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OF THE

PROVINCE OF ONTARIO

SESSION 1936

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TORONTO

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1937

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FOR PART II.

REPORTS

LANDS AND FORESTS

MINES

INSPECTOR OF LEGAL OFFICES

SUPERINTENDENT OF INSURANCE

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

For the Fiscal Period

November 1st, 1934

to

March 31st, 1935

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 3, 1936



TORONTO

Printed and Published by T. E. Bowman, Printer to the King's Most Excellent Majesty

1936

TO HIS HONOUR,

The Lieutenant-Governor of the Province of Ontario.

MAY IT PLEASE YOUR HONOUR :

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal period, November 1st, 1934, to March 31st, 1935.

PETER HEENAN,

Minister.

HONOURABLE PETER HEENAN,
Minister of Lands and Forests.

We have the honour to submit herewith a Report on the Operations of the Department of Lands and Forests for the fiscal period, November 1st, 1934, to March 31st, 1935.

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

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MINISTER'S REPORT
TO END OF FISCAL YEAR, MARCH 31, 1935

As provided for in The Fiscal Year Act 1935, Chap. 22, 25 Geo. V, the fiscal year closing on March 31, 1935 covered a period of only five months from the close of the old fiscal year.

STAFF CHANGES

During that period one member of the Head Office staff died, in the person of W. A. McCord, who passed away suddenly Feb. 23rd, 1935. Mr. McCord had been in the Service since May 26, 1926, and will be missed by many friends in the Service and out of it.

Certain staff reorganization took place involving in some cases redistribution of duties, in others salary adjustments, and in others superannuation or discontinuance of services. This applied particularly to the field staff, and the details of various changes appear in Appendices 1 and 2 hereof.

LAND TRANSACTIONS

In the last annual report mention was made of the policy of renting Crown lands under certain circumstances. That policy will continue. In some sections lands should not be permanently alienated. When a patent issues control of revenue possibilities is lost by the Crown, but where title is given on a rental basis the revenue possibilities are not prejudiced, and at the same time the applicant for summer resort site or other purpose obtains temporarily, during the specified period, absolute control, equally as good as if he were in fact the absolute owner. Many properties of this nature which had passed from the Crown permanently in former years are abandoned and no longer used. The owners consequently would have been as well off on a rental basis, and the properties would still have belonged to the Crown. For these reasons rental propositions will be more readily approved than those involving permanent alienation. The annual collections for leases and other rentals appear in Appendices 3 and 4 following.

Owing to the change in elapsed time in the fiscal year under review in this report it is difficult to draw comparisons with previous fiscal periods, not only because of the difference in elapsed time, but also because land, timber, and other transactions passing through the Department from time to time are after all largely seasonal.

During this period Sales to the number of 540 and Free Grants to the number of 168 were effected.

As the bulk of the good agricultural land in Southern Ontario has passed from the Crown, the new transactions are for the most part in Northern Ontario, with the Districts of Sudbury, Cochrane, Temiskaming, Thunder Bay and Rainy River active.

Patents to the number of 548 were granted, while 31 Crown Leases were issued and 128 Licenses of Occupation recorded. Some 244 Assignments were admitted and 395 Sales and Locations cancelled. Crown Leases to the number of 16 and Licenses of Occupation to the number of 54 were forfeited for non-fulfillment of conditions.

Returned soldiers' free locations totalled 40, while 19 who had formerly obligated themselves to perform certain settlement duties failed in the attempt and had their holdings cancelled.

RELIEF LAND SETTLEMENT

In the Annual Report of the Department for the fiscal year ending October 31st, 1934 more or less complete figures were given as to number and distribution of personnel and stock, with relative comment on progress to date and possibilities for the future.

Since October 31st, 1934 fourteen additional settlers have returned to their former municipalities or abandoned the plan. The reasons given include ill-health, re-employment, location of other land and domestic trouble. A number of these are again on relief.

The number remaining on the land at the close of the fiscal year on March 31st, 1935 is 485.

Christmas cheer and comforts were supplied by church and other organizations, and in a few cases these were delivered to the settlers by the donors themselves during the Christmas season.

A number of the settlers have made sufficient improvement to their holdings to indicate the probability that they will in the near future qualify for the issue of Crown Patent which will automatically make them absolute owners of not only the property and buildings, but of stock and equipment purchased by the Relief Land Settlement Committee for them as well.

The distribution of settlers remaining as at March 31st, 1935 is as follows:

SUPERVISOR	DISTRICT	NUMBER OF FAMILIES
Sprague, F. A.....	Cochrane.....	82
Masse, Joseph.....	Kapuskasing.....	60
Hough, J. A.....	Matheson.....	101
Fryer, J. L.....	Monetville.....	10
Jewell, A.....	New Liskeard-Englehart.....	62
Russell, J. W.....	Thunder Bay.....	143
	Miscellaneous.....	27
	TOTAL.....	485

The stock holdings remain approximately the same as at October 31st, 1934.

While, after nearly three years from the inception of the Relief Land Settlement Plan, 81.9% of the selected applicants who were offered placement remain on the land, it is obvious that it is too early to make a final forecast as to the success of the movement.

In view of the circumstances generally, and the situation of settlers in the North at large, it is considered wise to await further manifestations before giving consideration to any extension of the work or expressing a definite opinion upon the ultimate success of the undertaking, much as it is hoped that those undertaking the venture will find it of profit to themselves and of permanent benefit to the country.

SUMMER RESORT LANDS

Transactions in connection with summer resort sites appear in Appendix 13, in a separate table. Interests of both visitor and citizen alike in the summer possibilities of Ontario continues. The Departmental files show a steady, consistent flow of enquiries, the most of which are followed in due course by privileges of one kind or another, and the Department is endeavouring to co-operate in every way possible towards the increase and extension of this kind of business.

The designation of the Trans-Canada Highway, north of Lake Superior, is producing numbers of enquiries, and the road when completed will be the attraction of many who will enjoy the primitive beauty and unique game and fishing privileges that the Highway will make accessible.

PROVINCIAL PARKS

Our large public parks, comprising two in Old Ontario, Algonquin and Rondeau, and one in North-Western Ontario, Quetico, continue to be important attractions. The growth of the automotive industry, and the improvements in our road transportation, have opened up new avenues of travel and provided additional facilities for our people to take advantage of our wide-open air spaces, including the Parks and Reserves. The Department is undertaking to make selections along the Trans-Canada and other Highways of strategic points to provide for the general public. It is observed with regret that so little shore-line along the Great Lakes is free and open to the common folk, and this results in frequent conflicts between the travelling public and riparian owners. It would not seem inadvisable, to meet the situation, for the Government to make provision in some substantial way to acquire from time to time on the shores of the lakes, contiguous to our own populated centres and readily accessible to the millions of tourists from the South, choice park locations, and thus encourage all to enjoy the treasures with which nature has so generously endowed us. Ontario's offerings in the way of wild life and natural surroundings are unsurpassed, and these we should cultivate in a larger measure than

heretofore so that the tourist traffic within our borders may be abundantly increased.

PROVINCIAL LAND TAX ACT

For the fiscal year ending October 31, 1934 collections under this heading totalled \$131,477.74. For the five succeeding months, constituting a new fiscal year, the total was \$107,558.16. Although the bulk of Land Tax revenue comes in during the cold months, these five months show an increase of \$11,002.77 over the same months the previous year.

As arrears in some cases have been standing for a considerable time, the Department is preparing to apply at an early date the penalties provided by the Act under which, if payment is not made, the properties involved become forfeited to the Crown.

TIMBER ADMINISTRATION

Since the period dealt with in this report is from November 1st to March 31st, 1935, there is no great opportunity to make comparative statements with the activities of a similar period in the preceding year. This is a time of the year when operations in the bush are active—felling, skidding and hauling. While most of the timber has been measured, returns have not been completed nor accounts presented for payment.

The 1934-35 operating season will be the first to benefit by the general reduction in Crown stumpage charges authorized by Order-in-Council of September 11th, 1934. Operators intending to avail themselves of the new rates were required to submit a statement showing the types and quantities of timber to be cut; the area or areas on which proposed cutting was to take place; the number of men to be employed, etc.

The response was gratifying, and the prediction that reduced stumpage charges would stimulate the lumber industry and relative unemployment was fully justified. The month of January in 1935, being a typical period for bush operations, accounted for nearly 13,000 men, of which number over sixty percent were engaged in lumbering, the balance in pulpwood cutting. Field reports at this time (April 15, 1935) indicate that the total cut for lumber purposes will be over 90 percent greater than that of the season of 1933-34, when the cut amounted to only ninety-two million feet of log timber and five hundred thousand cords of pulpwood. Notwithstanding the stumpage reductions, which were followed by such an additional impetus to operations, there is every assurance for the prediction that the revenue from all timber sources for the period ending in March, 1936 will be approximately 60 percent greater than that of the year 1933-34.

The putting of men back to work and the saving of their morale is of much greater importance than the real or apparent losses in certain lines of revenue which are more than offset by the saving in relief expenditures. With this end in view the stumpage reductions are to be continued for the ensuing season.

Artificial trade barriers that have existed for some time between this country and the United States very seriously affected our lumber exports, and it is hoped that, in the not distant future, a new Trade Agreement between Canada and our Southern neighbours may be consummated. A revival of the once great export trade from Ontario will result in a decided improvement in the lumber industry.

Much of the improvement incidental to the lumber and bush operations is due in no uncertain way to the close co-operation of the Government with both the workmen and the operators. Under the Woodmen's Employment Act—to which reference was made in the last Report—officers on the ground get into close contact with the men, hear their grievances, and then meet the operators with a view to mediating between the contenders and avoiding disturbances in the industry. Relationships between the parties are continually improving under the tie now existing between the Government and those interested, and every indication points to freedom from the disturbing elements with which we have had to deal in the past. A better understanding has developed and steps in due time are to be taken towards definite agreements between the men and operators under the Industrial Standards Act. It is commendable to report that so little unrest was evidenced during the past Winter.

During this five month interim period the total amount received from all Forest Sources was \$379,674.97, as shown in Appendix No. 9, this being in excess of a like period for the previous year of One Quarter Million Dollars.

The lumber industry, while it is showing some improvement, cannot be regarded as "brisk". Ontario producers are confronted more and more with interprovincial competition, especially from British Columbia, Quebec and the Maritime Provinces.

From 1929 to 1933 the average annual production of lumber in Ontario was 497,711,000 feet B.M. This quantity is but 34 percent of the highest recorded production, which was in the period between 1909 and 1913. The average annual lumber consumption in Ontario for the same period was approximately 537,000,000 feet B.M.

Had the Ontario producers supplied this total consumption the industry would today be in a much healthier position. However, statistics reveal that Ontario—produced lumber furnishes but 54.3% of the total—16.8% comes from Eastern Canadian Provinces, 15.4% from British Columbia, and 13.5% from United States of America.

Reductions in freight rates on lumber and timber from British Columbia—ostensibly to compete with waterway traffic—have been an important factor in increasing the quantity of wood received in Ontario from British Columbia.

The normal rates on lumber and timber from British Columbia were 88½¢ and 90 cents to Eastern Canadian points in Ontario and Quebec. In May, 1934 new rates were established which reduced freight charges to 60 cents on construction timber to Quebec points and 70 cents to Ontario points. For lumber a new rate of 75 cents was established.

The "Maritime Freight Rates Act" gives the Maritime Provinces a statutory advantage of a 20% reduction in freight rates.

PULPWOOD OPERATIONS

The production of pulpwood has been well sustained during the Winter months, and a cut twenty percent higher than that of the season 1933-34 is assured.

The uncertain conditions in the pulp and paper industry are accentuated by the newsprint price vagaries, and until some definite methods are adopted to stabilize the price chaotic trends will continue. Co-operative steps have been taken and will be continued between the Crown and the interests concerned whereby renewed faith and a greater degree of contentment will result.

The newsprint industry is being vigilantly followed, and as carefully as possible protected, by the Government. Its ultimate stabilization is dependent upon mutual faith between the Government and producers, a fair and equitable selling tonnage price, and a reasonable apportionment of tonnage.

The Government is most anxious and determined to counteract, as far as lies in its power, any move clandestine or otherwise that is subversive of the welfare of the industry and inimical to the public interests. Legislation to provide for the re-allocation of areas and for the general improvement of the industry will be recommended.

OTHER PRODUCTS

Indications point to a renewed demand for railway ties and poles. Railway, telephone and hydro-electric companies have postponed making replacements or considering any new construction. A point has been reached where maintenance in keeping with the proper functioning of lines of travel and communication has become essential. Therefore next season's operations should see considerable improvement in the demand for these special products.

Mining timbers are in demand in the gold and nickel producing regions of the Province.

TIMBER SALES AND LICENSES

In the period under review 14 timber sales took place, as indicated in Appendix No. 11. Practically all the successful tenderers are annual, active operators, with heavy investments, and the employers of numbers of labourers. In a few instances the small dealer secured the areas where operations are more in line with his ability to handle supplies.

SURVEYS—FOREST FIRE PROTECTION

No Crown surveys were carried on during the Winter months and all instructions detailing the undertakings for the Summer season were issued after the 31st of March. Certain Municipal surveys were ordered and a few

Surveyors' reports on previous outlays received. Appendices Nos. 16 to 20 disclose the operations in this respect.

Forest Fire Protection under its various Services is covered by Appendix No. 21 which, amongst other things, deals with air operations, wireless and Reforestation.

REVENUE AND EXPENDITURES

For the five month period covered by this report \$626,781.41 was received by the Department, the details in connection with which may be secured from Appendix No. 4. In addition to this amount Appendices Nos. 5 and 6 will show amounts in connection with Revenue refunds and Special Funds. This revenue is, in round figures, an increase of \$250,000 over same period of the previous year.

Expenditures are covered by Appendix No. 7, the total amount thereof being \$562,146.13, after crediting Fire Ranging account with receipts from Fire Protection Charges and Forest Ranging, with Scalers' Wages repaid. This outlay is less by over \$200,000 than that of the same five months of the previous year.

Judging from the increased bush operations and a close checking up on demand notices in respect of various charges, rents, taxes, etc., it is estimated that the total revenue by the end of October next will be over \$800,000 more than the period ending one year previous and the expenditures will show a decrease for the same period by over \$400,000 against the previous year, or an improvement in the Department's financial status to the extent of One and a Quarter Million Dollars.

APPENDICES

PART I

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the fiscal period November 1st, 1934, to March 31st, 1935.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks	
Main Office	Heenan, Hon. P.	Minister	1934, July 11	\$8,000.00		
	Cain, W. C.	Deputy Minister	1903, Mar. 1	6,000.00		
	Ferguson, A.	Assistant to Deputy Minister	1915, Dec. 15	3,450.00		
	Heenan, P. F.	Secretary to the Minister and Department Secretary	1934, Sept. 1	3,000.00		
	Harrison, E.	Secretarial Stenographer	1920, May 14	1,600.00		
	Molesworth, V. M.	Senior Clerk Stenographer	1928, Apr. 10	1,400.00		
	Smedley, D.	Clerk Stenographer, Group 1	1926, July 9	1,200.00		
	Stephens, A. M.	" " " 1	1927, Oct. 4	1,125.00		
	Foster, Geo.	Office Boy	1934, Apr. 30	675.00		
	Byrnes, Mrs. K. M.	Secretarial Stenographer	1934, Jul. 17	1,600.00		
	Thompson, J. B.	Statistician and Secretary of Relief Land Settlement Committee				
		Etc.				
		Draper, S.	Chief Clerk	1925, Feb. 2	3,000.00	
	Lands Branch	Ledger, W. R.	Head Clerk, Group 2	1900, May 1	3,450.00	
Burns, C. E.		" " " 2	1894, Feb. 15	2,700.00		
Hutcheon, J.		Senior Clerk	1897, July 29	2,700.00		
Bliss, M. E.		" " "	1923, Nov. 22	1,700.00		
Halliday, E. G.		" " "	1909, Aug. 16	1,700.00		
O'Neil, E. F.		" " "	1907, Feb. 21	1,700.00		
Ross, S.		" " "	1902, July 7	1,700.00		
Carey, A. R.		Clerk, Group 1	1917, July 9	1,700.00		
Eaton, E. F.		" " 2	1925, July 7	1,200.00		
McGuire, G. W.		" " "	1927, Aug. 15	1,125.00		
Griffith, F. L.		Senior Clerk Stenographer	1930, Feb. 10	1,050.00		
Pepler, A. V.		" " "	1921, Jan. 22	1,300.00		
Sutherland, M. I.		" " "	1922, Sept. 14	1,300.00		
McLeod, L.		Clerk Stenographer, Group 1	1921, Jan. 22	1,300.00		
Nicol, G. L.		" " " 1	1925, June 9	1,200.00		
Hayes, H.		" " " 1	1930, Feb. 5	975.00		
Adams, M. N.		" " " 2	1931, Feb. 11	975.00		
Anderson, A. M.		Clerk Typist, Group 1	1930, Feb. 5	825.00		
Budd, F.		Office Boy	1930, May 15	975.00		
Campbell, H. M.		Clerk Stenographer, Group 1	1927, Nov. 4	675.00		
Foster, B. P.		Filing Clerk, Group 1	1934, Nov. 1	1,050.00		
				1930, July 2	900.00	

Died February 23, 1935.

Woods and Forest Branch	Houser, J.	Chief Clerk.	1905, July 17	\$3,450.00
	Gillard, H. D.	Head Clerk, Group 2	1897, Dec. 6	2,700.00
	O'Neil, A. H.	Principal Clerk	1906, July 19	2,300.00
	Meeking, S. D.	"	1910, Feb. 8	2,200.00
	Telfer, E. H.	Senior Clerk	1915, Sept. 27	2,000.00
	Lee, J. T.	"	1917, June 25	2,000.00
	McCord, W. A.	Clerk, Group 1	1926, May 26	1,600.00
	Quigley, E. F.	" " 1	1921, May 4	1,500.00
	Judd, Wm.	" " 2	1928, Apr. 24	1,125.00
	Armer, E. C.	Senior Clerk Stenographer	1909, Aug. 6	1,500.00
	Ferguson, J.	"	1919, Aug. 4	1,500.00
	Bryce, J. J.	"	1922, July 24	1,500.00
	Doyle, A. M.	Clerk Typist, Group 2	1932, Feb. 15	750.00
	Ehn, T.	Inspector (Woodmen's Employment Investigation Act) and Superintendent in the Dept.	1934, Sept. 1	4,500.00
Accounts Branch	Lount, H. M.	Accountant, Group 2	1903, Oct. 1	3,000.00
	Clarke, C. J.	Head Clerk, Group 2	1905, Aug. 9	2,550.00
	Burritt, W. A.	Senior Clerk	1907, Sept. 24	2,000.00
	MacLean, A.	"	1926, Feb. 8	2,000.00
	Warren, J. F.	Clerk, Group 1	1922, June 5	1,600.00
	Bowland, C.	" " 1	1908, July 9	1,600.00
	Donald, L. G.	" " 1	1924, June 2	1,600.00
	Bryson, J.	" " 1	1927, Jan. 4	1,600.00
	Stuart, D. E.	Office Appliance Operator, Group 2	1929, Jan. 5	1,125.00
	Langevin, M. C.	Cheque Writer, Group 2	1928, Jan. 4	1,050.00
	Armitage, M. C.	Clerk Stenographer, Group 2	1927, Oct. 18	975.00
	Stewart, F. E.	Senior Clerk Stenographer	1927, July 25	1,300.00
Files Branch	Samuels, F.	Senior Clerk	1903, Dec. 5	2,000.00
	Black, R. N.	Clerk, Group 1	1915, Dec. 13	1,600.00
	Harris, Geo.	"	1925, Jan. 14	1,600.00
	Gray, G. E.	" " 2	1931, June 4	975.00
	Kelly, J. P.	Vault Caretaker	1927, Apr. 19	1,400.00
	Meredith, T. A.	Senior Clerk Messenger	1929, Mar. 29	1,200.00
	McMahan, N. B.	Filing Clerk, Group 1	1931, July 21	900.00
	Pack, K. M.	Clerk, Group 3	1931, July 3	750.00
	Knight, C. G.	" " 1	1921, June 1	1,600.00
	Rawlinson, M. E.	" " 3	1930, Feb. 5	750.00
	Mulholland, S.	" " 1	1918, May 6	1,600.00

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests for the fiscal period November 1st, 1934, to March 31st, 1935.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks
Provincial Land Tax Office	Ryan, L. M.	Land Tax Collector	1925, July 1	\$2,500.00	
	Hinton, G. J.	Senior Clerk	1925, May 4	1,700.00	
	Craddock, M. M.	Clerk, Group 2	1928, Mar. 7	1,125.00	
	Riches, E. P.	Clerk Stenographer, Group 1	1925, Aug. 10	1,125.00	
	Lyons, H.	"	1926, May 31	1,125.00	
	Madill, S.	"	1927, July 14	1,050.00	
	Lomas, M. E.	Clerk Typist, Group 2	1927, Oct. 18	900.00	
	Noad, F.	Deputy Minister of Forestry	1934, Aug. 3	5,000.00	
	Draper, H. C.	Solicitor and Assistant Deputy Minister of Forestry	1931, Oct. 1	3,500.00	
	Zavitz, E. J.	Provincial Forester	1903, May 1	5,000.00	
	Mills, C. R.	Assistant Provincial Forester	1921, Mar. 28	4,000.00	
	Richardson, A. H.	Forester	1921, June 15	3,300.00	
Johnston, R. N.	Forester	1915, Aug. 15	3,300.00		
Sharpe, J. F.	Forester	1922, May 15	3,300.00		
Westland, C. E.	Assistant Forester, Group 1	1923, May 16	2,400.00		
Bayly, G.	"	1924, Mar. 1	2,400.00		
Simmons, J. F. L.	"	1928, Mar. 19	2,100.00		
Haddow, W. R.	Forest Pathologist	1931, June 16	2,700.00		
Bishop, J. M.	Draughtsman, Group 1	1924, Nov. 1	2,000.00		
Rogers, N. L.	Principal Clerk	1911, Aug. 1	2,100.00		
Harris, G. W.	Senior Clerk	1906, Sept. 1	2,000.00		
Cooper, E. W.	"	1921, Jan. 6	1,800.00		
Rowland, M. C.	Senior Clerk Stenographer	1912, May 1	1,500.00		
Bald, J.	"	1913, June 12	1,500.00		
McKyes, A. S.	"	1921, May 9	1,400.00		
Cuthbertson, F. A.	Clerk Stenographer, Group 1	1926, Nov. 9	1,125.00		
Overend, M. E.	"	1928, Feb. 10	1,050.00		
DeNure, K. H.	"	1928, Sept. 1	975.00	Services discontinued Mar. 25, 1935.	
Forestry Branch	Carman, R. S.	Forester	1928, Jan. 14	2,700.00	
	Stewart, D. E.	Clerk Stenographer, Group 2	1931, Apr. 7	825.00	
	Lever, E.	"	1930, June 19	1,050.00	
	Burke, M. G.	"	1928, Jan. 9	1,200.00	

			1909, May 1	\$5,400.00	Superannuated from Feb. 9, 1935. Retained, temporarily, for two months. Salary \$283.33 month.
Surveys Branch	(Rorke, L. V.)	Surveyor General	1928, Mar. 1	304.16 a month	
	Morris, J. L.	Inspector of Surveys	1917, Apr. 26	2,550.00	
	Burwash, N. A.	Assistant Inspector of Surveys	1923, Nov. 28	2,850.00	
	Heath, W. H.	Geographer	1930, Mar. 25	2,400.00	
	Weaver, Wm. F.	Surveyor and Senior Draughtsman	1928, Jan. 1	2,400.00	
	Barnard, W. A. C.	Senior Map Draughtsman, Group 1	1923, Oct. 31	2,100.00	
	Barr, F. L.	Senior Draughtsman, Group 2	1897, Apr. 25	2,000.00	
	Jarvis, E. M.	Senior Clerk	1929, May 8	2,000.00	
	Treely, H.	Map Draughtsman	1924, Apr. 15	1,050.00	
	Wilson, A.	Draughtsman, Group 3	1924, Sept. 10	1,050.00	
	Vance, V.	Clerk, Group 2	1929, Aug. 15	975.00	
	Pugh, M. B.	Filing Clerk, Group 1	1927, July 28	1,200.00	
	Stork, G. E. M.	Clerk Stenographer, Group 1	1931, July 18	1,200.00	
	Carroll, Wm. E.	Draughtsman, Group 2	1931, June 22	\$25.00	
	Chard, N. L.	Clerk Stenographer, Group 2	1932, Oct. 5	\$25.00	
	Hatley, I. M.	" " 2			

Appendix No. 2

List of Agents for the Fiscal Period November 1, 1934 to March 31, 1935.

Name	Post Office Address	District or County	Date of Appointment to Service	Salary per Annum	Remarks	
Alexander, J. A.	Fort Frances.....	<i>Lands Agents</i> Part Rainy River District..... Part of Frontenac, Lennox and Addington. " District of Rainy River..... " District of Temiskaming..... Certain Lots in the Township of Wickstead. Part Hastings County..... Muskoka District..... Part of District of Kenora..... " District of Nipissing and Sudbury... " District of Nipissing and Parry Sound " District of Cochrane..... " District of Sudbury..... " District of Sudbury..... " District of Nipissing and Parry Sound " District of Nipissing and Sudbury... " District of Cochrane..... " District of Kenora..... " District of Algoma..... St. Joseph Island..... Part District of Cochrane..... " District of Thunder Bay..... District of Rainy River.....	1921, May 26	\$1,700.00	Empowered to take Applications.	
Both, C.....	Denbigh.....		1905, Oct. 20	300.00		
Cameron, Wm.....	Stratton Station.....		1911, May 8	.....	
Clark, John.....	Englehart.....		1929, Mar. 14	900.00		
Easton, H. J.....	Hornepayne.....		1932, May 23	100.00		
Fuller, David.....	Bancroft.....		1926, Mar. 20	500.00		
Gerhart, Wm. G.....	Bracebridge.....		1924, Oct. 14		For Salary see Homestead Inspectors.
Gibson, J. E.....	Dryden.....		1914, Dec. 5	1,400.00		Services discontinued Dec. 1st, 1934.
Gingras, A.....	Verner.....		1934, Nov. 28	700.00		Also District Forester.
Greenwood, W. B.....	North Bay.....		1928, Apr. 16	.....	
Hough, John A.....	Matheson.....	1926, Apr. 20	1,400.00	For Salary see Crown Timber Agents.		
Lowe, John S.....	Massey.....	1932, Feb. 10	600.00			
MacLennan, J. K.....	Sudbury.....	1905, July 3	700.00			
Marchildon, J. P.....	North Bay.....	1934, Sept. 1	.....	Services discontinued November 24, 1934.	
Millichamp, Thos.....	Markstay.....	1928, Nov. 1	700.00	For Salary see Homestead Inspectors.		
Sheppard, H. E.....	Kapuskasing.....	1909, Feb. 13	.....	For Salary see Homestead Inspectors.	
Smith, J. D. C.....	Kenora.....	1921, May 9	1,400.00	Empowered to take Applications.		
Smith, L. G.....	Bruce Mines.....	1934, Nov. 1	5.25 per diem.			
Tramor, W. J.....	Hilton Beach.....	1925, Sept. 12	.....		
Tremblay, Thos.....	Hearst.....	1934, May 14	3.00 per diem.			
Wilson, S. H.....	Port Arthur.....	1921, Nov. 26	1,400.00			
Barr, J. C.....	Fort Frances.....	1906, Dec. 1	1,900.00	Superannuated Dec. 1, 1934		

Bastien, J. A.	Chelmsford	West part of Sudbury District	1913, May 12	1,400.00	Also Lands Agent.
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,400.00	
Hough, Wm.	Englehart	Centre part of Timiskaming District	1926, Jan. 18	1,400.00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900.00	Also Lands Agent.
Smith, D.	Cochrane	" District of Cochrane	1912, Apr. 24	1,900.00	Services discontinued December 1, 1934.
Smith, L. G.	Bruce Mines	" District of Algona	1934, Nov. 1	.....	For Salary see Lands Agents.
Torrie, L.	Kakabeka Falls	Thunder Bay District	1931, July 1	1,200.00	Services discontinued December 1, 1934.
Tilson, Joseph	Burks' Falls	District Parry Sound	1931, Dec. 4	4.00 per diem.	Occasional.
Van Horn, L. E.	Monteith	Part of District of Cochrane	1920, Jan. 27	1,900.00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900.00	Services discontinued Dec. 1, 1934.
<i>Timber Agents</i>					
Alexander, J. A.	Fort Frances	Fort Frances District	1921, May 26	\$2,500.00	Lands Agent from Jan. 1, 1935.
Duval, C. A.	Sault Ste. Marie	Part District Algona	1925, May 1	2,500.00	
Fletcher, N. B.	Parry Sound	" Parry Sound and Muskoka District	1923, Dec. 1	2,000.00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,500.00	
MacDonald, S. C.	New Liskeard	Part District of Timiskaming	1907, Jan. 1	2,500.00	Classified Assistant Forester Dec. 1, 1934.
Marchildon, J. P.	North Bay	Nipissing and Part Sudbury District	1934, Sept. 1	2,300.00	Classified Assistant District Forester, Dec. 1, 1934.
McCaw, J. G.	Sudbury	Part District of Sudbury	1909, Oct. 1	2,500.00	Superannuated Dec. 16, 1934.
Legris, J. P.	Port Arthur	" of Thunder Bay District	1910, Oct. 5	3,000.00	Classified District Forester. Dec. 1, 1934.
Rowe, F. E.	Port Arthur	" of Thunder Bay District	1929, Sept. 11	2,300.00	Classified as Chief Forest Ranger.
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500.00	Lands Agent, Jan. 1, 1935.
Vincent, H. T.	Cochrane	Part of District of Cochrane	1915, Oct. 11	2,200.00	Superannuated Dec. 16, 1934.
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500.00	Classified as Assistant Forester, Dec. 1, 1934.
<i>District and Assistant Foresters</i>					
MacDougall, F. A.	Algonquin Park	Algonquin	1923, May 15	3,600.00	
Ward, E. J.	Pembroke	Algonquin	1930, Jan. 1	2,100.00	Assistant Forester as from Dec. 1, 1934.
Whelan, P. J.	Renfrew	Algonquin	1908, Feb. 4	2,500.00	District Forester as from Dec. 1, 1934.
Hamilton F.	Cochrane	Cochrane	1917, May	3,000.00	District Forester as from Dec. 1, 1934.

Appendix No. 2—Continued
List of Agents for the fiscal period November 1, 1934 to March 31, 1935.

Name	Post Office Address	District or County	Date of Appointment to Service	Salary per Annum	Remarks
<i>District and Assistant Foresters—Continued</i>					
O'Gorman, P.	Cochrane.....	Cochrane.....	1919, Oct. 1	\$2,500.00	Assistant District Forester as from Dec. 1, 1934.
Regan, J. L.	Timmins.....	Cochrane.....	1930, Jan. 13	2,500.00	Assistant Forester as from Dec. 1, 1934.
Davison, E. S.	Fort Frances.....	Fort Frances.....	1927, Nov. 1	2,300.00	Services discontinued Dec. 15, 1934.
Delahaye, G. W.	Fort Frances.....	Fort Frances.....	1928, Mar. 1	3,600.00	District Forester as from Dec. 1, 1934.
Nevinson, H. W.	Fort Frances.....	Fort Frances.....	1934, Nov. 20	2,200.00	Assistant District Forester as from Nov. 20, 1934.
Boulton, R. L.	Powassan.....	Georgian Bay.....	1929, June 1	1,900.00	Chief Forest Ranger as from Dec. 1, 1934.
Gray, D. W.	Powassan.....	Georgian Bay.....	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Snow, R. L.	Parry Sound.....	Georgian Bay.....	1928, May 15	2,000.00	Assistant Forester as from Dec. 1, 1934.
Whytall, A. E.	Parry Sound.....	Georgian Bay.....	1934, Nov. 20	3,000.00	
Mackey, T. E.	Kapusking.....	Kapusking.....	1926, May 16	2,400.00	
Raeburn, J.	Kapusking.....	Kapusking.....	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Cram, W. D.	Kenora.....	Kenora.....	1923, May 19	3,000.00	
Hooper, W. A.	Kenora.....	Kenora.....	1929, Apr. 1	2,200.00	Assistant District Forester as from Dec. 1, 1934.
Coleman, J. R. B.	North Bay.....	North Bay.....	1928, Sept. 1	2,100.00	Services discontinued Nov. 30, 1934.
Greenwood, W. B.	North Bay.....	North Bay.....	1928, Apr. 16	2,700.00	
MacBean, A. P.	North Bay.....	North Bay.....	1930, May 20	1,800.00	Services discontinued Nov. 30, 1934.
MacDonald, S. C.	New Liskeard.....	North Bay.....	1907, Jan. 1	2,500.00	Assistant District Forester as from Dec. 1, 1934.
Marchildon, J. P.	North Bay.....	North Bay.....	1934, Sept. 1	2,500.00	Assistant District Forester as from Dec. 1, 1934.
Legris, J. P.	Port Arthur.....	Port Arthur.....	1910, Oct. 5	3,000.00	District Forester as from Dec. 1, 1934.

Goodall, R. F.	Sault Ste. Marie	Sault Ste. Marie	1928, May 28	\$1,800.00	Chief Forest Ranger as from Dec. 1, 1934.
Kensit, N. M.	Sault Ste. Marie	Sault Ste. Marie	1924, May 23	2,550.00	Services discontinued Nov. 30, 1934.
Phillips, G. H. R.	Sault Ste. Marie	Sault Ste. Marie	1924, May 12	3,600.00	District Forester as from Dec. 1, 1934.
Smith, D. H.	Sault Ste. Marie	Sault Ste. Marie	1935, Feb. 1	2,500.00	Services discontinued Nov. 30, 1934.
Start, W. D.	Sault Ste. Marie	Sault Ste. Marie	1930, May 22	1,800.00	District Forester as from Dec. 1, 1934.
Connell, A. B.	Sioux Lookout	Sioux Lookout	1926, May 1	3,300.00	Services discontinued Nov. 30, 1934.
Horn, J. M.	Sioux Lookout	Sioux Lookout	1926, May 6	2,200.00	Services discontinued Nov. 30, 1934.
McCausland, H. L.	Sioux Lookout	Sioux Lookout	1927, May 24	2,400.00	Assistant District Forester as from Dec. 1, 1934.
Parsons, H. H.	Sioux Lookout	Sioux Lookout	1925, May 15	2,300.00	Assistant District Forester as from Dec. 1, 1934.
Grainger, E. E.	Sudbury	Sudbury	1930, May 22	1,800.00	Services discontinued Nov. 30, 1934.
Matthews, J. B.	Chapleau	Sudbury	1930, May 20	1,800.00	Services discontinued Nov. 30, 1934.
McEwen, P.	Sudbury	Sudbury	1921, June 5	3,300.00	District Forester at Sudbury from Dec. 1, 1934.
Orr, H. V.	Sudbury	Sudbury	1930, May 26	1,800.00	Services discontinued Nov. 30, 1934.
Pigott, W. D.	Gogama	Sudbury	1921, May 15	2,500.00	Assistant Forester as from Dec. 1, 1934.
Stewart, K. A.	Sudbury	Sudbury	1922, May 10	3,300.00	Services discontinued Nov. 30, 1934.
Ardenne, M.	Tweed	Trent	1924, May 23	2,100.00	
Crosbie, H. W.	Tweed	Trent	1923, May 15	2,850.00	
Leman, A. W.	Tweed	Trent	1930, May 26	1,800.00	Assistant Forester as from Dec. 1, 1934.

Appendix No. 2—Continued
List of Permanent Employees for fiscal period November 1, 1934 to March 31, 1935

Name	Classification	Date of Appointment to Service	Salary per Annum	Remarks
Allen, F. J.	Engineer, Group 1	1930, July 9	\$2,100.00	
Batchelor, F. P.	Engineer, Group 1	1929, Aug. 1	2,200.00	Services discontinued Nov. 30, 1934.
Lucas, C. M.	Superintendent of Stores	1925, June 15	2,700.00	
Delahaye, Geo. W.	Jr. Pilot, Group 1	1928, Mar. 1	2,400.00	Re-Classified as District Forester.
Gill, Geo. A.	Engineer, Group 1	1925, May 11	2,400.00	
Hancock, P. T.	Tailor and Sail Maker	1925, Oct. 1	1,800.00	
Harvey, A. L.	Senior Pilot, Group 1	1925, May 8	2,000.00	
Hendry, James	Carpenter	1925, Oct. 1	2,100.00	
Hill, Wm. J.	Asst. Plant Superintendent	1927, Apr. 1	2,700.00	
Hodgson, E. A.	Jr. Pilot, Group 1	1926, Jan. 1	2,400.00	
Hughes, Wm. I.	Engineer, Group 1	1930, Apr. 17	2,200.00	
Hutt, G. R.	Foreman, Engine Shop	1924, Apr. 28	2,700.00	
Hyde, J. F.	Plant Superintendent	1924, June 1	3,600.00	
Lake, T. H.	Blacksmith	1925, July 19	1,800.00	
Lyons, Wm. H.	Sr. Pilot, Group 1	1924, July 9	3,000.00	Permanent Services discontinued as from Dec. 5, 1934.
Macaulay, S.	Engineer, Group 1	1924, June 1	2,700.00	
McDevitt, W. N.	Engineer, Group 2	1928, Dec. 1	1,800.00	Permanent Services discontinued as from Nov. 30, 1934.
Miles, G. E.	Engineer, Group 1	1929, Mar. 1	2,400.00	
Murray, D. H.	Senior Clerk	1924, Apr. 28	1,900.00	
Noble, J. C.	Senior Clerk	1925, Apr. 27	2,000.00	
Phillips, G. H. R.	District Superintendent	1924, May 12	3,600.00	
Phillips, H. J.	Engineer, Group 1	1924, May 3	2,400.00	
Ponsford, G. E.	Director of Air Service	1934, July 25	4,500.00	Re-Classified as District Forester.
Sherborne, J.	Engineer, Group 1	1924, June 1	2,400.00	
Simard, A. H.	Engineer, Group 1	1924, May 28	2,400.00	
Terry, Jim	Caretaker	1925, Mar. 1	1,300.00	
Thompson, E. C.	Engineer, Group 1	1929, Sept. 17	2,700.00	Permanent Services discontinued as from Nov. 30, 1934.
Tyrrel, J. H.	Engineer, Group 1	1925, Apr. 17	2,400.00	
Wilcox, Wm. H.	Carpenter	1925, Oct. 1	2,100.00	
Wright, G. E.	Engineer, Group 2	1927, July 18	2,000.00	

Appendix No. 2—Continued
List of Permanent Employees for the fiscal period November 1st, 1934 to March 31st, 1935

Name	Classification	District	Date of Appointment to Service	Salary per Annum	Remarks
<i>Reforestation</i>					
Cowan, J. F.	Clerk, Group 1	Head Office, Toronto	1924, May 5	\$1,500.00	
Crossley, R. J.	Clerk, Group 1	Head Office, Toronto	1927, Mar. 18	1,400.00	
Barnes, A. S. I.	Assistant Forester, Group 2	Head Office, Toronto	1930, May 19	1,800.00	
Wheatley, A. B.	Assistant Forester, Group 2	Head Office, Toronto	1930, May 19	1,800.00	
Newman, F. S.	Superintendent, Forest Station, Group 1	Norfolk Forest Station	1913, Oct. 1	4,000.00	
Telford, E.	Deputy Foreman	Norfolk Forest Station	1907, Aug. 7	1,400.00	
Adamson, M. A.	Superintendent, Forest Station, Group 3	Midhurst Forest Station	1928, May 16	2,300.00	
Spence, A. H.	Foreman, Group 1	Midhurst Forest Station	1922, Oct. 2	1,600.00	
Linton, G. M.	Superintendent, Forest Station, Group 3	Orono Forest Station	1921, Sept. 12	2,700.00	
Hall, W. J.	Foreman, Group 2	Orono Forest Station	1922, Aug. 15	1,400.00	
<i>Forestry Act</i>					
Marritt, I. C.	Forester	Head Office, Toronto	1922, June 1	3,000.00	
Brodie, J. A.	Assistant Forester, Group 1	Head Office, Toronto	1923, May 15	2,400.00	
Leslie, A. P.	Assistant Forester, Group 2	Head Office, Toronto	1929, May 15	1,900.00	

Appendix No. 3

Statement of Lands Sold and Leased, Amount of Sales and Leases, and the Amount of Collections for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	Acres sold and Leased	Amount of Sales and Leases	Collections on all Sales, Leases, Land Taxes, etc.
<i>Lands Sold:</i>		\$ c.	\$ c.
Agricultural, Townsites, etc.....	39,824.37	37,314.34	28,145.54
University Lands.....	520.38	260.20	120.00
Common School Lands.....	50.00	144.00	196.40
Clergy Lands.....			10.00
<i>Lands Leases:</i>			
Crown.....	2,922.77	3,292.92	114,158.18
<i>Provincial Land Tax.....</i>			107,301.57
	43,317.52	41,011.46	249,931.69

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the fiscal period
November 1st, 1934 to March 31st, 1935.

Service	\$	c.	\$	c.	\$	c.
LANDS COLLECTIONS						
<i>Crown Sales:</i>						
Agricultural.....	15,320	43				
Townsites.....	12,825	11				
			28,145	54		
Common School Lands.....			196	40		
Clergy Lands.....			10	00		
University Lands.....			120	00		
					28,471	94
<i>Rent (Not including Parks):</i>						
Crown Leases and Licenses of Occu- pation.....			107,202	87		
Bruce Beach.....			21	84		
Jordan Harbour.....			5	00		
Temagami Islands.....			2,457	71		
					109,687	42
<i>Provincial Land Tax</i>					107,301	57
<i>Woods and Forests:</i>						
Bonus.....			124,144	16		
Timber Dues.....			234,874	18		
Ground Rent.....			6,764	61		
Fire Protection Tax.....			9,895	98		
Transfer Fees.....			185	00		
Mill Licenses.....			288	00		
Scalers Wages.....			3,523	04		
					379,674	97
<i>Parks:</i>						
<i>Algonquin Provincial Park:</i>						
Rentals.....	2,912	33				
Perquisites.....	442	00				
Sale of Furs.....	496	72				
Licenses.....	9	00				
Miscellaneous.....	273	71				
			4,133	76		
<i>Rondeau Provincial Park:</i>						
Rentals.....	1,423	43				
Sale of Furs.....	68	82				
Sale of Lumber, etc.....	4,170	62				
			5,662	87		
<i>Quetico Provincial Park:</i>						
Rentals.....	135	00				
Perquisites.....	104	36				
			239	36		
					10,035	99
Carried forward.....					635,171	89

Appendix No. 4—Concluded

Statement of the Revenue of the Department of Lands and Forests for the fiscal period
November 18th, 1934 to March 31st, 1935.

Service	\$	c.	\$	c.	\$	c.
Brought forward.....					635,171.	89
Agents:—Office Fees.....			65.	30		
Back to the Land Movement.....	20,251.	54				
Casual Fees.....	138.	75				
Air Service.....	13,181.	73				
Radio.....	3,700.	00				
Surveys.....	57.	00				
Fire Ranging.....	7,723.	96				
Surveys, Maps, Office Fees, etc.....	567.	23				
Reforestation.....	3,863.	47				
Lac Seul Storage Dam.....	14,660.	30				
Forest Ranging.....	425.	00				
					64,634.	28
Total Collections.....					699,806.	17
<i>Deduct:</i>						
Collections applied in reduction of Expenditures.....						
Fire Protection Tax.....	9,895.	98				
Fire Ranging—Perquisites.....	7,723.	96				
Scalers Wages.....	3,523.	04				
Back to the Land Movement.....	6,755.	61				
Reforestation.....	3,863.	47				
Air Service.....	13,181.	73				
Radio.....	3,700.	00				
			48,643.	79		
Collections transferred to Interest Account (Statement No. 18 Pub. Accts.) Lac Seul Storage Dam.....			13,693.	60		
Collections transferred to Loan Repayments (Statement No. 20 Pub. Accts.) Back to the Land.....			10,687.	37		
					73,024.	76
					626,781.	41

Appendix No. 5

Statement of Revenue Refunds of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	\$ c.	\$ c.
Algonquin Provincial Park:		
Miscellaneous.....	25.00	
Rentals.....	21.66	
		46.66
Back to the Land Movement.....		1,981.90
Crown Rent.....		545.00
Crown Lands Sales.....		990.81
Mill Licenses.....		2.00
Provincial Land Taxes.....		103.19
Rondeau Provincial Park—Miscellaneous.....		80.00
Quetico Provincial Park—Miscellaneous.....		17.90
Surveys Fees.....		.50
		3,767.96

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the fiscal period
November 1st, 1934 to March 31st, 1935, which are considered as Special Funds.

Service	\$ c.	\$ c.
<i>Common School Lands:</i>		
Principal.....	182.00	
Interest.....	14.40	
		196.40
<i>Clergy Lands:</i>		
Principal.....	4.69	
Interest.....	5.31	
		10.00
<i>University Lands:</i>		
Principal.....		120.00
		326.40

Appendix No. 7

Statement of the Disbursements of the Department of Lands and Forests for the fiscal period November 1st, 1934 to March 31st, 1935.

Service	\$	c.
MAIN OFFICE AND BRANCHES:		
Permanent Salaries—Lands.....	53,179.16	
Permanent Salaries—Forestry.....	23,600.13	
Permanent Salaries—Surveys.....	12,749.60	
Temporary Salaries—Lands.....	2,118.75	
Temporary Salaries—Forestry.....	150.00	
Temporary Salaries—Surveys.....	502.19	
AGENT'S SALARIES AND DISBURSEMENTS.....	21,263.76	
ANNUITIES AND BONUSES TO INDIANS.....	19,528.00	
BACK TO THE LAND MOVEMENT.....	20,177.21	
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS.....	7,474.60	
FIRE RANGING.....	\$204,644.56	
LESS FIRE PROTECTION TAX, PERQUISITES, ETC. TRANSFERRED FROM REVENUE.....	34,501.67	
		170,142.89
FOREST RANGING AND MEASUREMENT OF TIMBER.....	116,779.30	
LESS SCALERS' WAGES TRANSFERRED FROM REVENUE.....	3,523.04	
		113,256.26
FOREST RESERVES.....	831.77	
FOREST RESEARCH.....	54.02	
FORESTRY ACT.....	3,942.52	
GRANT—CANADIAN FORESTRY ASSOCIATION.....	1,000.00	
INSECT CONTROL.....	24.00	
INSURANCE.....	6,817.45	
LEGAL FEES AND EXPENSES.....	167.80	
MAINTENANCE—LANDS.....	5,279.92	
MAINTENANCE—FORESTRY.....	2,048.91	
MAINTENANCE—SURVEYS.....	1,039.08	
PARKS:		
Algonquin Provincial Park.....	16,163.37	
Rondeau Provincial Park.....	5,376.43	
Quetico Provincial Park.....	7,123.00	
REFORESTATION.....	54,142.42	
SURVEYS.....	16,582.10	
STATUTORY:		
Minister's Salary.....	3,333.33	
Refunds.....	85.11	
		568,153.78
Less Salary Assessment.....	6,007.25	
		562,146.53

Appendix

Statement of Timber and Amounts accrued from Timber Dues, Ground Rent, Fire

PROVINCE OF ONTARIO	Area covered by timber licences	Saw Log Timber						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
	Square Miles	Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
		8,724	47,914	1,077,641	7,645	240,563	51,509	1,487,354	1,880	63,763

STATEMENT OF

PROVINCE OF ONTARIO	Posts Pieces	Ties Pieces	Pulpwood Cords	Telegraph Poles	Timber Dues	Bonus
	1,554	6,010	15,083	58	\$39,917 57	\$14,523 65

Total amount received from all Forest Sources, \$379,674.97. See Appendix No. 9.

No. 8

Protection and Bonus, etc., for the fiscal period, November 1st, 1934 to March 31st, 1935.

and Dimension Timber				Cordwood		Lagging		Lagging	Car Stakes	
Jack Pine		Other		Hard	Soft	Pieces	Lin-Ft.	Cords	Pieces	Lin-Ft.
Pieces	Feet	Pieces	Feet							
1,826	55,922	14,689	484,778	7,096	60,115	8,868	145,508	7	200	6,000

TIMBER—Concluded

Trespass	Interest on Dues and Bonus	Ground Rent	Transfer Fees	Fire Tax	Mill License Fees	Total Accruals
\$1,666 50	\$7,777 16	\$94,672 82	\$185 00	\$320,599 20	\$288 00	\$479,629 90

Appendix No. 9

Statement of Timber Revenue for the fiscal period November 1st, 1934 to March 31st, 1935.

Timber Dues.....	\$204,416.74	
Interest on Timber Dues.....	13,907.44	
Timber Sale Deposits.....	16,550.00	
		\$234,874.18
Bonus on Timber Cut.....	\$124,144.16	
Annual Minimum Bonus (Certain agreements).....	nil	124,144.16
Fire Protection.....	\$9,589.71	
Interest on Fire Protection.....	306.27	
		9,895.98
Ground Rent.....	\$6,500.00	
Interest on Ground Rent.....	264.61	
		6,764.61
Transfer Fees.....		185.00
Mill License Fees.....		288.00
Scaler's Wages.....		3,523.04
		<u>\$379,674.97</u>

Statement of Timber Revenue for the Period November 1st, 1934 to March 31st, 1935

Timber Dues.....	\$234,874.18
Bonus.....	124,144.16
Fire Protection.....	9,895.98
Ground Rent.....	6,764.61
Transfer Fees.....	185.00
Mill License Fees.....	288.00
Scaler's Wages.....	3,523.04
	<u>\$379,674.97</u>

Appendix No. 10

ACREAGE UNDER LICENSE

The number of Crown Timber Licenses issued (where the holder pays regulation ground rent and fire tax charges) from May 1st, 1934, to October 31st, 1934, was 439, covering an area of 6,509 $\frac{3}{4}$ square miles.

The number of Crown Timber Licenses issued (where the holder pays regulation ground rent and fire tax charges) from November 1st, 1934, to March 31st, 1935, was 155, covering an area of 2,214 $\frac{1}{4}$ square miles.

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1934	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Oct. 18	Nov. 8	S.W. Part of St. Louis Twp. comprising sections 16 to 21, Dist. of Sudbury.	12	1	M. J. Poupore, Gogama	Jackpine.	10	2 50	2 50	Jackpine	26903 Vol. 2
Oct. 18	Nov. 9	Alexandria Isl., part Dist. of Kenora.	1	1	Keeewatin Lumber Co., Kenora.	Spruce P.W., Green. Balsam P.W., Green. Red & W. Pine, Green. Jackpine, Green. Spruce P.W., Burnt. Balsam P.W., Burnt. J. Pine Ties.	..... ..... ..... ..... ..... ..... .....	1 40 70 2 50 2 50 50 50 10	..... ..... ..... ..... ..... ..... .....	Mixed	4591A
Oct. 23	Nov. 10	Moon Island Part.	1/4	4	McGibbon Lumber Co., Ltd., Penetang.	White Pine. Hemlock. Oak.	9 00 5 00 10 00	1 00 1 00 1 00	2 50 1 50 2 50	Logging	79726
Oct. 25	Nov. 15	Notman Twp. Part Dist. of Nipissing.	5 1/2	1	Baechler Bros., North Bay.	Birch.	.....	.....	2 00	Logging	30329
Nov. 1	Nov. 26	Ossian Twp., Dist of Temiskaming.	31	1	Kirkland Lake Lumber Co., Ltd., Kirkland Lake.	White Pine. Jack Pine. Spruce P.W. Balsam P.W. Poplar P.W.	2 00	4 00 3 00 4 00 35 10	2 50 2 50 2 00 1 40 70	Mixed	47868

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1934	Date Sold 1934	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Nov. 19	Dec. 3	Scadding Twp., Part Dist. of Sudbury.	3½	1	T. Pajala, Sudbury.	Red and White Pine..... Jack Pine..... Spruce Logs..... Spruce Pulpwood..... Balsam Pulpwood..... Other Pulpwood..... White Birch Ski Timber..... Fuelwood, Soft..... Fuelwood, Hard.....	75 1 00 1 00 15 15 20 30 10 10	3 50 3 00 3 00 1 40 70 40 25 25 50	2 50 2 50 2 00 1 40 70 40 25 25 50	Mixed	2753A
Dec. 6	Dec. 27	Parts Twps. Bayley, Skead, Rattray, Dist. of Temiskaming.	6½	1	Milton Irvine, Hanbury.	R. & W. Pine..... Jackpine..... Spruce.....	3 00 1 36 2 00	4 00 3 00 4 00	2 50 2 50 2 00	Logging	23516
Dec. 13	Dec. 26	Carling Twp., part Dist. of Parry Sound.	½	1	Noble Dumont, Parry Sound.	Pine..... Birch and Maple..... Spruce..... Hemlock..... Cedar..... Tamarac.....	..... ..... ..... ..... ..... .....	2 50 2 00 2 00 1 50 1 50 1 50	2 50 2 50 2 00 1 50 1 50 1 50	Logging	12060
Dec. 13	Dec. 26	Area lying S. and adjoining the W. portion of Timber Berth J.A. 2.	3	1	J. A. Mathieu, Ltd., Rainy Lake.	Jackpine..... Spruce Pulpwood.....	10	1 50 30	2 50 1 40	Mixed	613B
1935 Jan. 3	1935 Jan. 15	Wood Twp. part Dist. of Muskoka.	1	1	Weismiller Bros, Bala.	Birch and Maple..... Hemlock..... Fuelwood.....	..... ..... .....	2 00 1 50 25	2 50 1 50 50	Mixed	19096

Appendix No. 11

Timber areas disposed of from November 1st, 1934, to March 31st, 1935

Date Offered 1935	Date Sold 1935	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset Bonus	Dues		
Jan. 8	Jan. 21	McLean Twp. part Muskoka.	$\frac{3}{4}$	1	Stanley A. Haines, Utterson.	Maple and Birch Hemlock Cordwood, Hard Cordwood, Soft	25 25	1 50 1 00	2 50 1 50 50 25	Mixed	59737
Jan. 11	Jan. 26	Copperfield Twp. part Sudbury.	55	1	Messrs. Clark & Devlin, Port Arthur, Ont.	Jackpine Tie Timber	66	4 00	2 50	Jackpine Logging	104142
Mar. 9	Mar. 21	An area north of the west end of Arrow Lake and south of the Rly., Dist. of Thunder Bay.	12	1	Russell McKeech- nie, Round Lake, Ont.	Jackpine R. & W. Pine Poplar Balsam Spruce Pulp Balsam Pulp Spruce, Large.	25 25 10 10 05 25	3 00 4 00 50 50 05 2 50	2 50 2 50 2 00 2 00 1 40 70 2 50	Mixed	95281
Mar. 18	Mar. 29	McDougall Twp., part Parry Sound.	$\frac{3}{4}$	1	Mark Taylor, Parry Sound, Ont.	Pine Birch, Maple, Oak, Basswood, Elm, Ash Hemlock Tamarac	10 10 10 10	2 50 2 50 1 50 1 50	2 50 2 50 1 50 1 50	Logging	25375

Appendix No. 12

Statement showing the number of Locatees and of Acres located; of purchasers and of acres sold; of Lots resumed for non-performance of Settlement Duties, and of Patents issued in Free Grant Townships during the fiscal period November 1st, 1934 to March 31st, 1935.

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Miller	Frontenac	Chas. Both, Denbigh					2	200		
Cardiff	Haliburton	A. N. Wilson, Kinmount	1	118			1	118		
Bangor	Hastings	David Fuller, Bancroft	2	181		22	1	111	1	222
Carlow	"	"	2	150			2	150		
Faraday	"	"	4	447			2	185	1	102.5
Herschel	"	"	1	100			2	182.5		
Limerick	"	"			1	48	2	235	1	48
Mayo	"	"					1	44.5	1	99
McClure	"	"	4	456			1	122		
Wicklow	"	"	2	207		2	1	102	2	205
Britton	Kenora	F.R. Parmeter, Dryden	1	151.5			2	312.5		
Eton	"	"	1	160						
Melgund	"	"				7.50				
Mutrie	"	"	1	154.5						
Redvers	"	"			2	106.35				
Rowell	"	"	1	155			1	155		
Sanford	"	"				6				
Southworth	"	"	1	160.5		9			1	169
Temple	"	"	2	262			2	319		
Wabigoon	"	"	3	492		2	1	156.5		
Wainwright	"	"	1	159.5			1	159.5		
Zealand	"	"	4	466.25						
Melick	Kenora	J. D. C. Smith, Kenora	3	335.5			2	175.5	2	306
Abinger	Lennox and Addington	Chas. Both, Denbigh	1	100			1	100		
Brunel	Muskoka	W. G. Gerhart, Bracebridge	1	100			1	100		
Cardwell	"	"	1	100			2	200		
Chaffey	"	"							1	96
McLean	"	"	1	100			5	440		
Oakley	"	"							2	182
Ridout	"	"							1	100
Watt	"	"							1	100
Kirkpatrick	Nipissing	Albert Gingras, Verner	1	157.5						
Boulter	"	W.B. Greenwood, North Bay	1	100						
Calvin	"	"	1	100			1	100	1	148
Cameron	"	"	2	230			1	127	1	136.9
Chisholm	"	"	1	100						
Ferris East	"	"					1	100	1	95.419
Grant	"	"	1	158.5						
Lauder	"	"	1	108						
Macpherson	"	"							1	131.5
Martland	Sudbury	"					1	80		
Papineau	Nipissing	"							1	134
Springer	"	"	1	150			1	160		
Armour	Parry Sound	N. B. Fletcher, Parry Sound	1	100						
Bethune	"	"					1	200		
Chapman	"	"				3				

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Gurd	Parry Sound	N. B. Fletcher,	1	100						
Hagerman	"	Parry Sound.	1	99						
Henvey	"	"	2	190		1.5				
Himsworth N.	"	"	2	200	1	100				
Joly	"	"	1	200						
Laurier	"	"			1	118			1	118
Machar	"	"	1	100						
Monteith	"	"	2	206		6				
McKellar	"	"	1	196			1	196		
Nipissing	"	"	1	100						
Patterson	"	"							1	100
Pringle	"	"	1	100			1	100		
Shawanaga	"	"	1	69			1	69		
Spence	"	"							1	200
Wilson	"	"			1	82				
Carpenter	Rainy River	J. A. Alexander,	1	80.25						
Dance	"	Fort Frances.	6	1027			3	478.5		
Kingsford	"	"				24				
Miscampbell	"	"	1	159.5						
Blue	"	W. Cameron,							1	80
Dewart	"	Stratton	8	915			2	240		
Dobie	"	"	1	80.25			1	80.25		
Mather	"	"				2			1	176
Morley	"	"							1	78.08
Morson	"	"	1	40			2	199.5	1	101
McCrosson	"	"	2	200			2	239.75		
Nelles	"	"	1	160						
Pattullo	"	"	1	80			2	120.5		
Pratt	"	"	5	559.25	1	80				
Richardson	"	"	4	638.5			2	319.5		
Sifton	"	"	2	159.75			1	80.25		
Spohn	"	"	13	1668.25		5.25	8	863.125		
Sutherland	"	"	2	320			1	140		
Tovell	"	"	2	198.5			1	158.5		
Algona North	Renfrew	E. L. Ward,							1	93
Alice	"	Actg. C.L.A.,	2	200			1	100		
Petawawa	"	Pembroke							1	200
Appleby	Sudbury	Albert Gingras,	1	60			1	60		
Casimir	"	Verner	3	477			2	318.5		
Ratter	"	"	4	644.5			4	644.5		
Broder	"	J. K. MacLennan	1	29.6			1	9.62		
Chapleau	"	Sudbury	1	157						
Dill	"	"	2	158.75			1	78.75	1	160
Garson	"	"	1	164		4	1	150		
Hanmer	"	"	2	337.5			1	231.5		
Lumsden	"	"	1	80.75			1	80.75		
Blake	Thunder	S. H. Wilson,	1	52						
Conmee	Bay	Port Arthur.	2	235.75			3	330.75		
Crooks	"	"	3	279.5			3	279.5		
Dawson Road	"	"	1	100			14	1422	3	320
Dorion	"	"	1	160			1	160		
Gillies	"	"					1	149.5		
Gorham	"	"	3	399			2	310		

Appendix No. 12—Continued

Township	District or County	Agent	No. persons located	No. of acres located	No. of purchasers	No. of acres sold	No. persons cancell.	No. of acres resumed	No. patents issued	No. of acres patented
Lybster.....	Thunder	S. H. Wilson,					2	160		
Macgregor....	Bay	Port Arthur	8	1280			6	960		
Marks.....	"	"	1	161.5		9			1	167.5
O'Connor.....	"	"	1	162		2	1	162		
Pardee.....	"	"	5	683			3	480		
Pearson.....	"	"	2	332			1	172		
Scoble.....	"	"	1	157						
Stirling.....	"	"	1	157						
Strange.....	"	"	1	69.5			1	69.5		
Ware.....	"	"	4	564.25			1	161	1	160
Snowdon.....	Haliburton	Unattached...	1	100			1	100	1	100
Brougham....	Renfrew	"			1	75				
Griffith.....	"	"							1	100
Hagarty.....	"	"							1	79
Jones.....	"	"	1	100			1	119		
Matawatchan	"	"					1	98		
Radcliffe....	"	"					1	174		
Sherwood....	"	"				2			6	753
Baldwin.....	Sudbury....	"	1	164			1	159.5	1	160
Merritt.....	"	"	1	99					3	404.5
			168	21,070.6	7	598.6	124	14,780.225	46	5,707.399

Number of Lots assigned, 66. Number of acres assigned 7,770.97.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free-Grant during the fiscal period November 1st, 1934 to March 31st, 1935.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Aweres.....	Algoma.....	C. A. Duval,	.....	.....	.....	.....	1	173
Tarentorus.....	".....	S. S. Marie	.....	.....	.....	.....	1	80
VanKoughnet.....	".....	"	2	232	.....	.....	.....	.....
Victoria.....	".....	J. S. Lowe,	.....	.....	1	160	.....	.....
		Massey.....	.....	.....	.....	.....	.....	.....
Bright.....	".....	L. G. Smith,	6	971.44	1	108	1	160
Bright Add'l.....	".....	Bruce Mines.	.....	.....	.....	.....	2	368.6
Gladstone.....	".....	"	.....	.....	2	304.5	.....	.....
Gould.....	".....	"	1	160	.....	.....	.....	.....
Johnson.....	".....	"	.....	.....	1	109	.....	.....
Striker.....	".....	"	2	386	.....	.....	2	386
Blount.....	Cochrane.....	F. Hamilton,	6	413	1	74	1	150
Brower.....	".....	Cochrane..	.....	.....	1	79.25	.....	.....
Calder.....	".....	"	13	991.5	3	226.5	.....	.....
Clute.....	".....	"	10	714.04	4	354.5	.....	.....
Colquhoun.....	".....	"	8	591.38	4	297	.....	.....
Fournier.....	".....	"	6	470.25	2	163.5	.....	.....
Fox.....	".....	"	4	318.5	1	39.75	.....	.....
Haggart.....	".....	"	.....	.....	.....	.....	1	65.39
Kennedy.....	".....	"	3	175	1	150	.....	.....
Larmarache.....	".....	"	.....	.....	.....	.....	1	164
Leitch.....	".....	"	13	973.5	4	301	1	75
Machin.....	".....	"	3	218.5	6	444	1	150
Newmarket.....	".....	"	5	392.5	4	322.75	.....	.....
Pyne.....	".....	"	4	318.5	.....	.....	.....	.....
Shackleton.....	".....	"	7	525	2	155.5	.....	.....
Beatty.....	".....	J. A. Hough,	1	80	.....	.....	.....	.....
Bond.....	".....	Matheson.	.....	.....	1	159.5	.....	.....
Bowman.....	".....	"	3	236.25	2	161	2	320.5
Calvert.....	".....	"	1	80.5	.....	.....	.....	.....
Clergue.....	".....	"	3	239.25	1	79.5	.....	.....
Currie.....	".....	"	5	360.38	.....	.....	.....	.....
Dundonald.....	".....	"	1	110.5	.....	.....	.....	.....
German.....	".....	"	2	157.5	1	96.5	.....	.....
Hislop.....	".....	"	1	84.5	.....	.....	3	483
Matheson.....	".....	"	5	389.75	1	82.25	1	158
Mountjoy.....	".....	"	.....	.....	1	164	.....	.....
McCart.....	".....	"	7	552	3	321.75	.....	.....
Playfair.....	".....	"	3	265.5	.....	.....	.....	.....
Shaw.....	".....	"	1	75.75	.....	.....	1	80
Stock.....	".....	"	8	643.25	.....	.....	.....	.....
Taylor.....	".....	"	3	315.75	.....	.....	.....	.....
Walker.....	".....	"	2	160	.....	.....	.....	.....
Fauquier.....	".....	H. E. Shep- pard,	11	823	7	704	1	51
Idington.....	".....	Kapuskasing.	30	2,999	12	1,200	.....	.....
McCrea.....	".....	"	11	853.5	17	1,306	.....	.....
Nansen.....	".....	"	5	376.5	2	150.5	.....	.....
O'Brien.....	".....	"	5	278	.....	.....	5	507.61
Owens.....	".....	"	3	298	3	298	2	196
Williamson.....	".....	"	4	396	4	406	.....	.....

Appendix No. 13

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Barker.....	Cochrane.....	T. Tremblay,	2	147.5	3	222.5	1	72
Casgrain.....	".....	Hearst.....	8	601	16	1167.5	1	150
Devitt.....	".....	".....	23	1744.5	7	527		
Eilber.....	".....	".....	32	2459.5	10	750	1	72.95
Hanlan.....	".....	".....	37	2824.5	13	1118.5	1	151
Kendall.....	".....	".....	15	1236.5	8	637		
Lowther.....	".....	".....	13	979	41	3351.5	1	70
McCowan.....	".....	".....	1	75	1	75		
Drayton Reserve.....	Kenora.....	J. D. C. Smith	1	20				
Jaffray.....	".....	Kenora.....	1	40				
Crerar.....	Nipissing.....	A. Gingras,	2	331.5				
Loudon.....	".....	Verner.....		1				
Badgerow.....	".....	W. B. Green-	1	160				
Phelps.....	".....	wood,	1	160.5				
Widdfield.....	".....	North Bay	4	641			1	394
Mason.....	Sudbury.....	".....	1	70				
Henry.....	".....	A. Gingras,	3	240				
Loughrin.....	".....	Verner.....	3	324.5			1	167.25
Hallam.....	".....	J. S. Lowe,	1	164.4				
May.....	".....	Massey.....					1	120
Salter.....	".....	".....	1	161				
Awrey.....	".....	J. K. MacLen-	6	477.15				
Bigwood.....	".....	nan, Sud-	7	998.025				
Cleland.....	".....	bury.....	2	160.5				
Delamere.....	".....	".....	4	641	1	160		
Denison.....	".....	".....	1	35				
Drury.....	".....	".....	1	163.5				
Dryden.....	".....	".....	4	316.25				
Fairbank.....	".....	".....	3	364.75				
Lorne.....	".....	".....	2	275				
Louise.....	".....	".....					1	160.5
Trill.....	".....	".....	1	104.75				
Benoit.....	Temiskaming	J. A. Hough,	4	281.13	1	160.25		
Maisonville...	".....	Matheson	1	107				
Armstrong...	".....	S. C. Mac-					1	160
Beauchamp...	".....	Donald,	1	79				
Brethour.....	".....	New Liskeard	2	130	2	160		
Bryce.....	".....	".....	1	80			1	160
Firstbrook...	".....	".....	1	80			1	119
Harley.....	".....	".....			1	158		
Henwood.....	".....	".....					1	161
Hilliard.....	".....	".....	2	160	3	240		
Hudson.....	".....	".....			1	157		
Kerns.....	".....	".....					2	320.5
Tudhope.....	".....	".....	2	162.5	1	161.5		
Lorrain.....	".....	N. J. McAulay	1	39.75				
		Haileybury						

Appendix No. 13

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. patents issued	No. of acres patented
Burt.....	Temiskaming..	Thos. G.	...	...	6	447.5	...	...
Chamberlain..	"	Towne,	3	236.25	1	78.5	...	...
Eby.....	"	Englehart.	4	314.5	2	155	...	...
Evanturel.....	"	"	...	...	...	...	1	160.5
Ingram.....	"	"	1	80	2	240	1	80.75
Marquis.....	"	"	4	313.75	1	80	...	...
Marter.....	"	"	6	480.25	...	...	...	...
Otto.....	"	"	1	79	2	239.75	...	...
Pacaud.....	"	"	1	80	1	78.75	1	80
Pense.....	"	"	1	80	...	...	...	...
Robillard.....	"	"	2	160.5	1	162.5	...	...
Savard.....	"	"	6	479.75	2	160	...	...
Sharpe.....	"	"	1	80	...	...	1	80
Truax.....	"	"	2	160	...	...	...	...
Devon.....	Thunder Bay..	S. H. Wilson,	4	434	2	320	...	...
Forbes.....	"	Pt. Arthur	3	474.5	26	4119	...	...
Goldie.....	"	"	...	...	17	2736	...	...
Jacques.....	"	"	...	...	1	143	...	...
Sibley.....	"	"	1	156	1	156	...	...
Upsala.....	"	"	...	...	...	...	1	160
Arran.....	Bruce.....	Unattached..	1	103	...	...	1	103
Bedford.....	Frontenac.....	"	...	...	1	100	...	...
Howe Island..	"	"	1	85	...	...	...	...
Artemesia.....	Grey.....	"	1	50	...	...	1	50
Sullivan.....	"	"	1	50	...	...	1	50
Sydenham.....	"	"	...	...	...	...	1	25
Elzevir.....	Hastings.....	"	1	100	...	...	1	100
Tudor.....	"	"	1	130	...	...	2	230
Haycock.....	Kenora.....	"	1	56	...	...	...	...
Darling.....	Lanark.....	"	1	90	1	90	...	...
Lavant.....	"	"	...	...	...	...	1	100
Lansdowne.....	Leeds.....	"	1	200	...	...	...	...
Rutherford.....	Manitoulin.....	"	1	160	...	...	...	...
Belmont.....	Peterboro.....	"	...	...	...	...	1	52.5
Rama.....	Ontario.....	"	1	110	...	...	...	...
Cornwall.....	Stormont.....	"	1	93	...	...	1	93
Digby.....	Victoria.....	"	1	69	1	98	...	...
			458	39,685.195	271	26,868	58	7,329.05

No. of lots assigned, 169. No. of acres assigned, 17,329.29.

Appendix No. 13

Statement showing the number of purchases, acres sold and patents issued in Cities, Towns and Townplots, during the fiscal period November 1st, 1934, to March 31st, 1935.

Towns, etc.	District or County	No. of acres sold	No. of purchasers	No. of acres patented	No. of patents issued
Bobcaygeon.....	Victoria.....			.87	2
Dryden.....	Sudbury.....	.25	1	.04	1
Dundas.....	Wentworth.....	.82	2	.82	2
Geraldton.....	Thunder Bay.....	6.455	21	4.218	1
Hislop.....	Cochrane.....	7.609	1		
Hudson.....	Kenora.....	1.45	8	.32	2
Killarney.....	Manitoulin.....	.11	1	.11	1
Kirkland Lake.....	Temiskaming.....	3.013	5	2.879	4
Larder City.....	".....	.17	1		
Macfarlane.....	Kenora.....	.69	2	.23	1
Missinaibi.....	Cochrane.....	.17	1	.17	1
Sioux Lookout.....	Kenora.....			.22	1
Tisdale.....	Cochrane.....	.138	2	.452	5
Wawa.....	Algoma.....	.44	3		
		21.315	48	10.329	21

Number of Lots assigned, 7. Number of Acres assigned, .712/1000ths.

Locations by Returned Soldiers and Cancellations for Non-performance of Settlement Duties. Five Months' Period November 1st, 1934, to March 31st, 1935.

District	Agency	Locations		Cancellations	
		No.	Area	No.	Area
Algoma.....	Sault Ste. Marie.....			1	152
Cochrane.....	Cochrane.....	3	227.75	3	297.75
".....	Hearts.....	6	575	4	376
".....	Kapuskasing.....	2	200		
".....	" R.L.S.....	1	100		
".....	Matheson.....	11	867.25	1	81.5
Nipissing.....	North Bay.....	1	40	1	160
Sudbury.....	Massey.....	2	308		
".....	Sudbury.....	2	160		
".....	Warren.....	3	404	1	159
Temiskaming.....	Englehart.....	4	398.75	3	240.75
".....	New Liskeard.....	4	342.5	1	56
".....	Port Arthur.....	1	161	4	638.5
	Total.....	40	3,784.25	19	2,161.5

Number of Lots assigned, 2. Number of Acres assigned, 230.

Appendix 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
Pt. Lot 3, Con. 3, Bearhead Lake.....	Scarfe.....		3.5
Pt. Lot 11, Con. 2, Long Lake.....	Whitman.....	4.1	4.1
<i>County of Frontenac:</i>			
Pts. Lot. 13, Con. 1, Buckshot Lake.....	Miller.....	6.	
<i>County of Haliburton:</i>			
S.W. Pt. Lot 13, Con. 4, Boskung Lake.....	Stanhope.....		1.56
N.W. Pt. Lot 26, Con. 13, Stormy Lake.....	Glamorgan.....		2.
<i>District of Kenora:</i>			
L.K. 436, Granite Lake.....	Boys.....		2.6
L.K. 426, Granite Lake.....	".....		4.9
R.F.D. 2, Minnitaki Lake.....	S. of Drayton.....		5.
R.F.D. 17, Boulder Lake.....	Twp. 39.....		2.
L.K. 437, Moth Lake.....	Forgie.....		5.
L.K. 445, Cache Lake.....			3.75
Pt. Old Loc'n K. 23, Clearwater Bay, Lake of the Woods.....		4.9	
Pcl. E. of D. 610, Clearwater Bay, Lake of the Woods.....		2.1	
S.W. Pt. D. 624, Sioux Narrows, Lake of the Woods.....		2.32	
L.K. 459, Dog Tooth Lake.....		1.68	
N.E. Pt. K. 25, Mg. Loc'n Woodchuck Bay, Lake of the Woods.....	Boys.....	4.	
<i>County of Lincoln:</i>			
Lot 5, Jordan Harbour.....		.27	
<i>District of Muskoka:</i>			
Pt. Lot 3, Con. 8, Shoe Lake.....	Ridout.....		4.85
Pt. Lot 19, Con. 11, Six Mile Lake.....	Baxter.....		4.
Pt. Lot 27, Con. 4, Riley Lake.....	Ryde.....	5.	
Pt. Lot 22, Con. 8, Wood Lake.....	Oakley.....	5.61	
Pt. Lot "H" Con. 19, Morrison Lake.....	Wood.....		4.89
<i>County of Nipissing:</i>			
Pcl. 1, Pt. Lot 14, Con. B, Labelles Pt., Lake Talon.....	Olrig.....	.38	
Pcl. 5, Pt. Lot 14, Con. B, Lake Talon (Grasswell Pt.)..	Olrig.....	1.	
<i>District of Parry Sound:</i>			
Pt. Lot 7, Con. 5, Ah-Mik Lake.....	Croft.....		1.25
Pt. Lot 5, Con. 2, Sollman Lake.....	Chapman.....		2.
Pt. Lots 16 and 17, Con. 5, Codes Lake.....	Conger.....		2.
<i>District of Rainy River</i>			
Locn. 50, One Sided or "Caliper" Lake.....			4.42
<i>County of Renfrew:</i>			
Pt. Lot 17, Con. 12, Clear Lake.....	Sebastopol.....		.65
<i>County of Simcoe:</i>			
Pt. E. ½ Lot 23, Con. 13, Sparrow Lake.....	Orillia.....		1.58

Appendix 13—Continued

MAINLAND SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Sudbury:</i>			
S.E. Pt. Lot, 1, Con. 3.....	Loughrin.....		1.5
Pcl. 5, Pt. Lot 2, Con. 2, Dry Pine Bay, French River..	Bigwood.....		1.5
Pt. Lot. 4, Con. 1, Little Panache Lake.....	Louise.....	5.45	
L.N. 45, Panache Lake.....	Twp. 83.....		2.5
F.L. 28, Panache Lake.....	Twp. 83.....	.73	
A.E. 9, Panache Lake.....	".....	5.	
A.E. 13, Panache Lake.....	".....	2.9	
<i>District of Thunder Bay:</i>			
S.F. 79, Lower Shebandowan Lake.....			1.86
P.P. 239, Lower Shebandowan Lake.....			1.62
P.P. 240, Lower Shebandowan Lake.....			1.72
P.P. 248, Lower Shebandowan Lake.....			2.2
P.P. 600, Kashabowie Lake.....			1.29
A.L. 382, Jackfish Bay, Lake Superior.....	Twp. 82.....		1.
B.R. 4, Sesekinika.....	Grenfell.....		2.74
		51.44	77.98

Appendix 13—Continued

ISLANDS SOLD AND PATENTED

Under Summer Resort Regulations, during the fiscal period November 1st, 1934 to March 31st, 1935.

Part or Parcel	Township	No. of acres sold	No. of acres patented
<i>District of Algoma:</i>			
Archie Forrest, Denman Lake.....	Patton.....		2.
Lot 30, "Pine", Lake Huron, St. Joseph's Channel....	Algoma.....	4.6	.....
<i>County of Frontenac:</i>			
Pt. A, Sharbot Lake.....	Olden.....		5.
Pt. Miller, Devil Lake.....	Bedford.....		1.06
Pt. Miller, Devil Lake.....	".....		.96
Pt. Miller, Devil Lake.....	".....		1.20
<i>District of Kenora:</i>			
Pt. G-1919, Sabaskong Bay, Lake of the Woods.....			2.
L.K. 468, Lake of the Woods, East of Lilly Island		6.86	.....
L.K. 432 Woodchuck Bay, Lake of the Woods.....	S. of Boys.....		3.25
<i>District of Manitoulin:</i>			
Pcl. No. 1, T.P. 1669, McGregor Bay, Lake Huron.....		8.	8.
T.P. 3817 or "Sim" South Bay, Lake Huron.....			3.5
<i>District of Muskoka:</i>			
"Halbussal" Prospect Lake, opp, 31/5.....	Draper.....	1.77	.....
<i>District of Parry Sound:</i>			
318-C (Hoppner) Georgian Bay.....	Opp. Carling.....		1.24
B. 639, Georgian Bay.....	Opp. Cowper.....	1.9	.....
S.E. Pt. B-980, Georgian Bay.....	Opp. Shawanaga.....		5.
Island Opp. Lot 35, Con. 2, Horseshoe Lake	Christie.....	.25	.25
N.E. Pt. T.P. 3540, Pickerel Rv.....	Opp. Mowat.....		5.
<i>District of Rainy River:</i>			
"M" Clearwater Lake.....		3.6	.....
<i>District of Temiskaming:</i>			
Pcl. 12, Island "A" Sesekinika Lake.....	Grenfell.....		5.6
Pcl. 13, Island "A" Sesekinika Lake.....	".....		4.
	Total.....	26.98	48.06

Appendix 13—Continued

Statement showing the number of Miscellaneous purchases; acres sold and Patents, Vesting Orders, Conveyances, etc., issued during the fiscal period November 1st, 1934 to March 31st, 1935.

