1,559 51	325 00	9,953 75		
9 Carleton Place.....	238 50	200 00		28 23	1,398 79	1,612 52	3,932 53	11,258 13	77 50	45,257 29		
10 Clinton Township.....	279 00		509 40	32 75	2,096 48	3,077 13	4,066 50	53 25	4,000 00	6,480 52		
11 Culross.....	197 00		17 15	21 01	738 25	1,038 26	3,593 00	1,003 61		11,321 38		
12 Dereham and West Oxford.....	889 00	180 00		34 78	1,935 58	2,184 51	8,612 10	3,254 75	2,000 00	16,337 08		
13 Dorchester, North and South.....				53 40	2,462 83	3,585 23	17,640 32	5,085 54	112 70	27,000 90		
14 Dowsie.....				27 95	1,408 01	1,435 96	1,736 14	50 50	50 00	3,323 10		
15 Dufferin Farmers.....	1,562 00		153 03	46 23	2,412 52	4,020 75	12,171 36	1,466 88		17,069 13		
16 Dumfries North and Waterloo South.....	180 50		69 90	32 52	1,240 12	1,722 11	4,176 92	213 55	11,500 00	53,009 17		
17 Dutch Farmers.....	631 50			47 52	1,403 09	2,172 04	9,659 85	18 85		11,850 81		
18 Eglarville South.....	141 00			29 08	1,229 93	1,657 46	5,419 82	133 07	5,300 00	11,850 81		
20 Elgin.....	339 00		257 45	45 90	1,413 41	1,798 31	14,706 09	226 00	117 00	16,730 40		
21 Elma Farmers.....	421 50			25 87	633 09	1,080 46	8,689 10	16 65		11,311 81		
22 Ernpinst.....				27 42	1,140 28	1,167 70	7,808 65	829 26		9,928 53		
23 Erie Farmers.....	4,918 25			167 82	10,443 90	15,529 97	58,937 24	122 92	339 33	74,031 14		
24 Farmers' Central.....	7,485 50			118 10	5,011 84	12,615 44	64,377 08	994 45		82,989 24		
25 Farmers' Union.....	1,933 31	2 53		68 10	3,359 95	5,363 89	43,626 75	12,680 45		61,977 80		
26 Fonthos.....	1,488 00			60 86	2,682 28	4,231 14	20,117 75	6,131 41		30,783 02		
27 Germania.....	2,093 00			53 68	2,353 94	4,430 62	18,766 76	3,141 60		26,569 54		
28 Glenora.....	763 00		178 84	29 59	1,107 29	2,075 72	6,009 20	230 56	3,000 00	12,435 87		
29 Grand River.....	2,511 59			56 17	3,241 61	5,809 37	39,496 09	254 37		36,559 83		
30 Grey and Bruce.....	148 27		41 23	44 51	2,858 96	4,412 97	11,643 50	2,523 65	3,700 00	22,563 18		
31 Havelock.....	139 00			14 29	344 68	497 97	1,127 35	176 85		818 37		
32 Havelock Township.....	2,222 00			64 12	3,551 16	5,837 28	23,507 60	16 20		34,426 77		
33 Hamilton.....	1,220 00			30 55	2,850 83	3,912 65	2,386 40	1,145 49		8,401 73		
34 Hamilton Township.....	1,284 81			44 68	3,613 33	3,653 88	4,173 00	1,261 90		7,876 12		
35 Hay Township.....	185 50			13 44	376 37	475 31	10 75	33 17		519 23		
36 Hopewell Creek.....	1,190 41		22 70	53 72	2,595 10	3,861 92	13,235 96	359 82		18,143 11		
37 Howard Farmers.....	2,066 53	6 25		95 14	5,560 60	7,721 80	19,291 46	7,666 63		40,579 27		
38 Kent and Essex.....	2,892 00	20 00		87 22	6,371 31	9,457 18	1,426 84	1,846 82		30,389 38		
39 Lambton Farmers.....	3,207 80	260 00		82 56	4,817 42	8,811 98	12,184 60	1,634 74		23,740 45		
40 Lanark Farmers.....				76 47	3,167 36	8,711 63	28,130 15	89 95	98 86	37,369 06		
41								332 47		37,369 06		



42	Lennox and Addington.....	1,924 92	3 35	23 13	1,831 21	3,482 61	7,644 67	844 20	263 69	800 00	12,235 17
43	Lobo.....	440 00	3 36	23 23	896 91	1,387 50	624 30	.....	141 32	.....	2,953 12
44	London Township.....	573 00	2 00	30 31	1,294 71	1,900 02	7,839 20	.....	320 25	.....	10,059 47
45	McGillivray.....	.....	.....	15 49	682 31	697 80	2,174 54	42 51	237 94	.....	3,152 79
46	McKillop.....	867 75	237 90	43 95	1,898 76	3,048 36	6,896 50	123 30	241 98	.....	10,310 14
47	Maple Leaf.....	4,245 00	34 57	63 69	4,336 14	8,079 40	15,307 00	3,282 40	613 11	250 84	28,132 75
48	Nichol.....	1,185 08	49 70	41 01	2,540 55	3,816 34	13,196 25	282 37	243 83	3,000 00	20,538 79
49	Nissouri.....	1,226 50	341 00	58 61	2,858 17	4,484 28	8,707 74	865 44	373 46	.....	14,430 92
50	Norfolk Farmers.....	1,862 34	.....	27 80	2,077 08	3,993 93	8,608 99	299 43	115 10	1,000 00	14,017 45
51	Norfolk Kent.....	500 25	.....	31 08	1,453 49	1,984 82	7,736 87	110 13	103 90	.....	9,935 72
52	Ontario.....	144 00	165 35	16 57	755 06	771 63	2,390 35	349 20	50 32	845 00	3,694 50
53	Ontario Threshermen's.....	269 50	.....	11 58	3,924 11	4,256 95	1,518 46	.....	14 20	.....	6,855 61
54	Osgoode.....	1,061 10	.....	20 93	1,183 77	1,474 20	4,704 92	471 32	205 54	4,000 00	6,855 98
55	Ottar.....	665 65	.....	49 33	2,323 24	3,518 41	10,602 24	2,188 17	468 08	.....	20,716 90
56	Oxford Farmers.....	3,439 50	129 15	29 26	5,168 39	8,826 27	28,023 62	2,961 85	1,776 19	228 50	41,587 43
57	Peel County.....	1,566 42	5 00	89 23	3,461 62	5,235 77	25,581 00	365 75	291 38	.....	35,567 00
58	Peel and Maryboro.....	75 70	.....	52 42	2,612 82	3,151 08	12,340 88	3,412 75	592 30	12,500 00	31,067 08
59	Prescott.....	.....	105 20	19 14	757 59	881 93	622 50	.....	319 39	231 26	1,055 08
60	Puslinch.....	1,406 50	200 00	36 89	2,641 50	4,284 89	9,013 45	655 75	367 29	.....	14,971 38
61	Saultfleet and Binbrook.....	195 00	.....	23 83	1,032 58	1,270 30	9,952 65	510 55	237 81	.....	11,971 30
62	Southwood.....	4,225 14	2 57	142 29	8,597 95	13,729 11	50,927 41	10,706 83	273 05	17,000 00	92,656 40
63	Sydenham.....	549 50	.....	23 99	1,252 41	1,825 90	9,360 00	320 64	178 81	.....	11,161 35
64	Townsend.....	355 06	1 00	52 43	1,899 63	2,486 22	5,838 55	.....	60 10	.....	3,503 65
65	Usborne and Hibbert.....	3,430 00	.....	24 48	5,866 70	1,591 18	1,638 32	905 50	178 60	115 75	8,485 20
66	Walpole Farmers.....	1,042 00	.....	142 97	5,831 52	9,404 49	25,227 75	107 55	261 62	.....	35,888 67
67	Waterloo North.....	315 00	2 00	63 29	3,405 88	4,688 50	19,127 75	303 80	484 70	.....	24,413 49
68	Wawanosh West.....	373 75	.....	29 57	1,423 31	1,769 88	1,904 77	524 40	188 98	.....	4,663 24
69	Westminster Township.....	179 00	1 00	18 26	781 53	1,173 54	846 20	504 41	88 98	.....	2,613 13
70	Williams East.....	.....	.....	25 72	1,032 08	1,237 80	18,185 68	683 43	107 76	.....	20,214 67
71	Yarmouth.....	85,089 62	1,729 62	3,224 84	179,325 30	272,996 53	886,477 93	129,125 30	35,133 31	175,345 00	1,401,137,51
	Total.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

(a) not including \$19,315.66 invested.  
 (b) not including 17,243.92 invested.  
 (c) not including 46,860.61 invested.  
 (d) not including 3,000.00 invested.  
 (e) not including 2,000.00 invested.  
 (f) not including 5,000.00 invested.  
 (g) not including 7,976.00 invested.  
 (h) not including 7,820.16 invested.  
 (i) not including 5,000.00 invested.  
 (j) not including 32,389.02 invested.  
 (k) not including \$10,000.00 invested.  
 (l) not including 8,000.00 invested.  
 (m) not including 12,505.49 invested.  
 (n) not including 30,369.18 invested.  
 (o) not including 26,749.68 invested.  
 (p) not including 25,000.00 invested.  
 (pp) not including 10,292.94 invested.  
 (q) not including 4,000.00 invested.  
 (r) not including 7,738.50 invested.  
 (s) not including 32,199.50 invested.  
 (t) not including 18,000.00 invested.  
 (u) not including \$1,936.00 invested.  
 (v) not including 3,641.44 invested.  
 (w) not including 2,000.00 invested.  
 (x) not including 21,512.46 invested.  
 (y) not including 1,156.87 invested.  
 (z) not including 5,768.72 invested.  
 (1) not including 5,706.50 invested.  
 (2) not including 23,725.00 invested.  
 (3) not including 43,710.00 invested.  
 (4) not including 20,070.30 invested.  
 (5) not including 5,000.00 invested.



II.—WEATHER  
ASSETS

DECEMBER 31st, 1926

Name of Corporation	Real estate	Mortgages and debentures	Cash	Installments of 1926 unpaid	Assessments of 1926 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	.....	.....	944 12	.....	176 70	145,595 35	.....	.....	.....	146,716 17
Ontario Farmers'.....	2,500 00	8,000 00	22,466 42	897 55	.....	177,679 73	52 92	696 31	.....	212,292 93
Western Farmers'.....	.....	85,000 00	44,454 14	2,816 95	.....	364,022 85	.....	.....	.....	496,293 94
Totals.....	2,500 00	93,000 00	67,864 68	3,714 50	176 70	687,297 93	52 92	696 31	.....	855,303 04

LIABILITIES

DECEMBER 31st, 1926

Name of Corporation	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Unearned cash payments	Other liabilities	Total liabilities	Number of policies	Net amount at risk
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather.....	.....	.....	1,000 00	6,284 30	.....	7,284 30	23 39	4,008,325 00
Ontario Farmers'.....	.....	.....	.....	5,377 65	.....	5,377 65	44 28	6,813,343 00
Western Farmers'.....	.....	.....	.....	27,042 06	.....	27,042 06	98 76	22,737,890 00
Totals.....	.....	.....	1,000 00	38,704 01	.....	39,704 01	166 43	33,559,558 00

**RECEIPTS**  
FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Corporation	Instalments of 1926	Instalments of prior years	Assessments, 1925	Assessments of prior years	Interest	Cash borrowed	Agents' balances	Fees for surveys	All other	Total receipts	From securities (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Huron Weather	6,721 60	430 30	6 00	794 92	.....	.....	1,494 59	.....	226 93	6,721 60	.....
Ontario Farmers	13,800 81	2,980 50	.....	3,633 65	.....	.....	888 00	.....	.....	16,747 55	.....
Western Farmers	56,606 32	3,410 80	6 00	4,428 57	.....	.....	888 00	.....	226 93	64,108 47	.....
<b>Totals</b>	<b>77,128 73</b>	<b>3,410 80</b>	<b>6 00</b>	<b>4,428 57</b>	<b>.....</b>	<b>.....</b>	<b>1,494 59</b>	<b>888 00</b>	<b>226 93</b>	<b>87,583 62</b>	<b>.....</b>

**EXPENDITURE**  
FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Corporation	Expenses of Management						Borrowed money repaid	Losses	Rebates	All other	Total	Invested (not extended)
	Agents' Commissions, etc.	Law costs	Assessment and license fees	Interest	Salaries and general expense account	Total expense of management						
Huron Weather	325 85	.....	28 52	269 50	1,710 17	2,334 04	2,500 00	1,288 45	52 75	.....	6,175 24	.....
Ontario Farmers	2,014 83	.....	42 37	.....	4,924 92	6,982 12	.....	3,135 21	154 51	.....	10,271 84	.....
Western Farmers	6,463 80	263 72	120 91	.....	7,772 35	14,620 78	.....	5,260 41	202 75	.....	20,083 94	45,000 00
<b>Totals</b>	<b>8,804 48</b>	<b>263 72</b>	<b>191 80</b>	<b>269 50</b>	<b>14,407 44</b>	<b>23,936 94</b>	<b>2,500 00</b>	<b>9,684 07</b>	<b>410 01</b>	<b>.....</b>	<b>36,531 02</b>	<b>45,000 00</b>



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C

CASH-MUTUAL INSURANCE  
CORPORATIONS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURE

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ASSETS  
DECEMBER 31ST, 1926

Name of Corporation	Value of real estate less encumbrance	Mortgages, bonds, debentures and other securities	Interest due and accrued	Agents' balances		Cash at head office and bank balances		Bills receivable, short date notes or due bills		Unassessed premium notes	Re-insurance on losses	All other assets	Total	Goad's plans, office furniture, etc. (not extended)
				\$	C.	\$	C.	\$	C.					
Economical.....	60,000 00	1,161,019 85	20,416 34	16,172 15	29,159 30	252,028 83	17 10	1,538,813 57						
Gore.....	30,000 00	1,219,308 20	22,984 42	11,812 11	36,104 18	209,935 00		1,530,143 91						
Perth.....	43,337 35	956,540 49	20,200 11	20,272 51	54,536 53	196,608 88	1,399 78	1,292,895 65						
Waterloo.....	30,000 00	1,297,989 13	27,568 17	4,557 94	31,163 46	235,221 84	4,011 64	1,630,512 18						
Totals.....	163,337 35	4,634,857 67	91,169 04	52,814 71	150,963 47	893,794 55	1,416 88	5,992,365 31						

The Government deposits at date of publication are as follows:—Economical, \$100,000; Gore District, \$100,000; Perth, \$100,000; Waterloo, \$100,000.

LIABILITIES  
DECEMBER 31ST, 1926

Name of Corporation	Losses reported unpaid at 31st Dec., 1926		Unearned premiums on cash plan		All other liabilities		Total liabilities		Number of policies		Net amount of risks	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Economical.....	4,614 58		157,941 24				162,555 82		261 76		40,758,586 00	
Gore.....	5,804 08		223,777 33		2,975 72		232,557 13		236 59		48,988,616 43	
Perth.....	9,673 64		193,472 39				203,146 03		277 76		48,555,601 00	
Waterloo.....	9,568 85		310,360 28				319,929 13		415 62		69,800,538 00	
Totals.....	29,661 15		885,551 24		2,975 72		918,188 11		1,191 73		208,103,341 43	

RECEIPTS  
FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Corporation	Instalments of 1926	Instalments or years prior to 1926	Premiums on cash system	Agents' balances, 1926	Interest	Fees, licenses and extra premiums	From losses re-insured	Rent	Other sources	Total	Received for securities (not extended)
Economical.....	\$ 79,620 50	\$ c.	\$ 219,951 03	\$ 19,322 43	\$ 62,801 31	\$ 199 50	\$ 20,536 07	\$ 1,100 00	\$ 4,772 96	\$ 407,004 30	\$ 204,881 20
Gore.....	66,609 49		298,993 02	14,297 96	65,504 16	27,958 18	43,154 78	479 20		474,662 31	13,545 65
Perth.....	62,950 21		267,370 67	19,922 55	50,042 19	902 97	26,186 61	500 00		444,822 57	24,882 89
Waterloo.....	76,887 55		404,890 23	11,767 88	65,999 36			2,079 20	19,367 58	605,299 21	26,409 54
Totals.....	285,767 75		1,191,204 95	65,310 82	244,347 02	1,102 47	117,835 64	24,140 54		1,931,788 39	269,719 28

EXPENDITURE  
FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Corporation	Commission and bonus to agents	Interest	Costs in law	Assessment and license fees	Salaries and general expenses account	Total expense of management	Refunds to members	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total	Invested (not extended)
Economical.....	\$ 51,534 92	\$ c.	\$ 194 00	\$ 407 68	\$ 70,545 33	\$ 122,681 92	\$ 13,557 46	\$ 147,227 54	\$ 20,971 58	\$ 40,886 31	\$ c.	\$ 331,167 36	\$ 283,722 25
Gore.....	57,090 97			441 36	61,323 56	118,855 89	13,557 46	171,341 03	16,795 76	53,059 89		373,610 03	110,668 60
Perth.....	62,309 18		956 50	453 50	48,980 18	112,699 36		169,743 95	9,259 11	59,871 16		395,031 61	66,100 00
Waterloo.....	90,471 04	1,095 01		546 16	81,611 26	173,723 47		210,060 42	32,234 65	71,916 74		487,935 28	124,633 31
Totals.....	261,406 11	1,095 01	1,150 50	1,848 70	262,460 33	527,960 65	13,557 46	698,372 94	79,261 10	225,734 10	43,458 03	1,588,344 28	585,124 16



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D

**FRATERNAL SOCIETIES**

**ASSETS, LIABILITIES AND ACTUARIAL VALUATIONS, INCOME,  
DISBURSEMENTS; EXHIBIT OF POLICIES**

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FRATERNAL SOCIETIES  
ASSETS, LIABILITIES AND ACTUARIAL VALUATION

Name of Society	Total Admitted Assets			Liabilities (Except Reserve)				Actuarial Valuations		
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Basis of Valuation (Mortuary Fund)	Degree of Solvency	Valuation Date
Canadian Order Chosen Friends	\$ 1,369,611 78	\$ 215,906 78	\$ 48,216 54	\$ 47,816 42	\$ 2,592 39	\$ 998 77	\$ 51,407 58	C. M. (S) 3 1/2 %	105 %	31 Dec., 1926
Canadian Order of Foresters	10,032,742 76	631,703 91	57,039 95	148,453 59	12,307 52	25,498 85	186,259 96	C. M. (S) 3 1/2 %	105 %	31 Dec., 1926
Canadian Order of Oddfellows	325,275 64	5,921 70	3,747 80	3,155 00	253 97	.....	3,408 97	Fraternal Am. 4 1/2 %	111.3 %	31 Dec., 1926
Civil Service M. B. Society	62,762 91	.....	.....	.....	.....	.....	.....	(b)	.....	.....
Federated Ass'n. Letter Carriers	34,707 61	.....	224 70	1,000 00	.....	81 26	1,081 26	(b)	.....	.....
Hamilton Firemen	(a)	250,685 24	.....	.....	.....	.....	.....	(b)	.....	.....
Hamilton Police	(a)	270,120 08	74 50	.....	.....	.....	.....	(b)	.....	.....
Knights of Malta	(a)	3,846 26	.....	.....	.....	.....	.....	N.F.C., 4%	.....	.....
London Police	(a)	151,686 71	.....	.....	.....	.....	.....	(b)	.....	.....
Oddfellows Relief Assn.	3,822,868 28	.....	.....	25,035 00	.....	.....	25,935 00	Canada Life (S) 4 %	106 %	31 Dec., 1926
Ont. Comm. Travellers Ass'n.	729,487 80	.....	.....	6,010 00	478 37	700 00	7,188 37	O.M. (S) 4 %	118.2 %	31 Dec., 1926
Ottawa Firemen	(a)	172,992 09	.....	.....	.....	.....	.....	N.F.C. and O.M.	.....	.....
Ottawa Police	(a)	159,045 41	.....	.....	.....	.....	.....	(b)	.....	.....
Royal Templars	983,827 39	.....	6,578 12	10,500 00	285,000 00	.....	285,000 00	N.F.C. O.M. 4 %	116 %	31 Dec., 1926
Sons of England	202,001 90	67,230 37	99,921 44	3,990 00	.....	1,297 33	5,287 33	.....	.....	.....
Sons of Scotland	1,138,973 08	20,064 90	4,382 46	12,710 00	.....	.....	12,710 00	.....	.....	.....
St. Joseph Union of Canada	3,079,967 00	127,119 00	13,165 00	15,681 73	23 48	.....	15,705 21	O.M., 4 %	124 %	31 Dec., 1926
Toronto Firemen	(a)	1,233,702 83	.....	.....	1,200 00	.....	1,200 00	(b)	.....	.....
Toronto Police	(a)	1,521,399 62	.....	.....	.....	.....	.....	(b)	.....	.....
	21,796,293 61	4,831,424 90	233,350 51	275,251 74	301,855 73	28,696 71	605,804 18			

(a) Pension Funds.  
(b) These societies being confined to Municipal or Government Employees are required to make valuation returns only when deemed advisable by the Superintendent.  
1925, c. 54, s. 27.

FRATERNAL SOCIETIES  
INCOME AND DISBURSEMENTS FOR YEAR ENDING DECEMBER 31ST, 1926

Name of Society	Income				Disbursements			
	Mortuary Fund	Sickness and Other Funds	General Expense Fund	Total	Mortuary Fund	Sickness and Other Funds	General Expense Funds	Total
	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.	\$ C.
Canadian Order Chosen Friends.....	495,556 44	36,745 27	21,008 42	552,910 13	332,587 61	26,022 35	41,926 13	401,136 09
Canadian Order Foresters.....	1,069,931 89	166,722 10	95,531 68	1,871,205 67	767,164 85	177,450 98	135,565 43	1,080,181 26
Canadian Order Oddfellows.....	3,739 86	4,946 58	19,898 46	82,784 90	43,740 90	3,729 51	21,387 98	68,858 39
Civil Service M.B. Society.....	8,281 44	.....	2,924 22	11,175 66	3,026 59	.....	7,339 94	10,366 53
Federated Ass'n. Letter Carriers.....	3,387 40	34,626 13	.....	8,387 40	5,000 00	.....	548 29	5,548 29
Hamilton Firemen.....	.....	51,524 80	.....	34,626 13	.....	4,056 94	331 12	4,388 06
Hamilton Police.....	1,624 28	1,768 78	388 36	2,778 39	1,500 00	11,117 25	700 48	11,817 73
Knights of Malta.....	.....	14,979 98	.....	14,979 98	1,500 00	3,193 16	388 89	2,404 53
Ladimon, Police.....	683,551 58	185 02	87,129 95	776,681 53	395,102 50	.....	130 00	482,232 45
Oddfellows Relief Ass'n.....	75,247 52	27,733 55	.....	76,681 53	15,400 00	349 00	87,129 95	3,323 16
Ottawa Commercial Trav. Ass'n.....	.....	21,490 23	.....	21,490 23	.....	1,629 22	12,506 38	28,255 38
Ottawa Firemen.....	.....	21,490 23	.....	21,490 23	.....	4,483 50	1,910 00	3,609 92
Ottawa Police.....	146,653 50	.....	21,303 62	167,957 12	100,291 64	.....	10,259 00	5,703 50
Royal Temple.....	68,507 45	40,553 70	37,726 35	146,787 50	50,551 08	34,477 36	32,826 24	17,783 88
Sons of England.....	129,968 70	3,333 07	28,338 36	161,640 16	78,036 74	4,704 16	26,398 94	104,579 09
St. Joseph Union of Canada.....	378,690 14	124,908 03	65,000 18	568,598 35	148,381 97	120,734 00	57,970 75	377,086 81
Toronto Firemen.....	.....	183,570 63	.....	183,570 63	.....	33,017 29	922 70	37,040 81
Toronto Police.....	.....	199,055 20	33,863 07	232,918 27	.....	128,940 85	1,415 85	130,356 70
	3,662,930 20	911,170 04	413,112 70	4,987,212 94	1,940,783 88	551,062 02	452,265 83	2,944,111 73

FRATERNAL SOCIETIES  
EXHIBIT OF POLICIES (MORTUARY) DECEMBER 31ST, 1926

Name of Society	Whole Life		Limited Payment		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
		\$		\$		\$		\$		
Canadian Order Chosen Friends.....	13,233	11,019,122 32	808	614,750 00	371	356,250 00	456	128,871 00	14,868	12,118,093 32
Canadian Order Foresters.....	49,331	48,863,250 00	857	817,000 00	1,430	1,443,500 00	23	69,000 00	51,641	51,192,750 00
Canadian Order Oddfellows.....	1,508	1,100,507 50	38	28,750 00	85	77,500 00	412	236,656 90	2,043	1,443,414 40
Civil Service M. B. Society.....	1,049	415,800 00	.....	.....	.....	.....	.....	.....	1,049	415,800 00
Federated Ass'n. Letter Carriers.....	412	394,750 00	.....	.....	.....	.....	.....	.....	412	394,750 00
Hamilton Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hamilton Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Knights of Malta.....	150	60,750 00	.....	.....	.....	.....	.....	.....	150	60,750 00
London Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oddfellows Relief Ass'n.....	14,927	16,103,491 25	2,377	2,964,500 00	586	765,500 00	.....	.....	17,890	19,833,491 25
Ontario Commercial Trav. Ass'n.....	3,444	1,814,545 00	.....	.....	.....	.....	.....	.....	3,444	1,814,545 00
Ottawa Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Royal Templars.....	2,309	2,484,750 00	101	102,500 00	294	326,000 00	137	156,500 00	2,841	3,069,750 00
Sons of England.....	1,206	1,013,185 00	256	247,105 00	.....	.....	.....	.....	1,462	1,260,290 00
Sons of Scotland.....	5,080	3,149,535 00	1,095	646,750 00	103	55,750 00	.....	.....	6,275	3,853,585 00
St. Joseph Union of Can.....	7,917	6,663,870 00	1,218	1,157,000 00	10,335	7,751,200 00	1,141	1,278,000 00	20,611	16,850,070 00
Toronto Firemen.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Police.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	100,566	93,083,556 07	6,750	6,578,355 00	13,204	10,775,700 00	2,169	1,922,577 90	122,686	112,360,188 97

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F  
COMPANIES NOT WITHIN  
A, B, C, D, or E

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

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ASSETS

DECEMBER 31ST, 1926

Name of Company	Mortgages, bonds and debentures or other securities	Interest due and accrued	Cash at head office and bank balances	Agents' balances	Reserve held in trust by re-insured company	Unassessed premium notes	Re-insurance on losses	Unearned part (50%) of premiums paid for re-insurance of risks in force at 31st December, 1926	All other assets	Total	Goat's plans, office furniture, etc. (not extended)	Subscribed capital stock uncalled
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wellington.....	959,588 90	2,401 95	32,529 71	28,686 48	11,298 69	47 00				334,642 73		

Government deposit (par value) at date of publication, \$56,000.