Parcel	Township, etc.	District or County	Sales		Patents, etc.	
			No.	Area	No.	Area
Pt. N. ½ Lot 1, Con. 3	Currie	Cochrane	1	1.	1	1.
Pt. W. ½ Lot 21, Con. 6	O'Brien	"	1	1.	1	1.
Pt. Lot 4, Con. 16	Owens	"	1		1	18.3
E. ½ Lot 9	Howe Island	Frontenac	1		1	85.
½ Bed of York River at Ban- croft Village	Faraday	Hastings	1	.7	1	.7
Lot 5, Jordan Harbour	Louth	Lincoln	1		1	.27
N.E. Pt. Lot 36, Con. 1	Watten	Rainy River	1	9.		
Pt. N. ½ Lot 1, Con. 2	Firstbrook	Temiskaming	1		1	1.
Pcl. at Jellicoe Station		Thunder Bay	1	.52	1	.52
			4	11.22	8	107.79

Appendix No. 14

PATENTS OFFICE (LANDS BRANCH)

Statement of Patents, etc., Issued during the fiscal period November 1st, 1934 to March 31st, 1935.

Public Lands Patents.....	103	
Free Grants ".....	45	
Transfer (Crown Townplot Lots).....	11	
Patents ".....	10	
Miscellaneous Patents, Vesting Orders, etc.....	8	
	<hr/>	177
Mining Lands Patents.....	327	
" Leases.....	36	
" Rights Patents.....	8	
	<hr/>	371
Crown Leases.....	9	
Algonquin Park Leases.....	10	
Rondeau ".....	4	
Bruce Beach ".....	1	
" " (Renewals).....	3	
Temagami ".....	3	
Water Power ".....	1	
	<hr/>	31
Licenses of Occupation (Mines).....	45	
" " (Lands).....	70	
" " Algonquin Park.....	1	
" " Rondeau ".....	11	
" " Lake Temagami Islands.....	1	
	<hr/>	128
Licenses of Occupation cancelled.....	54	
Crown Leases ".....	16	

Appendix No. 15

RECORDS BRANCH, 1934-35

November 1, 1934 to March 31, 1935

Communications received:	
From Crown Lands Agents.....	3,512
From District Foresters.....	2,324
From Mining Recorders.....	1,796
From Homestead Inspectors.....	482
From Superintendent, Algonquin Park.....	259
From Superintendent, Quetico Park.....	50
From Superintendent, Rondeau Park.....	117
Orders-in-Council.....	49
Telegrams.....	105
All other Sources.....	15,159
	<hr/>
Total incoming (Minister's Office and Land Tax Branch not included).....	23,853
Communications sent out to Crown Lands Agents, District Foresters, Inspectors and Park Superintendents.....	8,368
To General Public.....	10,583
Re Statistics.....	1,816
Re Mill Licenses.....	3,100
Re Maps and Blue Prints.....	2,400
Summer Home Booklets and Pamphlets.....	750
	<hr/>
Total outgoing (Minister's Office and Land Tax Branch not included).....	27,017
Files:	
New Files Issued—General.....	2,070
New Files Issued—Accounts Chargeable.....	246
New Files Issued—Accounts Free.....	106

PART II

SURVEYS BRANCH

*Appendix No. 16*REPORT OF SURVEYOR-GENERAL FOR 5 MONTHS, NOVEMBER
1st, 1934 TO MARCH 31st, 1935

CROWN SURVEYS

As Crown Surveys are not usually proceeded with during the winter months, no instructions to perform work of this kind were issued during the 5 months ending March 31st, 1935.

MUNICIPAL SURVEYS

No reports of Municipal Surveys were received during the 5 months ending March 31st, 1935.

TOWNSITE SUBDIVISIONS

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

- M-101—Subdivision of parts of Mining Claims T.B. 10585-10586, Township of Errington, District of Thunder Bay.
- M-102—Blackwater Townsite, Subdivision of part of Mining Claim T.B. 9846, District of Thunder Bay.
- M-103—Hardrock Townsite, Subdivision of part of Mining Claim T.B. 10498, Township of Ashmore, District of Thunder Bay.
- M-118—Kirkland Lake Townsite, Subdivision of parts of Mining Claims L-1403-1404, District of Timiskaming.
- M- 19 } Subdivisions of part of lot 5, concession 5, Township of
M- 20 } Playfair, District of Cochrane.

MAPS

During the 5 months ending March 31st, 1935, the following maps have been revised, brought up to date and published:

- 8-D—Georgian Bay Islands, between Coponaning and Grondine Pt. South of Humboldt Township.
- 17-A—Rainy Lake (Islands in western part of)

Appendix No. 17

Statement of Crown Surveys completed and closed during five months ending March 31st, 1935

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount Paid
1	May 1, 1934	S. E. Flook	Establish original monuments, Township of Dorion, District of Thunder Bay	\$935.15
2	Apr. 25, 1934	E. L. Moore	Establish original monuments, Township of Ferris, District of Nipissing	296.22
3	Apr. 21, 1934	R. W. Code	Survey of beach lands in front of the County of Lambton	287.74
4	Apr. 26, 1934	R. F. Dynes	Subdivision of Township of Vermilion Additional, District of Kenora	951.50
5	Apr. 21, 1934	J. W. Tyrrell	Survey of beach lands in front of part of the County of Bruce	1,690.65
6	Apr. 25, 1934	J. S. Dobie	Establish original monuments in Township of Scarfe and traverse adjoining Lakes, District of Algoma	715.00
7	Apr. 30, 1934	C. R. Kenny	Establish original monuments in Township of Korah, District of Algoma	706.00
8	Apr. 25, 1934	J. T. Coltham	Establish original monuments in Township of McDougall, District of Parry Sound	499.35
9	Mar. 26, 1934	Phillips & Benner	Base Line in District of Thunder Bay, East of Lake Nipigon	1,366.74
10	Apr. 21, 1934	E. D. Bolton	Survey of beach lands in front of part of County of Bruce	783.65
11	Sept. 12, 1933	C. E. Bush	Fixing contour shores, Lac Seul and Lost Lake, District of Kenora, Patricia Portion	1,456.88
12	Apr. 30, 1934	C. R. Bradshaw	Establish original monuments, Township of Carr, District of Cochrane	299.00
13	May 3, 1934	R. S. Kirkup	Survey certain roads and summer camp sites, District of Kenora	1,710.20
14	May 1, 1934	Beatty & Beatty	Establish original monuments, Township of Alice, County of Renfrew	1,031.55
15	May 1, 1934	J. W. Pierce	Establish original monuments, Township of Smith, County of Peterborough	1,125.94
16	May 3, 1934	J. A. S. King	Survey part of Fort. Frances-Kenora Highway, Districts of Rainy River and Kenora	256.30
17	Apr. 21, 1934	Speight & vanNostrand	Survey of beach lands in front of part of the County of Huron	510.40
18	May 1, 1934	T. G. Code	Establish original monuments in Township of Coleman, District of Timiskaming	272.33
19	Mar. 22, 1934	H. W. Sutcliffe	Base Line and Township boundaries, East of Lake Nipigon, District of Thunder Bay	1,630.50
20		C. E. Bush	Equipment	57.00
			Total	\$16,583.10

Appendix No. 18

Statement of Municipal Surveys for which Instructions issued during five months, ending 31st March, 1935

No.	Date of Instructions	No.	Surveyor's Name	Description of Survey
1	Feb. 27, 1935	792	R. McDowall	Mark with permanent monuments, Easterly limit of Lot 2, Concession 11, Albermarle, (formerly part of the town plot of Adair), being the limit of road allowance on the East side of said lot.
2	Dec. 28, 1934	791	D. G. Ure	Establish the boundaries of all the streets in the city of St. Catharines.

Appendix No. 19

Extract from the Report and Field Notes of the survey of the base line. District of Thunder Bay, west from Raynar Township, by Messrs. Phillips & Benner, Ontario Land Surveyors, under instructions dated March 26th. 1934.

GEOLOGY

Between the point of commencement and the east boundary of the Nipigon Forest Reserve, only a few outcroppings of rock were found in the entire length of the line and these were granite. On the base line within the Nipigon Forest Reserve, the Geology was reported upon by T. L. Gledhill for the Ontario Department of Mines Report, Volume 34, part 6, 1925, and is shewn on the map number 34-G. On this section of the line, there are quite numerous outcroppings of rock and many claims had been staked along the line. The record of such prospectors posts as were found along or near the line will be found on pages 49 to 51 of the Field Notes and this is the only area in which claims appear to have been staked prior to the survey of the base line.

The line of prospectors blazes was very close to our survey line, so that, if claims are to be transferred from the Kowkash Mining Division to the Port Arthur Mining Division, very little change would be made in the areas or shapes of the claims.

The country along the line within the Reserve appears to have been well mapped and no minerals of any importance were found by our party. The declination of the Magnetic Needle was in fairly uniform progression from East to West with no very marked deviation, the largest being about 8°.

Of the total length of the line of 4815 chains, rock was exposed only 450 chains.

TOPOGRAPHY

On the Easterly 50 miles of the base line, the country is fairly level with few hills ranging over fifty (50) feet in height. There are long stretches of swamp areas and other areas of level land. Between MacDonald Lake and Ledingham Lake, the line passes through a rough, rugged country, the hills ranging up to 140 feet in height and with numerous rock exposures. West of Ledingham is mostly level with a few outcroppings of rock in the 11th and 12th miles West of the East Boundary of the Reserve. The Lakes and Rivers East of the Reserve line are mostly shallow and have muskeg bottoms.

Onaman Lake is one of the main topographical features along the line. but portions of this are also shallow.

CANOE ROUTES

There was considerable activity in the vicinity of the Onaman River as the Tashota Gold Mines had commenced to transport in supplies and re-open the mine. The main route which is used leaves the Canadian National Railway at Paska and follows the route through Wilgar Lake, Gledhill Lake, Oboshkegan Lake and Barnum Lake. From the last mentioned Lake, the summer road is cut directly South to the mine. This road crosses the South

Branch of the Onaman River. The winter route consists of a road leading directly to Tashota Station.

TIMBER

On the timber plan which accompanies this report, the various areas of timber have been divided into three (3) age classifications. The areas shewn in green will indicate timber over sixty (60) years old, while the portions in red will indicate timber between thirty (30) years and sixty (60) years of age and the areas in brown indicate timber and brule' under thirty (30) years of age.

The total length of the line was 4815 chains. Of this area water areas directly on the line amount to 920 chains. This leaves a timber area of 3895 chains. This latter distance can be subdivided as follows:—

Brule' (10 years and under).....	150 chains
Second growth timber (non-commercial)	220 chains
Swamps.....	1350 chains
Spruce stands only (apart from swamp).....	420 chains
Mixed timber.....	1755 chains

The swamp areas were mostly all of commercial timber though there were 430 chains which would be classified as the acid type of swamp on which only stunted trees of no commercial value are to be found. The total chainage of non-commercial species would amount in all, to 800 chains. This includes brule', second growth and acid swamps. The total chainage of commercial timber amounts to 3095 chains. Of this latter amount, Spruce is the only commercial species of 1340 chains, while mixed timber occupies, as mentioned above, 1755 chains. In mixed timber areas, spruce and jackpine are the predominant species. The main stand of jackpine however, is located on that portion of the line lying between the north and south branches of the Onaman River.

On the portion of the line East of Onaman Lake and extending from thirty-fourth (34th) Mile Post to Onaman Lake, the forest except in the swamp areas, is past maturity. From a count of the annular rings, it was estimated that this forest is about 200 years old. This is one of the oldest stands of timber we have seen in this section of the country. It was interesting to note that the less desirable species of Balsam and Birch has re-seeded to better advantage than the Spruce, though Spruce appears to have been the main species when the forest was younger. This is indicated by trees ranging up to two (2) feet in diameter.

The percentage of the line which has been burned over in recent years, is remarkably small. However, we do not believe this gives an accurate picture for the entire area, as at times, we appeared to be passing very close to extensive areas of brule'. One of these was north of the line between the point of commencement and Poilu Lake. Another large section of brule' was observed south of Onaman Lake. The fire which destroyed the timber here occurred in 1933 and extended north from Atigogama Lake to Onaman Lake. There was also a considerable section of the timber burned about three (3) or four (4) years ago, north of the Tashota Mine. No fire was observed during the time we were in the field, as the season was a particularly wet one and the fire hazard at any time was very low.

SOIL

The total length of land area along the line amounted to 3895 chains. Of this 450 chains has been classified as rock and 1350 chains as swamp. This leaves a total of 2095 chains of land. This latter amount has been classified as follows:—

1. Soil and boulders, some of which might have some agricultural value..... 900 chains
2. Land of good commercial value..... 1195 chains

The soil can be classified as approximately 50% sandy loam and 50% clay loam. This is a much higher percentage of good land than is usually encountered on the survey of base and meridian lines in the north-western part of Ontario. Mostly all of the swamps have either clay or sand sub-soil and it is possible some of this might be drained to good advantage, though the covering of black loam and moss over the soil in some places is very deep. The best areas of soil are to be found in the portion of the line outside the boundaries of the Nipigon Forest Reserve.

FUR BEARING ANIMALS

There were very few indications of fur-bearing animals. Deer and moose also appear to be quite scarce.

Accompanying this report, we are returning to you herewith the plans and other returns as required by your instructions.

Appendix No. 20

Extract from the Report and Field Notes of the survey of Township Outlines, west of Long Lac, District of Thunder Bay, by Ontario Land Surveyor, H. W. Sutcliffe, under instructions dated March 22nd, 1934.

There was still great claim staking activity, which had been going on for several months, following recognition of the importance of valuable gold discoveries in the vicinity of Little Long Lac. Many mining organizations were aggressively carrying out mining development plans, a new town was springing up at Hardrock, and the Longlac-Jellicoe portion of the Canadian National Railway System, which had formerly been practically idle had become very active.

It is, of course, a well known fact that there are many inaccuracies in the staking of Mining Claims. It is not to be expected that even an experienced bushman can stake a mining claim exactly as theoretically defined in the Mining Act. There are prospectors who are not good bushmen, and some who are not careful in their staking, with the result that the claims are of varying sizes and as the Mining Recorder has no other alternative but to lay the recorded claim down on his map with its standard dimensions, it is obvious that inaccurate maps must result until such time as there are survey lines to correct the position of the claims on the map. Inaccurate maps sometimes lead to much confusion and also expense to the claim owners. In this instance, I found much interest in the location of my lines, not only by the prospectors, but also geologists in the employ of the Governments.

TIMBER AND SOIL

The commercial timber in this area is not generally large in size. Much of it would be suitable for pulp. For about fifteen miles west of Longlac, the country is mostly flat and swampy, and much of the swamp is too wet for large timber. There are, however, portions of very good timber, but usually in the immediate vicinity of lakes or streams.

There are some old burnt areas along the Canadian National Railway, and west of base line mileage 30 this old burnt area seems to cover a large portion of country. It was presumably at the time of railway construction that this burning was done. Young Jack Pine and Poplar are springing up over this area.

East of the east boundary of Errington Township, the country is comparatively flat, and there is considerable clay. Rock outcroppings are small, but west from here the country becomes more rolling and the soil lighter, but the percentage rock exposure is very small.

MINERALS

The Mining possibilities of this area are well known, and the Ontario and Federal Mines Departments are already in possession of the geological and mining data. I might mention, however, that due to the comparatively small percentage of exposed rock and large amount of heavy soil overburden, it is a difficult country to prospect.

GAME

Game does not appear to be plentiful and in that respect seems characteristic of the north country generally. There are moose and red deer, also bears. One caribou was seen by a member of my party. Small game seemed scarce. I understand that the area west of Longlac Station, lying between the two east and west Canadian National Railway lines, has been set aside as a game preserve. This is a very wise thought and I suggest that more of this should be done, otherwise game life is going to be largely exterminated in the north country. There are still some areas in Northern Ontario, in which there is considerable game, especially large game and to me it would seem wise to preserve certain portions of it.

PART III

FORESTRY BRANCH

Appendix No. 21

I—FOREST FIRE PROTECTION

(1) *Legislation*

There were no changes in legislation during the period covered by this report.

(2) *Organization and Personnel*

On November thirtieth a complete re-organization took place within the Department which materially affected the forest protection staff. The fire ranging and forest ranging services, formerly two separate organizations, were combined and this together with the necessity of economy measures resulted in the services of a number of the personnel being dispensed with.

In the Kenora District a new Chief Ranger Division was created, Dryden, with headquarters at Dryden.

The Longlac Division was transferred from the Kapuskasing to the Port Arthur District and the Franz Division from the Kapuskasing to the Soo District.

(3) *Expenditures*

The total expenditure for the period was \$204,644.56. The amount of Fire Tax collected was \$9,895.98 which with miscellaneous expenditure refunds made up a total of \$34,501.67, leaving a net expenditure of \$170,142.89.

CLASSIFICATION OF EXPENDITURES

Item	Ground Service	Air Service	Wireless	Total
Salaries.....	65,956.97	60,083.72	7,471.54	133,512.23
Travelling Expenses.....	3,437.30	1,198.88	293.95	4,930.13
Equipment.....	1,414.25	1,467.46	6,882.54	9,764.25
Improvements.....	915.69		147.30	1,062.99
Fire Fighting.....	4,941.28			4,941.28
Express, Freight, etc.....	4,071.43	2,540.63	208.82	6,820.88
Gasoline and Oil.....	3,731.26	3,369.95	90.55	7,191.76
Maintenance and Repairs.....	15,440.92	17,372.93	640.44	33,454.29
Rent.....	2,869.90	20.00		2,889.90
Miscellany.....	51.50	23.08	2.27	76.85
Total.....	102,830.50	86,076.65	15,737.41	204,644.56
Less Repayments.....	17,619.94	13,181.73	3,700.00	34,501.67
Net Total.....	\$85,210.56	\$72,894.92	\$12,037.41	\$170,142.89

(4) *Fires*

There were no forest fires during the period.

(5) *Burning Permits*

Burning permits are not required between November first and March thirty-first.

(6) *Equipment*

No major equipment was purchased.

(7) *Improvements*

No improvement work was undertaken.

(8) *Air Operations*

The use of aircraft was limited to a small amount of supervisory flying (See report on Air Service).

(9) *Hazard Disposal*

Some work was done in creating a fire guard around the townsites of Geraldton and Matachewan.

(10) *Travel Permits*

Travel permits are not required between November first and March thirty-first.

(11) *Wireless*

OPERATIONS

As the summer stations were closed down during October, 1934, the operating activities were confined to the providing of a commercial radio service in the Sioux Lookout and Kenora Districts.

Stations and operators were maintained at:—

Sioux Lookout
Red Lake
Woman Lake
Pickle Lake
Goose Island
Kenora
Whitefish Bay
Hudson (opened February, 1935)

The total number of words handled during this period was:—

(a) Departmental.....	46,575
(b) Commercial.....	73,481

OPERATORS

Eleven operators were employed, including one man to relieve for annual holidays.

One operator was maintained at each station with the exception of Sioux Lookout, in which case there were three. The additional operators at Sioux Lookout were employed to provide a continuous watch of 16 hours per day.

The Whitefish Bay station was kept open through the winter to provide communication for the Department of Northern Development on the Fort Frances highway, and the operator in this case acted as an O.F.B. watchman as well as radio operator.

A new station was opened at Hudson, Ontario, to provide commercial service. The operator for this station was H. C. Rayner, who had three years' summer experience with the Branch.

NEW EQUIPMENT

Three new 300-watt radio-telephone-telegraph transmitters were supplied to Sioux Lookout, Red Lake and Kenora.

A new gas engine was supplied for the Hudson Station.

II—REPORT OF DIRECTOR OF PROVINCIAL AIR SERVICE

1. FLYING OPERATIONS

(a) The period Nov. 1st, 1934 to Mar. 31st, 1935 is normally a period in which there is little flying activity, but during this period some deviation was made from the former policy, and a determined attempt was made to carry out such flying as was required by other departments of the government, and which worked to the material advantage of all concerned.

(b) Through the medium of our aircraft the Department of Northern Development was able to place a number of survey parties along various proposed highway routes with every assurance that food and other supplies could be flown to them without the necessity of keeping roads and trails open. It is felt that through this medium the Department was able to save a considerable amount of money, and the parties were furthermore, able to work more effectively.

(c) Flying was also supplied to other government departments as follows:—

Liquor Control Board,
Department of Provincial Police,
Department of Health.

In all a total of approximately 300 hours was supplied the above mentioned departments.

(d) A normal amount of flying was carried out for the Forestry Branch as follows:—

Transportation.....	338.57	Hours
Game Patrols.....	21.20	"
Photography.....	4.55	"

(e) A number of mercy flights were also carried out as necessity demanded, and no doubt some lives were saved as a consequence. The total hours flown for this purpose was 7.40 Hours.

(f) The service flew a total of 971.45 hours during this fiscal period which is considerably more than has ever been done during any previous similar period, and a synopsis of the flying time is attached to this report.

(g) The allocation of aircraft was as follows:—

<i>Base</i>	<i>Type</i>	<i>Registration</i>
Sault Ste. Marie.....	D.H. 61	CF-OAK
	Fairchild 71C	CF-OAM
	Moth	GC-APC
Sioux Lookout.....	Hamilton	CF-OAJ
	Moth	CF-OAA
	Moth	GC-AOW
	Moth	GC-AOZ
Kenora.....	Moth	CF-OAC
Fort Frances.....	Moth	GC-AOX
Port Arthur.....	Hamilton	CF-OAH
Algonquin Park.....	Fairchild KR-34	CF-AOH

2. RECONDITIONING

(a) In addition to carrying out one of the heaviest winter flying programmes that the Service has ever undertaken there was also carried out one of the heaviest reconditioning programmes. It happened that fifteen of the twenty-one aircraft fell due for major reconditioning, and this programme was carried out in such a way that all craft were available for allotment to the various District Foresters when they were called for.

(b) The Service also carried out for the Forestry Branch the overhauling of 252 fire pumps, 62 outboard motors, and two marine engines to the satisfaction of all concerned.

3. OPERATIONS GENERAL

(a) A determined attempt was made to clean up a bad fuel and oil situation in the Western Division. It was found that the Service possessed abnormally large supplies of gasoline and oil located at points at which there was relatively little possibility of its ever being used. Winter ground transport was utilized and a great deal of this fuel was re-distributed to other bases, and used during the season of 1935.

(b) A further attempt was also made to return for credit large numbers of empty drums, which in some cases, had remained at bases for periods of over two years. Empty containers to a value of over \$5000.00 were returned during this period.

III.—REFORESTATION

1. NURSERIES

The period covered by this report is an off season at the nurseries. By the end of October, the seed beds, which are a major project, have been pretty well completed and by the end of March the work in the nursery proper has not recommenced owing to the condition of the ground. Under ordinary circumstances, the number of men employed during this six months' period is greatly reduced and the time is spent largely in woodland and plantation improvement, the repairing of equipment and buildings, making of crates and in many other ways preparing for the next season's work.

(a) SEED BEDS

The seed bed work which usually extends into November was completed and the beds were covered and put in proper shape for the winter. Some hardwoods such as walnut and maple which reached the nursery late in the season pitted or stratified as required and late in March the customary supply of willow and poplar cuttings were made.

(b) IMPROVEMENTS

At Midhurst, 200 trees were moved in the frozen ball for permanent windbreak work. On all three nurseries, roads where necessary were repaired and resurfaced with gravel.

At Orono, certain of the Scotch Pine windbreaks on the boundaries were pruned of their lower branches and in some cases where they no longer served their original purpose were removed.

(c) PROTECTION

Very little protection work is necessary in the winter in the forest areas but in the two most northerly nurseries, namely, Orono and Midhurst, snow fences were erected to protect the seed bed areas.

(d) WOODLOT IMPROVEMENT

At St. Williams and Midhurst where large areas of woodland are included in the property, a large proportion of the men employed during the winter are engaged in improvement work. As there is practically no woodland connected with the Orono nursery, this in part explains the small staff which was carried at this nursery throughout the winter. Improvements in these areas, which includes also the larger plantations covers such work as thinning, pruning out lower branches, and swamping out the wood, logs and poles. The yield from this type of work at St. Williams was 1200 cords of wood. At Midhurst, 200 cords of wood were taken out and 4000 ft. of lumber as well as fence and telephone pole material.

(e) REPAIRING EQUIPMENT

As already stated, considerable time was spent in the overhauling of equipment and included the making of several hundred wooden crates which are used for the distribution of trees in the Spring.

2. COUNTY FORESTS

Work at the county forests during this period included the repairing of equipment, improvement of woodland areas, clearing and improving fire guards, repairing fences, etc.

3. MUNICIPAL FORESTS

Systematic work was carried on during the winter on the City of Owen Sound Forest at Inglis Falls. Relief labour was used to cut the old trees and thin out the damaged young growth on approximately 75 acres. The wood was used by the City as fuel and issued to the families on relief.

When cutting operations were over, the debris was cleaned up and the cut-over area was made ready for planting in April and May, 1935.

This was an exceptionally good example of what could be done by other large centres to relieve their unemployed problem and to have their men and money used on a project which will yield good returns in a very short period of time.

4. UNEMPLOYMENT RELIEF

Work was carried on during this period at Camp Borden in conjunction with the Federal Government on planted and timbered areas of that section of the property under our supervision. The winter work consisted of clearing fire guards around and through the property, improving woodland and removing wolf trees from the plantations.

The number of men supervised each day by the Ontario Forests Branch on this project ranged from 20 to 40.

5. SEED COLLECTING

During the winter season, work at the seed plant consisted of extracting and cleaning seed and testing all seed in storage. In fact if the seed crop during the Autumn has been a heavy one, the winter months at the seed plant are the busiest of the year.

In addition, as Angus is the storage place for all planting equipment, this was overhauled and made ready for next season's work.

6. LECTURES

Illustrated lectures on reforestation and the farm woodlot were given at 42 short courses conducted by the Department of Agriculture. In addition, several lectures were given to farmers' clubs, service organizations, etc.

LETTER OF TRANSMISSION

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

MAY IT PLEASE YOUR HONOUR:—

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

Respectfully submitted,

PAUL LEDUC,

Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1935.

INTRODUCTORY LETTER

TO THE HONOURABLE PAUL LEDUC,
Minister of Mines.

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

PART I

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

PART II

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

PART III

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

PART IV

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

PART V

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

PART VI

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

PART VII

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

PART VIII

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

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

Respectfully submitted,

T. F. SUTHERLAND,

Deputy Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1935.



PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. PAUL LEDUC, *Minister of Mines*

T. F. SUTHERLAND, *Deputy Minister*

FORTY-FOURTH ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
VOL. XLIV, PART I, 1935

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1936



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Statistical Review of the Mineral Industry of Ontario for 1934

By A. C. Young

GENERAL SUMMARY

Mineral Production

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

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

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

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

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

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

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

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

SUMMARY OF MINERAL STATISTICS, 1934

Product	Quantity ¹	Value	Employees	Wages
METALLIC				
Gold.....oz.	2,105,341	\$43,521,249	10,193	\$15,920,169
Exchange equalization.....		29,287,439		
Silver.....oz.	5,523,938	2,600,393	272	291,243
Copper in matte exported ².....lbs.	13,383,479	602,257		
Copper, metallic and in concentrates, exported.....lbs.	191,676,060	14,220,447		
Nickel in matte, in speiss, and in ore exported; metallic nickel; and nickel content of oxides and salts.....lbs.	128,687,340	32,139,425	35,793	38,603,461
Platinum metals.....oz.	200,109	6,187,992		
Selenium.....lbs.	51,574	91,286		
Tellurium.....lbs.	5,130	25,599		
Bismuth.....lbs.	7,552	3,444		
Cobalt in metal, oxides, salts, ores, and residues.....lbs.	594,671	592,497	150	149,580
Lead in concentrates exported.....lbs.	21,558	525		
Chromite.....tons	40	480	16	9,485
Total.....		\$129,273,033	16,424	\$24,973,938
NON-METALLIC				
Actinolite.....tons	30	\$365		
Arsenic, white.....lbs.	1,647,513	56,412	(³)	(³)
Diatomite.....tons	46	1,920		
Feldspar, crude and ground.....tons	7,302	61,665	49	\$10,767
Fluorspar.....tons	150	2,100	4	\$25
Graphite, crude and refined.....tons		64,998	21	11,564
Gypsum.....tons	33,234	141,389	69	53,718
Sulphur ⁶.....tons	14,598	145,980		
Mica.....lbs.	1,236,302	9,059	19	1,395
Mineral waters.....Imp. gals.	21,775	1,622		
Natural gas.....M cu. ft.	7,682,851	4,741,368	931	1,010,979
Peat.....tons	1,878	7,343		
Petroleum, crude.....bbls.	141,385	299,874	204	110,008
Quartzite and quartz.....tons	89,838	134,572	55	28,746
Silica brick.....M	369	14,730	8	7,558
Salt.....tons	276,751	1,734,196	252	296,116
Talc.....tons	13,934	135,978	47	33,796
Total.....		\$7,553,571	1,659	\$1,565,472
STRUCTURAL MATERIALS				
Cement, Portland.....bbls.	1,702,128	\$2,403,590	341	\$328,648
Hydrated lime.....tons	22,281	249,038		
Quicklime.....tons	168,760	1,287,250	187	116,020
Sand and gravel.....tons	7,254,926	1,714,569	334	178,502
Sand-lime products ⁷		146,009	50	39,113
Stone: limestone, trap, granite, sandstone	2,460,301	1,965,507	810	368,109
Slate.....tons	120	600		
Total.....		\$7,766,563	1,722	\$1,030,392
CLAY PRODUCTS				
Brick, face.....No.	23,410,266	\$479,850		
Brick, common.....No.	16,114,490	227,276		
Brick, fancy and ornamental.....No.	14,277	835		
Brick, sewer.....No.	307,147	5,992		
Tile, drain.....No.	6,017,379	137,699	717	\$311,732
Tile, structural, roofing, and floor.....		120,981		
Sewer pipe, copings, flue-linings, etc.....		226,005		
Pottery.....		52,578		
Haydite.....		9,790		
Total.....		\$1,261,006	717	\$311,732
TOTAL VALUE in Canadian funds.....		\$145,854,173	20,522	\$27,881,534

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

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

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

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

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

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

⁷No deduction made for lime used in manufacturing.

COMPARATIVE VALUE OF MINERAL PRODUCTION, 1930-1934

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

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

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

TOTAL MINERAL PRODUCTION

Year	Exchange equalization or discount	Metallics	Non-metallics	Structural materials	Clay products	Total
Before 1891 ¹		\$9,520,269				\$9,520,269
1891		388,715		\$4,316,958		4,705,673
1892		864,382		4,509,757		5,374,139
1893		614,762		5,505,991		6,120,753
1894		842,750		5,244,008		6,086,758
1895		616,055		4,554,083		5,170,138
1896		963,288		4,271,715		5,235,003
1897		1,038,089		4,480,452		5,518,541
1898		1,689,002		5,546,875		7,235,877
1899		2,055,592		6,361,081		8,416,673
1900		2,565,286		6,733,338		9,298,624
1901		5,016,734		6,814,352		11,831,086
1902		6,257,499		7,134,135		13,391,634
1903		5,242,575		7,628,018		12,870,593
1904		4,906,677		6,665,970		11,572,647
1905		10,201,010		7,653,286		17,854,296
1906		13,353,080		9,035,303		22,388,383
1907		14,550,835	3,020,537	3,876,275	3,571,726	25,019,373
1908		16,754,986	2,629,749	3,396,406	2,856,476	25,637,617
1909		22,928,496	2,825,751	4,028,206	3,198,922	32,981,375
1910		28,161,678	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		44,109,769	4,655,250	3,609,371	1,871,379	54,245,679
1916		55,002,918	4,982,140	3,734,065	1,584,699	65,303,822
1917		56,831,857	7,702,942	4,962,284	2,596,749	72,093,832
1918		66,178,059	7,815,062	4,297,401	2,018,450	80,308,972
1919		41,590,759	6,308,182	7,208,413	3,776,562	58,883,916
1920	\$1,376,275	48,281,553	8,141,796	11,921,019	4,735,154	74,455,797
1921	1,359,636	28,777,581	6,636,217	13,967,386	5,183,125	55,923,945
1922	208,621	40,290,157	7,591,913	13,640,166	6,944,218	68,675,075
1923	279,446	44,076,660	8,511,786	13,139,757	6,269,140	72,276,789
1924	196,749	52,130,314	7,555,283	12,398,465	5,137,865	77,418,676
1925	—2,838	62,495,472	7,488,034	12,451,174	5,148,626	87,580,468
1926	—595	59,218,297	7,842,632	12,681,308	5,356,469	85,098,111
1927	—235	62,631,255	7,638,605	14,160,552	5,853,035	90,283,212
1928	2,811	71,267,003	7,822,641	14,815,814	6,177,664	100,085,933
1929	157,456	83,967,446	8,621,427	18,541,687	6,830,162	118,118,178
1930	36,702	83,356,365	8,492,263	16,571,626	5,221,214	113,678,170
1931	1,926,222	72,452,544	7,642,308	11,995,556	3,552,799	97,569,429
1932	6,133,828	63,997,017	7,361,897	7,295,917	1,690,505	86,479,164
1933	16,486,437	78,877,928	7,094,636	6,335,977	1,024,579	109,819,557
1934	29,287,439	99,985,594	7,553,571	7,766,563	1,261,006	145,854,173
Total	\$57,447,954	\$1,498,806,045		\$633,288,916		\$2,189,542,915

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

Metal Production

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

METAL PRODUCTION TO DECEMBER 31, 1934

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

¹Includes small quantities of copper sulphate.

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

³Value of ore shipped out of the province.

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

DIVIDENDS PAID BY METAL MINES TO DECEMBER 31, 1934

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

Diamond-Drilling

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

DIAMOND-DRILLING OPERATIONS, 1933 AND 1934

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

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

CONSUMPTION OF DIAMONDS BY REPORTING FIRMS, 1934

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

Prospecting

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

MINING CLAIMS RECORDED, 1907-1934

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

METALLICS

Gold

General Summary

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

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

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

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

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

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

Gold-Milling Plants

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

GOLD-MILLING PLANTS AT ONTARIO MINES, 1934

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

Labour Statistics

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

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

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

Production and Dividends

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

GOLD PRODUCTION, 1866-1934

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

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

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

²Estimated.

³Maximum yearly output was \$124,568 in 1899.

PRODUCTION OF GOLD MINES, 1934

Area	Ore milled tons	Gold content ¹		Silver content		Total value, standard ¹	Exchange equalization	Value, Canadian funds
		Gold bullion shipped		Silver content				
		ounces	\$	ounces	\$			
PORCUPINE								
Amalgamated Goldfields.....	500	19.02	\$393	8	\$1	\$397	\$266	\$663
Anglo-Huronian (Vipond).....	101,806	15,541.47	321,271	2,774	1,293	322,564	216,679	539,243
Bufileo Ankerite.....	131,720	20,603.16	425,905	1,999	939	426,844	286,054	712,898
Comianrum.....	138,114	28,435.54	4,209	4,209	1,977	589,792	389,364	979,156
Dome.....	547,600	206,157.67	4,261,657	18,939	8,712	4,270,369	2,906,718	7,177,087
Hollinger.....	1,900,490	434,257.14	8,976,892	108,827	52,595	9,029,487	6,079,396	15,108,883
McIntyre-Porcupine.....	851,345	239,099.32	4,942,620	58,421	27,005	4,969,625	3,319,637	8,289,262
McLaren-Porcupine.....	50	9.86	204	2	1	205	134	339
Marbun.....	26,030	3,304.35	68,307	298	147	68,454	44,908	113,422
Munro Croesus.....	.....	298.51	6,171	24	13	6,184	4,283	10,467
Northern Turnbull.....	30	5	103	.....	.....	103	69	172
Paymaster Consolidated.....	13,824	2,020.5	41,767	583	303	42,070	27,452	69,522
Miscellaneous.....	.....	48	992	.....	.....	992	664	1,656
Total.....	3,711,714	949,799.57	\$19,634,097	196,084	\$92,989	\$19,727,086	\$13,275,684	\$33,002,770
KIRKLAND LAKE								
Argonaut (tailings).....	12	54	\$1,116	18	\$9	\$1,125	\$747	\$1,872
Barry-Hollinger.....	33,445	4,399.52	90,946	409	193	91,139	60,937	132,076
Bidgood.....	2,433	199.46	4,123	39	18	4,141	2,063	6,804
Kirkland Lake Gold.....	64,952	20,316.21	419,973	2,853	1,340	421,313	281,987	703,300
Lake Shore.....	836,023	472,762.19	9,752,189	96,940	45,513	9,797,702	6,508,117	16,305,819
Macassa.....	66,557	32,055.98	662,656	3,684	1,726	664,382	446,716	1,111,098
Moffatt-Hall.....	8,476	2,525.3	52,202	343	163	52,365	34,706	87,071
Sylvanite.....	111,767	50,336.63	1,040,552	8,298	3,770	1,044,322	696,062	1,740,384
Tack-Hughes.....	442,745	167,411.82	3,460,709	23,837	11,161	3,471,870	2,329,821	5,801,691
Toburn.....	36,230	20,400.69	421,720	4,874	2,311	424,031	284,088	708,119
Wright-Hargreaves.....	354,418	218,203.16	4,510,660	39,962	18,340	4,529,000	3,043,292	7,572,292
Miscellaneous.....	.....	380.69	7,870	34	16	7,886	5,264	13,150
Total.....	1,957,058	988,045.65	\$20,424,716	181,291	\$84,560	\$20,509,276	\$13,694,400	\$34,203,676
MATACHEWAN								
Ashley.....	43,532	13,181.48	\$272,485	2,023	\$941	\$273,426	\$183,404	\$456,830
Matatchewan Consolidated.....	4,680	679.39	14,044	100	52	14,096	9,472	23,568
Young-Davidson.....	51,842	3,878.11	80,168	1,399	728	80,896	53,615	134,511
Total.....	100,054	17,738.98	\$366,697	3,522	\$1,721	\$368,418	\$246,491	\$614,909

NORTHWESTERN ONTARIO									
Algoma Summit.....	421	143.80	\$2,972	14	\$7	\$2,979	\$1,947	\$4,926	
Ardeen (Moss).....	38,143	5,815.27	120,212	31,796	15,175	135,387	80,707	216,094	
Casey Summit ²	4,094	887.89	18,354	87	41	18,395	12,278	30,673	
Central Canada Mines.....	350	21.44	443	13	7	450	292	742	
Central Patricia.....	11,536	6,373.15	131,745	577	292	132,037	87,525	219,562	
Dikdik.....	230	1,082.00	22,367	644	309	22,676	14,962	37,638	
Duport.....	25	64.99	1,343	.....	.....	1,343	899	2,242
Foley Syndicate.....	232	243.06	5,025	127	60	5,085	3,360	8,445	
Golden Star.....	260	76.13	1,574	24	11	1,585	1,063	2,648	
Howey.....	481,757	45,985.26	950,600	15,434	7,197	957,797	636,426	1,594,223	
J-M Consolidated.....	3,443	1,019.09	21,067	621	359	21,426	13,963	35,389	
Lebel Oro (Long Lake).....	7	36.38	752	3	1	753	503	1,256	
Little Long Lac.....	5,485	2,456.99	50,790	198	104	50,894	34,586	85,480	
McMillan.....	12,313	1,959.39	40,504	63	31	40,535	26,809	67,344	
Minto.....	22,189	4,912.20	101,544	144	66	101,610	67,691	169,301	
Northern Empire.....	22,507	5,662.57	117,056	860	416	117,472	78,175	195,647	
Parkhill.....	19,431	8,983.81	185,712	407	189	185,901	124,746	310,647	
St. Anthony (ore, dump, tailings).....	21,618	3,571.38	73,827	991	491	74,318	48,880	123,198	
Saundary Syndicate.....	13	12.62	261	.....	.....	261	174	435
Sol-D'Or (Bathurst).....	130	74.51	1,540	6	2	1,542	1,009	2,551	
Total.....	644,184	89,381.93	\$1,847,688	52,008	\$24,758	\$1,872,446	\$1,235,995	\$3,108,441	
Total for gold mines ³	6,413,010	2,044,966.13	\$42,273,198	432,905	\$204,028	\$42,477,226	\$28,452,570	\$70,929,796	
MISCELLANEOUS									
Nickel-copper refining; Cobalt ores.....	.....	60,374.48	\$1,248,051	.....	.....	\$1,248,051	\$834,869	\$2,082,920
Total gold output ⁴.....	.....	2,105,340.61	\$43,521,249	.....	.....	\$43,521,249	\$28,452,570	.....
CALENDAR YEAR 1933									
Porcupine.....	3,402,632	1,046,091.01	\$21,624,617	171,437	\$54,910	\$21,679,527	\$8,249,321	\$29,883,318	
Kirkland Lake.....	1,766,014	990,044.43	20,466,034	166,518	58,062	20,524,096	7,305,041	27,183,859	
Matatchewan.....	38,004	16,991.38	351,243	2,375	849	352,092	143,892	495,984	
Northwestern Ontario.....	414,867	65,403.83	1,352,017	68,296	23,046	1,375,063	495,309	1,870,372	
Miscellaneous.....	.....	36,987.66	764,603	.....	.....	764,603	292,874	1,057,477
Total gold output, 1933.....	5,621,517	2,155,518.31	\$44,558,514	.....	.....	\$44,558,514	\$16,486,437	.....

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

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

³Includes silver recovered with gold.

⁴From all sources, exclusive of silver.

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

Year	Hollinger	Dome	McIntyre	Vipond ¹	Conianurum	Porcupine Crown and Northernown	West Dome Lake	Buffalo Ankerite ²	Marbuan (March) ³	Night Hawk Peninsular	Schumacher ⁴	Pay-master	Rea and Newray
1910	\$31,194	\$4,355		\$5,160									
1911	6,000	4,277		16,259									
1912	909,181	737,499	\$77,657										
1913	2,488,022	1,242,625	236,299										\$18,858
1914	2,719,355	1,059,238	549,166	73,628									\$125,255
1915	4,206,015	1,530,287	750,872	246,053									
1916	5,073,401	2,153,820	1,218,073	176,686									
1917	4,261,938	1,480,174	1,710,204	209,738									61,447
1918	5,752,371	82,127	1,578,444	82,868									61,516
1919	6,219,665	2,020,568	2,223,083										
1920	9,051,276	2,290,264	1,827,761										
1921	12,274,114	4,178,936	2,021,811										
1922	10,446,412	4,374,144	2,550,129	23,876									
1923	13,433,063	4,307,624	3,604,874	596,803									
1924	15,749,109	4,365,923	3,721,499	565,379									
1925	14,829,655	3,940,053	3,802,074	631,636									
1926	14,539,538	4,031,575	3,965,210	667,724									
1927	10,706,235	3,915,051	4,291,808	694,426									
1928	9,455,290	3,590,537	4,295,491	820,067									
1929	10,260,950	774,943	4,696,578	909,414									
1930	10,097,975	3,512,066	4,756,880	564,291									
1931	10,356,846	4,040,318	5,424,728	454,412									
1932	9,971,877	4,524,025	5,427,001	502,541									
1933	9,029,487	4,270,369	4,969,625	322,561									
1934													
Total	\$198,591,235	\$63,721,039	\$65,617,221	\$7,564,125	\$4,493,092	\$2,871,847	\$1,114,821	\$1,971,121	\$1,092,213	\$566,885	\$564,984	\$426,717	\$147,076

¹Changed to Anglo-Huronian, Limited, October 16, 1933.

²Formerly Ankerite; renamed Buffalo Ankerite in 1932.

³The March was renamed the Marbuan in 1934; the Buffalo Ankerite operated the Marbuan mill in 1933, treating 2,800 tons from the dump of the New York Porcupine Gold Mines, Ltd.

⁴Purchased by the Hollinger in 1922.

⁵Rea.

⁶Newray.

⁷Total value of bullion in 1927 was \$87,919. Figures shown in above table allow for a reduction of \$52,667, due to an erroneous return made in 1925.

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

Year	Porcupine United	Davidson	Preston and Clifton	Scottish-Ontario	Porcupine Pet	Porphyry Hill	Gold Reel	Tommy Burns	De Santis	Hughes	Miscellaneous	Total value (standard)
1910												\$35,549
1911												15,437
1912												1,740,596
1913						\$4,200						4,316,807
1914			\$15,212		\$5,000							5,231,989
1915					5,551	2,036	\$1,547					7,495,853
1916												9,442,417
1917								\$289				8,285,321
1918		\$15,579					588					7,833,966
1919		27,089										10,041,580
1920		11,246										10,690,561
1921			1,664									13,177,244
1922			8,331									18,479,325
1923			5,270								\$2,756	17,405,648
1924												22,266,894
1925												24,886,615
1926								\$146	\$146			23,810,700
1927				\$5,893								23,976,577
1928				6,795								20,352,099
1929	\$44,285											19,373,240
1930	56,913											17,822,481
1931	5,439											19,941,703
1932												21,474,592
1933												21,679,527
1934												19,727,086
Total	\$106,637	\$53,914	\$30,477	\$13,575	\$10,551	\$6,236	\$2,135	\$289	\$11,962	\$30	\$495,565	\$349,503,807

⁶Preston.⁷Huddlestone and Cline.⁸Includes "high-grade" recovered from W. P. Wilson.⁹Blue Quartz.¹⁰High-grade recovered.¹¹High-grade recovered.¹²Munro Croesus, \$3,955; and miscellaneous, \$32,159.¹³Hayden, \$1,497; Munro Croesus, \$5,722; J. Spence, \$2,515; and miscellaneous, \$29,206.¹⁴Canusa.¹⁵Treated in Hayden mill.¹⁶Hayden, \$2,516; New York Porcupine, \$3,164; and \$77,063 recovered mainly from scrapped machinery, of which J. M. McLaren is credited with

\$326 on ore shipped to Noranda.

¹⁷Amalgamated Goldfields, \$397; McLaren-Porcupine, \$205; Munro Croesus, \$6,184; Northern Turnbull, \$103; miscellaneous, \$992.

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

Year	Lake Shore	Teek-Hughes	Wright-Hargreaves	Sylvanite	Kirkland Lake	Tough-Oakes Burnside (Toburn) ¹	Barry-Hollinger	Argonaut ²	Macassa	Miscellaneous	Matachewan Area			Total value (standard)
											Ashley	Young-Davidson	Matachewan Consol.	
1913.			\$1,127			\$86,632				\$21,178				\$88,937
1914.						117,644		\$5,204						122,848
1915.						555,539								555,539
1916.						711,625								711,625
1917.		\$86,722				342,831								409,553
1918.	\$416,414	80,570				139,683	\$10,114							646,781
1919.	263,354	169,590			\$56,263			2,631						491,838
1920.	503,735	247,757			286,901			26,863						1,065,256
1921.	495,276	322,919	468,751		242,417			513						1,529,875
1922.	471,341	596,495	762,753		224,396	107,481								2,728,331
1923.	547,600	1,117,963	734,979		223,102	12,174		72,512		\$10,082				2,172,548
1924.	1,098,572	1,023,025	1,088,725		46,512	47,547		152,072						3,456,453
1925.	1,958,730	996,943	1,913,401			263,064		56,978						5,403,289
1926.	2,775,000	1,601,209	2,150,844			309,709		86,263						7,193,411
1927.	3,375,053	2,781,962	2,151,916	\$429,424	126,999	309,709		175,692						9,703,843
1928.	4,073,965	4,948,896	1,838,510	738,146	473,673	153,215		127,448		635,460				12,271,110
1929.	6,090,189	5,048,420	1,734,728	689,465	414,596	82,316		32,430		730,484				14,089,233
1930.	7,836,779	5,398,271	2,432,888	794,459	332,789			151,758		11,425				17,215,974
1931.	11,065,618	6,093,199	2,909,837	901,168	533,851			217,835						21,783,162
1932.	12,647,128	8,855,570	3,548,161	828,195	586,250	203,642		224,633		82,457				23,829,480
1933.	10,364,835	4,558,181	3,672,529	925,460	332,515	477,114		160,697		468				20,876,188
1934.	9,797,702	3,471,870	4,529,000	1,044,322	421,313	424,031		91,139		107,005				20,877,694
Total.	\$73,781,281	\$44,379,562	\$29,358,149	\$6,350,639	\$4,895,906	\$4,014,247	\$1,347,665	\$790,218	\$740,644	\$183,451	\$686,214	\$80,896	\$14,096	\$167,222,968

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

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

Name of company	Date of incorporation	Authorized capital, \$ or shares	Capital stock issued, \$ or shares	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Rate per cent. or per share 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend or bonus was paid
Anglo-Huronian, Ltd.	Oct. 16, 1933	2,000,000	1,252,605	No par	.....	\$501,042.00	40c.	\$501,042.00	Dec. 1, 1934
Buffalo Ankerite Gold Mines, Ltd.	Oct. 5, 1932	\$1,000,000	577,007	\$1.00	\$42,571.29	89,371.77	16c.	131,943.06	Nov. 15, 1934
Coniataru Mines, Ltd.	July 4, 1929	6,000,000	2,717,447	No par	80,923.41	.....	.....	80,923.41	Aug. 15, 1932
Dome Mines, Ltd. ¹	Sept. 30, 1923	1,000,000	1,000,000	No par	18,221,178.15	3,336,669.00	\$3.50	21,557,847.15	Oct. 20, 1934
Hollinger Cons. Gold Mines, Ltd. ²	May 25, 1916	\$25,000,000	\$24,600,000	5.00	66,102,400.00	6,888,000.00	28%	72,990,400.00	Dec. 31, 1934
Howey Gold Mines, Ltd.	Mar. 12, 1926	5,000,000	5,239,123	1.00	.....	500,000.00	10c.	500,000.00	Dec. 1, 1934
Kirkland Gold Mining Co., Ltd.	Nov. 19, 1915	5,500,000	5,209,000	1.00	28,020,000.00	7,000,000.00	350%	35,020,000.00	Dec. 15, 1934
Lake Shore Gold Mines, Ltd.	Feb. 25, 1914	3,000,000	2,628,068	1.00	12,489,162.43	131,403.40	5c.	131,403.40	Nov. 1, 1934
Macassa Mines, Ltd.	April 12, 1926	\$4,000,000	\$3,990,000	5.00	\$10,000.00	1,596,000.00	\$2.00	14,085,162.43	Dec. 1, 1934
McIntyre-Poreupine Mines, Ltd. ³	Mar. 16, 1911	2,000,000	2,000,000	1.00	.....	.....	.....	840,000.00	July 15, 1917
Poreupine Crown Mines, Ltd.	May 25, 1913	\$1,000,000	\$200,000	5.00	12,000.00	.....	.....	12,000.00	.....
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	2,000,000	1,850,000	1.00	.....	.....	.....	.....	.....
Schumacher Gold Mines, Ltd. ⁴	Jan. 6, 1914	3,300,000	3,299,500	1.00	527,920.00	824,875.00	25%	1,352,795.00	Dec. 31, 1934
Sylvania Gold Mines, Ltd. ⁵	June 13, 1913	5,000,000	4,807,144	1.00	18,673,861.60	2,643,929.20	55c.	21,317,790.80	Nov. 1, 1934
Teck-Hughes Gold Mines, Ltd., The	Mar. 2, 1923	2,000,000	1,850,000	1.00	.....	148,000.00	8c.	148,000.00	.....
Toburn Gold Mines, Ltd. ⁶	Jan. 24, 1931	\$3,000,000	\$2,657,500	5.00	398,625.00	.....	.....	398,625.00	Dec. 27, 1916
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	2,500,000	2,250,000	1.00	67,500.00	.....	.....	67,500.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd.	July 17, 1922	5,500,000	5,500,000	No par	7,631,250.00	3,025,000.00	55c.	10,656,250.00	Oct. 2, 1934
Wright-Hargreaves Mines, Ltd. ⁷	June 16, 1916	.....	.....	.....	.....	.....	.....	.....	.....
Total	.....	.....	\$153,107,391.88	.....	\$26,841,464.06	.....	.....	\$179,948,855.94	.....

¹On April 22, 1922, the capital of Dome Mines Company, Limited, was reduced from \$5,000,000 to \$4,500,000, and \$476,667 (repayment of capital not included in above table) distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 no par value shares at \$7.00 per share. Of these 46,666 shares are transferred to a trustee and held in trust for the company.

²Hollinger Consolidated Gold Mines, Limited, is an amalgamation of the Acme Gold Mines, Limited; Millerton Gold Mines, Limited; and Hollinger Gold Mines, Limited. Dividends include \$160,000 paid in 1915 by Acme, and \$4,170,000 paid by Hollinger to May 25, 1916, the date of consolidation.

³The dividends are paid in United States funds.

⁴The 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.

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

⁶Formerly the Tough-Oakes Gold Mines, Limited.

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

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

Year	PORCUPINE					KIRKLAND LAKE							N. W. ONT.		
	Hollinger	Porcupine Crown	Dome Mines	McIntyre	Rea and Coniarrum	Buffalo Ankerite	Tough-Oakes	Lake Shore	Teek-Hughes	Wright-Hargreaves	Sylvanite	Kirkland Lake Gold	Macassa	Howey	Total
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1912..	270,000														270,000.00
1913..	1,170,000														1,170,000.00
1914..	1,170,000	210,000													1,110,000.00
1915..	1,560,000	240,000			212,000.00		132,875								2,314,875.00
1916..	3,286,000	240,000	800,000.00				265,750								4,591,750.00
1917..	738,000	120,000	300,000.00	541,542.45											1,699,542.45
1918..	1,230,000			513,042.45			100,000								1,699,542.45
1919..	1,722,000			361,028.30			100,000								1,873,012.45
1920..	2,214,000		416,886.00	546,042.45			100,000								2,186,028.30
1921..	3,198,000		478,947.75	546,042.45			80,000								3,256,928.45
1922..	3,198,000		3715,000.00	546,042.45			120,000								4,342,990.20
1923..	3,198,000		1,430,001.00	548,542.45			80,000		412,500						4,951,542.95
1924..	3,198,000		1,906,668.00	774,125.00			160,000		206,250						5,342,793.45
1925..	4,378,800		1,906,668.00	798,000.00			380,000		206,250						6,465,013.00
1926..	5,805,600		1,906,668.00	798,000.00			600,000		550,000						8,233,468.00
1927..	6,396,000	467,500	1,191,687.50	798,000.00			1,400,000	474,714.40	893,750						10,878,732.40
1928..	5,412,000		933,334.00	798,000.00			2,000,000	713,571.60	1,237,500						11,801,239.10
1929..	3,198,000		933,334.00	798,000.00			2,000,000	2,866,286.40	825,000						12,848,620.40
1930..	3,441,000		933,334.00	798,000.00			3,000,000	2,872,286.40							10,015,620.40
1931..	3,441,000		933,334.00	798,000.00			1,800,000	3,118,143.60	825,000		65,990				11,133,610.40
1932..	3,690,000		1,239,334.20	997,499.80	50,923.41		6,000,000	2,884,286.40	962,500		131,980				14,070,457.60
1933..	4,182,000		1,716,001.20	1,496,254.37			6,000,000	2,884,286.40	1,512,500		164,975				16,019,518.87
1934..	6,188,000	591,012	3,336,669.00	1,596,000.00			7,000,000	2,643,929.20	3,025,000		824,875				17,998,588.46
Total..	72,990,400	1,108,542.21	5,577,816.65	14,085,162.43	92,923.41	131,943.00	546,625,35,020,000	21,317,790.80	10,636,250	1,352,795	157,173.69	131,403.40	500,000	179,918,835.94	

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

²Rea.

³Does not include repayment of capital of \$476,667 in 1922.

⁴Vipond.

⁵Coniarrum.

⁶Anglo-Huronian.

⁷Toburn.

Mint Receipts from Ontario Mines

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

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

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

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

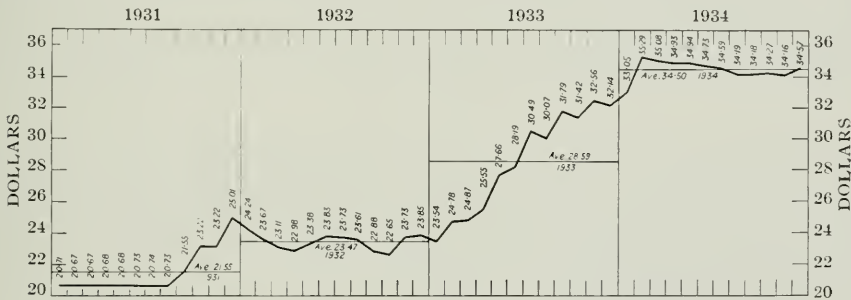
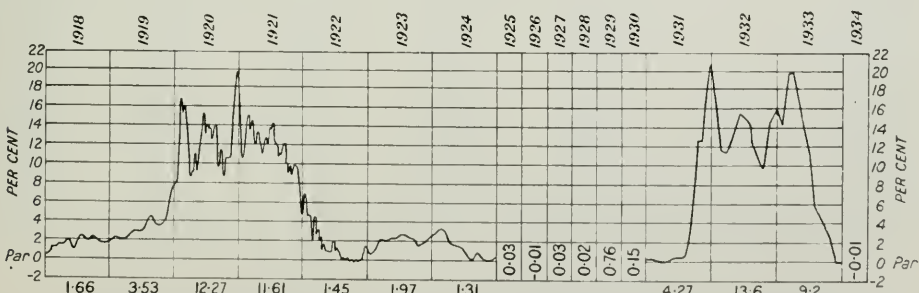


Chart of average monthly and yearly prices of gold in Canadian funds from 1931 to 1934, inclusive.

Exchange Equalization

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



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

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

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

Year	Porcupine	Kirkland Lake	N.W. Ontario	Other areas	Total
1920	\$1,265,664.29	\$110,354.42	\$256.78		\$1,376,275.49
1921	1,238,210.72	121,425.28			1,359,636.00
1922	189,022.11	19,590.77		\$7.87	208,620.75
1923	241,602.00	37,844.00			279,446.00
1924	172,721.71	24,027.67			196,749.38
1925 ¹	-2,607.00	-231.00			-2,838.00
1926 ¹		-595.48			-595.48
1927 ¹		-235.10			-235.10
1928		2,810.55			2,810.55
1929	\$7,173.00	70,283.00			157,456.00
1930	20,911.63	15,790.69			36,702.32
1931	\$30,799.04	1,006,607.22	61,857.38	26,958.00	1,926,221.64
1932	2,815,381.21	3,106,487.10	211,630.04	329.66	6,133,828.01
1933	8,249,321.00	7,448,933.00	495,309.00	292,874.00	16,486,437.00
1934	13,275,684.00	13,694,400.00	1,482,486.00	\$34,869.00	29,287,439.00
Total	\$28,383,883.71	\$25,657,492.12	\$2,251,539.20	\$1,155,038.53	\$57,447,953.56

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

World Output

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

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

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

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

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

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

Silver-Cobalt

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

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

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

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

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

SILVER PRODUCTION, 1933 AND 1934

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

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

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

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

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

SILVER SHIPMENTS BY CAMPS, 1933 AND 1934

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

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

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

SILVER SHIPMENTS BY CAMPS, 1904-1934

Year	Cobalt	Casey township	South Lorrain	Gowganda	Montreal R., Maple Mountain, etc.	Total	Average price per ounce (New York)
	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	troy ounces	cents
1904.....	206,875	.....	.....	.....	.....	206,875	57.221
1905.....	2,451,356	.....	.....	.....	.....	2,451,356	60.352
1906.....	5,401,766	.....	.....	.....	.....	5,401,766	66.791
1907.....	10,023,311	.....	.....	.....	.....	10,023,311	65.237
1908.....	19,424,251	500	13,124	.....	.....	19,437,875	52.864
1909.....	25,658,683	26,185	194,955	.....	18,002	25,897,825	51.502
1910.....	29,849,981	92,544	221,133	471,688	9,835	30,645,181	53.486
1911.....	29,989,893	114,789	933,912	468,687	510	31,507,791	53.340
1912.....	28,605,940	253,824	834,119	549,976	.....	30,243,859	60.835
1913.....	28,105,505	825,108	248,992	502,370	.....	29,681,975	57.791
1914.....	24,155,699	499,643	108,199	399,300	.....	25,162,841	54.811
1915.....	24,280,366	223,939	.....	242,229	.....	24,746,534	49.684
1916.....	19,008,517	445,900	77,280	383,393	.....	19,915,090	65.661
1917.....	18,327,258	.....	10,000	1,064,635	.....	19,401,893	81.417
1918.....	16,807,407	143,901	72,188	638,198	.....	17,661,694	96.772
1919.....	10,314,689	171,278	4,586	723,764	.....	11,214,317	111.122
1920.....	10,402,249	.....	8,253	433,352	12,467	10,846,321	100.900
1921.....	7,673,535	1,101	328,886	258,292	117	8,261,931	62.654
1922.....	9,239,147	1,028	1,284,307	170,651	215,994	10,711,127	67.528
1923.....	7,259,858	.....	2,955,646	160,761	1,581	10,377,846	64.873
1924.....	6,704,787	.....	2,633,058	598,557	.....	9,935,902	66.781
1925.....	6,252,115	.....	3,099,964	1,355,156	.....	10,707,235	69.065
1926.....	6,262,249	.....	3,044,584	1,236,640	.....	10,543,473	62.107
1927.....	4,482,543	.....	2,319,356	1,741,614	.....	8,543,513	56.370
1928.....	3,934,020	.....	1,133,952	1,677,429	.....	6,745,401	58.176
1929.....	4,823,529	.....	876,006	2,081,894	.....	7,781,429	52.993
1930.....	5,329,335	.....	1,754,989	2,141,234	52	9,225,610	38.154
1931.....	3,706,880	.....	594,360	1,697,242	.....	5,998,482	28.700
1932.....	3,262,380	.....	22,144	1,374,780	.....	4,659,304	27.892
1933.....	2,397,118	.....	.....	1,244,812	.....	3,641,930	34.727
1934.....	1,990,073	.....	.....	1,039,565	.....	3,029,638	47.973
Total...	376,331,315	2,799,740	22,773,993	22,655,719	48,558	424,609,325	.....

¹Includes 885 ounces from Silver Islet, Lake Superior.

²Silver Islet, Lake Superior.

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

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

Year	Bismuth		Copper ¹		Lead ¹		Nickel ²		Cobalt ³		Arsenic		Silver		Total		
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value	Value	Value	
1904	..	..	..	..	14	\$3,467	16	\$19,960	72	\$903	206,875	\$11,887	2,451,356	\$1,362,217	..	..
1905	..	..	..	..	75	10,000	118	100,000	519	2,693	2,451,356	1,390,503	5,401,766	1,473,196	..	..
1906	..	..	..	..	160	..	321	80,704	1,440	15,858	3,667,551	3,667,551	10,023,311	3,764,113	..	..
1907	..	..	..	..	370	1,174	739	104,426	2,958	40,104	19,433,875	6,155,391	19,433,875	6,301,095	..	..
1908	..	..	..	..	612	..	1,224	111,118	3,672	40,373	25,897,825	9,133,378	30,645,181	9,284,869	..	..
1909	..	..	..	..	706	..	1,533	94,965	4,294	61,039	70,709	12,461,576	31,507,791	12,617,580	..	..
1910	..	..	..	..	594	..	1,098	54,639	4,897	74,609	31,507,791	15,478,047	15,953,847	15,603,455	..	..
1911	..	..	..	..	392	..	852	170,890	3,806	74,609	30,645,181	15,953,847	31,507,791	16,199,346	..	..
1912	..	..	..	..	429	14,220	934	314,381	4,166	80,546	29,681,975	17,408,935	30,243,859	17,818,082	..	..
1913	..	..	..	..	377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	30,243,859	17,051,839	..	..
1914	..	..	..	..	90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	25,162,841	13,501,469	..	..
1915	..	..	..	..	35	28,353	206	383,261	2,430	148,379	24,746,534	12,135,816	24,746,534	12,695,809	..	..
1916	..	..	..	..	79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	19,915,090	13,707,672	..	..
1917	..	..	..	..	155	125,071	337	1,138,190	2,592	608,483	19,401,893	16,121,013	19,401,893	18,021,597	..	..
1918	..	..	..	..	186	156,893	380	1,640,310	2,545	565,332	17,661,694	17,341,790	17,661,694	19,741,490	..	..
1919	..	..	..	..	276	188,418	298	1,019,479	2,834	485,360	11,214,317	12,738,994	11,214,317	14,474,523	..	..
1920	..	..	..	..	127	93,233	283	1,605,365	1,883	431,527	10,846,321	10,634,471	10,846,321	12,802,882	..	..
1921	..	..	..	..	10	7,665	126	616,235	1,491	233,763	8,261,931	5,564,594	8,261,931	6,457,031	..	..
1922	..	..	..	..	61	34,987	776	1,333,676	2,059	299,940	10,711,127	7,658,802	10,711,127	9,355,642	..	..
1923	9	\$48,139	56	16,214	42	19,321	380	1,803,872	2,579	582,794	10,377,846	6,677,367	10,377,846	9,151,445	..	..
1924	6	16,079	55	14,290	45	7,295	130	26,892	1,915	323,186	10,361,945	7,009,984	10,361,945	9,060,222	..	..
1925	10	18,578	77	17,007	31	1,888	290	116,347	558	2,328,517	9,614,881	7,009,129	9,614,881	9,295,791	..	..
1926	3	6,440	35	5,394	11	1,463	83	30,051	332	1,136,014	8,981,557	5,541,009	8,981,557	6,855,920	..	..
1927	1	1,003	20	2,940	3	312	100	52,829	440	1,764,534	8,883,829	4,970,194	8,883,829	6,989,480	..	..
1928	7	5,007	38	15,764	27	2,169	111	57,039	477	1,671,900	7,970,540	3,882,570	7,970,540	5,812,658	..	..
1929	13	23,413	13	3,098	115	63,167	464	1,871,915	3,871	154,887	6,688,454	4,233,980	6,688,454	6,286,727	..	..
1930	6	6,366	23	6,070	53	2,748	53	27,455	347	1,143,631	9,109,885	3,460,247	9,109,885	4,754,445	..	..
1931	4	3,532	29	5,438	40	2,529	47	31,650	261	1,651,179	5,415,655	1,546,888	5,415,655	2,379,386	..	..
1932	8	7,289	18	2,152	33	17,772	245	587,957	1,212	98,914	5,106,888	1,592,893	5,106,888	2,308,733	..	..
1933	4	3,731	19	2,802	71	41,730	200	576,465	734	56,534	3,939,990	1,387,749	3,939,990	2,069,703	..	..
1934	4	3,444	12	..	85	47,393	297	592,497	824	56,412	3,268,740	1,531,719	3,268,740	2,231,990	..	..
Total	72	\$143,081	876	\$274,041	320	\$29,084	5,878	\$1,296,781	15,290	\$26,324,472	69,532	\$5,684,007	\$254,449,941	423,139,772	\$288,201,407

¹Copper and lead are recovered from certain silver ores and concentrates shipped to United States refineries.

²Nickel metal and metallic contents of all nickel compounds.

³Cobalt metal and metallic contents of all cobalt compounds, and cobalt contained in ores and speiss residues exported. In 1932, it includes 22,258 pounds worth \$10,024 from northwestern Ontario.

⁴Prior to 1914 an estimate based on assays was made of the nickel, cobalt, and arsenic in the ores. Since that date recoveries have been reported.

⁵Includes 460 tons of speiss residues, worth \$153,116. ⁶Recoveries of bismuth from base bullion were not reported prior to 1923.

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

Name of company	Date of incorporation	Authorized capital	Capital stock issued	Par value per share	Dividends and bonuses paid to end of 1933	Dividends and bonuses paid during 1934	Total dividends and bonuses paid to Dec. 31, 1934	Date when last dividend was paid
Aladdin Cobalt Company, Ltd.	Aug. 23, 1912	\$500,000	\$500,000	\$5.00	\$75,000.00	.....	\$75,000.00	April 30, 1917
Beaver Consolidated Mines, Ltd.	Mar. 1, 1907	2,000,000	2,000,000	1.00	710,000.00	.....	710,000.00	May 31, 1920
Buffalo Mines, Ltd., The.	April 27, 1906	500,000	150,000	.50	2,787,000.00	.....	2,787,000.00	May 28, 1924
Casey Cobalt Silver Mining Co., Ltd.	Dec. 19, 1906	100,000	100,000	1.00	203,249.33	.....	203,249.33	April 22, 1914
Castle-Trethewey Mines, Ltd.	Jan. 20, 1922	2,000,000	2,000,000	1.00	18,027.00	.....	18,027.00	April 15, 1925
Cobalt Central Mines Co., Ltd.	Dec. 13, 1905	5,000,000	5,000,000	1.00	192,845.00	.....	192,845.00	Aug. 25, 1909
Cobalt Comet Mines, Ltd. ³	April 16, 1913	1,000,000	1,000,000	1.00	230,000.00	.....	230,000.00	April 1, 1915
Cobalt Silver Queen, Ltd.	April 1, 1906	1,500,000	1,500,000	1.00	315,000.00	.....	315,000.00	Dec. 31, 1908
Comiagas Mines, Limited, The.	Nov. 24, 1906	4,000,000	4,000,000	5.00	11,540,000.00	\$100,000.00	11,640,000.00	Jan. 10, 1934
Crown Reserve Mining Co., Ltd.	Jan. 16, 1907	2,000,000	1,999,957	1.00	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	Jan. 1, 1907
Hudson Bay Mines, Ltd. ¹	July 16, 1909	3,500,000	3,200,050	5.00	778,909.42	.....	778,909.42	Aug. 31, 1913
Keeley Silver Mines, Ltd.	June 22, 1922	2,000,000	2,000,000	1.00	2,240,000.00	.....	2,240,000.00	Mar. 15, 1928
Kerr Lake Mining Co., Ltd.	Aug. 9, 1905	40,000	40,000	100.00	10,521,000.00	.....	10,521,000.00	Oct. 13, 1927
La Rose Mines, Ltd.	May 31, 1908	1,500,000	1,500,000	1.00	6,600,546.84	.....	6,600,546.84	Mar. 24, 1923
Lorrain Trout Lake Mines, Ltd.	Mar. 20, 1923	1,500,000	1,500,000	1.00	150,000.00	.....	150,000.00	July 15, 1925
McKinley-Darragh-Savage Mines of Cobalt, Ltd.	April 27, 1906	2,500,000	2,247,692	1.00	5,955,391.86	.....	5,955,391.86	Oct. 1, 1920
Mining Corporation of Canada, Ltd.	Nov. 23, 1916	8,300,250	8,300,250	5.00	7,573,937.47	.....	7,573,937.47	Dec. 19, 1929

City of Cobalt Mining Co., Ltd. ⁶	Jan. 7, 1909	1,500,000	1,500,000	1.00	145,000.00	145,000.00	April 15, 1920
Cobalt Lake Mining Co., Ltd. ⁶	Dec. 22, 1906	3,000,000	3,000,000	1.00	465,000.00	465,000.00	May 29, 1914
Cobalt Townsite Mining Co., Ltd. ⁶	May 8, 1906	100,000	45,011	1.00	1,042,259.61	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd.....	Dec. 16, 1904	250,000	250,000	100.00	31,168,297.25	160,000.00	31,223,297.25 Aug. 15, 1934
Penn-Canadian Mines, Ltd.....	April 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 Mines, Ltd.....	Sept. 11, 1909	2,000,000	1,685,500	1.00	252,825.00	252,825.00	Mar. 17, 1917
Right of Way Mining Co., Ltd.....	July 13, 1906	500,000	499,518	1.00	324,643.93	324,643.93	Oct. 1, 1909
Seneca-Superior Silver Mines, Ltd.....	Sept. 29, 1911	500,000	478,884	1.00	1,579,817.20	1,579,817.20	Dec. 15, 1916
Temiskaming Mining Co., Ltd.....	Nov. 5, 1906	2,500,000	2,500,000	1.00	2,159,156.25	2,159,156.25	Jan. 31, 1920
Temiskaming and Hudson Bay Mining Co., Ltd..	July 10, 1903	25,000	7,761	1.00	1,940,250.00	1,940,250.00	Nov. 10, 1914
Trethewey Silver Cobalt Mines, Ltd.....	May 30, 1906	2,000,000	1,000,000	1.00	1,211,998.50	1,211,998.50	Jan. 2, 1919
June 1, 1911	2,000,000	1,416,590	1.00	637,465.50	637,465.50	Sept. 22, 1913	
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 ⁹					\$97,631,281.16	\$260,000.00	\$97,951,281.16

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

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

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

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

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

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

⁷Includes \$16,288,297.25 paid in dividends by the Nipissing Mines Company (the holding company) to the end of 1916.

⁸Paid out of capital \$40,491.15 on September 10, 1917, and an equal amount on April 24, 1918.

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

Nickel-Copper and Platinum Metals

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

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

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

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

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

NICKEL-COPPER MINING AND SMELTING, 1930-1934

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

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

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

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

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

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO, 1932, 1933, AND 1934

Year	No. of producing companies	No. of plants in Ontario	Capital invested ¹	Dividends paid	Salaried employees		Wage-earners		Selling value of products ²	
					No.	Salaries	No.	Wages	Kind	Value
1932	2	{ 5 mines 3 smelters 2 refineries ³	{ \$90,815,075	{ \$1,933,909.26	41 77 106	\$150,509 288,609 262,381	1,173 966 440	\$1,621,364 1,365,220 736,093	Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Silver Platinum metals	{ \$7,779,846 3,787,581 468,727 200,080 1,998,911 \$14,235,145
Total			\$90,815,075	\$1,933,909.26	224	\$701,499	2,579	\$3,722,677		
1933	2	{ 4 mines 3 smelters 2 refineries ³	{ \$91,785,900	{ \$2,746,330	46 71 98	\$157,795 287,817 251,895	1,459 1,413 751	\$2,238,271 2,040,548 971,614	Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Silver Platinum metals Selenium	{ \$21,197,469 9,005,195 764,508 388,303 1,501,233 53,745 \$32,910,453
Total			\$91,785,900	\$2,746,330	215	\$697,507	3,623	\$5,250,433		
1934	2	{ 4 mines ⁴ 3 smelters 2 refineries ³	{ \$102,801,859	{ \$10,126,014	45 107 121	\$149,890 444,873 329,401	2,505 2,210 1,078	\$4,037,707 3,185,306 1,380,448	Matte (exported) Metallic nickel Nickel oxide Converter copper Gold (standard) Exchange Silver Platinum metals Selenium and tellurium	{ \$32,092,032 14,218,611 1,247,957 834,526 864,646 6,187,992 116,885 \$55,562,649
Total			\$102,801,859	\$10,126,014	273	\$923,864	5,793	\$8,603,461		

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

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

³Plants Port Colborne and Copper Cliff.

⁴On preferred shares only in 1932.

⁵Includes Cumiptau.

Production of Platinum Metals

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

PRECIOUS METALS RECOVERED, 1930-1934

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

¹In 1930, 5 ounces of gold, 62 of silver, 4 of platinum, and 14 of palladium were included in ore exported from Strathy township.

Dividends

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

DIVIDENDS PAID BY NICKEL COMPANIES TO END OF 1934

Company	Period (inclusive)	To end of 1933	1934
Canadian Copper Company.....	1894-1901	\$1,975,000.00	.....
International Nickel Company ¹ { preferred.....	1906-1928	12,299,273.00	.....
{ common.....	1909-1928	65,811,694.00	.....
International Nickel Company { preferred.....	1929-1932	9,448,811.53	\$1,933,898.75
of Canada, Limited ² { common.....	1929-1932	33,085,113.56	7,289,084.50
Falconbridge Nickel Mines, Limited.....	1928-1933	812,609.97	903,030.79
Total.....		\$123,432,502.06	\$10,126,014.04
Mond Nickel Company ³ { deferred.....	1906-1914	£264,043	.....
{ preferred.....	1904-1929	2,556,359	.....
{ ordinary.....	1905-1929	2,581,984	.....
Total.....		£5,402,386 or \$26,291,126	.....
GRAND TOTAL.....		\$149,723,628.06	\$10,126,014.04

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

²See bottom of page 27.

³See bottom of page 27.

Iron Ore, Pig Iron, Steel, and Coke

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

IRON AND STEEL STATISTICS, 1930-1934

Year	Foreign ore smelted	Limestone for flux	Coke	Pig iron produced		Steel made	
				Quantity	Value	Quantity	Value
	long tons	short tons	short tons	long tons		long tons	
1930	935,005	234,309	542,094	534,542	\$11,465,435	639,128	\$22,369,480
1931	568,886	149,454	320,133	318,645	6,363,101	444,107	15,099,638
1932	198,063	56,880	119,064	113,665	2,558,799	244,693	8,319,562
1933	182,060	46,944	113,102	110,562	2,066,049	258,841	8,800,594
1934	462,705	118,350	253,532	271,725	6,249,675	476,699	16,207,766

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

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

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

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

²Ferro-alloys.

³Pig iron.

⁴Steel.

⁵Calcium molybdate.

Iron and Steel

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

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

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

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

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

IRON BLAST FURNACES IN OPERATION, 1934

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

Ferro-Alloys

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

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

Year	No. of producing companies	Quantity produced	Kind of material
1928.	3	long tons 44,842	Ferro-silicon, ferro-manganese, silicon spiegel, spiegeleisen, calcium manganese silicon, zirconium manganese silicon, calcium molybdate.
1929.	4	81,137	
1930.	5	60,545	
1931.	8	46,440	
1932.	5	15,595	
1933.	6	30,569	
1934.	7	32,932	

Coke

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

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

COKE STATISTICS, 1930-1934

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

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

THE COKING INDUSTRY, 1934

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

Chromite

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

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

Radium and Uranium

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

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

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

NON-METALLICS

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

Arsenic

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

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

Barite

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

Diatomite

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

Feldspar and Nepheline Syenite

Feldspar

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

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

Nepheline Syenite

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

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

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

Fluorspar

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

Graphite

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

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

Gypsum

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

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

GYPSUM SALES, 1930-1934

Grade	1930	1931	1932	1933	1934
	tons	tons	tons	tons	tons
Crushed	25,130	10,263	5,656	2,753	5,636
Fine-ground	1,190	451	364	795	376
Calcined, sold	3,515	1,606	217	165	226
Calcined, used in products	65,111	41,038	29,418	20,747	26,996
Total sold or used	94,946	53,358	35,655	24,460	33,234
Total value	\$776,069	\$374,469	\$186,176	\$112,319	\$141,389
No. of workers	92	155	198	179	169
Wages paid	\$92,918	\$87,263	\$85,036	\$46,782	\$53,718

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

Iron Pyrites and Sulphuric Acid

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

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

Mica

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

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

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

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

SHIPMENTS OF MICA, 1932, 1933, AND 1934

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

Mineral Waters

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

Natural Gas and Petroleum

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

Natural Gas

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

Petroleum

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

CRUDE PETROLEUM PRODUCTION, 1930-1934¹

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

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

Peat

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

Quartz, Quartzite, and Silica Brick

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

QUARTZ, QUARTZITE, AND SILICA BRICK, 1930-1934

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

Salt

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

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

SALT SOLD OR USED, 1930-1934

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

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

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

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

Talc

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

TALC STATISTICS, 1930-1934

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

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

STRUCTURAL MATERIALS

Building Permits

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

BUILDING PERMITS, 1920-1934

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

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

²Includes York and East York municipalities.

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

⁴Peak year.

Construction Contracts

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

VALUE OF CONSTRUCTION CONTRACTS, 1930-1934

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

Cement

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

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

PORTLAND CEMENT STATISTICS, 1925-1934

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

¹350 pounds.

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

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

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

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

Cement Products

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

CEMENT PRODUCTS MANUFACTURE, 1933 AND 1934¹

Materials used	1933		1934	
	Quantity	Cost at works	Quantity	Cost at works
Portland cement.....bbls.	37,900	\$90,461	64,755	\$154,039
Quicklime.....bu.	81	43	8	8
Sand.....cu. yds.	13,017	14,207	21,985	23,233
Gravel.....cu. yds.	7,481	8,068	10,621	14,078
Crushed stone.....cu. yds.	2,624	4,798	4,298	5,958
Cinders.....cu. yds.		9,277	2,867	6,159
Boxes, crates, lumber, etc.....		6,345		7,340
Reinforcing.....tons		5,707	145	9,741
Haydite.....cu. yds.	4,780	16,730	9,120	31,921
Brass.....		16,717		11,350
Other materials.....		39,857		57,258
Total.....		\$212,210		\$321,085
Products made	Quantity	Selling value	Quantity	Selling value
Artificial stone.....		\$37,417		\$32,314
Cinder blocks.....M	237	39,377	617	72,509
Cement bricks.....M	166	4,140	372	7,645
Cement hollow building blocks.....M		122,689	1,251	179,814
Cement laundry tubs.....No.	2,697	19,576	2,204	17,115
Cement posts, poles, etc.....		694		6,610
Cement sewer, culvert, and drain pipe.....		133,300		119,086
Cement stucco.....		5,424		8,215
Burial vaults.....		9,444		9,803
Crushed stone.....		3,162		
Haydite blocks.....tons	835	7,103	5,019	\$40,248
Haydite roof slabs.....tons	2,352	66,414	2,084	55,517
Other products.....		98,680		137,647
Custom work and repairs.....		2,765		651
Total.....		\$550,185		\$687,176

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

Year	No. of plants	Wage-earners, average No.	Salaries and wages	Cost of fuel and electricity	Capital invested	Value of products at work
1930.....	88	533	\$658,381	\$44,697	\$13,148,950	\$1,921,018
1931.....	92	562	599,640	43,429	2,995,610	1,782,400
1932.....	69	352	308,898	27,692	2,286,460	737,826
1933.....	48	245	199,056	19,008	1,642,244	550,185
1934.....	54	251	274,045	24,394	1,784,166	687,176

¹Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

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

LIME STATISTICS, 1930-1934

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

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

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

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

Sand and Gravel

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

OUTPUT OF SAND AND GRAVEL, 1933 AND 1934

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

¹Figures for 1933 used as an estimate for 1934.

Sand-Lime Products

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

Stone

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

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

OUTPUT OF STONE, 1932, 1933, AND 1934

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

CLAY PRODUCTS

Refractory Clays

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

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

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

7 miles north of Smoky falls, the terminus of a 50-mile logging railway from Kapuskasing. The work to date has indicated that a good body of clay rises above the water level of the Mattagami river and is overlain by overburden of about 35 feet. In the summer of 1934, Minefinders, Limited, built a road into the property, erected camps, took in a shovel with $1\frac{1}{2}$ cubic yards capacity, and completed an open cut 350 by 150 feet. In the bottom of the open cut, which is 25 to 30 feet in depth, Cretaceous refractory clay and silica sand are exposed.

Heavy Clay Products

The following table shows in detail the quantities and values of the several kinds of clay products made and sold by Ontario producers:—

HEAVY CLAY PRODUCTS MARKETED, 1934

Kind	Quantity	Value
Brick:		
Soft-mud process {face No.	3,514,125	\$64,642
{common No.	7,192,829	96,776
Stiff-mud (wire cut) process {face No.	15,060,236	311,490
{common No.	6,875,503	97,323
Dry-press {face No.	4,835,905	103,718
{common No.	2,046,158	33,177
Fancy or ornamental brick (including special shapes, embossed and enamelled brick) No.	14,277	835
Sewer No.	307,147	5,992
Tile:		
Structural (hollow blocks, including fireproofing and load-bearing tile) tons	13,576	102,243
Roofing tile No.	44,115	1,852
Floor tile (quarries) sq. ft.	77,604	16,886
Drain No.	6,017,379	137,699
Sewer pipe (including copings, flue linings, etc.)		226,005
Pottery (flower pots), from domestic clay		52,578
Haydite		9,790
Total value		\$1,261,006

The value of clay products marketed for the last pre-war year, 1913, for the year of maximum output, 1922, and for the past five years is given below:—

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1930-1934

Product	1913	1922	1930	1931	1932	1933	1934
Brick:							
Common	\$3,283,894	\$2,614,120	\$792,234	\$662,777	\$305,566	\$167,021	\$227,276
Pressed, fancy, building tile, etc.	1,162,860	2,899,205	2,683,983	1,707,297	704,342	425,743	607,658
Pottery	52,875	88,889	89,381	73,860	67,866	52,740	52,578
Drain tile	292,767	368,180	593,980	244,368	144,579	179,015	137,699
Sewer pipe	600,297	973,824	834,361	696,694	451,786	185,048	226,005
Haydite			227,275	167,533	16,366	15,012	9,790
Total	\$5,392,693	\$6,944,218	\$5,221,214	\$3,552,799	\$1,690,505	\$1,024,579	\$1,261,006

¹Includes fire-clay blocks and shapes worth \$90.

MISCELLANEOUS STATISTICS

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario from 1913 to 1934, inclusive, is given hereunder:—

MINING COMPANIES INCORPORATED AND LICENSED, 1913-1934

Year	Incorporated				Extra-provincial and mortmain companies licensed	
	No.	Nominal capital	"No par" companies		No.	Capital for use in Ontario
			No.	Shares		
1913.....	119	\$78,000,000			12	\$21,735,000
1914.....	80	39,030,000			13	5,445,000
1915.....	59	42,005,000			2	10,200,000
1916.....	83	109,079,500			8	7,011,650
1917.....	100	117,183,000			7	7,302,000
1918.....	59	49,800,000			7	15,000,000
1919.....	149	223,600,000			10	9,554,197
1920.....	119	146,094,000			12	9,435,000
1921.....	67	105,715,000			6	1,030,500
1922.....	91	181,040,000			6	830,000
1923.....	88	179,295,500			6	1,775,000
1924.....	85	156,485,000			2	200,000
1925.....	70	107,400,000	4	9,010,000	3	162,510
1926.....	145	165,655,750	28	22,386,500	6	4,850,000
1927.....	199	344,145,000	30	40,034,000	10	3,260,000
1928.....	211	495,575,000	28	30,778,400	17	7,208,500
1929.....	97	142,390,000	27	32,557,200	13	1,540,000
1930.....	37	23,234,600	20	16,808,909	6	5,525,000
1931.....	44	60,670,000	15	5,909,000	1	400,000
1932.....	43	58,766,000	12	5,844,000	0	.....
1933.....	95	158,365,000	21	23,165,000	8	1,290,000
1934.....	212	488,335,000	82	86,183,000	9	925,000

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

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

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

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

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

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

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

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

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

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

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN 1934

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

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

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

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED
IN 1934—Continued

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

ONTARIO COMPANIES WITH SPECIFIED CAPITAL INCORPORATED
IN 1934—Continued

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

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

Mining Revenue and Expenditures

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

REVENUE, DEPARTMENT OF MINES, 1934

ORDINARY:

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

CAPITAL:

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

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

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

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

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING 1934

Schedule item	Fort Frances	Sudbury	Porcupine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskaming	Gowganda	Montreal River	Kenora	Red Lake	Total
1. Letters received	1,056	4,680	2,301	5,682	1,470	4,529	1,514	1,519	720	1,396	1,644	3,194	29,795
2. Letters written	1,320	4,059	2,384	6,458	1,034	4,293	1,573	1,191	751	1,515	1,530	2,913	28,724
3. Miner's Licenses issued	16	615	386	921	208	2,218	111	371	71	205	321	437	5,919
4. Miner's Licenses renewed	107	779	384	729	247	481	56	400	.....	223	103	282	3,862
5. Mining claims recorded	313	1,549	785	2,611	532	6,842	231	688	207	627	933	1,036	16,354
6. Mining claims cancelled	190	536	505	1,545	167	368	53	308	128	362	371	478	5,011
7. Agreements, transfers, etc. recorded	65	1,270	308	550	308	2,807	148	215	89	422	315	577	7,074
8. Receipts for Miner's Licenses, Permits, Recording Fees, etc.	\$1,109.25	\$23,317.80	\$12,250.25	\$29,655.00	\$7,356.25	\$72,906.00	\$2,771.00	\$9,739.77	\$2,274.00	\$9,185.25	\$10,974.25	\$16,772.75	\$201,281.55
9. Receipts as Purchase Money or Rental	\$1,958.75	\$13,476.72	\$3,576.41	\$7,916.83	\$3,769.13	\$3,119.10	.....	\$893.38	\$78.74	\$1,804.88	\$2,000.01	\$11,135.18	\$55,029.20
10. Total remitted to Department	\$6,068.00	\$36,791.52	\$15,796.67	\$37,571.83	\$13,125.38	\$76,025.10	\$2,771.00	\$10,633.13	\$2,352.74	\$10,990.13	\$12,974.26	\$31,207.93	\$256,310.75
11. Claims of which surveyors' plans were filed	6	106	8	32	36	290	6	15	2	144	30	171	846
12. Disputes entered	9	3	.....	31	7	2	.....	.....	.....	.....	12	1	65
13. Disputed cases decided by Recorders	.....	.....	.....	27	.....	.....	.....	.....	.....	.....	.....	.....	27
14. Appeals to Mining Court	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
15. Extensions of time granted	180	966	677	934	164	699	18	129	73	591	304	1,212	5,980
16. Certificates of Record granted	20	90	28	75	51	119	.....	18	2	23	25	117	598
17. Certificates of Performance of Work granted	20	98	29	81	53	40	.....	10	2	20	25	151	532
18. Claims for which papers were forwarded to the Department for issue of title	21	120	32	71	51	35	.....	14	2	25	24	131	556
19. Forest Reserve Permits issued	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20. Substitute Miner's Licenses issued	5	20	7	16	.....	38	.....	6	3	5	1	3	104
21. Abstracts issued	385	2,603	859	1,616	401	5,056	318	331	308	1,127	722	1,608	15,334
22. Blue-prints sold	299	1,173	897	2,991	403	1,369	122	519	84	724	257	331	9,199

In addition, the claims recorded at the Department of Mines at Toronto were 534, making a total of 16,888 for the province, as compared with 3,886 in 1930; 5,779 in 1931; 4,915 in 1932; and 8,074 in 1933. The previous peak year was 1927 when 15,361 claims were recorded.

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

Mining division	Name of recorder	Address	Purchase price	Maps	Miscellaneous fees	Miner's licenses	Recording fees	Total
Port Frances.....	Alexander, J. A.	Port Frances.....	\$1,414.35	\$113.00	\$869.25	\$1,066.00	\$2,075.00	\$5,537.60
Kowkash.....	O'Rourke, M. F.	Tasliota.....	2,867.64	215.25	230.75	3,516.00	8,925.75	15,755.39
	Bolduc, J. P.	Tasliota.....	.....	26.75	75.40	750.00	1,918.25	2,770.40
Montreal River.....	Coghill, J. M.	Elk Lake.....	1,464.60	202.25	334.50	2,023.00	7,239.50	11,263.85
Gowganda.....	Coghill, J. M.	Elk Lake.....	78.74	21.00	76.75	386.00	1,971.75	2,534.24
Porcupine.....	Dixon, R.	South Porcupine.....	588.15	.....	.....	.....	618.94	1,207.09
Larder Lake.....	Ginn, H. G.	Swastika.....	6,106.98	718.75	525.00	7,494.00	19,635.60	34,480.33
Red Lake.....	Holland, H. E.	Goldpines.....	12,067.47	147.25	698.75	3,581.00	12,738.50	29,232.97
Sudbury.....	McArthur, T. A.	Sudbury.....	12,034.04	307.00	998.75	6,575.00	17,286.00	37,200.79
Timiskaming.....	McAulay, N. J.	Haileybury.....	891.88	135.75	124.50	3,710.00	5,758.00	10,620.13
Port Arthur.....	McGregor, C. F.	Port Arthur.....	1,447.63	540.00	1,272.50	11,505.00	53,641.50	68,412.63
Sault Ste. Marie.....	Miller, W. N.	Sault Ste. Marie.....	5,433.23	137.25	239.00	2,129.00	5,010.50	12,948.98
Kenora.....	Smith, J. D. C.	Kenora.....	1,795.49	121.75	246.00	1,899.00	7,472.25	11,534.49
Total.....	.....	.....	\$46,190.20	\$2,686.00	\$5,691.15	\$44,634.00	\$144,297.54	\$243,498.89

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

Mining division	1907	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	1931	1932	1933	1934
Coleman ¹	291	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Port Frances.....	14	51	113	52	145	215	101	55	33	444	220	96	.....	.....	.....	.....	75	175	98	137	313
Gowganda.....	23	45	32	48	31	25	53	168	150	77	229	935	140	520	348	194	109	203	329	933	.....
Kowkash.....	3,813	915	783	1,600	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781	891	424	628	790	1,730	2,611
Larder Lake.....	806	2	56	294	293	134	81	143	174	400	471	290	.....	.....	.....	.....	.....	.....	.....	.....	.....
Montreal River.....	102	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Parry Sound ².....	.....	262	401	256	48	136	192	273	760	1,424	556	620	1,297	3,127	611	650	135	307	387	613	785
Porcupine.....	.....	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,289	691	338	609	475	900	6,842
Red Lake.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sault Ste. Marie.....	291	92	43	135	199	90	90	216	541	498	284	451	395	735	1,702	487	318	276	92	450	532
Sudbury.....	456	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807	1,597	1,986	2,362	1,549
Timiskaming.....	7,860	222	156	269	184	244	329	159	328	971	735	634	438	875	499	346	202	78	63	256	688
At Toronto.....	.....	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576	1,186	171	142	356	307	534
Total.....	13,996	2,519	2,470	1,936	1,534	2,918	2,160	2,459	5,686	6,092	5,222	4,751	13,496	15,564	15,046	8,207	3,886	5,779	4,945	8,077	16,888

¹Joined with Timiskaming since 1911. ²Office at Parry Sound was closed in 1921, and records are now kept at the Department of Mines, Toronto.

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

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

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

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

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

DETAILS OF PROFIT TAX

GOLD:

Anglo-Huronian, Limited.....	\$1,420.35
Buffalo Ankerite Gold Mines, Limited.....	3,235.85
Coniaurum Mines, Limited.....	455.65
Dome Mines, Limited.....	133,289.12
Hollinger Consolidated Gold Mines, Limited.....	200,747.92
Howey Gold Mines, Limited.....	1,716.94
Kirkland Lake Gold Mining Company, Limited.....	721.47
Lake Shore Mines, Limited.....	297,466.39
McIntyre-Porcupine Mines, Limited.....	93,790.81
Parkhill Gold Mines, Limited.....	61.29
Sylvanite Gold Mines, Limited.....	7,399.05
Teck-Hughes Gold Mines, Limited.....	87,805.11
Toburn Gold Mines, Limited.....	4,116.41
Wright-Hargreaves Mines, Limited.....	65,766.65
	\$897,993.01

SILVER:

Cobalt Properties, Limited.....	\$533.26
Mining Corporation of Canada, Limited.....	782.53
O'Brien, M. J., Limited (O'Brien mine, \$1,735.29; Miller Lake O'Brien mine, \$4,037.35).....	5,772.64
	7,088.43

NICKEL-COPPER:

Falconbridge Nickel Mines, Limited.....	\$12,265.27
International Nickel Company of Canada, Limited.....	156,477.75
	168,743.02
Total.....	\$1,073,824.46

Temiskaming Testing Laboratories

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

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

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

Year	Cash receipts	Earnings	Expenditures	Operating profit	Operating loss
1922	\$18,096.19	\$17,749.51	\$19,173.19		\$1,424.68
1923	18,699.22	20,117.81	19,781.25	\$336.56	
1924	26,032.20	25,417.61	23,206.66	2,200.95	
1925	19,922.37	20,041.08	20,043.31		2.23
1926	20,302.51	21,119.98	20,658.19	461.79	
1927	19,387.66	19,400.55	20,012.09		611.54
1928	14,875.58	14,369.66	18,181.68		3,812.02
1929	19,604.70	21,690.60	18,088.41	3,602.19	
1930	25,070.27	24,316.82	24,153.03	163.79	
1931	18,522.88	20,770.06	23,553.61		2,783.55
1932	13,323.28	11,150.42	15,219.64		4,039.22
1933	6,206.68	6,508.49	13,318.18		6,809.69
1934	9,816.20	11,359.81	12,762.68		1,402.87
Gross operating profit and loss				\$6,765.28	\$20,915.80

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

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

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

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

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

Provincial Assay Office

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

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

COMPLETE ASSAY RETURNS, 1934

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

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

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

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

Draughting Office, North Bay

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

LIST OF MINES, QUARRIES, AND WORKS, 1934
METALLICS

OPERATOR	MINE	MANAGER	ADDRESS
CHROMIUM			
Chromium Mining and Smelting Corp., Ltd.	Obonga Lake	A. R. Globe	Collins.
GOLD			
Algold Mines, Ltd.	Algold	R. F. Mitchell.	Goudreau.
Algona Summit Gold Mines, Ltd.	McCarthy-Webb.	F. A. Brant	Goudreau.
Alschbach Gold Mining Co., Ltd.	Alschbach	Clarence Alschbach.	Goldthorpe.
Amalgamated Gold Fields Corporation, Ltd.	Blue Quartz.	C. D. Salkeld	Painkiller Lake, via Matheson.
Anglo-Huronian, Ltd.	Vipond.	Robert E. Dye	Timmins.
Ardeen Gold Mines, Ltd.	Moss.	N. O. Lawton	Tip Top Spur, via Port Arthur.
Ashley Gold Mining Corporation, Ltd. (operated by Mining Corp. of Canada, Ltd.).	Ashley	Eric Hargreaves	Elk Lake.
Bankfield Gold Mines, Ltd.	Bankfield.	J. W. McKenzie.	Geraldton.
Barry-Hollinger Mines, Ltd.	Barry-Hollinger	Douglas Bryden	Boston Creek.
Bathurst Gold Mines, Ltd.	Bathurst.		Narrow Lake.
Bidgood Kirkland Gold Mines, Ltd.	Bidgood.	Oscar Knutson	Kirkland Lake.
Bidgood Kirkland Gold Mines, Ltd. (under lease).	Moffatt-Hall		Kirkland Lake.
Bob Tough Gold Mines, Ltd.	Bob Tough.	E. B. Katliff.	Massey.
Bonsquet Gold Mines, Ltd.	Bonsquet.	Lionel Brooke.	Willisville.
Buffalo Ankerite Gold Mines, Ltd.	Buffalo Ankerite.	Chas. L. Hershman.	South Porcupine.
Canadian Kirkland Mines, Ltd.	Canadian Kirkland.	Hugh Jardine	Kirkland Lake.
Canusa Gold Mines, Ltd.	Canusa.	E. Y. Dow	South Porcupine.
Casey Summit Gold Mines, Ltd.	Casey Summit.		Casummit Lake, via Sioux Lookout.
Centennial Gold Mines, Ltd.	Centennial.		Wawa.
Central Canada Mines, Ltd.	Central Canada.		232 Grain Exchange, Winnipeg, Man.
Central Patricia Gold Mines, Ltd.	Central Patricia.	A. J. Anderson	Hudson.
Central Porcupine Mines, Ltd.	Central Porcupine.	Frank G. Stevens	Schumacher.
Churchill Mining and Milling Co., Ltd.	Churchill.		45 Richmond St. W., Toronto.
Cole Gold Mines, Ltd.	Cole.	J. Y. Cole, Jr.	Red Lake.
Concordia Gold Mining Co., Ltd.	Jones Porter.	John Pringle.	Timmins.
Coniaurum Mines, Ltd.	Coniaurum.	John Redington	Schumacher.

Consolidated Mining and Smelting Co. of Canada, Ltd. (under option)	Afton.....	1010 St. Catherine St., Montreal, Que.
Cooper, W. D., and Barry, P. A. (under lease)	McKenzie-Mackey Point.....	Birell Lake, via Sioux Lookout.
Coulson Consolidated Gold Mines, Ltd.	McIntyre Birell Lake.....	Painkiller Lake, via Matheson.
Craig Gold Mines, Ltd.	Coulson.....	Madoc.
Darwin Gold Mines, Ltd.	Craig.....	Wawa.
Delnite Mines, Ltd.	Grace.....	Timmins.
De Santis Gold Mining Co., Ltd.	La Roche.....	Box 1299, Timmins.
Dome Mines, Ltd.	De Santis.....	South Porcupine.
Dunport Mining Co., Ltd.	Dome.....	Box 591, Kenora.
Ed. Hargreaves Kirkland Gold Mines, Ltd.	Damascus.....	Kirkland Lake.
Excello Mines, Ltd.	Ed. Hargreaves.....	159 Bay St., Toronto.
Federated Mining Corporation, Ltd.	Excello.....	South Porcupine.
Foley O'Brien Corporation, Ltd.	New York Porcupine.....	Mine Centre.
Foley Syndicate (under agreement with British Canadian Mines, Ltd.)	Foley O'Brien.....	
Four Nations Consolidated Gold Mines, Ltd.	Foley.....	
Fox Lake Gold Syndicate	Four Nations.....	372 Bay St., Toronto.
Gold Eagle Gold Mines, Ltd.	Fox Lake.....	Box 175, Espanola.
Gold Lands Syndicate of Algoma	Gold Eagle.....	Red Lake.
Gold Range Mines, Ltd.	Edwards.....	29 Melinda St., Toronto.
Golden Gate Mining Co., Ltd.	Gold Range.....	1004 Royal Bank Bldg., Toronto.
Golden Star Consolidated Mines, Ltd.	Lucky Cross.....	59 Yonge St., Toronto.
Golden Star Consolidated Mines, Ltd. (under option)	Golden Star.....	306 Sterling Tower, Toronto.
Golden Summit Mines, Ltd.	Ferguson.....	
Goodfish Mining Co., Ltd.	Golden Summit.....	Sesekimika.
Greenlaw Gold Mines, Ltd.	Goodfish.....	Kirkland Lake.
Halcrow-Swayze Mines, Ltd.	Greenlaw.....	244 Bay St., Toronto.
Hard Rock Gold Mines, Ltd.	Halcrow-Swayze.....	Chapleau.
Harkness-Hays Gold Mines, Ltd.	Hard Rock.....	J. C. Dumbrielle.
Hillside Gold Mines, Ltd.	Harkness-Hays.....	Geraldton.
Hollinger Consolidated Gold Mines, Ltd. ¹	Hillside.....	Schreiber.
Hollinger Consolidated Gold Mines, Ltd. (under option)	Brennan David (Hislop).....	Wawa.
Horseshoe Mines, Ltd.	Hollinger.....	Ramore.
Howey Gold Mines, Ltd.	Cochenour-Willans.....	Timmins.
Hudson Patricia Gold Mines, Ltd.	Regina.....	Red Lake.
J-M Consolidated Mines, Ltd.	Howey.....	302 Royal Bank Bldg., Toronto.
Kenora Prospectors and Miners, Ltd.	Hudson Patricia.....	Narrow Lake, via Sioux Lookout.
	Jackson-Manion.....	Jackson Manion.
	Cedar Island.....	Kenora.
	Mikado.....	Kenora.

¹ See also Young-Davidson Mines, Ltd.

OPERATOR	MINE	MANAGER	ADDRESS
<i>GOLD—Continued</i>			
Kenty Gold Mines, Ltd.	Kenty	Ralph Hurd	8 Wellington St. E., Toronto
Kirkland Consolidated Mines, Ltd.	Kirkland Consolidated	Sesekinika	Sesekinika
Kirkland Gold Belt Mines, Ltd.	Kirkland Gold Belt	Howard Brassaw	King Kirkland
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold	P. J. Harris	Kirkland Lake
Lake Caswell Mines, Ltd.	Westree (Champion Reef)	F. J. Sullivan	Westree
Lake Shore Mines, Ltd.	Lake Shore	E. W. Todd	Kirkland Lake
Lakeland Gold, Ltd.	Lakeland	Geo. Schmelzle	Bourkes
Lakeside-Kirkland Gold Mines, Ltd.	Queen Lebel	Richard Callin	Kirkland Lake
Lee Gold Mines, Ltd.	Long Lake		703 Northern Ontario Bldg., Toronto
Little Long Lac Gold Mines, Ltd.	Little Long Lac	A. A. Barton	244 Bay St., Toronto
Lucky Cross Leasing Syndicate ¹ (under lease)	Lucky Cross		Geraldton
Lucky Kirkland Gold Mines, Ltd.	Lucky Kirkland	S. L. MacDonald	Bank of Commerce Bldg., Kirkland Lake
Macassa Mines, Ltd.	Macassa	G. A. Howes	159 Bay St., Toronto
McIntyre-Porcupine Mines, Ltd.	McIntyre-Porcupine	R. J. Ennis	Kirkland Lake
McKenzie Red Lake Gold Mines, Ltd.	Martin-McNeeley	John W. Shaw	Schumacher
McLaren-Porcupine Gold Mines, Ltd.	McLaren-Porcupine	Stanley Saxton	Red Lake
MacLeod-Cockshutt Gold Mines, Ltd.	MacLeod-Cockshutt	C. H. E. Stewart	South Porcupine
McMartin, J. Bruce	Dikdik	K. W. Fritzsche	Geraldton
McMillan Gold Mines, Ltd.	McMillan	J. G. McGregor	Jellicoe
Manitoba and Eastern Mines, Ltd.	Manitoba and Eastern		Footbanks
Marbuan Gold Mines, Ltd.	March	Charles L. Hershman	25 King St. W., Toronto
Martin Bird Syndicate	Martin Bird	S. J. Bird	South Porcupine
Matachewan Consolidated Mines, Ltd.	Matachewan Consolidated	Thos. L. Wells	284 Inglegwood Drive, Toronto
Miller Independence Mines (1924), Ltd.	Miller Independence		Elk Lake
Mimto Gold Mines, Ltd.	Jubilee		39 New Bank of Toronto Bldg., London
Munro Croesus Mines, Ltd.	Mimto	John Knox, Jr.	Wawa
Nayhoob Gold Mines, Ltd.	Munro Croesus	John Knox, Jr.	Wawa
Neville Canadian Gold Mines, Ltd.	Hayden	J. F. Grant	Haileybury
North Shores Gold Mines, Ltd.	Wasapika-Ribble	R. J. Naylor	Timmins
Northern Empire Mines Co., Ltd.	North Shores		710 Concourse Bldg., Toronto
O'Connell Gold Mines, Ltd.	Beardmore	R. N. Palmer	Schreiber
Oreana Trusts, Ltd.	O'Connell	R. J. Hendricks	Empire
Pamour Porcupine Mines, Ltd.	Kozak	J. J. Hollinger	Elk Lake
Parkhill Gold Mines, Ltd.	Michael-Boyle		1689 Board of Trade Bldg., Chicago, Ill.
	Pamour Porcupine	C. D. Stevenson	South Porcupine
	Parkhill	R. E. Barrett	Wawa

¹ See also Golden Gate Mining Co., Ltd.

Paymaster	Chas. Cook	South Porcupine.
Pickle Crow	Alex. G. Hattie	Pickle Lake, via Sioux Lookout.
Porcupine Peninsular	Robert F. Dye	Connaught.
Ramore	W. V. Hocken	Ramore.
Rowan Discovery	J. M. Wilson	Golden Arm, Red Lake.
Red Lake Gold Shore Mines, Ltd.	M. L. Bouzan	Red Lake.
Richelieu	J. G. Harkness	Savant Lake.
Roche Long Lac		Hardrock.
St. Anthony	R. P. Teare	Savant Lake.
Sakoose	D. H. Traynor	Dymont.
Headlight	A. E. Saunders	Mine Centre.
Suitana	Dr. Alex. Sinclair	Bank of Commerce Bldg., Toronto.
Sinclair Syndicate	J. C. Canfield	Sault Ste. Marie.
Van Sickle	A. Pacitto	Wawa.
South Vermillion		Mine Centre.
Stellar	W. J. Hoover	231 St. James St. W., Montreal, Que.
Straw Lake Beach	Frank Carnegie	Mine Centre.
Swayze-Huyske		Épno.
Sylvanite	C. E. Rodgers	372 Bay St., Toronto.
Gardner Guibord		Kirkland Lake.
Tashota	J. D. Cumming	364 Bay St., Toronto.
Teck-Hughes	R. J. Henry	Tashota.
Teddy Bear Valley	Edward H. Orser	Kirkland Lake.
Toburn	M. W. Hotchkiss	Lightning River.
Johnson-Nipigon	Sidney Muskin	Kirkland Lake.
Vermilion Lake		Empire.
Wawa Goldfields		Northpines.
Stage	A. C. Melkman	Wawa.
Wells Longlac	A. S. Dawson	Mine Centre.
Wendigo		347 Bay St., Toronto.
West Red Lake	C. L. Spencer	Kenora.
Witch Bay		609 Continental Life Bldg., Toronto.
Wright-Hargreaves	M. W. Summerhayes	357 Bay St., Toronto.
Young-Davidson	A. F. Brigham	Kirkland Lake.
Young-Shannon	C. T. Young	Elk Lake.
		Gogama.
MOLYBDENITE		
Phoenix Molybdenite Corporation, Ltd.	Phoenix	R.R. 2, Ashdad.

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

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

OPERATOR	MINE, QUARRY, OR WORKS	MANAGER	ADDRESS
FELDSPAR			
Anderson & Son, James G.	Britt, lots 3-5, con. I, Henvey tp., Parry Sound dist.	Jas. G. Anderson	Lucknow.
Barr, Walter J.	Renfrew, N. ½ lot 24, con. XVI, Fraser tp., Renfrew co.	W. J. Barr	Westmeath.
Bathurst Feldspar Mines, Ltd. (shipped only)	Bathurst, Bathurst tp., Lanark co.	B. S. Hyde	230 King St. E., Toronto.
Charette & Son, S.	Lot I, con III, Burwash tp., Sudbury dist.	S. Charette	Estate P.O.
Craig, T. H.	W. ½ lot 12, con. IX, Bathurst tp., Lanark co.	T. H. Craig	10 Victoria St., Perth.
Frontenac Floor and Wall Tile Co., Ltd.	Grinding plant, Kingston	A. M. Perryman	Box 178, Kingston.
Gunter, Judson A.	Sabine tp., Nipissing dist.	J. A. Gunter	Princes Lake.
MacDonald, P.	Hybla	P. MacDonald	Hybla.
FLUORSPAR			
Stoklosar, Chas. A.	W. ½ lot 3, con. I, Madoc tp., Hastings co.	Chas. A. Stoklosar	Madoc.
Wallbridge Estate.	Lot 4, con. I, Madoc tp., Hastings co.	C. M. Wallbridge	Madoc.
GRAPHITE			
Black Donald Graphite Co., Ltd.	Black Donald, Brougham tp., Renfrew co.	R. F. Bunting	Calabogie.
GYPSUM			
Canadian Gypsum Co., Ltd.	Hagersville	W. F. Allen	Hagersville.
Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia	L. V. Robinson	Caledonia.
IRON PYRITES AND SULPHURIC ACID			
Canadian Industries, Ltd. (idle in 1934)	Acid plants, Coniston and Copper Cliff.	G. G. Vincent	Copper Cliff.
Canadian Pyrites, Ltd. (idle in 1934)	Caldwell mine, Flower station	O. M. Hook, Sec.	1400 Guardian Bldg., Cleveland, Ohio.

MICA

Anderson & Son, J. G.	Wanup and Bancroft	J. C. Anderson	Luclnow
Kent Bros. (buyers)		W. C. Kent	114 Core St., Kingston.
Lee & Son, W. W.	Bob's Lake mine.	A. J. Lee	Bedford Mills
Loughborough Mining Co., Ltd.	Various prospects	General Electric Co.	Schenectady, N.Y.
Martin, A. G. (buyer)		A. G. Martin	236 Besserer St., Ottawa.

MINERAL WATERS

Carlsbad Ltd. (now T. R. Boyd)	Carlsbad Springs	T. R. Boyd	Carlsbad Springs.
Deneault, F.	Bourget Springs	F. Deneault	Bourget.
Gurd and Co., Ltd., Chas.	Caledonia tp., Prescott co.		1016 Bleury St., Montreal, Que.

NEPHELINE SYENITE

Morrison, Wm.	Lot 14, con. IX, Methuen tp., Peterborough co.	Wm. Morrison	64 Tyrrel Ave., Toronto.
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PLAT

Countryman, Gordon	Lot 22, con. IX, Winchester tp., Dundas co.	G. Countryman	Chesterville.
Fleming, John	E. ½ lot 20, W. ½ lot 21, Winchester tp., Dundas co.	J. Fleming	Morewood.
Hummel, Wm. L.	Lot 18, con. VII, Winchester tp., Dundas co.	W. L. Hummel	Chesterville.
Leasa, Wm.	Lot 11, con. X, Felice tp., Perth co.	W. Leasa	Milverton.
Roe, Stephen	Lot 35, con. XIV, Elma tp., Perth co.	S. Roe	Milverton, R.R. 2.
Stewart Bros.			Morewood.

QUARTZ, QUARTZITE, AND SILICA BRICK

Algoma Steel Corporation, Ltd	Silica brick (quartz from Deroche tp. quarry).		Sault Ste. Marie.
Dominion Mines & Quarries, Ltd.	Killarney, north shore of Lake Huron, East Neebish island (idle).		340 University Ave., Toronto.
Falconbridge Nickel Mines, Ltd.	Quarry on property	Ernest Craig	Falconbridge.
MacDonald, P.	Hybla	P. MacDonald	Hybla.
Wright & Co.	Quarry, Deroche tp., Algoma dist.	Geo. S. Cowie	960 Queen St., Sault Ste. Marie.

OPERATOR	QUARRY, PIT, OR WORKS	MANAGER	ADDRESS
SALT			
Brunner Mond, Canada, Ltd.	Amherstburg (brine for chemical use)	C. K. MacFetridge	Amherstburg, P. O. Box 1260, Montreal, Que.
Canadian Industries, Ltd.	Sandwich (brine for chemical use and salt)	W. H. Spence, Sec.-Tr.	1610 Bank of Commerce Bldg., Toronto.
Dominion Salt Co., Ltd., The	Sarnia	A. C. Dunlop, Asst. Sec.	Goderich, P. O. Box 1260, Montreal, Que.
Goderich Salt Co., Ltd.	Goderich		
Kincardine Salt, Ltd. (idle in 1934)	Kincardine (operated by Canadian Industries, Ltd.)		
Walker Salt Corporation Limited ¹	Port Franks	G. C. Walker, Pres.	London.
Warwick Pure Salt Co., Ltd.	Highway No. 7, Warwick tp., Lambton co.	B. Wilton	R.R. 5, Wadford.
Western Canada Flour Mills Co., Ltd.	Goderich		287 MacPherson Ave., Toronto.
Western Salt Co. (idle in 1934)	Courtright (controlled by Dominion Salt Co., Ltd.)		P. O. Box 1260, Montreal, Que.
TALC			
Canada Talc Co., Ltd.	Connolly—mill at mine	Roy Taylor	Madoc
Geo. H. Gillespie Co., Ltd.	Henderson mine—mill at Madoc	Geo. H. Gillespie	Madoc.
STRUCTURAL MATERIALS			
CEMENT			
OPERATOR	PLANT OR QUARRY	MANAGER	ADDRESS
Canada Cement Co., Ltd.	(Belleville, plant No. 5 (idle in 1934))		Box 290, Station B, Montreal, Que.
	Lakefield, plant No. 7 ²		
	Port Colborne, plant No. 8		357 Bay St., Toronto.
St. Marys Cement Co., Ltd.	St. Marys		
LIME			
American Cyanamid Co.	Quarry at Beachville, kilns at Niagara Falls	G. E. Cox	Niagara Falls, Ont.
Bell, Harry	N. 1/2 lot 23, con. XII, Sullivan tp., Grey co.	Harry Bell	R.R. 4, Chesley.

¹Developing.² Grinding clinker only.

Biederman, Albert G.	Wilberforce tp., Renfrew co.	Albert G. Biederman	Golden Lake, R.R. 1.
Brown's Lime Works	Owen Sound	Wm. Brown	491 9th Ave. E., Owen Sound.
Brunner Mond, Canada, Ltd.	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon tp., Essex co.	C. K. MacFetridge	Amherstburg.
Cameron, W. M.	Ramsay tp., Lanark co.	W. M. Cameron	Carleton Place.
Canada Lime Co., Ltd.	Coboconk	Chas. R. Christie	114 Chumy Drive, Toronto.
Canada and Dominion Sugar Co., Ltd.	Wallaceburg	R. A. Lauper	Wallaceburg.
Canadian Gypsum Co., Ltd.	Chatham	C. Mouthrop	Chatham.
Chalmers Lime Works	Guelph	B. S. Bains	1221 Bay St., Toronto.
Dominion Rock Products, Ltd.	Owen Sound	Miss M. Chalmers	689 7th Street W., Owen Sound.
Gallagher Lime & Stone Co., Ltd., The	Eganville	J. H. Robinson	941 Dominion Square Bldg., Montreal, Que.
Gypsum, Lime and Alabastine, Canada, Ltd.	Hamilton ¹ , Beachville ²	Raymond Gallagher	Upper James St., Hamilton.
Innerkip Lime and Stone Co., Ltd.	Elora ² (idle in 1934)	T. F. Robinson	Beachville.
Jamieson Lime Co.	Hespeler ²	J. H. Robinson	Elora.
Morris, Stanley	Milton ²	M. M. Miller	Hespeler.
Rockwood Lime Co.	Limehouse (idle in 1934)	Robt. F. Adams	Milton.
Shane Lime Co.	Beachville	Wm. Gowdy	Limehouse.
Weppler, Heury	Renfrew	C. E. Downing	Beachville.
	Delta	J. A. Jamieson	Renfrew.
	Lot 5, con. XI, Framosa tp., Wellington co.	S. Morris	Delta.
	Eganville	Geo. H. Dennis	Rockwood.
	Lot 7, con. II, Glendg tp., Grey co.	Geo. R. Shane	Eganville.
		H. Weppler	R.R. 2, Priceville.

¹No production in 1934.²Hydrated lime plants.

STONE (LIMESTONE AND MARBLE)

American Cyanamid Co.	Beachville	G. E. Cox	Niagara Falls, Ont.
Bolender Bros.	Haliburton	Chas. Bolender	Haliburton.
Bonter Marble & Calcium Co., Ltd, The	Marimora tp., Hastings co.	J. W. Bonter	Box 61, Marmora.
Bourgie, J. B.	Gregnon, con. VIII, Russell tp., Russell co.	J. B. Bourgie	Box 50, Eymbrun.
Brunner Mond, Canada, Ltd.	Lots 6, 7, 8, con. I; lots 2, 3, con. II, Anderdon tp., Essex co.	C. K. MacFetridge	Amherstburg.
Canada Cement Co., Ltd.	Thurlow tp., Hastings co.	J. H. Legate	Belleville.
Canada Crushed Stone Corp., Ltd.	Dundas, Town of	J. Stephens	35 Clive Cres., Hamilton.
Hagersville Contracting Co., Ltd.	Walpole tp., Haldimand co.	Gordon Gilbertson	Hagersville.
Puslinch Quarry, Ltd.	Puslinch tp., Wellington co.	H. Hill	Dundas.
Queenston Quarries, Ltd.	Niagara tp., Lincoln co.	A. Michie	Box 148, Niagara Falls.
Coldwater Crushed Stone, Ltd.	Lots 19, 20, con. XIII, Medonte tp., Simcoe co.	Thos. Langton	Coldwater.
Decewsville Crushed Stone, Ltd.	Decewsville		52 Elgin St., Hamilton.

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

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

CLAY PRODUCTS

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

OPERATOR	PIT, WORKS, OR LOCATION	MANAGER	Address
SAND-LIME BRICK			
Harbour Brick Co., Ltd.	Fleet St. at Bathurst	K. M. Goodings	Fleet St., Toronto.
Hinde Bros.	131 Northland Ave., Toronto	Jas. H. Hinde	Mount Dennis.
Toronto Brick Co., Ltd.	Scarborough		837 Bay St., Toronto.
York Sandstone Brick Co., Ltd.	447 Victoria Park Ave., Toronto	W. A. Smyth	447 Victoria Park Ave., Toronto.
SAND AND GRAVEL (LICENSED DREDGING OPERATIONS)			
Canadian Dredging Company	Lake Superior		Midland.
Cowley, Mrs. K.	Thames river		Chatham.
Hadley's Chatham, Ltd.	Thames river		47 Wellington St., Chatham.
McLean & Sons, A. B.	Lake Superior		Brock St., Sault Ste. Marie.
Montreal Trust Co., Ltd. (Trustee for Sim- Mac Lines, Ltd.)	Lake Superior		635 Common St., Montreal, Que.
National Sand & Material Co., Ltd.	Lake Erie		402 Harbour Bldg., Toronto.
Pyke Salvage Co.	St. Lawrence river		506 Princess St., Kingston.
Tees Transit Co.	Niagara bar		16 New St., Hamilton.
Wallaceburg Sand & Gravel Co., Ltd.	St. Clair river		Wallaceburg.
SAND AND GRAVEL ¹ (PIT OPERATIONS)			
Barnes Co., Ltd., Wm. R.	Spring Vale, Waterdown, Brantford		243 Cumberland Ave., Hamilton.
Consolidated Sand & Gravel, Ltd.	Paris		402 Harbour Bldg., Toronto.
Durham Stone & Sand Co., Ltd.	Durham		
Fuller Gravel, Ltd.	Fuller		
Waterford Sand & Gravel Co., Ltd.	Waterford		
Foster, R. R.	Nepean and Gloucester tps., Carleton co.		86 Spadina Ave., Ottawa.
Hinde Bros.	Northlands Ave., York tp., York co.		134 Northlands Ave., Toronto.
Jupp Construction Co., Ltd., A. E.	Whitby tp., Ontario co.		170 Berkeley St., Toronto.
Newall, H.	Lot 35, con. VIII, Malahide tp., Flgin co.	H. Newall	R.R. 4, Aylmer.
Smythe Ltd., C.	Lambton Rd., Etobicoke tp., York co.		60 Carlton St., Toronto.
Woollatt Fuel & Supply Co., Ltd.	Essex co.		109 Ottawa St., Walkerville.

¹Only operators producing 5,000 tons or over are listed.

MINES OF ONTARIO IN 1934

By

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

CHROMIUM

Chromium Mining and Smelting Corporation, Limited

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

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

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

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

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

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

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

GOLD

Algold Mines, Limited

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

The property acquired included that of the New Goudreau Mines, Limited, located in township 28, range 26, district of Algoma. It is about 6 miles west of Goudreau station on the Algoma Central railway. The post-office address is Goudreau.

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

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

The plant used included an 1,100-cubic-foot Ingersoll-Rand electric compressor, and an 8½- by 10-inch air hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company.

An average of 7 men was employed under the direction of R. F. Mitchell.

Algoma Summit Gold Mines, Limited

Algoma Summit Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 5,000,000 shares of \$1 par value. The officers and directors were: F. A. Brant, president; J. J. Gray, vice-president; E. O. Slingsby, secretary; J. J. Marth, treasurer; R. A. Hutchison and S. D. Terry, directors. The head office is at 514 McKinnon Building, Toronto. The mine office is at Goudreau.

On incorporation the company acquired the assets of McCarthy-Webb-Goudreau Mines, Limited, which included a group of 7 claims located in township 27, range 29, district of Algoma, about 5 miles east of Goudreau. Considerable surface work had been done on this property, and a small test mill had been constructed late in 1933, with which several test runs were made early in 1934.

This company started surface work in June. The mill was enlarged to 25-ton capacity and was operated intermittently on surface ore. The total tonnage milled during the entire year amounted to 421 tons.

Shaft-sinking was started late in December with a portable gasoline compressor, and by the end of the year the shaft was down 18 feet.

The mill equipment included a Bramor mill, small classifier, corduroy blanket tables, and amalgamation plates. It was operated by a 25 h.p. Diesel engine. Buildings included two bunk-houses, office, two dwelling-houses, cook-house, mill, garage, blacksmith shop, and powder-house.

An average of 12 men was employed under the direction of F. A. Brant.

Alschbach Gold Mining Company, Limited

The Alschbach Gold Mining Company, Limited, owns 6 claims in Grenfell township, district of Timiskaming. The officers are: Clarence Alschbach, president; F. W. Hendry, vice-president; F. L. Hutchinson, secretary-treasurer; Wesley McKnight, Donald McLellan, Frederick Lawrence, and W. A. Taylor, directors. The head office is at New Liskeard. The company is capitalized at 2,500,000 shares of \$1 par value, of which 1,621,539 have been issued.

The property was operated in 1935 for three months; work was discontinued in November. The total amount of work done to the end of 1935 was: the sinking of a 2-compartment shaft to 250 feet, with levels at 125 and 250 feet; 875 feet of drifting and crosscutting on the 125-foot level; and 40 feet of cross-cutting on the 250-foot level. An average of 15 men was employed under the direction of Clarence Alschbach while the property was in operation. The mine address is Goldthorpe.

Amalgamated Gold Fields Corporation, Limited

Amalgamated Gold Fields Corporation, Limited, is capitalized at 5,000,000 shares of no par value. The company took over the assets of the Blue Quartz

Gold Mines, Limited, for 2,000,000 shares pooled for an indefinite period. The company owns 600 acres in Beatty township, district of Cochrane; and 24 men were employed from May, 1933, to August 31, 1934, when the property was closed down.

The plant consisted of an Atlas Diesel engine, an Ingersoll-Rand belt-driven compressor of 700-foot capacity, and a 10- by 12-inch single-drum steam hoist. A 50-ton cyanide mill, driven by a Diesel engine, was constructed.

The development work done previous to 1933 was as follows: shaft, 500 feet; winze, 250 feet; raise, 400 feet; crosscuts and drifting, 6,000 feet. The development work done in 1934 was: stoping, 100 tons; tons milled, 1,768.

The officers and directors are: H. C. Crow, president; Dr. J. A. Tuck, vice-president; A. D. Van Horne, secretary-treasurer; H. W. Laird, A. G. Parker, and Lewis Payne, directors. C. D. Salkeld was mine manager. The mine office is at Painkiller Lake, via Matheson.

Anglo-Huronian, Limited

Anglo-Huronian, Limited, was incorporated in October, 1933. Its authorized capitalization is 2,000,000 shares of no par value. The total number of shares issued is 1,252,605, of which 927,063 shares were issued at the time of the formation of the company for properties and assets received from predecessors. These companies were the Huronian Mining and Finance Company, Limited; Keeley Silver Mines, Limited; and Vipond Consolidated Mines, Limited. Shareholders of each of these companies received one share of the new company for each five shares of the old companies.

The officers and directors of the company were: R. Home Smith, Toronto, president; Andre Dorfman, Toronto, vice-president and managing director; J. Ingram, Toronto, secretary-treasurer; J. H. Black, Toronto, F. H. Hamilton, Eric Turk, Sir A. Hamilton Grant, London, England, directors. The head office is 80 King Street West, Toronto.

The holdings of Anglo-Huronian now include all the assets of its predecessors and their subsidiaries, as follows: the Vipond property of 320 acres adjoining the Hollinger mine at Timmins; a three-quarter interest in 6 Ridgeley claims in the same area adjoining Coniaurum mine; Keeley mine and Keeley Extension in South Lorrain; and other claims of lesser importance. They hold 889,612 shares of the 1,150,000 issued shares of Inspiration Gold Mines, which has 3 claims adjoining the Vipond property; nearly half of the issued shares of the Minto Gold Mines, Limited, in the Michipicoten area; and interests in Gilgreer Mines, Limited, Prospectors Airways Company, Limited, and McWatters Gold Mines. The latest acquisitions are large interests in Porcupine Peninsular Gold Mines, Limited, and options on a large block of shares of Bousquet Gold Mines, Limited, in the Sudbury area, 65 miles west of Sudbury. J. Ingram, secretary-treasurer of Anglo-Huronian, has recently been made treasurer and director of Bousquet Gold Mines.

In 1934 the old Vipond mine was the only wholly owned property under production. This property has been developed to a vertical depth of 1,450 feet. It has a mill capable of handling 300 to 325 tons per day. During the fiscal year ending July 31, 1934, the mill treated 101,347 tons and produced bullion to the value of \$647,015.87, an average of \$6.38 per ton. During the same period the development work done at the mine was as follows: crosscutting, 1,630 feet; drifting, 2,847 feet; raising, 1,739 feet; diamond-drilling, 17,525 feet.

Robert E. Dye was mine manager at the Vipond property, employing an average of 179 men. The mine address is Timmins.

During the fiscal year ending July 31, 1934, the Anglo-Huronian's first year of operations, a surplus of \$1,249,698, or \$0.997 per share was earned.

The revenue and expenditures for the same period were as follows:—

STATEMENT OF REVENUE AND EXPENDITURE

for the year ended July 31, 1934

REVENUE:			
Metal recoveries, including premium.....	\$647,015.87		
Dividends received.....	\$1,639.50		
Net profit on foreign exchange.....	38,381.81		
Interest earned, less interest paid.....	64,560.39		
Sundry earnings.....	3,128.08		
			\$834,725.65
EXPENDITURE:			
Mine operating expense, including development.....	\$521,091.87		
Insurance.....	4,898.50		
Municipal taxes.....	2,115.29		
General, administration, and organization expense, less portion charged to mine operations.....	90,463.33		
Examinations written off.....	\$1,700.36		
Reserve for depreciation.....	10,560.32		
		12,260.68	
			630,829.67
Profit carried to surplus account.....			\$203,895.98
SURPLUS ACCOUNT:			
Profit for the year ended July 31, 1934.....	\$203,895.98		
Profit realized on investments.....	1,239,315.42		
			1,443,211.40
Deduct: reserved for taxes, etc.....			193,513.39
Surplus, July 31, 1934, carried to balance sheet.....			\$1,249,698.01

Ardeen Gold Mines, Limited

Ardeen Gold Mines, Limited, was incorporated in December, 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: H. G. White, president; A. R. Miller, Jr., vice-president; W. A. Williams, secretary-treasurer; C. G. Greenshields, J. J. McInerney, and J. H. Kitchen, directors. The head office is at 132 St. James Street, Montreal, Que.

On incorporation this company took over the property and assets of Moss Gold Mines, Limited, which had gone into receivership in September, 1933. The property is located in Moss township, district of Thunder Bay, and is 18½ miles by road from the Fort Frances branch of the Canadian National railway. The post-office address is Tip Top Spur, via Port Arthur.

Underground operations were carried on continuously throughout 1934, but were suspended on January 5, 1935, owing to lack of finances.

The lateral work accomplished from January 1, 1934, to January 5, 1935, and the total done to the latter date, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	January 1, 1934, to January 5, 1935	Total	January 1, 1934, to January 5, 1935	Total
125-foot.....	feet	feet	feet	feet
250-foot.....	549	1,499	64	222
375-foot.....	1,014	2,369	100	393
500-foot.....	119	3,341	33	710
625-foot.....		1,506	10	192
750-foot.....		1,906		289
875-foot.....	1,156	7,561	190	240
1,000-foot.....	468	1,156	299	190
		468		299
Total.....	3,306	13,806	696	2,535

During the year the 3-compartment vertical shaft was sunk an additional 268 feet to a total depth of 1,038 feet, and levels were established at 875 and 1,000 feet. When operations were suspended stoping had just been started on the 875-foot level. A total of 37,298 tons of ore and 10,763 tons of waste were hoisted from January 1, 1934, to January 5, 1935.

The 200-ton cyanide mill was operated until January 9, 1935, and treated a total of 39,072 tons of ore from January 1, 1934.

An average of 165 men was employed, of whom 89 were underground. N. O. Lawton was general manager, J. D. Tolman was mine superintendent, and J. E. Sullivan was mill superintendent.

Ashley Gold Mining Corporation, Limited

The Ashley Gold Mining Corporation, Limited, has a capitalization of \$3,000,000, in shares of \$1 par value. The officers and directors are: J. P. Watson, president; G. C. Ames, secretary-treasurer; E. H. Rose, H. A. Millman, C. E. Trafford, and J. G. Watson, directors. M. F. Fairlie is managing engineer. The head office is at 350 Bay Street, Toronto. The mine address is Elk Lake.

The mine in Bannockburn township, district of Timiskaming, was operated continuously throughout the year.

The following is taken from the report of the managing engineer for the year ending December 30, 1934:—

The tonnage treated at this property was increased over that of the previous year, with the double object of maintaining gold production and reducing the per-ton cost, in the face of lowered grade of ore.

Development

The fault conditions which govern vein occurrence were described in the last annual report, but it might be repeated that the original Ashley vein, striking north and south, is the normal-faulted section of a vein situated to the west, and this section extends only from the 5th level to the surface; a second faulted section of the same vein extends from the 5th level to above the 2nd level; and a 3rd faulted section extends from an unknown depth to above the 5th level. To reach the 3rd section, long crosscuts to the west from present workings are necessary, and this work was deferred during the year until the Ashley vein and its second section had undergone further development to the north and south. Any new ore so found would be much more cheaply developed and extracted.

A drift on the Ashley vein on the 250-foot level was advanced north of the porphyry dike for a distance of 700 feet, showing a strong quartz vein, but with the exception of one rich ore shoot, 50 feet in length, the values were generally below profitable grade. Recently raises have been put up at intervals, and values disclosed above the level show considerable improvement over those shown in drifting, but as yet this section cannot be included in ore reserves.

Long drifts were run north on the second vein section on the 375-foot level, also south on both the 375- and 500-foot levels, but were generally unproductive of ore. Late in the year a crosscut was started west to intersect the 3rd vein section on the 625-foot level, but the vein has not yet been reached. The Ashley vein has to date been proven to a total length of 2,000 feet, by underground work. Drifting and crosscutting completed during the year totalled 4,500 feet.

Ore Reserves

Development work failed to maintain the ore reserve position of approximately 50,000 tons at the beginning of the year. After extraction of 43,532 tons, the ore reserves at December 31 were 31,000 tons of slightly over 0.3-ounce grade.

Production

The tonnage treated during the year was 43,532 tons with average grade of 0.315 ounces, as compared with 37,975 tons with average grade of 0.456 ounces in the previous year. Gold bullion shipments for the year realized \$456,831.86 in Canadian funds, compared with \$497,969.00 in 1933. Total bullion shipments from inception of operations to December 31, 1934, have netted \$1,024,942.27.

The average cost per ton, including mining, development, milling, and administration, was \$8.68 per ton of ore milled, and in late months was further reduced below \$8.00 per ton. Conditions at this property do not lend themselves to low costs and include exceedingly hard rock with high mining and grinding costs, excessive water with high pumping costs, as well as narrow vein and fault conditions, which increase development charges.

An average of 148 men was employed. Eric Hargreaves is resident manager.

Bankfield Gold Mines, Limited

Bankfield Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: C. D. H. MacAlpine, president; T. H. Stinson, vice-president; F. J. Bailes, secretary-treasurer; Jos. Errington, D. M. Morin, and J. H. C. Waite, directors. The head office is at 1006 Concourse Building, Toronto.

The property acquired by this company consists of a group of claims, totalling about 730 acres, in the Magnet Lake section of the Little Long Lac area, Thunder Bay district. It is reached by a 3-mile road from a siding on the Port Arthur-Long Lac branch of the Canadian National Railways, 1½ miles west of Bankfield station. The post office address is Geraldton.

Work was started on June 1, 1934. Following diamond-drilling and trenching a 3-compartment vertical shaft was commenced in August on claim T.B. 10,213. Shaft-sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 158 feet, and a station had been cut at 150 feet. A total of 7,398 feet of diamond-drilling had been accomplished.

The plant installed included two 90 h.p. boilers, an 8- by 11-inch Ingersoll-Rand double-drum steam hoist, and a 750-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, dry-house, assay office, 2-storey bunk-house, 2-storey cook-house, stable, powder-house, office, and manager's residence.

An average of 68 men was employed, of whom 11 were underground, during the period of work. J. W. McKenzie was in charge of operations.

Barry-Hollinger Mines, Limited

Barry-Hollinger Mines, Limited, is capitalized at 4,000,000 shares of \$1 par value. The officers and directors are: Dr. E. Herbert Greene, president; J. P. Patterson, vice-president; D. McKinnon, secretary-treasurer; H. K. Wood, director. The head office is at 57 Bloor Street West, Toronto.

The mine, in the township of Pacaud, district of Timiskaming, was operated throughout the year with an average force of 68 men.

The value of the production for the year was as follows:—

Value of production at \$20.67 per ounce.....	\$91,139.68
Plus premium on exchange.....	60,936.58
Total.....	\$152,076.26

Underground development work during the year was as follows:—

Drifting.....	Feet
Crosscutting.....	822
Diamond-drilling.....	399
Raising.....	2,343
	1,171
	Cu. ft.
Diamond-drill stations.....	539
Shaft station.....	5,376

Douglas Bryden is mine manager. The mine address is Boston Creek.

Bathurst Gold Mines, Limited

Bathurst Gold Mines, Limited, was incorporated in 1934 with an authorized capitalization of 4,000,000 shares of no par value. This company succeeded Bathurst Mines, Limited. The officers and directors are: T. W. Bathurst,

president; E. P. Gleeson, vice-president; Dr. F. P. Quinn, secretary-treasurer; Leon Murr and P. Smith, directors. The head office of the company is at 51 Sparks Street, Ottawa. The mine office address is Narrow Lake.

The property of Bathurst Gold Mines is located in Skinner township, district of Kenora, Patricia portion. Gold was discovered on this property during the active prospecting season of 1926. Surface exploration was carried on, and in 1929 a plant was installed and a 10-ton Tremaine stamp mill was put in operation. The value of bullion sold amounted to \$3,107, being production from a rich pocket on the surface and a small amount of ore from underground. Operations were suspended the same year. The property had then been explored to 300 feet, with levels established at 200 and 300 feet. Only about 300 feet of lateral work was done on the lower level. Nearly 4,000 feet of drifting and crosscutting was done on the first level.

Late in 1934, Bathurst Gold Mines started to deepen the shaft to 600 feet and intend to open up two more levels.

Bidgood Kirkland Gold Mines, Limited

Bidgood Kirkland Gold Mines, Limited, has an authorized capitalization of \$2,000,000, in shares of \$1 par value. The officers are: A. L. Herbert, president; S. H. Whitfield, vice-president; N. W. Byrne, secretary-treasurer; Harry Korson, Harry Koza, E. G. Budd, and Joseph Nichols, directors. Both the head office and mine office are at Kirkland Lake.

The company owns 753 acres in the township of Lebel, in the East Kirkland Lake area, district of Timiskaming.

A 100-ton mill was built and put into operation in July at the rate of 50 tons a day.

The following development work was done during the year in the Bidgood mine: raising, 10 feet; drifting, 870 feet; crosscutting, 697 feet; diamond-drilling, 2,382 feet. There were 2,560 tons of ore hoisted and 2,433 tons milled, which yielded a total value of \$6,804.93.

Oscar Knutson was mine manager, employing an average of 45 men during the year.

In August, 1934, the company took a lease on 10 acres of the Moffatt-Hall property, which is also in Lebel township. Further details regarding this operation will be found on page 128 of this report.

Bob Tough Gold Mines, Limited

Bob Tough Gold Mines, Limited, was incorporated in September, 1933, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: R. R. Tough, president; H. J. Tiedt, vice-president, E. B. Ratcliffe, secretary-treasurer; F. H. Gage, R. E. Thompson, J. H. Stevens; and H. J. Simons, directors. The executive office is at 207 Turner Building, Hamilton.

The property is located in McKinnon township, district of Sudbury. There is a 16-mile winter road from Massey station on the Canadian Pacific railway. The post-office address is Massey.

Surface work was started in April, 1934. During April, May, and June, 2,500 feet of diamond-drilling was done. In September, the company started work on a 3-compartment, vertical shaft, using a gasoline compressor. By the end of the year the shaft had been sunk to a depth of 30 feet, a headframe was being erected, and a steam plant was being installed.

An average of 16 men was employed under the direction of E. B. Ratcliffe.

Bousquet Gold Mines, Limited

Bousquet Gold Mines, Limited, was incorporated in 1920, with an authorized capital of 2,000,000 shares of \$1 par value. The officers and directors were: Lionel Brooke, president; C. H. Hitchcock, vice-president; W. B. McPherson, secretary-treasurer; L. P. Wood and H. P. Snelgrove, directors. The head office was at 171 Yonge Street, Toronto. The mine address is Willisville.

The property consists of 20 mining claims located in two groups in township 11, district of Sudbury. It is 7 miles by winter road from West River on the Algoma Eastern railway.

Operations were carried on throughout 1934. The sinking of the 2-compartment, vertical shaft was continued to the 150-foot level, where considerable lateral work was accomplished. Towards the end of the year the shaft was deepened to the 300-foot level, and development work started at that horizon.

The plant used included an 80 h.p. boiler, a 500-cubic-foot steam compressor, and an 8- by 10-inch steam hoist. Buildings included a power-house, blacksmith shop, stable, bunk-house, and cook-house.

An average of 25 men was employed under the direction of Lionel Brooke.

Buffalo Ankerite Gold Mines, Limited

Buffalo Ankerite Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of \$1,000,000, in shares of \$1 par value, of which 577,307 shares have been issued.

The officers and directors are: Geo. R. Feine, president; G. R. Loesch, vice-president; H. Kobler, treasurer; R. P. Kinkel, assistant-treasurer; E. G. Kinkel, secretary and managing director; H. J. Tiedt, J. Betz, A. J. Baldeck, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine.

The property, which consists of 3 claims, adjoining the property of the Paymaster Consolidated Mines, Limited, is situated in Deloro township, district of Cochrane. It has been developed by shafts and winzes to a depth of 1,000 feet. Prior to the formation of the present company the property had produced \$862,115 worth of bullion. From 1932 to the end of 1934 the present company has produced \$1,107,003 worth of bullion (old gold value). The mill has a rated capacity of 500 tons, which will allow a step-up in tonnage of about 100 tons above the highest monthly average milled to date.

The following is taken from the report of the managing director for the fiscal year ending December 31, 1934:—

Although diligent effort was made by the management to increase the milling capacity to 500 tons per day during the year 1934, it was found that the development work had not progressed sufficiently to enable the withdrawal of this amount of tonnage. The actual average tonnage treated during the year per day was 345.6, and the tons treated per 24 hours running time was 363.8. The daily average during the year 1933 was 321 tons; the average daily during the month of December was 401 tons.

In December, 1934, over \$2,000 in precipitates were stolen from the mill, which theft was covered by insurance and which loss has been paid.

During the year 1934, Revere P. Kinkel acted as assistant to the managing director and was recently appointed assistant treasurer of the company. Mr. Kinkel spends practically his entire time at the property.

The winze was placed in operation in the early part of 1934 from the 600-foot level to the 1,000-foot level, but considerable difficulty has been encountered with unusual pressure of soft rock on the winze-frame from the 875-foot level to the 1,000-foot level, and the management intends to abandon this part of the winze as a safety element. However, crosscutting and drifting had already taken place on the 1,000-foot level enabling the company to utilize this level at a later date.

A substantial body of ore encountered in the No. 7 vein, north area of the property, made it advisable to construct a haulage drift directly from this ore body to the vicinity of the winze

station, and two Mancha locomotives and additional 2-ton mining cars were purchased and are now in operation. Although the ore in this area has not been definitely proven our mine manager has estimated that there is possible and probable ore from the surface to the 800-foot level in the No. 7 zone amounting to 369,000 tons with an assay value of \$8.80, giving a total value of \$3,247,200.00 (valued at \$20.67 per ounce).

Because of the difficulty encountered in the sinking of the winze and the opening up of the ore bodies in the north zone of the property no further effort was made during the year 1934 to sink the main shaft, as the management desires a further study of the vein system before proceeding.

The management has decided to defer a part of its development costs to the year 1935, as it is anticipated that the recoveries will materially increase during the year 1935, the recoveries during the month of December, 1934, having been the largest for any month during the year.

The plant and equipment are in excellent condition, as considerable money was expended for this purpose during the year.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Production

Some 126,450 dry tons of ore were treated, yielding \$712,898.29. The average value of all ore treated was 0.182 ounces per ton, with a recovery of \$5.64 per ton (market price of gold).

Mining

	Tons
Ore broken in stopes.....	105,038
Ore broken in development.....	16,520
Ore hoisted and transferred.....	133,499
Waste hoisted.....	13,745

The major tonnages for the year were obtained from stopes on the Nos. 1, 2, and 5 veins on the 200-, 250-, 350-, 475-, and 600-foot levels. Stopes were started late in the year on the Nos. 5 and 7 structures on the 600-, 725-, and 875-foot levels. Minor tonnages were hoisted from these workings. Vein widths vary from 3 to 60 feet. The Nos. 784 and 884 stopes show maximum widths of from 50 to 60 feet. The No. 690 stope averages 3 feet.

Development

	Feet
Drifting.....	4,564
Crosscuts.....	1,104
Raises.....	573
Winzes.....	51
Total.....	6,292
	Cu ft.
Stations.....	7,368
Sumps.....	3,024
Total.....	10,392

Winze-sinking was finished early in January, 1934. The 1,050-foot level station and pump sump were completed and ore passes raised through to the 725-foot level. The objectives for the period were the development of the Nos. 5 and 7 vein structures on the 600-, 725-, 875-, and 1,050-foot levels. Lateral workings on the 725-, 875-, and 1,050-foot winze levels partially developed the No. 5 structure. Lengths of ore on this vein on these horizons total 429 feet. On the upper levels, i.e. 250, 365, 475, and 600 feet, the Nos. 2 and 7 structures development shows ore lengths of 534 feet. On the 600-foot level the No. 7 ore zone is 170 feet wide and includes four structures (Nos. 689, 690, 691, and 693). The deepest working at the end of 1934 was the No. 1 winze at a vertical depth of 1,025 feet.

New ore areas, as developed on all horizons, are indicated to be of a better grade than the tonnage milled during 1934.

Diamond-Drilling

	Feet
CONTRACT DRILLING:	
Surface.....	1,012
Underground.....	5,095
Total.....	6,107
COMPANY DRILLING:	
Underground.....	9,743
TOTAL DRILLING.....	15,850

Surface drilling prospected the No. 6 vein north and east of the main shaft. Results were negative. Underground drilling proved the downward and lateral extensions of the Nos. 2 and 5 veins. Results were favourable.

Milling

The mill treated 126,450 dry tons during the period at a cost of \$0.871 per ton.

Percentage of total possible running time.....	95.11
Tons treated per day.....	345.6
Tons treated per 24 hours running time.....	363.8
Average mill head (at \$20.67).....	\$3.68
Average mill tailings.....	\$0.30
Indicated extraction.....per cent.	92

Tonnage milled for 1934 was obtained from the Nos. 1, 2, and 5 vein workings on the 200-, 250-, 350-, 475-, and 600-foot levels.

Plant Additions

The following installations were made in the mill: a Hardinge 6- by 14-foot counter-current classifier, operating in closed circuit with the Hardinge ball mill; pumps and air lifts, so that thickeners could be operated in either series or parallel circuits; a 10- by 16-foot string filter placed in mill circuit, having a capacity of 500 tons per day.

In the mine, the additions included 2 motor trammers; mine cars for main haulageway; drill machines; centrifugal pump having a capacity of 250 gallons per minute at 700-foot head, installed on the 600-foot level; pump installed on the 1,050-foot winze level.

A 2,620-cubic-foot Ingersoll-Rand compressor was installed, and three k.v.a. transformers were purchased and installed.

General

The main haulageway on the 600-foot level from the main shaft to the Nos. 690 and 691 stope areas was completed. The 600- and 400-foot level pockets were slashed to increase storage.

Development is at present behind production. It is planned to remedy this condition during 1935.

MINE OPERATING STATEMENT

for year ended December 31, 1934

EARNINGS:

Gold bullion recovery (including premium)..... \$707,118.72

COST OF PRODUCTION:

Mining.....	\$261,165.67
Milling.....	85,896.20
Power and sundry.....	61,122.93
General supervision.....	6,491.26
Workmen's compensation.....	8,446.84
Plant heating.....	7,164.01
Miscellaneous.....	5,242.19
Stable operation.....	2,796.10
Insurance, fire, etc.....	4,872.57
Repairs to buildings.....	7,460.37
Repairs to machinery and equipment.....	9,089.59
Surface improvements and fire protection.....	2,479.44
Hospital fees.....	1,883.50
Box-holes.....	682.10
Loading pocket.....	1,599.54
Sump.....	1,986.63
Air and water.....	289.47

468,668.41

GROSS PROFIT FROM MINING OPERATIONS..... \$238,450.31

Martin Knutson was mine manager until November, when he was succeeded by Chas. L. Hershman. An average of 277 men was employed.

Canadian Kirkland Mines, Limited

Canadian Kirkland Mines, Limited, owns 6 claims in Teck township, district of Timiskaming. The company is capitalized at \$4,500,000, in shares of \$1 par value. The officers and directors are: George Tough, president; F. J. Carew, vice-president; W. B. McPherson, secretary-treasurer; B. L. McLean and W. J. Beckett, directors. The head office is at 171 Yonge Street, Toronto. The mine office is at Kirkland Lake.

The following is a summary of the work done to January, 1935, when the property closed down. The No. 1 shaft had been sunk to a depth of 816 feet, and drifting and crosscutting done as follows: 80-foot level, 100 feet; 250-foot level, 120 feet; 400-foot level, 440 feet; 800-foot level, 1,442 feet. In addition, 20 feet of raising had been done.

No. 2 shaft had been sunk to a depth of 150 feet, and stations cut at 65 and 125 feet. On the 65-foot level, 25 feet of crosscutting had been accomplished; and on the 125-foot level, 375 feet of drifting and crosscutting.

Hugh Jardine is mine manager. An average of 20 men was employed during the year.

Canusa Gold Mines, Limited

Canusa Gold Mines, Limited, was incorporated in 1932. It is capitalized at 1,500,000 shares of \$1 par value. The officers and directors for 1934 were: D. D. Wessels, president; Geo. Neukom, vice-president; Robt. Schram, treasurer; Thos. R. Deacon, secretary; H. Kendrick, P. Du Bois, R. E. Olds, and C. C. Drake, directors. The business office is at 3400 Union Guardian Building, Detroit, Mich. The mine address is South Porcupine. E. Y. Dow is in charge of operations. The property, which consists of 440 acres in Tisdale and Whitney townships, district of Cochrane, was bought from Canusa Mining and Exploration Company, Limited, in 1932.

The mine, formerly known as the Scottish-Ontario, has a 2-compartment shaft to the 100-foot level and a 3-compartment shaft from the 100-foot level to the 320-foot level. About 2,300 feet of lateral work was done on these levels by former owners.

No work had been done on the property for some time prior to the reopening of the mine in May, 1934, by the present company. In 1934, the mine was pumped out, the buildings and machinery were reconditioned, a 24-ton Myers mill was installed, and an assaying laboratory and machine shop were built.

Up to the end of the year the tonnage treated by the mill was small, the whole procedure being more or less an experiment.

About 14 men were being employed at the end of the year.

Casey Summit Gold Mines, Limited

Casey Summit Gold Mines, Limited, is capitalized at 5,000,000 shares, of no par value, 2,962,848 of which have been issued. The controlling interest is held by Maple Leaf Mines, Limited. The following were officers in 1934: R. G. Williamson, president; C. S. Kennedy, secretary-treasurer; Fraser D. Reid, managing director; R. S. Banbury, W. R. M. Williamson, Fraser Raney, and J. A. Wilson, directors. In November, 1934, C. S. Kennedy was succeeded as secretary-treasurer by Fraser Raney. The head office is at 465 Bay Street, Toronto.

The property consists of 800 acres at Casummit lake, about 100 miles north of Sioux Lookout, in the district of Kenora, Patricia portion. The plant is on claim K. R. L. 9,681. The first work on the property was done in 1931, when a shaft was sunk 85 feet and 140 feet of lateral work was done at the 75-foot level. The property was idle from the fall of 1931 until the late summer of 1933. The shaft was then deepened to 325 feet, and stations were cut at the 200- and 300-foot horizons.

The following lateral work is reported to have been done during 1934:—

Level	Drifting	Crosscutting
	feet	feet
75-foot.....	145	85
200-foot.....	670	80
300-foot.....	720	250
Total.....	1,535	415

A raise was run from the 300-foot to the 200-foot level.

A 50-ton mill was installed and put into operation in September, 1934. During the 82 days it operated, 4,094 tons, averaging 0.514 ounces of gold, were treated. Of this tonnage 3,310 tons were drawn from stopes and the balance from development or the ore dump on surface. Operating costs amounted to \$8.00 per ton for mining and \$1.78 per ton for milling, of which \$3.42 was chargeable to power expense.

Operations were suspended in November, 1934, pending reorganization to meet liabilities incurred.

Clifford Gibson was manager in charge of operations. The mine address is Casummit Lake, via Sioux Lookout.

Centennial Gold Mines, Limited

Centennial Gold Mines, Limited, was incorporated in November, 1933 with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: Fred Deagle, president; Lorne Burk, vice-president; A. A. Wishart, secretary; R. P. Scott, treasurer; Lloyd Deagle, J. C. Allan, and S. E. Fleming, directors. The head office is at Blind River.

The property consists of a group of 7 mining claims, formerly known as the Kitchigami property, located in township 29, range 22, in the Michipicoten area, district of Algoma. It is 12 miles by road from Wawa station on the Algoma Central railway. The post-office address is Wawa.

Work was started on the property in May, 1934. Previous operators sank five shafts, the deepest of which was 110 feet. These old shafts were dewatered and sampled, and the construction of a plant was started. Electric power was obtained from the High Falls plant of the Great Lakes Power Company, which is less than a mile away. In September a 7- by 11-foot, 30-degree shaft was started. Operations were suspended early in December, at which time the shaft had reached a depth of 130 feet.

The plant included a 218-cubic-foot Ingersoll-Rand electric compressor and an electric hoist. Buildings erected included a power-house, blacksmith shop, warehouse, and powder-house.

An average of 13 men was employed during the period of operation. W. H. Lewis was in charge of operations.

Central Canada Mines, Limited

Central Canada Mines, Limited, was incorporated in 1930 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: C. G. Smith, president; C. S. Parsons, vice-president; F. F. Montague, secretary-treasurer; Harold Smith and Norval Leslie, directors. The executive office is at 232 Grain Exchange, Winnipeg, Man.

The property held by this company includes a group of claims in the Sapawe Lake area, Rainy River district, 125 miles west of Fort William on the Fort Frances branch of the Canadian National Railways, on which a 2-compartment vertical shaft had been put down to a depth of 92 feet in 1930.

Operations were resumed in the spring of 1934. Following a considerable amount of diamond-drilling a small steam plant and a 25-ton amalgamation mill were installed. The old shaft was cleaned out and timbered, and a small amount of lateral work done on the 92-foot level. The mill was used for test runs only.

The plant used included a 80 h.p. boiler, a steam hoist, and a 150-cubic-foot steam compressor. The mill equipment included a 50 h.p. boiler a Dodge crusher, and a double Tremaine stamp.

Work was suspended in January, 1935, pending further financing.

Central Patricia Gold Mines, Limited

Central Patricia Gold Mines, Limited, was incorporated in 1931, succeeding Central Patricia Mines, Limited, formed in 1927. It has an authorized capitalization of 2,500,000 shares of \$1 par value.

The officers and directors are: F. M. Connell, president; W. H. Connell, vice-president; Alan Cockeram, secretary-treasurer; J. H. Ratray, L. Cohen, and G. B. Webster, directors.

The mine is situated in the Crow River area, district of Kenora, Patricia portion. The mine camp is about 110 miles north of Savant Lake Station on the Canadian National railway. It lies about 6 miles west of the property of the Pickle Crow Gold Mines, Limited. The holdings include 85 claims, which lie in several large groups in the surrounding district.

Most of the underground work was done in 1930. When the property was closed down in the fall of that year, the shaft had been sunk to a depth of 527 feet and lateral development on four levels at 125-foot intervals to the extent of 994 feet of crosscutting and 1,713 feet of drifting had been accomplished. This work disclosed in three ore zones approximately 45,000 tons of ore, having a gross value of about \$600,000, averaging about \$13.25 per ton (based on gold at \$20.67).

Operations were again started in 1932, but the loss of much mill equipment through the ice delayed matters, and it was not until the winter of 1933-34 that the mill was finally finished. Production began in the spring of 1934 from a 50-ton cyanide unit powered by steam. Late in the summer the company decided to put in a second 50-ton unit. The equipment for this was taken into the property over the winter roads and will be put into operation when the Hydro-Electric Power Commission line from the Albany river to the property is completed. It is believed that electrical power will be available for the mine about the middle of March, 1935.

At the end of the year the 50-ton unit was producing about 1,000 ounces of gold per month.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

Production

Milling operations were commenced on May 27, 1934, with a 50- to 60-ton cyanide mill. During the period under review, 11,536 tons of ore were treated, the recovery therefrom amounting to \$219,562.56. In the profit and loss statement you will notice an item of \$38,159.43 (undistributed to mining and milling). This represents the cost of steam power during the period. This item will be greatly reduced when the hydro-electric power is available. You will also notice that after making allowances for depreciation and taxes there remains a net profit of \$42,127.38.

Hydro-Electric Power Contract

On March 7, 1934, a contract was entered into with the Hydro-Electric Power Commission of Ontario. Your company paid \$40,000 cash under the contract, and a bond for \$10,000 is to be deposited with the commission when power is delivered at the mine. The cost of power for the first 5-year period is to be \$65 per horse-power, and after that period \$35.