LIABILITIES

DECEMBER 31ST, 1926

Name of Company	Losses unpaid at 31st December, 1926	Unearned premiums on cash system risks, calculated at 80 per cent. of gross premiums	Commission and bonus	Re-insurance	Rebates and return premiums unpaid	Due to other companies and persons	Unearned cash payments	All other liabilities	Total liabilities except capital stock	Capital stock paid up	Number of policies	Net amount at risk
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wellington.....	1,929 00	119,525 92		33,756 28				800 00	156,011 20	132,000 00	30,324	33,866,805 00

RECEIPTS

FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Company	Instalments of 1926	Instalments of assessments of years prior to 1926	Premiums on cash system	Agents' balances	Interest	Fees, licenses and extra premiums	For losses re-insured	Borrowed money	Calls and premiums on capital stock	Other sources	Total	Received for securities (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wellington.....	.....	20 00	352,146 03	37,278 89	9,935 36	.....	43,625 44	.....	.....	.....	442,005 72	*35,175 00

\*Not including \$35,175.00 received from investments.

EXPENDITURE

FOR THE YEAR ENDING DECEMBER 31ST, 1926

Name of Company	Expenses of Management										Dividends	Amount paid for losses	Rebate and returned premiums	Re-insurance	All other payments	Total
	Commission and bonus to agents	Interest	Costs in law	Assessment and license fees	Salaries and general expenses	Total expense of management	.....	.....	.....	.....						
Wellington.....	72,194 83	.....	.....	.....350 12	32,284 68	104,829 63	.....	.....	.....	.....	7,920 00	125,952 37	34,544 12	121,078 33	1,009 05	*395,333 50

\*Not including \$67,457.50 invested.



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RECIPROCAL OR INTER-INSURANCE  
EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS  
MISCELLANEOUS INFORMATION

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RECIPROCAL OR INTER-INSURANCE EXCHANGES  
ASSETS, DECEMBER 31ST, 1926

Name of Insurer	Loans secured by pledges of bonds, stocks or other collateral		Bonds		Stocks		Cash on hand and in banks		Interest due and accrued		Premium deposits uncollected		Other assets		Total admitted assets		Assets not admitted		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Affiliated Underwriters.....	23,484	70	1,318,323	00	204,495	75	43,902	02	14,275	66	30,783	92	11,317	00	1,592,313	43	861,992	45	
American Exchange Underwriters.....	8,450	00	1,613,673	05	87,820	37	30,783	92	23,130	46	32,592	68	66,326	95	1,821,734	75	1,456,478	33	
Eperson Underwriters.....	6,309	30	1,187,426	00	336,371	30	32,592	68	17,472	77	50,027	22	10,414	00	368,963	98	2,249,919	56	
Individual Underwriters.....	7,445	47	1,115,715	95	233,446	83	2,290	72	2,900	72	2,758	12	1,384	05	2,185,626	82	1,503,537	53	
Inter-Insurers' Exchange.....	1,500	00	1,177,288	35	135,453	14	860,113	84	13,046	53	374,899	84	32,488	65	2,457,837	21	1,929,979	66	
Lumbermen's Underwriting Alliance.....	144,581	81	2,978,563	00	796,540	01	12,729	68	260,554	59	17,060	47	2,303,748	79	3,276,806	84	2,458,205	08	
Manufacturing Lumbermen's Underwriters.....	9,350	00	1,216,864	04	210,840	00	23,532	53	49,243	81	14,637	00	3,276,806	84	4,526	23	1,062,749	16	
New York Reciprocal Underwriters.....	14,117	15	694,530	52	500,187	66	7,822	05	115,269	08	23,648	36	1,484,957	67	1,911	92	1,529,379	14	
Reciprocal Exchange.....	7,000	00	1,153,255	06	540,820	72	24,073	02	18,971	70	11,449	90	1,787,270	44	46,837	38	8,841,743	38	
Underwriters' Exchange.....	226,231	79	12,142,468	97	3,906,090	12	138,373	42	979,002	98	188,726	42	17,536,861	91	12,130,480	88	1,456,478	33	
Total.....																			

LIABILITIES, DECEMBER 31ST, 1926

Name of Insurer	Provision for losses, unpaid loans		Reserve of un-earned premium deposits		Administration expense accrued		Return premium deposits		Reinsurance		All other liabilities		Total liabilities		Excess of assets over liabilities				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
Affiliated Underwriters.....	23,484	70	580,876	41	610	35	92,431	76	16,976	81	15,940	95	730,320	98	861,992	45			
American Exchange Underwriters.....	8,450	00	198,099	45	6,771	83	74,954	47	151,935	14	50,000	00	365,256	42	1,456,478	33			
Eperson Underwriters.....	6,309	30	75,766	93	11,968	19	7,614	03	6,808	48	134,660	51	144,044	42	2,249,919	56			
Individual Underwriters.....	7,445	47	532,631	59	543	24	76,709	55	9,115	96	75	00	682,089	29	1,503,537	53			
Inter-Insurers' Exchange.....	1,500	00	62,922	32	125	00	8,181	30	64,622	32	1,030,663	71	64,622	32	1,929,979	66			
Lumbermen's Underwriting Alliance.....	144,581	81	808,872	05	77,209	85	74,842	03	7,110	48	204,315	62	1,427,173	50	1,427,173	50			
Manufacturing Lumbermen's Underwriters.....	9,350	00	825,408	55	55,923	77	74,842	03	890,682	32	818,601	76	1,417,066	47	2,458,205	08			
New York Reciprocal Underwriters.....	3,993	36	602,574	77	607	53	56,724	09	7,110	48	204,315	62	818,601	76	2,458,205	08			
Reciprocal Exchange.....	14,117	15	321,806	93	29,560	34	56,724	09	7,110	48	204,315	62	222,208	51	1,062,749	16			
Underwriters' Exchange.....	7,000	00	250,266	30	425	00	200	00	200	00	200	00	257,891	30	1,529,379	14			
Total.....																			

INCOME FOR THE YEAR ENDED DECEMBER 31ST, 1926

Name of Insurer	Gross premium deposits		Return premium deposits		Reinsurance		Net premium deposits		Interest and dividends		Sundry		Profit on sale of assets or maturity of assets		Total Income	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Affiliated Underwriters.....	982,981	42	169,392	55	813,588	87	51,971	77	3,831	95	17,989	75	887,382	34	887,382	34
American Exchange Underwriters.....	397,955	62	43,756	56	340,346	66	74,954	47	7,443	75	207,938	70	422,744	88	422,744	88
Eperson Underwriters.....	299,364	07	77,742	46	200,324	67	7,614	03	6,808	48	815,788	23	2,007,638	67	2,007,638	67
Individual Underwriters.....	807,669	79	105,398	62	702,271	17	76,709	55	9,115	96	27,691	55	77,074	76	77,074	76
Inter-Insurers' Exchange.....	88,345	98	19,089	52	69,256	46	7,818	30	3,258	25	2,158,624	31	2,158,624	31	2,158,624	31
Lumbermen's Underwriting Alliance.....	3,347,907	19	803,237	01	2,080,524	03	74,842	03	7,110	48	45,090	25	2,007,638	67	2,007,638	67
Manufacturing Lumbermen's Underwriters.....	2,546,661	49	483,661	84	1,319,994	01	1,031,005	64	120,553	28	9,890	07	964,161	33	964,161	33
New York Reciprocal Underwriters.....	924,174	14	134,645	33	789,528	81	52,743	07	37,144	30	15	00	862,333	07	862,333	07
Reciprocal Exchange.....	1,307,546	24	249,395	81	285,719	73	772,430	70	74,595	91	8,266	84	438,057	09	438,057	09
Underwriter Exchange.....	446,763	01	91,568	67	355,194	34	355,194	34	8,266	84	8,266	84	8,266	84	8,266	84
Total.....	11,149,368	95	2,177,838	37	9,17,009	23	8,054,471	35	617,369	61	59,081	28	15,725	59	8,841,743	38

RECIPROCAL OR INTER-INSURANCE EXCHANGES  
DISBURSEMENTS FOR THE YEAR ENDED DECEMBER 31ST, 1926

Name of Insured	Net losses incurred		Adjustment expenses		Administration expenses		All other expenses		Loss on sale or maturity of assets		Assets written down		Total losses and expenses		Premium deposits returned to subscribers		Total disbursements		
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	
Affiliated Underwriters.....	336,682	10	5,733	10	108,743	79	76,362	51	.....	.....	.....	.....	527,521	50	93,040	21	620,561	71	
American Exchange Underwriters.....	44,076	91	1,078	74	60,022	93	16,469	84	.....	1,117	50	.....	122,765	92	169,424	89	292,190	81	
Epperson Underwriters.....	64,194	59	846	23	49,619	62	6,332	96	.....	.....	.....	.....	120,993	40	22,463	42	143,456	82	
Individual Underwriters.....	135,889	74	2,474	54	112,329	02	64,591	60	.....	.....	897	34	316,182	24	184,201	08	500,383	32	
Inter-Insurers' Exchange Alliance.....	10,241	69	304	97	12,474	57	6,815	57	.....	.....	.....	.....	29,836	86	29,698	11	59,534	91	
Lumbermen's Underwriting Underwriters.....	1,367,383	19	13,736	41	477,448	97	65,329	30	.....	.....	363	85	1,924,261	72	55,981	34	1,980,243	06	
Manufacturing Lumbermen's.....	1,498,890	36	13,426	54	408,984	16	59,968	52	.....	.....	554	85	1,981,824	43	70,267	54	2,052,091	97	
New York Reciprocal Underwriters.....	195,662	01	2,706	01	129,054	45	75,754	72	.....	.....	830	75	404,007	94	254,475	04	658,482	98	
Reciprocal Exchange.....	178,113	55	.....	.....	246,351	27	30,898	68	.....	.....	2,790	35	458,153	85	285,430	13	743,583	98	
Underwriters' Alliance.....	82,894	96	1,018	98	72,298	19	34,837	42	.....	170	00	.....	191,219	55	239,101	73	430,321	28	
Total.....	3,914,029	10	41,325	52	1,677,326	97	437,361	12	.....	1,287	50	5,437	14	6,076,767	35	1,404,083	49	7,480,850	84

BUSINESS IN THE PROVINCE OF ONTARIO

Name of Insurer	Gross risks written		Gross premium deposits on risks written		Gross losses incurred		Net risks written		Net premium deposits received		Net losses incurred	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
Affiliated Underwriters.....	7,192,502	00	30,604	55	88,403	74	6,436,981	00	11,381	32	88,403	74
American Exchange Underwriters.....	2,004,000	00	6,017	57	.....	.....	1,894,000	00	2,311	08	4,607	40
Epperson Underwriters.....	417,200	00	5,052	10	4,607	40	3,942,000	00	2,833	93	5,582	12
Individual Underwriters.....	12,436,850	00	33,570	13	.....	.....	11,595,250	00	5,955	85	.....	.....
Inter-Insurers' Exchange.....	170,000	00	675	35	5,582	12	70,000	00	214	71	.....	.....
Lumbermen's Underwriting Alliance.....	10,488,029	98	178,906	85	.....	.....	6,076,399	88	106,834	04	66,086	69
Manufacturing Lumbermen's Underwriters.....	6,273,788	00	106,325	90	.....	.....	3,602,304	00	79,358	13	147,055	33
New York Reciprocal Underwriters.....	11,885,113	00	21,978	73	147,055	33	11,513,438	00	1,969	22	2,617	19
Reciprocal Exchange.....	334,000	00	2,877	83	.....	.....	304,000	00	1,926	72	.....	.....
Underwriters' Exchange.....	630,000	00	2,562	15	.....	.....	630,000	00	781	62	.....	.....
Total.....	51,831,482	98	388,821	16	314,352	47	42,542,672	88	213,369	62	314,352	47

## RECIPROCAL EXCHANGES—

Name of Exchange	Name of Attorney	Place and address of principal office	Name of Ontario representative	Place address Ontario representative	Date of organization	Date first authorization in Canada	Effective date initial Ontario license
Affiliated Underwriters.	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Toronto.....	1922	*Sept., 1923	1 Jan., 1925
American Exchange Underwriters.	Weed & Kennedy	123 William St. N.Y.C., N.Y.	K. B. McLaren.	Confederation Life Building, Toronto.....	1892	* Dec., 1922	1 Jan., 1925
Epperson Underwriters.	U.S. Epperson, Underwriting Co.	313 R. A. Long Bldg., Kansas City, Mo..	L. D. Payette..	Confederation Life Building, Toronto.....	1905	1 July, 1925	1 July, 1925
Individual Underwriters.	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Toronto.....	1881	* Nov. 1921	1 Jan., 1925
Inter-Insurers Exchange....	T. H. Mastin Co.	1907 Grand Av Kansas City, Mo.....	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1905	1 July, 1925	1 July, 1925
Lumbermen's Underwriting Alliance...	U. S. Epperson Underwriting Co.....	313 R. A. Long Bldg., Kansas City, Mo....	L. D. Payette..	Confederation Life Building, Toronto.....	1905	* May, 1910	1 Jan., 1925
Manufacturing Lumbermen's Underwriters.	Rankin-Benedict Underwriting Co.....	1200 Davidson Bldg., Kansas City, Mo..	W. E. Bigwood.	1003 Federal Bldg. Toronto.....	1898	* Apr., 1918	1 Jan., 1925
New York Reciprocal Underwriters.	Ernest W. Brown, Inc.....	One Park Ave. N.Y.C., N.Y.	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1891	* Nov., 1921	1 Jan., 1925

\*Dominion license.

†Sprinklered risks only.

## MISCELLANEOUS INFORMATION

Where Licensed Elsewhere	Classes of insurance authorized to transact in Ontario	Number of subscribers at date of initial application for Ontario license	Date most recent examination by Principal Department	Names of Advisory Board responsible for Supervision of Exchange
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can., Alta., B.C., Man., N.B., N.S., Que., Sask.	Fire	1127	April, 1926	John Sargent, of Sargent and Co., New York; Thos. F. McCarthy, of Austin Nicols Co., Inc., New York; Frank R. Chambers, of Rogers Peet Co., New York; Thos W. Ross, of the Trumbull Mfg. Co., Warren, Ohio; E. C. B. Fetherstonhaugh, of Greenshields, Ltd., Montreal; James A. Swan, of Pettis Dry Goods Co., New York; Walton N. Moore, of Walton N. Moore Dry Goods Co., San Francisco.
N.Y., Penn., Md., Ohio, Ind., Mich., Minn., Ia., Mo., Tenn., Ky., Neb., Fla., Tex., Cal., Dom. of Can.	†Fire	327	April, 1926	Celsus P. Perrie, of James McCreary and Co., New York; C. W. Patterson, President of Austin Nichols and Co., New York; J. T. Hammond, Treasurer of Lord and Taylor, New York.
Mo., Kan., Ark., Ore., Penn., Wash., Wis., Col., Ind., N.C., Ohio, Okla., S.C., Tex., Alta., B.C.	Fire	639	April, 1925	H. L. Dierks, of the Dierks Lumber and Coal Co., Kansas City; W. R. Edwards, of the Edwards and Bradley Lumber Co., Chicago; C. E. Slagle, of the Louisiana Central Lumber Co., Clarke, La.; R. H. Bowman, of the Bowman Hicks Lumber Co., Kansas City; J. H. Foresman, Vice President The Long-Bell Lumber Co., Kansas City; J. A. Bowman, President Burgner Bowman-Matthews Lumber Co., Kansas City.
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can., Alta., B.C., Man., N.S., N.B., Que., Sask.	†Fire	1128	April, 1926	Frank R. Chambers, of Rogers Peet Co., New York; Thomas W. Ross, of the Trumbull Mfg. Co., Warren, Ohio; Stanley T. Cozzens, of Huguet Silk Co., New York; Arthur R. Wendall, of the Wheatena Co., Rahway; John L. Bailey, of the Consolidated Gas, Electric Light and Power Co., Baltimore; J. J. Vaughn, of the T. Eaton Co., Ltd., Toronto; Geo. W. Mitton, of Jordan Marsh Co., Boston.
Ark., Ill., Ind., Ia., Ky., Md., Minn., Mo., Neb., Ohio, Okla., Ore., Penn., Tenn., Tex., Va., Wash., B.C., Man., Que.	†Fire	342	April, 1925	John Gould, of Kellogg Switchboard and Supply Co., Chicago; Stanley Maxwell, of Cupples Co., St. Louis, Mo.; J. A. Carpenter, of the Kansas City Paper House, Kansas City; E. R. McCarthy, St. Louis, Mo.; W. L. Mayo, St. Paul, Minn.
Ala., Ark., Ariz., Cal., Fla., Ida., Ind., Iowa, Ky., Me., Md., Mo., Miss., Mich., Minn., N.Y., Ohio, Okla., Ore., Penn., N.C., S.C., Tex., Tenn., Va., Wash., Wis., B.C., Alta., Que.	Fire	1440	April, 1925	R. A. Long, of the Long-Bell Lumber Co., Kansas City, Mo.; R. B. White, of the Exchange Sawmill Co., Kansas City; Chas. S. Keith, of the Central Coal and Coke Co., Kansas City; L. L. Seibel, of the Fort Smith Lumber Co., Kansas City; B. B. Burns, of the C. L. Ritter Lumber Co., Huntington, W. Va.; Jas. Tyson, of the Chas. Nelson Co., San Francisco, Cal.; C. W. Gates, of the Crossett Lumber Co., Crossett, Ark.; R. L. Jurden, of the Penrod Jurden Co., Memphis, Tenn.; A. McLean, of the Bathurst Co., Ltd., Bathurst, N.B.; J. P. Hennesy, of the Shevlin, Carpenter and Clarke Co., Minn.; J. H. Himmelberger, of the Himmelberger-Harrison Lumber Co., Morehouse, Mo.
Ala., Ariz., Ark., Cal., Fla., Ida., Ky., Me., Mich., Minn., Miss., Mo., N.Y., N.C., Ohio, Okla., Ore., Penn., S.C., Tenn., Tex., Va., Wash., Wis., B.C., and Que.	Fire	1345	April, 1925	C. F. Thompson, of the C. L. Gray Lumber Co., Chicago; Ill., E. V. Babcock, of the Babcock Lumber Co., Pittsburgh; W. E. Bigwood, of the Graves Bigwood and Co., Toronto, Ont.; I. H. Fetty, of the Savannah River Lumber Co., Savannah, Ga.; A. C. Manpert, Toronto; D. W. Richardson, of the Goldsboro Lumber Co., Dover, N.C.; W. A. Pickering, of the W. R. Pickering Lumber Co., Kansas City, Mo.; S. B. Bissell, of the Gawkey Bissell Lumber Co., Wau Sau, Wis.; A. W. Laird, of the Potlatch Lumber Co., Potlatch, Ida.; C. H. Watzek, of the Crosseth Western Co., Wauna, Ore.
Ala., Ark., Cal., Colo., Fla., Ill., Ind., Ia., Kan., Ky., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., N.D., Ohio, Okla., Ore., Pa., S.C., S.D., Tenn., Tex., Utah, Va., Wash., Wis., Dom. of Can., Alta., B.C., Man., N.B., N.S., Que., Sask.	†Fire	958	April, 1926	Walton N. Moore, of Walton N. Moore Dry Goods Co., San Francisco, Cal.; James A. Swan, of Pettis Dry Goods Co., New York; E. C. B. Fetherstonhaugh, of Greenshields, Ltd., Montreal; Samuel C. Pirie, of Carson, Pirie, Scott and Co., Chicago; M. Friedsam, of B. Altman and Co., New York; J. E. Paden, of Endicott Johnson Corp., Endicott, N.Y.; F. J. Arend, of De Laval Separator Co., New York.



## RECIPROCAL EXCHANGES—

Name of Exchange	Name of Attorney	Place and address of principal office	Name of Ontario representative	Place address Ontario representative	Date of organization	Date first authorization in Canada	Effective date initial Ontario license
Reciprocal Exchange....	Bruce Dodson, Ralph Dodson, Bruce Dodson, Jr	28th and Wyandotte St., Kansas City, Mo.....	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1900	1 July, 1925	1 July, 1925
Underwriters' Exchange....	T. H. Masten Co.	1907 Grand Ave., Kansas City, Mo...	F. W. Wegenast	Bank of Hamilton Bldg., Toronto.	1902	1 July, 1925	1 July, 1925

MISCELLANEOUS INFORMATION—*Concluded*

Where Licensed Elsewhere	Classes of insurance authorized to transact in Ontario	Number of subscribers at date of initial application for Ontario license	Date most recent examination principal office by Ontario Department	Names of Advisory Board responsible for Supervision of Exchange
Ala., Ark., Cal., Conn., Colo., Dist. of Col., Fla., Ida., Ill., Ind., Ia., Kan., Ky., Me., Md., Mich., Minn., Miss., Mo., Neb., N.Y., N.C., Ohio, Okla., Ore., Penn., S.C., Tenn., Tex., Utah, Va., Wash., Wis.	Fire	2971	April, 1925	Emerson Carey, of the Carey Salt Co., Hutchinson, Kan. C. W. Dawley, of the Southern Ice and Utilities Co., Dallas, Texas; L. A. Ebner, of the Ebner Ice and Cold Storage Co., Vincennes, Ind.; Wm. L. Goetz, of the M. K. Goetz Brewing Co., St. Joseph, Mo.; George Reisch, of the Reisch Brewing Co., Springfield, Ill.; James Vernor, Jr., of the James Vernor Co., Detroit, Mich.; Jay Burns, of the Midland Bakeries Co., Chicago, Ill.; L. D. Manchester, of the Manchester Biscuit Co., Sioux Falls, S.D.; Bryce D. Smith, of the Consumers Bread Co., Kansas City, Mo.; Charles G. Morris, of the Eastern Dairies, Inc., New Haven, Conn.; Henry W. Stoer, of the Troy Laundry Co., Cleveland, Ohio; C. A. Wheeler, of the Acme Laundry Co., Fort Worth, Tex.; C. J. Cassity, of the Highland Laundry Co., Pittsburgh, Pa.; W. E. Fitch, of the Fitch's Laundry, La Salle, Ill.; H. E. Slayton, of the F. M. Hoyt Shoe Co., Manchester, N.H.; Mark W. Selby, of the Selby Shoe Co., Portsmouth, Ohio, Maurice Wright, of the Hamilton-Brown Shoe Co., St. Louis, Mo.; A. S. Kreider, of the A. S. Kreider Co., Annville, Pa.
Ala., Ark., Cal., Ill., Ind., Ia., Ky., Md., Mich., Minn., Mo., Neb., N.Y., Ohio, Okla., Ore., Penn., Tenn., Tex., Va., Wash., Wis., Alta., B.C., Man., Que.	†Fire	604	April, 1925	John Gould, of Kellog Switchboard and Supply Co., Chicago; Stanley Maxwell, of Cupples Co., St. Louis, Mo.; J. A. Carpenter, of the Kansas City Paper House, Kansas City; E. R. McCarthy, St. Louis, Mo.; W. L. Mayo, St. Paul, Minn.

†Sprinklered risks only.



### III.

# STATISTICAL TABLES

TABLE 1.—Fire losses in Ontario 1917-1926 reported by insurers other than insurers licensed under *The Insurances Act, 1917* (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ont. by Provincial Licensees.		Amount paid for such losses reported to have been caused by incendiarism or supposed incendiarism.		Amount paid for such losses on buildings and contents reported to have been caused by lightning.		Amount paid for such losses on live stock reported to have been caused by lightning.	
		\$	c.	\$	c.	\$	c.	\$	c.
1917	70 Purely Mutual Companies.....	577,677	91	5,555	45	256,941	44	.....	.....
	9 Cash-Mutual Companies.....	638,594	64	12,116	99	59,402	93	.....	.....
	2 Stock Companies.....	200,731	65	5,208	25	10,379	48	.....	.....
	81 Companies.....	1,417,004	20	22,880	69	326,723	85	.....	.....
1918	71 Purely Mutual Companies.....	630,814	15	8,805	00	148,283	35	78,603	91
	9 Cash-Mutual Companies.....	794,982	88	17,088	46	68,577	37	1,304	75
	2 Stock Companies.....	222,112	04	947	77	11,123	85	.....	.....
	82 Companies.....	1,647,909	07	26,841	23	227,984	57	79,908	66
1919	71 Purely Mutual Companies.....	599,813	83	10,211	00	142,701	13	89,148	09
	9 Cash-Mutual Companies.....	562,429	92	15,617	29	95,913	47	5,478	81
	2 Stock Companies.....	196,401	12	4,935	13	26,828	19	.....	.....
	82 Companies.....	1,358,644	87	30,763	42	265,442	79	94,626	90
1920	72 Purely Mutual Companies.....	620,839	35	11,089	00	116,173	17	95,336	06
	9 Cash-Mutual Companies.....	571,214	41	16,767	74	44,055	34	1,678	00
	2 Stock Companies.....	265,410	46	950	78	9,289	05	.....	.....
	83 Companies.....	1,457,464	22	28,807	52	169,517	56	97,014	06
1921	72 Purely Mutual Companies.....	929,811	08	4,425	00	189,290	45	85,389	88
	6 Cash-Mutual Companies.....	692,139	18	6,637	60	53,237	21	9,696	87
	3 Stock Companies.....	658,429	42	5,918	40	23,684	77	.....	.....
	81 Companies.....	2,280,379	68	16,981	00	266,212	43	95,066	75
1922	73 Purely Mutual Companies.....	1,046,377	97	3,148	33	220,368	14	64,373	81
	6 Cash-Mutual Companies.....	634,294	16	35,082	71	5,069	06	5,368	91
	3 Stock Companies.....	938,692	58	28,939	95	3,492	30	.....	.....
	82 Companies.....	2,619,364	71	67,170	99	228,929	50	69,742	72
1923	71 Purely Mutual Companies.....	1,186,326	02	7,085	00	175,288	84	56,043	02
	5 Cash-Mutual Companies.....	728,022	32	940	00	45,824	85	2,261	89
	6 Stock Companies.....	808,681	35	.....	.....	.....	.....	.....	.....
	82 Companies.....	2,723,029	69	8,025	00	221,333	67	58,304	91
1924	71 Mutual Insurance Corporations.....	1,114,608	27	14,298	99	128,682	27	50,051	66
	5 Cash-Mutual Insurance Corporations.....	833,804	88	.....	.....	.....	.....	.....	.....
	6 Joint Stock Insurance Companies.....	672,726	36	.....	.....	.....	.....	.....	.....
	82 Insurers.....	2,621,139	51	14,298	88	128,682	27	50,051	66
1925	71 Mutual Insurance Corporations.....	1,128,751	61	22,573	19	172,990	78	78,440	97
	5 Cash-Mutual Insurance Corporations.....	741,494	81	.....	.....	.....	.....	.....	.....
	6 Joint Stock Insurance Companies.....	567,468	95	.....	.....	.....	.....	.....	.....
	82 Companies.....	2,437,715	37	22,573	19	172,990	78	78,440	97
1926	71 Mutual Insurance Corporations.....	886,477	93	8,870	70	97,917	85	55,669	61
	5 Cash-Mutual Corporations.....	824,325	21	.....	.....	.....	.....	.....	.....
	6 Joint Stock Insurance Companies.....	405,779	35	.....	.....	.....	.....	.....	.....
	82 Companies.....	2,116,582	49	8,870	70	97,917	85	55,669	61

†Details of losses not reported.



TABLE 2.—Underwriting experience, averages and percentages for 30 years (1897-1926), mutual fire insurance corporations not licensed under *The Insurance Act, 1917* (Dominion).

Year	Number of companies	Average assets	Average liabilities	Average surplus	Average net amount at risk	Percentage of average surplus to average amount at risk	Average cost of management	Percentage of average cost of management to average amount at risk	Average amount paid for losses	Percentage of average amount paid for losses to average amount at risk	Total percentage of average cost of management to average amount at risk
1897	72	\$ 53,188 87	\$ 691 69	\$ 52,497 18	\$ 1,594,577 00	3.202	885 08	.0555	\$ 2,351 13	.147	.2025
1898	75	54,634 98	843 01	53,791 97	1,626,204 00	3.307	909 57	.0553	2,996 62	.184	.2393
1899	75	57,496 64	599 70	56,896 64	1,675,698 00	3.305	932 77	.0556	2,235 19	.133	.1886
1900	74	61,671 64	579 07	61,102 57	1,801,008 00	3.382	884 47	.0491	2,968 90	.164	.2131
1901	75	65,465 40	575 61	64,889 79	1,903,047 00	3.406	921 70	.0486	2,558 30	.134	.1826
1902	74	71,106 62	451 07	70,675 55	2,040,943 00	3.468	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 62	451 61	76,148 00	2,074,059 00	3.468	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	438 35	81,446 90	2,158,089 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	76	89,230 03	232 21	88,977 82	2,500,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,883 54	226 72	94,557 82	2,755,681 00	3.454	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 55	311 70	100,557 85	2,913,845 00	3.451	1,247 39	.0428	4,404 70	.181	.1938
1908	69	112,916 11	355 52	112,560 59	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	116,309 59	324 71	116,057 88	3,236,102 00	3.477	1,408 29	.0435	4,374 41	.178	.1785
1910	69	121,585 36	281 43	121,303 93	3,552,331 00	3.451	1,470 75	.0433	5,931 90	.176	.2197
1911	69	131,508 74	389 43	121,119 88	3,551,568 11	3.442	1,540 46	.0433	6,805 82	.191	.2343
1912	69	140,295 74	294 84	139,999 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	70	146,692 23	594 48	136,097 75	3,896,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	154,586 58	532 49	134,014 43	3,955,215 56	3.388	1,656 03	.0418	6,230 34	.157	.1988
1915	70	159,492 06	687 89	138,804 17	4,126,886 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	165,872 94	607 77	135,265 17	4,316,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	71	170,372 08	824 21	151,616 49	4,496,791 77	3.322	2,042 71	.0448	8,252 54	.181	.2258
1918	71	176,142 28	305 48	155,836 80	4,814,198 48	3.316	2,103 77	.0444	8,884 70	.184	.2274
1919	72	193,438 70	705 00	175,733 70	5,210,382 48	3.375	2,316 43	.0444	8,447 66	.162	.2064
1920	72	203,371 20	1,018 25	202,352 95	5,692,476 96	3.392	2,543 94	.0446	12,914 04	.213	.1956
1921	73	207,292 70	1,884 35	205,408 35	6,044,804 14	3.352	2,664 77	.0440	14,333 94	.257	.2570
1922	73	206,359 11	6,704 09	200,215 02	6,252,157 80	3.298	2,780 82	.0444	16,708 81	.229	.2958
1923	71	228,717 15	7,221 52	221,495 63	6,730,615 23	3.038	3,157 44	.0462	15,698 71	.223	.2694
1924	71	229,355 29	8,203 87	221,151 42	7,031,075 77	3.015	3,682 34	.0499	15,897 91	.2158	.2657
1925	71	236,307 73		228,103 85	7,717,477 27	2.955	3,845 02	.0498	12,485 60	.1617	.2116

\*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is .2116—21 16/100 cents.

TABLE 3.—Total assets, liabilities, amount at risk, etc., for 30 years (1897-1926), mutual fire insurance corporations not licensed under *The Insurance Act, 1917* (Dominion).

Year	Number of Companies	Total Assets		Total Liabilities		Total Net Amount of Risk		Total Cost of Management		Total Amount of Losses Paid	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1897	72	3,829,599	26	49,801	99	114,809,593	00	63,790	58	169,281	88
1898	75	4,097,623	98	63,226	47	121,965,359	00	67,544	96	224,747	15
1899	75	4,312,225	58	44,978	15	125,677,413	00	69,913	00	167,639	29
1900	74	4,563,701	89	42,111	65	133,274,373	00	65,451	45	219,699	12
1901	75	4,909,905	31	43,170	84	142,878,557	00	69,547	83	191,782	70
1902	74	5,263,370	54	33,379	76	150,981,746	00	71,022	23	202,472	02
1903	73	5,592,038	34	33,187	04	160,385,333	00	74,380	42	255,227	06
1904	72	5,907,474	01	30,841	27	169,847,278	00	78,315	96	279,325	92
1905	70	6,246,102	55	17,654	85	179,925,052	00	79,574	83	270,772	86
1906	69	6,546,964	45	15,885	74	190,139,952	00	85,601	85	359,980	45
1907	69	6,959,999	47	21,507	51	201,055,392	00	86,070	51	303,924	51
1908	69	7,243,527	16	38,331	27	210,097,305	00	91,123	04	374,593	39
1909	68	7,678,295	81	26,043	62	220,054,980	00	95,764	15	297,459	88
1910	69	8,025,136	85	17,767	24	231,991,755	00	101,345	51	409,451	68
1911	69	8,383,438	60	23,620	86	244,064,150	00	107,189	31	469,671	16
1912	69	8,714,406	51	20,344	37	255,573,924	64	112,707	67	408,326	46
1913	69	9,017,764	20	27,219	55	266,766,720	77	121,415	61	515,045	72
1914	70	9,418,246	92	37,274	82	276,865,089	54	115,922	54	436,125	51
1915	70	9,785,486	06	31,426	88	288,861,052	43	124,383	07	446,553	65
1916	70	10,211,106	27	48,152	38	302,138,372	22	132,656	25	537,331	66
1917	70	10,655,654	64	42,501	96	318,485,423	61	142,989	74	577,677	91
1918	71	11,386,416	54	58,519	04	341,798,832	10	149,382	66	630,814	15
1919	71	12,506,102	02	21,689	31	369,951,356	10	164,467	12	599,783	83
1920	72	13,929,026	78	22,832	97	409,858,341	60	183,164	87	620,839	35
1921	72	14,642,726	64	50,760	36	435,225,899	50	191,863	84	929,811	08
1922	73	15,132,367	14	78,712	65	456,407,519	54	203,004	05	1,046,377	97
1923	71	14,651,497	08	130,239	30	477,873,681	28	225,243	71	1,186,326	02
1924	71	16,238,918	12	475,990	96	499,206,379	76	230,975	70	1,114,608	72
1925	71	16,282,805	56	512,727	95	523,055,132	00	261,446	68	1,128,751	61
1926	71	16,777,848	76	582,475	22	547,940,886	65	272,996	55	*886,477	93

\*Total amount paid for Losses by Mutual Insurance Corporations not licensed under the Insurance Act 1917 (Dominion) for the 30 years, 1897 to 1926, both inclusive, \$15,255,880.64.

TABLE 4.—LIFE INSURANCE—PREMIUM INCOME AND DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO, 1926

Companies	NET PREMIUM INCOME*			DISBURSEMENTS TO POLICYHOLDERS						Total
	Assurances	Annuities	Total	Death Claims	Matured endowments	Surrender values	Dividends	Other payments		
	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<b>JOINT STOCK</b>										
Actia.....	631,934 80	3,900 00	631,934 80	1322,341 00	51,174 00	121,389 11	26,926 92	521,831 03	521,831 03	
Canada.....	3,849,673 94	20,073 87	3,869,747 81	1,228,156 17	214,114 36	599,649 84	412,576 05	2,528,082 47	2,528,082 47	
Capital.....	117,527 51	1,214 19	118,741 70	20,414 72	3,250 00	16,776 64	7,195 70	7,386 13	7,386 13	
Commercial Union.....	1,214 19	3,900 00	1,549,979 65	4,817 91	19,761 70	330 00	.....	2,212 51	2,212 51	
Commonwealth.....	1,850,362 98	15,759 84	1,846,122 82	386,931 37	206,650 00	401,770 20	218,826 36	1,458,104 67	1,458,104 67	
Confidential.....	416,651 55	2,081 00	416,651 55	56,669 81	75,700 00	77,044 30	26,353 48	2,411,137 04	2,411,137 04	
Crown.....	919,271 00	2,081 00	821,352 00	139,499 58	25,481 85	178,280 33	38,918 10	307,215 61	307,215 61	
Dominion of Canada G. & A.....	1,402,487 08	130 20	1,402,617 28	167,903 63	113,635 00	149,239 81	92,484 81	530,502 18	530,502 18	
Eaton, T.....	41,003 69	.....	41,003 69	4,000 00	.....	.....	.....	4,000 00	4,000 00	
Empire.....	167,295 55	.....	167,295 55	9,000 00	.....	13,711 35	8 20	22,719 55	22,719 55	
Equity.....	111,196 20	.....	111,196 20	2,250 00	.....	768 10	145 94	3,164 04	3,164 04	
Excelsior.....	161,109 83	.....	161,109 83	22,477 75	30,000 00	50,710 04	1,298 20	104,485 99	104,485 99	
Great West.....	868,973 38	6,570 00	875,543 38	121,700 26	60,335 20	128,872 43	84,815 81	397,676 36	397,676 36	
Imperial.....	3,225,153 23	4,000 00	3,229,153 23	389,160 95	61,329 00	352,796 01	435,965 11	1,274,711 61	1,274,711 61	
Liverpool & London & Globe.....	2,593,237 06	4,000 00	2,597,237 06	387,330 40	91,894 00	299,950 12	367,687 07	1,152,723 15	1,152,723 15	
London.....	5,094,853 40	.....	5,094,853 40	600,899 06	227,600 93	401,979 44	271,376 70	1,515,433 84	1,515,433 84	
London and Scottish.....	176,514 21	.....	176,514 21	34,880 25	71,626 04	4,470 00	322,866 01	110,976 29	110,976 29	
Manufacturers.....	2,553,303 99	4,512 85	2,557,816 84	367,584 77	142,928 00	400,041 75	4,915 80	1,245,740 82	1,245,740 82	
Monarch.....	228,893 32	.....	228,893 32	23,215 70	2,000 00	15,214 38	3,840 15	45,818 74	45,818 74	
Montreal.....	153,332 60	.....	153,332 60	17,000 00	1,000 00	15,869 32	.....	37,709 47	37,709 47	
National Life and Citizens.....	297,919 04	.....	297,919 04	15,252 15	564 50	5,891 63	6,881 88	28,590 16	28,590 16	
National of Canada.....	374,399 64	2,421 00	376,820 64	91,364 00	35,930 00	57,112 13	36,474 25	225,070 38	225,070 38	
North American.....	1,463,798 45	.....	1,466,210 45	224,801 00	189,439 00	264,102 68	227,119 38	907,934 37	907,934 37	
North British & Mercantile.....	15,090 89	253 70	15,090 89	5,530 82	46,620 00	21,362 86	25 00	26,919 28	26,919 28	
Northern.....	371,088 18	.....	371,341 88	59,295 49	46,620 00	106,144 20	13,254 03	3,850 57	3,850 57	
Ontario Equitable.....	489,081 72	.....	489,081 72	27,025 28	.....	12,649 57	.....	3,722 46	3,722 46	
Phoenix.....	55,305 23	.....	55,305 23	48,460 48	66,229 80	11,245 00	3,035 53	129,002 81	129,002 81	
Royal.....	220,319 36	.....	220,319 36	98,864 21	21,500 00	16,131 04	23,806 65	160,301 90	160,301 90	
Savegarde.....	91,060 42	.....	91,060 42	12,000 00	3,000 00	18,925 99	1,199 62	35,125 61	35,125 61	
Security.....	102,175 53	.....	102,175 53	1,125 00	1,125 00	12,941 00	.....	21,466 00	21,466 00	
Sovereign.....	104,130 65	.....	104,130 65	10,000 00	1,750 00	14,922 15	5,630 18	31,827 53	31,827 53	
Sun.....	5,510,032 61	3,855 20	5,513,887 81	1,057,128 84	431,825 71	792,412 56	431,978 10	2,738,702 53	2,738,702 53	
Travelers of Hartford.....	727,201 15	.....	727,201 15	147,818 59	63,825 11	87,966 02	3,886 76	403,824 58	403,824 58	
United States.....	18,452 95	.....	18,452 95	12,000 00	1,000 00	6,087 82	.....	19,087 82	19,087 82	
<b>MUTUAL</b>										
Metropolitan.....	9,525,465 09	54,750 15	9,580,225 14	1,052,091 40	495,634 31	1,086,360 70	704,325 10	81,125 69	3,420,437 20	
Mutual of New York.....	681,058 92	305 10	681,364 02	124,292 50	12,475 00	134,018 01	162,587 71	433,318 12	433,318 12	
New York Life.....	1,608,156 53	1,010 42	1,609,166 95	190,252 11	78,919 00	756,358 55	514,045 06	1,005,544 75	1,005,544 75	
Prudential.....	6,930,171 22	.....	6,930,171 22	766,383 33	26,010 27	756,692 80	812,635 88	2,411,948 69	2,411,948 69	
Royal Guardians.....	48,357 12	.....	48,357 12	1,125 00	.....	22,413 46	1,246 52	15,695 98	15,695 98	
Standard.....	285,843 00	.....	285,843 00	130,287 00	117,339 00	56,274 00	6,882 52	312,055 00	312,055 00	
State.....	27,720 26	.....	27,720 26	5,434 65	.....	2,925 82	4,406 11	13,003 52	13,003 52	
Union Mutual.....	21,346 69	.....	21,346 69	1,160 00	6,180 60	2,563 92	3,809 15	13,453 67	13,453 67	
Mutual of Canada.....	5,308,413 65	57,347 60	5,365,761 25	793,116 81	380,905 48	660,758 71	1,551,913 97	8,133 47	3,394,828 44	
Totals.....	58,872,612 55	176,979 93	59,049,592 48	9,409,246 69	3,363,436 16	7,468,898 07	6,891,798 78	487,893 69	27,621,273 39	

\*Includes ordinary, industrial and group premiums. Excludes "consideration for supplementary contracts," "amounts left with the company," "premiums waived under disability contracts," "single premiums for bonus additions," and "premium reductions." No deduction is made by the application of dividends.  
 †Includes disability claims.



TABLE 5.—LIFE—EXHIBIT OF POLICIES IN ONTARIO—1926  
(Fraternal Societies not included.)

Companies	At end of 1925			ADDITIONS			DEDUCTIONS			At end of 1926		Amount Reinsured	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.		Amount
<b>JOINT STOCK</b>													
Aetna.....	5,550	19,103,065	955	3,751,306	31	75,246	72	194,506	31	51,286	608	2,262,801	
Canada.....	42,475	124,152,401	6,238	21,754,761	200	3,914,240	484	1,265,690	137	203,075	2,660	9,737,894	
Capital.....	2,256	3,884,540	372	565,535	.....	.....	13	19,500	9	3,250	176	319,680	
Commercial Union.....	23	60,000	.....	.....	.....	.....	2	4,818	.....	.....	1	54,852	
Commonwealth.....	2,633	4,576,356	1,668	3,009,928	105	199,130	14	24,875	.....	.....	964	1,713,204	
Confederation.....	29,632	50,734,406	3,797	6,535,723	266	475,370	211	325,771	141	196,751	2,421	4,267,898	
Continental.....	8,443	12,071,815	1,649	2,818,680	121	237,587	39	61,457	48	68,200	1,263	1,938,588	
Crown.....	12,168	20,480,503	3,310	4,515,653	982	1,916,653	79	311,477	19	28,127	2,066	4,540,171	
Dominion.....	19,016	43,109,376	3,574	8,700,474	120	78,722	85	193,583	84	121,305	1,450	3,059,171	
Dominion of Canada G & A	404	896,500	655	1,057,895	12	53,500	.....	4,000	.....	.....	108	244,575	
Eaton, I.....	1,900	4,063,680	855	1,433,606	3	3,000	4	9,000	.....	.....	192	322,026	
Empire.....	1,784	3,522,475	1,148	2,247,537	18	45,666	2	6,000	.....	.....	443	820,746	
Equity.....	3,578	6,195,624	356	689,214	.....	5,000	15	24,516	23	30,000	249	4,266,371	
Excelsior.....	39,237	85,383,357	6,071	5,207,358	.....	1,655,506	.....	105,416	.....	65,780	.....	4,308,265	
Great West.....	32,290	14,252,525	958	2,433,706	.....	2,433,706	174	367,738	66	63,487	3,101	8,281,978	
Imperial.....	39,237	73,454,406	4,171	11,050,192	278	728,250	148	309,723	60	152,015	2,124	4,882,875	
Liverpool & London & Globe.....	23	29,486	.....	.....	.....	.....	.....	.....	.....	.....	4	1,806	
Liverpool & London & Lancashire.....	281,212	141,021,160	59,152	46,520,485	1,868	1,641,581	1,901	757,423	2,560	323,103	312,248	22,089,268	
London & Scottish.....	3,765	8,158,659	416	500,350	5,600	5,000	20	37,728	52	74,044	395	641,361	
Manufacturers.....	38,520	67,107,574	5,909	10,320,993	272	589,228	195	379,744	112	139,995	2,557	4,419,118	
Monarch.....	2,537	7,278,170	1,140	2,666,727	40	101,385	9	25,163	42	2,000	431	1,495,700	
Montreal.....	9,839	7,067,856	480	872,207	.....	.....	10	19,000	1	1,000	437	872,999	
Mutual Life & Citizens.....	27,808	12,490,161	13,220	3,438,495	2,522	454,739	107	15,452	1	565	12,314	3,097,533	
National of Canada.....	9,577	17,472,935	1,115	5,451,497	135	390,638	41	74,945	23	38,000	1,140	2,741,409	
North American.....	22,771	39,480,651	4,097	7,255,785	197	399,061	156	237,071	123	188,279	2,582	4,241,682	
North British & Mercantile	6,676	9,139,358	1,547	2,556,319	59	179,552	28	5,530	38	42,710	577	1,041,113	
Northern.....	9,048	20,434,078	2,493	5,406,297	237	659,733	31	101,100	.....	.....	1,356	3,356,773	
Ontario Equitable.....	1,332	6,211,716	28	86,624	.....	.....	18	58,393	6	54,809	15	50,511	
Phoenix.....	1,612	3,307,654	581	452,962	1	4,965	17	122,686	13	27,311	60	386,624	
Royal.....	3,491	7,371,654	1,191	1,463,650	39	41,375	5	17,000	2	3,000	251	285,000	
Sauvageard.....	1,970	2,958,312	459	1,443,240	.....	.....	10	19,000	.....	.....	810	1,080,377	
Security.....	65,743	131,358,508	12,427	53,632,436	475	13,672,612	403	1,100,830	317	402,924	10,153	26,724,232	
Sun.....	7,378	34,360,582	1,217	5,545,367	18	2,825,736	84	151,830	28	62,825	639	5,207,857	
Travelers of Hartford.....	171	510,721	12	118,000	1	2,050	3	12,000	1	1,000	14	80,413	
United States.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
<b>MUTUAL</b>													
Metropolitan.....	764,514	232,571,578	151,481	64,903,795	.....	.....	4,940	1,046,670	4,934	494,100	105,219	42,417,283	
Mutual of New York.....	6,177	17,791,010	596	1,485,298	42	247,665	47	124,275	249	12,425	249	498,570	
New York Life.....	17,295	41,844,743	2,411	5,603,466	17	63,300	95	237,920	41	78,959	1,037	2,349,233	
Prudential.....	575,605	149,444,282	110,261	40,293,856	58,856	17,349,386	3,305	799,866	33	23,000	76,381	25,181,478	
Royal Guardians.....	3,157	9,239,157	1,823	649,734	40	8,976	11	2,336	.....	.....	665,005	181,082,194	
Standard.....	4,833	9,337,477	127	3,347,458	.....	.....	66	118,707	66	109,775	261	200,090	
State.....	4,827	984,585	1	56,924	1	1,403	.....	6,000	27	26,500	7	534,949	
Union Mutual.....	305	624,528	6	14,180	.....	.....	2	1,160	4	6,180	7	35,715	
<b>OTHER</b>													
Mutual of Canada.....	72,801	157,735,932	9,368	25,130,619	5,375	11,066,442	401	828,693	328	486,197	8,392	18,011,250	
Totals.....	213,088	1,591,488,910	41,477	371,538,538	77,585	61,716,814	13,259	9,655,277	9,343	3,583,399	269,634	214,285,120	

\*Included in "new issued."