Transportation

In order to materially improve the transportation facilities, arrangements were made between your company, Pickle Crow Gold Mines, Limited, and the Northern Development Branch of the Province of Ontario, whereby the Northern Development Branch undertook to construct a summer transportation route from Hudson to the east end of Lake St. Joseph, your company having paid \$16,667 toward the cost of this development. This will enable transportation of supplies to be made in the summer months at a greatly reduced cost.

Addition to Mill

In August, 1934, it was decided that mine developments justified an increase in the milling capacity. The necessary equipment was purchased to double the capacity of the mill. This equipment has since been delivered to the property.

Financing

On March 1, in order to make the payments to the Hydro-Electric Power Commission and the Northern Development Branch, 100,000 shares of treasury stock was sold to Anglo-Huronian, Limited, to net the treasury \$50,000. On August 29, after the decision to double the capacity of the mill, a further 68,940 shares, being the balance of the treasury stock, was disposed of to the same company to net the treasury \$1.10 a share. The above sums, together with the moneys received from mine production, are sufficient to pay all capital commitments incurred until the increased production is effective.

Programme of Exploration and Development Work for 1935

During the coming year, it is proposed to sink the main shaft from the 500-foot to the 750-foot level, and also to carry on lateral exploration work on the upper levels.

Springer

It is proposed to sink a shaft 125 feet and to carry on underground exploration work on this level. Work will be commenced the early part of May. The necessary mining equipment has already been delivered to the property, and the necessary buildings have been erected in preparation for this work.

The following is taken from the mine manager's report for the year ending December 31, 1934:—

Mining

All development work was done in sections where ore had previously been indicated, and no new areas were explored. The development work proved the known ore occurrences to be of greater width and lengths than had previously been estimated. The continuity of the ore bodies between the levels was established by raising.

The following is a summary of the development work:—

	Footage	Tons ore	Tons waste	Per cent. in ore
Drifting and crosscutting.....	314	1,035	126	79.5
Raising.....	350	583	58	90
Slashing.....	262	944	267	78.5
Total.....	926	2,562	451	.....

Diamond-drilling, 2,035 feet.

The table below shows the ore estimate:—

	Tons	Grade
"A" ore body.....	5,358	ounces 0.56
"B" ore body.....	19,825	.66
"C" ore body.....	30,358	.76
Broken ore in stopes.....	8,129	.63
	63,670	0.67
Probable ore in "B" and "C" ore bodies on the 500-foot level and 50 feet below level.....	14,000	0.64
Total	77,670	0.66

Milling

On May 27 the mill was put into operation. The extraction at the commencement of operations was very low, but a gradual improvement in the milling methods resulted in an improvement of recovery to 97 per cent. in September and for the following months.

The mill operation for the seven months is summarized as follows:—

Tons treated.....	11,536
Daily tonnage (average).....	54
Heads (average)..... ounces	0.634
Tails (average)..... ounces	.048
Bullion shipped..... ounces	6,369

In August it was decided to increase the mill to 100 tons daily capacity. The equipment for this increase, together with the necessary electrical equipment and material to electrify the entire plant, was ordered. The addition to the mill building was erected in readiness to receive the equipment.

Construction

The construction consisted of a refinery, a new bunk-house to accommodate seventy men, and the addition to the mill building providing for the 50-ton increase. The mine saw-mill manufactured the 110,000 feet board measure of lumber and timber used in the above construction.

Springer

A small crew of men started clearing and burning the area in the vicinity of the Springer vein, and camp buildings were erected in preparation for shaft-sinking, which will be commenced early in May, 1935.

Summary

The known ore has been opened up to greater widths and lengths than was previously reported. The treatment of the ore has been solved to a point where high recovery can be depended upon. The reagent and other milling costs have been gradually reduced, and with the increased tonnage further reductions are anticipated.

A. J. Anderson was mine manager, employing an average of 61 men. The mine address is Hudson.

It has been stated that the company plans to install, in the spring of 1935, a mine plant and sink a shaft on the Springer group of claims, belonging to Central Patricia Gold Mines, which lies 5 miles distant from the main property. This group has already been diamond-drilled. Finances for this work will be secured from the profits of the Central Patricia mill, which will then be operating on a 100-ton basis.

Central Porcupine Mines, Limited

The holdings of Central Porcupine Mines, Limited, comprise 9 claims held outright and 4 claims (Gold Centre Mines, Limited), in which the company holds the controlling interest, in the Porcupine area, district of Cochrane. The claims owned outright were formerly known as Parmac Porcupine Mines (2 claims), the Dignam group (3 claims), and the Digby Vet group (4 claims).

The holdings, which form a solid block, lie east of the McIntyre and Hollinger, south of the Coniaurum, and north and west of the Dome Mines, and are contiguous at some point to all four of the mines mentioned.

The company is capitalized at 5,000,000 shares of \$1 par value, of which 2,600,007 are issued or to be issued. The officers and directors are: E. Ward Wright, president; C. D. H. MacAlpine, vice-president; Geo. G. Blackstock, secretary; W. J. Aikens, E. M. Buchanan, H. C. McCloskey, and Jos. Montgomery, directors. The general manager is Frank G. Stevens, and the consulting geologist is D. G. H. Wright. The mine address is Schumacher.

An average of 8 men was employed from May to the end of the year on company construction work. New buildings erected include a combined office and residence, boiler-house, powder magazine, fuse-house, carbide-house, blacksmith shop, oil-house, dry-house, and garage.

At the inception of operations the Central Porcupine Company made an agreement with Coniaurum Mines, Limited, whereby they might operate for a period of three years through the Goldale shaft of the latter company. Central Porcupine Mines repaired the original Goldale shaft and the compressor and hoist buildings, and a new compressor and hoist, operated by steam, was installed. This hoist is small and is only used for handling supplies. A new 150 h.p. Canadian Ingersoll-Rand single-drum electric hoist with Westinghouse motor, a new Babcock-Wilcox-Goldie-McCulloch vertical compressor, with a capacity of 1,030 cubic feet per minute, and a 200 h.p. Canadian Westinghouse motor have been set up to replace the smaller hoist and compressor and will be used when the hydro line is completed to the property.

In the meantime, Coniaurum Mines, on a contract basis, are crosscutting from the Goldale shaft area of their property into the property of the Central Porcupine Mines. This work is being done on the 1,000-foot level. At the end of December, 1934, some 1,303 feet of crosscutting had been accomplished. At the same rate, another three months' work will advance the crosscut close to the boundary between the two properties. By that time or earlier the power line should be completed, and Central Porcupine Mines will then be able to proceed with their own men on their exploration scheme.

Churchill Mining and Milling Company, Limited

The Churchill Mining and Milling Company, Limited, was incorporated in 1918, and has an authorized capitalization of 4,000,000 shares of \$1 par value. The officers and directors were: W. R. Knox, president; J. G. Merrick, secretary-treasurer; D. Lieberman and F. H. Geddes, directors. The head office is at 45 Richmond Street West, Toronto.

This company holds a group of four claims in Churchill township, in the West Shiningtree area, district of Sudbury, on which a 7- by 9-foot vertical shaft was put down to a depth of 40 feet some years ago.

Operations were started on this property in May and suspended in October, 1934. A headframe was erected over the old shaft, a plant installed, and the shaft sunk to a depth of 109 feet. The plant used consisted of a 15 h.p. boiler and a 6- by 8-inch Jenekes hoist. Steam was used for drilling.

A 10-ton mill was installed on the property, and included a Straub stamp, concentrating table, regrind mill, and amalgamation equipment. It was operated by a gasoline engine and was only used for test runs.

An average of 9 men was employed under the direction of H. L. McClelland, who was later succeeded by R. F. Mitchell. The mine address is Shiningtree.

Cole Gold Mines, Limited

Cole Gold Mines, Limited, is the outgrowth of a private mining enterprise that was started on two claims in 1932. The property was then known by the owner's name, J. Y. Cole. A company capitalized at 3,000,000 shares of \$1 par value was formed in 1933 to operate on this property.

The company now holds 24 claims, all in one group, situated in the Pipestone Bay section of Red Lake, district of Kenora, Patricia portion. The company has been operating since February, 1933, when a 2-compartment shaft was started. The shaft has been completed to a depth of 200 feet, and on the 200-foot level 1,500 feet of lateral work has been accomplished in crosscutting and drifting, on several veins. The following extract has been taken from a preliminary report on the Red Lake area by M. E. Hurst:—

During the past year, underground exploration at the Cole property on Pipestone bay has been concentrated on the 200-foot level. Crosscuts run north and south in the vicinity of the shaft have intersected a broad area of sheared quartz porphyry in which occur strips of greenstone, diabase dikes, and zones containing auriferous quartz stringers. Drifting east and west of the shaft on the mineralized sections is now being carried on. Most of the drifting has been done on a zone, 1 to 4 feet wide, containing one or more narrow veins of bluish-grey quartz, which dip about 70° N. The quartz is well mineralized with pyrite, chalcopyrite, and pyrrhotite and, in places, contains visible gold.

The officers of the company are: J. Y. Cole, Jr., president and treasurer; Wm. Exton, Jr., vice-president; Cicily Cole, secretary. The head office of the company is at Red Lake. J. Y. Cole, Jr., is mine manager. The post-office address is Red Lake.

Concordia Gold Mining Company, Limited

Concordia Gold Mining Company, Limited, was incorporated in May, 1934, with a Quebec charter and took over the property of the Jones Porter Mines, Limited, in the southern part of Deloro township, district of Cochrane. At the time of organization the officers and directors were: Robert Starke, president; A. A. Ladoucer, vice-president; J. A. McInnis, G. C. Murdoch, and A. C. Kennedy, directors. The company is capitalized at 3,000,000 shares of \$1 par value.

The Jones Porter property consisted of 14 claims. No underground work has been done on this property since 1928, when a 3-compartment shaft was sunk about 149 feet and a station cut at the 125-foot level. Parts of the old Croesus mining plant from Munro township were moved to the property in 1929 but were never used. No work was done from that time until the midsummer of 1934, when John Pringle was sent to the property by Concordia Gold Mines to recondition the plant preparatory to starting underground work. Three or four men were employed during the last four months of the year in renovating the buildings and equipment. It is expected that underground development will start in the spring of 1935.

John Pringle is manager. The mine address is Timmins.

Coniaurum Mines, Limited

Coniaurum Mines, Limited, has an authorized capitalization of 6,000,000 shares of no par value, of which 2,717,947 are issued or to be issued. The head office is at 25 King Street West, Toronto.

The officers and directors are: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary-treasurer; D. M. Hogarth, Alex. Longwell, H. Lindsley, and T. H. Rea, directors. The mine address is Schumacher. John Redington is mine manager.

The Coniaurum mine in Tisdale township, district of Cochrane, adjoins the McIntyre property on its east boundary. Two additional claims purchased in 1934 make the total number of claims now held 19, or approximately 760 acres.

The following is taken from the president's report on behalf of the directors for the year ending December 31, 1934:—

Following the policy of active development in depth, your directors have authorized the erection of a new steel headframe and a large hoist capable of handling 1,500 tons per day from the 3,500-foot level. It is expected that this new plant will be in operation by next fall. Sinking from the present depth of 3,150 feet will commence shortly to open up a main working level at a depth of 3,500 feet. From this horizon it is planned to establish an interior hoisting plant to permit opening up the property to still greater depths. Geologically and structurally, the indications are that our most productive areas will be found in depth.

During the year, 138,114 tons were milled and, in spite of a heavy programme of mine development, an operating profit of \$216,228.98 was realized. After making the necessary write-offs for taxes, deferred development, and depreciation, and taking credit for non-operating revenue, we show a net profit for the period of \$17,693.32. Working capital was increased to approximately \$745,000.

Two more claims lying between the Canadel claim (acquired last year) and your most southeasterly claim were purchased for the modest sum of \$10,000. These purchases now make a row of four contiguous claims along your southern boundary.

Reviewing the past year, it may be said that your company has made marked progress in opening up the property to depth, in adding materially to its indicated ore reserves, and at the same time making a fair profit. During the coming year development work in depth will be pushed actively, as well as active exploration in the area between the 2,000-foot and 3,000-foot levels.

The following is an extract from the mine manager's report for the year ending December 31, 1934:—

Development

The year's development has been confined chiefly to Nos. 15A and 7A vein systems. Lateral development and raising have been extensively carried forward on the 1,000-foot, 1,250-foot, 1,500-foot, 2,000-foot, 2,750-foot, and 3,000-foot levels. The results of this work have been very gratifying, and all the different horizons have responded quite liberally to exploration. Of the two vein systems, No. 15A has been more fully developed.

SUMMARY OF DEVELOPMENT

	Feet
Drifting.....	3,593
Crosscutting.....	6,350
Raising.....	3,599
Diamond-drilling.....	17,757

The footage driven in ore amounted to 3,384 feet, with an average value of 5.1 penny-weights per ton over a width of 5.3 feet. Vein No. 15A has been developed on the 1,000-, 1,250-, and 1,500-foot levels, and development is still in progress on the 2,000-foot level.

Exploration

The 3,000-foot level is being extensively explored by means of a main crosscut known as No. M2. This extends westerly from No. 10 crosscut to the east boundary of the McIntyre-Porcupine Mines. This crosscut has been driven parallel to our vein system. Vein No. 7A has been driven on for a length in ore of 483 feet. When this ore shoot is fully developed it will add considerably to our present ore reserves. It is not considered advisable to make any definite estimate of the tonnage and grade of this ore body until it has been further developed.

Nos. 20 and 22 veins are also under exploration on the 3,000-foot level. These two veins promise to be of considerable importance and will enlarge the reserves. They are new discoveries and are located in the northwest portion of the Goldale claim and somewhat north of the Pearl lake porphyry mass.

Diamond-drilling has been carried on quite extensively. The major portion of this work, or 56.9 per cent., has been done on the 3,000-foot level. The remainder is distributed between the 1,000- and 2,000-foot levels. Sixty-three holes were drilled, and 22 per cent. indicated ore.

Broken Ore Reserves

Broken ore reserves have been somewhat increased since last year and are now 134,113 tons. Stopping supplied 125,549 tons and development another 28,356 tons of ore. The mill drew 138,102 tons, leaving a carry-forward of 134,113 tons of ore available at the end of the year.

Milling

During the year the mill treated 138,114 tons of ore, with an average recovery of \$7 108 per ton, extracting 95.14 per cent. of the gold content, operating 348.96 days, or 95.60 per cent.

of the possible running time. The mill was closed down for twelve days in March while the main shaft was under repairs, and this accounts for the low percentage of possible running time. Owing to the higher price of gold, the milling grade is considerably higher than that of last year.

New Equipment and Improvements to Buildings

The boiler-house has been enlarged to accommodate an additional boiler. This boiler was removed from the Goldale plant. Two Livingston automatic stokers were installed, making a very up-to-date heating unit. A vault has been constructed adjacent to the office building. This is of fireproof construction; concrete with brick lining. A new oil-house has been built with concrete foundations and oil tanks and pumps in cellar.

Tailings Dam

A tailings dam is under construction. When this is completed, it will take care of our mill tailings for some years in advance.

An average of 259 men was employed during the year.

Consolidated Mining and Smelting Company of Canada, Limited

This company is capitalized at \$20,000,000, divided into 800,000 shares of \$25. The officers and directors are: Jas. J. Warren, president; Jas. E. Riley, secretary-treasurer; Jas. J. Warren, E. W. Beatty, S. G. Blaylock, Henry Joseph, J. C. Hodgson, F. G. Osler, R. S. McLaughlin, Sir Herbert Holt, W. A. Black, R. H. McMaster, Thayer Lindsley, Hon. R. R. Bruce, W. J. B. Wilson, L. A. Campbell, directors. The head office is at 1010 St. Catherine Street, Montreal, Que. An office is maintained at 302 Bay Street, Toronto.

Afton Mine

In June, 1934, the company optioned the property of Afton Mines, Limited, located in Afton township, Timagami Forest Reserve, district of Sudbury.

Diamond-drilling was started in July and continued until November, during which period a total of 2,775 feet was drilled. During the rest of the year the old plant and buildings were renovated with the intention of dewatering the old workings and starting underground development early in 1935.

McKenzie Claims

The company has under option the McKenzie claims in Garrison township, district of Cochrane. The property consists of 8 claims, or about 360 acres. The following work was done in 1934: 5,071 feet of diamond-drilling in 21 holes, which explored the southeast corner of claim L. 26,343; approximately 1,500 feet of trenching, with blasting in most of them; a test pit 20 feet deep near the southeast corner of claim L. 26,344. At the end of March, 1935, a 2-compartment shaft at 60-degrees incline was down 65 feet near the southeast corner of claim L. 26,344.

The plant consists of a gasoline compressor with a capacity of 310 cubic feet and a small single-drum air hoist. About 16 men are employed at the property.

Mackey Point Property

The company optioned the Mackey Point property, located in township 29, range 23, in the Michipicoten area, district of Algoma, early in 1934 and started work on claim Y. 104 in April. Operations were suspended late in December.

A 2-compartment, 25-degree shaft was sunk to a depth of 252 feet, and levels were established at 130 and 230 feet. A total of 29 feet of drifting, and 22 feet of crosscutting was done on the 1st level; and 154 feet of drifting and 39 feet of crosscutting, on the 2nd level. A similar shaft was sunk to a depth of 41 feet. A total of 4,835 feet of diamond-drilling was also done.

The plant installed included a small boiler, a small steam hoist, and a gasoline compressor. An average of 13 men was employed under the direction of J. J. Hawkins.

Cooper and Barry

W. D. Cooper and P. A. Barry obtained from the McIntyre-Porcupine Mines, Limited, a lease on the property commonly known as the McIntyre Birch Lake, about two miles east of Casey Summit Gold Mines, Limited, in the Casummit Lake area, district of Kenora, Patricia portion.

The McIntyre company had prospected the property, doing a considerable amount of trenching and pit-sinking. This disclosed at one point a high-grade zone of gold ore. It is on this showing that Cooper and Barry are working. When the property was inspected in June they had installed a set of Tremaine stamps and were preparing to open-cut and sink on the showing and mill the ore removed.

Other equipment included a 25 h.p. boiler, a 235-cubic-foot Ingersoll-Rand portable compressor, and a 5- by 8-inch steam hoist.

At the time of the inspection of the plant 6 men were employed. The post-office address is Birch Lake, via Sioux Lookout.

Coulson Consolidated Gold Mines, Limited

Coulson Consolidated Gold Mines, Limited, has a capitalization of 3,000,000 shares of \$1 par value, of which 1,378,980 shares have been issued. The officers and directors are: Nicholas Kinsella, president; Matthew Weimar, vice-president and treasurer; A. Ritchie, secretary; L. V. Sutton, Raymond Sutcliffe, G. S. Haines, and D. McKenna, directors. The head office is at 1104 Northern Ontario Building, Toronto.

The property, consisting of 10 claims in Coulson township, district of Cochrane, was reopened in May, 1934.

The development work in 1934 was all done at the south shaft, which was down 200 feet with a level at 160 feet, as follows: crosscutting, 319 feet; drifting, 826 feet; sinking, 64 feet. Previous to 1934 the following work was done: crosscutting, 846 feet; drifting, 186 feet.

The plant at the south shaft consists of a new Ruston Diesel engine and Bellis-Morcome compressor; and an 8 $\frac{1}{4}$ - by 10-inch Rand hoist, single-drum. At the north shaft there is a Fairbanks-Morse oil engine and an Ingersoll-Rand compressor, about 400 feet capacity. The north shaft is down 440 feet, and 1,500 feet of lateral work has been done.

C. D. Salkeld is manager, employing an average of 30 men. The mine address is Painkiller Lake, via Matheson.

Craig Gold Mines, Limited

Craig Gold Mines, Limited, is capitalized at 5,000,000 shares of \$1 par value. The officers and directors are: H. L. Pearl, president; W. N. Agnew, vice-president; Geo. S. White, secretary; H. Lemmen, treasurer. The executive and mine offices are at Madoc. The property is in Tudor township, Hastings county.

Previous operators sank two shafts on the property, 210 and 165 feet deep, and did 1,800 feet of lateral work.

During 1934 a small crew was employed erecting plant and equipment. J. G. A. Stevenson is mining engineer.

Darwin Gold Mines, Limited

Darwin Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: Geo. Royce, president; H. H. Lang, R. E. Hore, Robert Fennell, and R. A. Darwin, directors. Corporation Management & Executives, Limited, is secretary-treasurer. The executive office is at 357 Bay Street, Toronto. The mine address is Wawa.

The company took over the property of the United Algoma Mines, Limited, which includes the old Grace mine. It is located in township 29, range 23, in the Michipicoten area, district of Algoma, and is about 7 miles by road from Wawa station on the Algoma Central railway.

Previous operators sank a 2-compartment, 60-degree shaft to a depth of 443 feet, and established four levels at 100-foot intervals. Stopping was done on the first three levels, the 100-foot level being stoped out.

The company started work in August, 1934, which consisted of surface construction and shaft-timbering until December, when underground development was started. No work had been done since 1930.

The development work accomplished during 1934, and the total to the end of 1934 on the various levels was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
200-foot.....	.....	640	.....	106	.....	50
300-foot.....	22	759	.....	226	.....	115
400-foot.....	35	1,304	25	381	78	118
Total.....	57	2,703	25	713	78	353

The plant used included a 750-cubic-foot Sullivan electric-driven compressor, and an electric hoist. Electric power is obtained from the High Falls plant of the Great Lakes Power Company. There is a 50-ton amalgamation-flotation mill on the property, which was constructed in 1929.

Buildings constructed in 1934 included a combined office and staff-house, two dwelling houses, and a stable.

An average of 16 men was employed, of whom 4 were underground from August. M. H. Frohberg was in charge of operations.

Delnite Mines, Limited

Delnite Mines, Limited, was incorporated in November, 1934, to develop the former La Roche property. This property was optioned by Erie Canadian Mines, Limited (a subsidiary exploration company wholly owned by Sylvanite Gold Mines, Limited) from July, 1934, until the new company was able to take it over. The company has an authorized capitalization of 3,000,000 shares of \$1 par value, of which 2,999,990 shares are common and 10 are preferred. There were 840,000 shares issued to La Roche Mines, Limited, for the property. Sylvanite Gold Mines, Limited, has an option on 1,200,000 shares.

The officers and directors are: E. L. Koons, Buffalo, president; W. L. Marcy, Buffalo, vice-president; W. V. Moot, Buffalo, managing director; C. L. Ingham, Buffalo, treasurer; W. S. Walton, Toronto, secretary; Jas. E. Day,

James Savage, and Harry Yates, directors. The head office is 603 Royal Bank Building, Toronto. The mine address is Timmins. W. S. Maguire is general manager.

The property consists of 3 claims in Deloro township, district of Cochrane. They lie one mile west of the Marbuan and Ankerite mines. Two claims, H.R. 1,001 and H.R. 1,002 were formerly known as La Roche mine. The third claim, H.R. 944, the Rendix claim, was bought separately.

The following is taken from the report of the general manager for the period from July 19, 1934, to April 30, 1935:—

Prior to the commencement of operations by Erie Canadian Mines, Limited, there had been done on the two south claims, which then belonged to La Roche Mines, Limited, in addition to considerable surface trenching, 2,301 feet of diamond-drilling, 145 feet of shaft-sinking, and 610 feet of lateral work at the 125-foot level.

During the period July 19, 1934, to April 30, 1935, there was completed a total of 5,206 feet of diamond-drilling. Of this footage, 3,272 feet was drilled from surface prior to the commencement of underground operations. The balance of 1,934 feet was drilled from the 125-foot level while underground operations were in progress.

The 2-compartment shaft was dewatered and underground operations were commenced October 10, 1934. Three machine shifts per day were employed in addition to the diamond-drilling. During the period a total of 1,897 feet of lateral work was done on the 125-foot level, of which 465.5 feet was crosscutting and 1,432 feet was drifting.

In this lateral work, five ore shoots were developed with a combined ore length of 405 feet, which is estimated and classified as follows:—

Length	Width	Average value at \$20.67	Average value at \$35.00
	feet		
215 feet	5.2	\$3.86	\$6.53
190 feet	5.1	6.99	11.83

Preparations are now being made to deepen the shaft to the 250-foot level and to open up this horizon to establish the downward extensions of the above ore shoots. Lateral work on the 125-foot level will be continued.

The plant and equipment at the property are in satisfactory condition and are sufficient for the proposed development. The mine machinery is operated by electricity and consists of a 1,200-cubic-foot compressor driven by a 200 h.p. motor; an 8- by 10-inch single-drum, air-operated hoist; steel sharpener; machine-shop equipment; and electric-driven underground pump, with capacity for handling an increased flow of water.

The mine buildings include a headframe and shaft-house, hoist and compressor building, machine shop, carpenter shop, office, cookery, bunk-house with accommodation for thirty men, and mine superintendent's residence.

Mine communications have been improved during the year. The mine office has been connected by telephone with Timmins exchange. The road improvements made by the company now permit access from Timmins to the mine by motor in twenty minutes.

Exploration work has been in a strongly sheared and fractured zone in which the ore deposits are of an irregular character but have indicated encouraging values.

The ore sections developed to date on the 125-foot level and the diamond-drill intersections below this level warrant the continuation of the present shaft to the 250-foot level and the opening up of the mine at this horizon.

The manager in charge at the end of the year was Patrick Hamilton, who has since resigned. J. F. R. Akelhurst is now mine manager. About 8 men are employed.

De Santis Gold Mining Company, Limited

De Santis Gold Mining Company, Limited, has a capitalization of 4,000,000 shares of \$1 par value. The shares are all issued or under option. The following are the officers and directors: Peter De Santis, president and manager; Jos. V. Friel, vice-president; Giuseppe Giustini, secretary-treasurer; Luigi De Luca, Frank Prest, Biagio Ferreri, and Theodore Schulze, directors.

During 1934 the property in Ogden township, district of Cochrane, was worked from February until May and again from November until the end of the year. During that time about 1,600 feet of development work was accomplished. During the latter working period the results were very encouraging. Formerly indicated ore bodies have been developed on the 200-foot level and new bodies located on the western end of the same level in previously unexplored ground. Diamond-drilling has also indicated sections of ore in areas not yet reached by drifting. Development work is being continued aggressively.

There is no mill on the property. During 1933 some ore was trucked to the Hayden mine and milled there, when that company was inactive; during 1934 the work done at the De Santis has been entirely development and exploration work.

At the end of the year there were about 23 men employed at the mine. The superintendent in charge is Fred Knutson.

The head office of the company is located at 24½ Second Avenue, Timmins. The post-office address is Box 1299, Timmins.

Dome Mines, Limited

The authorized capital stock of Dome Mines, Limited, consists of 1,000,000 shares of no nominal or par value, of which 46,666 are held under an agreement in trust for the company; the dividends on these shares are returned to the treasury of the company. The mine is in the township of Tisdale, district of Cochrane.

The officers of the company are: Jules S. Bache, president and treasurer; H. P. De Pencier, first vice-president; G. C. Miller, second vice-president; Morton F. Stern, third vice-president; Alex. Fasken, secretary; E. P. Goetz, assistant treasurer and assistant secretary; C. C. Calvin, assistant secretary; John B. Robinson, assistant secretary.

The directors are: Jules S. Bache, Morton F. Stern, New York; G. C. Miller, Buffalo; Dwight B. Lee, Detroit; G. H. Harris, Innis P. Allen, Rochester; Alex. Fasken, Frank E. Maulson, Frederick Burnett, Toronto.

H. P. De Pencier is the general manager of the company, and J. H. Stovel is general superintendent.

The office of the executive and financial department is at 42 Broadway, New York. The Toronto office is at 36 Toronto Street. The mine address is South Porcupine.

The following is an extract from the general manager's report for the year ending December 31, 1934:—

During the year 587,200 tons were hoisted; of this 547,600 tons was ore which was sent to the mill and treated, and 39,600 tons was waste which was dumped on the surface. In addition, 16,200 tons of waste was dumped into old stopes.

The 547,600 tons of ore milled yielded bullion containing 203,896,878 ounces of gold, the yield per ton being 0.3723 ounces. In addition, there was recovered from the retreatment of by-product, 2,265.89 ounces.

All values of ore, etc., will be expressed in pennyweights throughout this report. One pennyweight equals one-twentieth of an ounce, troy weight.

The following statement gives particulars of revenue and expenditure for the year under review:—

OPERATING STATEMENT
for the year ended December 31, 1934

EARNINGS:

Bullion production (after deduction of Dominion Government gold tax —\$504,365.40).....	\$6,672,721.08
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OPERATING AND MAINTENANCE EXPENDITURE:

Development and exploration.....	\$440,776.84
Mining, including hoisting.....	802,717.15
Crushing and conveying.....	100,385.15
Milling.....	538,072.47
Bullion expense.....	28,152.15
Fire protection.....	7,407.36
Warehouse expense.....	11,680.84
Auditing expense.....	2,695.53
Administrative expense:	
Mine office.....	82,794.29
Executive office.....	59,063.19
Registrar and transfer fees and expenses.....	13,812.15
Municipal taxes.....	18,706.09
Insurance.....	15,627.97
Ontario corporation capital tax.....	1,213.00
	2,123,104.18

NET OPERATING PROFIT FOR THE YEAR..... \$4,549,616.90

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT BY LEVELS FOR YEAR 1934

Level	Stations	Drifts	Cross-cuts	Drifts and cross-cuts, slashing	Raises	Winzes	Box-holes	Raises, winzes, and box-holes, slashing	Total	Dia- mond- drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet	feet
1st.....		571	117	169	26	6	580	84	1,553	
3rd.....				14	42		462	261	779	3,281
5th.....		39		24	15		39	9	126	2,058
6th.....		7		2	247		75	177	508	
10th.....		113	56	27	194	25	125	57	597	
11th.....		322	82	11	249	104	463	183	1,414	
12th.....		366	455	79	285	40	694	318	2,237	2,346.5
13th.....		320	28	28	478	73	275	67	1,269	4,326.5
14th.....		360	363	23	220		627	295	1,888	2,732
15th.....		468	592	53	128		26		1,267	560
16th.....			8				44		52	2,135
17th.....		248	272	12					532	
18th.....		96		18	11				125	4,254.8
23rd.....		45	70	46	388			95	644	
24th.....		870	452	156	139				1,617	2,732
25th.....		611	160	62	113	120		34	1,100	7,250.9
26th.....	26	1,172	192	161	246	150		23	1,970	1,365
27th.....	26	733	655	80	197	122		23	1,836	419
Total..	52	6,341	3,502	965	2,978	640	3,410	1,626	19,514	33,460.7

Approximately 19,500 feet of drifting, crosscutting, raising, winzing, and box-holing, and 34,000 feet of diamond-drilling have been done in the course of searching for and opening up the various ore bodies.

Above the 6th level approximately 1,900 feet of development was done, mostly in connection with ore mined in the open pit area. This area yielded about 100,000 tons.

From the 6th to the 18th level about 7,600 feet of development was done, mostly in connection with known ore bodies or extensions of same.

In further development of the ore zone on and below the 23rd level, 2,968 feet of drifting, crosscutting, raising, and sinking has been done, also 9,982.9 feet of diamond-drilling. The winze has been sunk 386 feet, and 1,364 feet of drifting and crosscutting done on the 26th level and 1,388 feet on the 27th level, in partial development of these areas.

While no large mass of ore similar to that found on the 24th level has been disclosed by this work, the downward continuation of the vein structure in drift No. 2,504 described in last year's report has been located and drifted on for 560 feet on the 26th level and 60 feet on the 27th level. The 26th and 27th levels have been connected by raising, showing the ore to be continuous between these levels. From the appearance of the vein and its geological location it can safely be assumed that the vein is continuous to some point above the 25th level.

The presence of much visible gold in this vein makes it impossible to state definitely the grade of ore to be won but it will undoubtedly be high, possible about 15 dwt.

The work done to date indicates the possibility of securing upwards of 350,000 tons of good grade ore from the zone from the 23rd to 27th levels.

Development of a second entry to these levels is now under way. The work started will give needed ventilation to these lower levels and will permit of actual mining being done should further development not indicate the presence of ore bodies which would necessitate larger scale operations.

This new entry involves sinking from the 18th level and raising from the 23rd level. The raise from the 23rd level starts in a low-grade zone opened by No. 2,314 drift, which averages 3.09 dwt. for 120 feet. The raise shows this zone to extend upwards 160 feet above the 23rd level; also diamond-drilling indicates the possibility that it extends below the 24th level. The new entry will also enable further exploration to be done on the block of ground between the 18th and 23rd levels.

Of the tonnage milled, the stopes yielded 498,000 tons, averaging 7.8 dwt. per ton, and development work yielded 49,600 tons, averaging 5.06 dwt. per ton; a total of 547,600 tons, averaging 7.55 dwt. per ton.

Ore from stopes wholly in the sedimentary area yielded 95,171 tons, averaging 7.45 dwt. per ton. Ore from stopes wholly in the greenstones and partially in the greenstones yielded 402,829 tons, averaging 7.88 dwt. per ton.

The expenditure on mining was \$802,717.15, or \$1.47 per ton milled. The expenditure on development was \$440,776.84, or \$0.80 per ton milled.

Ore Reserves

The ore reserves are estimated at 2,000,000 tons. This includes 776,700 tons of broken ore but does not include the 350,000 tons indicated as possible ore between the 23rd and 27th levels. Ore in the sediments is estimated at 212,000 tons, and the ore in the greenstones and contact is estimated at 1,788,000 tons.

Exploration

As hitherto, we have continued to examine prospects and properties. Early in the year we took an option on control of a group of 21 claims in Bourlamaque township, Quebec. These claims are now held under the charter of Sigma Mines, Limited.

Mill

The following are the results of the mill operations during the year from a total of 547,600 tons treated.

	Value per ton	Extraction per cent.
Heads.....	dwt. 7.5499	.....
Recovery.....	7.4467	98.63

Under Mr. C. W. Dowsett's skilful guidance the recovery in the mill has reached the high figure herewith recorded.

The small plant treating old iron and other scrap has produced approximately 2,266 ounces of gold.

General

Operating costs for the year were \$3.877 per ton milled, as against \$3.729 in the year 1933. The increase is due to increase in broken ore reserves and underground conditions.

Duport Mining Company, Limited

Duport Mining Company, Limited, was incorporated in 1929, with an authorized capitalization of 2,000,000 shares of no par value. The officers and directors are: J. G. Cross, president; Thayer Lindsley, vice-president; W. J. Matthews, secretary-treasurer. The head office is at the Public Utilities Building, Port Arthur. The mine address is Box 591, Kenora.

The property held by this company includes Cameron Island, located in Shoal lake, Lake of the Woods area, district of Kenora, on which is situated the old Damascus mine. Former operators sank a 2-compartment inclined shaft to a depth of 132 feet in the early days, and established levels at 61 and 124 feet, where they accomplished 80 and 232 feet of drifting, respectively.

During the winter of 1933-34 a considerable amount of diamond-drilling was done through the ice around the island, and in July a mining plant was taken in to the property and the construction of buildings started. Underground work was begun in December, and by the end of the year 30 feet of drifting had been accomplished on the 124-foot level.

The plant included an 84 h.p. boiler, 40 h.p. boiler, 300-cubic-foot steam-driven compressor, and a 7- by 9-inch hoist. Buildings constructed during the year included a shaft-house, power-house, office, and cook-house.

J. G. Cross was in charge of operations, employing about 20 men, 9 of whom are underground.

Ed. Hargreaves Kirkland Gold Mines, Limited

Ed. Hargreaves Kirkland Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, 1,300,000 of which have been issued. The officers and directors are: Floyd J. Zuck, president; C. W. Zuck, vice-president; Harvey M. Willis, secretary-treasurer; S. A. Waugh, J. A. MacVichie, and D. R. Dewart, directors. The head office and mine office are at Kirkland Lake. A business office is maintained at 1007 Bank of Hamilton Building, Toronto.

The company owns 5 claims in Lebel township, district of Timiskaming, on which a shaft had previously been sunk to a depth of 162 feet. The present company began underground operations in December, 1934, driving a crosscut on the 160-foot level.

The plant consists of a 60 h.p. locomotive-type boiler, a 300-cubic-foot steam-driven compressor, and a 6- by 8-inch steam hoist.

J. A. MacVichie is mine manager, employing 20 men.

Excello Mines, Limited

Excello Mines, Limited, was incorporated in December, 1933. It is capitalized at 3,000,000 shares of \$1 par value. The officers and directors are: John R. Serson, president; John J. Gardner, vice-president; Hugh Dougherty, secretary-treasurer; J. E. Dougherty, H. R. M. Turner, and Eric Horwood, directors. The head office is at 159 Bay Street, Toronto.

The property consists of 5 claims bordering on the boundary line between Deloro and Shaw townships, district of Cochrane, two claims being in the former township and three in the latter. The property was at one time held by Furness Mines, Limited, and later by the Dougherty Syndicate. It is 3 miles south of the town of South Porcupine, which is the post-office address.

A shaft has been sunk on the property to a depth of 185 feet and one level at the 125-foot level developed to the extent of about 1,200 feet of lateral work.

Some surface work consisting of trenching and diamond-drilling was done on the property during the summer of 1934, but the work was discontinued in the fall. No work was done underground during the year. There was no mining plant on the property when inspected in August, 1934. At that time there were 10 men employed at the property under the supervision of H. R. M. Turner.

Federated Mining Corporation, Limited

The authorized capitalization of the Federated Mining Corporation, Limited, is 5,000,000 shares of \$1 par value. Officers and directors are: Maj.-Gen. Alex. McDougall, president; Frank E. Horne, vice-president; R. J. Kennett, secretary-treasurer; Ingersoll E. Haight, managing director; A. F. Kenning, Martin Knutson, and Thos. K. Smith, directors. The head office of the company is at 11 King Street West, Toronto.

The company acquired the assets of New York Porcupine Mines, Limited, which company surrendered its charter in 1933. The main asset of the company is a 40-acre claim (southwest quarter of the south half, lot 4, concession I), which adjoins the Dome mine on the south side, in the township of Tisdale, district of Cochrane. Other properties held are an additional 160 acres in the same area and 8 claims in the Kowkash area of Thunder Bay district.

On the old New York Porcupine property a shaft has been sunk to a depth of about 265 feet. Two levels, at 125 feet and 250 feet, have been partly developed. About 325 feet of development work has been done from the first level. On the second level, there has been approximately 4,000 feet of cross-cutting and drifting done and several raises started and a winze sunk approximately 90 feet. This winze was full of water when the property was inspected. A short sublevel drift has also been driven from one raise from the 250-foot level.

Surface equipment on the property is fairly complete. The plant equipment includes a Jenckes hoist, driven by 75 h.p. motor; a Sullivan air compressor, 510-cubic-foot capacity, powered by an electric motor; an Atlas Diesel engine, type T2K, 100 h.p., not in use; a 75 h.p. locomotive-type boiler, used for heating only.

Buildings include a compressor-house, shaft-house, blacksmith shop, dry-house, carpenter shop and machine shop, cookery, bunk-house, office, power substation, and residence.

At the end of the year the company was reported to be making preparations to deepen the shaft to the 500-foot level. No work was done underground by the Federated Mining Corporation during 1934 other than pumping out the mine. Geo. Doane is mine manager. The mine address is Box 501, South Porcupine.

Foley O'Brien Corporation, Limited

The Foley O'Brien Corporation, Limited, was incorporated in 1934, with 2,100,000 authorized shares of \$1 par value, of which 600,000 shares were paid to the shareholders of Foley O'Brien, Limited, for property purchased and as commission on the transaction.

The officers and directors of the company are: Wm. H. Kinch, president; Samuel J. Dark, secretary-treasurer; John G. Ullmann, A. J. McNab, and Carroll Searls, directors. The head office and mine office are at South Porcupine.

The property consists of 520 acres in concessions I and II of Tisdale township, district of Cochrane, and adjoins the holdings of Dome Mines, Limited, on the northeast corner.

Prior to taking over the property in 1934, a considerable amount of work had been done. No. 1 shaft had been sunk to a depth of 79 feet and the following lateral work done: on the 39-foot level, 80 feet; on the 50-foot level, 10 feet; on the 79-foot level, 65 feet. No. 2 shaft had been sunk to a depth of 165 feet. On the 160-foot level 700 feet of lateral work had been done, and from this level a winze had been sunk 90 feet; from the bottom of the winze on the 250-foot level 670 feet of lateral work had been done and 20 feet of raising.

No. 3 shaft has not been pumped out by Foley O'Brien Corporation, Limited, but it is said to be 235 feet in depth, and on the 80-foot level 145 feet of lateral work is said to have been done, and 130 feet more at the 230-foot level. The property has had no production.

Foley O'Brien started active work in July, 1934, and for the balance of the year employed an average of about 25 men.

Their work has consisted principally of diamond-drilling from surface and from underground, and of surface exploration work. About two-thirds of the labour has been employed at the former work. Two machines have been kept in operation on three shifts per day. The only other drilling done underground was the drilling of short raises to make room to set up the diamond-drills underground. Surface exploration has consisted of deep trenching, much of which has been done by mechanical shovels.

There is a small mining plant on the property. P. C. Benedict is superintendent in charge of the work.

Foley Syndicate

In November, 1932, British Canadian Mines, Limited, turned over their Foley mine near Mine Centre, in Rainy River district, to the Foley Syndicate, under an operating agreement.

This syndicate continued operations at the old south shaft until March 25 1934, when the agreement was cancelled. From January 1, 1934, until operations were suspended, about 300 tons of ore was obtained from open stoping on the 50-foot level, and milled in the small amalgamation mill on the property.

The property remained dormant until August 1, when British Canadian Mines, Limited, turned it over to Russell Cone, to whom they owed wages. Cone operated the mine until October 25, during which period about 200 tons of ore was obtained from underhand stoping on the 50-foot level, and milled for sufficient profit to pay his back wages.

About 8 men were employed during both periods of operation under the direction of Russell Cone.

Four Nations Consolidated Gold Mines, Limited

Four Nations Consolidated Gold Mines, Limited, own 6 claims (250 acres) in Gauthier township and 11 claims (416 acres) in Grenfell township, district of Timiskaming. Four Nations acquired a 90 per cent. interest in these claims for \$100,000, payable over a period of 5 years. The company is capitalized at \$5,000,000, in shares of \$1 par value, and 2,673,261 shares are issued. The officers and directors are: H. W. Waters, president; W. G. Rook, vice-president and general manager; E. M. Williamson, secretary; Max Kaplan, treasurer; Sam Harris and Fred Killer, directors. J. F. R. Akelhurst was mine manager. The executive office is at 372 Bay Street, Toronto.

Previous to 1933 a shaft was sunk 500 feet, with levels at 125, 250, 375, and 500 feet, and considerable lateral work had been done. Operations were resumed

on November 25, 1933, and ceased on November 1, 1934. During that time 1,065 feet of drifting and 1,451 feet of crosscutting was done. An average of about 40 men was employed.

Fox Lake Gold Syndicate

The officers of Fox Lake Gold Syndicate are: H. H. Childs, president, and J. W. Westervelt, trustee. The executive office is at the New Bank of Toronto Building, London. The mine address is Box 175, Espanola.

The property includes a group of 9 mining claims in Mongowin township, district of Sudbury. It is on the Espanola-Little Current highway, about 12 miles from Espanola. Surface work was started on this property in June, and in November the construction of a 25-ton amalgamation mill was commenced. By the end of the year it was nearly completed. It is planned to use this mill at first to treat ore from surface operations. No underground work was done in 1934.

Mill equipment includes a jaw-crusher, ball mill, concentrating table, and amalgamation plates. It is to be operated by a Diesel engine. Buildings erected included a mill, blacksmith shop, office, bunk-house, cook-house, and four dwelling houses.

An average of 19 men was employed under the direction of L. W. Adams.

Gold Eagle Gold Mines, Limited

Gold Eagle Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, about half of which have been issued. The officers and directors are: Chas. E. St. Paul, Toronto, president and managing director; Howard O. Babcock, Buffalo, vice-president; John T. Oliver, Toronto, secretary-treasurer; Nelson S. Taylor and William L. Marcy, Jr., Buffalo, directors. The head office is at 357 Bay Street, Toronto.

The property is situated on McKenzie island in Red lake, district of Kenora, Patricia portion. The holdings total approximately 960 acres.

A diamond-drilling campaign was commenced on this property in December, 1933, and completed in May, 1934. About 5,000 feet of drilling was done. The following buildings were constructed later in the year: 2 bunk-houses, each 20 by 24 feet; storehouse, 20 by 30 feet; dry-house, 16 by 24 feet; blacksmith shop, 16 by 24 feet; hoist-house, 24 by 30 feet; water tank, 15,000 gallons capacity; powder magazine; pump-house, 8 by 10 feet; office building, 16 by 24 feet. Equipment installed includes 2 steam, return tubular boilers, each 100 horsepower; Marsh hoist; 10 by 12 inches; Ingersoll-Sargent 4-drill compressor; steel sharpener and oil furnace; and a single-action pump, 1,500 gallons per hour capacity, powered by a 25 h.p. vertical steam boiler.

The entire plant was in operation by December, 1934; sinking was then begun. It is the intention to put the shaft down to the 500-foot level. The 1st level station at the 125-foot level was being cut about the end of the year. Alex. Gillies is the resident manager. An average of 6 men was employed. The mine address is Red Lake.

Gold Lands Syndicate of Algoma

In 1933 the Gold Lands Syndicate of Algoma took over a group of 9 mining claims, known as the Edwards property, in township 48, range 27, district of

Algoma. It is 6 miles southwest of Lochalsh station on the Canadian Pacific railway. H. C. Miller, 29 Melinda Street, Toronto, is trustee of the syndicate, which has a capitalization of \$33,000.

Underground operations were suspended at the end of January, 1934, at which time 60 feet of crosscutting had been accomplished on the 100-foot level. Surface work was carried on until July. At the end of the year the property was optioned to Orecana Trusts, Limited, who then started examination work.

Gold Range Mines, Limited

Gold Range Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: M. L. Piper, president; A. V. Hannam, vice-president; and E. Duguid, secretary-treasurer. The head office is at 1604 Royal Bank Building, Toronto.

The property acquired by this company consisted of a group of 47 claims, located about 2 miles east of Schreiber, on the main line of the Canadian Pacific railway, in Thunder Bay district. On claim T.B. 3,326 previous operators drove two adits, in which they accomplished a total of 190 feet of development work.

This company started work in August and suspended operations in December. A total of 45 feet of drifting was done in the old No. 2 adit.

The plant installed included a 20 h.p. vertical boiler, and a 220-cubic-foot Ingersoll-Rand gasoline compressor. Buildings on the property consisted of a power-house, warehouse, powder-house, 2 bunk-houses, 4 dwelling houses, cook-house, and office.

About 14 men were employed, under the direction of A. V. Hannam.

Golden Gate Mining Company, Limited

Golden Gate Mining Company, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers and directors are: F. G. Fitzgerald, president; C. H. Kemp, secretary-treasurer; both of 59 Yonge Street, Toronto. S. A. Pain was mine manager. The mine address is Kirkland Lake. The property consists of 250 acres in the township of Teck, district of Timiskaming, which was acquired from Kirkland Gateway Gold Mines, Limited, through the Lucky Cross Leasing Syndicate, in return for the issue of 850,000 shares of Golden Gate to Kirkland Gateway and 250,000 shares to the syndicate.

The mine was dewatered by the Lucky Cross Leasing Syndicate in February, 1934, and sampled. The Golden Gate Mining Company, Limited, took over operations in August, 1934, and kept the mine dewatered for the balance of the year while financing was in progress. Two drills were put into operation underground on March 1, 1935; and 150 feet of drifting had been completed on the 200- and 350-foot levels when operations were suspended on March 24, 1935. The mine is being kept dewatered, and it is planned shortly to start diamond-drilling underground.

Golden Star Consolidated Mines, Limited

Golden Star Consolidated Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: W. J. Beckett, president; Brig.-Gen. C. L. Hervey, vice-president; L. J. Vetter, secretary-treasurer; J. V. Ronaldson and T. S. Ronaldson, directors. The head office was at 306 Sterling Tower, Toronto.

The property acquired included the old Golden Star mine, which produced \$161,000 in gold prior to 1901. It consists of three claims located about two miles south of Mine Centre, on the Fort Frances branch of the Canadian National railway, in the district of Rainy River. In addition, an option was taken on the adjoining Ferguson property.

Previous operators of the Golden Star mine sank a 2-compartment, 65-degree shaft to a depth of 480 feet on the incline, and established levels at 75, 155, 231, 306, 337, and 431 feet. Stopping was done on the first four levels. They left a small amalgamation mill on the property.

Work was started in March, 1934, and suspended in November. A mining plant was installed, and the old workings were dewatered and sampled. The old amalgamation mill was used intermittently from March until October, during which period it treated a total of 260 tons of ore. The major part of this ore was obtained from the surface dumps on the Ferguson property, and the balance from those on the Golden Star property.

The plant installed included two 30 h.p. boilers, a 175-cubic-foot compressor, and a 9- by 12-inch steam hoist. Buildings constructed included a power-house, hoist-house, blacksmith shop, cook-house, and bunk-house.

The mill equipment included a jaw-crusher, 5 gravity stamps, concentrating table, cone regrinder, and amalgamation plates. It was operated by steam.

An average of 26 men was employed under the direction of C. N. Thompson.

Golden Summit Mines, Limited

Golden Summit Mines, Limited, has a capitalization of 2,500,000 shares of \$1 par value, of which 1,551,152 have been issued. The officers and directors are: Wm. J. Simpson, president; Benjamin Kerr, Jr., vice-president; Gordon Belyea, secretary-treasurer; John M. Calder, J. G. Jarvis, Dr. J. J. Matheson, and Theodore G. Miller, directors. The head office is at 2374 Bloor Street West, Toronto. The mine office is at Sesekinika.

The company owns 460 acres in the townships of Maisonville and Grenfell, district of Timiskaming.

The shaft was sunk from 142 feet to 405 feet during 1934. Lateral work consisted of 307 feet of crosscutting on the 250-foot level, and 330 feet of crosscutting and 50 feet of drifting on the 375-foot level.

During the year a new hoist, compressor, two 60 h.p. boilers, air-receiver, cage, and several mine cars were added to the equipment.

Wm. J. Simpson was manager, employing an average of 28 men.

Goodfish Mining Company, Limited

Goodfish Mining Company, Limited, owns 16 claims in Morrisette township, district of Timiskaming. The present company was formed as a reorganization of the Goodfish Gold Mines, Limited, and old shareholders were given 1,749,629 shares, on the basis of one of the new shares for two of the old. The company is capitalized at 3,500,000 shares of \$1 par value. The directors are: A. J. Perron, president; Melvin G. Hunt, vice-president and secretary-treasurer; George Cooper, Jessie L. Hunt, and Ida Larkin, all of Kirkland Lake, directors. The head office and mine office are at Kirkland Lake.

Operations were resumed in July, 1934. Nos. 1 and 3 shafts were dewatered and sampled, and approximately 370 feet of drifting was done on the 200-foot level of No. 3 shaft. The mine was closed down in November, 1934.

I. E. Mosher was manager, employing an average of 12 men.

Greenlaw Gold Mines, Limited

Greenlaw Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary-treasurer; M. J. Shunsby, J. C. Byrne, and M. D. Gray, directors. The head office is at 244 Bay Street, Toronto.

The property of the company includes a group of 19 claims in Greenlaw township, in the Swayze area, district of Sudbury.

In January, 1934, a 7- by 9-foot, 75-degree shaft was started. Operations were suspended in March after sinking the shaft to a depth of 50 feet and accomplishing about 50 feet of lateral work at that horizon. This work was done by hand-steel and windlass. Buildings consisted of a blacksmith shop, bunk-house, cook-house, and powder-house.

Three men were employed under the direction of Martin Shunsby.

Halcrow-Swayze Mines, Limited

Halcrow-Swayze Mines, Limited, was incorporated in 1932, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers and directors were: Horace F. Strong, president; H. A. Butt, vice-president; J. B. Allen, secretary-treasurer; W. J. Yeoll and Martin Shunsby, directors. The head office is at 25 King Street West, Toronto.

The company continued operations throughout 1934 at their property in Halcrow township, in the Swayze area, district of Sudbury. The 2-compartment vertical shaft was sunk an additional 159 feet to a total depth of 371 feet, and a sublevel was established at 270 feet and a level at 354 feet.

The total development work accomplished to the end of 1934 on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
200-foot.....	1,198	420	30
270-foot sub.....	40	40	30
354-foot.....	306	170	42
Total.....	1,544	630	102

A total of 4,330 feet of diamond-drilling had been done to the end of 1934, of which 2,328 feet was from underground.

A 25-ton test mill was constructed on the property in the fall of 1934, and a total of 270 tons of ore was treated by the end of the year. The mill equipment included a jaw-crusher, ball mill, drag-classifier, and flotation cell. A 38 h.p. Diesel engine was installed as motive power but was found unsatisfactory and replaced by a gasoline engine.

The plant used included two 25 h.p. boilers, an 8 $\frac{1}{4}$ - by a 10-inch steam hoist, and a 310-cubic-foot G D gasoline compressor.

An average of 24 men was employed during the year, of whom 8 were underground. Horace F. Strong was in charge. The mine address is Chapleau.

Hard Rock Gold Mines, Limited

Hard Rock Gold Mines, Limited, was incorporated in January, 1934, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers

and directors were: T. H. Rea, president; Jos. Errington, vice-president; W. S. Walton, secretary-treasurer; A. B. Gordon and H. R. Aird, directors. The head office is at 603 Royal Bank Building, Toronto.

This company was formed to take over the property of the Hard Rock Syndicate, which comprises 15 claims, totalling about 810 acres, in Ashmore township, in the Little Long Lac area, Thunder Bay district. It is reached in summer by boat from Hardrock station, and in winter by road from Geraldton station. The post-office address is Geraldton.

During the spring and summer of 1934 a total of 10,109 feet of diamond-drilling was accomplished. A 3-compartment vertical shaft was started in September on claim T.B. 9,985, and sinking was still in progress at the end of the year, at which time the shaft had reached a depth of 140 feet.

Buildings erected included a power-house, boiler-house, blacksmith shop, warehouse, bunk-house, cook-house, powder-house, and manager's residence. The plant installed included a 100 h.p. boiler, a 9- by 8-inch Ingersoll-Rand double-drum hoist, a 530-cubic-foot Ingersoll-Rand Diesel compressor, and a 300-cubic-foot Ingersoll-Rand semi-Diesel portable compressor.

An average of 36 men was employed from August, under the direction of J. C. Dumbrille.

Harkness-Hays Gold Mines, Limited

Harkness-Hays Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. M. Nielsen, president; and H. L. Van Norstrand and Herbert Duncan, directors. The head office is at 372 Bay Street, Toronto.

The property acquired by this company consisted of a group of 8 claims, situated two miles east of Schreiber, Thunder Bay district, which included the property of Harkness-Hays Gold Mining Company, Limited. Three adits were driven by the latter company on claims T.B. 3,327 and 3,354, in which they accomplished a total of 1,270 feet of development work.

Operations were started by the present company in July. Two new adits were started, in which a total of 255 feet of development work was accomplished by the end of 1934. This work was done with a 220-cubic-foot Ingersoll-Rand gasoline compressor.

Buildings on the property consisted of a power-house, blacksmith shop, oil storage, 2 bunk-houses, and a cook-house.

About 10 men were employed, under the direction of J. F. Anderson. The mine address is Schreiber.

Hillside Gold Mines, Limited

Hillside Gold Mines, Limited, was incorporated in August, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. E. V. McMillan was president; G. E. McMillan, 45 Queen Street East, Sault Ste. Marie, was secretary-treasurer.

The property consists of 35 mining claims, located in the northeast part of township 29, range 23, in the Michipicoten area, district of Algoma.

Work was started on claim S.S.M. 4,925 in September and suspended early in December, during which period an adit was driven for a distance of 400 feet, using a gasoline compressor. Buildings erected included a power-house, blacksmith shop, office, 3 small bunk-houses, and a cook-house.

An average of 15 men was employed under the direction of D. S. Baird. The mine address is Wawa.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of Hollinger Consolidated Gold Mines, Limited, is \$25,000,000, in 5,000,000 shares of \$5 par value; 4,920,000 shares were outstanding on December 31, 1934. The head office is at Timmins.

The officers of the company are: Noah A. Timmins, president; Jules R. Timmins, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, consulting engineer; John Knox, general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, Allen A. McMartin, James Y. Murdoch, and John I. Rankin.

The following is taken from the general manager's report for the year ending December 31, 1934:—

PROFIT AND LOSS STATEMENT

for year ending December 31, 1934

SOURCES OF 1934 INCOME:

Net proceeds from gold and silver (after deducting amount of Dominion bullion tax, \$1,091,626.26).....	\$13,988,824.04
Interest on investments and other income.....	188,438.89

\$14,177,262.93

DISPOSAL OF 1934 INCOME:

General charges.....	\$648,070.62
Mining charges.....	5,650,091.93
Milling charges.....	1,131,857.10

7,430,019.65

\$6,747,243.28

DEDUCT:

Taxes—

Province of Ontario.....	\$237,335.35
Royalty to Town of Timmins.....	60,873.43
Municipal to Town of Timmins.....	58,554.93
Royalty to Township of Tisdale.....	12,126.91
Municipal to Township of Tisdale.....	2,296.03
Municipal to City of Toronto.....	33.82
Dominion, provincial, and municipal, reserve for.....	<u>282,406.33</u>

\$653,626.80

Silicosis assessment, 1934.....	<u>35,257.19</u>
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688,883.99

Net profit from operations before depreciation.....	\$6,058,359.29
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Depreciation:

Plant.....	\$15,017.60
Investments in other companies and pro- perties written down.....	2,662.76
Expenditures on properties abandoned.....	<u>48,234.09</u>

65,914.45

NET PROFIT FROM OPERATIONS CARRIED TO SURPLUS ACCOUNT.....	\$5,992,444.84
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SURPLUS ACCOUNT

BALANCE BROUGHT FORWARD, JANUARY 1, 1934.....	\$5,439,325.79
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NET PROFITS FROM OPERATIONS.....	5,992,444.84
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NET PROFITS FROM THE SALE OF SECURITIES AND OTHER ASSETS.....	512,917.83
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TRANSFERRED FROM CONTINGENT RESERVE.....	<u>246,324.33</u>
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\$12,191,012.79

PAID OUT IN DIVIDENDS.....	<u>6,888,000.00</u>
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BALANCE CARRIED FORWARD, DECEMBER 31, 1934.....	\$5,303,012.79
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BULLION STATEMENT

INVENTORY, JANUARY 1, 1934:

Solutions.....	\$104,257.24
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	2,435.00
Gold in process to scavenge.....	14,500.00
Silver.....	11,802.83
	<hr/>
	\$133,875.07

VALUES PRODUCED IN 1934:

Ore milled.....	\$14,601,036.80	
Tailings loss.....	612,212.76	
	<hr/>	
		13,988,824.04
		<hr/>
		\$14,122,699.11

INVENTORY, DECEMBER 31, 1934

Solutions.....	92,403.20
Slags, litharge, and miscellaneous.....	880.00
Precipitates held over.....	3,671.00
Gold in process to scavenge.....	4,500.00
Silver.....	3,987.94
	<hr/>
	\$105,442.14

BULLION SHIPPED DURING 1934..... 14,017,256.97

\$14,122,699.11

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration.....		\$248,614.27	\$129,807.49	\$378,421.76	\$0.1991
Surface services.....		53,073.00	37,690.00	90,763.00	.0478
Fire insurance.....	\$18,328.46			18,328.46	.0096
Group insurance.....		53,399.80		53,399.80	.0280
Marketing bullion.....	33,448.74			33,448.74	.0176
Workmen's compensation.....		73,708.86		73,708.86	.0388
Milling charges.....		446,471.30	685,385.80	1,131,857.10	.5956
Mining charges.....		3,983,770.85	1,666,321.08	5,650,091.93	2.9730
Silicosis assessment.....		35,257.19		35,257.19	.0186
Total charges.....	\$51,777.20	\$4,894,295.27	\$2,519,204.37	\$7,465,276.84	\$3.9281

Employees

The average number of men employed during the year has been 2,660, distributed as follows:—

MINERS:	MECHANICS:	GENERAL:
Exploration..... 31	Operation..... 112	Mill and refinery.. 213
Development..... 441	Maintenance..... 190	Technical..... 77
Production..... 1,386		Clerical..... 39
		Miscellaneous... 133
		Outside properties. 38
<hr/> Total..... 1,858	<hr/> Total..... 302	<hr/> Total..... 500

There were also employed at outside properties on December 31, 1934, a total of 116 men, as follows: Hislop, 39; Cochenour-Willans, 37; Gold Island, 26; Long Lake, 14.

The Mill

Milling results were as follows:—

Ore milled.....	tons	1,900,490
Average value per ton.....		\$7.68
Gross value.....	\$14,601,036.80	
Deduct loss in tailings.....	612,212.76	
	<hr/>	
Net value received.....		\$13,988,824.04

Average tons per day.....	5,236
Per cent. of possible time run.....	90.8
Tons per 100 per cent. running time.....	5,767
Solution precipitated per ton ore.....	tons 0.98
Value per ton tailings.....	\$0.32
Cyanide consumed per ton of ore.....	lbs. 0.482
Zinc consumed per ton of ore.....	lbs. 0.045
Zinc consumed per ton of solution.....	lbs. 0.046
Lime consumed per ton of ore.....	lbs. 2.170
Lead acetate per ton of ore.....	lbs. 0.007
Average value of pregnant solution.....	\$7.54
Average value received per ounce of gold sold.....	\$32.16

Ore Reserves

Our ore reserves on the 31st of December, 1934, consisted of 7,061,926 tons, of a total value of \$51,440,260, having an average value of \$7.28 per ton. These figures compare with 6,487,559 tons of a total value of \$48,430,451.00, having an average value of \$7.47 per ton, at the end of 1933.

In the calculations dealing with ore reserves, the statutory price of gold, namely \$20.67 per ounce, has been taken as the basis of value, and the same minimum ore grade as used in former years continued.

Hollinger Mill

During the year investigations have been carried on to determine the possibility of improving the extraction, having in mind the greater loss in tailings due to the increase in value of gold. As yet these investigations have not been productive of any positive results.

Hollinger Mine

As stated in the last annual report, operations have been carried on on all levels from the surface to the 3,950-foot level. About 35.8 per cent. of the ore milled came from above the 800-foot level. During the year 877,837 tons of backfill were placed. There has been a further increase in exploration in the backfilled areas mentioned in the last report, and as a result you will note that the total percentage of ore mined above the 800-foot level is slightly in excess of the figure of last year.

Operations in the block between the 2,750-foot level and the 3,950-foot level are still confined to development. It is gratifying to note that there has been a further increase of \$3,000,000 in the ore reserves.

The drift west from the Schumacher shaft, mentioned in the last annual report, has been extended, and some interesting ore occurrences disclosed. Investigations have as yet not proceeded far enough to give these discoveries any weight in the general picture.

The shaft below the 3,950-foot level, known as No. 25 shaft, has been sunk to 50 feet below the 4,250-foot level, but no development commenced as yet.

Young-Davidson Mine

As noted in the president's remarks, the Young-Davidson mill went into operation September 8, 1934, and has continued to operate with a surprisingly small number of adjustments. There was some difficulty with the crushing due to the toughness of the ore; this has been overcome and the daily tonnage is now about 625 tons.

The open-pit operation has continued throughout the winter, but under many difficulties, and our experience indicates that underground mining will be more satisfactory during the winter months. Plans are under way for this development.

To date the gold content in the Young-Davidson ore has been \$1.76 on \$20.67 basis, or \$2.88 on the new price. Bullion shipments are being regularly made. Some 51,842 tons had been treated to the end of the year, and operating profits amounted to \$53,604.99.

The minor changes and alterations in methods have prevented us from arriving at a true cost, but operations to date have been conducted at a profit.

Hislop Property

A shaft was sunk to a depth of 150 feet and a crosscut driven to intersect the east ore body. In drifting on this level some encouraging assays have been obtained, but the work has not proceeded sufficiently to justify any definite statements as to average values and widths of ore body. The crosscut on the same level being driven to the west has not advanced sufficiently to intersect the west ore body.

The following is taken from the consulting engineer's report on outside properties as at December 31, 1934:—

During 1934, 108 prospects were examined, 96 in the province of Ontario, 10 in the province of Quebec, and one each in Manitoba and Nova Scotia. In many cases the properties were examined in considerable detail, but none showed sufficient merit to warrant our further interest.

The immediate vicinity of the Young-Davidson and Hislop Township properties were given very thorough investigations in order that similar occurrences of ore should not be overlooked.

Prospecting, development, and exploration work on outside properties (except the Young-Davidson) involved an expenditure of \$320,000.

Cochenour-Willans

An option was obtained on the Cochenour-Willans property in the Red Lake area, district of Kenora, Patricia portion. This property consists of about 500 acres adjoining the claims of McKenzie Red Lake Gold Mines. Work commenced late in the fall of 1934, and by the end of the year a 3-compartment shaft had been sunk to a depth of 150 feet and 80 feet of lateral work had been done on the 150-foot level.

Gold Island

An option was obtained on the Gold Island property at Night Hawk lake, township of Cody, district of Cochrane. Work commenced late in the year and continued until about the end of January, 1935. At the time of cessation of operations a shaft had been sunk 180 feet and a station had been cut at the 170-foot level.

Horseshoe Mines, Limited

Horseshoe Mines, Limited, was incorporated in 1929, with an authorized capital of 4,500,000 shares of \$1 par value. The officers and directors were: W. A. Lamport, president; A. Kelly Evans, vice-president; C. M. Chandler, secretary-treasurer; J. H. Lumbers, W. B. Kendall, and G. G. Goodelle, directors. The head office is at 302 Royal Bank Building, Toronto.

The property of this company includes the old Regina mine in the Lake of the Woods area, district of Kenora. It is 45 miles southeast of Kenora.

Operations at the Regina mine were carried on from July, 1933, until early in February, 1934. During July and August, the mine was again dewatered and a small amount of work done, following which operations were again suspended.

Howey Gold Mines, Limited

Howey Gold Mines, Limited, was incorporated in March, 1926. It has an authorized capitalization of 5,000,000 shares of \$1 par value, all issued. The officers and directors are: R. T. Birks, president; W. S. Cherry, vice-president, H. C. McCloskey, secretary-treasurer; J. E. Hammell and John A. Northway; directors. Fraser D. Reid is general manager, and Edward Futterer is resident manager. The head office and mine office are both at Red Lake. The executive office is at 717 Federal Building, Toronto.

The company holds approximately 900 acres in the Red Lake area, district of Kenora, Patricia portion. Transportation to the property is by water route from Hudson, on the Canadian National railway, or by airplane. The average number of men employed per month during 1934 was 231.

The following is taken from the general manager's fiscal year ending December 31, 1934:—

SUMMARY OF WORK ACCOMPLISHED

	1934	1933	1932
Drifts, crosscuts, raises, etc.....feet	3,955	1,879	3,562.5
Shafts and winzes.....feet	177	200	430.5
Shaft stations, slashing, etc.....cu. yds.	296	3,860	1,550
Diamond-drilling (underground).....feet	3,629	1,837.6	1,856.6
Diamond-drilling (outside exploration).....feet	851	.....	701
Box-holes.....feet	972	1,883	830.5
Ore broken.....tons	481,492	414,611	339,675
Low-grade material discarded by sorting..... tons	85,648	53,170	44,585
Milled after sorting..... tons	396,109	290,965	284,664
Broken reserves in stopes (Jan. 1, 1935)..... tons	301,990	276,526	206,150

EARNINGS STATEMENT

	1934	1933	1932
Total receipts from sales of gold and silver.....	\$1,594,222.51	\$1,158,470.03	\$1,268,780.07
Total operating cost, including Toronto office expenses	881,869.52	770,010.56	813,368.11
Operating profit.....	\$712,352.99	\$388,459.47	\$455,411.96

MISCELLANEOUS OPERATING DATA

	1934	1933	1932	Total from start of operations
Tonnage milled and sorted.....	481,757	344,135	329,249	1,493,247
Tonnage discarded by sorting.....	85,648	53,170	44,585	199,519
Tonnage milled.....	396,109	290,965	284,664	1,293,728
Value a ton hoisted.....	\$2.20	\$2.73	\$3.70	\$3.12
Value a ton material discarded by sorting	\$0.21	\$0.54	\$0.42	\$0.387
Value a ton of ore milled.....	\$2.64	\$3.12	\$4.21	\$3.54
Loss in tailings a ton milled.....	\$0.214	\$0.24	\$0.27	\$0.257
Loss a ton of ore hoisted (in milling and sorting).....	\$0.213	\$0.286	\$0.29	\$0.274
Net percentage recovery a ton of ore hoisted.....	90.3	89.5	92.4	91.2
Total net recovery of gold and silver...	\$1,594,222.51	\$1,158,470.03	\$1,268,780.07	\$5,396,191.55

N.B.—All values are figured on gold at \$20.67 per ounce.

ANALYSIS OF COSTS

	1934 (481,757 tons)		1933 (344,135 tons)		1932 (329,249 tons)	
	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted	Total cost	Cost per ton milled and sorted
Mine operation.....	\$497,155.74	\$1.032	\$445,033.50	\$1.293	\$425,094.74	\$1.292
Outside exploration..	2,389.43	.005	484.39	.002	2,089.95	.006
Crushing and conveying.....	44,902.88	.093	34,918.07	.102	38,866.59	.118
Ore sorting.....	23,485.72	.049	15,612.00	.045	12,820.98	.039
Milling.....	217,909.85	.452	198,877.14	.578	216,049.24	.656
General expense.....	63,993.85	.133	48,277.67	.140	59,337.36	.180
Total plant cost...	\$849,837.47	\$1.764	\$743,202.77	\$2.160	\$754,258.86	\$2.291
Toronto office salaries and general expense.....	32,028.69	.066	27,578.92	.080	45,313.19	.138
Interest and exchange	3.36	.....	.....	.....	13,796.06	.042
Total operating expenses before depreciation, Dominion and provincial taxes, and pre-operating charges..	\$881,869.52	\$1.830	\$770,781.69	\$2.240	\$813,368.11	\$2.471
Dominion and provincial taxes.....	43,284.59	.090	13,016.83	.038	.....	.....
Depreciation (on 10 per cent. basis)....	132,749.76	.276	119,108.64	.346	115,333.90	.350
Pre-operating charges	96,351.40	.200	103,240.50	.300	197,549.40	.600
Total cost.....	\$1,154,255.27	\$2.396	\$1,006,147.66	\$2.924	\$1,126,251.41	\$3.421

CAPITAL EXPENDITURES

BUILDINGS:	
New change-house.....	\$6,676.54
New bunk-house.....	6,065.43
Addition to hospital.....	323.03
Total.....	\$13,065.00
EQUIPMENT:	
X-ray.....	\$2,418.54
Telephone system.....	3,488.78
Tractor.....	2,182.96
Rotomill, etc.....	716.32
Fire-fighting equipment, etc.....	569.11
Miscellaneous.....	2,796.82
Total.....	12,172.53
ADDITIONS IN CONNECTION WITH INCREASED TONNAGE AND DEPTH DEVELOPMENT:	
Aldrich pump on 1,300-foot level.....	\$5,671.81
Mine electric power—light and signal system.....	3,273.88
Mill equipment.....	638.00
Total.....	9,583.69
TOTAL CAPITAL EXPENDITURES.....	\$34,821.22

Ore Reserves

The broken ore reserves in the mine as of December 31, 1934, amounted to 301,990 tons, compared to 276,526 tons the previous year. The unbroken reserves amounted to 1,853,097 tons, compared to 1,751,755 tons the previous year. The value of the broken and unbroken reserves is estimated to be approximately \$3.50 per ton, based on the current price of gold.

Exploration

During the year the 500-foot level and the 750-foot level west drifts were extended to points 710 feet and 630 feet, respectively, west of the shaft. This development added a substantial tonnage of slightly lower than average-grade ore to the unbroken reserves.

The 1,000-foot level east drift was driven to a point 1,430 feet east of the shaft. A narrow ore body was encountered, having a length of 110 feet, width of 5 feet, and an average assay value of \$8.40 per ton, at current gold prices. It was found that this vein does not extend upward to the 875-foot level. The 1,175-foot level east drift is being driven to explore its possible downward extension.

The main shaft was sunk to the 1,500-foot level and a crosscut started. During the year 1935 the winze also will be sunk to the 1,500-foot level and connected at that elevation to the shaft by an exploration drift, from which drift the dike will be systematically explored.

Further exploration work in the dike beyond the present most easterly workings can be carried on more economically by diamond-drilling from the surface.

Operating Costs

It was estimated in January, 1933, that the recommended increase in tonnage would reduce the cost per ton of ore treated to \$1.85. The actual cost for 1934 was \$1.83 per ton. This outstanding achievement is a direct result of the skill and efficiency of Mr. Futterer and his staff.

Hudson Patricia Gold Mines, Limited

Hudson Patricia Gold Mines, Limited, has an authorized capitalization of 2,500,000 shares of \$1 par value. The company was organized to take over the property of the Metals Development Company, Limited, in the Woman Lake area, district of Kenora, Patricia portion. The holdings consist of 26 patented claims, totalling 1,140 acres, in the townships of Goodall and Dent.

The officers and directors of the company are: W. R. Salter, president; C. H. Ackerman, vice-president; B. A. R. Dignam, secretary-treasurer; M. H. Lebel, P. A. Lavallee, J. L. A. Tetreault, B. R. Hepburn, G. Cockerill, directors. The executive office is at 112 Yonge Street, Toronto.

This property has been operated intermittently since 1929. When Hudson Patricia Gold Mines took it over in April, 1934, the following work had been

done: No. 1 shaft, inclined, had been sunk to the inclined depth of 100 feet; from it 15 feet of crosscutting had been driven and 312 feet of drifting done. No. 2 shaft, vertical, had been sunk 237 feet, and a station cut at the 211-foot level; about 900 feet of lateral work had been done at this level.

From April to the end of November, 1934, Hudson Patricia Gold Mines crosscut 849 feet and drifted 1,061 feet on the 210-foot level; they also drove 169 feet of raise from the 211-foot level to the 100-foot level, and were sinking a winze from the 2nd level, with the 325-foot level as their objective. This winze was down 75 feet on December 11, 1934.

The plant includes an 80 h.p. locomotive-type boiler, a 500-cubic-foot compressor, a 7- by 6-inch reversing steam hoist, a steam generator for the electric-lighting system, a C.I.R. drill-sharpener, and an oil furnace.

The buildings include a fully equipped assay office, blacksmith shop, cookery, bunk-houses for 50 men, 6 dwelling houses, stable, and powder magazine.

J. M. Thompson is manager at the property. The mine address is Narrow Lake, via Sioux Lookout.

J-M Consolidated Mines, Limited

J-M Consolidated Mines, Limited, was incorporated in February, 1932, with a capitalization of 2,500,000 shares of \$1 par value. The officers and directors are: J. E. Day, Toronto, president; Charles Taylor, St. Catharines, vice-president; T. J. Day, Toronto, secretary-treasurer; Hon. J. D. Chaplin, St. Catharines, and J. B. Tudhope, Waubaushene, directors. The head office of the company is at 1116 Federal Building, Toronto.

The company acquired the assets of Jackson-Manion Mines, Limited, and Mint-Ore Mines, Limited. The holdings consist of 34 claims, 21 of which are in the main mine group. All are located in the Woman Lake area, Patricia portion of Kenora district.

The mine was idle from August, 1929, to October, 1933. During the previous operation a shaft had been sunk to a depth of 404 feet, and levels had been established at the 125-, 250-, and 375-foot levels. At the end of 1934 the total lateral work was as follows: 890 feet on the 125-foot level, 1,020 feet on the 250-foot level, 50 feet on the 200-foot sublevel, and 760 feet on the 375-foot level. A winze had been sunk 30 feet from the 375-foot level, and 340 feet of raises had been driven.

A cyanide mill capable of handling 30 tons a day was put into operation in May, 1934, and at December 10 had treated 3,066 tons of ore, having a value of \$31,200.

The mill equipment includes a 6- by 8-inch jaw-crusher, a 5- by 3-foot ball mill in closed circuit with cone classifier, thickener, Pachuca tank, clarifiers, and filters.

D. M. Thomson is in charge of operations, employing an average of 46 men. The mine address is Jackson Manion.

Kenora Prospectors and Miners, Limited

The capitalization of Kenora Prospectors and Miners, Limited, was increased from 500,000 shares to 1,000,000 shares of \$1 par value in 1934. The officers and directors were: Thayer Lindsley, president; I. A. Lindsley, vice-president; Geo. H. Ince, secretary-treasurer; I. M. Machin and Jos. Errington, directors. The executive office is at 25 King Street West, Toronto. The mine office is at Kenora.

The property held by this company includes the old Mikado mine and the Cedar Island mine, both of which are located at Shoal lake, in the Lake of the Woods area, district of Kenora. They are about 45 miles by water from Kenora.

Mikado

Underground work was carried on at the Mikado mine from January 1 to about July 20, 1934. During this period 212 feet of drifting was done on the old 10th level, which is 560 feet vertically from surface. Also a total of 2,760 feet of diamond-drilling was accomplished from underground.

Cedar Island

In May, 1934, work was resumed at the Cedar Island mine, which had been idle since October, 1932. Operations were transferred farther inland to the old Cornucopia shaft, as the workings from the inclined shaft beside the lake were making considerable water. The Cornucopia shaft had been sunk vertically to a depth of 81 feet in the early days, and about 100 feet of lateral work accomplished at that depth. In 1934 this shaft was timbered, a headframe and plant were erected, and sinking was carried on to a depth of 393 feet. A level was established at 284 feet, where 1,066 feet of drifting and 836 feet of crosscutting was accomplished. A total of 1,800 feet of diamond-drilling was done from surface.

The plant used included a 55 h.p. boiler, an 8¼- by 10-inch Ingersoll-Rand divided-drum hoist, and a 600-cubic-foot Ingersoll-Rand Diesel compressor. New buildings erected included a power-house, dry-house, blacksmith shop, and powder-house.

An average of 45 men was employed by this company during the year, of whom 11 were underground. Geo. H. Ince was in charge, with H. Johnson as contractor.

Kenty Gold Mines, Limited

Kenty Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers are: F. L. Trethewey, president; S. W. Black, secretary-treasurer. The executive office is at 8 Wellington Street East, Toronto.

The company suspended all operations at its property in Swayze township, district of Sudbury, in July, 1934, following unfavourable results.

The development work accomplished during 1934, and the total to the suspension of operations, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
No. 1 SHAFT	feet	feet	feet	feet
250-foot.....	64	434	.....	74
375-foot.....	382	840	335	518
500-foot.....	.....	166	.....	202
Total.....	446	1,440	335	794
No. 2 SHAFT				
290-foot.....	1,533	1,991	701	1,277
525-foot.....	417	554	189	705
Total.....	1,950	2,545	890	1,982

No. 1 shaft was sunk to a depth of 510 feet, and No. 2 shaft to 534 feet. Both are vertical 2-compartment shafts; they are about 1,800 feet apart.

The total footage of diamond-drilling done on the property from the commencement of operations was 7,401 feet, of which 6,298 feet was from underground. No changes were made in the plant during 1934.

An average of 37 men was employed, of whom 22 were underground. E. T. Corkill was in charge, with R. M. Williams as assistant.

Kirkland Consolidated Mines, Limited

Kirkland Consolidated Mines, Limited, is capitalized at 7,000,000 shares of \$1 par value. There are issued 4,675,706 shares, of which 3,250,000 shares are pooled until July 1, 1935. The officers and directors are: J. W. Rudhard, president; Ferdinand Frohe, vice-president; C. C. Tyx, Tonawanda, N.Y., secretary-treasurer; Geo. F. Pfeiffer, Kevin Killeen, Norman R. Davis, Richard W. Langford, directors. The head office is at 1717 Metropolitan Building, Toronto.

The company owns 1,200 acres: 4 claims in McVittie township, 14 in Gauthier township, and 14 in Grenfell township, district of Timiskaming. A 2-compartment shaft has been sunk to a depth of 265 feet, with levels at 150 and 250 feet. During 1934 the following work was done on the 250-foot level: drifting, 820 feet; crosscutting, 1,280 feet; sinking, 50 feet; diamond-drilling underground, 2,270 feet; diamond-drilling from surface, 1,488 feet. Diamond-drilling on surface from January 1 to February 20, 1935, was 1,398 feet. Underground work was stopped on November 10, 1934.

Ralph Hurd is mine manager, and employed an average force of 25 men. The mine address is Sesekinika.

Kirkland Gold Belt Mines, Limited

Kirkland Gold Belt Mines, Limited, is capitalized at 4,000,000 shares of no par value. The officers and directors are: George W. Morris, president; Jas. E. Day, vice-president; M. C. Smith, treasurer; Roy Weldon, secretary; Dr. W. H. Bennett, H. B. Anderson, and Walter B. Robb, directors. Howard Brassaw is mine superintendent. The mine address is King Kirkland.

The property consists of 292 acres in Lebel township, district of Timiskaming. The average number of men employed during the year was 21.

The development work on the property is as follows:—

	1934	Total to date
	feet	feet
Shaft-sinking.....	250	768
Crosscutting.....	265	727
Drifting.....	1,237	3,529

The mine closed on December 31, 1934. On January 23, 1935, work was again started by Morris Kirkland Gold Mines, Limited, a new company formed to take over the property.

Kirkland Lake Gold Mining Company, Limited

The officers and directors of the Kirkland Lake Gold Mining Company, Limited, are: J. B. Tyrrell, president; R. G. O. Thomson, vice-president;

R. Graham, secretary; V. H. Emery, managing director; A. C. Matthews, J. A. Dalton, J. C. Haight, R. V. Le Sueur, and W. S. Walton, directors. The company owns 465 acres in the township of Teck, district of Timiskaming, and is capitalized at 5,500,000 shares of \$1 par value. The head office is at the Bank of Commerce Building, Toronto. The mine address is Kirkland Lake. Wm. Sixt was mine manager until the latter part of the year, when he resigned. An average of 139 men was employed during the year.

The following is taken from the president's report to the shareholders for the year ending December 31, 1934:—

The total income for the year amounted to \$717,005.03, of which \$702,720.20 was bullion produced. This is \$181,310.14 more than was produced in 1933. Of the above income, \$297,629.56 was paid in wages, and \$193,790.00 for equipment and supplies, almost all of which was purchased from Canadians or Canadian companies. In addition \$65,990.00 was paid for hydro-electric power and \$10,545.47 in taxes.

The profit derived from operations for the year was \$163,512.88, after allowing depreciation but before providing for income tax. In December last an interim dividend of 3 per cent. on the issued stock of the company was paid, which called for an expenditure of \$157,173.60.

The following is a summary of the work done in the mine during the year:—

Ore mined and hoisted to mill.....	tons	64,952
Drifting.....	feet	5,524
Crosscutting.....	feet	750
Sinking.....	feet	408
Raising.....	feet	983
Station-cutting.....	cu. ft.	10,200
Slashing.....	cu. ft.	28,833
Diamond-drilling.....	feet	5,904

The No. 2 winze was sunk to 5,885 feet, and levels were begun or partly opened at 5,600, 5,725, and 5,850 feet. One hundred and forty-five feet of crosscutting and 1,445 feet of drifting was done here, but with the exception of a ventilation and second exit raise from the 5,600- to the 5,450-foot level, work has been discontinued on these levels while the intensive exploration of the upper levels is in progress.

In co-operation with the management of the Teck-Hughes mine, a connection was made from our 5,200-foot level to their 42nd level, in order to provide an escapement way for the men of one mine into and through the other mine in case of emergency.

The 2,475-foot level, which, at the request of Macassa Mines, Limited, had been driven into their property, was cleared out, so that there is now a free passage westward at this level into their mine, as well as the passage eastward at the 5,200-foot level into the Teck-Hughes mine.

During the year two independent mining engineers, namely Messrs. V. H. Emery and S. N. Graham, were engaged to make a thorough examination of your mine. Their extended report, with plans and sections, was received on the 4th of September, 1934. On the 21st of September, a synopsis of this report, approved by these engineers, was mailed to all registered shareholders, and notices were inserted in the newspapers advising all shareholders, whether registered or not, that the original report was open to inspection at the head office of your company. A number of persons, including representatives of several newspapers, came to the office and examined the report.

As a result of such report a more thorough and intensive programme of lateral exploration and diamond-drilling was undertaken in the mine, including the upper portions, which had not been worked for some years. This lateral exploratory work was in progress at the end of the year and was beginning to show very favourable results, and it is the intention to continue it during the present year.

Since the above report was submitted, a decided improvement has been made in the operation of the mill. Following the recommendations therein contained, the capacity of the primary rock crushers was increased by the installation of larger motors, which enables the ore to be ground finer throughout the circuit, and the result has been to increase the amount of gold precipitated by the cyanide solution. This, with a general tuning-up of the mill, has, without large expenditure or material increase of costs, raised the percentage of gold extracted from the ore in the mill higher than previously attained with the tonnage now being treated.

Mr. Emery was subsequently appointed consulting engineer to supervise and watch the operations undertaken as the result of the report.

Lake Caswell Mines, Limited

Lake Caswell Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: F. J. Sullivan, general manager; M. F. Millward, secretary;

T. A. Burke, G. Cockerill, A. Godfrey, L. J. Layden, and A. E. Dawson, directors. The head office is at 2201 Sterling Tower, Toronto.

The property of this company includes the old Westree or Champion Reef mine in Macmurchy township, in the West Shiningtree area, district of Sudbury. It consists of a group of four claims, on which previous operators put down two shafts, one to 500 feet and the other to 100 feet. They established levels at 240 and 500 feet, where they did 325 and 780 feet of lateral work, respectively. In addition a station was cut at a depth of 92 feet.

This shaft was dewatered in July, 1934, and 70 feet of lateral work was accomplished on the 500-foot level. Underground work was then suspended in favour of surface work for the balance of the year.

The old mining plant was used, which included a 95 h.p. boiler, a 10- by 12-inch hoist, and a 460-cubic-foot Ingersoll-Rand steam compressor.

An average of 19 men was employed under the direction of F. J. Sullivan. The mine address is Westree.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, is capitalized at \$2,000,000, in shares of \$1 par value. The executive officers and directors are: Harry Oakes, president; W. H. Wright, vice-president; A. L. Blomfield, managing director; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary; Albert Wende and Ernest Martin, directors. The mine and works are at Kirkland Lake, Teck township, district of Timiskaming.

An average of 1,299 men was employed during the year. E. W. Todd is mine superintendent.

The following is taken from the report of the superintendent for the fiscal year ending June 30, 1935:—

During the year, 833,094 dry tons of ore were treated, yielding 460,442 ounces of gold and 105,514 ounces of silver, having a gross value of \$16,026,108.57. The total production, after deduction of the federal bullion tax, amounted to \$14,578,936.13.

PRODUCTION RECORD

Period	Months	Tons milled	Gross value of bullion ¹	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918.....	9	14,948	\$372,352.35	\$100,000
Dec. 1, 1918, to Nov. 30, 1919.....	9	11,907	302,518.17	100,000
Dec. 1, 1919, to Nov. 30, 1920.....	12	18,889	525,278.38	80,000
Dec. 1, 1920, to Nov. 30, 1921.....	12	21,681	523,597.39	120,000
Dec. 1, 1921, to June 30, 1923.....	19	36,825	850,282.92	160,000
July 1, 1923, to June 30, 1924.....	12	24,223	590,119.98	160,000
July 1, 1924, to June 30, 1925.....	12	96,838	1,812,008.05	600,000
July 1, 1925, to June 30, 1926.....	12	125,676	2,233,475.85	700,000
July 1, 1926, to June 30, 1927.....	12	214,335	3,105,047.85	1,200,000
July 1, 1927, to June 30, 1928.....	12	237,962	3,629,317.57	1,600,000
July 1, 1928, to June 30, 1929.....	12	367,015	5,519,138.86	2,000,000
July 1, 1929, to June 30, 1930.....	12	467,648	6,609,728.42	2,600,000
July 1, 1930, to June 30, 1931.....	12	698,624	9,153,546.62	3,600,000
July 1, 1931, to June 30, 1932.....	12	834,434	13,798,128.33	6,000,000
July 1, 1932, to June 30, 1933.....	12	797,673	13,277,685.72	6,000,000
July 1, 1933, to June 30, 1934.....	12	836,991	16,382,274.27	6,000,000
July 1, 1934, to June 30, 1935.....	12	833,094	16,026,108.57	8,000,000
Total		5,638,763	\$94,710,609.30	\$39,020,000

¹Includes exchange premiums.

DEVELOPMENT FOOTAGE FOR THE YEAR

Level	Drift- ing	Cross- cutting	Rais- ing	Box- holing	Sub- drifting	Ore and waste passes	Total footage	Dia- mond- drilling	Sta- tion- cutting
	feet	feet	feet	feet	feet	feet		ft. in.	cu. ft.
200-foot....	99.5	47.3			4		150.8	420	
400-foot....	228.7	71.3	113.9	69.2	117.6		600.7	1,093	
600-foot....	188.8	130.8	179.5		392		891.1	1,378	
800-foot....	51.2	190	836.8		805.7		1,883.7	611 7	
1,000-foot....	163.7	87.6	481.8		900.9		1,634	1,147 11	
1,200-foot....	168.4	129.8	201		395.6		894.8	1,103 2	
1,400-foot....	88.1		152.5		338.3		578.9	70 6	60
1,600-foot....	352.4	361.2	160.2		97.4		971.2	392 8	
1,800-foot....	578.4		49.2		29.6		657.2	263	
2,000-foot....	1,015.3	176.7	535.9		146.5		1,874.4	866 6	
2,200-foot....	444.6		751.5		372.9		1,569	694 3	
2,325-foot....	738.1	43.6	243		123.6		1,148.3	395 11	408
2,450-foot....	697.8		337.5		135.2		1,170.5	682 3	
2,575-foot....	1,387.9	380.6	396.2		339.8		2,504.5	1,125 1	
2,700-foot....	686.1	435	195.4	66.4	206		1,588.9	465 4	
2,825-foot....	272.9	114.5	532.3		24		943.7	1,114	
2,950-foot....	1,208.8	194.4	102.6				1,505.8	269 11	
3,075-foot....	373.9	41.4	170				585.3	440 4	
3,200-foot....	258.2	84.7					342.9	391 1	
3,325-foot....									
3,450-foot....									
3,575-foot....									
3,700-foot....									
3,825-foot....		92.1					92.1	706 9	
3,950-foot....									
4,075-foot....									
4,200-foot....		11				154	165		
4,325-foot....		44.4				93.7	138.1		4,800
4,450-foot....	284	44.3				33.9	362.2	559 4	3,108
Total....	9,286.8	2,680.7	5,439.3	135.6	4,429.1	281.6	22,253.1	14,190 7	8,376

SUMMARY OF ORE HOISTED FOR THE YEAR

Level	Ore from development	Ore from mining
	tons	tons
200-foot....	184	2,657
400-foot....	1,017	9,821
600-foot....	650	48,684
800-foot....	1,248	62,744
1,000-foot....	687	31,970
1,200-foot....	503	20,246
1,400-foot....	380	31,034
1,600-foot....	324	7,625
1,800-foot....	1,154	4,227
2,000-foot....	4,540	37,032
2,200-foot....	3,007	63,515
2,325-foot....	1,583	93,575
2,450-foot....	1,798	147,262
2,575-foot....	1,354	133,980
2,700-foot....	1,862	43,174
2,825-foot....	39	35,508
2,950-foot....	2,045	17,253
3,075-foot....	282	12,692
3,200-foot....	54	3,036
3,450-foot....		8
4,450-foot....	423	
Total....	23,134	806,013

SUMMARY OF DEVELOPMENT WORK PERFORMED SINCE THE
BEGINNING OF OPERATIONS

	Feet
Drifting	121,852
Crosscutting	31,335
Raising	78,934
Subdrifting	16,143
Ore and waste passes	11,647
Shaft-sinking	7,998
Shaft-raising	1,340
Shaft-slashing	761
Winze-sinking	1,151
Diamond-drilling	104,931
	cu. ft.
Box-holing	337,636
Station-cutting	761,681
Sumps	57,068

STATEMENT OF COSTS FOR THE YEAR

	Cost per ton milled
Development	\$0.399
Mining	3.515
Milling and refining	1.264
Marketing bullion .....	.072
General and administrative expense .....	.249
	\$5.499
Operating cost	\$5.499
Depreciation	1.053
	\$6.552
Provision for taxes (exclusive of bullion tax)	1.248
	\$7.800
Total cost	\$7.800

Development

During the period, development drifting was limited almost entirely to further exploration in the No. 1 or south vein zone. Total drifting amounted to 9,286.8 feet, of which 3,238 feet were driven in ore averaging 0.77 ounces over an average exposed width of 58 inches.

An ore shoot opened up in No. 1 vein on the 1,800-foot level, near the west side of the property, was extended to the 2,700-foot horizon. The average length of this ore body was 380 feet, and its width, as indicated in preparation for stoping, was 13 feet. Its downward continuation has been determined by diamond-drilling at the 2,825-foot level.

In a section of No. 1 vein situated to the east of No. 1 shaft, further development has proven a continuous ore body extending from the 1,800-foot level to a minimum depth of 3,200 feet. The average length of this occurrence was determined to be 480 feet, and the average width 14 feet.

Other ore shoots, more erratic in character, were discovered in the central section of the No. 1 vein zone. These may be mined profitably at the prevailing market value of gold.

The relative importance of No. 1 vein at the present time is indicated in the table below:—

TONS HOISTED PER MONTH FROM NOS. 1 AND 2 VEINS

Month	No. 1 vein		No. 2 vein		Total
	tons	per cent.	tons	per cent.	
July, 1934	27,397	41.47	38,660	58.53	66,057
August, 1934	32,847	45.59	39,209	54.41	72,056
September, 1934	27,516	42.12	37,809	57.88	65,325
October, 1934	36,141	49.48	36,901	50.52	73,042
November, 1934	33,592	48.61	35,507	51.39	69,099
December, 1934	29,816	42.45	40,423	57.55	70,239
January, 1935	30,878	43.37	40,315	56.63	71,193
February, 1935	26,771	41.65	37,505	58.35	64,276
March, 1935	31,795	46.05	37,244	53.95	69,039
April, 1935	29,563	43.24	38,799	56.76	68,362
May, 1935	24,276	34.12	46,869	65.88	71,145
June, 1935	28,050	40.45	41,294	59.55	69,344
Total	358,642	43.25	470,535	56.75	829,177

Development of No. 1 vein has been stressed in order to permit the extraction of ore from this hanging-wall zone, in advance of mining out the footwall ore bodies situated in No. 2 vein.

At the end of the year, there was exposed in drift backs a total of 16,540 lineal feet of ore in which no stoping had been done. The indicated average grade before slashing was 0.67 ounces per ton across 61 inches. Of the total, a length of 10,696 feet was in No. 2 vein and 5,844 feet in No. 1 vein.

The success attending exploration work in the upper and middle levels of the mine, coupled with the present higher value of gold, continues to render unnecessary any immediate further development of lower horizons.

No. 5 Shaft

To expedite the early removal of all ore in the upper and intermediate levels, it was decided to construct a new main hoisting shaft from surface to the 3,950-foot horizon. This No. 5 shaft was started in the footwall of the No. 2 vein zone, a location advantageous from the standpoint of economy of construction and operation, as well as safety from possible subsidence of ground over stoped areas.

Crosscuts were started on certain levels to connect present workings with the new shaft location. From these and other crosscuts, raises will be driven, from which the shaft and station excavations will be completed.

In order to maintain the desired location for No. 5 shaft in the footwall, it was necessary that the upper 70 feet be sunk through the bed of Kirkland lake, now filled with tailings. This work was placed on contract in the hands of the Foundation Company of Canada a reliable firm capable of successfully completing this particular type of undertaking.

Stoping

All lower new stoping operations, in No. 2 vein, were started on a filled square-set rill method, considered to be most suitable to the ground conditions. A start was made to prepare for mining, under this method, a block of ground extending from the 2,450- to the 3,075-foot levels. New work consisted mainly of slashing drift walls, timbering, and driving fill raises.

Stoping was resumed on the 2,575- and 2,700-foot levels, using the rill method. Slashing of drift walls in No. 1 vein was partially completed to the 2,825-foot level, and a number of new stopes were started. During the year, 473,022 tons of backfill were placed.

The position of the mine, in regard to reserves of ore, broken and in place, was fully maintained.

Milling

Large-scale research work was continued throughout the year, resulting in further increase in extraction. A new precipitation and refining plant was completed, to replace the previously existing installation, which had become inadequate to serve present requirements.

Lakeland Gold, Limited

Lakeland Gold, Limited, was formed to take over the assets and liabilities of Lakeland Gold Mines, Limited. The shares of the old company were exchanged at the rate of four shares of the old company for one of the new. The company owns 1,120 acres at Wolf lake, Maisonville township, district of Timiskaming. The company is capitalized at 2,000,000 shares, of which 1,100,000 are issued. The officers and directors are: F. A. Pollard, president; M. D. Wynman, secretary-treasurer; A. R. Timms, first vice-president; B. Thornber, second vice-president; Robert Johnston, T. Brittain, Thos. Pope, Bruce Mason, directors. Geo. Schmelzle is mine manager. The head office is at 19 Sun Life Building, Hamilton. The mine address is Bourkes.

The following work was done from March 24 to May 15, 1934: crosscutting, 80 feet; drifting, 412 feet; and raising, 89 feet. The mine is being kept pumped out.

Lakeside-Kirkland Gold Mines, Limited

Lakeside-Kirkland Gold Mines, Limited, owns 7 claims in Lebel township, district of Timiskaming. The original company, Queen Lebel Gold Mines, Limited, sold its assets to the Queen Lebel Gold Mining Company, Limited, the shareholders to receive one share of the new company for two of the old. Later, in 1934, the name of the company was changed to Lakeside-Kirkland Gold Mines, Limited, the exchange of shares being made on a basis of one for one.

The capitalization is 3,000,000 shares of \$1 par value. A permanent directorate has not yet been appointed. At present E. B. Knapp is managing director; and E. B. Wood, director.

The mine operated from May 2 to November 2, 1934, with an average force of 22 men. During that time 600 feet of drifting and crosscutting and 1,700 feet of diamond-drilling were done on the 300-foot level.

The plant consists of: 2 locomotive-type boilers, of 40 h.p. each; a 400-cubic-foot compressor; and an 8- by 10-inch single-drum steam hoist.

Richard Callin was superintendent. The mine address is Kirkland Lake.

Lebel Oro Mines, Limited

Lebel Oro Mines, Limited, was incorporated in 1920, and the present authorized capitalization is 3,000,000 shares of \$1 par value. The officers and directors are: W. J. Green, president; F. E. Pentz, vice-president; P. Fahrenholtz, secretary-treasurer; W. H. Englebright and J. R. Hetherington, directors. The executive office is at 703 Northern Ontario Building, Toronto.

The property of this company includes the old Long Lake mine, located in township 69, district of Sudbury.

Operations at this mine were suspended at the end of February, 1934, following the dewatering and sampling of the old workings. Late in June the construction of a 200-ton mill was started, which was completed at the end of October. Work was then suspended, but is expected to be resumed in the spring of 1935, when it is planned to start milling the tailings from the original operation.

Lee Gold Mines, Limited

Lee Gold Mines, Limited, was incorporated in 1931, with an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors were: J. J. Byrne, president; W. B. McPherson, secretary; D. A. Ampleford, treasurer; M. J. Shunsby, M. D. Gray, and E. M. Howells, directors. The head office is at 244 Bay Street, Toronto.

In 1933 the company acquired a group of 17 claims in Greenlaw township, in the Swayze area, district of Sudbury. Surface work was started in April, 1933, followed by 2,000 feet of diamond-drilling. The installation of a mining plant was started in January, 1934.

A 2-compartment vertical shaft was started in March. It was sunk to a depth of 275 feet, and levels were established at 125 and 250 feet. Underground work was suspended in November. A total of 480 feet of drifting, and 624 feet of crosscutting was accomplished on the 125-foot level, and a total of 35 feet of drifting and 400 feet of crosscutting was done on the 250-foot level. The property was closed down at the end of January, 1935.

The plant installed included two 33 h.p. boilers, an 8- by 12-inch AC hoist, and a 52.5-cubic-foot Ingersoll-Rand steam compressor. Buildings erected included a power-house, blacksmith shop, 2-storey office, 2-storey bunk-house, cook-house, stable, and powder-house.

An average of 21 men was employed during 1934. A. Jamieson succeeded R. E. Miller as manager.

Little Long Lac Gold Mines, Limited

Little Long Lac Gold Mines, Limited, was incorporated in January, 1933, with an authorized capitalization of 2,000,000 shares of no par value. The

officers and directors are: Jos. Errington, president; Thayer Lindsley, vice-president; I. A. MacDonald, secretary-treasurer; W. S. Morlock, A. B. Gordon, and D. M. Morin, directors. The executive office is at 25 King Street West, Toronto. The mine address is Geraldton.

The property is in the Little Long Lac area, district of Thunder Bay, two miles south of the Long Lac-Port Arthur branch of the Canadian National Railways.

During 1934 the 3-compartment vertical shaft was sunk an additional 269 feet to a total depth of 719 feet, and levels were established at 445, 570, and 695 feet.

The development work accomplished during the year on the various levels was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
204-foot.....	156	.....	250
325-foot.....	740	.....	80
445-foot.....	756	442	.....
570-foot.....	380	.....	.....
695-foot.....	120	.....	.....
Total.....	2,152	442	320

In September a 48-mile hydro-electric power line was completed from the Northern Empire mine to the property. The original hoist and compressor were replaced by an Ingersoll-Rand double-drum electric hoist and a 1,250-cubic-foot Ingersoll-Rand electric compressor. The boiler plant was retained for heating and standby service.

A 150-ton mill was constructed and put in operation on November 24, 1934. A total of 5,485 tons of ore had been milled by the end of the year, which was obtained from the ore dump and from back-slashing, in preparation for stoping, on the 204-, 325-, and 445-foot levels.

The mill equipment includes a 15- by 24-inch jaw-crusher, a 5-inch Newhouse crusher, a 7- by 5-foot ball mill, a 54-inch Akins classifier, a 5- by 16-foot tube mill, a 36-inch duplex Akins classifier, two 28- by 12-foot Dorr tray thickeners, four 20- by 15-foot Dorr agitators, one 16- by 12-foot Dorr agitator, two 8- by 10-foot Oliver filters, a Merrill-Crowe continuous precipitation unit, six corduroy blanket tables, and amalgamation equipment. Approximately 60 per cent. of the gold is obtained by amalgamation, which is used on the primary classifier overflow and the tube-mill discharge.

Buildings erected during 1934 included a new dry-house, new general office, new 2-storey cook-house, hospital, school, a second 2-storey bunk-house, nine dwelling houses, mill, refinery, and assay office.

An average of 142 men was employed, of whom 27 were underground. A. A. Barton was in charge of operations, with A. Rennick as mill superintendent.

Lucky Cross Leasing Syndicate

The Lucky Cross Leasing Syndicate is capitalized at 700 units of \$50 each. The officers are: W. J. Cook, president; Gerald D. O'Meara, secretary-treasurer S. A. Pain, managing director; R. J. Carter and Dr. R. J. Neelands, directors. The secretary's office is at the Bank of Commerce Building, Kirkland Lake.

In 1933 the syndicate obtained a lease on the Lucky Cross property in Teck township, district of Timiskaming. A further report regarding the work on the property is given under Golden Gate Mining Company, Limited, on page 96.

Lucky Kirkland Gold Mines, Limited

Lucky Kirkland Gold Mines, Limited, was incorporated in April, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value, 1,600,905 of which are issued. The officers and directors are: T. B. Armstrong, president; S. L. MacDonald, vice-president and manager; J. J. Gray, secretary-treasurer; G. C. Kirkpatrick, director. The head office is at 159 Bay Street, Toronto. The mine address is Swastika.

Operations were carried on during May and June, 1934, on the property in Eby township, district of Timiskaming, with an average force of 15 men. About 100 feet of drifting was done on the 400-foot level, making a total of 4,000 feet of lateral work to date. The shaft is 415 feet deep.

The mining plant consists of a 60 h.p. boiler, a 6- by 8-inch Jenckes hoist, and a 300-cubic-foot Ingersoll-Rand compressor. There is a camp to accommodate 30 men.

Macassa Mines, Limited

The capitalization of this company is 3,000,000 shares of \$1 par value. The officers and directors are: Robert A. Bryce, president; L. Soliague, secretary-treasurer; John D. Perrin, Henry M. Porteous, Thomas Riggs, and Arthur G. Slaght, directors. G. A. Howes is mine manager. The head office is at 85 Richmond Street West, Toronto. The mine office is at Kirkland Lake. About 134 men were employed at the mine during the year.

The company owns 6 claims, adjoining the Kirkland Lake Gold mine on the west, in Teck township, district of Timiskaming. On November 1, 1934, the company paid its initial dividend at the rate of 5 cents per share.

The following is an extract from the report of the mine manager for the twelve months ending March 31, 1935:—

Production

During the year 66,534 tons of ore were treated, from which \$1,058,958.29 was recovered, or \$15.91 per ton. The daily average milling rate was 182.3 tons at 91.95 per cent. running time. The average extraction was 93.89 per cent.

Construction

To bring the original plant and equipment in line with the rate of production and the amount of underground development work required, several additions were made during the year. The principal expenditures consisted of four cottages, air compressor, large hoist motor, raising headframe, underground equipment, new steel shop and small mill additions, as follows:—

Staff residences (4).....	\$11,605. 10
Hoist and compressor-house equipment.....	18,152. 92
Carpenter and electrical shop.....	257. 03
Raising headframe, ore and waste bin, etc.....	7,102. 97
Mill and sprinkler system additions.....	7,465. 00
Mine equipment.....	17,650. 55
New steel shop and equipment.....	3,615. 77
Miscellaneous.....	6,400. 45
Total.....	\$72,249. 79

Development

While hoisting ore and waste with cages, new exploration and development was limited. To correct this condition, it was decided to change over to skip-hoisting which necessitated cutting underground loading pockets and raising the headframe. These additions were made

during the first five months of the fiscal year, since which time we have had ample hoisting capacity. Since the main shaft has now reached 3,000 feet in depth, this will permit the opening up of new levels at 2,575, 2,675, 2,825, and 3,000 feet. The drift on the 2,475-foot level, west of the shaft, has followed the main break, which has been strong and persistent so far. The face of this drift is now half way between the shaft and the western boundary of the property. Work here has disclosed short sections containing commercial values, but no workable ore shoot in this section has yet been found. The summary of development work is as follows:—

	1934-35	1933-34
	feet	feet
Drifting	5,988	3,483.5
Crosscutting	1,033	349
Raising	1,409	744
Shaft-sinking	481	.....
Station-cutting	91	30
Total	9,002	4,606.5
Diamond-drilling	3,489	2,701.5

Ore Reserves

To date, no level has been fully explored, but new ore shoots have been opened up on the 1,400-, 1,500-, 1,750-, 1,850-, and 2,675-foot levels during the past six months. Some of these shoots are not sufficiently developed to be included in the ore estimate. Taking only positive ore and not making any estimate of a partially developed good tonnage of similar grade nor including indicated lengths of lower grade, the following is an estimate:—

	Tons	Ounces per ton	Value per ton at \$35
Unbroken ore	56,900	0.44	\$15.40
Broken ore	11,600	.49	17.15
Surface dump	3,490	.43	15.00

With lateral work under way on five levels, and the shaft at sufficient depth to commence work on four more, the coming year will be one of intensive exploration with excellent possibilities of developing ore.

Operating Costs

All work, apart from capital expenditures, has been written off into the operating costs. The development and exploration costs include two major developments, namely, the 2,475-foot west drift and 481 feet of shaft-sinking, which amounts to \$0.72 per ton milled.

The operating costs, before provision for depreciation and taxes, are as follows:—

	Cost per ton milled
Development and exploration	\$2.44
Mining	2.27
Milling	1.70
Administration and general charges . . . . .	.98
Total	\$7.39

The plant and equipment expenditures are now complete for the present scale of production, so that capital expenditures in the immediate future will be small.

McIntyre-Porcupine Mines, Limited

The authorized capitalization of this company is 800,000 shares of \$5 par value. The officers and directors are: J. P. Bickell, president; E. D. Fox, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston, and Bernard E. Smith. The head office of the company is at 15 King Street West, Toronto. R. J. Ennis is general manager. The mine address is Schumacher.

The company's main property is at Schumacher, in Tisdale township, district of Cochrane. Other holdings of the company are: (1) an option on a property in Hislop township in the new gold area east of Matheson on the T. and N.O. railway, which the company diamond-drilled during the summer and fall of 1934; (2) a property of approximately 400 acres in the Birch Lake area, which is now being worked by lessees, W. D. Cooper and P. A. Barry; (3) a 90 per cent. interest in approximately 390 acres adjoining the Howey mine in the Red Lake area; (4) a 50 per cent. interest with Temiskaming Mines Company, Limited, in the Blue Diamond Coal Company, Brule, Alta.; (5) an option to acquire Canadian Coal Fields, Limited, Hay River, Alta.; (6) an option on the property of O'Leary Malartic Mines, Limited, and other claims owned outright, at Mud Lake, Que.; (7) a 90 per cent. interest in a group of claims in the Beardmore area.

The following information regarding the property at Schumacher is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production

Ore treated.....	tons	\$62,100
Value per ton (0.294 ounces at \$34.67 ¹)		\$10.23
Gross value.....		\$8,819,660.27
Bullion recovered:		
Gold (242,235.876 ounces at \$31.34 ²).....		\$7,590,632.35
Silver (64,746.15 ounces at \$0.494).....		32,038.75
Total value.....		\$7,622,671.10
Recovered per ton (0.281 ounces).....		\$9.79
Less bullion levy.....		.94
Total value.....		\$8.85
Bullion marketing costs.....		29,105.52
Net value of bullion recovered.....		\$7,593,565.58

PRODUCTION SINCE THE BEGINNING OF MILLING OPERATIONS IN 1912

Period	Months	Tons milled	Value per ton	Gross value	Recovery per ton	Total value
1912.....	12	14,500	\$7.00	\$101,555.16	\$5.25	\$76,166.38
1913.....	12	31,979	7.85	251,314.45	7.05	225,752.25
Jan. 1, '14, to Mar. 31, '15..	15	85,654	8.87	760,232.16	8.39	718,331.71
Apr. 1, '15, to Mar. 31, '16..	12	105,758	7.71	815,345.49	7.38	779,990.94
Apr. 1, '16, to June 30, '17..	15	195,307	10.00	1,954,793.28	9.55	1,864,914.28
July 1, '17, to June 30, '18..	12	178,327	10.05	1,793,197.55	9.61	1,714,258.00
July 1, '18, to June 30, '19..	12	179,874	9.78	1,759,627.40	9.29	1,671,646.03
July 1, '19, to June 30, '20..	12	188,835	11.52	2,175,891.31	11.02	2,080,178.44
July 1, '20, to June 30, '21..	12	171,916	11.67	2,005,672.00	11.08	1,904,326.36
July 1, '21, to June 30, '22..	12	193,971	10.69	2,074,088.40	9.99	1,937,105.07
July 1, '22, to June 30, '23..	12	240,615	9.96	2,397,303.00	9.35	2,249,741.63
July 1, '23, to June 30, '24..	12	360,140	9.69	3,488,863.00	9.14	3,291,178.22
July 1, '24, to June 30, '25..	12	400,259	9.43	3,774,068.00	8.86	3,546,637.52
July 1, '25, to June 30, '26..	12	460,909	8.72	4,020,326.00	8.25	3,804,774.90
July 1, '26, to Mar. 31, '27..	9	385,409	8.08	3,113,500.07	7.67	2,957,060.97
Apr. 1, '27, to Mar. 31, '28..	12	520,460	8.09	4,207,553.00	7.66	3,987,634.94
Apr. 1, '28, to Mar. 31, '29..	12	538,165	8.24	4,433,378.00	7.83	4,212,624.82
Apr. 1, '29, to Mar. 31, '30..	12	550,495	8.46	4,657,188.00	8.05	4,433,626.45
Apr. 1, '30, to Mar. 31, '31..	12	558,115	8.84	4,934,122.00	8.30	4,633,140.73
Apr. 1, '31, to Mar. 31, '32..	12	655,030	8.47	5,548,278.10	8.10	5,305,475.29
Apr. 1, '32, to Mar. 31, '33..	12	736,300	8.45	6,224,493.40	8.12	5,981,714.69
Apr. 1, '33, to Mar. 31, '34..	12	776,845	10.68	8,296,704.60	10.24	7,957,252.54
Apr. 1, '34, to Mar. 31, '35..	12	862,100	10.23	8,819,660.27	8.85	7,622,671.10
Total.....		8,390,963	\$9.25	\$77,607,154.64	\$8.70	\$72,956,203.26

¹Average open market price.

²Market price less bullion levy.

Mining

	Tons
Ore broken in stopes.....	760,334
Ore from development.....	112,587
Total.....	872,921
Ore hoisted.....	858,179

Development

Development work amounted to 28,240 feet. This includes 15,803 feet of drifts, of which 2,063 feet was on line and 13,740 feet in vein material; of this, 6,980 feet was in ore averaging 0.300 ounces per drift width.

ORE RESERVES, 1934-35

	Tons	Fine ounces gold	Value at \$20. 67
Estimated.....	3,219,460	1,046,226	\$21,625,486
Broken.....	211,021	57,600	1,190,320
Total.....	3,430,481	1,103,826	\$22,815,806
Average per ton.....		0 .3217	\$6. 65

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1934-35

Period	Drifts	Crosscuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excava- tion	Dia- mond- drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	feet	feet	cu. ft.	feet
1.....	1,369.5	413	165			2,736			1,947.5	2,736	2,554
2.....	1,225	528	23			16,431			1,776	16,431	3,084
3.....	811	984	30			2,165			1,825	2,165	3,231
4.....	1,275	893							2,168		2,961
5.....	1,155	956	68						2,179		4,124
6.....	1,026	1,322	46						2,394		4,189
7.....	1,546	1,342	179						3,067		4,502
8.....	1,424	1,230	54						2,708		3,533
9.....	1,330	690	76						2,096		3,674
10.....	1,415	1,112							2,527		3,851
11.....	1,427	1,188	189						2,804		4,072
12.....	1,799	812	137						2,748		4,705
Total.....	15,802.5	11,470	967			21,332			28,239.5	21,332	44,480
Previous to date	216,854.3	102,255.8	21,592.9	612.7	14,549.4	992,250	55,039	139,699	355,865.1	1,186,988	393,148
Total to date....	232,656.8	113,725.8	22,559.9	612.7	14,549.4	1,013,582	55,039	139,699	384,104.6	1,208,320	437,628

Operating Costs

	Total cost	Cost per ton ore milled
MINING:		
Exploration.....	\$79,495. 17	\$0. 0922
Development.....	441,489. 81	. 5122
Breaking and stoping.....	2,367,449. 37	2. 7461
	\$2,888,434. 35	\$3. 3505
Milling.....	619,581. 39	. 7187
Administration and general expense.....	102,880. 62	. 1193
Total.....	\$3,610,896. 36	\$4. 1885

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Shafts and winzes	Stations and sumps	Total cost	Cost per ton
Labour.....	\$1,154,985.22	\$137,487.85	\$84,047.38	\$7,366.67	\$181.61	\$9,521.57	\$1,393,590.30	\$1.6165
Explosives.....	112,936.41	44,593.08	34,181.76	1,776.64	.....	176.14	193,664.03	.2246
Supplies.....	99,633.86	5,242.48	6,511.44	362.20	672.06	6,254.21	118,676.25	.1377
Power.....	74,983.03	13,788.38	7,360.87	1,740.79	.....	81.44	97,954.51	.1136
Timbering.....	234,571.00	.....	.....	.....	7,267.26	273.00	242,111.26	.2808
Shaft repairs.....	4,781.30	.....	.....	.....	.....	.....	4,781.30	.0055
Backfilling.....	214,720.79	.....	.....	.....	.....	.....	214,720.79	.2492
Steel-sharpening.....	36,199.72	12,025.96	7,396.65	779.32	.....	93.79	56,495.44	.0655
Drill repairs.....	24,639.51	4,711.93	2,497.13	552.06	.....	36.84	32,437.47	.0376
Surveying and engineering.....	33,385.43	6,261.57	3,800.53	780.50	.....	42.42	43,770.45	.0508
Sampling and assaying.....	42,934.89	3,255.38	1,713.62	399.27	.....	.....	48,303.16	.0560
Pumping.....	10,807.43	1,926.85	1,043.40	247.81	29.22	133.25	14,187.96	.0165
Ventilating.....	6,198.23	1,073.25	542.50	127.69	.....	8.90	7,950.57	.0092
Fire protection.....	209.64	.....	.....	.....	.....	.....	209.64	.0002
Underground lighting.....	5,077.78	.....	.....	.....	.....	.....	5,077.78	.0060
Tramming.....	89,269.28	14,016.69	7,678.50	1,705.36	.....	.....	112,669.83	.1307
Underground crushing.....	7,262.15	919.30	.....	.....	.....	.....	8,181.45	.0095
Hoisting.....	214,853.70	24,075.00	.....	.....	470.57	4,426.98	243,826.25	.2828
Total.....	\$2,367,449.37	\$269,377.72	\$156,273.78	\$15,838.31	\$8,620.72	\$21,048.54	\$2,838,608.44	\$3.2927
Less undistributed development.....	.....	.....	.....	.....	.....	.....	29,669.26	.0344
Exploration.....	.....	.....	.....	.....	.....	.....	\$2,808,939.18	\$3.2583
Total.....	.....	.....	.....	.....	.....	.....	79,495.17	.0922
Unit cost per ton	\$2.7461	\$0.3125	\$0.1813	\$0.0184	\$0.0100	\$0.0244	\$2,888,434.37	\$3.3505

SUMMARY OF MILLING COSTS

	Labour	Supplies	Shop repairs and maintenance	Power	Total cost	Cost per ton
Crushing and conveying.....	\$36,302.23	\$35,511.61	\$6,124.33	\$20,155.80	\$98,093.97	\$0.1138
Flotation.....	44,802.30	123,391.50	10,248.11	70,002.86	248,444.77	.2882
Cyanidation.....	39,636.12	168,594.36	4,379.39	25,984.98	238,594.85	.2768
Refining.....	6,622.20	9,059.34	548.26	1,248.74	17,478.54	.0203
Assaying.....	5,938.20	3,340.02	1,295.28	2,049.33	12,622.83	.0146
Mill alterations.....	.....	2,791.53	1,554.90	.....	4,346.43	.0050
Total.....	\$133,301.05	\$342,688.36	\$24,150.27	\$119,441.71	\$619,581.39	\$0.7187

ADDITIONS TO PLANT BUILDINGS AND EQUIPMENT

Miscellaneous surface buildings and equipment.....	\$27,771.01
Additional air compressor equipment.....	25,648.28
Auxiliary surface man hoist at No. 11 shaft.....	32,333.86
Mine timber treatment plant.....	28,909.10
Electric steam generator at main heating plant.....	7,917.84
Tailings disposal development and equipment.....	24,866.42
Transportation equipment.....	25,078.22
Miscellaneous underground equipment.....	38,732.58
Total additions.....	\$211,257.31

General

In accord with the policy projected or outlined in last year's report, our development work and stoping operations were further extended into what was previously considered marginal ground. While this had the effect of decreasing the grade of ore treated, we increased the mill capacity to an extent sufficient to compensate, and the gross value of our production closely approximates the total of a year ago.

The results obtained in the process of extending old drives on the upper levels were as favourable as they were unexpected. A great deal of work must still be done to prove the actual extent of the ore bodies indicated or found. More extensive work in the upper levels necessitated

some changes in our underground programme and curtailed the amount of development originally planned from the No. 12 shaft.

On this lower horizon crosscuts have been advanced south through the quartz porphyry into the basic schists on the 4,175-, 4,475-, 4,925-, and 5,375-foot levels. On the 4,175-foot level, the No. 22 vein was intersected with results as previously described. On the other levels rock formation and structural conditions were as anticipated, but as yet no ore bodies of economic importance have been intersected. Drifting on the more promising veins crosscut to date is now under way.

McKenzie Red Lake Gold Mines, Limited

McKenzie Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value, with 2,800,000 shares outstanding. The following are officers of the company: W. G. Armstrong, president; F. D. Reid, vice-president; H. M. Anderson, secretary-treasurer; M. F. Fairlie and G. W. Quinn, directors. The mine office is at Red Lake. The head office is at 509 National Building, Bay Street, Toronto.

The property is located on McKenzie island in Red lake, district of Kenora, Patricia portion, and consists of 11 claims, with an area of approximately 400 acres. This property was formerly known as the Martin-McNeely claims.

The McKenzie Red Lake Gold Mines, Limited, took over the property in April, 1933, and commenced construction of buildings and plant the following month. The plant was put in operation about August 1, 1933. By the end of 1933, the 3-compartment vertical shaft had been completed to a depth of 272 feet, and at the 150-foot level 98 feet of crosscutting and 372 feet of drifting on the vein had been done; at the 250-foot horizon 160 feet of crosscutting and 418 feet of drifting had been done.

Drifting on the 1st level had then showed 320 feet, averaging 0.38 ounces of gold per ton across 5 feet; and on the second level, 304 feet, averaging 0.36 ounces across 5.4 feet. The distance between levels on the dip of the vein is 140 feet. At the end of 1933 the estimated ore in sight was 37,819 tons, containing 13,992 ounces of gold.

In 1934 work was actively carried on throughout the whole year. The following extract is from a progress report made to the shareholders on November 22, 1934:—

Under date of November 12 last, Mr. Shaw, our general manager, estimates ore reserves of 97,900 tons, having an average value of 0.437 ounces per ton (\$15 at present gold price). This does not include the ore in the dump, nor any ore from drifting on the 450-foot level.

The mine development work has been continued on the 150-foot and 250-foot levels, and according to Mr. Shaw's report, this work has added to the ore lengths on these levels, so that we now have on the 150-foot level, one block of 400 feet with an average width of 5.4 feet, and another length of 150 feet with a width of 5.2 feet. On the 250-foot level there is continuous ore over a length of 580 feet and 5-foot width, containing ore of mine average, and also a short section 100 feet long and 5.2 feet wide of somewhat lower grade. Drifting in ore on the 250-foot level is proceeding at present.

Following the satisfactory results on these two levels, and in accordance with the recommendations of our engineer, it was decided to proceed with development to greater depth in order to obtain information to guide us regarding mill installation. This work has been accomplished by the sinking of an inclined winze on the vein from the 250-foot level, and the opening up of a 3rd level at a vertical depth of 350 feet. A limited amount of lateral work on the 350-foot level gave several good ore sections, and in doing this work we encountered a new vein branching from the main shear and striking west. This new vein was drifted on for a distance of about 165 feet in ore of mine average grade and width.

The winze was continued and has now reached a depth of 450 feet vertically, where a new level is being opened up. The results encountered in the sinking of the winze were highly satisfactory, and with the exception of a few places where the vein flattened or rolled, there was continuous ore from a point in a raise above the 250-foot level down to the present depth at the 450-foot level, making a total length on the dip of the vein of about 350 feet. The average width of the vein in the winze is 4.7 feet, and the values are higher than the mine average, with the best results encountered below the 350-foot level.

Following the milling tests, to which reference is made in the general manager's supplementary report presented at our annual meeting, your directors made arrangements for the

design and preparation of plans for a cyanide mill, which should give maximum extraction at minimum cost. Hydro-electric power being available, negotiations were entered into with the Hydro-Electric Power Commission of Ontario for a supply of power for operating purposes, and work was commenced on the construction of a power transmission line of about $5\frac{1}{2}$ miles in length. This work is about completed and the power should be turned on at our plant in December. During the summer, preparations were made to replace our steam plant by the installation of electrically driven equipment. New buildings to accommodate increased forces were erected, and in the meantime orders were placed for all materials, machinery, and supplies necessary for mill construction and operation. We were very fortunate in being able to effect delivery at the mine of everything needed before the close of navigation.

The construction of the mill, which is of steel frame with steel tanks and bins, all on concrete foundations, is now well advanced, and the roofing and sheeting of the main building is almost completed. A new steel headframe and mine ore bin are being erected. The initial capacity of the mill is estimated at 125 tons daily, and the design of the building and layout is such that additional units can be added at comparatively low cost to increase the capacity to at least 200 tons. According to the present plans of our manager, the mill should be turned over in February.

The electric power line mentioned in the above quotation was completed at the end of the year, and the 125-ton mill was nearing completion.

W. P. Mackle has been superintendent at the property since the beginning of operations. John W. Shaw is general manager.

McLaren-Porcupine Gold Mines, Limited

McLaren-Porcupine Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value, of which 2,300,000 have been issued.

The officers and directors are: Dr. W. M. McLaren, president; J. M. McLaren, vice-president and managing director; J. J. Gallagher, treasurer; N. W. Kingsland, Gerald Ruel and Robt. D. McLaren, directors. The head office and mine office are at South Porcupine. Stanley Saxton is manager.

The property consists of seven patented claims comprising about 300 acres in Deloro township, district of Cochrane. The property is one mile south of the Marbuan mine and about five miles from South Porcupine. During 1934 a small number of men were employed prospecting and mining from an open pit. A 3-ton Kennedy Nutt mill was operated for part of the summer on ore from this open pit. A 15-ton mill of the same type was installed late in December. Sixteen men were employed at the mine at the end of the year.

Power is supplied by a portable Sullivan compressor. Two Climax drills are used. The material from the pit is handsorted before being sent to the mill. By crushing to finer size than the Kennedy Nutt mill calls for, the tonnage being handled has been raised to between 20 and 25 tons per day.

MacLeod-Cockshutt Gold Mines, Limited

MacLeod-Cockshutt Gold Mines, Limited, was incorporated in September, 1933. It has a capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: F. G. MacLeod, president; W. H. Connell, vice-president and managing director; A. H. Cockeram, secretary-treasurer; A. Cockshutt and G. B. Webster, directors. The head office of the company is at 1001 Federal Building, Toronto. The mine-office address is Geraldton.

The property consists of 22 claims lying south and east of the Little Long Lac mine in the Little Long Lac area, Thunder Bay district. In the summer of 1933 the Connell Mining and Exploration Company held an option on the property and did 8,780 feet of diamond-drilling and a considerable amount of trenching and sank two pits to 15 and 30 feet.

In the spring of 1934, the company installed a mining plant consisting of two 60 h.p. locomotive-type boilers, a 520-cubic-foot compressor, and an 8- by 6-inch hoist with a 24-inch drum. Sinking was started early in the summer.

A 3-compartment shaft was put down and one level opened at the 150-foot level. Work done on the level consisted of: main crosscut north and south, 231 feet; north zone exploration crosscutting and drifting, 662 feet; central zone exploration crosscutting and drifting, 163 feet; and south zone exploration crosscutting and drifting, 726 feet. The results obtained were disappointing and underground operations ceased in December. A diamond-drilling campaign, started about the time of suspension of underground operations, has been planned as a further test of the north zone, which had provided the most favourable results.

Work on the property has been carried out under the management of C. H. E. Stewart. An average of 37 men was employed during the period of operation.

J. Bruce McMartin

On October 10, 1934, J. Bruce McMartin of Montreal, acquired the property of the Dikdik Exploration Company, Limited, situated at Atigogama lake, Rickaby township, district of Thunder Bay. This property consists of a group of 9 claims, and is about 12 miles northwest of Kinghorn station, on the Port Arthur-Long Lac branch of the Canadian National Railways.

Work was commenced on this property in December, 1933, and a narrow high-grade vein was mined by an open cut on claim T.B. 11,071 to a depth of 50 feet over a length of 80 feet. In March a 2-compartment vertical shaft was started from the bottom of the open cut, and continued to a depth of 160 feet below surface. A level was established at 150 feet.

Underground operations were suspended from July until October. In December shaft-sinking was resumed, and the shaft had reached a depth of 233 feet by the end of the year. A total of 218 feet of drifting was accomplished on the 150-foot level during 1934.

Two shipments of sorted ore, totalling about 293 tons, were made to the Flin Flon smelter early in 1934. The recovery from this ore was 1,081 ounces of gold and 600 ounces of silver.

The plant installed included a 310-cubic-foot gasoline compressor, and a 6- by 5-inch Ingersoll-Rand single-drum air hoist. Buildings on the property consisted of a power-house, office, bunk-house, cook-house, stable, and powder-house.

An average of 12 men was employed, of whom 5 were underground. K. W. Fritzsche was in charge of operations. The mine address is Jellicoe.

McMillan Gold Mines, Limited

McMillan Gold Mines, Limited, was incorporated in 1926, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: R. L. Patterson, acting president; G. A. Foot, vice-president; Dr. F. C. Fraser, secretary-treasurer; C. B. Goldsborough, J. M. R. Corbet, W. J. Hussey, C. A. Durkee, G. M. Miller, and R. Martin, directors. The head office is at Sudbury.

The property is about 60 miles southwest of Sudbury, in Mongowin township, district of Sudbury, and is within 2 miles of the Little Current branch of the Canadian Pacific Railway. The mine address is Footbanks.

In the spring of 1934 work was started on the construction of a 125-ton cyanide mill, which was put in operation on August 13, 1934. An electric power line was constructed from Espanola to the property.

Underground operations were carried on throughout the year with the exception of June and July, when electric equipment was installed.

The development work accomplished during 1934, and the total to the end of 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting		Raising	
	1934	Total	1934	Total	1934	Total
	feet	feet	feet	feet	feet	feet
225-foot.....	340	365			32	32
325-foot.....		1,355		504	302	302
425-foot.....		333	30	95	32	32
525-foot.....		1,609		639	45	45
625-foot.....	412	768	108	143	50	50
Total.....	752	4,430	138	1,381	461	461

Shrinkage stoping was started on the 225- and 325-foot levels.

The new plant installed included a 1,000-cubic-foot electric compressor, and an Ingersoll-Rand double-drum electric hoist. Buildings constructed included a mill, refinery, assay office, dry-house, manager's residence, office, and cook-house. The mill equipment installed included a 12- by 20-inch jaw-crusher, Newhouse crusher, 7- by 5½-foot ball mill, 5- by 26-foot Dorr classifier, two 30- by 12-foot Dorr thickeners, three 16- by 16-foot Dorr agitators, two 8- by 8-foot Oliver filters, and a Merrill-Crowe continuous precipitation unit. Up to the end of the year the mill treated a total of 12,313 tons of ore.

An average of 84 men was employed during the year. L. H. Heidenreich was succeeded by J. G. McGregor as manager. George Dunn was mine superintendent, and W. R. Dennis was mill superintendent.

Manitoba and Eastern Mines, Limited

Manitoba and Eastern Mines, Limited, is capitalized at 5,000,000 shares, of which 3,100,006 were issued, 2,000,000 shares being optioned to Bobjo Mines, Limited, for \$202,500.

The property consists of 16 claims in Strathy township, district of Nipissing. The head office is at 25 King Street West, Toronto. The officers of the company are: W. E. Hurd, president; W. G. Chipp, treasurer; T. M. Mungovan, secretary; R. J. Jowsey and L. K. Fletcher, directors. The mine address is Timagami.

The following development work was done during the year: shaft, 323 feet, with levels at 200 and 300 feet; 495 feet of crosscutting; 1,322 feet of drifting; and 2,243 feet of diamond-drilling. The plant consists of a new 700-foot Rand compressor, driven by a 160 h.p. Atlas Polar Diesel engine; a 50 h.p. boiler, locomotive-type, for heating; and a 7 h.p. Diesel D.C. lighting unit. A new double-drum, 6- by 8-inch hoist, air or steam, was installed.

An average of 16 men was employed during 1934.

Marbuan Gold Mines, Limited

Marbuan Gold Mines, Limited, was incorporated in 1933 with a capitalization of 1,000,000 shares of \$1 par value, of which 732,898 are issued. The officers and directors are: E. G. Kinkel, president; Jacob Betz, vice-president;

Henry Kobler, treasurer; R. P. Kinkel, assistant treasurer; G. R. Feine, secretary; Gustave R. Loesch, Henry J. Tiedt, and Clarence Leo, directors. The head office is at 902 Lumsden Building, Toronto. The mine address is South Porcupine. Charles L. Hershman is mine manager.

The property, which consists of 5 claims adjoining the Buffalo Ankerite, in Deloro township, district of Cochrane, formerly belonged to March Gold, Limited, and was sold for the benefit of the bondholders when that company went into bankruptcy in 1933.

March Gold had sunk the main shaft to the 425-foot level, sunk a winze from 425 feet to 675 feet, and opened up four levels. In 1926 a 150-ton mill was installed; it was operated until the mine was shut down in 1932, during which time production totalled \$1,023,759. Milling was resumed by Marbuan Gold in July, 1934.

The following is taken from the report of the mine manager for the year ending December 31, 1934:—

Production

Dry tons treated.....	25,715
Mint returns.....	\$113,484.06
Average value per ton..... ounces	0.135
Recovery per ton milled.....	\$4.41
Ore broken in stopes..... tons	23,007
Ore broken in development..... tons	4,170
Ore hoisted..... tons	26,787
Waste hoisted..... tons	5,305

Tonnage milled in 1934 was obtained from the Nos. 3, 5, and 6 vein workings on the 170-, 300-, 475-, 800-, and 1,050-foot levels.

Development

Drifting.....	Feet 1,478
Crosscuts.....	371
Raises.....	517
Winze.....	380
Total.....	2,746
	cu. ft.
Stations.....	24,838
Sumps.....	3,125
Total.....	27,963

No. 1 winze was completed in November to the 1,050-foot level. Stations were cut on the 800-, 925-, and 1,050-foot levels, and crosscuts started toward the No. 5 vein on the 800-foot level and the No. 3 structure on the 925- and 1,050-foot levels. The 405 sublevel was driven west for approximately 600 feet. Indicated stope extensions were prospected by a series of raises.

Milling

The mill treated 25,712 tons during the year at a cost of \$1.177 per ton.

Percentage of total possible running time.....	89.5
Tons treated per day.....	152
Tons treated per 24 hours running time.....	170
Average mill heads (figured at \$20.67).....	\$2.59
Average mill tails.....	\$0.21

Tonnage milled in 1934 was obtained from abandoned stopes and lateral extensions in the Nos. 3, 5, and 6 veins on the 170-, 300-, and 425-foot levels.

MILL RECORD

Month	Tons milled	Daily average, tons	Heads per ton	Tails per ton	Total value, heads and tails	Bullion	Premium
July.....	4,356	150	\$3.03	\$0.203	\$13,198.68	\$9,418.76	\$6,259.31
August.....	4,889	157	2.41	.205	11,782.49	12,971.75	8,439.24
September....	4,492	149	3.01	.220	13,520.92	13,294.24	8,606.00
October.....	4,331	139	2.64	.230	11,433.84	11,863.23	7,779.31
November....	4,625	154	2.22	.190	10,267.50	10,174.70	6,620.45
December....	4,707	151	2.30	.190	10,826.10	10,782.22	7,274.85
Total.....	27,400	150	\$2.59	\$0.21	\$71,029.53	\$68,504.90	\$44,979.16

N.B.—All values are figured on gold at \$20.67.

Ore Reserves

There are no positive ore reserves in the mine at present. Possible ore can be calculated in the Nos. 603 east and 505 east stopes on the basis of past production in these sections and check-sampling results obtained.

Level	Tons	Assay value	Total value
Back of stope to 475-foot (No. 3 vein).....	8,093	\$7.80	\$63,125.40
550- and 475-foot (No. 5 vein).....	3,775	4.86	18,346.50
Total.....	11,867	\$6.85	\$81,471.90

N.B.—All values are figured on gold at \$20.67.

BROKEN ORE

	Tons	Assay value	Total value
No. 5 vein.....	12,375	\$3.75	\$46,439.72

N.B.—All values are figured on gold at \$20.67.

Operating Costs

Month	Mining	Milling	Development	Total
July.....	\$2.859	\$1.274	\$1.289	\$5.422
August.....	2.543	1.142	1.647	5.332
September....	3.384	1.053	1.577	6.014
October.....	3.319	1.333	1.808	6.460
November....	2.666	1.102	1.571	5.339
December....	2.833	1.155	1.539	5.527
Average cost per ton.....	\$2.934	\$1.177	\$1.572	\$5.682

Drifting per foot.....	\$13.32
Raising per foot.....	11.67
Sinking and stations per foot.....	78.30

Plant

The mill machinery and general equipment were overhauled and placed in operation. The mine pump was placed on the 1,050-foot level. The hoist was installed on the 475-foot level. Cars, cages, drill machines, and accessory equipment and supplies were purchased.

General

The main haulageway on the 475-foot level was retimbered and widened, and the existing 16-pound rail was replaced by 20-pound rail. Crosscuts were started on the 800-, 925-, and 1,050-foot levels toward the Nos. 5 and 3 structures.

Martin Bird Syndicate

The Martin Bird Syndicate owns 9 claims in Hearst township, district of Timiskaming. The officers and directors are: S. J. Bird, president; G. O'Meara, secretary-treasurer; Dr. R. Armstrong, J. Martin, and D. Lough, directors. John Campbell was mine manager.

During 1934 a shaft was sunk 125 feet, and about 358 feet of lateral work was completed. Operations ceased in November.

Matachewan Consolidated Mines, Limited

Matachewan Consolidated Mines, Limited, owns 21 claims, comprising 840 acres, in Powell and Cairo townships, district of Timiskaming. The authorized capital is 3,000,000 shares of no par value, of which 1,200,000 shares are issued to the Matachewan Canadian Gold, Limited, shareholders. The balance of the stock is optioned to Ventures, Limited, and Sudbury Basin Mines, Limited, to be taken up as money is expended on development. The officers and directors of the company are: Thayer Lindsley, president; H. H. Sutherland, vice-president; H. Whittingham, secretary-treasurer; W. J. Boland and Jos. Errington, directors. Ernest Craig is manager, and Thos. L. Wells is superintendent. The head office is at 25 King Street West, Toronto. The mine address is Elk Lake.

During the year a 100-ton mill was built and put into operation. In November 4,680 tons were milled, from which 679.39 fine ounces of gold and 99.49 ounces of silver were recovered. The following development work was done: raising, 478 feet; drifting, 1,780 feet; crosscutting, 703 feet; box-holing, 318 feet. The ore stoped amounted to 121,620 feet, or 6,081 tons.

An average of 56 men was employed during 1934.

Miller Independence Mines (1924), Limited

Miller Independence Mines (1924), Limited, successor to Miller Independence Mines, Limited, is capitalized at 3,500,000 shares of \$1 par value, of which 3,100,000 shares are issued.

The officers and directors are: F. L. Smith, Nantucket, Mass., president and treasurer; George McSherry, vice-president; D. E. Cushing, secretary; W. M. Byers, F. A. Robinson, and Angus Smith, directors. M. W. Hotchkin, consulting engineer, resigned at the end of the year. The head office is at 39 New Bank of Toronto Building, London, Ont. The mine office is at Boston Creek.

In 1932 the company acquired the property of the Allied Gold Mines, Limited, for 1,000,000 shares. The property consists of 560 acres in Pacaud township, district of Timiskaming.

The property was reopened in February, 1934, and shut down again in August. During the period of operation 185 feet of crosscutting and 1,049 feet of drifting were done on the 100-foot level. An inclined winze was sunk to a depth of 221 feet below the 100-foot level. After the underground work was stopped 400 feet of diamond-drilling was done from surface.

An average of 21 men was employed.

Minto Gold Mines, Limited

Minto Gold Mines, Limited, was incorporated in 1930, with an authorized capitalization of 8,000 shares of no par value. The officers and directors were:

John Knox, Jr., president; M. E. Knox, secretary-treasurer; A. Dorfman and J. Ingram, directors.

The property was formerly owned by Cooper Gold Mines, Limited, from whom it was leased and later purchased. It includes the Minto, Jubilee, and Cooper mines, all of which are located in township 29, range 23, in the Michipicoten area, district of Algoma.

Underground operations at the Minto mine were suspended in May, 1934. During the period of operation in 1934 a total of 10,243 tons of ore was mined and milled, of which 3,412 tons was obtained from the 1st level, 1,560 tons from the 2nd level, and 5,271 tons from the 3rd level. No development work was done. Later in the year a total of 1,035 feet of diamond-drilling was done from surface.

Following the suspension of underground operations at the Minto mine, the mining plant was transferred to the Jubilee mine, where underground work was started late in July. Stoping was commenced on the 3rd level, from which 11,946 tons of ore was obtained. This ore was given a preliminary crushing and transported by truck to the 80-ton cyanide mill at the Minto mine, where it was milled.

The plant included a 720-cubic-foot Ingersoll-Rand electric-driven compressor, and an electric hoist.

An average of 42 men was employed throughout the year under the direction of John Knox, Jr. The mine address is Wawa.

Moffatt-Hall Mines, Limited

Moffatt-Hall Mines, Limited, has a capitalization of \$5,000,000, in shares of \$1 par value. The officers are: L. R. Moffatt, president; and C. F. Tuer, Haileybury, secretary-treasurer. The mine office is at Swastika. The company owns 15 claims in Lebel township, district of Timiskaming.

In February, 1934, the property was leased to Hugh Jardine, who carried on operations until September 21, with an average force of 18 men. During this period a total of 3,178 tons of ore was hoisted and shipped.

On September 21 the Bidgood Kirkland Gold Mines, Limited, took over the lease on the property. From September 21 to the end of the year the latter company hoisted and milled 5,298 tons of ore. The total value of the ore milled during the year was \$87,084.08.

The following development work was done by the Bidgood Kirkland Gold Mines, Limited:—

	Feet
Raising.....	310
Drifting.....	70
Winze-sinking.....	16
Diamond-drilling.....	643

Munro Croesus Mines, Limited

Munro Croesus Mines, Limited, owns 160 acres in Munro township, district of Cochrane, 12 miles east of Matheson. The authorized capital is 40,000 shares of \$1 par value. The officers of the company are: Robert Coffey, president; J. E. Grant, Haileybury, vice-president and general manager; L. A. Lillico, secretary-treasurer.

During the latter part of 1934 the mill treated 205 tons, of which 25 tons was taken from the old surface dump. The value recovered was \$10,351.76. The property was closed in December, 1934.

Naybob Gold Mines, Limited

Naybob Gold Mines, Limited, was formed in 1932 to take over the property of Hayden Gold Mines, Limited, in Ogden township, district of Cochrane. It is capitalized at 3,500,000 shares of \$1 par value. The officers and directors are: R. J. Naylor, Rochester, N.Y., president and manager; Richard N. Clarke, vice-president; H. J. Haddleton, secretary-treasurer; Geo. E. Beggs, John G. Jones, Sherman J. Le Pard, and Jos. Montgomery, directors. The executive office is at 808 Genesee Valley Trust Building, Rochester, N.Y.

During 1934 the mine was kept pumped out until December, when underground work was started on the 300- and 700-foot levels.

Work on the 700-foot level is being confined to No. 703 vein. This is the most southerly vein of a group of three, which strike roughly southeast and dip to the southwest at about 55 degrees. On the 300-foot level a crosscut is being driven south to intersect the same vein.

About 44 men are employed. The mine address is Timmins.

Neville Canadian Gold Mines, Limited

Neville Canadian Gold Mines, Limited, was incorporated in February, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: E. H. Dickenson, president; R. R. Brown, vice-president; W. G. Caulfield, secretary-treasurer; T. M. Mungovan and Paul Fisher, directors. The head office is at 710 Concourse Building, Toronto.

The property acquired by this company consists of a group of 9 claims in Churchill and Macmurchy townships, in the West Shiningtree area, district of Sudbury. It is about 23 miles by road from Westree station on the Canadian National railway, and was formerly known as the Wasapika-Ribble property.

Former operators sank a 2-compartment vertical shaft to a reported depth of 300 feet, with levels at 100, 200, and 300 feet, on which a total of 730 feet of lateral work is believed to have been accomplished.

Work was started on August 4 and suspended on December 15, 1934. A new headframe was erected, and the old buildings on the property, including a power-house, blacksmith shop, assay office, dry-house, bunk-house, cook-house, and office, were repaired. The old steam plant, including two boilers, totalling 81 horse-power, an 8- by 10-inch Jenckes hoist, and a 350-cubic-foot Ingersoll-Rand steam compressor, was overhauled and put in shape for use. The mine had been dewatered to the 100-foot level when operations were suspended.

About 14 men were employed under the direction of G. F. Milne.

North Shores Gold Mines, Limited

North Shores Gold Mines, Limited, was incorporated in November, 1933, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: R. N. Palmer, president; E. E. Watts, vice-president; W. G. Bennett, secretary-treasurer; J. A. Ross and L. P. Wood, directors. The executive office is at 44 Victoria Street, Toronto.

The property held by this company consists of 600 acres located about 3½ miles south of Schreiber, on the main line of the Canadian Pacific railway, district of Thunder Bay.

When this property was taken over it had a 500-foot adit, from which some stopping had been done on a narrow high-grade vein. Underground work was started by this company in April, 1934, and during the balance of the year the

old adit was driven an additional 400 feet. A second adit was started 180 feet below the first, and driven in 400 feet from the portal.

In July, equipment was taken into the property for a 25-ton amalgamation mill and construction started. Milling was started on November 10, and a total of 602 tons of ore was treated during 1934. The ore was obtained from stoping from the 1st level adit. The mill was erected on the shore of Lake Superior at a point about half a mile distant, and 400 feet below, the 1st level adit. The ore was transported to the mill by truck.

The mill equipment included a 19- by 24-inch jaw-crusher, 10- by 14-inch jaw-crusher, 2 Kennedy Nutt mills, ball mill, Akins classifier, Wilfley table, D. S. A. flotation cell, corduroy-blanket tables, and amalgamation plates.

A power plant was erected, and the equipment installed included a 75 k.v.a. generator, driven by a 104 h.p. Diesel engine, and a 1,052-cubic-foot Ingersoll-Rand compressor, driven by a 240 h.p. Diesel engine.

An average of 27 men was employed under the direction of R. N. Palmer. The mine address is Schreiber.

Northern Empire Mines Company, Limited

The Northern Empire Mines Company, Limited, was incorporated in 1932, with an authorized capitalization of 10,000 shares of \$10 par value, which was increased in 1933 to 500,000 shares of \$1 par value. The officers and directors are: Fred Searls, Jr., president; H. E. Dodge, secretary-treasurer; G. B. Agnew and D. E. Thomas, vice-presidents; Carroll Searls and A. Douglas, directors. The executive office is at 14 Wall Street, New York. The mine address is Empire.

The property of this company is located at Empire, on the Port Arthur-Long Lac branch of the Canadian National Railways, district of Thunder Bay.

The development work accomplished during 1934 on the various levels, was as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
150-foot.....			190
300-foot.....	1,260	63	143
450-foot.....	1,006	133	79
Total.....	2,266	196	412

Shaft-sinking was in progress at the end of the year, by which time the 2-compartment shaft had been sunk an additional 107 feet, giving it a total depth of 609 feet, and a station had been cut at the 600-foot level.

The 125-ton mill was completed and put in operation on March 13, 1934. A total of 22,507 tons of ore was treated during 1934, which was obtained from cut-and-fill stoping on the 150-, 300-, and 450-foot levels.

The equipment installed in the mill included a 9- by 12-inch jaw-crusher, 30 gravity stamps, amalgamation plates, an 8- by 18-foot Dorr classifier, a 4- by 7-foot Hardinge ball mill, a Denver Sub-A flotation unit, a 16- by 8-foot Dorr thickener, a 6- by 3-foot Dorr filter. Later in the year cyanide equipment was added, which included an 8- by 8-foot thickener, a 4- by 4-foot ball mill, Akins classifier, three 8-foot Denver agitators, and Merrill-Crowe continuous precipitation equipment.

An average of 83 men was employed, of whom 46 were underground. R. J. Hendricks was in charge of operations; P. E. Corrin was mine captain; and J. M. Cartan succeeded H. D. Hunt as mill superintendent.

O'Connell Gold Mines, Limited

O'Connell Gold Mines, Limited, is capitalized at 3,000,000 shares of no par value, of which 1,200,000 shares are issued. In 1934 the officers and directors were: J. J. Hollinger, president and manager; G. B. O'Connell, vice-president; A. G. Plaxton, secretary-treasurer; R. O. Wheatley, director. The head office is at 100 Adelaide Street West, Toronto.

The company owns 180 acres in Powell township, Matachewan area, district of Timiskaming. In 1934 a plant was installed consisting of a new semi-Diesel oil compressor of 350-cubic-foot capacity, a single-drum hoist, and a 60 h.p. boiler. During June and July a shaft was sunk 50 feet.

An average of 20 men was employed. The mine address is Elk Lake.

Orecana Trusts, Limited

The head office of Orecana Trusts, Limited, is at 1689 Board of Trade Building, Chicago. R. C. Orton is president.

Kozak Property

The company took over the Kozak property, which is located in township 28, range 26, district of Algoma, in 1933. It is less than a mile west of South Goudreau station on the Algoma Central railway.

A 6- by 8-foot vertical shaft was started late in 1933. Underground operations were suspended in the spring of 1934. The shaft was sunk to a depth of 110 feet, and a level established at 100 feet, where a small amount of lateral work was accomplished.

The plant used included a gasoline compressor and an air hoist. R. Tallack was in charge.

Michael-Boyle Property

The company took over the Michael-Boyle property, located in township 27, range 25, district of Algoma, and started operations in March, 1934. There is a 5-mile road from mileage 171½ on the Algoma Central railway to the property.

Previous operators had driven an adit for a distance of 300 feet, from which they did 200 feet of drifting. A shaft had been put down to a depth of 45 feet.

Underground work was started in April and suspended in July, 1934. The adit was driven an additional 33 feet, and 367 feet of drifting was accomplished, using a gasoline compressor. Surface work was done for the rest of the year. An average of 14 men was employed under the direction of J. A. S. Roussac.

Pamour Porcupine Mines, Limited

Pamour Porcupine Mines, Limited, was incorporated in March, 1934. It has a capitalization of 3,500,000 shares. The officers and directors are: G. H. Rainville, president; R. M. Macauley, vice-president; A. Lafontaine, secretary-treasurer; M. Kendall, W. Meen, A. D'Amour, P. Gelines, directors. The head office of the company is at 221 Notre Dame Street West, Montreal.

The holdings of Pamour Porcupine Mines, Limited, are an amalgamation of the properties of La Palme Porcupine Mines Company, Limited, the Three

Nations Mining Company, Limited (which has recently been held by private interests), and Porcupine Grande Gold Mines, Limited. The company is controlled and operated by the Quebec Gold Mining Corporation, which held an option on 2,000,000 shares of the company when it was incorporated. The holdings consist of 20 claims, all in the northeast quarter of Whitney township, district of Cochrane. The claims lie about 7 miles northeast of the Dome mine. The mine address is South Porcupine.

Work was started on the property in May, 1934. Diamond-drilling was commenced in June. During the year 5,966 feet of drilling was done, all from surface, making a total of 12,536 feet of diamond-drilling done on the property to the end of 1934.

Underground work was started in October. Prior to this time the shaft-sinking had amounted to 200 feet, plus the sump, and the following additional underground work had been done:—

	100-foot level	200-foot level
	feet	feet
Crosscutting.....	713	637
Drifting.....	1,018	737
Raising.....	140	100
Winze.....		33

During 1934 underground work was confined to the 200-foot level, 97 feet of crosscutting being done, and 523 feet of drifting.

At the end of the year there were 34 men employed at the mine. About half this number were employed underground, 7 at diamond-drilling, and the rest on surface. C. D. Stevenson is mine manager.

Parkhill Gold Mines, Limited

Parkhill Gold Mines, Limited, was incorporated in 1929, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: Sir Thomas Tait, president; G. F. Elderkin, vice-president; G. F. Racine, secretary-treasurer; G. M. McKee, Chas. Adams, and Dr. C. A. Peters, directors. The executive office is at 1835 Beaver Hall Building, Montreal, Que. The mine office is at Wawa. The property is located in township 29, range 23, in the Michipicoten area, district of Algoma.

During 1934, the 2-compartment 40-degree shaft was sunk an additional 276 feet to a total depth of 1,253 feet on the incline, and levels, the 8th and 9th, were established at 1,000 and 1,200 feet. Development footages accomplished on the various levels during 1934 were as follows:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
1st.....			108
3rd.....	232		
4th.....	608	106	124
5th.....			156
6th.....	43	73	113
7th.....	1,051	168	245
8th.....	1,413	207	355
9th.....	368	104	
Total.....	3,715	658	1,101

A total of 19,455 tons of ore was obtained from the mine during 1934, of which 15,170 tons was from stoping and the balance from development. Stopping was done by open-stopping methods on all levels from the 3rd to the 8th, inclusive, though the major production was from the 7th and 8th levels.

The cyanide mill was operated for 318 days during 1934, and treated a total of 19,431 tons of ore.

An average of 96 men was employed, of whom 62 were underground. R. E. Barrett was in charge.

Paymaster Consolidated Mines, Limited

Paymaster Consolidated Mines, Limited, was incorporated in 1930 and has an authorized capitalization of 9,000,000 shares of \$1 par value. The head office is at 204 McKinnon Building, Toronto. The officers and directors are: A. S. Fuller, president; E. H. Walker, vice-president and managing director; E. L. O'Reilly, secretary-treasurer; Chas. E. Cook, H. D. Rothwell, A. W. Hodgetts, C. J. O'Brien, directors.

The principal holdings of this company total about 1,600 acres. The properties are situated in Tisdale township, district of Cochrane, south and west of the Dome mine, the two properties being contiguous. Paymaster Consolidated Mines' holdings include property formerly held or controlled by the following companies: West Dome Mines, Limited; Dome Lake Mining and Milling Company, Limited; Standard Gold Mines, Limited; McLean Gold Mines, Limited; Consolidated West Dome Lake Mines, Limited; Premier Paymaster Mines, Limited; Bison Gold Mines, Limited; West Dome Lake Gold Mines, Limited; United Mineral Lands Company, Limited.

Paymaster Consolidated Mines have numbered the various shafts on their property from west to east. The following is a list with their depths and the approximate amount of development work done from each shaft:—

Shaft	Depth	Lateral workings
	feet	feet
No. 1 (old Paymaster).....	80	} 19,202
No. 2 " ".....	813	
No. 3 " ".....	400	
No. 4 (old United Mineral).....	253	1,545
No. 5 (old Dome Lake).....	1,097	23,537
No. 6 (old West Dome or Heinze).....	456	6,946

From the 1,050-foot level of No. 5 shaft, a winze has been sunk, and levels have been established at 1,200 and 1,325 feet.

There are two mills on the property, the old West Dome Lake cyanide mill of 150-tons capacity, not in use, and the former United Mineral Lands mill of 470 to 500 tons capacity, now in use.

Mining operations were started by the Paymaster Consolidated in November, 1933, in the No. 6 shaft area. By July, 1934, the No. 5 shaft workings were pumped out, and work was also started in this area.

In September, 1934, the ore reserves of the company were stated to include: in the No. 6 shaft area above the 400-foot level, indicated and probable, 35,000 tons, averaging \$11 per ton; in the No. 5 shaft area, in the old workings above the 1,050-foot level, indicated, about 10,000 tons, averaging \$9 per ton; surface

dump, 6,000 tons of low-grade ore. Former production at various times since 1915, from these two shafts, totalled \$1,114,821. Past production from the old Paymaster section totalled \$384,647.

Milling operations were started by Paymaster Consolidated on September 24, 1934. During the remainder of the year there were treated 13,824 tons of ore, derived from the following sources: from surface dump, 6,786 tons; from No. 5 shaft, 514 tons; from No. 6 shaft, 6,524 tons. From this tonnage production amounted to \$77,949.08.

Feed from the surface dump was stopped in December for the winter months. Tonnage was then stepped up from the Nos. 5 and 6 shafts. At the end of December the mill was handling about 140 tons per day, about 20 per cent. of which was coming from No. 5 shaft and 80 per cent. from No. 6 shaft. The ore from these shafts is hauled by trucks to the mill.

During 1934 No. 6 shaft, inclined at 62 degrees, was deepened 125 feet, from 331 feet to 456 feet, and the following additional underground work and diamond-drilling was done:—

	Drifting	Cross-cutting	Raising	Diamond-drilling
	feet	feet	feet	feet
From No. 6 shaft.....	2,037	368	287	1,271
From No. 5 shaft.....	.....	28	21	1,055
From surface.....	.....	.....	.....	602
Total.....	2,037	396	308	2,928

An average of 72 men per month was employed at the mine during 1934. Of this number 56.3 per cent. were employed underground; 25.9 per cent. on surface; 10.9 per cent. in the mill; and 6.9 per cent. in general construction work.

Chas. Cook is mine manager. The mill superintendent is D. Robinson. The mine superintendent during 1934 was G. R. McLaren, who resigned in January, 1935. His successor has not yet been named. The mine address is South Porcupine.

Pickle Crow Gold Mines, Limited

The property of the Pickle Crow Gold Mines, Limited, is located in the Pickle Lake-Crow River area, in the district of Kenora, Patricia portion. There are 59 claims in the group, comprising approximately 2,300 acres. The property lies about 6 miles east of that of Central Patricia Gold Mines, Limited. The mining camp is situated on claims Pa. 746 and 747. Transportation to the mine in summer is from Hudson or Collins on the Canadian National railway, by air route, or from Hudson by water. Scows starting from Hudson pass through Lac Seul and are taken across into Lake St. Joseph by means of Root river and a marine railway. These scows are then taken across Lake St. Joseph to a point about 20 miles from the mine, from which point supplies are delivered to the mine either by tractor or plau. Winter transportation starts from Savant Lake on the Canadian National railway, a distance of about 115 miles from the mine, and is entirely by tractor train except for supplies taken in by air from Hudson.