TABLE 6.—FRATERNAL SOCIETIES—PREMIUM INCOME (including dues) AND DISBURSEMENTS IN ONTARIO—1926

Companies	Premiums (including dues)						Disbursements													
	Mortuary Fund		Sick and Funeral Funds		Expense Funds		Other Funds		Total		Mortuary Fund		Sick and Funeral Fund		Expense Funds		Other Funds		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Alliance Nationale	9,473	52	2,391	38	3,072	73	264	40	15,202	03	1,750	00	2,120	68	16,086	57	873	20	3,810	68
Ancient Order of Foresters	134,795	46	51,641	29	12,117	94	2,274	57	200,829	26	63,543	52	19,174	53	16,086	57	873	20	99,677	82
Artisans Canadiens-Francais	25,365	59	6,046	76	7,731	84	830	55	39,974	74	14,600	00	5,993	85	7,701	10	310	00	28,604	95
Brotherhood American Yeomen	365,967	19	12,409	24	14,286	98	1,554	72	394,218	13	289,843	77	12,810	70	14,549	14	.....	.....	317,203	61
Canadian Order Chosen Friends	583,552	52	53,504	84	19,137	37	2,243	47	637,057	36	448,854	28	7,471	42	38,087	98	1,204	70	523,325	70
Canadian Order Foresters	52,921	25	2,482	91	39,111	13	593	45	118,691	61	28,914	00	2,444	81	31,387	98	1,204	70	133,163	49
Canadian Order Oddfellows	73,645	89	5,341	14	11,293	62	.....	.....	140,846	61	90,554	19	4,506	97	5,733	70	15	00	89,066	14
Canadian Order Woodmen of World	129,552	99	.....	.....	4,850	97	.....	.....	75,931	08	79,210	54	275	00	3,388	48	.....	.....	82,874	02
Catholic Order of Foresters	70,561	92	518	19	.....	.....	.....	.....	136,313	96	105,336	65	.....	.....	11,920	19	.....	.....	105,336	65
Civil Service Mutual Benefit Society	37,420	08	.....	.....	11,905	40	.....	.....	49,325	48	40,177	49	.....	.....	.....	.....	.....	.....	52,097	68
Commercial Travellers Ass'n. of Canada	3,788	39	.....	.....	113	75	.....	.....	3,902	14	5,000	00	.....	.....	331	12	.....	.....	5,000	00
Federated Ass'n. Letter Carriers	.....	.....	.....	.....	19,262	75	.....	.....	19,262	75	.....	.....	.....	.....	.....	.....	.....	.....	4,056	94
Hamilton Firemen's Benefit Fund	.....	.....	.....	.....	15,958	39	.....	.....	15,958	39	.....	.....	.....	.....	.....	.....	.....	.....	11,117	25
Hamilton Police Benefit Fund	588,853	94	32,161	41	3,127	38	5,144	95	626,160	30	871,288	83	50,047	08	274,355	30	1,075	63	1,196,766	84
Independent Order of Foresters	1,823	68	1,769	55	20,539	85	.....	.....	6,720	61	500	00	1,857	00	563	37	.....	.....	2,920	37
Jewish National Workers Alliance	10,342	49	.....	.....	385	66	.....	.....	30,882	34	1,000	00	.....	.....	4,881	82	.....	.....	5,881	82
Knights of Columbus	1,025	13	1,683	41	1,017	59	177	45	3,271	65	.....	.....	771	47	.....	.....	.....	.....	840	12
Knights of Pythias	7,224	27	4	76	.....	.....	.....	.....	8,246	62	5,000	00	.....	.....	637	83	.....	.....	5,637	83
London Police Benefit Fund	152,860	98	5,612	40	25,669	02	6,825	03	185,973	26	122,870	77	5,803	39	23,725	22	1,372	10	153,771	48
Maccabees, The	2,384	44	281	85	439	99	1,830	86	3,106	28	2,000	00	55	00	259	53	.....	.....	2,314	53
National Fraternal Society of Deaf	301,009	45	.....	.....	26,174	73	.....	.....	327,184	18	228,387	67	.....	.....	.....	.....	.....	.....	228,887	67
Oddfellows' Relief Association	35,446	00	.....	.....	.....	.....	.....	.....	35,446	00	28,255	38	.....	.....	.....	.....	.....	.....	28,255	38
Ontario Commercial Travellers Association	76,447	02	.....	.....	.....	.....	.....	.....	76,447	02	41,879	95	.....	.....	.....	.....	.....	.....	41,879	95
Orange Grand Lodge of British America	.....	.....	.....	.....	.....	.....	.....	.....	11,679	58	.....	.....	.....	.....	1,910	00	1,699	92	3,609	92
Orange Firemen's Sick and Benefit Fund	9,846	59	.....	.....	.....	.....	.....	.....	9,846	59	600	00	.....	.....	673	39	3,853	50	5,126	89
Ottawa Police Benefit Fund	70,686	24	.....	.....	1,531	40	.....	.....	72,217	64	72,992	24	.....	.....	6,035	20	.....	.....	79,027	44
Royal Arcanum, Supreme Council	77,771	41	.....	.....	6,832	00	.....	.....	84,603	41	79,523	00	.....	.....	.....	.....	.....	.....	58,463	00
Royal Templars of Temperance	46,391	64	20,876	57	4,953	13	.....	.....	72,221	34	34,570	00	23,892	50	.....	.....	.....	.....	58,463	00
Sons of England Benefit Society	62,038	96	814	30	7,613	50	.....	.....	80,466	76	68,019	12	412	00	.....	.....	.....	.....	68,431	12
Sons of Scotland Benevolent Ass'n.	62,038	00	14,388	00	.....	.....	.....	.....	76,765	00	32,477	00	12,643	00	.....	.....	.....	.....	45,275	00
St. Joseph Union of Canada	.....	.....	.....	.....	.....	.....	.....	.....	95,267	50	3,700	00	.....	.....	922	79	.....	.....	32,940	08
Toronto Firemen's Benefit Fund	.....	.....	.....	.....	.....	.....	.....	.....	122,544	50	5,450	00	.....	.....	.....	.....	.....	.....	125,054	29
Toronto Police Benefit Fund	18,668	00	.....	.....	1,047	44	.....	.....	18,668	00	12,000	00	.....	.....	237	50	.....	.....	12,000	00
Western Mutual Life Association	4,096	57	.....	.....	.....	.....	.....	.....	4,096	57	.....	.....	.....	.....	.....	.....	.....	.....	4,096	57
Totals	3,162,300	57	211,928	00	223,699	21	287,464	44	3,885,392	22	2,863,130	84	217,279	40	433,739	14	177,347	63	3,691,497	01

\*Figures not available for Ontario business.

TABLE 7.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1926

Companies	At end of 1925			Additions			Deductions			At end of 1926								
	No.	New Issued		No.	Other Additions		No.	Ceased by Death		No.	Ceased by Maturity		No.	Other Deductions		No.	Amount	
		Amount	Amount		Amount	Amount		Amount	Amount		Amount	Amount		Amount	Amount			Amount
Alliance Nationale.....	574	\$ 503,045	60	\$ 52,798	6	\$ 5,000	2	1,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Ancient Order of Foresters.....	3,215	2,600,631	334	258,367	2	3,101	20	13,191	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Artisans Canadiens-Français.....	1,947	1,682,951	109	61,000	63	50,426	18	14,100	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Brotherhood American Yveonan.....	41	42,500	23	51,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Canadian Order Chosen Friends.....	11,081	9,204,485	1,002	842,054	65	54,107	309	273,969	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Canadian Order Foresters.....	25,400	25,452,000	732	749,000	134	133,500	407	428,450	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Canadian Order Oddfellows.....	1,794	1,221,654	121	112,000	284	108,636	49	28,914	62	70,170	.....	.....	.....	.....	.....	.....	.....	
Canadian Order Woodmen of World	5,440	4,931,450	401	339,750	.....	.....	87	85,680	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Catholic Order of Foresters.....	5,315	4,787,409	233	227,500	4	3,500	74	72,865	221	219,306	.....	.....	.....	.....	.....	.....	.....	
Catholic Mutual Benefit Ass'n.....	2,213	2,290,789	14	10,500	9	8,380	83	81,437	30	31,906	.....	.....	.....	.....	.....	.....	.....	
†Civil Service Mutual Benefit Soc.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Commercial Trav. Ass'n of Canada.	13,742	.....	1,792	.....	.....	.....	144	100,610	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Commercial Trav. Mutual Ins. Soc.	1,713	1,607,350	80	141,500	.....	.....	33	33,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Federated Ass'n Letter Carriers.....	224	222,250	.....	.....	.....	.....	5	5,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Independent Order of Foresters.....	31,790	32,354,672	10,338	17,143,000	2,047	2,290,424	517	569,126	360	304,965	.....	.....	.....	.....	.....	.....	.....	
Jewish National Workers Alliance.....	523	1,042,550	122	37,100	.....	.....	2	1,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Knights of Columbus.....	823	1,012,000	123	153,000	6	.....	1	1,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Knights of Malta.....	153	63,250	3	1,250	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Knights of Pythias.....	308	343,421	10	9,000	5	5,000	7	6,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Maccabees, The.....	4,391	4,370,573	734	786,500	5	67,000	107	105,397	.....	.....	.....	.....	.....	.....	.....	.....	.....	
National Fraternal Society of Deaf	83	74,000	270	18,250	4	6,000	1	2,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Oddfellows' Relief Ass'n.....	10,612	11,329,713	270	300,000	28	39,064	198	219,435	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Ontario Commercial Trav. Ass'n.....	3,479	1,804,905	359	31,670	.....	.....	35	19,940	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Orange Grand Lodge of B.A.....	2,340	2,940,200	98	56,500	22	51,000	34	42,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Royal Arcanum Supreme Council.....	1,068	1,757,264	125	136,000	30	48,500	59	66,932	59	93,682	.....	.....	.....	.....	.....	.....	.....	
Royal Templars of Temperance.....	2,431	2,550,500	125	136,000	30	48,500	59	66,932	59	93,682	.....	.....	.....	.....	.....	.....	.....	
Sons of England Benevolent Society.....	1,137	951,062	36	38,500	2	2,000	43	34,570	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Sons of Scotland Benevolent Ass'n.....	4,902	3,094,352	504	227,273	26	20,800	85	65,465	.....	.....	.....	.....	.....	.....	.....	.....	.....	
St. Joseph Union of Canada.....	4,303	3,721,650	288	245,200	52	43,550	34	29,800	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Western Mutual Life Ass'n.....	704	1,407,000	375	750,000	.....	.....	6	12,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Women's Benefit (Maccabees).....	309	259,032	31	25,500	.....	.....	1	1,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Totals.....	142,055	122,734,358	24,394	22,987,712	2,793	3,026,808	2,404	2,400,381	750	778,556	.....	.....	.....	.....	.....	.....	.....	128,379,911

\*Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years or more of continuous membership.  
 †Figures not available for Ontario business.  
 ‡Does not include \$8,352,187 of the A.O.U.W. and \$5,880,995 of the Canadian Order of Home Circles, whose business was reinsured by the I.O.F. during 1926.  
 NOTE.—This table does not include seven municipal pension fund societies, which do not issue mortuary certificates.



## FRATERNAL SOCIETIES

TABLE 8.—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO, 1926

	Number at end of 1925	Number New Issued	Number Revived	Terminated by death	Terminated by Lapse	Number at end of 1926
Alliance Nationale.....	325	21	8	.....	40	314
Ancient Order of Foresters.....	8,877	•	•	•	•	9,665
Artisans Canadiens- Francais.....	1,341	52	5	13	66	1,319
Brotherhood American Yeomen.....						
Canadian Order Chosen Friends.....	2,355	208	161	49	309	2,366
Canadian Order Foresters.....	14,893	556	75	210	764	14,550
Canadian Order Woodmen of World.....	864	150	.....	9	159	846
Catholic Mutual Benefit Ass'n.....	78	1	1	.....	8	72
Jewish National Workers Alliance.....	417	82	.....	2	68	429
Knights of Malta.....	257	26	.....	.....	22	261
Maccabees, The.....	764	182	4	7	217	726
Sons of England Benefit Society.....	13,786	862	.....	192	1,015	13,441
Sons of Scotland Benevolent Ass'n.....	189	5	2	2	19	175
St. Joseph Union of Canada.....	3,035	279	30	21	272	3,051
Totals.....	47,181	2,424	286	505	2,959	47,215

\*Not available owing to change in plan during year.



TABLE 9.—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1926

Companies	Premiums Written			Losses Paid			Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned		
	Gross less return premium	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims (net)					Adjustment expenses (net)	Total (net)
<b>JOINT STOCK</b>												
Acadia.....	70,097 49	19,203 53	50,893 96	29,763 29	6,560 96	22,614 80	587 53	23,202 33	48,750 80	59.44	23,475 54	48.16
Aetna.....	228,187 02	1,977 71	226,209 31	9,212 85	6,528 85	90,084 75	2,031 10	92,125 85	212,602 99	40.72	81,852 48	43.20
Agricultural.....	48,754 33	9,671 74	39,082 59	79,603 12	14,885 12	22,408 15	666 12	23,074 27	45,034 39	59.17	18,815 34	41.81
Alliance Assurance.....	167,259 29	3,174 14	164,085 15	20,144 01	2,422 42	68,397 66	1,731 50	70,129 16	148,989 13	42.74	71,111 02	47.72
Alliance of Philadelphia.....	48,092 82	2,401 73	50,497 09	34,765 71	4,576 38	34,109 46	653 83	34,763 29	56,869 94	68.84	52,250 35	91.84
American Central.....	32,554 36	1,075 86	31,478 50	14,939 09	1,82 82	19,010 41	714 66	19,725 07	31,013 74	68.70	28,580 75	92.16
American Equitable.....	32,398 68	6,970 28	25,428 40	26,107 00	5,226 39	20,480 75	345 52	20,826 27	29,178 91	46.87	15,931 27	54.59
American Insurance.....	108,651 58	31,908 96	76,742 62	65,657 39	16,837 92	48,889 48	400 21	49,289 69	20,738 01	82.12	20,738 01	75.47
Anglo-Scottish.....	320,609 40	36,827 57	283,781 83	100,953 91	9,638 32	88,291 81	3,023 78	91,315 59	670,890 34	63.60	466,797 95	71.00
Atlas.....	31,655 89	465 43	31,190 46	19,922 37	.....	19,385 62	535 33	19,922 37	65,809 37	32.17	40,610 39	37.14
Autocar.....	15,033 82	.....	15,033 82	4,010 79	.....	3,905 62	105 17	4,010 79	20,262 72	26.66	19,805 88	57.73
Baloue & Traders.....	7,928 42	2,835 38	5,093 04	6,419 52	1,785 15	4,334 37	24 60	4,358 97	8,322 39	18.27	10,114 37	121.53
Beaver.....	497,856 54	170,413 26	327,443 28	2,492 64	2,146 22	11,552 34	74 07	12,298 41	3,811 19	356 42	9,484 22	9.35
British America.....	132,903 43	22,995 73	109,907 70	53,423 83	6,854 32	43,866 16	2,703 35	46,569 51	284,662 96	36.19	238,886 46	47.96
British Colonial.....	188,646 05	9,572 90	179,073 15	72,496 07	5,240 60	65,194 71	2,060 76	67,255 47	165,794 62	37.55	66,983 29	40.40
British Crown.....	22,218 72	3,244 87	18,973 85	11,643 01	3,292 78	8,173 51	176 75	8,350 26	17,104 15	44.00	9,337 26	54.59
British & European.....	60,141 46	2,840 95	57,300 51	22,872 00	3,579 46	18,913 25	379 29	19,292 54	35,657 39	51.72	16,672 64	38.16
British General.....	27,248 05	6,724 92	20,523 13	17,167 63	6,039 82	10,895 20	232 61	11,127 81	16,672 64	54.22	13,609 81	51.64
British Law.....	45,906 49	3,167 08	42,739 41	28,708 34	3 45	28,504 83	921 74	29,426 57	81,444 86	33.25	33,446 48	41.06
British North Western.....	1,808 21	6,936 27	123,375 49	34,709 51	2,288 48	41,448 90	807 48	42,256 38	45,265 71	89.78	28,049 89	61.97
British Oak.....	3,057 14	9,701 81	13,355 33	5,221 60	1,188 58	4,144 90	972 33	4,242 03	104,635 71	34.24	40,253 03	38.46
Calcedonian American.....	192,292 76	3,244 18	189,048 58	89,011 45	13,060 04	73,839 22	2,112 88	75,951 41	124,694 61	48.06	44,722 64	35.86
Calcedonian.....	58,405 09	2,537 08	55,868 01	25,080 09	1,148 67	23,486 35	474 07	23,960 42	56,107 01	42.84	34,126 32	60.82
California.....	136,212 93	21,723 61	114,489 32	46,431 32	1,887 95	40,504 32	1,039 59	41,543 37	102,575 44	36.78	44,772 12	43.55
Canada Accident.....	41,459 37	6,092 43	34,466 94	17,903 45	50 39	17,154 33	461 51	17,615 84	36,975 20	31.70	13,470 46	36.80
Canada National.....	80,581 58	28,829 60	51,753 98	34,980 75	17,462 30	17,354 33	364 42	17,718 45	40,281 65	36.88	16,772 75	41.70
Canada Security.....	162,300 49	20,867 46	141,433 03	67,272 31	11,428 13	56,844 48	1,844 26	58,688 74	39,281 65	66.72	56,204 47	40.37
Canadian Fire.....	26,581 81	3,446 52	23,135 29	11,687 29	65 80	11,591 79	366 48	11,958 27	30,445 02	131.42	1,914 33	28.95
Canadian Indemnity.....	20,196 56	2,808 69	17,387 87	9,354 24	5,653 80	3,821 36	604 15	4,425 51	8,777 67	39.78	3,709 78	43.27
Car & General.....	43,914 20	4,851 79	39,062 41	16,396 66	620 75	15,370 63	237 18	15,607 81	33,460 85	80.97	15,530 43	43.22
Casualty Co. of Canada.....	182,353 10	64,655 47	117,697 63	94,787 25	39,622 51	55,164 74	.....	55,164 74	133,039 91	46.90	56,131 38	43.20
China Fire.....	24,451 51	11,465 74	13,085 77	3,077 75	24 37	3,923 08	30 30	3,953 38	7,099 51	30.30	4,003 38	56.30
Citizens Ins. Co., Missouri.....	36,692 48	22,303 70	14,388 78	15,618 05	4,880 30	10,433 78	244 78	10,738 56	26,458 67	43.10	13,508 47	51.40
Columbia.....	325,738 04	22,214 51	303,523 53	136,188 00	7,953 16	125,005 64	3,728 40	128,733 04	293,060 47	43.24	130,988 47	44.70
Commercial Union.....	93,911 63	50,465 65	63,445 98	6,056 97	14,973 98	31,195 54	6,707 48	37,903 02	64,024 68	50.11	32,139 51	50.20
Connecticut Fire.....	185,422 25	24,653 36	160,768 89	49,799 70	997 30	62,562 54	1,438 07	64,000 61	123,218 87	53.77	65,577 57	53.22
Continental Insurance.....	88,651 24	17,366 99	71,284 25	49,729 72	997 30	49,731 95	1,334 75	48,472 43	84,507 77	51.12	41,700 42	60.63
Cornhill.....	160,119 18	17,471 81	142,647 37	37,129 45	6,722 02	29,316 91	1,300 59	30,707 43	118,699 02	33.05	31,112 42	29.23
Dominion of Canada G. & A.....	212,598 12	41,455 05	171,143 07	69,801 52	3,233 78	54,906 61	1,865 27	56,771 88	157,522 96	66.31	64,741 63	41.65
Dominion Fire.....	18,023 54	14,440 65	3,582 89	29,279 82	5,833 48	27,446 34	732 73	28,696 45	62,550 60	55.13	36,129 39	57.75
Dominion Gresham.....	216,540 17	14,250 07	202,290 10	86,895 55	2,360 97	82,271 01	1,813 47	84,534 58	198,240 26	41.33	99,818 11	45.27
East, Star & British Dominions.....	344,788 86	34,758 50	310,030 36	105,769 11	10,174 30	92,083 26	3,511 46	95,594 72	299,393 04	31.84	95,341 72	31.84
Employers Liability.....	28,625 14	3,238 50	25,386 64	22,156 53	2,333 53	19,454 22	366 78	19,821 00	14,807 92	78.07	20,548 30	138.76

Equitable Fire & Marine.....	49,221 01	36,531 81	12,689 20	25,155 78	18,873 46	6,122 82	159 50	49, 51	12,803 13	50, 20
Essex & Suffolk.....	57,762 64	28,279 64	12,983 23	18,901 08	9,131 23	9,536 57	2,943 76	8,229 85	27,218 04	6,427 89
Federal Fire.....	202,483 65	76,388 55	29,695 10	88,283 54	34,074 02	53,067 76	1,141 28	42, 30	112,336 86	9,850 89
Federated British.....	16,089 56	299 00	15,790 56	161 20	1,400 00	1,400 00	21 20	1, 02	8,796 92	1,211 20
Fidelity-Phoenix.....	160,995 31	21,559 80	139,435 51	70,264 05	7,208 66	59,817 35	3,238 04	45, 22	142,521 67	62,066 85
Fire Association of Philadelphia.....	64,293 94	7,331 10	56,962 84	49,685 28	21,677 53	27,291 40	716 35	46, 71	55,798 82	20,938 77
Fire Insurance Co. of Canada.....	252,277 24	1,510 24	250,767 00	111,734 27	3,042 83	111,734 27	3,042 83	44, 55	220,023 41	120,938 27
Firen's Fund.....	53,757 26	—1,277 92	55,035 18	31,030 25	3,091 04	638 01	4,650 91	66, 42	49,990 18	28,462 06
Firen's Insurance of Newark.....	54,322 86	—	54,322 86	45,057 98	41,343 40	1,450 50	—	66, 46	54,283 46	34,427 24
First American.....	5,213 71	1,009 41	4,204 30	1,894 35	1,847 22	47 13	—	14, 90	2,131 58	—
Fonciere of Paris, France.....	13,050 37	341 37	12,709 00	1,894 35	1,847 22	47 13	—	1,894 35	7,077 64	1,994 35
Franklin.....	32,530 10	7,823 34	32,527 76	16,653 36	16,234 36	418 98	—	15, 51	32,743 40	17,036 44
General Accident of Canada.....	79,476 08	202 19	79,273 89	10,663 45	10,545 35	399 21	—	15, 27	66,990 60	15,338 37
General Accident, Fire & Life.....	179,321 78	4,390 41	174,931 37	91,442 53	343 48	89,541 56	1,557 49	52, 08	166,590 49	93,965 18
General Fire of Paris.....	41,013 39	9,537 22	31,476 17	30,389 90	13,433 69	16,522 66	4,33 55	53, 87	30,629 27	14,531 21
Girard Fire & Marine.....	9,948 79	—	9,948 79	154 19	147 66	1,147 66	6 53	154 19	6,060 25	—
Glens Falls.....	72,961 44	6,938 00	66,023 44	44,061 76	9,507 21	33,587 19	667 36	52, 34	85,652 77	34,137 01
Globe Indemnity.....	134,597 88	51,501 04	83,096 84	59,271 60	28,014 89	30,189 24	3,067 14	37, 61	91,705 27	29,959 91
Globe & Rutgers.....	337,270 22	26,667 56	355,937 62	147,005 88	4,088 84	139,309 93	1,607 41	46, 01	298,808 06	122,253 89
Great American.....	124,690 41	17,567 30	107,123 11	55,483 82	5,271 31	45,909 56	1,212 91	46, 71	87,785 67	50,389 47
Guardian Assurance.....	426,978 20	4,050 68	422,927 52	180,683 62	47 94	175,426 14	5,209 54	42, 71	414,065 91	211,470 00
Guardian Insurance of Canada.....	65,155 59	15,542 19	49,613 40	35,731 35	4,987 77	30,170 23	573 35	61, 96	54,324 42	35,594 38
Halifax Fire.....	26,340 22	—	26,340 22	601 84	614 97	614 97	46 87	2, 56	20,835 12	661 84
Hand-in-Hand.....	100,781 89	1,195 27	99,586 62	80,114 28	61 36	77,421 21	2,631 73	80,052 92	119,915 67	43,700 83
Hartford Fire.....	490,126 50	35,750 64	454,375 92	222,803 87	10,627 15	207,178 36	4,998 36	46, 78	486,053 18	220,661 16
Homes.....	82,483 92	26,667 56	55,816 06	18,821 37	124 94	178,011 79	4,690 64	51, 45	436,480 94	166,910 85
Hudson Bay.....	882,798 73	8,798 45	7,400 28	53,773 97	4,608 12	48,149 38	1,016 47	66, 44	65, 70	98, 47
Imperial Assurance.....	20,051 62	3,843 40	16,808 42	9,518 98	946 20	8,181 32	191 16	8, 37	17,335 93	3,231 69
Imperial Insurance Office.....	152,431 86	8,771 15	116,360 73	62,218 34	6,103 16	54,309 30	1,806 08	50,115 38	120,447 15	59,973 91
Insurance Co. of North America.....	255,236 31	8,343 57	246,922 31	132,066 34	19,221 24	130,885 62	2,799 48	54, 23	259,315 12	130,153 80
Insurance of State of Pennsylvania.....	175,931 58	11,288 35	175,931 58	56,272 98	14,314 67	21,935 60	377 71	51, 00	45,143 95	16,066 01
Laurelton, & Rock.....	8,873 60	—	8,873 60	16,064 43	269 77	74,034 64	2,629 50	44, 20	121,468 22	96,472 20
Law, White & Rock.....	583,576 49	8,843 87	583,576 49	16,064 43	269 77	74,034 64	2,629 50	44, 20	121,468 22	96,472 20
Liverpool, London & Globe.....	583,576 49	18,013 83	465,548 12	211,308 60	41,696 32	304,044 32	782 41	36, 25	84,122 24	40,321 73
Local Government.....	203,011 61	67,413 62	135,600 99	92,533 43	24,202 11	66,351 32	4,844 70	50, 53	134,726 61	166,570 20
London Assurance.....	15,055 54	2,447 80	12,607 74	7,453 03	66, 53	1,81 87	68,581 32	68, 53	134,726 61	74,552 92
London Assurance.....	199,928 22	8,658 46	190,965 76	87,890 13	1,465 30	66,453 01	6,453 01	45, 32	189,754 36	61,308 83
London & Lancashire, G. & A.....	109,934 36	7,045 83	89,937 10	118,910 25	59,631 21	57,897 15	1,381 58	6, 72	117,712 78	101,880 73
London & Lancashire, G. & A.....	109,934 36	7,045 83	89,937 10	118,910 25	59,631 21	57,897 15	1,381 58	6, 72	117,712 78	101,880 73
London Guarantee & Accident.....	156,431 06	15,480 29	140,950 49	170,918 49	17,905 52	80,818 71	3,194 20	59, 64	141,913 73	78,556 97
London & Lancashire Insurance.....	550,062 58	24,029 28	526,033 30	178,657 36	1,355 31	172,341 08	4,860 81	33, 70	512,809 51	205,004 03
London & Provincial.....	11,569 08	590 43	10,978 65	182 13	1,355 31	172,341 08	10 05	182 13	7, 19	65, 37
London & Scottish.....	19,164 01	4,187 75	14,976 86	827 78	8 67	787 43	31 68	819 11	10,678 38	3,502 11
Lumbermen's.....	5,694 24	—	5,694 24	1 29	1 29	1 29	—	1 29	1,469 11	78 29
Maryland Insurance.....	6,996 67	1,847 51	5,149 13	2,000 77	1,876 14	1,876 14	48 82	1,924 96	3,044 99	2,234 76
Merchants.....	133,058 25	69,518 27	63,539 98	31,383 06	13,463 92	17,251 33	667 78	28, 20	61,024 86	51,005 11
Merchants Fire of New York.....	117,989 50	1,692 66	117,989 50	53,547 94	98 02	52,560 95	1,088 97	45, 30	149,053 18	50,735 50
Merchants Marine.....	261,340 39	1,692 66	259,647 73	142,414 88	1,449 31	136,614 48	4,351 49	54, 29	293,110 26	132,162 57
Motor Union.....	88,117 70	12,322 81	75,794 89	40,285 68	5,977 75	33,334 59	973 34	34, 07	71,500 43	34,355 93
Motor Union.....	88,117 70	12,322 81	75,794 89	40,285 68	5,977 75	33,334 59	973 34	34, 07	71,500 43	34,355 93
National Insurance.....	62,837 42	1,758 07	61,079 35	33,934 08	9 46	33,175 15	7,49 47	55, 55	64,858 15	52,554 56
National-Ben Franklin.....	303,931 65	705 71	303,225 94	132,690 19	12 00	129,272 45	3,405 74	42, 45	312,827 19	142,622 19
National of Hartford.....	173,573 69	107 27	173,466 42	60,203 24	6 72	57,252 16	2,944 30	34, 70	165,731 29	69,711 55
National of Hartford.....	139,210 51	3,008 91	136,201 60	85,127 93	1,730 94	81,481 47	1,915 52	61, 23	123,011 12	79,536 02
National Provincial.....	43,552 44	5,644 66	37,907 78	14,929 81	479 36	14,049 97	400 48	38, 12	57,691 46	11,624 45
National Union.....	39,881 74	124 54	39,757 20	12,705 82	.....	12,705 82	31 96	39, 07	39,917 02	11,065 82
Nationale of Paris.....	209,098 66	2,742 55	206,356 11	85,704 18	7 37	83,036 35	2,220 20	61, 55	165,540 20	83,609 81
Newark Fire.....	48,502 32	48,502 32	48,502 32	39,002 26	7 489 13	30,846 05	667 08	64, 97	38,570 52	29,289 13
New Hampshire.....	66,065 23	6,874 86	59,190 37	54,778 56	9,722 28	44,220 37	835 91	76, 12	53,500 28	43,199 46