The company is capitalized at 3,000,000 shares of \$1 par value. It was incorporated January 8, 1934, and purchased property from Northern Aerial

Canada Golds, Limited. The latter company had previously taken over the property from Northern Aerial Minerals Exploration, Limited.

The officers and directors are: J. E. Hammell, president; A. L. Smith, vice-president; Robert Fennell, secretary-treasurer; G. A. Cavin, assistant secretary-treasurer; Mrs. Eola Hammell, director. The mine manager is Alex. G. Hattie. The head office is at 1406 Concourse Building, Toronto. The mine address is Pickle Lake, via Sioux Lookout.

Work was first done on the property in 1928. It was then dormant until 1933, when a steam plant, consisting of two 60 h.p. locomotive-type boilers, was installed. Other equipment included an 800-cubic-foot Canadian Ingersoll-Rand compressor, an 8¼- by 10-inch Canadian Ingersoll-Rand reversible steam hoist, and drill sharpener.

Shaft-sinking was commenced in September, 1933, and the same fall was carried to a vertical depth of 380 feet, with stations cut at the 125-, 250-, and 375-foot levels. The shaft has three compartments. Underground development has been carried on continuously since the shaft was finished. Up to November 30, 1934, the following underground work had been accomplished:—

Level	Drifting	Crosscutting	Raising
	feet	feet	feet
125-foot.....	614	80	} 170 ¹
250-foot.....	1,179	185	
375-foot.....	1,378	264	
Total.....	3,171	529	205

¹From the 2nd to the 1st level.

Buildings on the property include a power-house, 125-ton mill, steel head-frame, blacksmith shop and steel sharpening shop, assay office, mine office, refinery, pump-house, switch-house, change-house, 3 warehouses, bunk-house, cookery, and residences. The average number of men employed at the mine during 1934 was 53.

Porcupine Peninsular Gold Mines, Limited

Porcupine Peninsular Gold Mines, Limited, was incorporated in July, 1921. The following year the holdings of the company, along with those of Porcupine Night Hawk Mines, Limited, Night Hawk Lake Mining Company, Limited, and Callinan-McKay Exploration Company, Limited, were merged into Night Hawk Peninsular Mines, Limited. In 1933, the assets of the Night Hawk Peninsular Mines were transferred to Porcupine Peninsular Mines, Limited.

The officers and directors of Porcupine Peninsular Mines, Limited, are: J. Albert McKay, Pittsburgh, Pa., president; J. H. Black, Toronto, vice-president; J. Ingram, Toronto, secretary-treasurer; J. R. Dodsworth, Jr., Pittsburgh, and G. A. Grover, Toronto, directors.

The company has an authorized capitalization of 3,000,000 shares of \$1 par value, of which 1,100,000 were issued in December, 1933. The head office is at 80 King Street West, Toronto. The mine address is Connaught.

The mine is located 10 miles from Connaught on the T. and N.O. railway, in the townships of Cody and Macklem, district of Cochrane.

Late in 1933, Anglo-Huronian, Limited, took an option on an unstated number of treasury shares, the shares to be received in return for work to be done

on the property. Management of the property was taken over by Anglo-Huronian, who commenced a diamond-drilling campaign, which continued to the end of December, 1934. Over 30,000 feet of diamond-drilling was completed. No drifting or crosscutting was done at the property by Anglo-Huronian. In past years the main shaft had been sunk to 440 feet, with levels at 80, 180, 300, and 425 feet. A winze had also been sunk from the 425-foot level, and from it levels opened at 525 and 625 feet.

On the property there is a 200-ton mill, which produced bullion valued at \$566,885 from 1924 to 1926. The property was inactive except for pumping operations from 1926 until 1933.

During 1934, Robert E. Dye, manager at the Vipond property of Anglo-Huronian, supervised drilling operations at the Porcupine Peninsular.

Ramore Gold Mining Company, Limited

The property of the Ramore Gold Mining Company, Limited, consists of a block of 20 claims in the township of Playfair, district of Cochrane, about two miles southwest of Ramore. Work on the property has been carried on since July, 1933. The present company was incorporated in September, 1934. The capitalization is 2,000,000 shares of \$1 par value, of which 800,000 shares have been issued.

The officers and directors are : C. W. Anderson, president; H. R. Grant, secretary-treasurer; H. N. Van Camp, Dr. S. Evelyn and Alex. C. Smith, directors. W. V. Hocken is mine manager. The head office address is Room 314, C.P.R. Building, Toronto. The mine address is Ramore.

Numerous test pits have been dug, and a shaft has been sunk to a depth of 60 feet.

An average of 10 men was employed.

Red Crest Gold Mines, Limited

Red Crest Gold Mines, Limited, has an authorized capitalization of 3,000,000 shares of no par value. It was incorporated in May, 1934, with a Dominion charter. Officers and directors are: Horace G. Young, president; W. S. Lightball, vice-president; C. G. Macartney, secretary-treasurer. The head office is at 1002 McGill Building, Montreal, Que.

The property, located in Todd township, Red Lake area, district of Kenora, Patricia portion, was formerly known as the Rowan Discovery.

The following paragraph from M. E. Hurst's "Preliminary Report of Developments in the Red Lake Area during 1934," indicates the work being done since the formation of the company:—

On the Red Crest property, formerly known as the Rowan Discovery, considerable trenching and diamond-drilling have been done along a fracture zone that strikes in a northwesterly direction along a greenstone-granodiorite contact. Several quartz veins having, in places, a combined width of 20 feet, occur within this zone. Exploration to date is said to have indicated an ore shoot 222 feet in length containing 0.65 ounces gold over an average width of 5.1 feet. The auriferous portions of the vein matter appear to be intimately associated with narrow, fine-grained diorite dikes that intersect both greenstone and granodiorite. A mining plant is now being assembled on the property.

Financial difficulties resulted in operations being suspended late in the year, before the proposed shaft was started. J. M. Wilson was manager at the property during 1934. The mine office is at Golden Arm, Red Lake.

Red Lake Gold Shore Mines, Limited

Red Lake Gold Shore Mines, Limited, is capitalized at 5,000,000 shares of no par value. The officers and directors are: Charles E. St. Paul, president; Dr. Robt. W. Breuls, vice-president; Harry A. Newman, secretary-treasurer; Charles W. Gallagher, and Ira E. Hough, directors. The executive office is at 244 Bay Street, Toronto. The mine office is at Red Lake.

The property consists of about 1,100 acres and, as the name implies, is located on the shore of Red lake, Kenora district, Patricia portion. It is adjacent on the west side to the property of Howey Gold Mines, Limited. McIntyre-Porcupine Gold Mines, Limited, holds ground adjacent on the south side. The property was staked in the early Red Lake rush and considerable surface work was done then, but it was not until 1934 that a mining plant was installed, consisting of 2 locomotive-type boilers, 60 horse-power each, one 3-drill steam-driven compressor, a reversible steam hoist, air receiver, and pumping equipment. An office, combined cookery and bunk-house, manager's residence, pump-house, dry-house, hoist-house, boiler-house, blacksmith shop, shaft-house, and a 13,000-gallon water-tank have also been erected.

A shaft has been sunk to 187 feet, and 130 feet of crosscutting to the vein completed. On December 18, 45 feet of drifting on the vein had been accomplished. M. I. Bouzan is manager in charge at the property.

Richelieu Gold Mines, Limited

Richelieu Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. B. Stodart, president; G. C. Ames, secretary-treasurer; W. J. McDonough, W. R. Parker, R. Spreckels, and H. R. Drummond-Hay, directors. The head office is at 350 Bay Street, Toronto.

The property acquired by this company consists of a group of 15 claims in the Thunder Bay district, located on the northeast arm of Sturgeon lake, about 10 miles southeast of Savant Lake station on the main line of the Canadian National railway. It is about 4 miles northeast of the St. Anthony mine. The mine address is Savant Lake.

Surface work was started in May, and early in December, 1934, the sinking of a 2-compartment vertical shaft was undertaken. By the end of the year the shaft had reached a depth of 115 feet.

The plant installed included a 70 h.p. boiler, 600-cubic-foot Ingersoll-Rand steam compressor, and an 8- by 6-inch Ingersoll-Rand hoist. Buildings erected included a power-house, hoist-house, blacksmith shop, powder-house, office, bunk-house, and cook-house.

J. G. Harkness was in charge of operations.

Roche Long Lac Gold Mines, Limited

Roche Long Lac Gold Mines, Limited, was incorporated in May, 1934, with an authorized capitalization of 2,500,000 shares of \$1 par value. The officers and directors were: John R. Rea, president; P. J. Roche, vice-president; W. H. Beatty, secretary-treasurer; P. J. Graham, director. The executive office is at 200 Sterling Tower, Toronto.

This company acquired 57 claims in the eastern end of the Little Long Lac area, Thunder Bay district, in 1934. In the fall a 2-compartment vertical shaft

was put down to a depth of 115 feet. Underground work was then suspended in favour of diamond-drilling.

The plant used included a 20 h.p. boiler, a small steam hoist, and a 220-cubic-foot gasoline compressor.

The mine address is Hardrock.

St. Anthony Gold Mines, Limited

St. Anthony Gold Mines, Limited, was incorporated in 1921. The authorized capitalization was increased from 3,000,000 to 3,300,000 shares of \$1 par value in March, 1934. The officers and directors were: H. P. Bellingham, president; R. F. Taylor, vice-president; T. S. Giles, secretary; R. F. Cairns, treasurer; D. K. E. Fisher and D. M. Bellingham, directors. The head office is at 159 Bay Street, Toronto. The mine address is Savant Lake.

The property of the company is located at Sturgeon lake, 12 miles south of Savant Lake station on the main line of the Canadian National railway, in Thunder Bay district.

The 125-ton cyanide mill was completed and put in operation on May 12, 1934. Power is supplied by the company's hydro-electric plant, which is located about 8 miles from the mine.

Underground work was started in June for the first time since 1929. The development work accomplished up to the time operations were suspended in 1929 was as follows:—

Level	Drifting	Crosscutting
100-foot.....	feet 1,060	feet 695
150-foot.....	950	385
250-foot.....	745	185
350-foot.....	1,037	200
500-foot.....	185	.....
Total.....	3,977	1,465

This work was done from a vertical 2-compartment shaft from surface to the 150-foot level, a vertical 2-compartment winze from the 150- to the 350-foot level, and another similar winze from the 350- to the 500-foot level. Some stoping had been done on the first four levels, and the ore treated by amalgamation. It is believed that there were about 50,000 tons of tailings left from this work, which could be re-treated at a profit in the new mill.

During 1934 the mine was dewatered to the 350-foot level only. No lateral work was undertaken. The ore in an old shrinkage stope on the 100-foot level was pulled, and some stoping done on the 150- and 250-foot levels.

Up to the end of the year the mill had treated a total of 21,618 tons, of which about 4,800 tons came from underground and the balance from the old tailings and ore dumps.

The steam hoist on surface was converted to electricity, and an electric hoist obtained for No. 1 winze. An 800-cubic-foot electric compressor was installed.

New buildings completed during the year included the hydro-electric plant, dry-house, refinery, assay office, and 2 bunk-houses.

During the year H. A. Darling, L. Weldon, and R. P. Teare were successively in charge of operations. An average of 70 men was employed.

Sakoose Gold Mines, Limited

Sakoose Gold Mines, Limited, was incorporated in June, 1934, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. H. Acres, president; M. J. Maloney, vice-president; D. McGrory, secretary-treasurer; M. S. Shulman, director. The head office is at 231 St. James Street West, Montreal, Que.

The property acquired by this company includes the old Sakoose mine, which is located about 6 miles south of Dymont, on the main line of the Canadian Pacific railway west of Fort William, district of Kenora.

In July work was started to dewater and sample the old workings, which are located on claim H.W. 416, and completed in October. In September diamond-drilling was started from surface and a total of 3,000 feet accomplished. The old workings were permitted to flood, and a new 2-compartment shaft was started at a point about 500 feet southwest of the old No. 1 shaft. By the end of the year the new shaft had been sunk to a depth of 30 feet and a plant was being installed, which included a 45 h.p. boiler, a 480-cubic-foot Sullivan steam compressor, and a 9- by 12-inch Jenckes hoist. Buildings erected during the year consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, manager's residence, and powder-house. D. H. Traynor was in charge of operations, succeeding W. C. Hood. The mine address is Dymont.

Saundary Syndicate

The Saundary Syndicate suspended work at the old Headlight mine, located 2 miles west of Mine Centre, district of Rainy River, at the beginning of February, 1934. About 30 tons of ore was mined on the 50-foot level, of which 13 tons was milled.

Three men were employed under the direction of A. E. Saunders.

Selected Canadian Golds, Limited

Selected Canadian Golds, Limited, was incorporated in March, 1932, with an authorized capitalization of 10,000 preferred shares of \$100 par value, and 15,000 common shares of no par value. The officers and directors were: D. M. Hogarth, president; G. G. Blackstock, secretary-treasurer; Halstead Lindsley, R. Livermore, W. T. McEachern, Quincy Shaw, and C. D. MacAlpine, directors. The head office is at the Bank of Commerce Building, Toronto.

In the summer of 1934 the company obtained an option on the old Sultana mine, located about 7 miles southeast of Kenora, in the Lake of the Woods area, district of Kenora. Work was started on October 1 to dewater and sample the old workings, following which diamond-drilling was started from underground.

Between 1891 and 1906 previous operators sank an 80-degree, 8- by 15-foot shaft to a vertical depth of 560 feet, and established eight levels, on which they did a total of 1,535 feet of lateral work. Stoping was done on all levels except the 8th. A 30-stamp mill was operated, and a production of between \$700,000 and \$1,000,000 obtained during the period of operation.

Between October 1, 1934, and the end of the year the company accomplished 1,809 feet of diamond-drilling. A total of 90 feet of lateral work was done on the 4th level, and 147 feet on the 7th level, for drill locations.

The plant used included two of the old 100 h.p. boilers, the old 700-cubic-foot steam compressor, and a new 9- by 11-inch Ingersoll-Rand steam hoist.

About 20 men were employed under the direction of Cameron McDonald.

Sinclair Mines Syndicate

The Sinclair Mines Syndicate holds a group of 16 mining claims in township 23, range 10, district of Algoma. It is about 8 miles east of Searchmont station on the Algoma Central railway.

During the early part of 1934 a 2-compartment vertical shaft was sunk to a depth of 50 feet, and 50 feet of drifting done at that level. The plant used included a 220-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings consisted of a bunk-house, cook-house, blacksmith shop, and powder-house.

Dr. Alexander Sinclair, Sault Ste. Marie, was manager of the syndicate.

S. B. Smith

In 1933 S. B. Smith acquired the Van Sickle property, claim S.S.M. 301, located in township 29, range 23, in the Michipicoten area, district of Algoma. It adjoins the Parkhill property on the east side.

Operations were commenced in April, 1934, and a 2-compartment, 45-degree shaft was started in May. By the end of the year the shaft was at a depth of 140 feet on the incline, and a level had been established at 119 feet. A total of 430 feet of drifting and 119 feet of raising was accomplished on this level.

A 15-ton mill was constructed during the year. The equipment included a Tel-smith crusher, Kennedy-Nutt mill, Wilfley table, and amalgamation plates. It was operated only a few hours at a time in October for the equivalent of about four days continuous operation.

The mining plant installed included a 175-cubic-foot electric compressor and a small electric hoist. Electric power was obtained from the High Falls plant of the Great Lakes Power Company. Buildings erected included a power-house, blacksmith shop, bunk-house, cook-house, manager's residence, and powder-house.

An average of 22 men was employed under the direction of J. C. Canfield. The mine address is Wawa.

South Vermillion Gold Mines, Limited

South Vermillion Gold Mines, Limited, was incorporated in April, 1934, with a capitalization of 1,500,000 shares of \$1 par value. The officers and directors were: A. Pacitto, president; A. E. Broadley, vice-president; M. F. Burrows, secretary-treasurer; F. J. McFarlane and G. McLaughlin, directors. The head office is at 21 King Street East, Toronto.

The property held by this company consists of a group of three claims located on Bad Vermilion lake, about 3 miles southwest of Mine Centre, Rainy River district.

Work was commenced on April 16, and shortly afterwards a 7- by 12-foot vertical shaft was started. During the rest of the year a headframe, power-house, blacksmith shop, powder magazine, and office were constructed. A 50 h.p. boiler and a 125-cubic-foot steam compressor were installed but not used. By the end of the year the shaft had reached a depth of 40 feet, and sinking was still in progress with hand-steel and windlass.

About 10 men were employed under the direction of A. Pacitto. The mine address is Mine Centre.

Stanley Gold Mines, Limited

Stanley Gold Mines, Limited, was incorporated in 1933, with an authorized capitalization of 300,000 shares of \$1 par value. Stanley E. Siscoe was president. The head office is at 231 St. James Street West, Montreal, Que.

The property is located in township 29, range 23, in the Michipicoten area, district of Algoma. It is about 5 miles by road from Wawa station on the Algoma Central railway.

Operations were continued throughout 1934. In January a mining plant was installed, and the electric power line was completed. Shaft-sinking was started in February. The 7- by 12-foot shaft, which had been sunk to a depth of 30 feet by hand-steel in 1933, was put down to a depth of 300 feet. Levels were established at 123 and 256 feet. The shaft has an inclination of 33 degrees to the 1st level, and one of 47 degrees from there to the bottom.

To the end of 1934 a total of 1,425 feet of drifting and 168 feet of crosscutting, had been accomplished. Operations ceased the end of December.

The plant included 2 electric compressors having a total capacity of 750 cubic feet, a 10- by 12-inch steam or air hoist, and a 48 h.p. boiler. Buildings erected during the year included an assay office and manager's residence.

An average of 23 men was employed, of whom 8 were underground. O. H. Adams was in charge of operations.

Stellar Gold Mines, Limited

Stellar Gold Mines, Limited, was incorporated in Manitoba in July, 1934, with an authorized capitalization of 3,000,000 shares of no par value. The officers and directors were: C. H. Miles, president; W. H. Laverty, vice-president; S. E. Fairs, secretary; and W. J. Hoover, director. The executive office is in Winnipeg.

A group of claims was acquired near Mine Centre in Rainy River district, and in September a 3-compartment shaft was started. Operations were suspended in October after sinking 68 feet.

The plant used consisted of a 15 h.p. vertical boiler, a 5- by 7-foot steam hoist, and a 310-cubic-foot GD gasoline compressor.

Straw Lake Beach Gold Mines Syndicate, Limited

Straw Lake Beach Gold Mines Syndicate, Limited, was formed in August, 1934, with an authorized capital of 115,000 shares of no par value. The officers and directors were: W. E. Segsworth, president; E. J. Kerswill, secretary-treasurer; R. J. Jowsey, J. D. Conover, L. L. Steindler, and J. A. Gairdner, directors. The head office is at 67 Yonge Street, Toronto. The mine address is Emo.

This syndicate acquired a group of 9 claims at Straw lake, district of Kenora, which is 35 miles north of Fort Frances by air. It is 70 miles by winter road from Emo, which is 20 miles west of Fort Frances on the Canadian National railway.

Following surface work, a 2-compartment vertical shaft was started late in October, 1934, and sunk to a depth of 105 feet. A level was established at 100 feet, on which 187 feet of drifting was accomplished by the end of the year.

The plant installed included a 310-cubic-foot Ingersoll-Rand gasoline compressor and a gasoline hoist. Buildings erected consisted of a power-house, blacksmith shop, office, bunk-house, cook-house, and stable.

Frank Carnegie was in charge of operations.

Swayze-Huycke Gold Mines, Limited

Swayze-Huycke Gold Mines, Limited, was incorporated in 1933 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: W. L. Doyle, president; F. G. Huycke, vice-president; A. B. Drake, secretary-treasurer; L. Guertin, W. C. Ryckman, and C. H. Martin, directors. The head office is at 372 Bay Street, Toronto.

The property of this company includes a group of 6 claims located in Cunningham township, in the Swayze area, district of Sudbury. It is 17 miles by road from Sultan on the main line of the Canadian Pacific railway.

A mining plant was installed in March, 1934, and shaft-sinking started. Operations were suspended in May, recommenced in July, and again suspended in September. The 2-compartment vertical shaft was sunk to a depth of 150 feet and a level established at 125 feet. When operations were suspended in September about 31 feet of drifting and 100 feet of crosscutting had been accomplished on this level.

The plant used included a 310-cubic-foot CP compressor, driven by a 50 h.p. Diesel engine, and an 8- by 10-inch air hoist. Buildings constructed included a power-house, blacksmith shop, powder-house, office, cook-house, and two bunk-houses.

An average of about 8 men was employed under the direction of W. McClintock.

Sylvanite Gold Mines, Limited

Sylvanite Gold Mines, Limited, has an authorized capital of 3,300,000 shares of \$1 par value. The officers and directors of the company are: Edward L. Koons, president; William L. Marcy, vice-president; W. S. Walton, secretary; Clark L. Ingham, treasurer; Welles V. Moot, managing director; C. E. Rodgers, general manager; Alfred H. Sharpe and Harry Yates, directors. The head office is at Kirkland Lake, and the executive office is at 300 Erie County Bank Building, Buffalo, N.Y.

The property is situated in the township of Teck, district of Timiskaming. An average of 263 men was employed during the year.

The following is taken from the general manager's report for the fiscal year ending March 31, 1935:—

Production

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery, Troy ounces per ton
1930.....	75,408	\$690,400.14	0.44
1931.....	83,034	\$37,013.97	.49
1932.....	94,276	948,926.13 ¹	.49
1933.....	96,140	912,377.15 ¹	.40
1934.....	98,311	1,558,912.87 ¹	.52
1935.....	124,956	1,584,817.39 ²	.41

¹Included exchange on bullion.

²Including exchange on bullion, after bullion tax is deducted. Average price received for year ending March 31, 1935, was \$31.32 per ounce.

Mining

Year	Ore broken			Waste broken			Total ore and waste broken
	In stopes	From development	Total	Hoisted to surface	Used for backfill	Total	
1932.....	80,678	27,417	108,095	6,658	16,369	22,937	131,032
1933.....	66,130	37,467	103,597	21,774	5,347	27,121	130,718
1934.....	54,423	31,971	86,394	25,457	5,838	31,295	117,689
1935.....	93,883	37,161	131,044	11,812	10,623	22,435	153,479

Some 3,328 feet of work was done through ore, in drift and subdrift work.

Ore Reserves.—Broken reserves at the end of the year amounted to 82,990 tons. This was almost exactly equal to the amount shown at the beginning of the period.

Operating Costs

	Total cost	Cost per ton ore milled
1931:		
Development and exploration.....	\$212,792.08	\$2.563
Mining.....	267,376.14	3.220
Milling.....	106,575.54	1.283
General charges.....	34,187.94	.412
Administrative charges.....	21,213.75	.255
Total.....	\$642,145.45	\$7.733
1932:		
Development and exploration.....	\$184,936.28	\$1.962
Mining.....	285,365.41	3.026
Milling.....	112,630.68	1.194
General charges.....	49,478.61	.525
Administrative charges.....	24,594.16	.261
Total.....	\$657,005.14	\$6.968
1933:		
Development and exploration.....	\$227,278.95	\$2.364
Mining.....	249,907.58	2.599
Milling.....	105,168.81	1.094
General charges.....	48,907.65	.509
Administrative charges.....	23,437.97	.244
Total.....	\$654,700.96	\$6.810
1934:		
Development and exploration.....	\$235,067.63	\$2.391
Mining.....	217,517.25	2.213
Milling.....	111,849.51	1.138
General charges.....	48,073.77	.489
Administrative charges.....	34,774.84	.353
Total.....	\$647,283.00	\$6.584
1935:		
Development and exploration.....	\$242,173.47	\$1.938
Mining.....	263,644.48	2.109
Milling.....	151,620.64	1.213
General charges.....	44,840.04	.359
Administrative charges.....	39,000.00	.312
Total.....	\$741,278.63	\$5.931

By study of the above yearly figures it will be noted that the average operating cost, 1931 to 1935, inclusive, was \$7.023, or \$1.092 above 1935, with a reduction of 0.653 cents per ton in 1935 as against 1934.

Development and Exploration

Class of work	Year ending March 31, 1933	Year ending March 31, 1934	Year ending March 31, 1935	Total from beginning of operations to March 31, 1935
	feet	feet	feet	feet
Drifting.....	6,681	4,399.5	8,985	48,390.5
Crosscutting.....	4,201	2,347	2,688	24,825.5
Raising.....	3,029	2,464.5	1,905.5	13,738.5
Sublevel drifting.....	1,436	1,473.5	1,268.5	9,290.5
Box-hole raising.....	1,179	429	352	6,644.5
Winzing.....		97.5		97.5*
Shaft-sinking.....		612		5,654
Total.....	16,526	11,823	15,199	108,641
Per cent. of crosscutting to total of crosscutting and drifting.....	38.7	34.8	23.2	34
Shaft stations and sump excavations.....	cu. ft. 5,610	cu. ft. 19,140	cu. ft. 840	cu. ft. 205,858
Diamond-drilling.....	feet 11,945	feet 6,713	feet 15,952	feet 77,026

No. 2 Shaft.—The greatest volume of exploration and development work done during the year was in the area north of the shaft, although a considerable amount was completed in the medium- to low-grade sections of the south vein system.

Mining operations were conducted on 15 of the 28 levels established at this shaft. The scope extended from 250 to 3,600 feet. The greatest concentration of effort was, however, immediately below, on, and extending to several levels above the 875- and 2,500-foot horizons. From these chief bases an extensive horizontal area was profitably explored. This work continued to confirm what past history has indicated, namely, that ore occurrences in your mine are widespread and are not confined to main veins or definite zones.

Stopping and development to an increasing degree was done along contacts of sediment with porphyry, or altogether in sedimentary formation near the porphyry. General results here were such as to indicate that these ore bodies can be regarded as important producers when the area is more fully developed. Veins occurring in porphyry are, nevertheless, still the chief source of production.

No. 4 Shaft.—From this section 29.1 per cent. of total mill feed for the year was obtained. A fair tonnage of known ore remains, and further exploration of the more favourable ground is planned. This includes upper-level areas of Sylvanite's original claim, L. 2,227, and the recently purchased Rose Fraction, or claim L. 11,398.

Mill Addition

The mill increase to 350 tons per day, mentioned in the last annual report, was put in effect August, 1934. Since that time capacity has been further increased to about 400 tons, with continued satisfactory operation. Milling equipment was installed with a view particularly to fine grinding, and treatment of the lower-grade ore, made profitable by the increased price of gold.

Additional Buildings and Equipment

Exclusive of the mill enlargement, this includes the purchase of certain experimental units in the mill, a fireproof addition to the refinery, a building addition to the assay office, and the installation of a dust-collecting system. An addition was also made to the miners' change-house.

Summary

Tonnage milled for the year represented an increase of 26,645, or 27.1 per cent. over that treated in 1934, while tons of broken reserves were not decreased.

Production, after deduction of bullion tax, was slightly in excess of 1934; operating costs were reduced 65.3 cents per ton milled; milling costs were 7.5 cents higher. This last is chiefly

due to the fact that an abnormal amount of mill alteration and experimental work was charged to operation.

As mentioned above, mill capacity was increased chiefly to handle ore of lower grade than that treated during past years. In consequence it is planned to develop to a greater extent than previously the low- to medium-grade ore now indicated, the tonnage of which appears to be highly important in lengthening the life of your mine.

Diamond-drill and other exploration carried on during the year in large volume in both igneous and sedimentary formation, indicated extensive and promising areas. Development of these will be continued. It is further confidently expected that the mining of such ore, coupled with a continued and comprehensive programme of exploration in large and favourable sections as yet but slightly prospected, will lead to other important sources of ore.

Talisman Gold Mines, Limited

Talisman Gold Mines, Limited, is capitalized at \$1,000,000, in shares of \$1 par value. The property consists of 242 acres in Guibord township, district of Cochrane, situated about 13 miles east of Matheson, and is part of the property formerly known as the Gardner Guibord. The officers and directors are: James E. Grant, Haileybury, president; Hugh McIntyre, vice-president; J. W. Beilby, secretary-treasurer; R. J. Lillico, B. H. L. Symmes, and R. G. Meech, directors. The head office is at 364 Bay Street, Toronto.

During 1934 the following development work was done in the old shaft, which was sunk some years ago to 100 feet, with stations at 60 feet and 100 feet: crosscutting, 694 feet; raising, 30 feet; drifting, 374 feet. An average of 19 men was employed.

The plant consisted of two 60 h.p. return tube boilers, a 500-cubic-foot steam compressor, and a 6- by 8-inch steam hoist. The mine was closed down in the early fall of 1934.

Tashota Goldfields, Limited

Tashota Goldfields, Limited, was incorporated in November, 1932. It has an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors are: H. H. Vaughan, Montreal, president; Thomas Arnold, Montreal, vice-president; P. W. Ogden, Montreal, secretary-treasurer; W. A. Eden, R. J. Stokes, J. C. Rogers, J. A. Lindsay, and J. A. Griffith, directors. The head office is at Tashota.

The property is located 16 miles south of Tashota on the transcontinental line of the C.N.R., in the Onaman Lake area, district of Thunder Bay. This property was formerly owned by the Tashota Gold Mines, Limited.

The property has been worked intermittently since 1928, when shaft-sinking was first started. When operations were begun again in April, 1934, a total of 1,700 feet of lateral work had been done on the 100- and 200-foot levels, and the shaft was down 230 feet. Since then the shaft has been sunk to 366 feet, and a 3rd level is now being developed at the 325-foot horizon. Total later work done underground to December 11, 1934, has been reported to be 2,483 feet, divided as follows: on the 100-foot level, station and crosscutting 80 feet, drifting 430 feet; on the 200-foot level, station and crosscutting 326 feet, drifting 1,647 feet. J. D. Cumming is superintendent in charge of operations.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an authorized capital of 5,000,000 shares of \$1 par value, of which 4,807,144 shares are issued. The officers and directors are: Albert W. Johnston, chairman of the board; D. L. H. Forbes, president and general manager; George C. Miller, vice-president; Conrad E. Wettlaufer, secretary; K. P. Emmons, treasurer; P. Nugent Tapley, assistant-treasurer; J. W. Stephenson, assistant-secretary; John F. Lash, William W.

Reilley, John F. Thompson, and H. C. McCloskey, directors. R. J. Henry is general superintendent. The head office is at Kirkland Lake, and the executive office is at 25 King Street West, Toronto. An average of 738 men was employed during 1934 at the mine in Teck township, district of Timiskaming.

The following is an extract from the president's report for the 12 months ending August 31, 1934:—

During the fiscal year ended August 31 last, the tonnage of ore treated was practically the same as during the two previous years. The price of gold and its realizable value per ounce to your company (after deducting the new bullion tax levied by the Dominion Government) fluctuated between the limits of \$30.50 per ounce at the beginning of the fiscal year to a peak of \$34.80 per ounce during the early part of March, and was approximately \$30.80 at the end of the period. The average for the bullion sold during the fiscal year was \$32.394 per ounce. The average cost of producing gold increased from \$11.04 to \$15.04 per ounce.

The estimate of gold in "positive ore" decreased from 375,495 ounces at August 31, 1933, to 323,088 ounces at August 31, 1934, although the total footage of drifting increased during the period from 9,974.5 lineal feet to 11,163.5 lineal feet. The tonnage of ore produced from development decreased from 29,151 tons in the previous year to 21,749 tons.

At September 1 last, the mine ore tonnage to be milled during the current fiscal year was placed upon a reduced basis of approximately 1,050 tons per day, instead of approximately 1,300 tons per day during the previous year. Re-treatment of tailings which were sorted out and saved several years ago has been commenced and will partly offset this reduction of mine ore tonnage.

Mine workings within the ore zone were deepened from 5,074 feet to 5,735 feet, a vertical distance of 661 feet, which figure compares with 463 feet during the previous fiscal year. Taken as a whole and compared with the new level development results of other recent years, the new levels that were opened up during the year below the 40th show a diminution in both average grade and total tonnage per level, although results on the 45th level seem to indicate a return to better ore conditions. It now seems probable that the limit of depth for profitable mining will be reached sometime within the next three years. New ore in addition to that from deep levels is being developed in the older portions of the mine, where mining had ceased to be profitable under former conditions.

While decreasing earnings from gold production may be expected, present indications are that the Teck-Hughes mine can be profitably operated for several years to come. There is also the possibility of more favourable ore discoveries than were disclosed during the last year.

Liquid assets, consisting of cash, Dominion of Canada bonds, and gold bullion, amounted to \$3,572,734.52 at August 31, which compares with \$3,898,468.76 at the end of the previous fiscal year. The decrease in liquid assets is more than accounted for by the investment of over \$800,000 in the capital stock and bonds of Lamaque Gold Mines, Limited. Your company owns 70.8 per cent. of the capital stock of Lamaque Gold Mines, Limited, and all of its issued first mortgage bonds. The financing of the Lamaque enterprise is now being done entirely through the purchase of its bonds by your company. Mining and construction work to develop and equip the Lamaque mine for a capacity of 450 tons per day is planned for completion before the end of next October, while 225 tons per day of this capacity is expected to be available by the end of next June.

The following is taken from the general superintendent's report for the fiscal year ending August 31, 1934:—

During this period 474,700 tons of ore were treated. The recovery of bullion and precipitate was the equivalent of 181,453.51 troy ounces of fine gold, which realized \$5,877,973.88. After the addition of other income the gross revenue was \$5,983,525.03, or \$12.60 per ton of ore milled.

Including the sum of \$253,005.96 charged for depreciation on buildings and fixed plant, the total operating cost was \$2,730,010.72, or \$5.75 per ton. After making provision of \$224,016.30 for taxes, and adding \$19,104.50, a profit derived from the sale of bonds, the surplus was \$3,048,602.51. Following is an analysis of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration.....	\$442,813.22	\$0.93	\$2.44
Mining.....	1,322,603.21	2.79	7.29
Milling.....	457,355.19	.96	2.52
General expense.....	229,881.44	.49	1.27
Examination of new properties.....	24,351.70	.05	.13
Depreciation.....	253,005.96	.53	1.39
Total.....	\$2,730,010.72	\$5.75	\$15.04

At the end of the fiscal year the deepest working was the No. 3 winze, at a vertical depth of 5,735 feet. Lateral development on the block of levels from 35 to 40 was practically complete by the end of January, 1934, and the total length of ore found amounted to 2,596 feet, with an estimated average grade of 10.01 dwt. per ton. The block from 40 to 45 was partially developed on September 1, and the total length of ore found up to that time was 1,505 feet, with an estimated average grade of 8.91 dwt. per ton.

Classified under the usual headings the year's development was as follows:—

	Feet
Drifting.....	11,167.5
Crosscutting.....	3,529
Raising.....	5,862.5
Winzing.....	1,391.2
Total development.....	21,950.2

Diamond-drill exploration amounted to 12,179.8 feet. Ore produced from development amounted to 21,749 tons.

The technical estimate of "positive ore" reserve at September 1 is as follows:—

	Tons	Gold content in troy ounces	Average grade in pennyweights per ton
Broken ore.....	302,520	114,599	7.58
Blocked ore.....	460,843	208,489	9.05
Total.....	763,363	323,088	8.46

Teddy Bear Valley Mines, Limited

Teddy Bear Valley Mines, Limited, has a capitalization of \$10,000,000, in shares of \$1 par value, 5,000,000 of which are outstanding. The company was formed to take over the properties held by the Teddy Bear Valley Syndicate and Abitibi Mines, Limited.

The property consists of 1,500 acres in Holloway and Harker townships, district of Cochrane. Finances for development are furnished by the Teddy Bear Valley Syndicate. The syndicate has an office at 503 Royal Bank Building, Toronto. C. Ellwood Hoffmann is managing director.

During 1934 a shaft was sunk 300 feet and stations were cut at the 150- and 275-foot levels. On the 150-foot level, 400 feet of crosscutting and 200 feet of drifting were done, and a station was cut on the 275-foot level.

The equipment consists of a 100 h.p. locomotive-type boiler, a 10- by 12-inch steam hoist, and a 16- by 24-inch straight-line compressor of about 400-cubic-foot capacity.

An average of 20 men was employed. Edward H. Orser is consulting engineer at the property, and H. Smeaton is superintendent. The mine address is Lightning River.

Toburn Gold Mines, Limited

Toburn Gold Mines, Limited, has a capitalization of 2,000,000 shares of \$1 par value. The officers and directors are: H. A. Guess, president; R. F. Goodwin, vice-president; G. A. Brockington, secretary; Charles Earl, assistant secretary; J. C. Emison, treasurer; E. C. Corson, assistant treasurer; W. J. Boland and James Moore, directors; F. G. Hamrick, comptroller and auditor. The New York office is at 120 Broadway, and the Toronto office at 217 Bay Street, in care of W. J. Boland.

The mine is in Teck township, district of Timiskaming. During 1934 an average of 127 men was employed. M. W. Hotchkin, Kirkland Lake, is superintendent.

The following is an extract from the president's report to the shareholders for the fiscal year ending December 31, 1934:—

Surface exploration consisted of some trenching on Nos. 6 and 7 veins, the area believed to contain the north break. Sufficient encouragement was met to justify underground work in 1933.

Underground exploration activities at Toburn for 1934 consisted of 1,030 feet of diamond-drilling. Almost all the drill-holes were short, north or south horizontal holes put out in an effort to locate parallel vein structures.

Total development work done during the year 1934 amounted to 6,289 feet, all of which was above the 1,018-foot level. This development consisted of 3,030 feet of drifting, 1,067 feet of sublevel drifting, 1,043 feet of crosscutting, 608 feet of raising, 481 feet of box-holing, and 60 feet of slashing. Of this total, approximately 1,980 feet was done on ore, breaking 5,775 tons, which was sent to the mill. Approximately 91 per cent. of the development work was confined to the 542-, 667-, 792-, 893-, and 1,018-foot levels. Work done on the 1,029-foot sublevel is included in the total for the 1,018-foot level.

The more noteworthy results of the 1934 development were:—

1. Locating the 911-drift ore shoot on the 893-foot level, which is believed to be a branch of the 1,024-drift vein, which, in turn, is most likely the upward extension of the 1,215- and the 1,325-drift veins. This identifies two inclined vein structures dipping approximately 53° S. W. of the dike fault, one above the other, i.e. the 672-904 vein structure and the 911-1,325 vein structure.

2. Locating ore on the nearly vertical No. 11 vein structure at the A 100-foot level, 542-foot level, and 667-foot level, both east and west of the dike fault, intermediate between the A 100- and 542-foot levels.

3. Locating ore on the No. 7 vein structure above the A 200-foot level, which has good possibilities for extensions both downward and eastward.

Production figures for 1934 compared with those of the year 1933 are:—

Year	Tons milled	Average ounces gold per ton	Ounces fine gold produced	Percentage mill recovery
1933.....	36,913	0.659	23,020	94.7
1934.....	36,230	.583	20,401	96.6

The estimated ore reserves broken and unbroken at December 31, 1933, were 50,200 tons, averaging 0.66 ounces gold per ton, and at December 31, 1934, were 60,550 tons, averaging 0.63 ounces gold per ton.

This means that 46,580 tons of new ore, averaging 0.56 ounces gold per ton, were found and opened up by the exploration and development of 1934.

Earnings for the year 1934, after deducting administration and taxes, but before deduction of \$182,101.04 depreciation and depletion, were \$315,811.27.

Tom Johnson-Nipigon Mines, Limited

Tom Johnson-Nipigon Mines, Limited, was incorporated in 1931. The name of the company was changed from Kirkland Divide Gold Mines, Limited, to its present name in 1934. It has a capitalization of 2,000,000 shares of \$1 par value. The officers and directors are: P. H. Crawshaw, president; J. R. Scott, vice-president; M. O. Inglis, secretary-treasurer; Thos. Johnson and H. S. Shannon, directors. The head office is 1005 Bank of Hamilton Building, Toronto. The mine office is at Empire.

The company owns 6 claims in the Kowkash area and 11 claims adjoining the property of Northern Empire Mines on the west, in the Beardmore area, Thunder Bay district. The company also holds 300,000 shares in Nipsona Mines, Limited, a subsidiary of Tom Johnson-Nipigon Mines, which company was formed in 1934 to obtain control of 4 claims adjacent to those of the parent company. Some surface trenching and diamond-drilling has been done on the Kowkash property.

On the Beardmore claims surface work is reported to have shown one of the Northern Empire veins extending 234 feet northwest of the boundary, where it

averages 8 to 10 inches in width. At this point it is cut by a dike. West of the dike it has been traced another 125 feet, where its width ranges from 6 to 8 inches. Good values are said to have been obtained from this vein.

Sidney Muskin is the engineer in charge at the Beardmore property.

Vermilion Lake Gold Mines, Limited

Vermilion Lake Gold Mines, Limited, incorporated in 1932, has an authorized capitalization of 15,000 shares of no par value. The officers and directors are: Dr. H. K. Mitchell, president; H. Dix Rogers, vice-president; J. C. Stewart, secretary-treasurer; John E. Clark and J. Bennett, directors. The head office is at 1005 Lumsden Building, Toronto. The mine address is Northpines.

The property consists of about 480 acres at Big Vermilion Lake, 7 miles from Hudson, on the Canadian National railway, district of Kenora, Patricia portion.

A considerable amount of surface work, trenching, and test-pitting has been done on the property. In September, 1934, control of operations was acquired by the Reward Mining Company, Limited, of British Columbia, on the basis of the Reward Mining Company receiving 8 per cent. of the net earnings. The company planned to diamond-drill the property during the first months of 1935.

Wawa Goldfields, Limited

Wawa Goldfields, Limited, was incorporated in 1933. The authorized capitalization was increased from 1,500,000 to 2,500,000 shares of \$1 par value in November, 1934. The officers and directors were: A. P. Earle, president; H. H. Racine, vice-president; P. C. Dings, G. S. Payne, and L. Beauregard, directors. The head office is at 616 Canada Cement Building, Montreal.

The property includes a group of 4 claims in township 29, range 23, in the Michipicoten area, district of Algoma. The mine address is Wawa.

During 1934 a total of 90 feet of drifting, and 209 feet of crosscutting was done on the 50-foot level. This work was done during May, June, and July. Some surface work was then done until November, when operations were suspended. A 375-cubic-foot Diesel compressor was used.

An average of 14 men was employed from May until November. A. C. Melkman was in charge of operations.

Wells Longlac Mines, Limited

Wells Longlac Mines, Limited, was incorporated in 1934 with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: A. J. Felton, president; A. W. Burt, vice-president; F. E. Forrester, secretary-treasurer; E. C. McCracken and Chas. Palmer, directors. The head office is at 347 Bay Street, Toronto.

During 1934 this company took an option on the Stagee property, which adjoins the old Foley mine, in the Mine Centre area, district of Rainy River. Underground exploration was started in November, and by the end of the year a 2-compartment shaft had been sunk to a depth of 108 feet, and 20 feet of drifting had been accomplished on the 100-foot level.

The plant used consisted of a 20 h.p. boiler, a 5- by 7-inch steam hoist, and a 310-cubic-foot gasoline compressor. A. S. Dawson is mine manager. The mine address is Mine Centre.

The company owns a group of 15 claims in the Magnet Lake section of the Little Long Lac area, on which surface work and diamond-drilling was performed during the year.

Wendigo Gold Mines, Limited

Wendigo Gold Mines, Limited, was incorporated in October, 1933, with an authorized capitalization of 2,000,000 shares of \$1 par value. The officers and directors were: H. D. Tudor, president; H. G. Young, vice-president; H. R. Tudhope, secretary-treasurer; A. J. Bolton and W. G. Cameron, directors. The head office is at 701 Dominion Bank Building, Toronto.

The property of this company is located at Witch bay, on the Lake of the Woods, district of Kenora, and is 22 miles southeast of Kenora.

The plant installed included a 100 h.p. boiler, a 375-cubic-foot Ingersoll-Rand steam compressor, two 525-cubic-foot Ingersoll-Rand steam compressors, and an 8 $\frac{1}{4}$ - by 10-inch Ingersoll-Rand hoist. Buildings erected during the year included an office, blacksmith shop, dry-house, and assay office.

During 1934, the 2-compartment 80-degree shaft was sunk 399 feet to a total depth of 516 feet. Levels were established at 200, 350, and 500 feet.

A total of 1,000 feet of diamond-drilling was done from underground during the year.

The lateral work accomplished during 1934, and the total done to the end of 1934, on the various levels, was as follows:—

Level	Drifting		Crosscutting	
	1934	Total	1934	Total
50-foot.....	feet	feet	feet	feet
60-foot.....		114		
100-foot.....		65		
200-foot.....	225	290		
350-foot.....	815	815	160	160
500-foot.....	225	225	55	55
	590	590	50	50
Total.....	1,885	2,099	265	265

The work on the 60-foot level was done from the old No. 2 shaft, which has a depth of 100 feet and connects with the main shaft workings at that horizon.

An average of 44 men was employed, of whom 12 were underground. C. L. Spencer was in charge of operations. The mine address is Kenora.

West Red Lake Gold Mines, Limited

West Red Lake Gold Mines, Limited, is capitalized at 3,000,000 shares of \$1 par value. The officers and directors were: G. B. Hughes, president; A. J. Doane, vice-president; W. E. Robinson, secretary-treasurer; J. E. Streight, A. Cockeram, and M. R. Howey, directors. The executive office is at 609 Continental Life Building, Toronto.

The property consists of 27 claims in four groups located in the townships of Todd and Ball in the Pipestone Bay section of the Red Lake area, Kenora district, Patricia portion.

The main group consists of 9 claims, totalling approximately 375 acres. The mining plant is on claim No. 10,057, approximately 21 miles west of the Howey gold mine.

The mining plant and camps were erected in May and June, 1934. Buildings include a boiler-house, 45 by 35 feet; blacksmith shop, 16 by 22 feet; dry-house, 16 by 20 feet; warehouse, 12 by 14 feet; and powder magazine, 18 by 20 feet. The plant equipment includes two 60 h.p. locomotive-type boilers, a 7- by 10-inch double-acting reversible hoist, a 400-cubic-foot vertical-type compressor, and a No. 2 Gardner Denver steel sharpener.

In July a 2-compartment shaft, 11 by 6½ feet outside measurement, was started. This shaft was sunk to a depth of 205 feet, a level was established at the 200-foot horizon, and 95 feet of crosscutting and 298 feet of drifting was done. Work was discontinued at the property during the latter part of October, 1934. A. H. Honsberger was manager in charge of operations.

Witch Bay Gold Mines, Limited

Witch Bay Gold Mines, Limited, was incorporated in July, 1934, with an authorized capitalization of 50,000 shares of \$1 par value. The officers and directors were: Henry Martin, president; H. G. Young, vice-president and managing director; H. R. Tudhope, secretary-treasurer; H. D. Tudor and A. J. Bolton, directors. The head office is at 357 Bay Street, Toronto.

The property of this company consists of two groups of claims adjoining the Wendigo mine on the east and west at Witch bay, on the Lake of the Woods, District of Kenora.

Work was started in August and suspended in December, 1934. During that period an old 30-foot shaft on the east group was cleaned out and sunk an additional 15 feet. Some surface trenching was also done.

The plant installed included a 60 h.p. boiler, a 4- by 6-inch hoist, and a gasoline compressor. F. M. Passow was in charge of operations. The mine-office address is Kenora.

Wright-Hargreaves Mines, Limited

Wright-Hargreaves Mines, Limited, has an authorized capital of 5,500,000 shares of no par value. The officers and directors of the company are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerard F. Miller, treasurer; E. L. Miller, secretary and managing director; James Y. Murdoch and Oliver G. Donaldson, directors. The head office is at Fort Erie. The mine address is Kirkland Lake.

M. W. Summerhayes is general manager, and 440 men were employed during the year at the mine in Teck township, district of Timiskaming.

The following is taken from the general manager's report for the fiscal year ending August 31, 1934:—

During this period 330,741 tons of ore were treated, containing 207,655 ounces fine gold and 40,915 ounces of fine silver. There was realized from the marketing of this bullion, \$6,797,578.81. The average grade of the ore going to the mill, at \$20.67 per ounce, was 0.66 ounces, or \$13.68 per ton, with a recovery of 0.63 ounces, or \$13.07 per ton, an extraction of 95.51 per cent.

ANALYSIS OF OPERATING COSTS

	Total	Cost per ton milled
Development, exploration, and pumping.....	\$357,223.79	\$1.080
Stopping.....	748,532.05	2.263
Transporting ore (hoisting, etc.).....	275,119.27	.832
Milling charges.....	459,090.54	1.388
Marketing bullion.....	32,060.15	.097
General surface charges.....	37,453.38	.113
Stock transfer and registrar charges.....	13,685.70	.041
Insurance, silicosis, workmen's compensation, property taxes, miscellaneous.....	83,026.89	.251
General and undistributed charges (storehouse, hospital, maintain misc. mine buildings, mine management and administration, interest and exchange, legal expenses, miscellaneous).....	125,792.04	.380
Depreciation buildings and equipment.....	274,762.70	.831
	\$2,406,746.51	\$7.276
Provision for taxes (exclusive of bullion tax).....	275,000.00	.831
Provision for depletion of mining properties.....	182,111.00	.551
Amount written off, shaft No. 4.....	170,299.62	.515
Total.....	\$3,034,157.13	\$9.173

SUMMARY OF DEVELOPMENT AND EXPLORATION
August 31, 1934

	Drifting	Shaft-sinking	Cross-cutting	Raising	Total footage	Diamond-drilling	Excavation
	feet	feet	feet	feet		feet	cu. ft.
August 31, 1933.....	119,464	10,681	42,492	7,987	180,624	87,805	364,938
Fiscal year.....	17,162	.....	5,618	1,191	23,971	16,586	33,230
August 31, 1934.....	136,626	10,681	48,110	9,178	204,595	104,391	398,168

PRODUCTION RECORD, 1921-1934
(Based on gold at \$20.67 per ounce)

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced	Dividends
1921 (8 mos.)..	36,081	\$13.96	\$503,302	\$13.00	\$468,665	.....
1922.....	66,181	12.49	827,447	11.52	762,752	\$412,500
1923.....	79,242	10.48	830,992	9.52	754,978	206,250
1924.....	84,487	14.16	1,194,217	12.89	1,088,725	206,250
1925.....	147,939	14.49	2,148,554	12.93	1,913,401	550,000
1926.....	153,392	15.66	2,400,795	14.02	2,150,844	893,750
1927.....	209,164	11.77	2,455,460	10.51	2,151,916	1,237,500
1928.....	256,331	8.36	2,144,002	7.20	1,845,923	825,000
1929.....	188,238	10.29	1,938,552	9.25	1,741,872	.....
1930.....	220,430	12.20	2,687,828	11.03	2,431,896	275,000
1931.....	266,352	11.73	3,124,533	10.93	2,912,308	825,000
1932.....	295,525	12.85	3,796,295	12.00	3,546,903	1,100,000
1933 (8 mos.) ¹ ..	193,441	13.56	2,623,456	12.63	2,443,760	550,000 ²
1934.....	330,741	13.68	4,525,150	13.07	4,321,945	2,750,000
Total.....	2,527,544	\$12.34	\$31,200,583	\$11.29	\$28,535,888	\$9,831,250

¹In 1933, the fiscal year closing changed from December 31 to August 31.²April and July dividends only.

MILLING STATISTICS

September 1, 1933, to August 31, 1934

Ore milled	tons	330,741
Average value per ton		\$13.68
Gross value		\$4,525,149.92
Loss in tailings		203,205.31
Net value recovered		\$4,321,944.61
Average tons milled per day		906.14
Per cent. of possible running time		97.11
Tons 100 per cent. running time		933
Solution precipitated	tons	1,173,048
Solution precipitated per ton of ore	tons	3.55
Value per ton in tailings		\$0.614
Per cent. extraction		95.51
Cyanide consumed per ton of ore (K.C.N.)	lbs.	0.497
Zinc consumed per ton of ore	ounces	1.544
Zinc consumed per ton of solution	ounces	0.436
Lime consumed per ton of ore	lbs.	2.814
Steel consumed per ton of ore, ball mills	lbs.	2.52
Steel consumed per ton of ore, tube mills	lbs.	2.80
Cost of flotation reagents consumed per ton of ore		\$0.033
Average value of pregnant solution		\$3.68
Average h.p. consumed per day		2,451
Average h.p. consumed per ton milled		2.70
Power cost per h.p. consumed		\$58.96

N.B.—All values at \$20.67 per ounce.

ORE RESERVES ESTIMATE

	Tons	Ounces	Grade	Value ¹
On hand August 31, 1933	998,061	0.67	\$13.75	\$13,726,809
Developed in fiscal year	517,884	.60	12.44	6,441,538
	1,515,945	0.64	\$13.30	\$20,168,347
Milled in fiscal year	330,741	.66	13.68	4,525,150
Ore reserves, August 31, 1934	1,185,204	0.64	\$13.20	\$15,643,197

¹Calculated at \$20.67 per ounce.

ADDITIONS TO PLANT, BUILDINGS, AND EQUIPMENT

September 1, 1933, to August 31, 1934

Mill structure and equipment	\$216,946.99
Shops and equipment	12,872.55
Power-house and electrical equipment	6,947.42
Assay office, building and equipment	14,630.88
General surface and buildings	9,902.68
No. 4 shaft and hoist-house	8,038.80
Sprinkler system	30,665.45
New tailings line	12,364.90
Underground equipment	12,940.46
Total	\$325,310.13

Development

There were 517,884 tons of new ore developed, having an average grade of 0.60 ounces, or \$12.44 per ton at \$20.67 per ounce. A considerable quantity of this consists of low-grade ore actually developed in other years but which, due to the increased price for gold, can now be included in the reserves. After deducting 330,741 tons milled, there were 187,143 tons added to our reserves. Some 17,162 feet of drifting was done, of which 8,052 feet, or 47 per cent. was on ore.

A diamond-drill hole has intersected the north vein at the 4,500-foot horizon, showing the usual excellent structures and mineralization.

It is planned during the present fiscal year to prepare for a new interior shaft for developing the mine below the present bottom. This will consist of the necessary hoisting station and ore and waste passes to connect with No. 3 shaft and the upper portion of the shaft above the 3,900-foot level.

Milling

During the early months of the period under review, the mill alterations were completed and the full benefits of the various changes on the per cent. of extraction obtained. The pilot mill indicated a possible extraction of 96.2 per cent. This percentage was obtained in May last and has been bettered each succeeding month since that time.

General

A complete sprinkler system has been installed in the mill and shops, covering the most important fire hazards. This should reduce to a minimum the chances for a fire.

The finer grinding in the mill has introduced more base metals into our bullion, making a regulus carrying high gold values as a by-product. This is hard and expensive to reduce satisfactorily, and the bullion shipped is not easy to check with the mint. We have, in the last few weeks, worked out what appears to be a new refining process which will eliminate this trouble. If the further experiments in a larger way prove satisfactory, we propose to make the necessary changes in our refinery equipment to put this process into use.

Young-Davidson Mines, Limited

The officers and directors of Young-Davidson Mines, Limited, are: Gideon Grant, president; C. G. Knott, vice-president; F. M. McKay, secretary-treasurer; Jacob A. Davidson, A. Calvin Ross, Colin M. McLean, directors. The capitalization is \$3,000,000, in shares of \$1 par value.

The company owns a property in Powell township, district of Timiskaming, which is being operated under agreement by the Hollinger Consolidated Gold Mines, Limited. An account of the work done on the property appears on page 102 of this report. The mine address is Elk Lake.

Young-Shannon Gold Mines, Limited

Young-Shannon Gold Mines, Limited, was incorporated in 1932, with an authorized capitalization of 3,000,000 shares of \$1 par value. The officers and directors were: C. T. Young, president; S. J. Defoe, secretary; W. C. Huff, treasurer; and A. J. Bolton, director. The head office is at 1 Toronto Street, Toronto.

The property of this company includes a group of 9 mining claims in Chester township, district of Sudbury. There is a 22-mile road from Makwa station on the Canadian National railway.

In June a 2-compartment vertical shaft was started on a small island in Clam lake. By the end of the year the shaft had been sunk to a depth of 100 feet, and 50 feet of drifting and 50 feet of crosscutting accomplished at that level. A total of 3,000 feet of diamond-drilling was done during the year.

The plant installed included a 45 h.p. boiler, an 8- by 12-inch steam hoist, and a 220-cubic-foot GD gasoline compressor. Buildings erected included a power-house, blacksmith shop, bunk-house, and powder-house.

An average of 12 men was employed throughout the year. C. T. Young was in charge of operations, with A. Taylor as mine captain. The mine address is Gogama.

GRAPHITE

Black Donald Graphite Company, Limited

The officers of the Black Donald Graphite Company, Limited, are: R. F. Bunting, president and manager; W. B. Bunting, vice-president; R. A. Telfer, secretary-treasurer.

The mine in Brougham township, Renfrew county, operated 90 days during 1934, and the refinery 144 days. About 2,000 tons of ore was hoisted and milled.

The company reports that owing to improvement in market conditions stocks of refined graphitic on hand have been somewhat reduced.

An average of 28 men was employed during the period of operation. The mine address is Calabogie.

GYPSUM

Canadian Gypsum Company, Limited

The Canadian Gypsum Company, Limited, has a capitalization of \$300,000, divided into 3,000 shares of \$100 par value. The officers and directors of the company are: S. L. Avery, president; R. G. Bear, secretary-treasurer; O. M. Knode, C. F. Henning, Otis Wack, and J. E. MacLeish, directors. The head office is at 1221 Bay Street, Toronto. The head office officials are: B. S. Barns, agent and comptroller, and F. B. Gibbs, manager. Otis Wack, Windsor, N.S., is director of operations.

The company operates a gypsum mine and plant near Hagersville, in Oneida township, Haldimand county. All commercial gypsum products are produced at the plant, which includes a mill, wall board and block manufacturing buildings. During 1934 some 17,046 tons of rock were hoisted. An average of 30 men was employed. W. E. Allen, Hagersville, is superintendent.

The company also operates a quarry and lime plant at Guelph; a large gypsum quarry at Windsor, N.S.; a gypsum mill at Hillsborough, N.B.; a gypsum calcining mill at Iona, Cape Breton; and a winter gypsum storage depot at Deep Brook, N.S.

Associated with the company is the Gypsum Packet Company, Limited, operating four 7,000-ton freight and passenger steamers between Nova Scotia and United States ports.

Gypsum, Lime and Alabastine, Canada, Limited

Gypsum, Lime and Alabastine, Canada, Limited, has a capitalization of 2,000,000 shares of no par value. The officers are: R. E. Haire, president and manager; S. H. J. Reid, secretary-treasurer; W. E. Armstrong, Henry Cockshutt H. J. Haire, Jas. R. Inksater, G. H. Kranenberg, J. E. McConnell, R. S. McCurdy, N. L. Nathanson, W. C. Pitfield, and John F. Cameron, directors. The head office is at Paris, Ont.

The mine and mill at Caledonia, Seneca township, Haldimand county, was operated throughout the year. L. V. Robinson was superintendent, employing an average of 110 men.

There were hoisted 21,744 tons of rock. Of this, some 1,432 tons were sold and the rest was manufactured into landplaster, stucco, Paristone, Gyproc, dry Insulex, gypsum lath, and other building products.

In addition to the Caledonia mine, the company operates gypsum plants at Montreal, Winnipeg, Vancouver, and Calgary.

Lime plants are situated at Beachville, Elora, Hespeler, Milton, Limehouse, and Puslinch, Ont., and at St. Mark and Joliette, Que.

Quarries are operated at Mabou, N.S.; Gypsumville, Man.; and Salmon River, B.C. The alabastine plant is at Paris, Ont.

MOLYBDENITE

Phoenix Molybdenite Corporation, Limited

The Phoenix Molybdenite Corporation, Limited, has a capitalization of \$1,000,000, in shares of \$1 par value. The officers and directors are: F. L. Stinson, president and manager; E. A. Dempster, vice-president; W. G. Chipp, secretary-treasurer; John Thompson and George Joynt, directors. The head office is at 316 Excelsior Life Building, Toronto. The mine address is R.R. 2, Ashdad.

The mine in Bagot township, Renfrew county, was operated from April to October, 1934.

A blacksmith shop, transformer station, and mill were erected. The mill went into operation on August 15, and during the remaining period of operation treated about 200 tons of ore from surface, with a recovery of 3,300 pounds of concentrates.

At the end of September there were 31 men employed at the property.

NICKEL AND COPPER

Cuniptau Mines, Limited

Cuniptau Mines, Limited, has an authorized capital of 3,000,000 shares of \$1 par value. The property consists of 62 claims in Strathy township, district of Nipissing, two miles north of Timagami. The officers of the company are: B. W. Watkins, president; E. P. Muntz, vice-president; W. G. Watkins, secretary-treasurer. J. W. Morrison is consulting engineer, and S. S. W. Cole, mine manager. The head office is at 465 Bay Street, Toronto. The mine address is Goward.

To the end of January, 1935, the following work had been done. A 2-compartment shaft was sunk to a depth of 240 feet, with levels at 100 and 225 feet. Drifting and crosscutting amounted to 1,372 feet, and 55 feet of raising was done. A 50-ton blast furnace is being put into operation with the intention of treating the green ore.

An average of 40 men was employed.

Falconbridge Nickel Mines, Limited

The officers and directors of Falconbridge Nickel Mines, Limited, are: Thayer Lindsley, president; Halstead Lindsley and J. G. Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The authorized capital is 5,000,000 shares of no par value. The head office is at 25 King Street West, Toronto.

The company operates a nickel-copper property in Sudbury district. Ernest Craig is general superintendent; J. R. Gill, smelter superintendent; Angus MacDonnell, underground superintendent; and R. C. Mott, concentrator superintendent. During 1934 an average of 436 men was employed, of whom 124 were underground. The mine address is Falconbridge.

The following is taken from the report of the general superintendent for the year ending December 31, 1934:—

Such interruptions as were experienced to continued operation of mine and reduction plants were entirely due to necessary periodic repairs to blast furnace and settler.

Mine Development

Development footages attained during the year and combined over all levels, distributed as tabulated below:—

Drifting and crosscutting.....	feet	4,054
Raising.....	feet	1,122
Stope entrances.....	feet	130
Box-holes.....		7
Diamond test drilling.....	feet	2,597
Diamond-drilling (surface).....	feet	405
Station-cutting.....	cu. ft.	6,700
Shaft-sinking.....	feet	546

All development work during the year was carried out within the area in which ore reserves were computed in 1933, with the exception of the east drive on the 500-foot level.

Of the total 4,054 feet of drifting and crosscutting, 2,577 feet was driven east on the 500-foot level. This work served to open up the eastern ore bodies and to provide a connection with No. 5 shaft. Intensive faulting, encountered in some sections, reduced the ore possibilities at this horizon. One body, however, extending for 500 feet and disclosing fair widths, was opened up, while the last 1,100 feet of the drive was in ore of widths varying between 10 and 40 feet but of a grade considerably reduced by the presence of large amounts of quartz. The limits of this body have not yet been reached.

On the 750-foot level an advance of 610 feet west disclosed 575 feet of good ore. The east drive was continued for 233 feet with ore to 120 feet, at which point the main fault was encountered.

No. 5 Shaft.—Preparation for sinking a 5-compartment shaft at a location some 2,400 feet east from the present working shaft was made early in the summer. This shaft is 13 feet 4 inches by 19 feet 6 inches, outside timber, and will be continued to a depth of 1,500 feet.

The depth of overburden having been established at 100 feet by means of an electrical survey and checked by one bore-hole, excavation of the shaft was commenced in June. Sinking through the overburden was accomplished by excavating inside a steel plate shield, the excavation being followed by timber sets spaced at 3-foot centres and closely lagged. After reaching bed rock, in order to seal off the water and quicksand encountered there and also to reinforce the shaft through the sand, a concrete lining was poured inside the timber and continued to surface. Permanent steel sets were started in September, and a total depth of 546 feet from surface had been reached by the end of the year. A station was cut at the 500-foot level, where connection was made with the east drift.

Ore Reserves

Ore reserves, computed as at December 31, 1934, are tabulated hereunder:—

	Tons
Ore reserves as at December 31, 1933.....	2,817,884
Plus new ore added 1934.....	460,000
	<hr/>
Total.....	3,277,884
Less: drawn during 1934.....	317,646
	<hr/>
Total ore reserves (averaging 2.04 per cent. nickel and 0.90 per cent. copper), December 31, 1934.....	2,960,238

Mining

The results of mining activities during the year are set out in the following table:—

BROKEN ORE IN STOPES	
	Tons
Balance December 31, 1933.....	408,780
Broken during 1934.....	386,051
	<hr/>
Total.....	794,831
Less: hoisted from stopes during 1934.....	285,089
	<hr/>
Broken ore reserves December 31, 1934.....	509,742
ORE HOISTED	
From stopes, 1934.....	285,089
From development, 1934.....	14,085
From concentrating dump, 1934.....	18,472
	<hr/>
Total ore to crushing plant, 1934.....	317,646

Crushing, Sorting, and Transportation

From 317,646 tons of ore delivered to the crushing plant, 44,116 tons, or 13.9 per cent., of waste was eliminated by sorting and discarded. The balance, amounting to 273,530 tons, was transported over the aerial tramway to the treatment plant bins.

The entire reduction plant was in operation 337.46 days during the year. Periodic repair campaigns, necessary in the one-unit plant, account for the whole of lost operating time. Results of operation tabulate as below:—

	Short tons
Total ore treated.....	272,923
Matte produced.....	9,271.4
Nickel in matte produced.....	5,202.6
Copper in matte produced.....	2,450.8
Metals per ton of ore:	Pounds
Nickel.....	41
Copper.....	19.90
Metallurgical losses per ton of ore:	
Nickel.....	2.88
Copper.....	1.64

Construction

With the exception of temporary installations of equipment to facilitate the sinking of No. 5 shaft, practically no additions or alterations to the plant were undertaken during the year.

Housing facilities were further increased during the year, and an up-to-date sewage disposal system was installed. Sewerage and water systems were also extended to provide adequate service and fire protection throughout plant and townsite.

The following is an extract from the report of the consulting metallurgist for the year ending December 31, 1934:—

Mill and Smelter

The mill and smelter operated throughout the year with only the normal interruptions for repairs. The excellent overall metallurgical recovery was slightly improved.

Refinery

The refinery, which is located in Norway, operated very steadily throughout the year, although with a little less than normal capacity during the first few months due to adjustment of new equipment. A certain amount of additions and alterations took place, more to improve and stabilize operating conditions than to increase capacity, although this at the end of the year was very ample for 6,000 short tons annually and some months exceeded this rate.

Custom matte was received regularly, from February, at the increased rate of 1,000 long tons nickel annually. The plant for separation of precious metals was finished during the year and is gradually coming into routine. Research work and experiments are going on to further improve the recovery and high quality of the metals, and some small further progress has been made.

For the year 1934, the amount of metals in matte received from the smelter, the refinery production, the metals in process, and the metals in matte on hand at the end of the year is set out in the following table:—

	Nickel	Copper
	lbs.	lbs.
Metals in Falconbridge matte received, less refining losses.....	9,924,129	4,626,535
Produced in marketable form during the year.....	9,508,939	4,633,235
Metals in process of refining at end of year.....	1,953,277	402,976
Metals in matte on hand at end of year.....	1,355,139	604,058

International Nickel Company of Canada, Limited

The officers of the International Nickel Company of Canada, Limited, are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John F. Thompson, vice-president; Paul D. Merica and John C. Nicholls, assistants to the president; James L. Ashley, secretary-treasurer.

The directors whose term expires in 1935 are: James L. Ashley, John F. Dulles, Reg. Halladay, Charles Hayden, J. W. McConnell, R. S. McLaughlin, Britton Osler, J. A. Richardson, Robt. C. Stanley, Andrew V. Stout, John F. Thompson, and Rt. Hon. Lord Weir of Eastwood.

The directors whose term expires in 1936 are: John P. Bickell, Hon. H. Cockshutt, Wm. N. Cromwell, D. Owen Evans, Sir Harry McGowan, R. H. McMaster, Wm. W. Mein, Rt. Hon. Lord Melchett, Paul D. Merica, Sir Robert L. Mond, Thomas Morrison, Seward Prosser, and Grant B. Shipley.

The executive office is at 67 Wall Street, New York City, and the general offices of the mining and smelting division are at Copper Cliff, Ont.

This company and subsidiary companies operate hydro-electric power plants at High Falls, Big Eddy, Wabageshik, and Nairn Falls, Ont.; nickel-copper mines in Sudbury district, Ont.; smelters at Copper Cliff and Coniston, Ont.; refineries at Port Colborne, Ont., Acton, England, and Clydach, Wales; rolling mills at Birmingham, England, Huntington, W. Va., and Glasgow, Scotland; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J.

The authorized capital of this company consists of \$27,679,900 of preferred shares of \$100 and \$5 par value, and 15,000,000 shares of common stock of no par value.

The following information is extracted from the annual report of the company covering the year ending December 31, 1934:—

General

The improvement in your company's business mentioned in the annual report for 1933 continued through 1934, with the result that the report submitted herewith is the most satisfactory since that for 1929, which was the peak year in the history of the nickel industry.

Sales of nickel, copper, rolling-mill products, and precious metals, details of which appear in the Sales section, substantially increased. Quoted prices for nickel, with the exception of a lower sterling price, remained unchanged. However, though still low, the average price received for copper was 5 per cent. in excess of that obtained in 1933.

Operations throughout the year, conducted on an increased scale and at a uniform rate, afforded your management opportunity to cut costs of production to the lowest figures obtaining since your plants were reconstructed and the Frood mine fully developed. The expanded operations called for additions to pay-rolls and decreased unemployment in the various localities in which your operations are conducted.

The financial statements are submitted for convenience in United States dollars. As in the previous year sales outside of Canada and the United States were based on sterling. It will be noted that a net profit of \$18,487,478.80 was realized after all charges, including provision of \$5,321,131.52 for depreciation, mine depletion, and other reserves. After paying \$1,933,898.75 of preferred dividends there remained \$16,553,580.05, equal to \$1.13 per share on the common stock. The year closed with your company in a strong cash position.

There follows a résumé of your company's diversified activities during the year ended December 31, 1934.

Sales

Your company's sales of nickel in all forms, including nickel in alloys, amounted to 91,459,554 pounds, compared with 74,356,969 pounds in 1933, an increase of 23 per cent.

Sales of nickel in products of the Port Colborne, Canada, and Clydach, Wales, refineries amounted to 73,964,621 pounds, compared with 61,353,495 pounds in 1933, an increase of 21 per cent. Sales of nickel in products of the Copper Cliff smelter amounted to 1,357,008 pounds. Sales of nickel in products of the rolling mills at Birmingham, England, Glasgow, Scotland, and Huntington, W. Va., and of the foundry at Bayonne, N.J., totalled 16,137,925 pounds, compared with 13,003,474 pounds, an increase of 24 per cent.

The estimated world's consumption of nickel in all forms was 122,000,000 pounds, compared with 96,000,000 pounds in 1933 and 57,000,000 pounds in 1932.

Sales of Monel metal, a product made direct from Creighton ore, totalled 10,763,821 pounds, compared with 9,101,219 pounds in 1933, an increase of 18 per cent.; sales of pure rolled nickel were 7,469,914 pounds, compared with 6,287,991 pounds in 1933, an increase of 19 per cent.

Copper sales, inclusive of copper in sulphate produced in Wales, increased from 113,682,312 pounds to 194,870,682 pounds, or 71 per cent.

Gold sales were 74,375 ounces, compared with 21,355 ounces in 1933; silver sales were 1,006,808 ounces, compared with 876,303 ounces; and sales of the platinum metals were 124,424 ounces, compared with 77,198 ounces. Sales of selenium were 73,516 pounds, and sales of tellurium 1,110 pounds.

Mines

Throughout 1934 ore was mined continuously from the Froot and Creighton mines, the total tonnage shipped amounting to 2,690,814 tons, of which the Froot mine contributed 1,868,186 tons and the Creighton mine 822,628 tons.

At the Froot mine exploratory work was restricted to the lower levels, and ordinary development work was regulated to conform with ore requirements. During 1934 the advance of shafts, drifts and crosscuts, raises, winzes, and box-holes amounted to 19,937 feet, thus bringing the total development work in this mine to 31.7 miles. Twenty new stopes and 5 pillar stopes were brought into production. There are now available for production in the Froot mine 83 stopes and 13 pillar stopes. The average output of a stope is 140 tons daily and that of a pillar 60 tons daily. Costs of development work and mining were satisfactory, and the mine is in splendid condition to supply smelter requirements.

The advance made at the Creighton mine in 1934, inclusive of shafts, drifts and crosscuts, raises, winzes, and box-holes totalled 8,694 feet. In order to mine efficiently the large reserves of proven ore in the lower levels a new shaft is being sunk. Work is progressing on the shaft-sinking and on the erection of the necessary surface plant, and it is estimated that this project will be completed early in 1937.

Smelters

The concentrator was operated at a uniform rate throughout the year and treated 1,843,146 tons of ore, the greatest tonnage thus far handled. As the result of certain rearrangement of equipment and with the completion of some minor installations the available capacity in the grinding and flotation sections is 8,000 tons per day. This capacity can be readily increased to 11,000 tons per day should demand call for increased quantities of nickel. Experimental work is being continued actively with reference to mechanical details of operations and chemical features of flotation.

The Copper Cliff smelter produced 92,174 tons of bessemer matte and 97,611 tons of blister copper. Three reverberatory furnaces were in operation throughout the year. The installation of additional converters, mentioned last year, has been completed, which not only adds to plant capacity but from a metallurgical standpoint balances adequately the copper and nickel smelting operations. From the standpoint of efficiency the performance of the reverberatory furnaces and converters was good, and greater daily tonnages were smelted than at any time heretofore.

For the Orford separation process one blast furnace was used throughout the year and a second for seven months. A marked reduction in the amount of coke and nitre cake used per ton of bessemer matte smelted resulted in a reduction of costs.

At the Coniston smelter three blast furnaces were in operation up to April 1, and four thereafter. During the year 840,980 tons of ore were smelted and 59,732 tons of bessemer matte produced. This smelter in common with your other plants in the Sudbury district is in splendid physical condition and is operating satisfactorily from the standpoint of tonnage and cost of production.

Hydro-Electric Plants

All of your four hydro-electric plants were in use throughout the year. Through systematic maintenance of storage dams, water capacity has been materially increased. The concrete dam at Nairn Falls was partially reconstructed and the station generally overhauled. All power-plant equipment is maintained in excellent condition and the stations are furnishing a large quantity of electric power with little or no interruption in this important service.

Refineries

Port Colborne Refinery.—Six electrolytic circuits were in continuous operation during the year and a seventh was in use from April to August, inclusive. The total output of nickel, inclusive of nickel in oxide, was 70,974,850 pounds. Particular attention has been paid to plant research, which has resulted in numerous efficiencies in process operations. The resulting savings, together with improvements in handling materials, have enabled your management to show satisfactory costs. There has been little change in labour conditions at this refinery. Increased output and a steady rate of operations have resulted in the maintenance of a fairly constant number of employees.

Ontario Refining Company, Limited.—As a result of increased nickel production there was a corresponding increase in the tonnage of blister copper received from the Copper Cliff smelter, which rose from approximately 6,500 tons per month at the beginning of the year to 9,000 tons per month during the last quarter. Refined copper production amounted to 95,558 tons, compared with 58,098 tons in 1933. Shipments from the refinery were 97,292 tons in 1934, compared with 53,678 tons in 1933.

Selenium and tellurium are now regularly produced as by-products in addition to by-product gold, silver, and platinum metals. A plant for refining tellurium was constructed during the year and was started in October, 1934. Plant research throughout the refinery has resulted

not only in operating economies but has further improved the quality of your ORC brand of refined copper.

Your company's stock interest in the Ontario Refining Company, Limited, was increased from 67.79 per cent. to 90 per cent. during the year and may be further increased, as referred to in the annual report for 1931, upon termination of the copper purchase contract therein mentioned. In the event that all of the remaining outstanding stock is purchased in 1935 a cash expenditure of approximately \$1,100,000 is indicated.

Ore Reserves

Proven ore reserves on December 31, 1934, were 204,399,463 tons. In the ordinary course of mining operations 2,720,779 tons were added to reserves.

Outlook

A programme of mine development and plant construction and rehabilitation, begun in 1926 and concluded in 1929, entailed expenditures in excess of \$50,000,000. Coincident with the completion of this extensive work the current world trade collapse started and has lasted with varying severity since that time.

It is, however, gratifying to report that your company's business apparently turned the corner of depression during the spring of 1932 and since then has improved gradually to such an extent that the net profits in 1934 are, with one exception, the greatest in your company's history. Furthermore, it should be noted that 1934 was the first period in which your modernized plants were operated at a rate of capacity sufficient to demonstrate the economies which the large capital expenditures have made possible.

The year closed with all of your properties in first-class condition and with your sales and technical departments thoroughly organized and staffed to manage efficiently a growing business. Hence, barring major disturbances, 1935 should continue to show improvement in quality of output, lower costs of production, and from present indications increasing sales of your company's diversified products.

Employees

The total number of employees at the year-end was 9,154, distributed as follows: Canada 5,474, Great Britain 2,507, United States 1,122, other countries 51. Employees on December 31, 1933, numbered 8,297. The increase, amounting to 10 per cent., is due to the increased scale of operations.

It is gratifying to report that there was a further decline in the accident rate in the mining division, the number of compensation accidents per 1,000 shifts worked in 1934 being 0.206, compared with 0.259 in 1933.

During 1934 an average of 1,663 men was employed at Copper Cliff, 426 at Coniston, 1,529 at Frood, and 752 at Creighton. Of these, an average of 1,208 men was employed underground at Frood, and 514 at Creighton.

Donald MacAskill is general manager; R. D. Parker, general superintendent; H. J. Mutz, superintendent of mines; S. J. Kidder, superintendent of the Creighton mine; F. J. Eager, superintendent of the Frood mine.

RADIUM

Canada Radium Mines, Limited

Canada Radium Mines, Limited, has a capitalization of 2,500,000 shares of \$1 par value, of which 1,400,000 shares have been issued. The property consists of 750 acres in Cardiff township, Haliburton county. The officers and directors are: K. W. Wright, president; Geo. F. McCandless, vice-president; A. M. Barry, secretary-treasurer; Frank Austin, managing director; E. W. Austin, superintendent; Geo. A. Arthur and John G. Cole, directors. H. L. McClelland is consulting engineer. The head office is at 244 Bay Street, Toronto. The mine address is Cheddar.