TABLE 9.—FIRE PREMIUMS AND LOSSES IN ONTARIO—Continued

Companies	Premiums written			Losses paid			Adjustment (net)		Total (net)	Ratio losses paid to premiums written		Net premiums earned	Net losses incurred		Ratio net losses incurred to net premiums earned
	Gross return premiums	Licensed reinsurance ceded		Gross	Licensed reinsurance received		Claims (net)	Expenses (net)		%	%		\$	C.	
		\$	C.		\$	C.			\$			C.			\$
<b>JOINT STOCK</b>															
New Jersey.....	32,343 13	.....	.....	16,157 25	.....	.....	16,150 50	6 75	16,157 25	49.95	32,277 70	.....	20,175 40	62.50	
New York Underwriters.....	277,657 84	264,313 49	13,344 35	76,192 22	72,393 20	3,799 02	3,724 57	74 45	3,799 02	58.27	8,701 86	.....	4,073 61	46.81	
Niagara.....	153,078 57	20,180 59	132,897 98	93,724 93	15,244 96	78,479 97	76,547 28	1,932 69	78,479 97	59.20	138,070 02	.....	78,267 97	56.69	
North British & Mercantile.....	438,290 28	34,617 54	403,672 74	189,986 57	5,540 41	179,946 89	179,946 89	4,999 27	184,446 16	45.69	410,353 32	.....	204,028 74	49.72	
North Empire.....	83,874 38	7,495 11	76,379 27	55,163 39	9,783 31	43,643 24	43,643 24	1,736 84	45,380 08	59.41	67,525 13	.....	46,627 08	69.05	
North Western Assurance.....	379,866 11	27,453 47	352,712 64	169,078 50	3,257 88	162,029 57	162,029 57	3,791 05	165,820 62	47.01	337,936 60	.....	165,099 62	48.86	
North River.....	10,693 63	250 00	10,443 63	232 70	.....	225 89	225 89	6 81	232 70	2.22	5,275 08	.....	4,220 70	80.01	
North West.....	17,356 18	8,105 96	49,280 22	20,477 96	2,007 96	18,043 48	18,043 48	4,126 52	18,470 00	37.48	49,329 91	.....	17,756 00	35.99	
Northwestern National.....	52,533 60	124,553 60	41,545 86	40,412 03	1,133 83	1,133 83	1,133 83	1,133 83	41,545 86	33.35	96,472 53	.....	48,809 44	48.60	
Norwich Union.....	469,007 21	48,953 39	250,832 82	187,717 52	11,810 51	169,988 87	169,988 87	5,917 84	175,906 71	41.88	427,040 71	.....	138,038 14	32.68	
Ocean Accident & Guarantee.....	27,012 88	21,633 30	45,379 50	33,739 67	3,016 53	17,167 59	17,167 59	3,555 55	30,723 14	51.19	255,152 77	.....	138,038 14	54.11	
Occidental.....	79,948 99	22,998 25	56,950 74	48,400 09	8,397 40	38,507 47	38,507 47	1,495 35	40,002 83	70.36	57,874 57	.....	49,048 33	72.65	
Pacific Coast.....	127,559 95	34,486 92	93,073 03	63,519 81	.....	45,819 01	45,819 01	.....	45,819 01	49.20	78,697 20	.....	49,108 33	62.40	
Palatine.....	11,345 10	131,065 72	28,664 13	28,664 13	.....	28,664 13	28,664 13	653 69	28,664 13	21.87	122,531 45	.....	63,512 93	26.56	
Paris.....	64,958 51	5,681 76	59,016 75	38,595 01	3,000 64	37,542 17	37,542 17	752 20	38,294 37	64.88	86,527 84	.....	32,042 94	72.82	
Phoenix of Paris.....	40,459 51	13,150 02	27,309 37	25,259 71	9,768 43	14,969 65	14,969 65	1,321 63	15,491 28	56.72	29,616 25	.....	13,947 28	47.09	
Phoenix of London.....	365,037 26	37,146 49	327,890 77	121,931 79	11,568 97	107,545 56	107,545 56	2,817 26	110,362 82	33.65	270,790 25	.....	126,248 63	46.02	
Phoenix of Hartford.....	197,249 68	92,110 64	105,139 04	98,646 53	43,735 93	53,589 06	53,589 06	1,321 54	54,910 60	52.22	106,098 04	.....	53,259 76	50.20	
Provident-Washington.....	67,863 94	7,016 47	60,847 47	41,783 36	1,762 30	39,322 96	39,322 96	698 10	40,021 06	65.76	65,258 51	.....	40,668 61	62.27	
Provident.....	63,183 46	.....	63,183 46	40,292 18	.....	40,292 18	40,292 18	.....	40,292 18	63.77	66,622 50	.....	42,315 18	63.52	
Prudential.....	113,900 54	1,142 62	112,817 92	62,589 60	37 12	61,001 79	61,001 79	1,033 90	62,532 48	55.45	111,319 30	.....	67,579 07	60.71	
Quebec.....	94,500 73	74 85	94,425 88	56,211 19	14 16	55,302 75	55,302 75	894 28	56,197 03	59.51	89,525 21	.....	15,165 74	31.45	
Queen City.....	80,598 27	35,701 03	44,897 24	24,089 14	9,854 40	13,626 84	13,626 84	607 90	14,234 74	31.7	48,222 13	.....	15,165 74	31.45	
Queen Insurance.....	130,980 52	1,370 87	129,609 65	42,112 67	.....	40,555 48	40,555 48	1,557 99	42,112 67	32.49	133,779 66	.....	44,818 27	33.50	
Queensland.....	249,338 90	16,622 61	232,716 29	120,674 48	3,405 04	113,768 29	113,768 29	3,101 25	116,869 44	50.22	230,959 61	.....	109,710 44	47.50	
Queensland.....	66,329 67	7,578 55	58,751 12	26,211 30	1,811 01	23,966 46	23,966 46	833 23	24,799 69	42.21	48,529 38	.....	17,545 69	36.15	
Railway Passengers.....	11,927 69	2,249 29	9,678 40	3,041 38	73 82	2,892 15	2,892 15	75 41	2,967 56	30.66	7,145 44	.....	3,225 23	45.14	
Relliance.....	72,487 25	24,710 19	18,740 06	1,710 90	.....	16,664 73	16,664 73	364 43	17,029 16	35.64	40,790 85	.....	19,653 90	48.18	
Rossia.....	283,448 54	28,539 63	254,908 91	99,006 64	14,799 91	81,710 30	81,710 30	2,496 43	84,206 73	33.03	273,356 20	.....	88,139 73	32.24	
Royal Exchange.....	80,088 02	61,776 44	768,311 58	336,121 34	22,204 77	305,797 96	305,797 96	8,118 01	313,916 57	40.83	758,552 32	.....	271,082 57	39.69	
Royal Insurance.....	76,058 40	9,017 62	67,040 78	28,466 21	6,73 77	27,135 87	27,135 87	656 57	27,924 47	41.46	61,992 80	.....	30,047 44	43.63	
Royal Scottish.....	152,572 93	12,832 17	139,738 26	68,822 03	10,497 68	56,901 62	56,901 62	1,422 73	58,324 35	42.00	133,233 84	.....	67,867 82	48.00	
St. Paul Fire & Marine.....	33,312 94	1,824 96	30,888 50	292 70	.....	19,856 39	19,856 39	709 41	20,565 80	65.31	36,493 07	.....	17,154 71	46.91	
Scottish Canadian.....	125,316 18	15,766 99	109,549 19	51,965 21	1,007 49	49,450 73	49,450 73	1,506 99	50,957 72	45.52	107,593 52	.....	57,785 72	53.71	
Scottish Metropolitan.....	139,555 77	6,475 71	133,080 06	64,493 80	3,953 85	58,788 04	58,788 04	1,751 31	60,539 95	45.49	128,282 56	.....	67,266 75	51.24	
*Sea Security.....	59,273 78	344 69	58,929 09	17,376 32	.....	17,401 53	17,401 53	274 79	17,376 32	29.05	39,688 56	.....	20,121 32	50.69	
Security.....	37,311 99	9,613 41	27,698 58	22,697 37	5,809 63	16,481 53	16,481 53	406 56	16,887 74	60.93	28,044 58	.....	19,665 74	70.12	
Springfield.....	7,976 20	16,470 24	81,526 27	85,043 23	25,652 36	59,390 87	59,390 87	.....	59,390 87	72.8	96,361 71	.....	65,933 05	68.4	
State Assurance.....	6,727 20	3,250 80	4,376 40	100 38	.....	93 84	93 84	6 34	100 38	2.29	2,437 22	.....	1,23 38	5.06	
Sterling.....	4,248 12	1,430 34	2,817 78	1,791 80	.....	1,750 31	1,750 31	35 49	1,791 80	63.59	16,765 34	.....	11,137 15	6.80	
Stuyvesant.....	109,290 63	11,270 58	109,290 63	37,187 72	.....	36,541 30	36,541 30	646 42	37,187 72	34.02	105,101 01	.....	42,184 30	40.70	
Sun Insurance Office.....	352,822 27	341,551 69	161,678 36	4,791 99	.....	131,005 04	131,005 04	5,821 33	136,886 37	45.93	337,346 98	.....	165,473 14	49.05	
Tokio Marine & Fire.....	25,450 57	6,018 73	19,382 84	9,593 76	.....	11,070 13	11,070 13	.....	11,070 13	57.11	20,296 38	.....	14,045 13	69.20	
Toronto Casualty.....	173,059 94	24,555 09	148,504 85	57,971 97	13,400 90	43,404 58	43,404 58	1,650 49	44,691 07	30.09	144,514 75	.....	49,157 67	34.00	
Union Assurance Society.....	279,012 92	226,175 28	226,175 28	99,570 86	10,003 29	87,165 39	87,165 39	2,402 18	89,667 57	39.60	218,910 10	.....	88,115 57	40.25	
Union Fire of Paris.....	62,189 64	960 55	61,229 09	21,346 04	.....	20,817 44	20,817 44	528 60	21,346 04	34.86	60,315 31	.....	21,008 04	34.83	

Union of Canton.....	149,120 47	7,094 96	142,025 51	69,964 57	3,344 36	65,230 85	1,389 76	66,020 21	46,90	99,457 23	67,401 21
United British.....	84,365 35	1,694 27	82,671 08	45,301 32	35 93	44,214 61	1,050 78	55,265 39	54,75	74,103 85	55,482 28
United States Fire.....	163,726 23	5,162 66	158,563 57	100,644 40	6,233 51	100,644 40	745 20	100,644 40	63,65	199,359 37	92,375 30
Westchester Fire.....	59,220 17	9,661 09	49,559 08	39,254 65	2 50	32,275 94	3,068 34	33,021 14	66,47	50,995 46	34,714 95
Western Assurance.....	604,444 12	273,587 97	330,856 15	246,868 68	123,202 72	120,597 62	1,541 88	123,665 96	37,38	286,024 29	125,863 01
World Fire & Marine.....	41,192 49	155 16	41,037 33	11,471 88	.....	11,317 57	154 31	11,471 88	27,95	33,919 36	15,750 43
World Marine.....	69,531 12	1,313 83	68,197 29	19,827 93	.....	19,827 93	492 97	19,827 93	29,07	61,937 16	35,833
Yangtze.....	36,960 09	339 98	36,620 11	16,543 61	.....	16,161 77	381 84	16,543 61	45,01	36,846 38	18,220 94
Yorkshire.....	134,028 25	4,207 34	129,820 91	55,743 64	52 34	54,015 77	1,675 53	55,691 30	42,90	133,021 47	64,750 30
Totals.....	21,655,223 68	3,095,063 21	18,560,160 47	9,428,920 97	1,227,534 90	7,987,072 91	214,313 16	8,191,696 67	44,15	18,091,236 81	8,480,563 93
<b>MUTUAL</b>											
(a) On Premium Note Plan.											
Albema.....	13,876 97	246 00	13,630 97	6,614 64	.....	6,409 83	204 81	6,614 64	48,52	.....	.....
Anhester Island.....	861 78	.....	861 78	200 00	.....	200 00	.....	200 00	23,22	.....	.....
Ayr.....	25,944 43	507 30	25,437 13	2,611 37	.....	2,611 37	.....	2,611 37	10,38	.....	.....
Bay of Quinte.....	17,337 60	907 45	16,430 15	6,011 43	.....	5,881 54	129 90	6,011 43	36,58	.....	.....
Berrie & Willoughby.....	11,262 68	669 76	10,592 92	5,076 13	2 50	4,964 73	108 90	5,076 13	34,71	.....	.....
Bianshard.....	45,287 09	935 35	44,351 74	4,144 13	.....	4,054 13	90 00	4,144 13	40,11	.....	.....
Blenheim North.....	8,431 90	88 90	8,343 00	5,016 92	.....	5,016 92	.....	5,016 92	60,12	.....	.....
Brant.....	20,416 74	1,559 51	18,857 23	25,067 57	.....	4,990 43	44 50	5,034 93	26,69	.....	.....
Canadian Millers.....	33,249 22	606 69	32,642 53	25,067 57	.....	24,865 77	201 80	25,067 57	75,38	.....	.....
Carleton Place.....	10,555 95	124 50	9,949 26	3,972 53	.....	3,972 53	40 00	3,972 53	39,92	.....	.....
Canton.....	12,039 03	1,003 61	11,914 53	4,086 50	.....	4,066 50	20 00	4,086 50	34,29	.....	.....
Cataraugus.....	6,993 52	3,253 75	3,739 77	8,743 95	.....	3,993 00	10 50	3,603 50	60,16	.....	.....
Dereham & West Oxford.....	14,647 66	5,085 54	11,562 12	17,820 32	.....	16,024 62	180 00	16,204 62	71,88	.....	.....
Dorchester, North & South.....	31,844 70	5,085 54	26,759 16	1,818 34	.....	1,736 14	82 20	1,818 34	13,05	.....	.....
Downie.....	13,952 38	50 50	13,901 88	1,291 81	.....	1,291 81	.....	1,291 81	57,14	.....	.....
Dufferin Farmers.....	22,977 85	1,445 52	20,628 04	35,748 03	.....	35,627 03	121 00	35,748 03	17,84	.....	.....
Dunfries, N., & Waterloo, S.....	21,473 16	213 55	20,928 04	4,209 62	.....	4,176 62	32 70	4,209 62	27,29	.....	.....
Dunwich.....	13,636 69	.....	13,423 14	2,723 40	.....	2,723 40	.....	2,723 40	45,96	.....	.....
Easthope, South.....	21,354 63	.....	21,351 63	5,494 32	.....	5,494 32	.....	5,494 32	46,46	.....	.....
Elfrith.....	23,850 91	123 15	23,727 76	4,705 34	.....	4,705 34	83 25	4,789 34	62,10	.....	.....
Elma.....	1,345 60	.....	1,345 60	7,808 65	2,683 30	7,808 65	16 00	7,808 65	13,19	.....	.....
Erasmus.....	10,448 19	829 29	9,618 93	7,808 65	.....	7,808 65	.....	7,808 65	81,94	.....	.....
Farmers' Central.....	136,271 48	26,509 15	109,762 33	59,459 73	5,731 10	53,721 63	5,721 50	53,721 63	78,00	.....	.....
Farmers' Union.....	82,486 68	4,096 16	78,390 52	64,862 28	2,965 58	64,862 28	485 20	61,719 70	78,00	.....	.....
Fermeville.....	43,363 91	12,680 45	30,683 46	44,003 05	2,965 07	20,661 30	376 30	21,037 08	68,56	.....	.....
Fortuna.....	35,200 64	6,131 41	29,069 23	20,281 95	1,111 06	17,976 55	164 20	18,140 95	62,56	.....	.....
Georgiana.....	30,892 39	3,141 60	27,750 79	19,137 91	1,202 41	17,564 50	371 15	17,935 50	64,63	.....	.....
Glenbury.....	13,741 18	1,260 00	12,481 18	6,009 20	2,180 00	3,829 20	.....	3,829 20	30,67	.....	.....
Grand River.....	37,217 39	2,523 65	34,693 74	30,722 04	862 49	30,866 01	225 95	30,722 04	56,88	.....	.....
Greenville Patron.....	21,681 53	2,221 57	19,460 00	11,762 40	.....	10,781 01	118 90	10,899 91	82,54	.....	.....
Grey and Bruce.....	2,271 57	176 85	2,094 72	1,237 35	.....	1,237 35	.....	1,237 35	6,21	.....	.....
Guelph Township.....	32,871 56	2,380 40	30,491 16	25,233 80	3,182 10	24,875 50	176 20	22,051 70	72,33	.....	.....
Halton Township.....	18,413 34	1,376 35	17,036 99	2,967 05	.....	2,912 65	54 40	2,967 05	17,41	.....	.....
Hamilton Township.....	22,644 83	4,297 20	18,347 63	4,297 20	.....	4,173 00	124 20	4,297 20	18,97	.....	.....
Hay Township.....	2,110 40	33 17	2,077 23	10 75	.....	10 75	.....	10 75	5,52	.....	.....
Hopewell Creek.....	2,140 73	359 82	1,780 91	13,296 76	359 82	12,936 14	60 80	12,936 14	47,78	.....	.....
Howard.....	63,701 35	12,799 24	50,902 11	19,843 51	607 58	18,683 88	552 95	19,235 03	37,79	.....	.....
Howick.....	60,810 83	1,426 84	59,383 99	17,849 18	.....	17,659 18	190 00	17,849 18	30,05	.....	.....
Kent & Essex.....	48,643 96	1,634 74	47,009 22	12,548 70	17 17	12,167 43	364 10	12,531 53	26,65	.....	.....
Lambton.....	53,734 50	89 95	53,644 55	28,393 00	.....	28,136 15	256 85	28,393 00	52,93	.....	.....
Lanark County.....	12,815 61	844 20	11,971 41	7,695 02	7 50	7,637 17	50 35	7,687 52	64,21	.....	.....
Lennox & Addington.....	7,417 75	.....	7,417 75	665 95	.....	665 95	.....	665 95	8,57	.....	.....
Lobo.....	10,506 57	.....	10,506 57	7,929 20	.....	7,839 20	90 00	7,929 20	75,47	.....	.....

\*Includes sprinkler leakage and tornado.



TABLE 9.—FIRE PREMIUMS AND LOSSES IN ONTARIO, 1926—Continued

Companies	Premiums Written			Losses Paid						Ratio losses paid to net premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	
	Gross less return premiums	licensed reinsurance ceded	Net	Licensed reinsurance received		Claims (net)		Adjustment expenses (net)						Total (net)
				\$	C.	\$	C.	\$	C.					
<b>MUTUAL.</b>														
McGillivray.....	3,241 61	42 51	3,199 10	2,204 54	4 20	2,170 34	30 00	2,200 34	68.77	2,200 34	7,023 40	35.65		
McKillop.....	19,821 72	123 30	19,698 42	7,023 40		6,896 50	126 90	7,023 40	35.65	7,023 40	14,153 60	38.35		
Maple Leaf.....	40,186 84	3,282 40	36,904 44	15,447 00	1,293 40	14,013 60	140 00	13,366 70	38.35	13,366 70	17,045 15	78.21		
Nichol.....	17,370 47	282 37	17,088 10	3,127 68		8,858 74	151 00	8,858 74	28.32	8,858 74	8,858 74	100.00		
Nissouri.....	32,143 12	865 44	31,277 68	8,858 74		8,707 74	48 50	8,659 24	68.00	8,659 24	7,808 87	53.13		
Norfolk.....	14,806 65	110 13	14,696 52	7,808 87		7,736 87	72 00	7,736 87	53.13	7,736 87	2,390 35	47.84		
North Kent.....	5,344 66	349 20	5,095 46	2,990 35		2,990 35	25 00	2,990 35	47.84	2,990 35	1,543 46	20.63		
Ontario Threshermen's.....	7,478 47	471 32	7,007 15	1,543 46		1,518 46	25 00	1,543 46	20.63	1,543 46	4,737 02	73.55		
Osgoode.....	6,910 74	2,188 17	4,722 57	4,737 02		4,704 92	32 10	4,737 02	73.55	4,737 02	9,951 74	43.46		
Otter.....	25,083 51	1,549 07	23,534 44	10,689 24	737 50	9,864 74	87 00	9,951 74	43.46	9,951 74	2,756 73	35.19		
Oxford.....	9,380 14	2,961 85	6,418 29	4,744 23	2,030 00	2,593 62	366 00	2,639 62	47.78	2,639 62	26,359 62	72.26		
Peel County.....	58,130 59	365 75	57,764 84	28,389 62		25,581 62	243 20	25,824 20	40.03	25,824 20	11,470 22	40.03		
Peel and Maryborough.....	36,100 55	3,412 75	32,687 80	12,499 68	1,029 46	11,311 42	158 80	11,470 22	40.03	11,470 22	638 30	10.46		
Prescott.....	32,062 38	6,095 15	25,967 23	638 30		622 50	15 80	638 30	10.46	638 30	9,153 45	52.40		
Pulinch.....	18,122 21	655 75	17,466 46	9,153 45		9,013 45	140 00	9,153 45	52.40	9,153 45	44,352 28	56.21		
Saltfleet and Binbrook.....	11,916 97	510 55	11,406 42	9,952 65		9,952 65	44 00	9,952 65	87.25	9,952 65	892 00	9.79		
Southold.....	89,611 57	10,706 83	78,904 74	51,219 36	6,867 08	44,060 33	291 95	44,352 28	56.21	44,352 28	5,932 55	21.59		
Sydenham.....	9,427 41	320 64	9,106 77	942 00	50 00	886 00	6 00	892 00	9.79	892 00	1,659 32	20.62		
Townsend.....	27,465 75	79 85	27,385 90	5,932 55		5,838 55	94 00	5,932 55	21.59	5,932 55	25,386 10	35.54		
Usborne and Hibbert.....	8,124 90	995 40	7,129 50	1,659 32		1,638 32	21 00	1,659 32	20.62	1,659 32	19,443 79	55.23		
Waterloo North.....	72,423 65	107 55	72,316 10	25,386 10		25,227 15	158 95	25,386 10	35.54	25,386 10	2,015 77	17.52		
Wawanosh, West.....	35,380 22	323 80	35,056 42	19,443 79		19,127 79	316 00	19,443 79	55.23	19,443 79	833 75	17.75		
Westminster Township.....	11,956 42	504 41	11,452 01	2,015 77	12 45	1,994 77	111 00	2,015 77	17.52	2,015 77	13,525 68	50.85		
Williams, East.....	5,196 05	683 43	4,512 62	846 20		833 75	40 00	833 75	17.75	833 75	838 52 63	18.16		
Yarmouth.....	9,149 07	129 125 30	9,019 95	18,225 68	4,700 00	13,485 68	8,840 86	13,525 68	50.85	13,525 68	20,406 41	7.33		
Totals.....	1,761,043 65	129,125 30	1,631,918 35	895,318 79	66,466 16	820,011 77	8,840 86	828,852 63	50.85	828,852 63	1,496 51	7.33		
<b>MUTUAL</b>														
(b) Not on premium note plan														
Central Manufacturers.....	20,826 51	5,116 08	15,710 43	1,075 51		1,061 76	13 75	1,075 51	5	1,075 51	20,406 41	7.33		
Grain Dealers.....	69,413 37	54,310 96	15,102 41	45 97		43 72	2 25	45 97	.89	45 97	4,889 64	19.52		
Hardware Dealers.....	69,413 37	54,310 96	15,102 41	12,609 53		12,326 58	282 95	12,609 53	18.16	12,609 53	12,630 76	100.00		
Lumbermen's Mutual Insurance.....	54,310 96	42,256 27	12,054 69	10,208 76		10,034 37	174 39	10,208 76	62.8	10,208 76	15,203 76	28.1		
Mill Owners.....	42,256 27	5,973 91	36,282 36	22,838 96	45 31	22,439 03	354 62	22,793 65	62.8	22,793 65	22,874 79	104.8		
Minnesota Implement.....	69,413 37	30,523 72	38,889 65	69,413 37		12,326 58	282 95	12,609 53	18.16	12,609 53	64,681 55	19.52		
Northwestern Mutual.....	168,436 64	69,413 37	99,023 27	72,174 43	7,270 66	63,848 99	1,054 78	64,903 77	35.40	64,903 77	67,890 27	39.6		
Retail Hardware.....	69,413 37	10,459 99	58,953 38	12,609 53		12,326 58	282 95	12,609 53	18.16	12,609 53	64,681 55	19.52		
United Mutual.....	29,086 37	46,957 62	76,044 01	6,251 27	1,868 04	4,236 98	146 28	4,383 23	23.5	4,383 23	14,846 19	29.5		
Totals.....	528,272 94	46,957 62	481,315 32	150,423 49	9,184 01	138,644 56	2,594 92	141,239 48	29.37	141,239 48	469,655 42	31.91		

<b>CASH MUTUALS</b> (Without share capital)												
Economical.....	251,813 05	40,886 31	210,926 74	149,431 85	20,609 33	126,691 47	2,131 05	128,822 52	50.74	253,885 79	131,970 92	51.98
Core District.....	347,758 43	45,283 50	302,474 93	165,167 18	21,742 74	142,170 75	1,253 69	143,424 44	47.42	281,045 77	143,150 87	50.49
Millers National.....	63,442 10	.....	63,442 10	32,916 57	.....	32,228 55	688 02	32,916 57	51.88	58,848 70	26,726 57	45.42
Perth.....	340,262 42	71,770 81	268,491 51	171,691 78	43,543 48	126,589 17	1,559 13	128,148 30	47.72	239,314 68	132,159 81	55.22
Waterloo.....	463,619 45	71,916 74	391,702 71	211,405 46	26,390 55	183,873 81	1,141 10	185,014 91	47.23	347,440 41	186,997 61	53.82
Totals.....	1,466,895 35	229,857 36	1,237,017 99	730,612 84	112,286 10	611,553 75	6,772 99	618,326 74	49.98	1,180,535 35	621,005 78	52.16
<b>CASH MUTUALS</b> (With share capital)												
Wellington.....	359,200 15	121,078 33	238,121 82	127,800 73	42,625 44	85,175 29	.....	85,175 29	35.77	214,296 57	85,460 60	39.88
<b>RECIPROCAL</b>												
Affiliated Underwriters.....	27,392 65	.....	27,392 65	88,403 74	.....	86,978 60	1,425 14	88,403 74	323.	19,483 10	89,903 74	461.09
American Exchange Underwriters.....	5,815 85	.....	5,815 85	.....	.....	.....	.....	.....	0.	6,178 85	.....	0.0
Epworth Underwriters.....	2,835 93	.....	2,835 93	95.00	.....	95 00	.....	95.00	3.35	4,178 86	4,642.40	0.0
Individual Underwriters.....	31,098 35	.....	31,098 35	5,582 12	.....	5,462 39	119 73	5,582 12	18.00	31,777 27	5,582 12	18.0
Inter-Insurers' Exchange.....	1,975 35	.....	1,975 35	.....	.....	.....	.....	.....	0.0	673 35	.....	0.0
Lumbermen's Underwriting All.....	106,835 94	.....	106,835 94	66,086 69	.....	65,311 00	775 69	66,086 69	49.50	148,663 94	83,786 69	56.36
Manufacturing Lumbermen's Un.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Underwriters.....	82,981 73	.....	82,981 73	168,944 23	.....	167,075 33	1,868 90	168,944 23	204.	91,820 29	154,944 23	169.
New York Reciprocal Under.....	20,503 71	.....	20,503 71	2,671 94	.....	2,634 07	37 87	2,671 94	13	22,609 33	2,671 94	12
Reciprocal Exchange.....	2,472 83	.....	2,472 83	.....	.....	.....	.....	.....	0.0	2,343 54	.....	0.0
Underwriters Exchange.....	2,562 15	.....	2,562 15	.....	.....	.....	.....	.....	0.0	2,238 05	.....	0.0
Totals.....	283,080 75	.....	283,080 75	331,783 72	.....	327,556 39	4,227 33	331,783 72	117.20	330,407 47	341,531 12	103.37
<b>LLOYDS</b>												
Underwriters at American Lloyds.....	24,193 88	.....	24,193 88	9,512 56	.....	9,345 94	166 62	9,512 56	39.31	25,242 12	8,167 27	32.35

RECAPITULATION

Joint Stock Companies.....	21,655,223 68	3,095,063 21	18,560,160 47	9,428,920 97	1,227,534 90	7,987,072 91	214,313 16	8,194,696 67	44.15	18,091,236 81	8,480,563 93	46.88
Mutual Insurance Corporations:	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(a) On premium note plan.....	1,761,043 65	129,125 30	1,631,918 35	895,318 79	66,466 16	820,011 77	8,840 86	828,852 63	50.85	469,655 42	149,737 14	31.91
(b) Not on premium note plan.....	528,272 94	46,957 62	481,315 32	150,423 49	9,184 01	138,644 56	2,594 92	141,239 48	29.37	469,655 42	149,737 14	31.91
Cash-Mutual Ins. Corporations:	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
(a) Without share capital.....	1,466,895 35	229,857 36	1,237,017 99	730,612 84	112,286 10	591,553 75	6,772 99	618,326 74	49.98	1,180,535 35	621,005 78	52.60
(b) With share capital.....	359,200 15	121,078 33	238,121 82	127,800 73	42,625 44	85,175 29	.....	85,175 29	35.78	214,296 57	85,460 60	39.88
Reciprocal Exchanges.....	283,080 75	.....	283,080 75	331,783 72	.....	321,583 39	4,277 33	331,783 72	117.20	330,407 47	341,531 12	103.37
Lloyds Plan Underwriters.....	24,193 88	.....	24,193 88	9,512 56	.....	9,345 94	166 62	9,512 56	39.31	25,242 12	8,167 27	32.35









TABLE 10—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1926—Continued

Companies	Premiums Written			Losses Paid						Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned			
	Gross less return premiums		Net	Licensed reinsurance ceded	Licensed reinsurance received	Claims (net)		Adjustment expenses (net)	Total (net)							
	\$	c.				\$	c.							\$	c.	
<b>JOINT STOCK</b>																
Union Assurance Society	7,929	48	7,870	64	4,568	93	4,568	93	4,568	93	8,980	42	4,301	43	58.05	47.90
Union of Canton	90,636	84	87,289	03	44,714	01	40,369	55	3,666	87	40,369	42	48,365	42	50.44	59.44
United British	13,988	86	13,005	86	4,711	29	2,711	29	2,711	29	12,630	43	4,224	54	20.84	33.45
United States Fidelity	36,710	50	36,710	50	24,797	11	21,670	51	3,126	60	24,797	11	36,695	66	67.54	113.63
United States Fire	269,378	38	188,689	77	129,431	30	34,883	22	77,850	36	16,697	72	94,423	08	50.11	52.39
Western	55	00	55	00							417	81			0.0	0.0
World Fire & Marine	24,181	31	12,006	04	11,087	92	5,546	79	4,992	74	548	39	13,449	05	46.15	35.36
World Marine & General	27,185	03	22,172	83	14,629	34	823	33	10,684	03	3,121	98	26,115	66	62.26	32.45
Yorkshire	61,049	29	61,049	29	29,468	90			26,246	79	3,222	11	56,859	98	48.27	74.95
Zurich																
<b>MUTUAL</b>																
Central Manufacturers	11,398	14	11,398	14	1,432	62			1,201	99	230	63	11,587	47	12.56	7.26
Lumbermen's Mutual Casualty	32,072	30	32,072	30	10,443	76			10,167	98	275	78	32,820	30	32.56	33.30
Lumbermen's Mutual Insurance	25	25	25	25									30	94	0.0	0.0
Northwestern Mutual	2,510	24	2,510	24	931	17			918	17	13	00	3,521	57	37.09	28.43
Totals	4,021,541	15	3,743,532	77	2,021,903	29	140,572	52	1,691,713	75	189,617	02	3,658,146	86	50.25	55.71





Railway Passengers.....	19,002 77	115 00	18,887 77	5,081 77	4,960 27	121 50	5,081 77	26 90	18,548 89	12,711 77	68 53
Royal Exchange.....	6,399 56	1,201 63	5,197 93	1,314 89	1,113 08	.....	1,113 08	21 41	6,446 33	2,858 08	44 34
Royal Insurance.....	7,254 09	418 50	6,835 59	2,575 01	2,575 01	.....	2,575 01	37 67	6,577 41	2,675 01	40 67
Scottish Metropolitan.....	5,107 25	645 59	4,461 66	1,239 24	47 75	40 50	1,191 49	26 70	5,268 65	556 49	10 56
Sun Insurance Office.....	6,864 60	909 50	5,955 10	2,423 67	278 08	1 00	2,144 59	36 03	5,440 16	—2,677 57	0 0
Toronto Casualty.....	8,303 31	123 20	8,180 11	4,690 13	4,490 23	199 90	4,690 13	56 11	8,072 07	5,093 68	49 93
Travellers' Indemnity.....	156,366 12	.....	156,366 12	70,507 99	67,171 89	3,336 10	70,507 99	45 09	153,175 50	75,131 75	49 05
Union Assurance Society.....	26,115 19	110 00	26,005 19	18,105 06	45 00	.....	18,060 06	69 44	23,766 47	26,180 00	110 15
United States Fidelity.....	21,700 73	.....	21,700 73	7,937 24	7,907 24	30 00	7,937 24	36 57	20,330 51	8,115 04	39 91
Western.....	54,073 25	3,553 84	50,519 41	2,697 17	585 20	75 67	28,391 97	56 20	39,290 95	29,333 47	74 60
World Marine & General.....	11,879 54	6,904 70	4,974 84	2,696 74	1,629 61	77 54	1,066 53	21 44	4,592 58	1,405 53	30 60
Yorkshire.....	13,047 03	1,023 42	12,023 61	13,417 50	9,167 11	4,250 14	9,167 11	76 24	12,590 97	4,296 53	34 12
Zurich.....	3,360 39	.....	3,360 39	692 09	687 59	4 50	692 09	20 60	2,232 24	1,217 09	54 57
MUTUAL											
Lumbermen's Mutual Casualty.....	24,816 73	.....	24,816 73	3,221 00	3,221 00	.....	3,221 00	12 98	20,397 66	4,297 16	12 07
Metropolitan Life.....	1,321,258 05	102,161 23	1,219,096 82	550,416 72	52,733 62	8,076 15	497,683 10	40 82	1,205,771 91	519,541 59	43 09
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

ACCIDENT AND SICKNESS COMBINED

British America.....	68,389 56	270 25	68,119 31	34,410 17	248 32	34,161 85	34,161 85	50 10	66,474 80	33,800 36	50 84
General Accident of Canada.....	123,740 16	1,179 11	121,281 95	69,979 47	20 00	8,008 07	8,008 07	36 89	18,573 11	8,279 47	44 57
London Guarantee & Accident.....	143,474 36	.....	143,474 36	69,762 85	.....	69,762 85	69,762 85	48 72	144,142 29	77,958 61	50 61
Local Protective.....	148,573 22	701 68	146,157 57	63,251 68	12 00	64,584 06	64,584 06	44 63	147,390 04	71,961 46	38 91
Merchants Casualty.....	8,953 71	.....	8,053 71	3,862 63	.....	3,862 63	3,862 63	16 90	5,323 01	4,862 63	27 93
North American.....	8,109 42	.....	8,059 42	3,862 63	.....	3,862 63	3,862 63	23 90	10,367 73	4,862 63	27 72
North American Accident.....	210,781 70	64 00	210,781 70	140,093 74	.....	140,093 74	140,093 74	67 41	209,367 73	140,961 24	67 30
Protective Association of Canada.....	11,204 95	.....	11,140 95	3,963 95	.....	3,963 95	3,963 95	35 58	10,969 38	4,858 95	44 20
Provident.....	55,942 03	.....	55,942 03	32,880 30	.....	31,932 62	32,880 30	57 08	56,249 57	35,681 20	63 43
Ridgely Protective.....	1,834 55	.....	1,834 55	110 66	.....	116 66	116 66	5 3	1,378 31	190 66	14 2
Union Assurance Society.....	684,809 62	2,215 04	682,594 58	359,787 58	280 32	357,802 41	357,802 41	52 67	675,877 66	374,455 75	55 40
Totals.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

BOND

Fidelity & Casualty of N. Y.....	817 81	.....	817 81	15 00	.....	15 00	15 00	0 0	886 75	15 00	0 0
Totals.....	817 81	.....	817 81	15 00	.....	15 00	15 00	0 0	886 75	15 00	0 0







TABLE 11—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1926, ACCORDING TO CLASSES OF INSURANCE—Continued.

GUARANTEE

Companies	Premiums Written				Losses Paid				Ratio losses paid to premiums written		Net premiums earned		Net losses incurred to net premiums earned						
	Gross less return premiums		Licensed reinsurance ceded		Gross		Licensed reinsurance received		Claims (net)		Adjustment expenses (net)		Total (net)		%				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.			
JOINT STOCK																			
Aetna Casualty.....	149	40			129	97			129	97			129	40	86.99		129	97	86.99
Alliance Assurance.....	4,266	87	554	30	451	56			446	56	5	00	451	56	16.63		3,458	80	9.92
American Surety.....	9,633	20			616	25			547	78			549	92	0.0		9,107	19	0.0
British America.....	17,195	34	882	82	2,432	21			1,876	06	2	14	2,432	21	3.37		14,594	34	7.08
Canada Accident & Fire.....	8,025	27	1,179	16	6,846	11			6	15			6,846	11	30.90		7,496	15	56.84
Canadian Indemnity.....	14,233	35	62	50	14,170	85			6	30			14,170	85	0.0		8,927	64	0.0
Canadian Surety.....	71,471	33	13,253	21	58,218	12			1,709	17	1,061	18	2,770	35	5.0		59,482	24	4.0
Casualty Co. of Canada.....	4,031	54	670	00	2,776	65			6	30			2,770	35	0.0		2,050	54	0.0
Century.....			10,832	88															
Dom. of Can. Guarantee & Acc.....	67,787	58			8,498	67			8,498	67			8,498	67	15.0		57,500	71	18.0
Dominion Gresham.....	24,191	04	817	14	62	75			62	75			62	75	27.0		17,547	91	7.48
Employers' Liability.....	48,848	07	7,810	19	8,800	12			8,737	12	63	00	8,800	12	21.44		36,578	68	3.55
Fidelity & Casualty of N.Y.....			34,264	14															
Fidelity Insurance of Canada.....	72,650	54			4,531	57			4,228	05	311	97	4,540	02	11.82		37,176	44	29.80
General Accident of Canada.....	81,644	78	1,755	56	79,889	22			3,211	68			3,211	68	4.02		76,350	50	14.42
Globe Indemnity.....	49,465	58	6,266	94	26,264	05			18,605	32	5,248	53	23,853	85	55.21		43,739	06	48.03
Guarantee Co. of North America.....	78,915	76	6,613	33	4,977	23			4,294	47	630	49	4,924	96	6.81		73,150	34	15.92
Guardian Insurance of Canada.....	3,331	95	103	50	3,228	45			1,753	43	868	43	2,621	86	81.21		3,772	81	70.82
Hartford Accident & Indemnity.....	1,816	23			83	00			83	00			83	00	0.0		1,771	81	0.0
Imperial Insurance Office.....	7	80	—62	67															
International Fidelity.....	2,186	00			674	49			674	49			674	49	30.85		2,211	00	29.12
Law, Union & Rock.....	881	50																	
Liverpool & London & Globe.....	6,637	13	78	75	2,565	59			2,565	59			2,565	59	39.14		7,201	57	24.61
London Guarantee & Accident.....	66,062	20	11,267	52	54,794	68			349	61	1,056	56	1,406	17	2.57		53,791	00	—22,443
London & Lancashire G. & A.....	40,362	48	9,591	65	30,770	83			4,108	09	1,075	69	5,183	78	16.85		36,685	69	6.09
London & Provincial.....	13,913	18	655	66	83	00			83	00			83	00	0.63		11,634	61	0.71
London & Scottish.....	1	40																	
Maryland Casualty.....	16,113	10			—46	46			—46	46			—46	46	0.0		15,467	46	12.86
National Surety.....	43,804	00	1,211	15	13,411	61			10,175	13	3,236	48	13,411	61	0.0		47,015	61	2.00
North British & Mercantile.....	402	20	414	45	3,811	26			1,755	94	215	38	4,971	32	124.50		1,726	37	0.0
Northern Assurance.....	1,997	84	1,315	05	10,829	52			1,011	62			1,011	62	9.34		10,236	25	2,221
Norwich Union Fire.....	12,144	57	3,345	40	7,576	06			2,659	83	1,468	92	4,128	75	34.14		11,729	47	4,099
Ocean Accident & Guarantee.....	15,435	80	1,482	01	1,089	09			181	81	181	81	181	81	36.43		330	90	34.96
Provident.....	1,482	01	—17	33	198	79			171	76	9	79	181	55	10.08		2,114	16	181
Railway Passengers.....	1,801	09			181	55			171	76			171	76	0.0		2,773	25	8.59
Royal Exchange.....	1,755	75	—35	32	485	60			276	59	209	01	485	60	4.24		9,905	32	465
Royal Insurance.....	12,810	21	1,381	68	11,428	53			2	50			2	50	0.17		1,557	33	2
Scottish Metropolitan.....	2,051	87	586	10	1,465	77			—7	00			—7	00	0.0		1,977	49	—7
Sun Insurance Office.....	2,223	85	471	53	1,752	32			3,322	88			3,739	25	138.10		3,885	87	145
Toronto Casualty.....	2,792	59	85	00	3,739	25					416	37	3,739	25			2,674	49	

United States Fidelity.....	207,971 64	245 14	207,726 50	70,298 61	66,718 19	3,580 42	70,298 61	33,84	156,369 00	69,951 48	44.73
Western.....	19,145 46	2,832 04	16,312 52	634 74	547 79	2.13	549 92	3.37	14,553 13	1,033 42	7.10
World Marines General.....	2,511 21	1,544 36	960 85	72 45	29 45	1 93	31 38	3.25	821 86	31 38	3.82
Yorkshire.....	712 18	224 32	487 86	597 80	597 80	.....	597 80	122.53	495 99	297 80	60.04
Totals.....	1,031,849 29	120,201 05	911,648 24	178,501 04	149,362 64	19,703 42	169,066 06	18.55	845,129 81	154,300 35	18.26

HAIL

JOINT STOCK											
Home.....	782 02		782 02	666 50	666 50		666 50	85.22	782 02	666 50	85.22
New York Underwriters.....											
London-Canada.....											
Totals.....	782 02		782 02	666 50	666 50		666 50	85.22	782 02	666 50	85.22

INLAND MARINE

JOINT STOCK											
Aetna.....	6,534 51	143 57	9,390 94	5,420 54	5,274 19	146 35	5,420 54	84.81	5,944 50	4,033 37	67.85
Automobile.....	12,042 25	5,118 47	7,523 78	1,975 65	1,414 50	.....	1,414 50	18.80	6,760 50	3,079 50	45.55
British America.....											
British Traders.....											
China Fire.....											
Columbia.....	81 41		81 41					0.0			0.0
Continental Insurance.....	405 68		405 68					0.0	405 68		0.0
Eagle, Star & British Dominions.....	4,351 01	95 71	4,235 30	3,613 69	3,516 13	97 56	3,613 69	84.92	3,957 68	2,688 92	67.94
Fidelity-Phoenix Fire of New York.....	186 40		186 49					0.0	186 49		0.0
Fireman's Fund.....											
General Accident, Fire & Life.....											
Hand-in-Hand.....											
Hartford Fire.....											
Home.....											
Liverpool & London & Globe.....											
Marine Insurance.....											
Providence Washington.....											
Royal Exchange.....	6,526 50	143 57	6,382 93	5,420 54	5,274 19	146 35	5,420 54	84.92	5,936 47	4,033 37	67.94
St. Paul Fire & Marine.....	6,801 59	817 88	5,983 71	17,510 15	13,358 81	.....	3,151 34	500.00	5,983 71	3,063 31	51.00
Scottish Metropolitan.....	17,985 02	5,910 34	12,074 68	4,567 67	2,407 10	.....	2,163 57	17.92	12,045 91	3,732 57	30.99
Standard Marine.....	7,881 17	2,110 54	5,770 63	2,039 59	2,012 59	.....	2,012 59	34.9	4,904 08	1,262 59	25.73
Tokyo Marine & Fire.....	9,571 38	2,047 60	7,523 78	1,858 35	1,414 50	.....	1,414 50	18.8	3,682 25	3,079 50	83.6
Toronto Casualty.....	422 04		422 04					0.0	422 04		0.0
Union of Canton.....											
U. S. Merchants & Shippers.....	8,872 01	191 42	8,680 59	7,227 38	7,032 26	195 12	7,227 38	83.25	8,085 36	5,377 85	66.51
Western Assurance.....	51,967 51	36,450 06	15,517 45	9,556 60	6,684 75	.....	2,871 85	18.51	15,007 99	6,203 85	41.34
Yorkshire.....											
Totals.....	134,228 57	53,029 16	81,199 41	59,190 16	24,479 66	585 38	34,710 50	45.77	73,322 66	36,544 13	53.77

\*Includes Ocean Marine





Union of Canton.....	19,344 30	100 92	1,682 27	1,682 27	10 00	1,682 27	8 88	17,535 69	1,086 27	23 30
U.S. Merchants & Shippers.....	890 52		190 50	180 50	10 00	190 50	21 17	1,357 98	190 50	70 00
Western.....	44,280 84	24,737 64	7,338 93	5,069 63	2,269 30	3,269 30	11 61	16,380 80	2,907 30	17 75
World Fire & Marine.....	—176 38		561 00	280 50	245 10	280 50	0 00	—30 43	285 50	0 00
World Marine & General.....	2,610 99	1,319 94	561 00	280 50	245 10	280 50	21 74	1,334 94	285 50	21 40
Workshire.....	1,596 07	58 33	1,537 74				0 00	939 10	770 00	81 99
Totals.....	263,591 41	32,719 63	230,871 78	57,739 53	6,379 65	50,139 38	920 50	231,870 05	53,473 65	23 07

\*Includes Marine.