The shaft has been sunk to a depth of 375 feet, with levels at 125, 250, and 365 feet. Approximately 700 feet of lateral work has been completed.

About 15 men are employed at the mine.

SILVER AND COBALT

Cain and Taylor

The Beaver mine in Coleman township, district of Timiskaming, was operated from January 2 to June 9, 1934, by the owners, C. E. Cain and W. D. Taylor.

From 35 tons of ore hoisted and shipped, there were recovered 58,620 fine ounces of silver, having a value of \$24,598. An average of 12 men was employed.

Cobalt Properties, Limited

Cobalt Properties, Limited, is capitalized at \$25,000, in shares of \$1 par value. The officers are: Ambrose Murphy, president; Arthur Brocklebank, managing director; T. Wainwright, vice-president; H. E. Tomney, secretary-treasurer; Agnes Reid, director. The head office is at Cobalt.

The company owns the following properties in the township of Coleman, district of Timiskaming: Coniagas, Mining Corporation, Right of Way, McKinley-Darragh-Savage, and Cobalt Townsite.

During 1934, shipments of 102 tons of ore, containing 221,345 ounces of silver, were made. About 50 men were employed during the year.

George Martin

George Martin of Cobalt operated the Crown Reserve mine in Coleman township, district of Timiskaming, under lease during part of 1934, employing 8 men.

Shipments of 7,568 pounds of silver-cobalt ore and 1,124 ounces of bullion were made.

Mining Corporation of Canada, Limited

The properties of the Mining Corporation of Canada, Limited, in Coleman township, district of Timiskaming, were leased from January 1 to September 12. The operation by the lessees yielded 49,789 ounces of silver, valued at \$24,615.

The mines were sold to Cobalt Properties, Limited, in September.

Nipissing Mining Company, Limited

Nipissing Mines Company, Limited, has a capital of 1,200,000 shares of \$5 par value. The directors of the company are: E. P. Earle, president and treasurer; Alexander Fasken, vice-president and secretary; Richard T. Greene, Dr. F. R. Bennetto, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is at the Excelsior Life Building, Toronto, and the New York office is at 165 Broadway.

The operating company is the Nipissing Mining Company, Limited, with a capital of 2,500 shares of \$100 par value. The officers and directors of the company are: Alexander Fasken, president and secretary; E. P. Earle, vice-president and treasurer; Richard T. Greene, C. W. Nichols, Dr. F. R. Bennetto, Halstead Lindsley, and Hugh Park, directors. Hugh Park is general manager.

The mine in Coleman township, district of Timiskaming, was reopened in July, 1934, and operated until the end of the year, with an average force of 21 men.

The following is an extract from the report of the general manager for the fiscal year ending December 31, 1934:—

Operations at the Cobalt property were more extensive than in 1933. There was marked improvement in the price of silver and in the market demand for ores and residues containing cobalt and other minerals. This condition permitted the reopening of one of the shafts, to extract several hundred tons of cobalt ore. Shipments of residue amounted to 600 tons, as contrasted with no sales in 1933.

The clean-up of the fire area at the low-grade mill produced 575 tons of medium-grade silver ore, which was shipped direct to smelters. It is probable that some further tonnage from this source will be procured. Leasers working in various sections of the property obtained fair results, in which the company shared to a substantial extent.

The following shipments were made during the year:—

	Tons	Ounces silver
Bullion.....	21.56	628,608.30
Clean-up.....	573.37	103,267.32
Leasers' ore.....	131.19	161,971.27
Residue.....	605.81	43,335.63
Cobalt ore.....	360.40	.....
Total.....	1,692.33	937,182.52

The approximate value of shipments was \$425,000.

There was a gratifying material increase in the price of silver, the year starting at 44 $\frac{7}{8}$ cents and ending at 54 $\frac{3}{4}$ cents, the average for 1934 being 47.973 cents, an increase of 13 $\frac{1}{4}$ cents, or 38 per cent. over 1933. There have been further increases since 1934, present quotations being around 75 cents. The following table shows the fluctuations in the price of silver during the 5 preceding years:—

	Average	High	Low	Spread
	cents	cents	cents	cents
1934.....	47.973	55.75	41.75	14
1933.....	34.727	45	24.5	20.5
1932.....	27.892	31	24.25	6.75
1931.....	28.701	37.25	25.75	11.5
1930.....	38.154	46.875	30.75	16.13

It is doubtful whether any considerable amount of silver remains in the old workings which would be profitable for the company to extract at present or even higher prices. If silver continues at about the present level there may be some inducement to carry on further exploration work in the search for new veins, though such exploration work could not be expected to be as profitable as the portions already explored and from which the major part of past production was derived.

M. J. O'Brien, Limited

Cross Lake Mine

The Cross Lake mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. About 103 men are employed. The mine address is Cobalt.

The following development work was done in 1934: drifting and cross-cutting, 4,257 feet; raising, 637 feet; sinking, 11 feet.

The following table shows the ore hoisted and milled in 1934:—

Total tons broken.....	Tons 43,316
Ore hoisted.....	22,794
Waste hoisted.....	14,790
Ore milled.....	30,755
Custom ore milled.....	301

The silver recovered amounted to 1,088,993 ounces, of which 26,086 ounces was from custom ore. There were shipped:—

Cobalt.....	lbs.	54,873
Copper.....	lbs.	24,745
Lead.....	lbs.	7,789
Gold.....	ounces	4,531

Miller Lake O'Brien Mine

The Miller Lake O'Brien mine, Nicol township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager and H. G. Kennedy is manager. The mine address is O'Brien. The average number of men employed was 83.

The 1934 report is as follows:—

Drifting.....	Feet	2,734
Crosscutting.....		386
Raising.....		126
Sinking.....		41
Ore stoped.....	Tons	10,246
Ore and waste broken.....		21,484
Ore hoisted.....		21,680
Waste hoisted.....		6,514

Peterson Cobalt Mines, Limited

The property of Peterson Cobalt Mines, Limited, in Coleman township, district of Timiskaming, was not operated in 1933, but a short lease was given to Frank Barnet. Ore picked from the dump yielded \$165.52 in silver.

C. W. Price

The Foster mine in Coleman township, district of Timiskaming, was operated under lease by C. W. Price, who employed 2 men. Shipments of ore and concentrates yielded 6,037 ounces of silver, having a value of \$3,088.59.

Sandoe and Moyle

The Temiskaming mine in Coleman township, district of Timiskaming, was leased to Richard Sandoe and H. Moyle.

Some 9 tons of ore shipped to the Temiskaming Testing Laboratories for treatment yielded 25,488 ounces of silver.

Smith Cobalt Mines, Limited

The property of Smith Cobalt Mines, Limited, is in Coleman township, district of Timiskaming, east of Cross lake. A shaft had been sunk by the Mining Corporation to a depth of 410 feet, and 1,100 feet of lateral work had been done.

The new company started dewatering the workings in May, 1934, and to the end of the year the following work was done: drifting, 60 feet; raising, 25 feet; and winze-sinking, 66 feet. Operations ceased on December 31, 1934. An average of 13 men was employed.

The officers are: W. H. Smith, president; A. A. Amos, vice-president; Col. E. F. Armstrong, vice-president; A. Kelso Roberts, secretary-treasurer. The company is capitalized at 4,000,000 shares of \$1 par value, of which 2,100,000 are issued. The executive office is at 320 Bay Street, Toronto.

A. Wood

The Dominion Reduction property in Coleman township, district of Timiskaming, was leased to A. Wood, Cobalt, in 1934.

Ore shipped to Deloro, Noranda, and the O'Brien mill at Cobalt, yielded 11,490 ounces of silver.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year. The officers and directors of the company are: W. S. Morden, president; Roy Taylor, secretary; E. S. James, director.

The ore was mined from the 3rd and 8th levels. A total of 7,237 tons was hoisted, and 7,337 tons were milled. On the 4th level, 450 feet of drifting was done to open up new veins.

Roy Taylor, Madoc, is manager, employing an average of 17 men in the mine and 11 in the mill.

Geo. H. Gillespie Company, Limited

The officers and directors of the Geo. H. Gillespie Company, Limited, are: Geo. H. Gillespie, president; M. H. Ludwig, secretary-treasurer; Alexander Longwell, director.

The Henderson mine in Huntingdon township, Hastings county, was operated throughout the year. Some 6,667 tons of ore were hoisted and treated at the Gillespie mill.

Geo. H. Gillespie, Madoc, is manager. Eight men were employed at the mine and 10 at the mill.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

During 1934 only one blast furnace of this corporation, located at Sault Ste. Marie, was operated. No. 4 furnace was in blast from January 1 to June 15, and from October 16 to November 23. It produced a total of 68,904 tons of iron.

Jas. H. Bell was blast furnace superintendent.

Canadian Furnace Company, Limited

The Canadian Furnace Company, Limited, at Port Colborne, operated the furnace from July to December, 1934.

The production for the year was as follows:—

Pig iron.....	Gross tons
Spiegeleisen.....	38,980
	6,541
Total.....	<hr/> 45,521

The officers of the company are: Frank B. Baird, Buffalo, N.Y., president; Richard C. Yates, Port Colborne, vice-president and manager; Frederick C. Slee, Buffalo, N.Y., secretary. W. J. Higgins, Port Colborne, is superintendent.

Canadian Industries, Limited

During 1934, the sulphuric acid plant, located at Copper Cliff, was in continuous operation.

There are three 50-ton-per-day units, which manufacture acid from the converter gases produced at the smelter of the International Nickel Company. All three units were in operation throughout the year. The nitre cake plant, which has an estimated capacity of 72,000 tons per annum, was operated at about 60 per cent. of capacity. In this plant sodium sulphate is treated with sulphuric acid to produce nitre cake, which is used in the Orford process of separating nickel from copper.

An average of 52 men was employed. G. G. Vincent was succeeded by E. Jordan as works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. The silver output for the year amounted to approximately 2,728,300 ounces.

The officers of the company are: M. J. O'Brien, chairman of the board; J. A. O'Brien, president; S. F. Kirkpatrick, vice-president and managing director; F. A. Bapty, secretary-treasurer. S. B. Wright is general manager, and R. A. Elliott is superintendent.

International Nickel Company of Canada, Limited

The refinery at Port Colborne was operated continuously throughout the year. An account of the operations appears on page 160 of this report.

Ontario Refining Company, Limited

The copper refinery of this company, situated at Copper Cliff, was operated continuously during 1934. Operations were gradually increased from about 55 per cent. of the rated capacity of the plant, as at the end of 1933, to about 85 per cent. at the end of 1934.

A wide variety of electrolytic copper shapes was produced, with an increasing volume of end-poured cakes, bars, and billets, made by the patented process of which this company is the only licensee in Canada. By-product departments were expanded, and a tellurium recovery plant was completed and put in operation in October. Gold, silver, platinum metals, selenium, and tellurium are now regularly produced as by-products.

The refinery operated chiefly on blister copper from the Copper Cliff smelter of the International Nickel Company, although gold ores and gold-bearing slags and mattes were also treated.

The distribution of products extended to most European countries, with the largest volume going to the United Kingdom. No copper has been shipped to the United States since a 4-cent-per-pound tariff was placed on foreign copper in June, 1932.

An average of 462 men was employed, in comparison with 236 men during 1933. F. Benard was plant manager.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace for 44 days, with a production of 12,679 gross tons of pig iron, and "B" furnace for 278 days, with a production of 151,072 gross tons.

The average number of men employed was 85. R. A. Gillies is blast furnace superintendent.

The officers of the company are: Charles S. Wilcox, chairman of the board; R. H. McMaster, president; H. M. Jaquays and H. T. Diplock, vice-presidents; H. H. Champ, vice-president and treasurer; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1934

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

Accidents during 1934

During the year 1934 at the mines, metallurgical works, quarries, and clay, sand, and gravel pits regulated by *The Mining Act*, there were 1,945 accidents to employees reported to the Department of Mines up to January 16, 1935. Thirty-three fatalities arising out of 32 separate accidents were reported.

These returns represent an increase of 407 in the total number of accidents, and an increase of 8 in the number of fatalities recorded.

The report shows a fatality rate of 1.61 per thousand men employed, which is 1.14 per thousand lower than the average for the past twenty-five years.

There were 93 non-fatal accidents per thousand men employed, which is a decrease of 2 per thousand from the rate of 1933.

The percentage of non-fatal accidents followed by infection decreased from 7.3 in 1933 to 7.1 in 1934.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1930	1931	1932	1933	1934
Mines, underground.....	30	21	17	20	22
Mines, surface.....	3	8	0	1	2
Metallurgical works.....	11	1	1	1	5
Quarries.....	4	2	1	0	1
Clay, sand, and gravel pits.....	6	4	4	2	2
Total.....	54	36	23	24	32

By months the fatal accidents occurred as follows:—

Month	No. accidents	No. men killed
January.....	3	4
February.....	4	4
March.....	1	1
April.....	0	0
May.....	3	3
June.....	2	2
July.....	3	3
August.....	2	2
September.....	3	3
October.....	2	2
November.....	7	7
December.....	2	2
Total.....	32	33

Classifying the fatalities according to industries gives the following:—

Gold mines.....	18
Nickel mines.....	7
Silver mines.....	0
Talc mines.....	0
Metallurgical works.....	5
Quarries.....	1
Sand, gravel, and clay pits.....	2
Total.....	33

ANALYSIS OF FATALITIES AT MINES, 1930-1934

Cause	1930	1931	1932	1933	1934
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground.....	45.6	31	21	23	24
Run of ore or rock.....	8.6	3.5	5.3	9	8
Shaft accidents.....	8.6	17.2	15.8	9	8
Explosives.....	8.6	6.9	31.6	9	20
Miscellaneous, underground.....	20	13.8	26.3	45	32
Surface.....	8.6	27.6	.....	5	8

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1910-1934

Year	Persons killed at metallurgical works and mines	Persons employed at metallurgical works and producing mines	Persons employed at non-producing mines (estimated)	Total persons employed	Fatal accidents per 1,000 employed
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,500	1,500	11,000	2.72
1923.....	30	10,500	1,500	12,000	2.5
1924.....	40	11,000	1,500	12,500	3.2
1925.....	42	11,500	1,500	13,000	3.23
1926.....	32	11,500	1,500	13,000	2.46
1927.....	33	13,311	2,000	15,311	2.1
1928.....	85	15,787	2,000	17,787	4.76
1929.....	55	17,145	1,849	18,994	2.89
1930.....	56	18,217	317	18,534	3.02
1931.....	37	17,820	447	18,267	2.03
1932.....	25	14,378	431	14,809	1.69
1933.....	25	15,080	804	15,884	1.57
1934.....	33	19,302	1,254	20,556	1.61

The comparative fatality rate per thousand men employed at mines, metallurgical works, quarries, and clay, sand, and gravel pits is as follows:—

	Men employed	No. killed	Rate per thousand
Mines.....	14,755	25	1.69
Metallurgical works.....	3,892	5	1.28
Quarries.....	1,096	1	.91
Clay, sand, and gravel pits.....	813	2	2.46
Total.....	20,556	33	1.61

The occupation and nationality of the men killed at mines, metallurgical works, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Austrian	British	Finn	Hungarian	Italian	Jugo-Slav	Lithuanian	Norwegian	Pole	Total
Block-holer.....						1				1
Cage-tender.....		1								1
Chute-blaster.....					1					1
Driller.....	1	1	1			1				4
Drill helper.....		2	1			2				5
Engine operator.....		1								1
Labourer.....		4	1				1	1		7
Pipefitter.....		1								1
Rigger's helper.....		1								1
Scaler.....		1	1							2
Shaft inspector.....			1							1
Shift boss.....		1								1
Shop helper.....		1								1
Switchman.....		1								1
Trammer.....		2		2					1	5
Total.....	1	17	5	2	1	4	1	1	1	33

The ages of the men killed are as follows:—

17-20	21-25	26-30	31-35	36-40	41-45	46-50	Over 50	Total
3	6	4	13	3	2	1	1	33

Non-fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Under-ground	Total
Fall of persons.....	102	143	245
Falling objects.....	53	147	200
Tramming.....	4	121	125
Hand tools.....	75	50	125
Flying objects, sledging, etc.....	18	99	117
Rock or ore at chute.....		115	115
Fall of rock or ore, sealing, drilling, etc.....		109	109
Fall of rock or ore at face.....		108	108
Crushed between two objects.....	26	64	90
Handling rock or ore.....		72	72
Nails or splinters.....	21	37	58
Strain while lifting.....	14	40	54
Running into or striking objects.....	7	45	52
Drilling machines.....		44	44
Machinery.....	37	7	44
Explosives.....	3	27	30
Fall down shaft, winze, or stope.....		25	25
Burns.....	16	4	20
Cage, skip, or bucket.....		17	17
Air or rock blast.....		11	11
Poisoning from cyanide.....	7		7
Electricity.....	4		4
Explosion from carbide.....	1		1
Gas.....	1		1
Unclassified.....	11		11
Total.....	400	1,285	1,685

The causes of non-fatal accidents at metallurgical works were:—

Falling objects.....	23	Hand tools.....	3
Fall of persons.....	19	Strain while lifting.....	3
Burned by slag, matte, or scrap.....	18	Gas.....	3
Crushed between two objects.....	10	Nails of splinters.....	3
Cranes, ladles, hooks.....	7	Burns by acid.....	2
Burns.....	5	Running into or striking objects.....	2
Machinery.....	4		
Flying objects, sledging, etc.....	3	Total.....	108
Transportation.....	3		

The causes of non-fatal accidents at quarries were:—

Handling material.....	22	Explosives.....	4
Flying objects, sledging, etc.....	12	Fall of rock.....	3
Fall of persons.....	11	Running into or striking objects.....	2
Falling objects.....	9	Strain while lifting.....	2
Hand tools.....	8	Nails or splinters.....	1
Machinery.....	7	Unclassified.....	1
Transportation.....	6		
Derricks, cranes, etc.....	6	Total.....	98
Crushed between two objects.....	4		

The causes of non-fatal accidents at clay, sand, and gravel pits were:—

Fall of persons.....	4	Transportation.....	2
Falling objects.....	3	Strain while lifting.....	1
Fall of material.....	3	Unclassified.....	2
Crushed between two objects.....	3		
Machinery.....	2	Total.....	22
Hand tools.....	2		

Infection

Records show that infection followed in 136 cases out of a total of 1,913 accidents:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,285	92	7.1
Mines, surface.....	400	36	9
Metallurgical works.....	108	3	2.8
Quarries.....	98	5	5.1
Clay, sand, and gravel pits.....	22		
Total.....	1,913	136	7.1

Accidents from Explosives

Cause	Non-fatal		Fatal		Total	
	No. of accidents	Men injured	No. of accidents	Men killed	No. of accidents	Men killed or injured
Returned too soon to blast.....			2	3	2	3
Delayed too long blasting.....	3	5	2	2	5	7
Unexplained blast.....			1	1	1	1
Drilled into explosive.....	4	9			4	9
Concussion from blast.....	1	1			1	1
Cap exploded while crimping.....	1	1			1	1
Walked into blast.....	4	5			4	5
Premature blast.....	3	4			3	4
Explosion while tamping.....	1	2			1	2
Struck by rock from blast.....	6	6			6	6
Total.....	23	33	5	6	28	39

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
3	2	1	.....	6	.....	.....	.....	.....	12

The following table shows the total number of non-fatal electric accidents during the last ten years:—

1925	1926	1927	1928	1929	1930	1931	1932	1933	1934	Total
6	5	10	4	14	10	7	3	4	4	67

Mine Fires

Goodfish Mining Company, Limited

A gas explosion and fire occurred underground in the No. 3 shaft workings of the Goodfish Mining Company, Limited, about 3.40 P.M., on August 27.

No work had been done at this shaft from 1923 until the summer of 1934, and the workings had remained filled with water during that time. The principal work done at this location had consisted of sinking an inclined shaft on the vein, dipping from 65 to 90 degrees, to the 200-foot level, where some drifting had been done to the east and west and two crosscuts run to the north. From a crosscut directly north of the shaft a vertical winze had been sunk to the 350-foot level, and a small amount of drifting and crosscutting had been done at this horizon.

During 1934 work was again undertaken, with a view to exploring this property further. At the time of the accident the water had been pumped down to the 200-foot level and a small amount of driving had been done there. An attempt was being made to dewater the vertical winze below the 200-foot level, and an air lift had been rigged for this purpose. The air jet in this lift had apparently become blocked, and the three men underground were attempting to overcome this difficulty when the outbreak of gas was encountered. One man, Hugh Armstrong, was standing on the first landing below the 200-foot level in the winze, and his two fellow workmen were at the collar of the winze when the rush of gas occurred. All the men were carrying carbide lamps, and immediate ignition of the gas took place. The men were all thrown about and lost their hats and lamps in the explosion, but were able to reach the foot of the main shaft and climb to surface. Armstrong was the most extensively injured, his face and hands being quite severely burned.

The fire evidently burned itself out quickly, and no ignition of the winze timbers occurred. Work was held up at the property until the following day, when an examination of the workings was made by a crew equipped with gas masks, safety lamps, and canaries. During this inspection all air lines in the mine were opened, and on the return of the exploration party to surface the compressor was started and the workings were thoroughly blown out. On the resumption of operations on the morning of August 29 a further rush of gas was encountered, but as no open lights were in use, no further ignition of the gas occurred.

Hollinger Consolidated Gold Mines, Limited

An overheated, wood-lined brake shoe on a haulage locomotive operating on the 1,850-foot level at the Hollinger mine, on the morning of February 7, was the cause of the calling out of the rescue equipment and rescue teams.

By the time the teams and equipment were assembled at No. 11 shaft the source of the trouble had been located and it was found unnecessary to bring them into operation.

Smoke from the heated brake shoe spread over the level for about 600 feet.

Spontaneous Combustion in Carbide Refuse

A fire occurred in the shaft-house of the Paymaster Consolidated Mines, Limited, on the afternoon of February 10, due, apparently, to the spontaneous combustion of acetylene generated in the spent carbide container into which the miners had been accustomed to dump the refuse from their lamps on coming to surface. A great deal of difficulty was experienced in extinguishing the flames, as neither pyrene, water, nor sand seemed to have any effect, and it was only after calling out the fire brigade from South Porcupine that success was attained through the use of "foamite."

In seeking an explanation of the cause of the fire the Shawinigan Chemicals, Limited, manufacturers of carbide, were consulted and replied as follows:—

The fire at the Paymaster mine is the first of this nature which has come to our notice, although from experience at the carbide works, we can readily understand the cause.

The formation of acetylene by slacking carbide with water liberates a great deal of heat. When carbide lumps are used the reaction is comparatively slow and the heat escapes, but when water comes in contact with very fine particles of carbide, the reaction is almost instantaneous, and if there is a quantity of slacked lime or carbide present, this serves to hold the heat and a temperature well above the ignition point of acetylene is easily reached. The safe handling of siftings from commercial sizes constitutes one of the difficulties of carbide manufacture, and fires are prevented by keeping the siftings or fines at a safe distance from water.

The process of screening partially used carbide naturally permits small particles of carbide to pass with the lime, and from your description of the circumstances, we are sure that the water dripping on this carbide eventually produced enough heat to ignite the acetylene.

The operation of screening damp, partially used carbide will also produce some acetylene, but as this will not ignite unless present in air to a greater extent than 3 per cent., it is generally safe unless water is actually present. We believe, then, that if the screenings are kept dry there is no danger of spontaneous combustion. The amount of phosphorus compounds in carbide is not sufficient to cause any trouble.

From the above it will be seen that it is possible for a very nasty situation to arise in the ordinary treatment of such waste material about a mine, and it is recommended that procedure along the following lines be followed to avert a recurrence of such a situation:—

UNDERGROUND

1. Miners should scatter waste carbide in the rock pile when recharging their lamps; it will slowly slack there and cause no dangerous condition.
2. Waste carbide should not be dumped into old powder boxes, etc., at eating places or stations unless these are especially provided for the purpose and are located in dry places away from other inflammable materials and are regularly taken to surface for disposal.
3. Waste carbide should not be transported in any shaft or on any train or truck unless covered by some waterproof material.
4. Waste carbide should not be transported in any shaft with open-flame lamps.

SURFACE

Waste carbide brought to the surface in miners' lamps should be dumped into a suitable, hooded metal container, preferably located away from the shaft-head, and this container should be emptied at frequent, regular intervals.

Prosecutions

A charge was laid against John Campbell, manager of the Martin Bird Syndicate, for operating contrary to Subsection 27, Section 163, of *The Mining Act*, in that a gasoline pump was operated in a shaft at that property.

A plea of "guilty" was entered before Magistrate Atkinson at Kirkland Lake on June 14, and a fine of \$100 and costs was imposed.

A charge was laid against the Swayze Huyeke Gold Mines, Limited, for operating contrary to Subsection 110, Section 163, of *The Mining Act* in that sinking operations were conducted at that property with a hoist equipped with a foot brake.

A plea of "guilty" was entered by the company, and the case was disposed of without court proceedings. A fine of \$100 was imposed.

Summary of Rope Tests, 1934

The following is a summary of the tests made in the Wire Rope Testing Laboratories of the Department of Mines during 1934:—

Tests for Ontario mines under Act	326
Special informative tests for mines	6
Tests for wire-rope manufacturers	15
Tests for other manufacturers	6
Tests for mines outside Ontario	7
Other tests	7
Total	367

CLASSES FOR PROSPECTORS, 1934-35

By E. M. Burwash

General Summary

Prospectors' classes were held as usual during the winter 1934-35, except that the number of places visited for this purpose was reduced to 10, as compared with a maximum of 15 in recent years. To effect this, several places of some importance in former years had to be omitted, especially Fort Frances, Sioux Lookout, Sudbury, and Porcupine. The attendance secured was uniformly good, especially at two places which had not been recently visited. Marmora, visited for the first time, supplied a class of 70, and Kapuskasing, last visited seven years ago, had a class of 163. At Port Arthur and Fort William also, the revival of interest and activity in mining matters, due to the recent discoveries and excitement in the Little Long Lac and Sturgeon River areas, resulted in a registration of 78 at Port Arthur and 152 at Fort William. Other places that have been visited regularly for the last few years show a decline in attendance, which may be attributed to two causes: (1) Most of the men locally resident have already had the course, in many cases more than once; and (2) more men are at work in the woods than of recent years. This statement applies to Sault Ste. Marie, Kenora, Haileybury, Kirkland Lake, and Toronto. At Ottawa, on the other hand, where classes have been regularly held for the preceding seven years, a steady increase in attendance was continued this year, with an enrollment of 56, compared with 44 last year.

Analysis of Class Attendance

The following table gives detailed information as to the work of the classes for prospectors in the various localities in which they were held.

TABLE OF ATTENDANCE, 1934-1935

Place	Dates	Mineralogy ¹		Geology ²		Total student periods
		Regis- tration	Average attendance	Total attendance	Average attendance	
	1934					
Ottawa.....	Nov. 22-30.....	56	42	213	42.6	549
Marmora.....	Dec. 3-11.....	70	39.63	306	61.2	623
Sault Ste. Marie..	Dec. 13-21.....	53	31.375	96	19.2	347
	1935					
Toronto.....	Jan. 3-11.....	355	247	1,085	217	3,061
Port Arthur.....	Jan. 14-22.....	78	59.5	193	38.6	659
Fort William.....	Jan. 24-Feb. 1.	152	111.75	319	68.8	1,213
Kenora.....	Feb. 4-12.....	28	11.5	47	11.75	139
Haileybury.....	Feb. 14-22.....	54	32.125	96	19.2	353
Kirkland Lake....	Feb. 25-Mar. 5.	75	40.375	233	58.125	556
Kapuskasing.....	Mar. 7-15.....	163	115.75	(³)	926
Total.....	1,984	60.35	2,289	7,816

¹Eight afternoons.

²Five evenings.

³Omitted.

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REPORT
OF THE
INSPECTOR OF LEGAL OFFICES
ONTARIO
1935

PRINTED BY ORDER OF
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SESSIONAL PAPER NO. 5, 1936



TORONTO

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1936

TO THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc.,
Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The undersigned begs respectfully to present to Your Honour the Annual Report of the Inspector of Legal Offices for the year ending 31st December, 1935.

A. W. ROEBUCK,
Attorney General.

Toronto, March 27th, 1936.

REPORT
OF THE
Inspector of Legal Offices
Ontario, 1935

Parliament Buildings,
Toronto, Ontario.

THE HONOURABLE HERBERT ALEXANDER BRUCE,

*A Colonel in the Royal Army Medical Corps, etc., etc.,
Lieutenant-Governor of the Province of Ontario.*

Sir:—

I have the honour to present my report as Inspector of Legal Offices for the year ending December 31st, 1935.

In the year 1935 I visited all the Legal Offices in Ontario, with one exception, and during the year 1936 a complete inspection will be made of every office. The policy of the Government of amalgamating the office of Sheriff with that of Clerk of the County or District Court has been proceeding, and at the present time has been completed in twenty-eight Counties or Districts. There are about ten where the amalgamation will probably be carried out when the time warrants it.

The reorganization of the magisterial system, fully explained in my report of last year, is working most satisfactorily.

As all magistrates now have Provincial jurisdiction and are, therefore, eligible to hold court in any part of the Province of Ontario, we have been enabled to make certain changes in territory, resulting in a condition whereby the work can be carried on with even a lesser number of magistrates. In one instance the former magistrate was appointed Crown Attorney and his magisterial duties have been taken over by the magistrate in the adjoining District. In another case a magistrate died and a shift was made where a new appointment was rendered unnecessary.

It is with deepest regret that we record the passing of Magistrate J. J. A. Weir, Kitchener. He was first appointed to office by the Mowat Government in 1899, and had held office as Magistrate at Kitchener continuously since that time. We also regret to report the death of Colonel S. C. Young, Magistrate at Port Arthur since September, 1930.

As explained in last year's report, the Cities of Toronto, Hamilton, Ottawa, Windsor, London, Brantford are excluded from the Provincial magisterial scheme, and a total of nine magistrates held all the courts in these cities. Throughout the Province we have forty-five magistrates and five deputies,

making a grand total of fifty-nine for the entire Province, all of whom are full-time magistrates and are remunerated by salary only.

Re Juvenile Courts. I again present the statistics of the Juvenile Courts for the Province. Negotiations are in progress to have the County of Wentworth declared under The Juvenile Delinquents Act and to establish a court for the County. It is regrettable that this is the only application received during the past year, as it would be greatly to the advantage of the municipalities if they would arrange to set up a Juvenile Court, providing for the entire County to have The Juvenile Delinquents Act proclaimed as effective for that County. This is a matter which might well be taken up by the various County Councils throughout the Province.

During the year Mr. H. A. Locke was appointed Senior Assistant Inspector to fill the position occupied by the late Mr. W. W. Ellis. Mr. Locke has taken care of the Division Court work in the whole Province, and his attention is entirely confined to this work.

The business transacted in the Division Courts during the year again shows a decrease from the previous year, there being 55,489 claims exclusive of transcripts of judgments and judgment summonses. The amount of claims sued for aggregated \$3,003,137.26. The total monies paid into court during the year amounted to \$1,012,220.19. While this sum represents the actual money handled by the several Division Court Clerks, it is not a fair criterion of the collecting powers of these courts, as many claims are settled between the parties immediately the summons is served, and a large percentage of the Writs of Execution that are issued are returned by the Bailiff as "settled between the parties." However, the total number of suits entered was the smallest since the jurisdiction of these courts was increased in 1920.

Legislation was passed during the year providing that the Lieutenant-Governor in Council may alter the number and limits of the Divisions in any County, and to date thirty of the smaller Divisions have been closed. The number of Division Courts in the Province now stands at three hundred and seven.

The Surplus Fees collected from the Division Courts and paid to the Honourable the Provincial Treasurer amounted to \$21,803.81. Monies unclaimed for a period of six years and paid to the Provincial Treasurer as provided by Section 37 of The Division Courts Act amounted to \$568.15.

The revenue collected by this office for the year 1935 from the public offices under my supervision amounted to \$409,623.93, made up as follows:—

Magistrates' Fines.....	\$102,849.93
Magistrates' Fees.....	94,262.31
(The above amounts represent monies for fines and fees actually received by me and do not include fines and fees paid direct to the Inspectors under the L.C.A.)	
Local Registrars, S.C.O., County Court and District Court Clerks, and Surrogate Registrars.....	119,653.72
Crown Attorneys' and Clerks of the Peace Fees.....	33,576.05
Crown Attorneys' Estreats and Fines.....	4,450.15
Sheriffs' Fees.....	21,141.33
Registrars of Deeds and Local Masters of Titles.....	29,966.52
Division Court Clerks and Bailiffs.....	22,371.96
Miscellaneous Revenue.....	3,723.92
TOTAL.....	\$409,623.93

This is an increase over 1934 of \$64,923.95.

In addition to most efficient statutory regulations whereby sworn returns are made to the Department periodically, continuous personal inspection is made of all offices coming within the purview of my Department.

Mr. H. R. Polson, Assistant Inspector, has been active in looking after the Magistrates and the Justices of the Peace, and has given me help in the inspection of the Registry Offices.

Mr. W. A. James, the Auditor, has visited a large number of offices during 1935 and has found no discrepancies in any of the offices coming under our supervision.

I should like to express my appreciation to the officials throughout the Province for helping me in my work of inspection generally. I also wish to thank my Assistant Inspectors, Auditor and staff for the manner in which they performed their duties throughout the year.

I attach hereto the schedules and statements with reference to the office, which should be of interest:

1. Statements—Osgoode Hall Offices (Surrogate Clerk, Administrative Branch, Appellate Division and Master's Office).
2. Financial Statement of judicial offices, namely, Sheriffs, Surrogate Judges, Local Masters, S.C.O., Crown Attorneys, Clerks of the Peace, Local Registrars, County and District Court Clerks, and Surrogate Registrars.
3. Statement respecting Commuted Crown Attorneys.
4. Financial statement respecting Land Titles Offices.
5. Financial statement respecting Division Courts.
6. Financial statement respecting Registrars of Deeds.
7. Financial statement respecting Magistrates.
8. List of Justices of the Peace.
9. Statistical Report of Juvenile Courts.
10. Appointments.
11. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

W. W. DENISON,

Inspector of Legal Offices.

Statements

OSGOODE HALL OFFICES

- (a) Surrogate Clerk.
- (b) Administrative Branch.
- (c) Appellate Division.
- (d) Master, Supreme Court.

ANNUAL REPORT FOR YEAR 1935—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued.....	11,560
2. Number of Notices of Application for Guardianship Received and Certificates Issued.....	58
3. Number of Caveats Filed.....	91
4. Number of Searches in Office Paid for other than by Surrogate Registrars.....	254
5. Number of Deeds of Election Filed.....	5
6. Total Number of Supreme Court Orders Filed.....	24
7. Total Fees for 1935.....	\$6,414.80

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE
YEAR ENDING WITH THE 31ST OF DECEMBER, 1935—
SENIOR REGISTRAR'S BRANCH

Number of Writs of Summons issued (of which 81 were concurrent writs).....	3,770
Actions entered in procedure book, commenced by writs issued during the year 1935..	1,355
Actions entered in procedure book, transferred from county court during 1935.....	75
Actions entered in procedure book, commenced by writ during previous years.....	60
Actions entered in procedure book otherwise than by writs.....	184
Praecepte orders issued.....	112
Records passed.....	923
Writs of execution, Fi. Fa., issued.....	1,030
Writs of execution, renewals, alias and pluries.....	356
Special writs (habeas corpus, etc.) issued.....	8
Actions entered for trial with jury.....	161
Actions entered for trial without jury.....	629
Amount of jury fees paid City Treasurer.....	\$483.00
Court orders.....	6,467
Mechanics' lien orders entered.....	192
Attorney-General orders entered.....	188
Fiats entered.....	1,038
Deed polls entered and filed.....	177
Judgments without trial.....	
Judgments after trial, etc.....	469
Judgments by default, mortgage actions.....	1,377
Judgments by default, ordinary actions.....	147
Judgments in mechanics' liens.....	30
Judgments in respect of writs issued, year 1930.....	4
Judgments in respect of writs issued, year 1931.....	12
Judgments in respect of writs issued, year 1932.....	33
Judgments in respect of writs issued, year 1933.....	161
Judgments in respect of writs issued, year 1934.....	810
Judgments in respect of writs issued, year 1935.....	1,609
Interlocutory judgments signed.....	8
Total judgments entered.....	2,790
Amount recovered on judgments, exclusive of costs.....	\$7,499,126.28
Amount of taxed costs (including disbursements on judgments of all kinds).....	\$106,917.27
Fees paid in law stamps in Registrar's Office.....	\$38,087.05
Fees paid in law stamps in Appellate Division.....	\$1,751.20

REPORT, 1935—SUPREME COURT OF ONTARIO, APPELLATE DIVISION
TWO COURTS

Number of appeals heard by both Courts.....	546
Number of motions heard by both Courts.....	132
Appeals abandoned.....	43
Convictions quashed.....	27

	Allowed	Dismissed	Varied	Total
Appeals from County and Division Courts.....	51	100	9	160
Appeals from Trial or Single Judges.....	29	98	2	129
Criminal Appeals.....	30	58	1	89
Liquor Control Act.....	....	....	....	....
Official Arbitrators.....	4	3	2	9
Ontario Municipal and Railway Board.....	....	....	....	....
Assistant Masters.....	1	2	....	3
Judgments Written.....	39	58	5	102
	154	319	19	492

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
IN CONNECTION WITH REFERENCES FOR YEAR ENDING
DECEMBER 31st, 1935

Master and Assistant Master (References).....	\$ 1,266.20
Assistant Master:	
Mechanics' Liens.....	305.00
Mortgage References.....	6,174.20
	\$ 7,745.40
Registrars' Fees (Bankruptcy).....	\$ 9,368.10
Official Receivers' Fees.....	1,589.00
	\$10,957.10

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars.

County and District Court Clerks.

Surrogate Registrars.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
ALGOMA: Sault Ste. Marie.....	Sheriff.....	C. M. Macreath (<i>a</i>).....	756.93	346.16	1,103.09
	do (Acting).....	J. L. O'Flynn.....	417.67	124.93	542.60
	do.....	R. E. Stone.....	1,470.58	475.00	1,945.58
	Surrogate Judge.....	Frederick Stone.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	J. L. O'Flynn.....	4,317.26	400.00	4,717.26
	Clerk of the Peace.....	do.....			
	Local Registrar.....	T. J. Foster.....	4,127.38	735.00	4,862.38
	District Court Clerk.....	do.....			
BRANT: Brantford.....	Surrogate Registrar.....	do.....			
	Sheriff (Acting).....	J. H. H. Day (<i>b</i>).....	549.19		549.19
	do.....	C. S. Tapscott.....	2,660.28		2,660.28
	Surrogate Judge.....	D. J. Cowan (<i>bb</i>).....		1,000.00	
	Local Master.....	Judge A. D. Hardy.....		1,000.00	
	Crown Attorney.....	W. M. Charlton (<i>c</i>).....	496.19		496.19
	Clerk of the Peace.....	do.....			
	do.....	F. E. D. Wallace.....	Commuted	at \$3,500.00	per annum
	Local Registrar.....	H. J. Wallace.....	1,195.89	62.45	1,258.34
Surrogate Registrar.....	do.....				
	County Court Clerk.....	do.....			
	do.....	C. S. Tapscott.....	5,643.42		5,643.42
BRUCE: Walkerton.....	Sheriff.....	H. A. McGillivray.....	2,608.60		2,608.60
	Surrogate Judge.....	W. G. Owens.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	J. W. Freeborn.....	4,196.76		4,196.76
	Clerk of the Peace.....	do.....			
	Local Registrar.....	H. A. McGillivray.....	5,440.86		5,440.86
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
CARLETON: Ottawa.....	Sheriff.....	S. Crooks.....	8,728.70		8,728.70
	Surrogate Judge.....	E. J. Daly.....		1,000.00	
	Local Master.....	F. A. Magee.....	789.90		789.90
	Local Registrar.....	do.....	6,119.30		6,119.30
	Crown Attorney.....	J. A. Ritchie (<i>d</i>).....	3,306.24		3,306.24
	Clerk of the Peace.....	do.....			
	do.....	R. Mercier.....	Commuted	at \$3,000.00	per annum
	County Court Clerk.....	C. L. Bray.....	15,987.51		15,987.51
Surrogate Registrar.....	do.....				
COCHRANE: Cochrane.....	Sheriff.....	J. D. Mackay.....	3,447.85	1,100.00	4,547.85
	Surrogate Judge.....	J. B. T. Caron.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	S. A. Caldbick (<i>e</i>).....	Commuted	at \$3,500.00	per annum
	Clerk of the Peace.....	do.....			
	Local Registrar.....	W. L. Warrell.....	3,989.38	588.00	4,577.38
	District Court Clerk.....	do.....			
Surrogate Registrar.....	do.....				
DUFFERIN: Orangeville.....	Sheriff.....	H. Endacott.....	1,579.40		1,579.40
	Surrogate Judge.....	W. T. Robb.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	R. D. Evans.....	Commuted	at \$1,270.00	per annum
	Clerk of the Peace.....	do.....			
	Local Registrar.....	J. A. V. Preston.....	2,053.88	661.50	2,715.38
	County Court Clerk.....	do.....			
Surrogate Registrar.....	do.....				

(*a*) C. M. Macreath died 13th May, 1935; J. L. O'Flynn, Crown Attorney, acted until appointment of R. E. Stone, 3rd July, 1935.

(*b*) J. H. H. Day, Deputy, acted until appointment of C. S. Tapscott, 1st March, 1935. Fees commuted at \$4,000 from both offices of Sheriff and Local Registrar, etc.

(*bb*) D. J. Cowan appointed County Judge, 9th September, 1935; appointed Surrogate Judge, 16th January, 1936 in room and stead of A. D. Hardy.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
280.07	823.02		823.02				Algoma
188.06	354.44	177.22	177.22				
493.47	1,452.11		1,452.11				
			1,000.00				
731.75	3,985.51		3,985.51	76.50			
703.90	4,158.48	429.24	3,729.24		1,109.10	1,137.80	
56.55	492.64		492.64				Brant
905.45	1,754.83	88.16	1,667.67				
			1,000.00				
			1,000.00	173.60			
7.38	488.81		488.81				
552.00	706.34	26.92	679.42		311.00	465.75	
2,600.48	3,042.94	1,376.27	1,666.67		1,537.30	1,891.80	
2,142.04	466.66	337.88	128.78				Bruce
			1,000.00				
				110.40			
187.00	4,009.76	4.88	4,004.88				
1,232.00	4,208.86	337.54	3,871.22		1,651.10	2,367.70	
4,057.75	4,670.95	685.48	3,985.47				Carleton
			1,000.00				
212.00	577.90		577.90				
2,231.00	3,888.30	294.15	3,594.15		167.00		
480.00	2,826.24		2,826.24				
3,895.40	12,092.11	6,832.90	5,259.21		4,370.70	8,653.00	
1,694.95	2,852.90		2,852.90				Cochrane
			1,000.00				
				13.90			
850.00	3,727.38		3,727.38		1,149.70	959.50	
674.82	904.58		904.58				Dufferin
			1,000.00				
				27.10			
158.55	2,556.83		2,556.83		404.20	614.60	

(c) W. M. Charlton dismissed 28th Feb., 1935; F. E. D. Wallace appointed 1st March, 1935.

(d) J. A. Ritchie died 1st Dec., 1935; R. Mercier appointed Assistant Crown Attorney 14th Nov., 1935; appointed Crown Attorney, *pro tem*, 1st Dec., 1935, at \$3,000 per annum.

(e) S. A. Caldbick's fees commuted at \$3,500 from 1st Mar., 1935; allowance of \$1,000 for disbursements.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
ELGIN: St. Thomas.....	Sheriff.....	P. S. D. Harding (a).....	\$ 149.32	\$ c.	\$ 149.32
	do.....	I. D. Cameron.....	2,713.22		2,713.22
	Surrogate Judge.....	D. C. Ross (b).....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	E. W. Haines.....	3,122.51		3,122.51
	Clerk of the Peace.....	do.....			
	Local Registrar.....	I. D. Cameron.....	5,245.34	55.12	5,300.46
	County Court Clerk.....	do.....			
ESSEX: Windsor.....	Surrogate Registrar.....	do.....			
	Sheriff.....	C. G. Fletcher (c).....	3,811.32		3,811.32
	do.....	A. A. Marentette.....	3,261.51		3,261.51
	Surrogate Judge.....	J. J. Coughlin.....		1,000.00	
	Local Master.....	F. A. Landriau.....	807.10		807.10
	Crown Attorney.....	J. S. Allen.....	Commuted	at \$6,000.00	per annum
	Clerk of the Peace.....	do.....			
	Local Registrar.....	A. A. MacKinnon.....	14,360.70	667.20	15,027.90
FRONTENAC: Kingston.....	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
	Sheriff.....	R. F. Vair.....	3,432.10		3,432.10
	Surrogate Judge.....	H. A. Lavell.....		1,000.00	
	Local Master.....	J. B. Walkem.....	247.00		247.00
	Crown Attorney.....	T. J. Rigney.....	4,314.19		4,314.19
	Clerk of the Peace.....	do.....			
	Local Registrar.....	C. H. Wood.....	2,939.26	661.56	3,600.82
GREY: Owen Sound.....	County Court Clerk.....	do.....			
	Surrogate Registrar.....	H. E. Richardson.....	3,225.10		3,225.10
	Sheriff.....	Wm. Breese.....	3,651.24		3,651.24
	Surrogate Judge.....	G. W. Morley.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	J. F. P. Birnie.....	5,312.71		5,312.71
	Clerk of the Peace.....	do.....			
	Local Registrar.....	T. J. Rutherford.....	6,948.90	735.00	7,683.90
HALDIMAND: Cayuga.....	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
	Sheriff.....	W. S. Hudspeth (d).....	1,271.71		1,271.71
	do.....	R. F. Miller.....	1,074.51		1,074.51
	Surrogate Judge.....	W. S. West.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	H. Arrell.....	3,106.12		3,106.12
	Clerk of the Peace.....	do.....			
HALTON: Milton.....	Local Registrar.....	J. C. Eccles.....	3,162.63	588.00	3,750.63
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
	Sheriff.....	G. O. Brown (e).....	1,170.95		1,170.95
	do.....	W. J. L. Hampshire.....	1,059.74		1,059.74
	Surrogate Judge.....	W. N. Munro.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	W. I. Dick.....	2,613.48		2,613.48
HALTON: Milton.....	Clerk of the Peace.....	do.....			
	Local Registrar.....	J. M. MacKenzie.....	2,425.30	294.00	2,719.30
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
	do.....	W. J. L. Hampshire (f).....	1,528.38		1,528.38

(a) P. S. D. Harding dismissed as of 31st Jan., 1935; I. D. Cameron appointed 1st Feb., 1935, to retain up to \$3,750 from both offices.

(b) Judge Ross appointed Local Master 1st Feb., 1935.

(c) C. G. Fletcher resigned 30th June, 1935; A. A. Marentette appointed 1st July, 1935.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
18.71	130.61		130.61				Elgin
1,098.38	1,614.84	1,599.60	15.24				
			1,000.00				
				7.00			
856.00	2,266.51		2,266.51				
1,471.68	3,828.78		3,828.78		1,460.80	2,393.35	
							Essex
2,192.16	1,619.16	23.83	1,595.33				
2,089.63	1,171.88		1,171.88				
			1,000.00				
49.36	757.74		757.74				
5,851.13	9,176.77	4,209.10	4,967.67		5,185.40	3,899.30	
							Frontenac
810.65	2,621.45		2,621.45				
			1,000.00				
150.00	97.00		97.00				
490.08	3,824.11		3,824.11				
697.50	2,903.32		2,903.32		920.40		
	3,225.10	45.02	3,180.08		1,131.10	2,132.00	
1,000.57	2,650.67		2,650.67				Grey
			1,000.00				
				143.05			
1,000.30	4,312.41	156.21	4,156.20				
1,189.75	6,494.15	1,794.74	4,699.41		1,882.10	2,605.00	
							Haldimand
323.08	948.63		948.63				
531.01	543.50		543.50				
			1,000.00				
				21.80			
842.10	2,264.02		2,264.02				
560.25	3,190.38	38.08	3,152.30		879.00	1,435.25	
							Halton
624.60	546.35		546.35				
1,167.50	Deficit of \$	107.76 made up from fees of Local Registrar's Office.	1,000.00				
				53.80			
989.30	1,624.18		1,624.18				
	2,719.30	229.82	2,489.48				
246.64	1,281.74	174.19	1,107.55		545.30	1,116.00	

(d) W. S. Hudspeth dismissed 30th June, 1935; R. F. Miller appointed 1st July, 1935, to retain \$2,500 from both Sheriff's and Registrar of Deeds' offices.

(e) G. O. Brown dismissed 30th June, 1935; W. J. L. Hampshire appointed 1st July, 1935.

(f) J. M. MacKenzie dismissed 30th June, 1935; W. J. L. Hampshire appointed 1st July, 1935, to retain \$2,000 from both offices.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
HASTINGS: Belleville.....	Sheriff.....	J. D. O'Flynn.....	4,368.49		4,368.49
	Surrogate Judge.....	G. E. Deroche.....		1,000.00	
	Local Master.....	W. C. Mikel.....	367.30		367.30
	Crown Attorney.....	B. C. Donnan.....	7,767.63		7,767.63
	Clerk of the Peace.....	do.....			
	Local Registrar.....	J. D. O'Flynn.....	6,110.35		6,110.35
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
HURON: Goderich.....	Sheriff.....	C. G. Middleton (a).....	384.70		384.70
	do.....	R. Johnston.....	2,083.15		2,083.15
	Surrogate Judge.....	T. M. Costello.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	D. E. Holmes.....	4,699.00		4,699.00
	Clerk of the Peace.....	do.....			
	Local Registrar.....	R. Johnston.....	7,975.20	183.75	8,158.95
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
KENORA: Kenora.....	Sheriff.....	L. D. MacCallum.....	1,797.21	980.01	2,777.22
	Surrogate Judge.....	W. A. Dowler.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	H. P. Cooke (b).....	545.44		545.44
	Clerk of the Peace.....	do.....			
	Local Registrar.....	E. Appleton.....	1,807.55	686.00	2,493.55
		District Court Clerk.....	do.....		
	Surrogate Registrar.....	do.....			
KENT: Chatham.....	Sheriff.....	E. W. Hardey.....	3,761.44		3,761.44
	Surrogate Judge.....	Uriah McFadden.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	H. D. Smith.....	9,534.50		9,534.50
	Clerk of the Peace.....	do.....			
	Local Registrar.....	D. E. Douglas.....	7,876.85	661.56	8,538.41
		County Court Clerk.....	do.....		
	Surrogate Registrar.....	do.....			
LAMBTON: Sarnia.....	Sheriff.....	A. J. Johnston.....	3,340.60		3,340.60
	Surrogate Judge.....	A. E. Taylor.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	W. S. Haney (c).....	1,732.48		1,732.48
	Clerk of the Peace.....	do.....			
	do.....	Hector Cowan.....	Committed	at \$3,500.00	per annum
	Local Registrar.....	Alex. Saunders.....	5,342.58	661.78	6,004.36
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
LANARK: Perth.....	Sheriff.....	J. S. L. McNeely.....	1,948.62		1,948.62
	Surrogate Judge.....	F. W. Wilson.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	W. W. Pollock (d).....	Committed	at \$2,500.00	per annum
	Clerk of the Peace.....	do.....			
	Local Registrar.....	J. S. L. McNeely.....	3,534.25		3,534.25
		County Court Clerk.....	do.....		
	Surrogate Registrar.....	do.....			

(a) C. G. Middleton dismissed 31st Jan., 1935; R. Johnston appointed 1st Feb., 1935, and actually took over office 7th Feb., 1935.

(b) H. P. Cooke's fees were commuted from 1st Jan. to 31st Oct., 1935.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
1,907.15	2,461.34	461.34	2,000.00				Hastings
1.20	366.10		1,000.00				
1,356.19	6,411.44	1,205.72	5,205.72				
2,200.00	3,910.35	1,910.35	2,000.00		1,482.95	1,978.25	
101.93	282.77		282.77				Huron
			1,000.00	95.20			
780.00	3,919.00		3,919.00				
1,924.25	6,234.70	2,608.72	3,625.98		2,021.60	3,025.25	
81.55	2,695.67		2,695.67				Kenora
	545.44		545.44				
75.00	2,418.55		2,418.55		250.90	274.25	
1,674.37	2,087.07		2,087.07				Kent
			1,000.00	143.10			
1,950.00	7,584.50	1,792.25	5,792.25				
2,020.20	6,518.21	1,816.39	4,701.82		2,087.70	2,993.25	
363.30	2,977.30		2,977.30				Lambton
			1,000.00	27.25			
332.88	1,399.60		1,399.60				
1,150.00	4,854.36	777.18	4,077.18		1,607.00	2,188.25	
1,080.67	867.95	157.10	710.85				Lanark
			1,000.00	40.60			
588.00	2,946.25	157.10	2,789.15		1,021.60	1,632.80	

(c) W. S. Haney dismissed 15th May, 1935; H. Cowan appointed by O.C. 12th June, 1935.
(d) W. W. Pollock's fees were commuted from 1st July, 1935.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
LEEDS AND GRENVILLE: Brockville...	Sheriff.....	A. E. Baker.....	\$ 2,954.37	\$ c.	\$ 2,954.37
	Surrogate Judge.....	M. B. Tudhope.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	H. Atkinson.....	3,564.85		3,564.85
	Clerk of the Peace.....	do.....			
	Local Registrar.....	A. E. Baker.....	6,362.65		6,362.65
	County Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
LENNOX AND ADDINGTON: Napanee.....	Sheriff.....	C. W. Vandervoort.....	1,729.78		1,729.78
	Surrogate Judge.....	J. E. Madden.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	K. S. Ham.....	2,357.73		2,357.73
	Clerk of the Peace.....	do.....			
	Local Registrar.....	W. P. Deroche.....	1,955.63	588.00	2,543.63
	County Court Clerk.....	do.....			
LINCOLN: St. Catharines	Sheriff.....	F. J. Graves.....	3,693.63		3,693.63
	Surrogate Judge.....	J. S. Campbell.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	E. H. Lancaster.....	4,628.52		4,628.52
	Clerk of the Peace.....	do.....			
	Local Registrar.....	E. J. Lovelace.....	7,209.85	606.43	7,816.28
	County Court Clerk.....	do.....			
MANITOULIN: Gore Bay.....	Sheriff (Acting).....	W. F. McRae.....	359.14	193.70	552.84
	do.....	W. I. Wagg (a).....	874.44		874.44
	Surrogate Judge.....	A. B. Currey.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	W. F. McRae.....	2,273.88	250.00	2,523.88
	Clerk of the Peace.....	do.....			
	Local Registrar.....	C. C. Platt (b).....	160.90	177.00	337.90
	District Court Clerk.....	do.....			
	Surrogate Registrar.....	do.....			
MIDDLESEX: London.....	do.....	W. I. Wagg.....	482.70		482.70
	Sheriff.....	D. A. Graham.....	7,490.73		7,490.73
	Surrogate Judge.....	Joseph Wearing.....		1,000.00	
	Local Master.....	Judge A. A. Ingram.....	77.80	1,000.00	
	Crown Attorney.....	N. F. Newton.....	8,703.99		8,703.99
	Clerk of the Peace.....	do.....			
	Local Registrar.....	E. Weld.....	19,211.50	490.00	19,701.50
	County Court Clerk.....	do.....			
MUSKOKA: Bracebridge.....	Surrogate Registrar.....	do.....			
	Sheriff.....	C. S. Salmon.....	1,450.38		1,450.38
	Surrogate Judge.....	A. A. Mahaffy.....		1,000.00	
	Local Master.....	do.....			
	Crown Attorney.....	Thos. Johnson (c).....	1,091.91	183.79	1,275.70
	Clerk of the Peace.....	do.....			
	do.....	E. W. Clairmont.....	260.68	40.84	301.52
	Local Registrar.....	C. S. Salmon.....	1,327.95		1,327.95
District Court Clerk.....	do.....				
Surrogate Registrar.....	do.....				

(a) W. I. Wagg appointed 15th April, 1935.

(b) C. C. Platt dismissed; W. I. Wagg appointed 15th April, 1935, to retain \$2,200 from all offices—Sheriff, Local Registrar and Local Master of Titles, etc.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
2,442.48	511.89	511.89	1,000.00				Leeds and Grenville
				81.20			
612.00	2,952.85		2,952.85				
1,884.20	4,478.45	478.45	4,000.00		1,808.70	3,025.40	
							Lennox and Addington
487.69	1,242.09		1,242.09				
			1,000.00	57.50			
333.35	2,024.38		2,024.38				
467.63	2,076.00		2,076.00		406.20	722.80	
							Lincoln
1,053.57	2,640.06		2,640.06				
			1,000.00	111.10			
1,069.47	3,559.05		3,559.05				
1,893.20	5,923.08	1,311.54	4,611.54		2,289.00	2,966.75	
							Manitoulin
246.45	306.39	153.20	153.19				
930.28	Deficit of \$	55.84.	1,000.00				
300.00	2,223.88		2,223.88				
	337.90		337.90		35.30	63.00	
189.91	292.79		272.79		86.85	163.40	
							Middlesex
2,332.13	5,158.80		5,158.80				
			1,300.00				
2,016.10	6,687.89	*1,343.94	5,343.95				
			77.80				
7,017.75	12,683.75	7,365.38	5,318.37		3,422.40	6,692.05	
							Muskoka
377.00	1,073.38	73.38	1,000.00				
			1,000.00	12.00			
132.54	1,143.16		1,143.16				
70.60	230.92		230.92				
59.10	1,268.85	268.85	1,000.00		323.70	456.25	

(c) Thos. Johnson resigned 31st Oct., 1935; E. W. Clairmont appointed from 1st Nov., 1935.

* This amount not received pending adjustment.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
			\$ c.	\$ c.	\$ c.
NIPISSING: NORTH BAY	Sheriff	T. J. Bourke	2,609.92		2,609.92
	Surrogate Judge	T. F. Battle		1,000.00	
	Local Master	do			
	Crown Attorney	T. E. McKee	3,708.40	245.00	3,953.40
	Clerk of the Peace	do			
	Local Registrar	T. J. Bourke	2,734.85		2,734.85
	District Court Clerk Surrogate Registrar	do do			
NORFOLK: Simcoe	Sheriff	A. C. Pratt	2,851.93		2,851.93
	Surrogate Judge	A. T. Boles		1,000.00	
	Local Master	do			
	Crown Attorney	W. E. Kelly (a)	Commuted	at \$3,400.00	per annum
	Clerk of the Peace	do			
	do	F. E. D. Wallace	1,140.74		1,140.74
	Local Registrar	C. S. Buck	4,864.17	661.56	5,525.73
County Court Clerk Surrogate Registrar	do do				
NORTHUMBER- LAND AND DURHAM: Cobourg	Sheriff	J. F. B. Belford (b)	850.02		850.02
	do (Acting)	C. J. McDonough	2,500.50		2,500.50
	Surrogate Judge	L. V. O'Connor		1,000.00	
	Local Master	do			
	Crown Attorney	F. D. Boggs	3,901.66		3,901.66
	Clerk of the Peace	do			
	Local Registrar	J. T. Field	6,020.80	750.00	6,770.80
County Court Clerk Surrogate Registrar	do do				
ONTARIO: Whitby	Sheriff (Acting)	Miss M. G. Brawley	2,800.63		2,800.63
	do	H. Bascom (c)	915.79		915.79
	Surrogate Judge	J. E. Thompson		1,000.00	
	Local Master	Judge Robt. Ruddy		1,000.00	
	Crown Attorney	G. D. Conant	5,818.88		5,818.88
	Clerk of the Peace	do			
	Local Registrar	H. Bascom	6,691.15	441.04	7,132.19
County Court Clerk Surrogate Registrar	do do				
OXFORD: Woodstock	Sheriff	Wm. McGhee	2,173.27		2,173.27
	Surrogate Judge	F. E. Perrin		1,000.00	
	Local Master	W. T. McMullen (d)	30.05		
	Crown Attorney	R. N. Ball (e)	2,002.35		2,002.35
	Clerk of the Peace	do			
	do	R. A. MacDougall	256.30		256.30
	do	Craig McKay	735.30		735.30
Local Registrar	P. McDonald	7,732.30	661.56	8,393.86	
County Court Clerk Surrogate Registrar	do do				
PARRY SOUND: Parry Sound	Sheriff	J. E. Armstrong	2,076.81	1,101.67	3,178.48
	Surrogate Judge	J. B. Moon		1,000.00	
	Local Master	do			
	Crown Attorney	W. L. Haight	Commuted	at \$1,700.00	per annum
	Clerk of the Peace	do			
	do (Acting)	H. E. Stone (f)	1,387.41	187.47	1,574.88
	Local Registrar	F. Tasker	1,063.85	300.00	1,363.85
District Court Clerk Surrogate Registrar	do do				
do	J. H. Tully (g)	723.15		723.15	

(a) W. E. Kelly acted as Crown Attorney from 1st Jan. to 14th June, 1935, and from 10th Dec. to 31st Dec.; F. E. D. Wallace acted in the interval.
 (b) J. F. B. Belford resigned 24th April, 1935; C. J. McDonough, Deputy, acted for remainder of year.
 (c) H. Bascom appointed Sheriff 1st Oct., 1935, to retain \$4,000 from both offices.
 (d) W. T. McMullen died 30th Jan., 1936.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
1,628.58	981.34		981.34				Nipissing
			1,000.00				
1,055.32	2,898.08		2,898.08	50.70			
668.15	2,066.70		2,066.70		325.30	868.50	
680.18	2,171.75		2,171.75				Norfolk
			1,000.00				
				85.50			
13.00	1,127.74		1,127.74				
1,139.70	4,386.03	543.02	3,843.01		890.20	1,567.25	
666.41	183.61		183.61				Northumberland and Durham
567.07	1,933.43		1,933.43				
			1,000.00				
1,004.08	2,897.58		2,897.58	169.10			
972.00	5,798.80	1,249.40	4,549.40		1,696.60	2,664.25	
1,041.66	1,758.97	633.97	1,125.00				Ontario
828.53	87.26	87.26					
			1,000.00				
1,163.28	4,655.60	327.80	4,327.80	111.90			
2,102.08	5,030.11	1,051.23	3,978.88		1,529.65	2,946.25	
945.30	1,227.97		1,227.97				Oxford
			1,000.00				
			30.05				
1,161.51	840.84		840.84				
	256.30		256.30				
60.00	675.30		675.30				
2,542.00	5,851.86	1,275.93	4,575.93		1,895.00	2,969.50	
1,276.01	1,902.47		1,902.47				Parry Sound
			1,000.00				
				1.30			
242.00	1,332.88	12.00	1,320.88				
21.25	1,342.60		1,342.60		187.60	258.50	
9.72	713.43		713.43		97.30	140.75	

(e) R. N. Ball died 7th Oct., 1935; R. A. MacDougall acted from that date to the date of appointment of Craig McKay 1st Nov., 1935.

(f) H. E. Stone appointed Acting Crown Attorney, O.C., 15th Feb., 1935; Mr. Haight died 21st Feb., 1935.

(g) J. H. Tully appointed 1st July, 1935, to retain \$1,800 from fees of office.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
PEEL: Brampton	Sheriff	F. S. Hutchinson	\$ 2,708.05	c.	\$ 2,708.05
	Surrogate Judge	T. H. Grout		\$ 1,000.00	
	Local Master	do			
	Crown Attorney	A. G. Davis	2,058.97		2,058.97
	Clerk of the Peace	do	1,281.47	311.39	1,592.86
	Local Registrar	J. R. Fallis (a)	1,838.83	213.39	2,052.22
	County Court Clerk	do			
	Surrogate Registrar	A. G. Davis, Act'g	557.36		557.36
PERTH: Stratford	do	A. H. Milner	1,463.20		1,463.20
	Sheriff	M. F. Irvine (b)	2,069.23		2,069.23
	do	H. D. Lang	352.23		352.23
	Surrogate Judge	J. L. Killoran		1,000.00	
	Local Master	do			
	Crown Attorney	W. E. Goodwin	5,896.43		5,896.43
	Clerk of the Peace	do			
	Local Registrar	F. H. Thompson (c)	5,935.66	578.87	6,514.53
PETERBOROUGH: Peterborough	County Court Clerk	do			
	Surrogate Registrar	do			
	do	H. D. Lang	672.76		672.76
	Sheriff	F. J. A. Hall	2,855.68		2,855.68
	Surrogate Judge	S. L. Smoke		1,000.00	
	Local Master	O. A. Langley	294.65		294.65
	Crown Attorney	V. J. McElderry	3,539.16		3,539.16
	Clerk of the Peace	do			
PRESCOTT AND RUSSELL: L'Original	Local Registrar	F. J. A. Hall	5,586.24		5,586.24
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	A. Landriault	2,655.98		2,655.98
	Surrogate Judge	A. Constantineau		1,000.00	
	Local Master	do			
	Crown Attorney	C. W. A. Marion	3,423.61		3,423.61
	Clerk of the Peace	do			
PRINCE EDWARD: Picton	Local Registrar	A. Landriault	2,790.73		2,790.73
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	A. E. Bowerman	1,433.56		1,433.56
	Surrogate Judge	E. H. McLean		1,000.00	
	Local Master	do			
	Crown Attorney	G. Walmsley	1,671.37		1,671.37
	Clerk of the Peace	do			
RAINY RIVER: Fort Frances	Local Registrar	A. E. Bowerman	2,568.79		2,568.79
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	W. P. Pilkey	1,781.33	721.32	2,502.65
	Surrogate Judge	D. R. Byers		1,000.00	
	Local Master	do			
	Crown Attorney	N. L. Croome	1,635.95		1,635.95
	Clerk of the Peace	do			
RAINY RIVER: Fort Frances	Local Registrar	W. P. Pilkey	1,505.16	600.00	2,105.16
	District Court Clerk	do			
	Surrogate Registrar	do			
	do	do			

(a) J. R. Fallis died 11th May, 1935; A. G. Davis acted until A. H. Milner's appointment 19th June, 1935, to retain up to \$2,400 per annum.

(b) M. F. Irvine superannuated 15th Nov., 1935; H. D. Lang appointed same date.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
1,144.67	1,563.38	981.45	581.93				Peel
			1,000.00	86.70			
500.00	1,558.97		1,558.97				Peel
	1,592.86	36.78	1,556.08		310.40	827.85	
49.15	557.36	278.68	278.68		114.50	215.25	
	1,414.05	214.05	1,200.00		235.70	508.70	Perth
950.10	1,119.13		1,119.13				
151.70	200.53	44.28	156.25				
			1,000.00	98.10			
865.54	5,030.89	515.44	4,515.45				Perth
1,652.10	4,862.43	706.99	4,155.44		1,304.90	2,859.05	
231.00	441.76	129.26	312.50		181.70	189.25	
422.20	2,433.48	433.48	2,000.00				Peterborough
			1,000.00				
.17	294.48		294.48				
484.53	3,054.63		3,054.63				
4,785.55	800.69	800.69			1,609.90	1,662.75	Peterborough
1,867.07	788.91		788.91				
			1,000.00	31.30			
1,182.12	2,241.49		2,241.49				Prescott and Russell
932.25	1,858.48		1,858.48		627.00	829.50	
278.26	1,155.30		1,155.30				
			1,000.00	32.80			Prince Edward
	1,671.37		1,671.37				
780.00	1,788.79		1,788.79		515.80	998.50	
113.80	2,388.85	650.25	1,738.60				Rainy River
			1,000.00	9.10			
181.60	1,454.35	21.03	1,433.32				
893.50	1,211.66	650.26	561.40		301.90	164.00	

(c) F. H. Thompson dismissed 15th Nov., 1935; H. D. Lang appointed same date, to retain \$3,750 per annum from both offices.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
RENFREW: Pembroke	Sheriff	Alex. Morris	\$ c. 2,958.54	\$ c. 1,000.00	\$ c. 2,958.54
	Surrogate Judge	J. T. Mulcahy		1,000.00	
	Local Master	do			
	Crown Attorney	H. B. Johnson	3,513.29		3,513.29
	Clerk of the Peace	do			
	Local Registrar	J. M. Beatty	3,109.05	588.00	3,697.05
	County Court Clerk	do			
SIMCOE: Barrie	Surrogate Registrar	do			
	Sheriff	E. C. Drury	2,575.27		2,575.27
	Surrogate Judge	D. Holmes		1,000.00	
	Local Master	F. G. Evans	93.95		
	Crown Attorney	do	4,558.93		4,558.93
	Clerk of the Peace	do			
	Local Registrar	E. C. Drury	3,094.60		3,094.60
STORMONT, DUNDAS AND GLENGARRY: Cornwall	County Court Clerk	do			
	Surrogate Registrar	J. H. Mitchell	5,643.08		5,643.08
	Sheriff	J. F. Ault (a)	2,641.28		2,641.28
	do	A. I. Macdonell	189.99		189.99
	Surrogate Judge	F. T. Costello		1,000.00	
	Local Master	do			
	Crown Attorney	J. G. Harkness	Commuted	at \$2,830.00	per annum
SUDBURY: Sudbury	Clerk of the Peace	do			
	Local Registrar	A. I. Macdonell	5,329.40	673.75	6,003.15
	County Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	A. J. Manley (b)	1,546.03	294.68	1,840.71
	do	M. Arthur	2,375.22	412.56	2,787.78
	Surrogate Judge	E. Proulx		1,000.00	
TEMISKAMING: Haileybury	Local Master	do			
	Crown Attorney	E. D. Wilkins	Commuted	at \$5,000.00	per annum
	Clerk of the Peace	do			
	Local Registrar	A. H. Beath (c)	1,478.05	393.75	1,871.80
	District Court Clerk	do			
	Surrogate Registrar	do			
	do	T. M. Mulligan	2,425.70	375.00	2,800.70
THUNDER BAY: Port Arthur	Sheriff	Geo. Caldbick (d)	1,956.62	490.00	2,446.62
	do	Wm. Thuerck	1,531.69		1,531.69
	Surrogate Judge	H. Hartman		1,000.00	
	Local Master	do			
	Crown Attorney	E. E. Pearlman	3,935.52	204.18	4,139.70
	Clerk of the Peace	do			
	do	J. B. Robinson (e)	Commuted	at \$3,000.00	per annum
Local Registrar	Wm. Thuerck	2,841.30	263.88	3,105.18	
THUNDER BAY: Port Arthur	District Court Clerk	do			
	Surrogate Registrar	do			
	Sheriff	N. Edmeston	5,113.48	1,400.00	6,513.48
	Surrogate Judge	M. J. Kenny		1,000.00	
	Local Master	do			
	Crown Attorney	W. F. Langworthy	2,327.00	237.50	2,564.50
	Clerk of the Peace	do			
Local Registrar	Neil Campbell	5,724.27	600.00	6,324.27	
THUNDER BAY: Port Arthur	District Court Clerk	do			
	Surrogate Registrar	do			

(a) J. F. Ault dismissed 30th Nov., 1935; A. I. Macdonell appointed same date, to retain up to \$4,000 from both offices, O.C., 14th Nov., 1935.

(b) A. J. Manley dismissed 31st May, 1935; M. Arthur appointed 1st June, 1935.

(c) A. H. Beath resigned 15th May, 1935; T. M. Mulligan appointed same date.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—Continued

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
410.78	2,547.76		2,547.76				Renfrew
			1,000.00				
969.27	2,544.02		2,544.02	27.90			
392.00	3,305.05	61.01	3,244.04		676.60	1,047.00	
2,883.12	Deficit of \$ 307.85.						Simcoe
			1,000.00				
1,079.27	3,479.66		93.95				
1,108.38	1,986.22		3,479.66			492.50	
1,107.00	4,536.08	618.04	1,986.22		3,704.80	7,212.30	
460.07	2,181.21		3,918.04				Stormont, Dundas and Glengarry
29.71	160.28		2,181.21				
			160.28				
			1,000.00	154.00			
852.94	5,150.21	748.44	4,401.77		1,382.70	1,502.25	
675.69	1,165.02						Sudbury
941.37	1,846.41		1,165.02				
			1,846.41				
			1,000.00	53.60			
578.88	1,292.92		1,292.92		401.10	518.00	
759.78	2,040.92	18.01	2,022.91		440.60	440.50	
218.45	2,228.17						Temis- kaming
833.33	698.36		2,228.17				
			698.36				
			1,000.00	30.20			
2,171.72	1,967.98		1,967.98				
959.30	2,145.88	48.61	2,097.27		1,237.90	1,008.95	
4,072.66	2,440.82						Thunder Bay
			2,440.82				
			1,000.00	7.10			
408.00	2,156.50		2,156.50				
1,374.29	4,949.98	824.99	4,124.99		658.50	1,616.50	

(d) Geo. Caldbick dismissed 30th June, 1935; Wm. Thurek appointed 1st July, 1935, to retain \$3,000 from both offices.

(e) E. E. Pearlman's appointment expired 30th Nov., 1935; J. B. Robinson appointed 1st Dec., 1935; fees commuted at \$3,000 per annum.

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
VICTORIA: Lindsay.....	Sheriff (Acting).....	H. H. McFadden.....	\$ c. 963.31	\$ c.	\$ c. 963.31
	do	J. Forman (a).....	845.95	.....	845.95
	Surrogate Judge.....	J. A. McGibbon.....	.....	1,000.00	.....
	Local Master.....	do	.....	.....	.....
	Crown Attorney.....	J. E. Anderson.....	3,013.84	.....	3,013.84
	Clerk of the Peace.....	do	.....	.....	.....
	Local Registrar.....	J. Forman.....	3,191.20	330.78	3,521.98
	County Court Clerk.....	do	.....	.....	.....
	Surrogate Registrar.....	do	.....	.....	.....
WATERLOO: Kitchener.....	Sheriff.....	W. A. Kribs (b).....	511.61	.....	511.61
	do	E. H. Scully.....	3,256.67	.....	3,256.67
	Surrogate Judge.....	E. W. Clement.....	.....	1,000.00	.....
	Local Master.....	J. J. A. Weir (c).....	876.90	.....	.....
	Crown Attorney.....	W. P. Clement.....	Commuted at \$3,500.00	per annum	.....
	Clerk of the Peace.....	do	.....	.....	.....
	Local Registrar.....	E. H. Scully.....	10,540.42	.....	10,540.42
	County Court Clerk.....	do	.....	.....	.....
Surrogate Registrar.....	do	.....	.....	.....
WELLAND: Welland.....	Sheriff.....	V. L. Davidson.....	4,262.24	.....	4,262.24
	Surrogate Judge.....	L. B. C. Livingstone.....	.....	1,000.00	.....
	Local Master.....	do	.....	.....	.....
	Crown Attorney.....	T. D. Cowper.....	4,590.85	.....	4,590.85
	Clerk of the Peace.....	do	.....	.....	.....
	Local Registrar.....	J. E. Cohoe.....	9,082.95	784.04	9,866.99
	County Court Clerk.....	do	.....	.....	.....
Surrogate Registrar.....	do	.....	.....	.....
WELLINGTON: Guelph.....	Sheriff.....	H. C. Waind.....	3,138.42	.....	3,138.42
	Surrogate Judge.....	R. L. MacKinnon.....	.....	1,000.00	.....
	Local Master.....	H. C. Waind.....	388.50	.....	388.50
	Local Registrar.....	do	6,702.92	.....	6,702.92
	County Court Clerk.....	do	.....	.....	.....
	Surrogate Registrar.....	do	.....	.....	.....
	Crown Attorney.....	J. M. Kearns.....	Commuted at \$3,450.00	per annum	.....
	Clerk of the Peace.....	do	.....	.....	.....
WENTWORTH: Hamilton.....	Sheriff.....	J. W. Lawrason.....	8,614.87	.....	8,614.87
	Surrogate Judge.....	H. Carpenter.....	.....	1,000.00	.....
	Local Master.....	Judge G. C. Thomson.....	.....	1,000.00	.....
	Crown Attorney.....	G. W. Ballard.....	Commuted at \$5,600.00	per annum	.....
	Clerk of the Peace.....	do	.....	.....	.....
	Local Registrar.....	G. T. Inch.....	18,026.57	735.00	18,761.57
	County Court Clerk.....	do	.....	.....	.....
Surrogate Registrar.....	do	.....	.....	.....

(a) J. Forman appointed Sheriff 1st June, 1935, to retain \$2,750 from both offices.

(b) W. A. Kribs dismissed as and from 1st Feb., 1935; E. H. Scully appointed same date; not to receive any fees of office.