LIABILITY

JOINT STOCK

Alliance Assurance.....	4,057 09	732 30	3,324 79	52 75	37 75	15 00	52 75	1 58	640 72	67 75	2 57
Autoacc.....	65 00		65 00					0 00	43 41		0 00
Boiler Inspection.....											
British America.....	1,604 03	307 30	1,296 73	390 84	318 87	45 45	364 32	28 10	1,205 23	379 32	31 47
Canada Accident.....	4,699 91	686 28	4,013 63	487 54	401 82	52 00	453 82	11 27	3,943 00	451 82	11 40
Canadian Indemnity.....	55 00		55 00					0 00	22 55		0 00
Canadian Surety.....	1,176 33	400 19	776 14					0 00	332 82	35 00	10 00
Car & General.....	204 16	12 50	191 66					0 00	109 23		0 00
Casualty Co. of Canada.....	796 67		796 67					0 00	334 61		0 00
Commercial Union.....	70 00	11 66	58 34					0 00	49 68		0 00
Continental Casualty.....	1,031 28	948 74	6,952 48	411 37	397 66	13 71	411 37	40 00	1,404 53	411 37	37 00
Domination of Canada G. & A.....	7,091 22		6,952 48	175 57	175 57		175 57	2 00	5,264 61	175 57	33 38
Dominion Freshman.....	54 58		6,952 48						6,562 51	1,154 01	17 58
Employers' Liability.....	62,589 81	3,587 36	59,002 45	2,315 01	2,315 01	282 00	2,315 01	53 69	58,750 00	35,315 45	60 11
Fidelity Casualty of New York.....	—415 91		—415 91					0 00	—415 91		0 00
Fidelity Insurance of Canada.....	10,362 08	698 98	9,663 10	3,083 77	2,601 82	261 00	2,862 82	29 62	8,619 00	3,262 82	37 82
General Accident of Canada.....	45,179 78	1,372 45	43,707 33	15,496 31	4,220 63	97 50	4,318 13	27 74	43,476 32	14,733 06	33 88
General Accident, Fire & Life.....	1,044 93		1,044 93					0 00	553 60		0 00
General Casualty of Paris.....											
Globe Indemnity.....	186,500 46	14,010 94	172,489 52	103,748 66	61,565 41	30,554 85	92,120 26	53 40	156,000 63	104,164 36	65 77
Imperial Insurance of Canada.....	2,863 73	437 58	2,426 22	728 80	568 71	120 09	688 80	28 39	2,411 62	1,140 80	47 21
Imperial Insurance of Indiana.....	17,846 82	2,279 68	15,567 14	1,620 13	4,220 63	97 50	4,318 13	27 74	15,037 79	8,038 13	53 37
Imperial Steam Boiler.....											
Imperial Insurance Office.....	145 40	12 50	122 90					0 00	173 35		0 00
Indemnity of North America.....	14,956 41		14,956 41	2,262 02	1,905 09	356 93	2,262 02	15 12	14,837 25	3,253 02	21 92
London & Lancashire G. & A.....	13,377 38	1,310 41	12,066 64	6,837 48	5,641 34	1,085 44	6,726 78	55 75	12,432 11	6,105 78	49 12
Law, Union & Rock.....	1,357 01		1,357 01						1,357 01		0 00
Liverpool & London & Globe.....	15,007 84	710 00	14,897 84	3,007 43	3,689 36	218 07	3,607 43	22 99	16,194 76	1,812 43	11 19
London Guarantor & Accident.....	17,593 78	754 00	16,839 02	11,647 56	11,647 56	785 21	11,647 56	78 18	16,024 66	13,778 56	85 98
London and Provincial.....	994 02	190 00	804 02	3,226 26	2,441 05	785 21	3,226 26	19 16	16,832 72	1,476 26	8 77
London & Scottish.....	521 98	30 00	491 98	219 52	134 02	85 50	219 52	25 12	1,257 80	134 52	10 69
Maryland Casualty.....	5,724 84		5,724 84	1,222 46	1,222 46		1,222 46	0 00	373 62		0 00
Motor Union.....	750 93		750 93					0 00	5,778 67	952 80	16 40
Northern Assurance.....	1,2321 03	698 83	11,623 10	64 00	64 00	206 42	64 00	8 41	1,163 68	—161 00	0 00
North American Accident.....	—5 64		2,759 34	2,657 80	2,133 50	206 42	2,340 22	20 14	10,016 57	3,272 72	32 67
North British & Mercantile.....	1,960 35	184 90	1,775 45	13 40	40 30	17 50	57 80	2 09	2,901 09	—12 20	0 00
Norwich Union.....	14,558 93	772 37	10,686 56	2,541 78	2,348 85	192 93	2,541 78	23 78	11,330 24	13 40	1 19
Ocean Accident & Guarantee.....	20,557 49	3,186 82	17,370 67	4,260 99	3,694 93	7 50	3,762 43	21 31	9,900 58	2,370 78	23 95
Provident.....	135 05		135 05					0 00	15,511 56	—3,997 57	0 00
Railway Passengers.....	2,861 71	157 22	2,704 49	580 48	580 48		580 48	0 00	2,309 40		0 00
Royal Exchange.....	1,079 43	157 24	922 19	2,435 35	1,754 00	681 35	2,335 35	264 38	1,146 40	385 48	13 40
Royal Insurance.....	13,534 27	1,888 48	11,645 79	1,934 67	4,227 51	513 80	4,731 31	40 71	13,522 59	7,266 31	56 72
Scottish Metropolitan.....	418 49	61 99	356 50	163 00	80 00	65 00	154 00	43 70	329 70	184 00	18 00
Sun Insurance Office.....	556 42	60 63	495 79	4,422 19	3,600 00	822 19	4,422 19	891 53	601 43	—2,480 21	0 00





Liverpool & London & Globe Marine Insurance	25,403 24	13,805 50	13,805 50	13,805 50	54.71	13,805 50	13,805 50	13,805 50	13,805 50
Norwich Union Fire	18,431 05	23,186 44	23,186 44	23,186 44	125.79	23,186 44	23,186 44	23,186 44	23,186 44
Phoenix of London	54,092 10	1,859 80	40,038 66	21,598 02	18,440 64	6,766 29	18,440 64	18,440 64	18,440 64
Providence, Washington	29,173 87	5,326 35	13,725 68	10,473 29	3,252 39	3,252 39	3,252 39	3,252 39	3,252 39
Queensland	29,173 87	6,729 96	21,370 47	8,397 21	12,973 26	12,973 26	12,973 26	12,973 26	12,973 26
Royal Exchange	10,110 33	81,599 56	62,636 63	25,134 18	37,502 45	37,502 45	37,502 45	37,502 45	37,502 45
St. Paul Fire & Marine	24,575 92	20,510 77	30,915 25	10,745 25	318 25	30,915 25	30,915 25	30,915 25	30,915 25
Scottish Metropolitan	132,637 18	13,825 42	112,744 61	95,108 61	17,636 00	17,636 00	17,636 00	17,636 00	17,636 00
Standard Marine	606 71	606 71	211 03	211 03	211 03	211 03	211 03	211 03	211 03
Tokio Marine & Fire	(Incorporated in Japan)								
Toronto Casualty	2,300 29	312 50	708 16	152 46	552 20	552 20	552 20	552 20	552 20
Union of Canton	21,630 09	135 96	12,414 21	60 00	12,354 21	12,354 21	12,354 21	12,354 21	12,354 21
U. S. Merchants & Shippers	606 71	606 71	211 03	211 03	211 03	211 03	211 03	211 03	211 03
Western	494,604 67	243,523 90	393,035 86	167,318 82	224,762 30	954 74	225,717 04	225,717 04	225,717 04
Yorksfire	606 71	606 71	211 03	211 03	211 03	211 03	211 03	211 03	211 03
Totals	494,604 67	243,523 90	393,035 86	167,318 82	224,762 30	954 74	225,717 04	225,717 04	225,717 04

PLATE GLASS

Joint Stock Alliance Assurance	2,188 13	2,188 13	371 48	371 48	16.98	371 48	371 48	371 48	371 48
Autocar	1,571 35	2,065 49	316 37	316 37	119 18	316 37	316 37	316 37	316 37
British America	5,498 57	1,281 09	381 69	290 42	22.67	290 42	290 42	290 42	290 42
Canada Accident & Fire	1,973 72	263 25	1,759 02	96 00	31.98	1,759 02	1,759 02	1,759 02	1,759 02
Canadian Fire	6,199 16	1,973 72	583 21	583 21	29.54	583 21	583 21	583 21	583 21
Canadian General	2,234 39	2,234 39	3,081 19	98 66	49.73	3,081 19	3,081 19	3,081 19	3,081 19
Canadian Indemnity	2,300 29	312 50	708 16	152 46	26.	555 70	555 70	555 70	555 70
Canadian Surety	21,630 09	135 96	12,414 21	60 00	57.0	12,354 21	12,354 21	12,354 21	12,354 21
Century	137 46	8 25	74 21	4 95	0.0	74 21	74 21	74 21	74 21
Commercial Union	3,392 29	3,392 29	682 54	682 54	20.00	682 54	682 54	682 54	682 54
Continental Casualty	15,302 11	6,759 16	5,017 00	170 41	41.75	5,017 00	5,017 00	5,017 00	5,017 00
Dominion of Canada G. & A.	6,399 79	399 79	2,992 57	170 41	0.0	2,822 16	2,822 16	2,822 16	2,822 16
Engle Star and British Dominions	4,392 31	4,392 31	1,908 16	1,888 16	43.44	1,908 16	1,908 16	1,908 16	1,908 16
Employers Liability	2,178 86	2,178 86	674 56	669 56	69.80	674 56	674 56	674 56	674 56
Fidelity & Casualty, New York	13,688 23	211 68	5,952 98	5,952 98	43.49	5,952 98	5,952 98	5,952 98	5,952 98
Fidelity Insurance of Canada	31 65	31 65	953 39	885 39	58.62	953 39	953 39	953 39	953 39
General Accident, Fire & Life	1,626 34	1,626 34	1,199 18	1,199 18	30.09	1,199 18	1,199 18	1,199 18	1,199 18
General Casualty of Paris	3,985 09	3,985 09	3,257 80	3,257 80	44.71	3,257 80	3,257 80	3,257 80	3,257 80
Globe Indemnity	929 15	929 15	40 57	40 57	4.37	40 57	40 57	40 57	40 57
Guardian Insurance of Canada	7,286 13	7,286 13	486 34	486 34	27.38	486 34	486 34	486 34	486 34
Halfax Fire	203 08	203 08	61 43	30 71	15.13	61 43	61 43	61 43	61 43
Hand-in-Hand	2,804 15	2,804 15	352 46	352 46	12.56	352 46	352 46	352 46	352 46
Hartford Accident & Indemnity	505 25	505 25	107 64	107 64	21.30	107 64	107 64	107 64	107 64
Imperial Insurance Office	297 95	297 95	3 16	3 16	1.00	3 16	3 16	3 16	3 16
Indemnity of North America	1,682 40	1,682 40	406 54	406 54	24.6	406 54	406 54	406 54	406 54
Insurance Co. of Pennsylvania	9,307 96	9,307 96	2,822 40	2,822 40	30.32	2,822 40	2,822 40	2,822 40	2,822 40
Law, Un, & Rock	174 52	174 52	108 21	108 21	0.0	108 21	108 21	108 21	108 21
Liverpool & London & Globe	258 69	258 69	108 21	108 21	41.83	108 21	108 21	108 21	108 21
London Guarantee & Accident	421 48	421 48	421 48	421 48	19.85	421 48	421 48	421 48	421 48
London & Lancashire G. & A.	316 37	316 37	316 37	316 37	112.23	316 37	316 37	316 37	316 37
London & Provincial	2,554 94	2,554 94	2,554 94	2,554 94	30.95	2,554 94	2,554 94	2,554 94	2,554 94
London & Scottish	1,884 02	1,884 02	1,884 02	1,884 02	32.60	1,884 02	1,884 02	1,884 02	1,884 02
London & York	773 21	773 21	773 21	773 21	62.54	773 21	773 21	773 21	773 21
Manitoba	2,589 67	2,589 67	2,589 67	2,589 67	38.06	2,589 67	2,589 67	2,589 67	2,589 67
Metropolitan	13 41	13 41	13 41	13 41	0.0	13 41	13 41	13 41	13 41
North American	567 60	567 60	567 60	567 60	27.	567 60	567 60	567 60	567 60
Ontario	27,913 37	27,913 37	13,042 95	13,042 95	47.	13,042 95	13,042 95	13,042 95	13,042 95
Prudential	101 24	101 24	101 24	101 24	73.30	101 24	101 24	101 24	101 24
Rock	2,452 01	2,452 01	761 84	761 84	31.00	761 84	761 84	761 84	761 84
Scottish	5,595 94	5,595 94	5,595 94	5,595 94	36.00	5,595 94	5,595 94	5,595 94	5,595 94
Standard	3,121 16	3,121 16	3,121 16	3,121 16	47.15	3,121 16	3,121 16	3,121 16	3,121 16
Star	241 55	241 55	241 55	241 55	12.00	241 55	241 55	241 55	241 55
Union	3,944 85	3,944 85	2,153 16	2,153 16	54.58	2,153 16	2,153 16	2,153 16	2,153 16
Western	239 44	239 44	239 44	239 44	0.0	239 44	239 44	239 44	239 44
York	952 69	952 69	952 69	952 69	52.43	952 69	952 69	952 69	952 69
Totals	14,661 27	14,661 27	5,620 43	5,620 43	38.34	5,620 43	5,620 43	5,620 43	5,620 43
Yorksfire	155 69	155 69	21 00	21 00	0.0	21 00	21 00	21 00	21 00
Yorksfire	18 99	18 99	18 99	18 99	0.0	18 99	18 99	18 99	18 99
Yorksfire	1,720 05	1,720 05	1,000 39	1,000 39	58.6	1,000 39	1,000 39	1,000 39	1,000 39
Yorksfire	4,620 43	4,620 43	2,274 56	2,274 56	21.56	2,274 56	2,274 56	2,274 56	2,274 56
Yorksfire	7,288 75	7,288 75	40 57	40 57	4.37	40 57	40 57	40 57	40 57
Yorksfire	1,584 12	1,584 12	319 83	319 83	41.63	319 83	319 83	319 83	319 83
Yorksfire	1,081 63	1,081 63	719 22	719 22	40.54	719 22	719 22	719 22	719 22
Yorksfire	1,887 09	1,887 09	437 46	437 46	19.61	437 46	437 46	437 46	437 46
Yorksfire	2,230 09	2,230 09	107 64	107 64	19.83	107 64	107 64	107 64	107 64
Yorksfire	280 75	280 75	3 16	3 16	1.03	3 16	3 16	3 16	3 16
Yorksfire	1,555 93	1,555 93	546 54	546 54	35.12	546 54	546 54	546 54	546 54
Yorksfire	9,703 39	9,703 39	2,807 40	2,807 40	28.93	2,807 40	2,807 40	2,807 40	2,807 40
Yorksfire	56 86	56 86	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Yorksfire	149 73	149 73	108 21	108 21	72 27	108 21	108 21	108 21	108 21









MUTUAL		54,166 82	41,703 89	41,703 89	76.99	53,293 29	47,677 03	89.46
Metropolitan Life .....	680,773 52	37,812 14	398,884 68	28,329 08	5,421 82	370,555 60	378,182 84	57 80
Totals .....								
STEAM BOILER								
JOINT STOCK		93,624 99	3,712 76	3,712 76	3,999	82,405 92	2,237 43	2.71
Boiler Inspection .....	7,006 35	752 78	6,253 57	.....	0.0	3,562 54	.....	0.0
Dominion of Canada G. & A. ....	15,556 96	858 83	14,698 13	.....	0.0	18,202 38	.....	0.0
Employers Liability .....	3,032 66	10 13	3,022 53	.....	4.14	5,796 12	125 00	2.16
Fidelity & Casualty, New York ..	33,803 77	.....	33,803 77	1,182 68	3.49	34,117 58	1,037 62	3.04
General Accident of Canada .....	829 20	.....	829 20	.....	0.0	1,804 59	.....	0.0
Guardian Insurance of Canada ..	600 00	.....	600 00	.....	0.0	600 00	.....	0.0
Hardford Steam Boiler .....	11,382 76	.....	11,382 76	177 51	1.56	8,912 85	777 51	8.73
Maryland Casualty .....	3,858 84	.....	3,858 84	304 10	7.89	1,973 25	404 10	20.48
Ocean Accident & Guarantee ..	9,965 08	.....	9,965 08	207 75	2.07	10,857 96	207 75	1.90
Royal Insurance .....	36,357 41	.....	36,357 41	3,665 98	10.08	40,623 52	4,349 64	10.70
Travellers Indemnity .....	.....	.....	.....	.....	.....	.....	.....	.....
Zurich .....	.....	.....	.....	.....	.....	.....	.....	.....
Totals .....	216,018 02	2,221 74	213,796 28	9,375 78	74 51	9,375 78	9,139 05	4.37

MUTUAL		12 59	14,131 05	14,131 05	60.98	23,168 71	14,131 05	60.99
General Accident, Fire and Life ..	17,530 00	.....	17,530 00	10,643 45	60.71	17,530 00	10,643 45	6.17
Hartford Fire .....	5,680 07	.....	5,680 07	3,487 60	61.94	5,680 07	3,487 60	61.94
Home .....	23,172 66	.....	23,172 66	.....	.....	8 64	.....	.....
Totals .....								
WEATHER								
JOINT STOCK		12 59	14,131 05	14,131 05	60.98	23,168 71	14,131 05	60.99
General Accident, Fire and Life ..	17,530 00	.....	17,530 00	10,643 45	60.71	17,530 00	10,643 45	6.17
Hartford Fire .....	5,680 07	.....	5,680 07	3,487 60	61.94	5,680 07	3,487 60	61.94
Home .....	23,172 66	.....	23,172 66	.....	.....	8 64	.....	.....
Totals .....								
MUTUAL								
(On premium note plan)		6,674 85	1,411 50	1,411 50	109.55	.....	.....	.....
Huron Weather .....	15,798 12	.....	15,798 12	3,559 46	22.53	.....	.....	.....
Ontario Farmers Weather .....	60,272 07	.....	60,272 07	6,133 51	10.17	.....	.....	.....
Western Farmers Weather .....	82,745 04	.....	82,745 04	11,104 47	13.42	.....	.....	.....
Totals .....	105,917 70	25,235 52	105,917 70	25,235 52	23.92	.....	.....	.....





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IV.

APPENDICES

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APPENDIX I

COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, ETC., FOR YEAR ENDING 31ST DECEMBER, 1926, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount	Premium notes	Surplus of	New business	Premium notes
	at risk on mutual plan	net unassessed	general assets over liabilities	taken during 1926	taken during 1926
	\$	\$	\$	\$	\$
1 Algoma Mutual.....	2,663,250 00	46,415 38	63,469 24	1,062,030 00	31,860 90
2 Amherst Island.....	363,345 00	11,639 65	20,910 46	107,900 00	4,316 00
3 Ayr Farmers'.....	8,195,302 50	231,533 43	265,615 88	2,341,215 00	65,314 00
4 Bay of Quinte.....	5,380,265 00	109,390 75	109,616 59	2,264,325 00	67,934 00
5 Bertie and Willoughby.....	4,773,394 00	149,861 82	166,864 97	1,208,822 00	66,000 00
6 Blanshard.....	3,474,610 00	86,762 34	99,916 04	1,208,835 00	39,850 50
7 Blenheim.....	3,461,705 00	104,574 40	111,232 67	987,565 00	26,718 30
8 Brant County.....	7,056,471 67	140,694 11	151,719 53	2,029,627 67	53,995 26
9 Canadian Millers'.....	1,330,800 00	97,246 59	439,752 39	502,700 00	60,993 00
10 Caradoc Farmers'.....	4,183,651 00	100,016 62	116,303 07	1,674,721 00	50,241 63
11 Clinton Township.....	4,904,674 00	111,097 84	105,619 79	1,686,904 00	50,231 20
12 Culross.....	2,432,622 00	49,333 60	64,274 35	948,703 00	26,999 10
13 Dereham and West Oxford.....	5,641,553 00	144,869 01	149,781 68	2,149,262 00	64,690 39
14 Dorchester North and South.....	10,183,989 00	222,607 62	231,682 48	4,203,551 00	126,345 31
15 Downie.....	3,921,585 00	91,670 92	112,534 90	1,464,300 00	43,929 00
16 Dufferin Farmers'.....	8,603,095 00	202,059 63	216,570 06	3,226,855 00	90,016 50
17 Dumfries North and Waterloo South.....	13,716,683 00	357,847 37	362,657 44	3,764,018 00	101,885 00
18 Dunwich Farmers'.....	5,231,950 00	147,625 01	166,780 70	1,518,625 00	45,558 75
19 Easthope South.....	8,200,205 00	316,094 96	354,175 96	2,006,945 00	57,338 80
20 Economical Mutual.....	6,962,400 00	252,028 83	1,376,257 75	2,729,920 00	164,323 24
21 Elfrid.....	4,228,900 00	103,377 92	103,362 17	1,625,780 00	48,773 40
22 Elma Farmers'.....	7,753,020 00	327,678 55	358,091 83	1,787,650 00	89,029 50
23 Eramosa.....	3,556,900 00	127,052 15	142,303 32	1,386,350 00	66,299 25
24 Erie Farmers'.....	4,237,600 00	119,074 13	137,230 40	942,850 00	28,674 25
25 Farmers' Central.....	39,014,123 00	837,235 18	912,060 29	14,824,693 00	466,780 00
26 Farmers' Union.....	26,198,746 00	631,179 73	623,944 05	9,948,929 00	338,244 12
27 Formosa.....	13,099,340 00	268,075 01	282,799 66	4,885,027 00	151,331 00
28 Germania.....	12,393,781 68	289,469 56	309,909 91	4,964,953 00	152,028 90
29 Glengarry.....	10,086,900 00	200,105 01	211,170 50	3,579,600 00	107,388 00
30 Gore District.....	5,187,153 64	209,935 00	1,993,623 33	1,993,623 33	128,016 00
31 Grand River.....	4,478,585 00	102,917 97	106,661 46	1,597,295 00	47,995 30
32 Grenville Patron.....	10,818,377 00	248,161 00	251,291 80	4,225,255 00	126,757 65
33 Grey and Bruce.....	7,804,389 00	177,137 36	186,599 67	2,810,889 00	83,529 00
34 Guelph Township.....	976,750 00	43,353 70	48,348 83	369,800 00	20,354 00
35 Halton Union.....	12,006,935 00	271,572 00	305,125 58	4,620,285 00	158,915 95
36 Hamilton Township.....	4,837,860 00	125,848 97	130,892 86	2,167,160 00	77,731 35

37	Hay Township.....	7,647,520 00	218,458 98	248,154 37	2,136,850 00	64,083 00
38	Hopewell Creek.....	785,703 00	25,805 07	30,805 50	215,680 00	6,393 80
39	Howard Farmers'.....	9,861,223 00	252,683 37	263,027 13	3,911,055 00	117,609 52
40	Howick Farmers'.....	19,419,308 00	537,121 10	574,986 68	5,844,301 00	179,735 42
41	Huron Weather.....	4,008,325 00	145,595 35	139,431 87	1,561,650 00	55,700 00
42	Kent and Essex.....	18,832,403 00	455,436 80	477,375 19	7,371,457 00	249,247 10
43	Lambton Farmers'.....	16,698,443 00	346,019 99	474,192 44	6,379,257 00	208,616 92
44	Lanark Farmers'.....	16,092,244 00	379,953 99	400,477 79	6,230,740 00	186,751 18
45	Lennox and Addington.....	3,233,190 00	86,414 46	86,878 23	1,404,155 00	48,820 55
46	Lobo.....	3,042,138 00	67,014 03	91,136 41	1,242,330 00	37,269 90
47	London Township.....	4,673,020 00	114,114 24	145,682 18	1,797,975 00	53,419 50
48	McGillivray.....	1,283,035 00	28,435 89	44,961 04	464,510 00	13,935 30
49	McKillop.....	7,535,432 00	208,808 90	232,944 69	1,832,175 00	51,206 00
50	Maple Leaf.....	12,674,580 00	245,582 55	257,888 26	4,740,010 00	141,874 55
51	Nichel.....	6,865,704 00	153,033 60	155,262 91	1,621,958 00	43,269 75
52	Nissouri.....	10,468,762 00	236,433 41	269,296 40	3,904,720 00	113,436 31
53	Norfolk Farmers'.....	3,984,279 00	117,387 96	117,459 28	1,274,395 00	43,442 22
54	North Kent.....	4,876,585 00	143,869 62	144,205 47	1,814,402 00	54,389 26
55	Oneida Farmers'.....	1,728,353 00	4,215 83	49,894 76	716,355 00	21,517 00
56	Ontario Farmers' Weather.....	6,813,343 00	177,679 73	206,915 28	2,622,818 00	81,036 70
57	Ontario Threshermen's.....	302,050 00	22,431 10	25,570 94	303,050 00	30,230 00
58	Osgoode.....	2,426,212 50	100,386 58	96,522 62	796,366 50	40,055 83
59	Otter.....	9,038,744 00	259,492 37	264,702 28	2,583,283 00	76,675 83
60	Oxford Farmers'.....	2,661,541 00	57,262 70	62,331 11	1,069,580 00	31,530 04
61	Peel County.....	18,804,852 00	504,206 70	528,533 80	7,250,718 00	266,322 80
62	Peel and Maryboro.....	13,354,490 00	234,168 72	244,591 25	3,128,100 00	90,522 85
63	Perth.....	9,466,404 00	196,608 88	1,089,749 62	3,116,966 00	104,307 40
64	Prescott Farmers'.....	10,052,600 00	207,520 61	201,682 21	3,931,570 00	117,947 10
65	Puslinch.....	1,967,580 00	76,259 73	77,106 35	761,210 00	76,259 73
66	Saltfleet and Binbrook.....	5,910,575 00	154,208 81	169,115 39	2,226,205 00	66,257 70
67	Southwold Farmers'.....	3,229,175 00	81,760 13	90,346 67	949,755 00	28,492 65
68	Sydenham.....	30,285,997 50	660,400 06	697,770 94	11,597,462 00	362,990 07
69	Townsend Farmers'.....	3,144,779 00	74,532 08	86,687 53	1,176,555 00	36,498 49
70	Usborne and Hibbert.....	9,424,730 00	227,388 55	275,120 32	2,292,240 00	67,511 05
71	Wapole Farmers'.....	3,168,745 00	118,516 63	135,217 35	721,380 00	37,769 58
72	Waterloo Mutual.....	7,214,208 00	235,221 84	1,310,583 05	2,565,812 00	142,685 75
73	Waterloo North.....	30,486,375 00	1,021,089 56	1,114,212 01	7,716,015 00	186,830 00
74	Wawanosh West.....	11,908,965 00	395,146 81	448,138 40	2,845,275 00	113,811 00
75	Wellington Mutual.....	11,500 00	47 00	178,631 53	1,500 00	15 00
76	Western Farmers' Weather.....	22,737,890 00	364,022 85	469,251 88	10,756,250 00	217,503 00
77	Westminster Township.....	4,605,590 00	114,944 76	144,393 88	1,786,860 00	53,605 80
78	Williams East.....	2,096,250 00	50,486 23	66,800 65	875,745 00	26,272 35
79	Yarmouth.....	3,677,407 00	84,733 54	81,724 51	1,625,125 00	48,415 25
		647,461,160 49	16,278,296 68	22,362,975 23	226,259,478 50	7,324,541 80



## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	George H. Cook
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	Robert Foulds
Bay of Quinte Agricultural	Mutual	Picton	W. Asa Foster
Bertie and Willoughby Farmers'	Mutual	Ridgeway	C. McCredie
Blanshard	Mutual	Science Hill	Duncan McMannell
Blenheim, North	Mutual	Bright	Robert Baird
Brant County	Mutual	Brantford	Samuel Disbrow
Canadian Millers'	Mutual	Hamilton	A. L. Nobel
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	Wm. Benson
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	A. Jamieson
Commonwealth Life and Accident	Stock	Hamilton	W. H. Wardrope
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	Jno. Campbell
Dorchester, North and South	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	John A. McKay
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S	Mutual	Galt	Joseph Betzner
Dunwich Farmers	Mutual	Iona Station	D. Carmichael
Easthope, South	Mutual	Tavistock	E. Caister
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Melbourne	D. A. McCallum
Elma Farmers'	Mutual	Atwood	I. D. Smith
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	John McNabb
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Equity Life	Stock	Toronto	H. Sutherland
Farmers' Central	Mutual	Walkerton	Jas. Tolton
Farmers' Union	Mutual	Lindsay	Alex. Horn
Federal Fire Ins. Co.	Stock	Toronto	W. S. Morden, K.C.
Federated Ass'n of Letter Carriers	Fraternal	Toronto	W. H. Belcher
Foresters, Canadian Order of	Fraternal	Brantford	J. A. A. Brodeur
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	W. J. McGregor
Gore District	Cash Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	Jas. G. Lindsay
Grenville, Patron	Mutual	Spencerville	Robt. Montgomery
Grey and Bruce	Mutual	Hanover	T. H. O'Neill
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	Duncan Campbell
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Wm. Murdoch
Hamilton Police Benefit Fund	Fraternal	Hamilton	Joseph Crocker
Hamilton Township	Mutual	Cobourg	A. E. Hoskin
Hand-in-Hand	Stock	Toronto	Alfred Wright
Hav Township	Mutual	Crediton	Goldie Gramam
Hopewell Creek	Mutual	New Germany	A. G. Brohman
Howard Farmers'	Mutual	Ridgetown	W. J. Huffman
Howick Farmers'	Mutual	Wroxeter	James Kirton
Huron Weather	Mutual	Woodham	Geo. F. Youngblutt

## DIX II

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Silver Water	A. H. Hackson	Sault S. Marie	Lt.-Col. T. H. Elliott	Sault S. Marie.
Stella	Wm. Glen	Stella	E. C. McDonald	Stella.
Glen Morris	Murdo Lillico	Bright	A. L. Easton	Ayr.
Picton	C. E. Lauder	N't'n View	M. R. German	Picton.
Chippawa	J. B. Gallinger	Niagara Falls	Jno. G. Wills	Wainfleet.
St. Mary's	J. A. Highet	Science Hill	Thos. H. Driver	Science Hill.
New Hamburg	T. E. West	Woodstock	D. R. Stauffer	Bright.
Vanessa	Chas. McIntyre	Scotland	J. A. Messecar	Brantford.
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton.
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Brydges.
Toronto	John L. Archer	Niagara Falls	W. F. Montague	Hamilton.
Ottawa			J. J. McGill	Ottawa.
Smithville	E. Durham	Smithville	G. W. Tinlin	Beamsville.
Hamilton	{ Geo. C. Copley	Hamilton	L. T. Boyd	Hamilton.
	{ Geo. J. Guy			
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffatt	Teeswater.
Salford	F. H. Gregg	Salford	T. R. Mayberry	Ingersoll.
Kingsmill	W. W. Kiddie	Belmont	S. E. Facey	Harrietsville.
Stratford	Wm. Suhring	Stratford	Geo. Armstrong	St. Paul's.
Shelburne	J. A. Marshall	Mono Centre	Thos. Whalley	Shelburne.
Copetown	J. M. Irwin	Galt	A. W. Hilborn	Galt.
West Lorne	Jno. McPherson	Campbellton	W. A. Galbraith	Iona Station.
Tavistock	John Pletsch	Shakespeare	W. S. Russell	Tavistock.
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener.
Glencoe	Donald Dewar	Walkers	Norman Galbraith	Appin.
Atwood	Alex. Ross	Britton	J. R. Hammond	Atwood.
Toronto	None		J. Ross Paterson	Toronto.
Rockwood	Ernest Parkinson	Guelph	Robt. Scott	Rockwood.
Dunnville	Andrew Sherk	Selkirk	A. E. Havill	South Cayuga.
Toronto	{ Thos. Urquhart	Toronto	Geo. M. Begg	Toronto.
	{ W. H. Shapley			
Walkerton	Moses Bilger	Mildmay	J. J. Schumacher	Walkerton.
Lindsay	J. R. Magee	Janetville Sta.	Pearl James	Lindsay.
Toronto	{ S. C. Tweed	Waterloo	Geo. A. Gordon	Toronto.
	{ T. S. Kerr			
Edmonton		Toronto	Alex. McMordie	Toronto.
Montreal	T. H. Davidson	Winnipeg	Alf. P. Van Someren	Brantford.
Mildmay	Thos. Inglis	Clifford	E. G. Kuntz	Formosa.
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton.
N. Lancaster	D. A. McDonell	Green Valley	V. G. Chisholm	Alexandria.
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt.
Caledonia	John Bell	Glanford	N. Simenton	Caledonia.
Cardinal	Alex. Robinson	Prescott	W. M. Snyder	Spenceville.
Walkerton	D. McKinnon	Chesley	Wm. Ruttie	Hanover.
Guelph	J. P. Henderson	Guelph	Jno. L. Carter	Guelph.
Moffat	C. H. Turner	Milton	Thos. Moore	Campbellville.
Hamilton			B. McSweeney	Hamilton.
Hamilton			Jas. McKay	Hamilton.
Cobourg	S. W. Staples	Baltimore	W. A. Hoskin	Cobourg.
Toronto	Jos. Walmsley	Toronto	F. E. Dingle	Toronto.
Bracefield	Christian Stade	Dashwood	Henry Eilber	Crediton.
Ariss	J. Mcpherson	Wallenstein	A. J. Fink	New Germany.
Blenheim	Wm. Spear	Highgate	E. D. Mitton	Ridgetown.
Bluevale	Hugh Edgar	Wroxeter	W. S. Mc Kercher	Wroxeter.
Auburn	Benson Williams	Exeter	Chas. Monteith	Woodham.

## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Kent and Essex	Mutual	Merlin	Wm. Holmes
Knights of Malta, Chapter General	Fraternal	Toronto	J. C. Beckett
Lambton Farmers'	Mutual	Watford	Jas. Smith
Lanark	Mutual	Perth	Edmund Burke
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	T. G. Turnbull
London Police Benefit Fund	Fraternal	London	Wm. Middaugh
London Township Farmers'	Mutual	London	H. McGuffin
McGillivray	Mutual	Parkhill	John Robinson
McKillop	Mutual	Seaforth	Jas. Connolly
Maple Leaf	Mutual	Columbus	Hon. Wm. Smith
Merchants	Stock	Toronto	Alfred Wright
Nichol	Mutual	Fergus	M. Heffernan
Nissouri	Mutual	Kintore	Daniel Quinn
Norfolk	Mutual	Simcoe	Frank Shearer
North Kent	Mutual	Dresden	Robt. Forsythe
Oddfellows, Canadian Order of	Fraternal	Toronto	Frank Neal
Oddfellows' Relief Association	Fraternal	Kingston	Dr. J. C. Connell
Oneida Farmers'	Mutual	Hagersville	A. Anderson
Ontario Commercial Travellers' Association	Fraternal	London	F. E. Harley
Ontario Equitable Life and Acci- dent	Stock	Waterloo	S. C. Tweed
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Osgoode	Mutual	Kenmore	A. G. E. Robertson
Ottawa Firemen	Fraternal	Ottawa	Robert Burnett
Otter	Mutual	Norwich	Jas. Rettie
Oxford Farmers'	Mutual	Embro	Alex. Smith
Peel and Maryborough	Mutual	Drayton	P. J. Cunningham
Peel County Farmers'	Mutual	Brampton	Henry Walter
Perth	Cash Mutual	Stratford	G. C. McPherson, K.C.
Prescott Farmer's	Mutual	Alfred	Saml. Parisien
Provident Assurance Co	Stock	Montreal, Que.	Jas. d'Halewyn
Puslinch	Mutual	Puslinch	W. J. Little
Queen City	Joint Stock	Toronto	Alfred Wright
Re-Insurance of Canada	Joint Stock	Waterloo	S. C. Tweed
Royal Templars of Temperance	Fraternal	Hamilton	John Buchanan
Saltfleet and Binbrook	Mutual	Hannon	A. E. Smuck
Sons of England	Fraternal	Toronto	Geo. Davenport, C.A.
Sons of Scotland	Fraternal	Toronto	Col. D. M. Robertson
Southwold Farmers'	Mutual	Shedden	A. E. Jones
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
Sydenham	Mutual	Owen Sound	Jas. Gardner
Toronto Casualty, Fire and Marine	Stock	Toronto	G. L. Smith
Toronto Firemen's Benefit Fund	Fraternal	Toronto	J. J. Gibbons
Toronto Police Benefit Fund	Fraternal	Toronto	Geo. Ironside
Townsend Farmers	Mutual	Waterford	S. L. Kitchen

## DIX II—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Comber Toronto	David Fletcher	Fletcher	T. B. Harvey H. J. Bentley	Merlin. Toronto.
Sarnia Perth Napanee Komoka London London	Guilford Butler David McLean A. Hartman Wm. Hodgson R. Dengaet	Croton Perth Odessa Ilderton Ealing	A. G. Minielly Peter Cavers W. R. Lott A. E. McKay P. W. Harpur Alfred T. Pattison	Watford. Perth. Napanee. Ilderton. London. Denfield.
Ailsa Craig Goderich Columbus Toronto	Albert E. Taylor Jas. Evans N. Burkholder None	Parkhill Seaforth Pickering	W. T. Amos D. F. McGregor P. G. Purves A. E. Blogg	Parkhill. Seaforth. Columbus. Toronto.
Arthur Thamesford Simcoe Turnerville	Albert McLelland Geo. A. Wren J. A. Martin E. L. Moore	Belwood Ingersoll St. Williams Thamesville	Jas. Beattie E. J. Pearson N. S. Boughner W. S. Holmes	Fergus. Kintore. Simcoe. Dresden.
Brantford Kingston Caledonia London Waterloo Belwood Chatham Metcalfe Ottawa Burgessville Embro	Calvin Davis Jas. Powley David Smith Sen. H. W. Laird J. C. Breithaupt Aloyes Bauer Willis Potter E. S. Down H. S. Lattimer Jas. Carrall J. G. Calder	Hamilton Toronto Hagersville Regina, Sask Kitchener Waterloo Waldemar Shedden Metcalf Norwich Thamesford	Robert Fleming F. H. Rutherford W. S. Dunnet Geo. T. Hair M. J. Smith W. A. Wansbrough Ethel F. Sandison R. MacLachlan James J. O. Kelly T. M. Cayley H. W. Sutherland	Toronto. Kingston. Caledonia. London. Waterloo. Grand Valley. Chatham. Kenmore. Ottawa. Norwich. Embro.
Rothsay Toronto Stratford Alfred Montreal Hespeler Toronto Waterloo Toronto Glanford Montreal Toronto Pt. Stanley Sherbrooke Owen Sound Toronto Toronto Waterford	Jesse Jack Geo. Cameron James Jones Ulric Daoust H. Schetagne W. H. Schultz Jos. Walmsley J. A. Martin E. C. Mitchell Sen. W. H. Laird Hon. M. W. Doherty J. M. Stewart Rev. Canon W. L. Baynes-Reed Dougald McGibbon Geo. Binnie A. E. Dawson W. W. Evans C. H. Ackerman J. Wilcox	Moorefield Alton Mitchell Plantagenet Montreal Puslinch Toronto Kitchener London Regina Toronto Grimsby Toronto Shedden Priceville Toronto Toronto Peterborough Toronto Toronto Wilsonville	Jno. Ritch F. J. Thomson Geo. Kay B. G. Parisien J. C. Gagne Thomas Arkell H. F. Crighton M. J. Smith C. Van N. Emory C. I. Stewart David Proctor F. S. Mearns John H. Sells Charles Leclerc M. Telford A. E. Dawson H. G. Swalm D. L. Gordon D. A. Hill	Drayton. Brampton. Stratford. Alfred. Montreal. Arkell. Toronto. Toronto. Hamilton. Hannon. Toronto. Toronto. Shedden. Ottawa. Owen Sound. Toronto. Toronto. Toronto. Waterford.



## APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES  
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Usborne and Hibbert .....	Mutual .....	Exeter .....	Jas. McKenzie .....
Walpole Farmers' .....	Mutual .....	Jarvis .....	J. B. McKenzie .....
Waterloo .....	Cash-Mutual .....	Waterloo .....	L. W. Shuh .....
Waterloo, North Farmers' .....	Mutual .....	Waterloo .....	V. Atterbein .....
Wawanosh, West .....	Mutual .....	Dungannon .....	Wm. J. Thompson .....
Wellington .....	.....	Guelph .....	W. A. Denton .....
Western Farmers' Weather .....	Mutual .....	Woodstock .....	Wm. B. Murray .....
Westminster Township .....	Mutual .....	Pond Mills .....	D. McDougall .....
Williams, East .....	Mutual .....	Kerrwood .....	D. A. McIntyre .....
Yarmouth .....	Mutual .....	St. Thomas .....	Geo. Westlake .....

DIX II—*Concluded*AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS  
THAN MUTUAL BENEFIT SOCIETIES—*Concluded*

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Mitchell.....	Simon Dow.....	Cromarty.....	W. A. Turnbull.....	Exeter.
Nanticoke.....	Jno. Mitchell.....	Jarvis.....	Geo. L. Miller.....	Jarvis.
Waterloo.....	W. G. Weichel, M.P.P.	Waterloo.....	Arthur Foster.....	Waterloo.
Heidelberg.....	J. M. Burnett.....	Elora.....	Jos. H. Woods.....	Waterloo.
Auburn.....	Wm. G. Watson.....	Auburn.....	Thos. G. Allen.....	Dungannon.
Toronto.....	E. B. Stockdale.....	Toronto.....	H. Begg.....	Toronto.
Woodstock.....	J. R. Murray.....	Embro.....	E. L. Sutherland.....	Woodstock.
Glanworth.....	George Lind.....	Wilton.....	R. S. Nichol.....	Wilton Grove.
Ailsa Craig.....	Russell G. Brock.....	Strathroy.....	Jno. A. McLeish.....	Kerrwood.
St. Thomas.....	Charles Locke.....	St. Thomas....	A. E. Bucke.....	St. Thomas.

## APPENDIX III.

## REVIEW OF 1927 LEGISLATION

The insurance laws of Ontario were consolidated in 1924 by an Act cited "The Ontario Insurance Act, 1924," 14 Geo. V (1924) chap. 50, which came into force 1st January, 1925. Miscellaneous amendments were effected in the years 1925 and 1926 by Acts cited 15 Geo. V (1925), chap. 54, and 16 Geo. V (1926), chap. 49. Further miscellaneous amendments were effected at the recent session by an Act cited "The Ontario Insurance Act, 1927," 17 Geo. V (1927), chap. 59, the more important of which are as follows:

A new part No. XIA was added to authorize the licensing and provide for the regulation of so-called Pension Fund Associations as therein defined and sections 2, 23 and subsection 13 of section 244 amended in connection therewith. The pension fund associations so licensed are restricted by definition to companies, corporations or associations incorporated prior to the year 1910 under or by virtue of any law of the Province of Quebec, and apply only to Les Prevoyants du Canada with head office in Quebec and La Societe St. Jean Baptiste de Montreal (Caisse d'Economie) with head office in Montreal. These organizations provide a pension for these persons who have contributed to a fund therefor for a certain number of years and have applied for license with the chief purpose of continuing their business among the French-Canadian residents of Ontario.

Section 80 of the Act was amended by adding a subsection to provide that where an insurer conducts the defence in an action on behalf of an insured person the judge may direct the costs, if awarded against the plaintiff, to be paid to the insurer and, if awarded to the plaintiff, to be paid by the insurer. The fact that the defendant is insured must not be communicated to the jury during the course of the trial.

Section 96 of the Act, which required a special separate notice to be sent to the policyholder where any stipulation affecting the user, condition, location or maintenance of the insured property was inserted in a fire policy, was repealed and the section uniformly in force in Manitoba, Saskatchewan, Alberta and British Columbia which requires no special notice apart from the policy and leaves it to the court to determine whether or not the stipulation is just and reasonable, was substituted therefor.

A new section 165a was added to make it unnecessary to issue a new policy every time the subject-matter of a contract is changed, for example, when the insured buys a new car (cf. British Columbia, Alberta, Saskatchewan).

Sections 200, 201 and 224 were amended and two new sections, 224a and 224b, were added to the Act to effect the one purpose embodied in the new section 224a, viz.: to authorize fraternal societies, subject to the conditions and limitations therein prescribed, to write endowment insurance for a term of not less than twenty years.

## APPENDIX IV

## STATEMENT OF UNLICENSED INSURANCE PLACED BY SPECIAL INSURANCE BROKERS LICENSED FOR BUSINESS WITH UNLICENSED INSURERS UNDER SECTION 247 DURING THE YEAR 1926

	Amount of insurance placed	Amount of insurance cancelled	Net Amount insurance placed	Gross premiums	Rebates and return premiums	Amount of premiums taxable
Armour, Bell, Boswell & Cronyn.....	\$208,750 00	\$105,050 00	\$103,700 00	\$5,968 10	\$2,722 50	\$3,245 60
Armstrong, DeWitt & Crossin.....	29,000 00	.....	29,000 00	375 36	31 87	343 49
Barber, Wesley E.....	754,250 00	46,550 00	707,700 00	9,406 38	468 64	8,937 74
Barton & Ellis, Ltd.....	3,006,725 00	263,150 00	2,743,575 00	43,200 00	7,107 06	36,092 94
Hardy & Reynolds.....	1,884,435 00	154,350 00	1,730,085 00	42,171 11	17,195 21	24,975 90
Ireland, Aubrey E.....	58,900 00	.....	58,900 00	1,160 35	.....	1,160 35
Irish and Maulson, Ltd.....	991,574 00	.....	991,574 00	6,478 94	.....	6,478 94
Jones and Proctor Bros., Limited.....	1,024,216 00	342,660 00	681,556 00	7,343 67	578 18	6,765 49
Jones, Seneca & Sons.....	329,600 00	21,000 00	308,600 00	7,665 81	182 26	7,483 55
Lauder, Wm., Ltd.....	15,000 00	.....	15,000 00	30 00	.....	30 00
Muntz & Beatty.....	832,000 00	147,000 00	685,000 00	8,431 00	161 88	8,269 12
Murray & Company.....	104,500 00	13,500 00	91,000 00	1,011 25	199 00	812 25
Reed, Shaw & McNaught.....	377,155 00	16,200 00	360,955 00	5,270 50	249 25	5,021 25
Rings, Chas. E.....	50,280 00	.....	50,280 00	825 82	.....	825 82
Rotenberg, Louis, Jr.....	122,650 00	.....	122,650 00	1,505 81	40 10	1,465 71
Ryan Agencies.....	2,100 00	.....	2,100 00	21 42	.....	21 42
Smith & Walsh, Ltd.....	648,750 00	119,250 00	528,750 00	9,742 24	1,276 75	8,465 49
Toronto Insurance & Vessel Agencies, Ltd.....	30,125 00	30,125 00	30,125 00	646 99	239 33	407 66
Willis Faber & Company.....	1,277,707 00	170,750 00	1,106,957 00	10,006 25	1,106 19	8,900 06
Wilson, Bird & Williams.....	132,950 00	.....	132,953 00	1,555 35	.....	1,555 35
Richmond, H. J.....	329,650 00	119,650 00	210,000 00	6,090 44	2,357 64	3,732 80
Robertson, Percy.....	25,800 00	.....	25,800 00	357 00	.....	357 00
	\$12,235,367 00	\$1,519,110 00	\$10,716,257 00	\$169,263 79	\$33,915 86	\$135,347 93



## APPENDIX V UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Aetna Insurance Company	Aetna Fire Underwriters' Agency
Employers' Liability Assurance Corporation, Limited	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited	British and Canadian Underwriters' Agency.
British America Assurance Company	British Empire Underwriters' Agency.
British Colonial Fire Insurance Company	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company	Canadian Hardware and Implement Underwriters'.
Hardware Dealers' Mutual Fire Insurance Company	
Minnesota Implement Mutual Fire Insurance Company	Canadian Motor Underwriters' Agency.
Lumbermen's Mutual Casualty Company	
Central Manufacturers' Mutual Fire Insurance Company	Delaware Underwriters.
Westchester Fire Insurance Company	
Scottish Union and National Insurance Company	Edinburgh Underwriters' Agency
Globe & Rutgers Fire Insurance Company	Globe Underwriters' Agency.
Home Insurance Company	Home Underwriters.
Western Assurance Company	Imperial Guarantee and Accident Underwriters' Agency.
British America Assurance Company	
London Assurance	London Underwriters' Agency.
St. Paul Fire and Marine Insurance Company	Minnesota Underwriters' Agency.
Insurance Company of North America	Montreal Underwriters' Agency.
Liverpool, London and Globe Insurance Company, Limited	National Liverpool Underwriters' Agency.
Niagara Fire Insurance Company	
Niagara Detroit Underwriters' Agency.	Niagara Detroit Underwriters' Agency.
Home Insurance Company	Nova Scotia Underwriters' Agency.
Phoenix Insurance Company	Protector Underwriters.
Providence-Washington Insurance Company	Providence Underwriters' Agency.
Great American Insurance Company	Rochester Underwriters' Agency.
Western Assurance Company	St. Lawrence Underwriters' Agency.
Home Insurance Company	Winnipeg Fire Underwriters' Agency.

## APPENDIX VI INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1928.

Armour, Bell, Boswell & Cronyn, Limited, Toronto.	Lauder, William, Limited, Toronto.
Armstrong, Dewitt & Crossin, Limited, Toronto.	Muntz & Beatty, Limited, Toronto.
Barker, Wesley E., Toronto.	Murray & Company, Toronto.
Barton & Ellis, Limited, Toronto.	Perley, Geo. F., Ottawa.
Hardy & Reynolds, Ottawa.	Reed, Shaw & McNaught, Toronto.
Irish & Maulson, Limited, Toronto.	Ring, Charles Edward, Toronto.
Jones & Proctor Bros., Limited, Toronto.	Smith & Walsh, Limited, Toronto.
Jones, Seneca & Sons, Hamilton.	Willis, Faber & Company of Ontario, Limited, Toronto.

## APPENDIX VII GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by the Guarantee Companies Securities Act, R.S.O., 1914, Chap. 190, or the Judicature Act, R.S.O. 1914, Chap. 56, or of the Public Officers' Act, R.S.O. 1914, Chap. 15, or any other Act of the Province of Ontario wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties.

1. Alliance Assurance Company.	19. London Guarantee and Accident Company, Limited.
2. American Surety Company of N.Y.	20. London and Provincial Marine and General Insurance Company, Limited.
3. British America Assurance Company.	21. Maryland Casualty Company.
4. Canada Accident and Fire Assurance Company.	22. National Surety Company.
5. Canadian Indemnity Company.	23. North British and Mercantile Insurance Company.
6. Canadian Surety Company.	24. Northern Assurance Company, Limited.
7. Dominion Gresham Guarantee and Casualty Company.	25. Norwich Union Fire Insurance Society, Limited.
8. Dominion of Canada Guarantee and Accident Insurance Company.	26. Ocean Accident and Guarantee Corporation, Limited.
9. Employers' Liability Assurance Corporation (Limited).	27. Railway Passengers' Assurance Company of London, England.
10. Fidelity and Casualty Company of New York.	28. Royal Exchange Assurance Company.
11. Fidelity Insurance Company of Canada.	29. Royal Insurance Company.
12. General Accident Assurance Company of Canada.	30. Scottish Metropolitan Assurance Company, Limited.
13. Globe Indemnity Company of Canada.	31. Sun Insurance Office.
14. Guarantee Company of North America.	32. Toronto Casualty Fire and Marine Insurance Company.
15. The Guardian Insurance Company of Canada, Montreal, Quebec.	33. United States Fidelity and Guaranty Company.
16. Hartford Accident and Indemnity Company.	34. Western Assurance Company.
17. Imperial Insurance Office.	35. World Marine and General Insurance Company, Limited.
18. London and Lancashire Guarantee and Accident Company of Canada.	36. Yorkshire Insurance Company.











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