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
117.51	845.80		845.80				Victoria
573.12	272.83		272.83				
			1,000.00				
				23.30			
791.00	2,222.84		2,222.84				
1,256.10	2,265.88		2,265.88		936.70	1,449.50	
							Waterloo
153.71	357.90		357.90				
2,920.53	336.14	336.14	1,000.00				
			876.90				
2,248.83	8,291.59	4,291.59	4,000.00		4,460.80	6,138.00	
							Welland
1,907.57	2,354.67		2,354.67				
			1,000.00				
1,098.29	3,492.56		3,492.56	470.80			
2,649.40	7,217.59	2,445.84	4,771.75		3,242.65	3,182.70	
							Wellington
1,210.97	1,927.45	1,927.45	1,000.00				
40.50	348.00		348.00				
1,363.90	5,339.02	1,339.02	4,000.00		2,339.80	2,514.25	
							Wentworth
5,495.54	3,119.33	23.87	3,095.46				
		1,000.00	1,000.00	605.40			
4,728.27	14,033.30	8,579.97	5,453.33		7,481.10	8,167.00	

RETURN OF FEES AND EMOLUMENTS OF JUDICIAL OFFICERS THROUGHOUT

County or District	Office	Officer	Amount earned in 1935	Salary paid by Province	Total earnings and salary in all offices
YORK:			\$ c.	\$ c.	\$ c.
Toronto.....	Sheriff (Toronto).....	A. M. Gorrie.....	39,894.57		39,894.57
	do (York).....	do	22,722.33		22,722.33
	County Judge.....	James Parker.....		1,600.00	
	do	D. O'Connell.....		1,600.00	
	do	W. T. J. Lee.....		1,600.00	
	do	A. J. Jackson.....		1,600.00	
	do	F. M. Field.....		1,600.00	
	do	I. M. Macdonell.....		1,600.00	
	do	T. H. Barton.....		1,600.00	
	do	A. E. Honeywell.....		1,600.00	
	Surrogate Judge.....	J. Tytler.....		1,600.00	
	Crown Attorney.....	J. W. McFadden.....	Committed	at \$6,500.00	per annum
	Clerk of the Peace.....	H. E. Irwin.....	13,241.35		13,241.35
	County Court Clerk.....	A. S. Winchester.....	39,922.50		39,922.50
	Surrogate Registrar.....	do	46,394.25		46,394.25

THE PROVINCE OF ONTARIO FOR YEAR ENDING DECEMBER 31, 1935—*Concluded*

Total office disburse- ments	Net earnings of office	Statutory amount paid to Province	Net income of officer	Fees earned by Local Masters	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.	
27,860.09	12,034.48	9,284.48	2,750.00				York
15,925.26	6,797.07	4,047.07	2,750.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
			1,600.00				
6,591.60	6,649.75	1,324.87	5,324.88				
12,132.42	27,790.08	23,290.08	4,500.00				
9,848.43	36,560.12	36,560.12			26,668.90	53,146.15	

Statement Respecting Commuted Crown
Attorneys

COMMUTED CROWN ATTORNEYS, 1935

County or District and Address	Name	Gross Earnings	Salary paid by Province	Allowance in addition to salary for office expenses	Disbursements approved where no allowance made	Total salary and allowance for disbursements
BRANT: Brantford.....	F. E. D. Wallace (a)	\$ c. 2,317.92	\$ c. 2,916.70	\$ c.	\$ c.	\$ c. 2,916.70
CARLETON: Ottawa.....	R. Mercier (b).....	472.70	250.00	.....	150.00	400.00
COCHRANE: Timmins.....	S. A. Caldbick (c)....	3,448.71	2,916.70	1,000.00	.....	3,916.70
DUFFERIN: Orangeville.....	R. D. Evans.....	547.62	1,270.00	130.00	.....	1,400.00
ESSEX: Windsor.....	J. S. Allan.....	5,157.35	6,000.00	.....	2,361.51	8,361.51
KENORA: Kenora.....	H. P. Cooke (d).....	170.00	1,641.60	125.00	.....	1,766.60
LAMBTON: Sarnia.....	H. Cowan (e).....	2,772.08	2,042.46	.....	579.04	2,621.50
LANARK: Carleton Place	W. W. Pollock (f)....	{ 1,359.54 520.76	1,219.98	.....	293.59 189.00	1,602.57
NORFOLK: Simcoe.....	W. E. Kelly (g)..... F. E. D. Wallace.....	706.90 1,174.74	3,400.00	650.00	..... 13.00	4,050.00
STORMONT, DUNDAS AND GLENGARRY: Cornwall.....	J. G. Harkness.....	707.93	2,830.00	400.00	.....	3,230.00
SUDBURY: Sudbury.....	E. D. Wilkins.....	3,445.47	5,000.00	.....	2,191.61	7,191.61
TEMISKAMING: Haileybury....	J. B. Robinson (h)...	605.87	250.00	62.50	.....	.....
WATERLOO: Kitchener.....	W. P. Clement.....	3,967.75	3,500.00	.....	913.92	4,413.92
WELLINGTON: Guelph.....	J. M. Kearns.....	2,492.50	3,450.00	750.00	1.00	4,201.00
WENTWORTH: Hamilton.....	G. W. Ballard.....	5,316.68	5,600.00	.....	1,177.05	6,777.05
YORK: Toronto.....	J. W. McFadden.....	2,124.16	6,500.00	.....	*432.00	.....
PARRY SOUND: Parry Sound	W. L. Haight (i).....	2.00	242.19	42.74	.....	284.93

(a) F. E. D. Wallace appointed 1st Mar., 1935; fees commuted at \$3,500.

(b) R. Mercier appointed, *pro tem*, 1st Dec., 1935; fees commuted at \$3,000.

(c) S. A. Caldbick's fees commuted at \$3,500 from 1st Mar., 1935; gross earnings shown are for full calendar year.

(d) H. P. Cooke's commutation ceased 31st Oct., 1935.

(e) H. Cowan appointed 12th June, 1935; fees commuted at \$3,500 per annum.

(f) W. W. Pollock's fees commuted at \$2,500 per annum from 1st July, 1935; top figures shown are his earnings while not commuted.

(g) W. E. Kelly acted as Crown Attorney from 1st Jan. to 14th June; F. E. D. Wallace from 15th June to 9th Dec.; Mr. Kelly acted for remainder of year. Mr. Wallace was allowed to retain all his earnings during the period he acted.

(h) J. P. Robinson appointed 1st Dec., 1935; fees commuted at \$3,000 per annum.

(i) W. L. Haight died 21st Feb., 1935.

* In addition to these disbursements, the salaries of the staff are paid direct by the Province.

Statement Respecting Registrars of Deeds

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF
THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Registrar	Where office situate	Gross earnings
				\$ c.
1	Algoma	E. L. DeCourey	Sault Ste. Marie	*3,851.86
2	Brant	A. Graham	Brantford	4,645.70
3	Bruce	W. H. McFarlane (a)	Walkerton	5,028.75
	do	M. Alexander	do	573.15
4	Carleton	T. V. Flanagan	Ottawa	5,625.99
5	Cochrane	J. A. Clermont	Cochrane	*11,948.12
6	Dufferin	F. J. Patterson	Orangeville	1,879.45
7	Dundas	F. S. Broder	Morrisburg	1,578.05
8	Durham East	R. H. Hodgson	Port Hope	1,129.50
9	Durham West	Geo. Weekes	Bowmanville	1,869.80
10	Elgin	J. H. Coyne	St. Thomas	*5,669.70
11	Essex	T. E. Green	Windsor	17,876.30
12	Fort William	C. H. Jackson (b)	Fort William	*3,033.45
	do	Miss I. Wilson	do	*1,717.50
13	Frontenac and Kingston	W. J. Gibson	Kingston	4,463.65
14	Glengarry	S. O'Connor	Alexandria	1,798.15
15	Grenville	W. S. Johnston (c)	Prescott	1,436.23
16	Grey, North	Geo. P. Creighton	Owen Sound	3,671.20
17	Grey, South	J. N. Perdue	Durham	3,080.95
18	Haldimand	R. F. Miller	Cayuga	3,244.25
19	Haliburton	E. E. McElwain	Minden	1,359.67
20	Halton	Geo. Hillmer (d)	Milton	179.80
	do	Miss M. B. Field	do	3,417.90
21	Hastings	R. J. S. Dewar	Belleville	6,279.60
22	Huron	Miss L. Macpherson	Goderich	5,580.97
23	Kenora	Mrs. E. A. Cunningham	Kenora	*4,500.85
24	Kent	J. B. Clark	Chatham	7,756.44
25	Lambton	J. T. Fuller	Sarnia	7,415.26
26	Lanark, North	H. C. Bowland (e)	Almonte	1,165.05
27	Lanark, South	Jas. Armour	Perth	1,804.95
28	Leeds	A. W. Gray (f)	Brockville	3,387.35
	do	W. T. Rogers	do	364.80
29	Lennox and Addington	G. S. Reid	Napanee	2,569.15
30	Lincoln	W. D. Fairbrother	St. Catharines	6,671.10
31	London	W. F. Hungerford	London	5,564.70
32	Manitoulin	C. C. Platt (g)	Gore Bay	*434.35
	do	W. I. Wagg	do	*852.65
33	Middlesex, East and North	Miss M. V. Walker	London	5,801.36
34	Middlesex, West	R. Dunlop (h)	Glencoe	1,757.85
	do	Miss K. Blackburn (Act'g)	do	123.70
35	Muskoka	C. E. Lount	Bracebridge	*3,899.61
36	Nipissing	G. R. Brady	North Bay	3,689.70
37	Norfolk	W. M. McGuire (i)	Simcoe	3,005.47
	do	C. H. Fick	do	2,583.00
38	Northumberland, East	A. G. Willoughby	Colborne	2,397.95
39	Northumberland, West	H. McCullough	Cobourg	1,263.62
40	Ontario	James Moore	Whitby	*7,556.05
41	Oxford	W. L. MacWhinnie	Woodstock	6,082.80
42	Ottawa	R. D. Bray	Ottawa	8,917.40
43	Parry Sound	J. H. Tully (j)	Parry Sound	8,348.80
	do	F. Tasker	do	*2,752.45
44	Peel	F. S. Hutchinson	Brampton	4,081.08
45	Perth, North	Dr. M. Steele (k)	Stratford	3,067.35
	do	G. D. L. Rice	do	514.25
46	Perth, South	G. D. L. Rice	St. Mary's	1,579.35
47	Peterborough	W. F. Morrow	Peterborough	5,324.00
48	Port Arthur	G. W. Dunn	Port Arthur	*3,923.68
49	Prescott	H. M. Mooney	L'Orignal	2,292.30
50	Prince Edward	J. H. Holmes	Pictou	2,138.60

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1935, AND
TION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
4,931.45	Deficit of \$1,079.59.		†	829			1
1,061.25	3,584.45	292.23	3,292.22	1816			2
2,392.75	2,636.00		2,636.00	1717			3
210.25	362.90		362.90	211			
2,893.30	2,732.69		2,732.69	1620			4
7,410.25	4,537.87		†	44			5
530.00	1,349.45		1,349.45	652			6
665.00	913.05		913.05	552			7
700.00	429.50		429.50	418			8
700.00	1,169.80		1,169.80	686			9
2,058.41	3,611.29	295.92	3,315.37	2003			10
5,375.55	12,500.75	7,350.68	5,150.07	6258	10		11
1,525.64	1,507.81		1,507.81	565	189	714	12
298.71	1,418.79	752.12	666.67	241			
1,360.65	3,103.00	51.50	3,051.50	1617			13
596.33	1,201.82		1,201.82	620	8	6	14
642.20	794.03		794.03	537			15
1,690.58	1,980.62		1,980.62	2253			16
900.00	2,180.95		2,180.95	1136			17
1,362.85	1,881.40	381.20	1,500.20	1096			18
150.00	1,209.67		1,209.67	478			19
80.50	99.30	.55	98.75	57			20
654.10	2,763.80	1,050.80	1,713.00	1129			
3,084.17	3,195.43	97.72	3,097.71	2178	32	4	21
1,379.40	4,201.57	2,201.57	2,000.00	1954			22
900.00	3,600.85	300.43	3,300.42	166			23
3,290.00	4,466.44	733.22	3,733.22	2696	9	27	24
4,038.40	3,376.86	262.61	3,114.25	4941	62	7	25
302.75	862.30		862.30	378			26
500.00	1,304.95		1,304.95	668			27
935.53	2,451.82		2,451.82	1070			28
75.00	289.80		289.80	123			
312.00	2,257.15		2,257.15	796			29
4,156.60	2,514.50		2,514.50	4491			30
2,295.00	3,269.70	134.85	3,134.85	2147	49	33	31
244.20	190.15		190.15	91			32
630.00	222.65		222.65	329	10	41	
1,964.90	3,836.46	418.23	3,418.23	1997			33
641.63	1,116.22		1,116.22	613	13		34
58.33	65.37		65.37	33			
1,186.62	2,712.99		2,712.99	796			35
5,581.75	Deficit of \$1,892.05.		†	491			36
900.00	2,105.47	146.30	1,959.17	1147			37
1,050.00	1,533.00	172.93	1,360.07	1001			
591.00	1,806.95		1,806.95	747			38
700.00	563.62		563.62	466			39
3,946.00	3,610.05	292.63	3,317.42	2680	288	400	40
2,740.55	3,342.25	171.13	3,171.12	2280	25		41
3,742.00	5,175.40	1,087.70	4,087.70	3329			42
310.60	524.20		524.20	273	1	1	43
814.99	1,937.46	737.46	1,200.00	289		3	
2,070.55	2,010.53	10.53	2,000.00	1464			44
851.55	2,215.80		2,215.80	1132	6	22	45
211.97	302.28		302.28	175			
700.00	879.35		879.35	581			46
1,294.57	4,029.43	514.72	3,514.71	1836	4	4	47
1,560.35	2,363.33		2,363.33	777	56	292	48
690.00	1,602.30		1,602.30	792			49
726.50	1,412.10		1,412.10	687			50

STATEMENT SHOWING EARNINGS, DISBURSEMENTS, NET INCOMES, ETC., OF
THE SUMS PAYABLE UNDER SEC

No.	Registry Division	Registrar	Where office situate	Gross earnings
				\$ c.
51	Rainy River.....	N. L. Croome.....	Fort Frances.....	*2,563.31
52	Renfrew.....	Geo. Campbell.....	Pembroke.....	3,931.20
53	Russell.....	J. A. Gamble.....	Russell.....	1,963.30
54	Simcoe.....	Geo. Vickers.....	Barrie.....	10,260.52
55	Stormont.....	J. C. Alguire.....	Cornwall.....	3,397.55
56	Sudbury.....	M. Brunette (<i>l</i>).....	Sudbury.....	*2,495.30
	do	Jos. Dignard.....	do	*4,403.99
57	Temiskaming.....	L. H. Ferguson.....	Haileybury.....	*8,203.18
58	Toronto.....	W. J. C. McCrea (Acting)...	Toronto.....	50,035.20
59	Victoria.....	D. McQuarrie.....	Lindsay.....	3,438.00
60	Waterloo.....	O. S. Eby (<i>m</i>).....	Kitchener.....	1,007.75
	do	G. V. Hilborn.....	do	9,198.80
61	Welland.....	E. E. Fraser.....	Welland.....	11,357.41
62	Wellington, North.....	Jas. Tucker.....	Arthur.....	1,984.65
63	Wellington, South & Centre.	C. L. Nelles.....	Guelph.....	4,299.55
64	Wentworth.....	W. H. Lovering.....	Hamilton.....	18,674.41
65	York, East and West.....	J. W. Mallon.....	Toronto.....	28,078.45
66	York, North.....	R. L. Boag.....	Newmarket.....	4,070.40

(a) W. H. McFarlane dismissed as and from 30th Nov., 1935; M. Alexander appointed 1st Dec., 1935.

(b) C. H. Jackson dismissed 31st Aug., 1935; Miss I. Wilson appointed 1st Sept., 1935, at a salary of \$2,000 per annum.

(c) W. S. Johnston dismissed 31st Dec., 1935; W. T. Rogers appointed 1st Jan., 1936.

(d) Geo. Hillmer died 18th Jan., 1935; Miss M. B. Field appointed same date, to retain \$1,800 per annum from fees of office.

(e) H. C. Bowland dismissed 31st Dec., 1935; Jas. Armour appointed 1st Jan., 1936.

(f) A. W. Gray dismissed from 30th Nov., 1935; W. T. Rogers appointed 1st Dec., 1935.

(g) C. C. Platt dismissed from 14th April, 1935; W. I. Wagg appointed 15th April, 1935, to retain \$2,200 per annum from all his offices.

REGISTRARS OF DEEDS FOR THE YEAR ENDING 31st DECEMBER, 1935, AND TION 101 OF THE REGISTRY ACT

Disbursements	Net income	Percentage under Section 101	Net for Registrar	Instruments			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
975.60	1,587.71	21.03	1,566.68	23			51
952.00	2,979.20		2,979.20	1449			52
700.00	1,263.30		1,263.30	732			53
4,243.58	6,016.94	2,016.94	4,000.00	3579			54
1,312.60	2,084.95		2,084.95	1262			55
543.25	1,952.05	486.66	1,465.39	184			56
1,018.06	3,385.93	682.33	2,703.60	403			
7,110.50	1,092.68		†	25			57
48,809.82	1,225.38	1,225.38		19114			58
1,160.00	2,278.00		2,278.00	1159	2		59
275.00	732.75	10.11	722.64				60
4,263.01	4,935.79	1,727.46	3,208.33	3627			
6,115.33	5,242.08	1,121.04	4,121.04	3673			61
715.50	1,269.15		1,269.15	758			62
1,508.00	2,791.55		2,791.55	1558			63
8,941.89	9,732.52	5,232.52	4,500.00	7402	9	10	64
14,686.00	13,392.45	8,153.20	5,239.25	10562	1311		65
780.00	3,290.40	145.20	3,145.20	1367			66

(h) R. Dunlop died 28th Nov., 1935; Miss K. Blackburn, Deputy, acted for remainder of year.

(i) W. M. McGuire dismissed 15th June, 1935; C. H. Fick appointed same date.

(j) J. H. Tully resigned 30th June, 1935; F. Tasker appointed 1st July, 1935, to retain \$2,400 per annum from fees of office.

(k) Dr. M. Steele dismissed 5th Oct., 1935; G. D. L. Rice appointed same date, to retain \$2,400 from both offices.

(l) M. Brunette dismissed 31st May, 1935; Jos. Dignard appointed 1st June, 1935.

(m) O. S. Eby dismissed 31st Jan., 1935; G. V. Hilborn appointed 1st Feb., 1935, to retain up to \$3,500 per annum from fees of office.

* Land Titles fees included.

† Officer and staff are paid direct by Provincial Treasurer.

Statements Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1935

I.—Local Masters of Titles who are also Registrars of Deeds and who remit all fees to the Province and are paid Salaries by the Province.

No.	Division	Where office situate	Name	Fees sent to Province	Salaries and disbursements paid by Province	Surplus after deducting disbursements
1	Algoma.....	Sault Ste. Marie.....	E. L. DeCourey.....	\$ 3,851.86	\$4,931.45	Deficit of \$1,079.59
2	Cochrane.....	Cochrane.....	J. A. Clermont.....	11,948.12	7,410.25	4,537.87
3	Nipissing.....	North Bay.....	G. R. Brady.....	3,680.70	5,581.75	Deficit of \$1,892.05
4	Temiskaming.....	Haileybury.....	L. H. Ferguson.....	8,203.18	7,110.50	1,092.68

II.—Local Masters who are not Registrars of Deeds, who take fees.

No.	Division	Where office situate	Name	Total fees earned	Disbursements	Net earnings
1	Ottawa.....	Ottawa.....	F. A. Magee.....	\$1,888.63	\$531.00	\$1,357.63
2	Parry Sound.....	Parry Sound.....	W. L. Haight (a).....	344.90	261.13	83.77

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Name	Where office situate	Gross earnings, reg. office	Gross earnings, L.T.O.	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Elgin	J. H. Coyne	St. Thomas	\$5,650.25	\$ 19.45	\$5,669.70	\$2,058.41	\$3,611.29	\$295.92	\$3,315.37
2	Fort William	C. H. Jackson (b)	Fort William	1,627.10	1,406.35	3,033.45	1,525.64	1,507.81	.....	1,507.81
	do	Miss I. Wilson	do	1,239.60	477.90	1,717.50	298.71	1,418.79	.....	666.67
3	Kenora	Mrs. E. A. Cunningham	Kenora	434.75	4,066.10	4,500.85	900.00	3,600.85	.....	3,300.42
4	Mantoulin	C. C. Platt (c)	Gore Bay	252.80	181.55	434.35	244.20	190.15	.....	190.15
	do	W. I. Wagg	do	827.20	25.45	852.65	630.00	222.65	.....	222.65
5	Muskoka	C. E. Lount	Bracebridge	2,574.30	1,325.31	3,899.61	1,186.62	2,712.99	.....	2,712.99
6	Ontario	Jas. Moore	Whitby	7,531.25	24.80	7,556.05	3,946.00	3,610.05	.....	3,317.42
7	Port Arthur	F. Tasker (d)	Port Arthur	865.45	1,887.00	2,752.45	814.99	1,937.46	.....	1,200.00
8	Port Arthur	G. W. Dunn	Port Arthur	2,227.83	1,685.85	3,923.68	1,560.35	2,363.33	.....	2,363.33
9	Rainy River	N. L. Croome	Fort Frances	43.70	2,519.61	2,563.31	975.60	1,587.71	.....	1,566.68
10	Sudbury	M. Brunette (e)	Sudbury	563.05	1,932.25	2,495.30	543.25	1,952.05	.....	1,465.39
	do	Jos. Dignard	do	1,160.95	3,243.04	4,403.99	1,018.06	3,385.93	.....	2,703.60

IV.—Master of Titles, Toronto.

Division	Name	Total earnings	Disbursements	Remarks
Toronto	C. R. Deacon	\$23,538.75	\$25,620.88	Deficit of \$2,082.13

(a) W. L. Haight died 21st Feb., 1935.

(b) C. H. Jackson dismissed 31st Aug., 1935; Miss I. Wilson appointed 1st Sept., 1935, to retain up to \$2,200 from fees of office.

(c) C. C. Platt dismissed 15th April, 1935; W. I. Wagg appointed same date, to retain \$2,200 from all his offices.

(d) F. Tasker appointed 1st July, 1935, to retain \$2,400 from fees of office; Mr. Tasker as Deputy acted from date of Mr. Haight's death.

(e) M. Brunette dismissed 31st May, 1935; Jos. Dignard appointed 1st June, 1935.

Statement Respecting Division Courts

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judg- ments and Judgment summonses	Amount of claims entered,		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. Provincial Treasurer		Clerk's Returns of Emolu- ments	Bailliff's Returns of Emolu- ments	Unclaimed moneys
			\$	c.		\$	c.			\$	c.			
Algoma	1	514	32,186.15		19.65	16,069.93	15,898.21	15,898.21	171.72			1,801.85	1,185.50	
	2	38	2,570.87			2,915.35	344.48	344.48	1,862.00			115.84	90.08	
	3	70	3,321.88		31.65	604.88	604.88	604.88				228.25	134.08	
	6	10	1,000.00			500.00	500.00	500.00				40.00	35.00	
	7	56	2,776.07			843.28	806.93	806.93	36.35			147.39	123.64	
	1	543	31,902.86		190.48	10,160.62	9,843.06	9,843.06	317.56			2,088.65	958.44	8.80
	2	143	4,823.86		55.52	1,968.61	1,932.19	1,932.19	36.42			430.30	285.07	
Brant	3	17	690.74			467.67	429.67	429.67	38.00			51.94	65.63	
	4	21	1,926.03			797.63	797.63	797.63				99.08	72.58	
	5	9	580.30			456.54	456.54	456.54				60.98	63.09	
	1	182	9,605.50			3,482.59	3,482.59	3,482.59				561.80	477.67	
	2	52	3,677.28			1,579.53	1,556.20	1,556.20	23.33			184.94	155.95	
Bruce	3	58	4,008.32			1,285.32	1,270.80	1,270.80	14.52			278.80	208.61	
	4	32	1,435.42			1,165.41	1,160.78	1,160.78	4.63			91.44	111.93	
	5	55	2,672.65		15.05	1,860.62	1,817.57	1,817.57	43.05			237.45	230.00	
	7	39	1,897.32			818.81	818.81	818.81				154.00	108.80	
	8	86	5,358.74		55.21	1,508.22	1,468.02	1,468.02	40.20			364.26	199.50	
	9	6	342.56		32.88	99.82	98.32	98.32	1.50			25.50	23.33	
	10	17	2,025.56			159.01	159.01	159.01				83.08	59.65	
	11	43	2,133.53			2,615.17	481.64	481.64				112.45	63.95	
	12	54	1,800.63		18.00	1,008.64	978.79	978.79	29.85			152.65	109.97	
	1	2,583	122,621.67		967.89	19,668.63	18,954.93	18,954.93	713.70		185.95	9,347.15	5,859.55	
	2	28	1,680.13			407.71	407.71	407.71			2,188.86	96.80	93.45	
	3	48	4,419.02			1,545.22	1,533.46	1,533.46	11.76			187.85	155.65	
4	12	775.77			196.15	196.15	196.15				76.75	86.20		
5	18	1,033.10			431.73	431.73	431.73				185.30	92.65		
6	34	2,168.22			623.79	623.79	623.79				196.76	275.49		
7	1,133	41,635.55		34.07	6,842.55	6,802.73	6,802.73	39.82			3,875.93	2,356.56		

Cochrane.....	1						127.47	108.80 1,428.70	640.70	553.01	2.50
	2	2,383	79,683.22	1,057.38	3,636.93	3,509.46	1,660.13		7,446.76	5,688.00	
	3	118	7,495.93	37.75	4,848.72	4,791.27	57.45		495.10	785.89	
	4	163	9,755.65	314.16	3,760.62	3,530.82	229.80		541.45	525.34	27.75
	5	170	12,218.29	185.30	4,671.32	4,472.26	199.06		713.35	510.21	
	6	191	6,554.23	206.54	2,445.30	2,435.73	9.57		603.86	482.95	
Dufferin.....	1	109	6,660.10	38.49	1,822.93	1,751.82	71.11		498.20	272.90	
	2	56	3,747.97	19.25	1,164.48	1,160.48	4.00		211.20	152.55	
	5	68	4,260.16		1,567.56	1,567.56			228.13	160.25	
Elgin.....	1	321	12,413.86		6,377.87	6,377.87			1,176.55	1,123.34	
	2	23	893.61		826.67	826.67			137.70	169.83	
	3	308	18,290.71		6,011.19	5,960.19	51.00		1,303.25	601.90	
	4	82	5,177.98		1,940.30	1,940.30			212.90	383.73	
Essex.....	2	106	5,519.58		1,800.30	1,793.26	7.04		440.90	335.57	
	3	36	3,299.47		1,074.74	1,029.33	55.41		182.40	111.65	
	4	42	2,623.37	114.54	2,012.78	2,012.78			185.10	155.89	
	5	77	6,466.37		2,336.94	2,336.94			324.05	329.05	
	6	24	3,119.84		1,144.92	1,144.92			115.98	59.25	
	7	959	52,751.30	24.00	16,646.45	16,636.09	10.36	265.48	4,051.60	3,946.96	
	8	49	3,618.67	11.50	2,232.95	2,232.95	20.49		271.30	220.96	
	9	21	771.36		646.66	646.66			119.25	105.54	
Frontenac.....	1	697	33,800.07	196.55	11,110.76	10,947.92	171.44		2,294.91	1,350.07	
	3	17	1,826.23		418.40	418.40			46.81	58.25	
	4	36	3,115.00		1,073.88	982.16	91.72		182.23	253.16	
	5	6	534.73		169.73	169.73			25.41	11.50	
	6	27	2,000.00	52.00	877.87	877.87			134.00	68.70	
	7	22	1,500.00						30.00	52.50	
Grey.....	1	235	12,012.87		2,910.61	2,900.61	10.00		935.37	406.95	
	2	73	3,697.22	2.50	1,947.21	1,878.50	68.71		267.06	235.85	
	3	100	4,543.71	63.63	1,786.74	1,275.63	511.11		290.05	194.40	
	4	81	6,911.54	365.05	1,881.62	1,766.80	114.82		329.75	338.74	
	5	74	4,476.96	1.75	2,337.58	2,337.58			373.25	374.00	
	6	37	1,526.61	44.60	719.84	620.24	55.00		137.35	174.45	
	7	174	8,276.11	55.19	2,275.51	2,223.25	52.26		544.75	500.00	
	8	71	3,932.14	26.03	1,111.94	918.50	193.44		262.80	250.00	

*Part of calendar year only.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—Continued

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Judge- ments and Judgment summonses	Amount of claims entered, exclusive of Judge- ments and Judgment summonses	Balance of Cash in Court from the previous year		Total amount of Suitsors' Money paid into Court	Total amount of Suitsors' Money paid out of Court	Balance of Cash in Court		Surplus Fees payable to the Hon. Provincial Treasurer	Clerk's Returns of Emolu- ments		Baillif's Returns of Emolu- ments		Unclaimed moneys		
				\$	c.			\$	c.		\$	c.	\$	c.	\$	c.	\$
Haldimand	1	40	3,120.05	12.15	465.22	395.22	70.00	212.10	121.25		212.10	121.25					
	2	47	3,725.51	68.90	1,177.69	1,110.92	66.77	152.41	102.95		382.22	274.40					
	3	101	6,495.42	63.50	2,731.08	2,794.58	43.50	304.39	271.15		304.39	271.15					
	4	71	5,373.33		1,701.68	1,701.68					28.60						
	*5	3	77.68		16.30	16.30											
Haliburton	1	22	1,392.85		1,191.97	1,191.97		91.00	135.35		189.90	104.70					
	2	50	2,714.22		1,837.72	1,837.72		89.38	101.11								
	3	25	1,146.34		445.47	445.47											
Halton	1	82	5,023.61	14.00	1,230.42	1,145.51	84.91	245.36	156.69		245.36	156.69					
	2	191	9,101.50	63.63	4,183.17	4,165.01	18.16	573.05	602.97		573.05	602.97					
	3	150	5,398.10	32.58	2,100.78	1,940.36	160.42	425.60	138.55		425.60	138.55					
	4	102	4,967.22	65.26	2,258.97	1,999.53	259.44	344.64	198.05		344.64	198.05					
	5	14	525.39		336.09	336.09		63.55	32.30		63.55	32.30					
	6	93	5,935.18		2,604.89	2,303.41	301.48	474.22	351.36		474.22	351.36					
Hastings	1	548	21,316.12	127.04	7,417.83	7,151.72	266.11	2,033.63	1,088.89		2,033.63	1,088.89					
	2	46	1,694.41		683.62	683.62		171.24	235.89		171.24	235.89					
	4	85	4,737.08	21.40	2,108.19	2,075.27	32.92	281.01	186.26		281.01	186.26					
	5	46	3,107.78	3.00	1,754.90	1,507.47	247.43	193.91	155.40		193.91	155.40					
	6	102	4,490.39	67.67	2,035.72	1,965.67	70.05	379.95	317.35		379.95	317.35					
	7	25	5,000.00		1,800.00	1,800.00		60.00	75.00		60.00	75.00					
	8	28	1,574.81	2.50	397.57	397.57		141.15	99.87		141.15	99.87					
	9	192	5,811.15		790.65	790.65	.05	683.99	325.40		683.99	325.40					
	10	24	1,050.76	16.77	874.78	864.78	10.00	116.45	102.35		116.45	102.35					
	11	31	1,384.97		191.68	128.60	63.08	88.67	85.00		88.67	85.00					
	12	88	2,584.78	2.72	978.59	855.72	122.87	282.51	255.26		282.51	255.26					

Huron.....	1	6,462.90	3,200.07	2,936.14	263.93	518.69	358.93
	2	4,228.81	2,752.88	2,400.44	352.44	358.40	247.12
	3	2,420.26	508.85			105.40	48.58
	4	6,055.50	2,257.30	2,257.30		347.15	296.50
	5	4,629.34	2,281.34	2,215.69	65.65	276.70	153.55
	6	477.07	248.22	212.27	35.95	68.00	93.05
	7	670.54	77.65	77.65		38.35	34.80
	8	4,374.08	1,303.81	914.47	389.34	231.35	58.66
	9	1,489.33	1,045.50	1,045.50		104.61	133.10
	10	5,000.00	1,035.48	1,035.48		91.22	75.00
	11	2,574.88	1,162.10	1,065.80	96.30	125.55	105.05
	12	3,376.09	736.17	736.17		226.28	103.70
Kenora.....	1	10,722.29	4,904.13	4,552.94	351.19	661.30	299.40
	3	2,572.98	1,020.89	922.14	98.75	116.20	75.00
	4	6,086.00	2,786.09	2,305.34	480.75	418.40	271.56
Kent.....	1	32,351.49	14,801.58	13,957.98	843.60	2,256.20	1,496.86
	2	4,310.76	1,753.36	1,743.80	9.56	323.30	241.50
	3	2,726.54	1,339.79	1,367.54	32.25	305.90	196.14
	4	5,685.52	1,960.60	1,951.60	9.00	390.86	353.12
	5	9,254.46	4,654.43	4,531.88	122.55	739.50	450.97
	6	2,657.66	3,850.18	1,192.52		136.63	138.11
	7	4,731.82	2,372.39	2,326.83	45.56	390.50	357.58
Lambton.....	1	25,865.44	8,515.65	8,416.52	99.13	1,742.37	821.95
	2	3,399.46	789.10	771.85	17.25	172.40	201.12
	3	510.28	296.52	296.52		40.00	49.70
	4	2,000.00	165.81	165.81		69.97	12.98
	5	1,928.74	1,083.37	1,039.05	44.32	162.65	74.30
	6	2,241.89	1,193.50	1,162.70	27.00	165.38	104.60
	8	7,158.63	2,298.80	1,930.34	368.46	595.30	290.79
	9	827.68	339.72	339.72		51.70	18.35
Lanark.....	1	4,970.55	1,917.67	1,841.59	76.08	395.50	207.45
	2	2,792.39	988.60	969.23	19.37	119.35	161.20
	3	5,976.97	1,648.38	1,630.66	17.72	503.28	317.77
	4	18,265.42	10,333.28	10,333.28		1,619.25	903.06
	61	3,341.78	966.41	952.41	14.00	191.90	184.45

*Abolished.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—Continued

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judge- ments and Judgment summonses	Amount of claims entered,		Balance of Cash in Court from the previous year	Total amount of Suits' Money paid into Court		Total amount of Suits' Money paid out of Court		Balance of Cash in Court	Surplus Fees payable to the Hon. the Provincial Treasurer	Clerk's Returns of Emolu- ments		Balliff's Returns of Emolu- ments		Unclaimed moneys
			\$	c.		\$	c.	\$	c.			\$	c.	\$	c.	
Leeds and Grenville...	1	385	12,149.75		30.11	6,468.39	6,349.48	118.91	1,229.00	118.91		1,229.00	561.02		6.40	
	2	165	5,863.81		147.63	4,070.48	4,033.56	36.92	677.25	36.92		677.25	378.55			
	3	62	3,723.81		160.60	2,454.54	2,450.56	3.98	301.34	3.98		301.34	211.97			
	4	42	2,057.90		.19	837.70	836.84	1.05	165.10	1.05		165.10	91.90			
	5	20	1,070.72		53.96	401.14	365.64	35.50	70.00	35.50		70.00	40.00			
	6	94	6,687.24			2,750.94	2,738.94	12.00	454.73	12.00		454.73	425.00			
	7	16	782.55		85.15	643.35	630.18	13.17	85.30	13.17		85.30	61.15			
	8	41	2,118.53			980.00	980.00		211.67			211.67	59.93			
	9	24	1,308.93		15.00	632.18	616.43	15.75	107.60	15.75		107.60	105.58			
	10	10	850.62			403.20	403.20		23.55			23.55	30.00			
	11	19	14,319.22			472.98	472.98		85.86			85.86	40.90			
	12	26	1,728.43			465.17	465.17		95.45			95.45	55.78			
Lennox & Addington...	1	81	3,800.75		3.68	1,437.16	1,357.96	79.20	231.33	79.20		231.33	256.50			
	7	53	5,000.00		44.10	1,869.13	1,869.13	44.10	200.00	44.10		200.00	150.00			
	8	9	317.10			12.27	12.27		18.50			18.50	28.00			
9	18	1,322.13			385.83	385.83		43.90			43.90	74.94				
Lincoln.....	2	503	33,754.28		504.79	11,528.86	10,994.06	534.80	2,082.90	534.80		2,082.90	1,424.74			
	3	42	1,794.35			3,006.22	1,211.87		204.05			204.05	219.00			
	5	139	9,598.07		71.23	4,305.80	4,167.83	137.97	525.40	137.97		525.40	480.53			
Manitoulin.....	1	47	2,856.58			1,148.67	1,148.67		155.90			155.90	266.17			
	2	86	6,388.53			2,932.45	2,932.45		264.40			264.40	169.10			
	3	17	1,161.55		13.49	1,432.23	1,415.18	17.05	120.39	17.05		120.39	115.00			

Middlesex.....	1	1,291	68,616.21	1,420.20	22,517.09	21,326.03	1,110.16	472.80	4,737.69	2,217.12
	2	119	6,059.07	628.52	3,246.77	2,902.15	366.58		450.47	231.71
	3	81	3,529.00	11.00	1,789.58	1,784.58	5.00		269.90	48.75
	4	41	1,795.84		494.65	494.65			157.60	147.43
	5	60	4,189.96	91.07	1,579.34	1,532.80	46.54		261.58	210.03
	6	70	3,929.09	67.06	2,384.79	2,368.79	86.50		227.02	134.83
	7	22	881.29	5.50	803.88	785.93	17.95		81.75	93.85
	8	41	1,662.83		800.79	800.79			123.12	194.46
	9	669	29,579.29	103.90	9,626.13	9,481.98	144.15		2,029.34	1,274.78
Muskoka.....	1	67	5,750.00		1,460.61	1,460.61			238.78	225.00
	2	63	2,306.58		1,001.21	1,001.21			220.78	211.65
	3	78	3,424.84	4.00	1,323.54	1,300.04	23.50		258.70	158.13
Nipissing.....	1	76	4,517.20	48.75	1,978.19	1,976.19	2.00		290.65	231.50
	2	30	1,188.22	48.93	917.68	881.88	35.80		99.70	52.45
	3	706	37,412.14	146.46	9,351.63	9,229.24	122.39		2,485.34	1,063.72
Norfolk.....	1	254	14,742.46	2,031.29	11,782.43	10,829.63	952.80		977.90	562.61
	2	106	4,716.00	53.78	2,074.94	2,074.94	6.16		398.00	270.70
	3	23	1,534.83		398.04	398.04			86.15	80.00
	4	130	10,967.73	247.61	9,706.51	9,197.40	509.11		479.60	318.10
	5	14	915.84	3.26	837.59	817.32	20.27		80.30	83.13
	6	80	3,105.97	28.10	973.40	903.39	70.01		243.13	253.11
	7	22	1,367.19		571.46	538.21	33.25		150.80	125.00
	8	49	2,848.80	14.00	839.16	839.16			208.74	82.65
Northumberland and Durham.....	1	125	6,831.83	2.50	1,685.63				515.59	324.00
	2	54	3,667.14	3.00	1,173.39	1,155.89	17.50		229.20	211.20
	3	186	6,946.93	42.66	2,805.34	2,677.13	128.21		701.83	315.85
	4	43	1,888.98		1,054.71	1,054.71			185.52	171.50
	5	205	9,493.68	6.00	3,616.50	3,610.40	6.10		669.71	364.46
	6	19	530.50		292.82	292.82			49.19	55.10
	7	69	4,793.62	118.12	2,300.59	2,299.02	1.57		336.96	246.85
	8	82	3,988.21	205.85	1,778.37	1,325.32	453.05		331.39	237.05
	9	79	4,566.56		3,051.31	2,973.59	77.72		262.39	287.41
	10	16	441.73		201.79	201.79			44.95	65.01
	11	178	7,414.82	22.95	3,846.86	3,846.86			605.00	483.12

Perth.....	356	19,325.01	157.06	5,787.06	5,717.86	69.20	1,319.75	601.74	4.00
	94	6,518.42		1,532.37	1,551.37	1.00	257.91	189.75	
	119	15,538.40		3,197.17	3,197.17		232.05	207.42	
	1	500.00		205.44	205.44		6.40	3.45	
	34	2,674.50		990.98	944.89	46.09	117.25	130.01	
	194	12,595.47		5,765.91	5,756.06	9.85	822.30	785.57	
Peterborough.....	429	23,848.46	85.51	6,882.42	6,817.15	65.27	1,829.80	941.52	
	45	4,420.29	.12	902.72	817.72	85.00	171.20	94.16	
	13	561.43		421.82	421.82		36.20	34.20	
Prescott and Russell.....	17			476.34	476.34		64.15	40.75	
	78	2,905.48	2.77	1,422.93	1,422.93		252.12	176.98	
	14	580.97	55.64	636.13	636.13		52.95	65.00	
	77	5,047.57		1,604.27	1,604.27		295.78	4,997.15	
	28	2,554.09		699.39	699.39		137.70	121.40	
	54	3,337.43		1,328.18	1,328.18		246.52	178.10	
	7	5,168.52	15.48	1,434.65	1,415.87	18.78	287.50	181.39	
	27	1,880.32	.38	936.83	936.83		120.80	154.00	
	63	3,240.87	6.40	1,239.39	1,239.39		211.18	123.85	
	38	2,500.00		1,012.51	1,012.51		152.50	195.00	
	40	4,274.80		820.42	816.52		182.24	174.30	
Prince Edward.....	166	6,219.68	349.07	2,687.21	2,492.77	194.44	624.61	456.63	
	2	451.20	.80	163.50	163.50		62.33	68.55	
	19	1,295.90	114.15	556.21	556.21		120.10	92.55	
Rainy River.....	117	6,298.94	100.93	1,951.53	1,750.42	201.11	468.31	361.25	6.59
	11	485.44	.54	113.07	102.53	.54	26.50	37.75	
	30	3,500.00		2,500.00	2,500.00		125.00	110.00	
Renfrew.....	390	17,484.38	10.69	6,401.33	6,316.14	85.19	1,209.95	1,022.15	10.69
	17	976.45		251.37	251.37		44.80	41.35	
	290	14,804.11	476.55	5,715.58	5,636.05	79.53	1,132.37	588.85	
	141	5,718.19	23.13	2,712.09	2,690.09	22.00	527.95	304.92	
	40	2,831.69	15.00	818.92	818.92		175.30	175.30	
	33	879.37		456.64	456.64		130.55	96.30	
	175	12,466.35		2,516.68	2,516.68		622.18	614.15	

Terniskaming.....	1	115	7,289.65	75.45	3,358.28	3,255.27	103.01	521.28	259.80
	2	195	10,111.73	29.35	2,895.08	2,895.08		695.10	329.10
	3	80	5,175.85	78.43	3,751.15	3,746.15	5.00	336.00	183.10
	4	1,287	52,379.67	1,020.30	22,784.24	21,230.81	1,553.43	491.84	2,107.83
Thunder Bay.....	1	488	30,647.62		11,008.90	11,008.90		2,097.97	1,543.08
	2	40	400.00		672.64	640.69	31.95	105.50	26.75
	3	498	30,774.00	415.21	12,365.31	11,798.62	566.69	1,780.57	1,160.85
	4	8	524.48		307.42	307.42		32.36	19.60
Victoria.....	1	11	773.13		192.42	192.42		50.07	24.40
	2	34	1,082.21	22.35	1,104.56	1,083.45	19.00	76.55	142.27
	3	39	1,160.81	507.21	507.21			99.65	61.84
	4	24	2,400.00		405.99	405.99		76.00	76.75
	5	290	12,629.63	145.55	5,103.30	4,996.80	106.50	1,128.16	855.83
	6	11	376.58		391.41	391.41		53.80	71.95
	7	29	1,208.35		460.50	460.50		73.20	74.54
Waterloo.....	1	758	35,047.91	141.86	10,863.66	10,649.73	213.93	2,305.40	1,453.87
	2	74	4,082.30		1,282.15	1,282.15		279.00	179.46
	3	237	10,427.02	15.95	4,407.45	4,249.85	157.60	779.30	331.68
	4	88	4,223.41	4.78	2,709.61	2,683.46	16.15	282.25	429.30
	5	38	4,884.08	304.45	745.39	709.44	35.95	177.50	91.00
	6	51	3,559.64		266.56	266.56		176.55	144.15
	7	12	320.79	17.82	454.98	454.98		39.88	28.50
Welland.....	1	593	25,970.06	144.20	14,117.22	13,942.42	174.80	2,507.29	1,182.35
	2	14	621.76		710.33	710.33		86.50	75.00
	3	244	14,558.95	174.45	4,233.96	3,932.15	127.36	967.69	880.47
	4	347	19,481.63	418.95	5,391.21	6,063.29	639.56	1,380.60	1,068.85
	5	78	4,735.09	275.51	1,283.55	1,184.03	104.27	355.15	189.78
	6	222	16,265.25		6,840.00	6,753.74	86.26	926.09	435.91
Wellington.....	1	355	17,458.82	189.02	6,892.35	6,777.84	114.51	1,362.65	781.80
	2	18	776.17		188.52	188.52		78.49	75.00
	4	59	2,437.72	20.78	997.69	997.69		182.45	98.95
	5	36	1,902.23		660.61	659.11	1.50	94.80	75.85
	6	33	1,687.36	6.50	401.90	387.31	14.59	123.61	65.78
	7	38	1,900.44	15.00	972.90	892.90	80.00	177.70	129.27
	8	43	2,775.96	122.73	1,458.35	1,361.86	76.49	204.50	135.01
	10	75	4,609.15		1,883.19	1,883.19		315.85	213.67
	11	114	5,262.26		446.30	361.38	84.92	377.45	167.34

*Part of calendar
year only.

RETURN OF DIVISION COURT BUSINESS FROM 1st DAY OF JAN. TO 31st DAY OF DEC., 1935, INCLUSIVE, SHOWING:—Concluded

Name of County, United Counties, or District	No. of Divi- sions	No. of suits entered in Court, exclusive of Transcripts of Judg- ments and Judgment summonses	Amount of claims entered, exclusive of Transcripts of Judg- ments and Judgment summonses	Balance of Cash in Court from the previous year	Total amount of Suits' Money paid into Court	Total amount of Suitsors' Money paid out of Court	Balance of Cash in Court	Surplus Fees payable to the Hon. Provincial Treasurer	Clerk's Returns of Emolu- ments	Bailiff's Returns of Emolu- ments	Unclaimed moneys
			\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Wentworth	1	1,222	58,883.49	1,752.53	27,245.78	26,518.01	727.77	513.49	4,878.30	2,597.78	
	2	140	8,266.17	192.24	3,413.00	3,166.15	246.85		560.23	363.91	
	3	69	3,017.73	35.00	1,676.59	1,641.59	35.00		308.55	207.10	
	4	21	1,882.14		649.97	487.08	162.89		111.57	124.72	
	5	9	862.60	11.57	545.82	535.97	19.85		85.00	40.55	
	9	1,666	84,800.14	682.58	23,471.61	22,521.55	950.06	{ *660.53 *47.28 }	5,064.75	3,025.15	
York	1	3,517	246,379.49	942.99	47,481.36	44,627.01	2,854.35	{ 417.93 7,037.83 }	16,117.10	8,179.38	10.99
	2	41	3,363.80		1,282.22	1,282.22			263.85	188.00	
	3	102	5,327.63	24.15	3,316.37	3,186.56	129.81		529.40	330.95	
	4	91	7,313.90	18.93	2,488.08	2,393.08	95.00		413.10	365.60	
	5	57	4,063.23	37.65	948.25	905.77	42.48		246.30	100.75	
	6	55	2,184.81	30.00	578.67	559.72	18.95		191.65	132.95	
	7	21	1,389.68		418.92	418.92			78.61	57.05	
	8	636	36,480.11	123.59	8,147.85	7,951.98	195.87		2,622.80	1,936.77	
	9	1,017	59,843.00	117.77	13,014.94	12,874.23	140.71		4,694.25	2,786.79	5.00
	10	3,531	240,742.61	852.89	42,289.84	41,728.77	561.07		14,860.00	9,178.05	
	11	165	7,859.67	138.14	3,994.41	3,803.39	191.02		707.90	481.32	
Totals.....	316	55,489	3,003,137.26	29,304.71	1,012,220.09	970,775.81	33,618.24	21,803.81			568.15

*Part of calendar year only.

Statement Respecting Magistrates

MAGISTRATES, PROVINCE OF ONTARIO, 1935

No. of Magisterial District	Countries and Districts in Magisterial Districts	Magistrates in each Magisterial District	Address	Salaries paid by Province and Municipalities	Clerical allowances and other expenses paid by Province	Total fees paid to Province	Fines paid through Office of Inspector of Legal Offices
1	Essex Kent Lambton	W. A. Smith, Senior. S. B. Arnold C. S. Woodrow D. M. Brodie (a) J. A. Hamrah (b)	Windsor Chatham Sarnia Windsor do	\$ c. 4,000.00 3,000.00 3,000.00 *6,500.00 1,500.00	\$ c. 392.60 233.97 3.00	\$ c. 1,112.42 2,163.60 414.00	\$ c. 2,805.00 2,572.95 868.00 264.00
2	Elgin Middlesex Oxford Perth Huron	C. W. Hawshaw, Senior. E. S. Livermore J. A. Makins T. W. Standrett (c) W. B. Henderson (Deputy) (d) D. B. Menzies	London St. Thomas Stratford London do do	\$ c. 3,500.00 3,000.00 3,000.00 *5,000.00 *4,000.00	\$ c. 468.87 718.65 463.25 4.70	\$ c. 2,308.98 790.45 968.85 4.70	\$ c. 6,390.00 5,085.50 1,814.00 806.00 162.00
3	Bruce Grey Dufferin Wellington	F. Watt, Senior F. W. Walker E. C. Spereman	Guelph Walkerton Owen Sound	\$ c. 3,500.00 3,000.00 3,000.00	\$ c. 199.97 316.30 468.41	\$ c. 288.75 498.45 689.50	\$ c. 1,415.00 459.00 2,057.00
4	Brant Waterloo Norfolk	J. R. Blake, Senior J. J. A. Weir (e) S. A. Jones E. W. Cross (f) W. E. Kelly E. S. Livermore (see Elgin)	Galt Kitchener Brantford Simcoe do	\$ c. 3,500.00 3,000.00 *3,500.00 1,375.00 1,698.24	\$ c. 254.80 38.75 25.90 195.03	\$ c. 591.00 833.25 16.00 188.50 607.92	\$ c. 1,732.00 1,407.00 19.00 265.00 415.40 25.00
5	Wentworth Haldimand Lincoln Welland	J. C. Massie, Senior. Alex. Fraser (g) J. B. Hopkins J. H. Campbell H. A. Burbidge Jas. McKay (Deputy)	Dunnville Niagara Falls do St. Catharines Hamilton do	\$ c. 3,500.00 375.00 2,625.00 3,000.00 *4,500.00	\$ c. 896.52 17.13 409.23 147.55	\$ c. 1,066.60 21.25 371.25 560.95	\$ c. 1,105.95 45.00 1,527.75 1,108.00 3,646.23
6	York	Wm. Keith, Senior	57 Adelaide St. E., Toronto	\$ c. 3,250.00	\$ c. 21.55	\$ c. 2.95	\$ c. 11,137.50

7	Halton Peel Toronto	L. J. C. Bull W. E. McIlveen D. Davidson (Deputy) J. E. Jones R. J. Browne A. L. Tinker Thos. O'Connor	Brampton Oakville Mimico Toronto do do do	3,000.00 2,500.00 2,500.00 *6,000.00 *5,000.00 *3,100.00 *6,000.00	295.30 379.99 930.41	2,141.40 1,079.00 1,967.20	4,589.50 2,057.25 4,139.50
	Ontario Simcoe Muskoka	C. Jeffs, Senior C. F. Bick F. S. Ebl's	Barrie Cannington Oshawa	3,500.00 2,500.00 3,000.00	645.85 1,210.64 580.01	1,327.70 893.75 1,838.75	2,369.00 1,485.00 3,865.00
8	Northumberland & Durham Peterborough Victoria Haliburton	O. A. Langley, Senior W. A. F. Campbell E. A. Gee	Peterborough Port Hope Lindsay	3,500.00 3,000.00 3,000.00	276.36 922.00 865.94	412.50 1,437.25 311.00	1,484.75 6,424.75 1,650.00
9	Hastings Lennox and Addington Frontenac Prince Edward	E. J. Butler, Senior J. M. Farrell (b) J. A. Shea J. L. Lloyd R. R. Casement (i)	Belleville Kingston do Northbrook Madoc	3,333.35 437.50 2,625.00 1,875.00 625.00	401.25 19.40 538.22 520.08 21.61	580.70 28.50 462.75 365.35 32.92	1,363.00 74.00 1,387.00 354.00 110.00
10	Renfrew Lanark Carleton	G. R. Boucher (j) L. H. Clayton, Senior W. K. MacGregor J. T. Kirkland G. E. Strike M. J. O'Connor (Deputy) J. F. McKinley (Deputy) (k)	Ottawa do Pembroke Almonte Ottawa do do	291.67 3,208.33 2,500.00 3,000.00 *5,000.00 *1,500.00	24.50 388.81 840.07 322.63	34.00 1,684.75 66.75 701.70	29.00 3,746.75 1,245.00 365.00 921.00

(a) D. M. Brodie receives \$5,500 as Magistrate and \$1,000 as Juvenile Court Judge.

(b) J. A. Hanrahan receives \$1,000 as Magistrate and \$500 as Deputy Juvenile Court Judge.

(c) T. W. Scandrett dismissed 14th Dec, 1935; D. B. Menzies appointed 1st Aug, 1935, *pro tem*, at \$250 per month by Province; appointed permanently 15th Dec, 1935, at \$4,000 per annum by City of London.

(d) W. B. Henderson resigned 15th Mar., 1935.

(e) J. J. A. Weir died 1st Dec., 1935.

(f) E. W. Cross resigned 31st May, 1935; W. E. Kelly appointed 1st June; remained in office until 10th Dec. only, when E. S. Livermore assumed office.

(g) Alex. Fraser dismissed 15th Feb., 1935; J. B. Hopkins appointed same date at \$3,000 per annum.

(h) J. M. Farrell resigned 15th Feb., 1935; J. A. Shea appointed same date at \$3,000 per annum.

(i) R. R. Casement dismissed 31st March, 1935; J. L. Lloyd appointed 1st April, 1935, at \$2,500 per annum.

(j) G. R. Boucher resigned 31st Jan., 1935; L. H. Clayton appointed 1st Feb., 1935.

(k) J. F. McKinley appointed Deputy Magistrate from 1st Feb., 1936; exclusive jurisdiction in Counties of Prescott, Grenville, Dundas, Carleton and Russell to try cases under Children's Protection Act, Deserted Wives Maintenance Act, etc.

*Salary paid by municipality.

MAGISTRATES, PROVINCE OF ONTARIO, 1935—*Concluded*

No. of Magisterial District	Counties and Districts in Magisterial Districts	Magistrates in each Magisterial District	Address	Salaries paid by Province and Municipalities		Clerical allowances and other expenses paid by Province		Total fees paid to Province		Fines paid through Office of Inspector of Legal Offices	
				\$	c.	\$	c.	\$	c.	\$	c.
11	Leeds and Grenville Dundas	G. A. Wright, Senior John McCormick	Brockville. Winchester	3,000.00	472.14	664.21	2,992.90	664.25	1,382.00		
12	Glengarry Prescott and Russell Stormont	R. Labrosse, Senior P. C. Bergeron D. G. McDonell (a)	Vankleek Hill Cornwall do	3,500.00	1,042.08	620.00	2,008.25	122.70	285.00		
13	Cochrane Temiskaming	S. Atkinson, Senior E. R. Tucker Dr. L. Tyrer	Haileybury Cochrane Moosonee	3,750.00	1,656.68	4,337.50	1,080.00	3,500.00	1,117.25		
14	Nipissing Parry Sound (East Portion)	J. H. McCurry	North Bay	3,500.00	689.23	1,811.00	1,612.00				
15	Sudbury Manitoulin Parry Sound (West Portion)	J. S. McKessock, Senior T. H. Wolfe F. W. Major A. D. Meldrum	Sudbury Chapleau Gore Bay Parry Sound	3,500.00	69.88	1,176.00	1,107.00	2,500.00	1,053.22	427.18	645.00
16	Algoma	A. Elliot, Senior E. Arthurs	Sault Ste. Marie Espanola	3,500.00	41.75	187.75	315.00	2,500.00	1,527.06	362.35	652.00
17	Thunder Bay Kenora Patricia	S. C. Young, Senior J. A. R. McCuaig J. A. Kinney C. D. LeMay (b)	Port Arthur do Kenora Fort William	3,000.00	60.69	228.50	672.50	3,000.00	483.38	367.75	755.00
18	Rainy River	H. L. Cruso	Fort Frances	2,500.00	1,218.96	541.25	1,287.00	2,410.70			
				3,000.00	200.68	416.25	661.50				

(a) D. G. McDonnell resigned 15th Oct., 1935; P. C. Bergeron appointed 21st Aug., 1935, at \$3,000 per annum, but did not assume his duties until 15th Oct., 1935.

(b) C. D. LeMay appointed, *pro tem*, 18th March, 1935, at \$3,000 per annum.

Statistical Report of the Juvenile Courts

TABLE OF AGE AND SEX

Age	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
7	30	30	7	2	37	32
8	73	57	7	7	80	64
9	129	131	9	3	138	134
10	202	210	11	22	213	232
11	341	296	21	16	362	312
12	429	452	17	27	446	479
13	475	468	31	31	506	499
14	677	668	57	37	734	705
15	650	730	77	75	727	805
16 and over	190	209	24	36	214	245
Totals	3,196	3,251	261	256	3,457	3,507

NATIONALITY OF OFFENDERS

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Canadian	2,159	2,230	186	173	2,345	2,403
Newfoundland	8	3	1	.....	9	3
England and Wales	299	282	20	19	319	301
Scotland	127	132	7	13	134	145
Ireland	67	62	4	2	71	64
Balkan States	29	26	2	.....	31	26
United States	37	59	2	3	39	62
Russia	53	55	9	6	62	61
Poland	158	131	8	11	166	142
Austria	30	24	1	3	31	27
Germany	5	3	.....	.....	5	3
Italy	92	97	6	3	98	100
France	3	3	.....	.....	3	3
Greece	4	3	.....	.....	4	3
Sweden	.....	1	.....	.....	.....	1
Holland	5	2	.....	.....	5	2
Finland	1	3	.....	2	1	5
China	1	3	.....	.....	1	3
Australia	.....	.....	.....	1	.....	1
Other nationalities	118	132	15	20	133	152
Totals	3,196	3,251	261	256	3,457	3,507

RELIGION OF OFFENDERS

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Anglican	602	563	38	50	640	613
Roman Catholic	1,092	1,054	80	86	1,172	1,140
United Church	506	558	40	37	546	595
Presbyterian	267	280	10	23	277	303
Hebrew	92	114	8	5	100	119
Baptist	206	220	37	13	243	233
Salvation Army	30	25	3	4	33	29
Greek Orthodox	41	25	1	2	42	27
Other	245	345	27	27	272	372
Unknown	115	67	17	9	132	76
Totals	3,196	3,251	261	256	3,457	3,507

NATURE OF OFFENCE

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Theft.....	1,185	1,207	53	76	1,238	1,283
Shopbreaking and Theft.....	251	242	8	7	259	249
Housebreaking and Theft.....	141	156	1	4	142	160
Shopbreaking.....	66	83	1	2	67	85
Housebreaking.....	43	50	.....	.....	43	50
Disorderly.....	193	155	10	3	203	158
Breach of By-laws.....	159	181	2	11	161	192
Damage of Property.....	421	357	6	4	427	361
Vagrancy.....	46	101	15	38	61	139
Habitual Truancy.....	172	129	68	35	240	164
Trespass.....	149	253	5	2	154	255
Gambling.....	7	32	.....	5	7	37
Indecency.....	22	12	4	3	26	15
Immorality.....	9	12	11	7	20	19
Other Offences.....	332	281	77	59	409	340
Totals.....	3,196	3,251	261	256	3,457	3,507

FINES COLLECTED

	1934	1935
Fines Collected.....	\$566.93	\$620.09

DISPOSITION OF CASES

	Boys		Girls		Total	
	1934	1935	1934	1935	1934	1935
Adjourned Sine Die.....	919	1,414	72	95	991	1,509
Suspended Sentence (in care of Court).....	150	107	5	9	155	116
Suspended Sentence (probation).....	966	672	82	50	1,048	722
Suspended Sentence (on own undertaking).....	474	394	27	24	501	418
Industrial School.....	114	65	30	26	144	91
Bowmanville School.....	23	39	.....	5	23	44
Working Boys' Home.....	55	71	6	1	61	72
Fined.....	88	116	1	2	89	118
Dismissed.....	162	179	12	12	174	191
Other Dispositions.....	213	169	26	32	239	201
Spanked.....	32	25	.....	.....	32	25
Totals.....	3,196	3,251	261	256	3,457	3,507

JUVENILE COURTS AND OFFICERS

The Juvenile Delinquents Act, 1908 (Canada) has been proclaimed in the following areas.

PLACE	JUDGE
Ottawa.....	J. F. McKinley
Toronto.....	H. S. Mott; R. S. Hosking (Deputy)
Temiskaming.....	S. Atkinson (Magistrate)
Stratford, St. Mary's, Perth.....	J. A. Makins (Magistrate)
Kitchener, Waterloo.....	Vacant
Brantford, Brant.....	A. D. Hardy (County Judge)
Galt.....	John R. Blake (Magistrate)
Windsor, Walkerville, Ford.....	D. M. Brodie (Magistrate)
Grey County and Owen Sound.....	E. C. Spereman (Magistrate)
Haldimand.....	J. C. Massie (Magistrate)
Huron.....	Vacant
Hamilton.....	H. A. Burbidge (Magistrate)
Nipissing.....	C. S. McGaughey
Stormont, Dundas, Glengarry.....	Vacant
London, Middlesex.....	D. B. Menzies (Magistrate)
Lincoln County and St. Catharines.....	J. S. Campbell (County Judge)
Port Colborne.....	J. C. Massie (Magistrate)
Cochrane.....	E. R. Tucker (Magistrate)
Dundas.....	Vacant
Oshawa.....	F. C. Jarrett
York.....	Wm. Keith (Magistrate)
do.....	Douglas Webster (Deputy)

List of Justices of the Peace

JUSTICES OF THE PEACE

ALGOMA DISTRICT

<i>Name of J.P.</i>	<i>Resident at</i>
Alex. Murray.....	Ophir
John Carlyle.....	Blind River
N. H. Peterson.....	Bruce Mines
Jack DuBroy.....	Oba
J. C. McDonald.....	Goudreau
George Linklater.....	White River
C. J. Barnes.....	Hornepayne
J. W. Darby.....	Massie
John Elliott.....	Thessalon
Neil Munro.....	Echo Bay
Chas. C. McPhee.....	Desbarats
A. R. Regan.....	Espanola
P. A. Arnott.....	Wa Wa
Geo. W. Graham.....	Walford Stn.
Col. S. N. Penhorwood.....	Sault Ste. Marie
R. H. McMeekin.....	Sault Ste. Marie
Peter Cosco.....	Sault Ste. Marie
E. A. Lamothe.....	Franz
Andrew Autio.....	Wabos

BRANT COUNTY

R. J. Gillen.....	Brantford
Frank W. Inksater.....	Paris
B. B. Patten.....	St. George
Col. W. K. Muir.....	Burford
Geo. Knox.....	Oakland
Frank J. Calbeck.....	Brantford
E. J. Campbell.....	Brantford
K. V. Bunnell.....	Brantford
George Hearn.....	Burford
F. W. Thompson.....	Brantford
Thos. Walker.....	Onondaga

BRUCE COUNTY

John Good.....	Teeswater
Eugene Martyn.....	Ripley
Wm. Murdie.....	Lucknow
Walter Newman.....	Wiarton
C. H. Drummond.....	Port Elgin
John McCool.....	Walkerton
E. A. Henry.....	Kincardine
W. B. Moore.....	Lion's Head
H. Spencely.....	Tobermory
H. M. Merriam.....	Tara
C. J. Halliday.....	Chesley
Dan. A. McLaren.....	Tiverton
E. J. Downs.....	Hepworth
I. Shoemaker.....	Paisley
Wm. Eldridge.....	Southampton

CARLETON COUNTY

S. Lionel Poirier.....	Ottawa
John Stanton.....	Galletta
Dr. W. G. Robertson.....	Carp
T. E. Saunders.....	Woodroffe
Gordon Danby.....	Richmond
Cameron Thomson.....	North Gower
R. E. Nelson.....	Cityview
George W. McLeod.....	Ottawa
J. M. Jackson.....	Ottawa
John P. Ballharrie.....	Ottawa
Henry R. Washington.....	Ottawa
Charles McCarthy.....	Ottawa
J. W. Kennedy.....	Ottawa
Richard Manion.....	Eastview
D. Epstein.....	Ottawa

COCHRANE DISTRICT

<i>Name of J.P.</i>	<i>Resident at</i>
J. H. E. D'Aoust.....	Kapuskasing
H. Millette.....	Hearst
F. K. Ebbitt.....	Iroquois Falls
N. Caron.....	Timmins
Harry Johnson.....	Monteith
Laval Warrell.....	Cochrane
Austin Neame.....	Timmins
Geo. Drew.....	Timmins
C. A. Saville.....	Kapuskasing
George Kydd.....	Cochrane
W. King.....	Timmins
Dan. Johnson.....	Matheson
J. A. Mageon.....	Ansonville
Chas. Valiquette.....	Smooth Rock Falls
Joseph Philiat.....	Fauquier
Joseph Cleophas.....	Moonbeam
Joseph A. Berube.....	Opasatika
Joseph Gedeon.....	Mattice
H. E. Montgomery.....	Timmins
Jos. Gallagher.....	S. Porcupine
J. P. F. Boileau.....	Van Gagne
C. H. Mounfield.....	Island Falls
Chas. J. Dawson.....	Hoyle
A. H. Cook.....	Schumacher

DUFFERIN COUNTY

Stewart Tate.....	Grand Valley
Josiah A. Marshall.....	Orangeville
F. T. Brown.....	Shelburne

ELGIN COUNTY

A. Petherick.....	West Lorne
Miss D. MacKenzie.....	St. Thomas
Ernest L. Lashbrooke.....	Rodney
K. W. McKay.....	St. Thomas

ESSEX COUNTY

P. E. Lanoue.....	East Windsor
L. W. Allison.....	Essex
Major H. H. Timmins.....	Amherstburg
Robt. Black.....	Kingsville
Wm. Stewart.....	Pelee Island
J. J. Donnelly.....	Sandwich
Eugene J. Lajeunesse.....	LaSalle
E. Boutelier.....	Tecumseth
J. A. Munger.....	Harrow
George F. Warlow.....	Windsor
Lloyd V. Wilson.....	Windsor
Andrew W. Reid.....	Windsor
Eugene Klein.....	Windsor
Claude Ainslee.....	Comber
Samuel French.....	Leamington
W. F. Malott.....	Cottam
Thos. L. Renaud.....	McGregor

FRONTENAC COUNTY

Dr. W. W. Sands.....	Kingston
J. D. Cosgrove.....	Wolfe Island
Col. H. Stetham.....	Kingston
A. J. Buell.....	Sharbot Lake
Jas. E. Davidson.....	Parham
Samuel Jamieson.....	Battersea
B. R. Newton.....	Arden
C. O. Drader.....	Inverary

JUSTICES OF THE PEACE—*Continued*

GREY COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
Hubert J. Ellis.....	Meaford
G. Herbert Boone.....	Thornbury
John McQuaker.....	Owen Sound
John Mills.....	Hanover
Dr. J. A. McArthur.....	Markdale
James O. Dargavel.....	Flesherton
John H. Sudden.....	Chatsworth
Dr. C. E. Wolfe.....	Durham
D. T. Wright.....	Dundalk
Thomas H. Carson.....	Owen Sound
Bruce Hamilton.....	Clarksburg

HALDIMAND COUNTY

James MacGregor.....	Caledonia
H. J. Hoshal.....	Cayuga
Chas. Bilger.....	Dunnville
J. O. Slack.....	Hagersville
E. G. Hoover.....	Selkirk
J. B. McKenzie.....	Jarvis

HALTON COUNTY

J. B. Moat.....	Oakville
H. M. Pettit.....	Milton
Walter T. Evans.....	Georgetown
G. A. Dills.....	Acton
Rev. W. C. Riddiford.....	Burlington
W. J. Stewart.....	Burlington
E. Y. Barraclough.....	Glen Williams
Wm. Goady.....	Limehouse

HASTINGS COUNTY

Cyril Ross Turley.....	Frankford
Col. A. E. Bywater.....	Trenton
H. W. Sabine.....	Marmora
A. W. Gordon.....	Bancroft
C. F. Walt.....	Stirling
Adam MacKenzie.....	Deseronto
William Carswell.....	Maynooth
Fred Deacon.....	Belleville
MacKenzie Robertson.....	Belleville
E. T. Naylor.....	Madoc
Chas. H. Kerr.....	Tweed
T. E. Ketcheson.....	Belleville
Wm. Bain.....	Trenton

HURON COUNTY

B. W. F. Beaver.....	Exeter
Fred G. Weir.....	Goderich
Andrew McLean.....	Seaforth
G. A. MacLennan.....	Clinton
Allan Lamont.....	Brussels
W. C. Adams.....	Wingham
J. H. R. Elliott.....	Blyth
J. W. Craigie.....	Goderich
Wm. Bailie.....	Goderich
W. A. Galbraith.....	Wingham
Harmon M. Gill.....	Grand Bend
John M. Govenlock.....	Seaforth
A. C. Sotheran.....	Fordwich

KENORA DISTRICT

D. H. Learmonth.....	Hudson
J. T. Brett.....	Kenora
Frank P. McLoughlin.....	Kenora

*Name of J.P.**Resident at*

A. T. Curtis.....	Sioux Lookout
R. C. McIver.....	Sioux Lookout
Dr. Goodison.....	Red Lake
Joseph Kert.....	Red Lake
J. A. Charlton.....	Minaki
John Arron.....	Dryden
Murray Fromson.....	Red Lake
W. W. Westaway.....	Jackson-Manion

KENT COUNTY

J. W. Kennedy.....	Wheatley
Everton Todd.....	Blenheim
H. Stennett.....	Ridgetown
Myron Blackburn.....	Dresden
H. Callwood.....	Tilbury
F. J. Fletcher.....	Chatham
Frank Glassford.....	Wallaceburg

LAMBTON COUNTY

Ernest Preston.....	Petrolia
James Holme.....	Alvinston
Wm. Scott.....	Forest
Wm. Connolly.....	Watford
Fred Moloy.....	Theford
W. W. Stover.....	Sombra
James Brown.....	Thamesville
Wm. A. Watson.....	Sarnia
Thos. A. Langan.....	Sarnia
Dan. J. McKenzie.....	Sarnia
Stanley Capes.....	Brigden

LANARK COUNTY

M. P. Coderre.....	Almonte
H. E. Sinclair, Jr.....	Carleton Place
E. J. Young.....	Perth
Robt. H. Livingston.....	Smith's Falls

LEEDS-GRENVILLE

Clifford Sine.....	Gananoque
W. S. Bilton.....	Newboro
R. H. Earle.....	Merrickville
C. C. Pelton.....	Kemptville
Elmer Hunter.....	Cardinal
H. C. Keeler.....	Spencerville
Fred Rowe.....	Prescott
Elinore Hare.....	Brockville
Wm. Holmes.....	Brockville

LENNOX-ADDINGTON

Geo. Howard.....	Amherst Island
W. E. Carseallen.....	Tamworth
C. P. Stein.....	Denbigh
Dr. A. C. Tummon.....	Selby
W. A. Martin.....	Yarker
G. S. Reid.....	Napanee
Patrick Gleason.....	Napanee
Jas. E. Clarke.....	Northbrook
Alfred McCutcheon.....	Roblin

LINCOLN COUNTY

Arthur A. Craise.....	St. Catharines
Jas. T. Theal.....	Grimshy
Andrew Allison.....	Beamsville
Dr. W. S. Hilbard.....	Smithville

JUSTICES OF THE PEACE—*Continued*

<i>Name of J.P.</i>	<i>Resident at</i>
W. D. Caskey.....	Niagara-on-the-Lake
Chas. A. Ansell.....	Port Dalhousie
E. B. Osborne.....	Beamsville
Chas. Taylor.....	St. Catharines
Miss Winifred Coady.....	Merritton

MANITOULIN DISTRICT

W. A. Sims.....	Little Current
J. R. W. Phillips.....	Manitowaning
T. H. Jackman.....	Killarney
M. L. Davidson.....	Gore Bay
Chas. Joyce.....	Meldrum Bay
David H. Kirk.....	Spring Bay
W. F. Edmunds.....	Silverwater
Wesley Anderson.....	Providence Bay

MIDDLESEX COUNTY

Oliver Amos.....	Lieury
Geo. A. Douglas.....	Strathroy
H. O. Langford.....	Glencoe
P. O'Malley.....	Wardsville
W. L. Gibson.....	Lucan
W. R. Sibley.....	Parkhill
J. G. Lethbridge.....	Glencoe
Miss A. Jackson.....	London
Alex. G. N. Bradshaw.....	London
Chas. O. Luton.....	Belmont
J. A. Reed.....	Lambeth
John Stuart.....	London
John S. McLarty.....	London
K. G. Crawford.....	London
Walter F. Hungerford.....	London
James S. Bell.....	London
Walter J. Brown.....	London
Albert E. McKay.....	Poplar Hill
James Rogers.....	Dorchester

MUSKOKA DISTRICT

Wilfred Hall.....	Gravenhurst
G. F. Hutcheson.....	Huntsville
Wm. Carr.....	Bala
George Dennis.....	Bracebridge
W. J. Brady.....	Port Carling
Henry Longhurst.....	Windermere

NIPISSING DISTRICT

F. Goddard.....	Temagami
George Lamothe.....	Mattawa
Thos. Stoddart.....	Copper Cliff
P. McCool.....	North Bay
John Small.....	North Bay
J. D. Moreau.....	North Bay
Alphonse Legendre.....	Verner
Stanislas Moreau.....	Field
W. L. Fortier.....	Sturgeon Falls
Alfred Gignac.....	River Valley
Alex. MacGregor.....	Whitney

NORFOLK COUNTY

J. E. Biddle.....	Pt. Rowen
D. A. Austin.....	Simcoe
Harry Misner.....	Port Dover
Robt. Hanselman.....	Delhi
Herman Smith.....	Waterford
Miss Edith C. Gay.....	Simcoe
John Abel.....	Langton

NORTHUMBERLAND-DURHAM

<i>Name of J.P.</i>	<i>Resident at</i>
R. M. Cotton.....	Bowmanville
S. R. Caldwell.....	Port Hope
J. A. Weatherson.....	Warkworth
Wesley Stephens.....	Campbellford
F. M. Brintnell.....	Colborne
Leslie Wilson.....	Cobourg
Dennis Larkin.....	Cobourg
W. T. Wood.....	Millbrook
Wm. Beacock.....	Nestleton
Ira B. Solomon.....	Brighton
J. W. O'Dell.....	Cobourg

ONTARIO COUNTY

G. S. Vernon.....	Uxbridge
J. M. Hicks.....	Whitby
Allan Wallace.....	Port Perry
James Birchard.....	Beaverton
Jas. E. Purvis.....	Cannington
Richard N. Stockill.....	Oshawa
Charles Hurtibise.....	Brechin

OXFORD COUNTY

E. A. Roth.....	Tavistock
Adam Roth.....	Woodstock
John McKee.....	Norwich
W. J. Wilkins.....	Tilsonburg
H. L. Kipp.....	Princeton
L. E. Peterson.....	Drumbo
Robt. Oliver.....	Thamesford
T. N. Dunn.....	Ingersoll

PARRY SOUND DISTRICT

H. C. Monteith.....	Powassan
Stanley Brennan.....	Callander
Dr. J. J. Wilson.....	Burk's Falls
A. M. Church.....	Sundridge
J. S. Cole.....	South River
D. F. Quinlan.....	Trout Creek
H. R. Hayward.....	Scotia
Geo. Begin.....	Britt
E. J. Vincent.....	Parry Sound

PEEL COUNTY

George Harris.....	Cooksville
Joseph Hillock.....	Caledon
Donald Kennedy.....	Bolton
Hilton C. Thompson.....	Port Credit
A. H. Milner.....	Brampton
J. D. McCannell.....	Inglewood
Kenneth McIlwrick.....	Streetsville
James Meek.....	Alton
Robert Segsworth.....	Brampton
Aubrey Boyce.....	Caledon East
H. K. House.....	Cheltenham
Nelson Lindsay.....	Malton
Dr. Raynor.....	Palgrave
Robert Reaburn.....	Mono Mills
Wm. Aubrey Robinson.....	Brampton

PERTH COUNTY

L. A. Fleming.....	Listowel
Samuel Petrie.....	Milverton
A. E. Parkinson.....	St. Mary's

JUSTICES OF THE PEACE—Continued

<i>Name of J.P.</i>	<i>Resident at</i>
A. D. Cameron.....	Mitchell
C. W. Hobbs.....	West Moncton
D. M. Scott.....	Stratford
Mrs. F. M. Robinson.....	Stratford
Gottlieb Mueller.....	Brodhagen

PETERBOROUGH COUNTY

Chas. S. Tanner.....	Lakefield
W. A. Richardson.....	Norwood
Harrison Wing.....	Havelock
Vincent Eastwood.....	Peterborough
E. B. Fowler.....	Peterborough
S. R. Armstrong.....	Peterborough
George W. Morrow.....	Peterborough
G. T. Puffer.....	Peterborough

PRESCOTT-RUSSELL

Ferdinand Lepensee.....	Plantagenet
Dr. Calvin Morrow.....	Osgoode
R. Begin.....	Eastview
D. A. McArthur.....	Russell
D. R. Poulin.....	L'Original
Percy Lafleche.....	Casselman
John Shirriff.....	Rockland
J. D. Presault.....	Alfred
Eugene Paquette.....	Hawkesbury
Paul Jousse.....	Vankleek Hill
John C. Ryan.....	Rockland

PRINCE EDWARD

Frank Harris.....	Wellington
Clarence Rutter.....	Pictou

RAINY RIVER

D. K. MacGregor.....	Rainy River
J. W. Walker.....	Fort Frances
Geo. M. Hughes.....	Barwick
Louis Hamel.....	Mine Centre
E. T. McComb.....	Emo
W. Wright.....	Atikoken

RENFREW COUNTY

Alex. MacGregor.....	Whitney
Leonard Knuth.....	Golden Lake
J. W. S. Wilson.....	Arnprior
J. R. Lockhart.....	Pembroke
J. F. McDonald.....	Chalk River
Norman Reid.....	Westmeath
John C. McIntyre.....	Eganville
Duncan Stewart.....	Douglas
James Bennie.....	Beachburg
Andrew Devine.....	Renfrew
J. H. Zummach.....	Killaloe
H. J. Chapeskie.....	Barry's Bay
Dan. McDonald.....	Cobden
Jas. Reynolds.....	Madawaska

SIMCOE COUNTY

Grant Hill.....	Orillia
R. S. Cameron.....	Collingwood
F. Cook.....	Midland
W. F. Strangways.....	Beeton
A. W. Smith.....	Barrie
Jas. Lazonby.....	Coldwater
T. A. Stone.....	Hawkestone

<i>Name of J.P.</i>	<i>Resident at</i>
Herman J. Charlebois.....	Penetang
E. M. Garrity.....	Barrie
N. Ball.....	Orillia
Miss Jean Canning.....	Orillia
John Dunn.....	Alliston
John MacAulay.....	Elmvalle
Denis Nolan.....	Bradford

STORMONT-DUNDAS-GLENGARRY

Jas. Dixon.....	Maxville
Allan McInnis.....	Iroquois
Walter Beckstead.....	Morrisburg
M. S. Beckstead.....	Williamsburg
C. W. Casselman.....	Chesterville
D. K. MacLean.....	Finch
J. E. Tallon.....	Cornwall
Edward MacGillivray.....	Alexandria
Alex. L. McDermid.....	Apple Hill
Archibald Tobin.....	Lancaster
Colin Campbell.....	Dalkeith
D. D. McCuaig.....	Bainsville
Willis O. Sheets.....	Farran's Point
Robert Steven.....	Cannamore
Nelson McRae.....	Moose Creek
W. N. Begg.....	Monekland
Allan Campbell.....	Dalkeith

SUDBURY DISTRICT

Donald Cameron.....	Sudbury
T. R. Serre.....	Chapleau
A. Desautels.....	Coniston
Dr. J. E. McLean.....	Capreol
John Brown.....	Markstay
M. J. Lee.....	Foleyot
J. R. Sine.....	Foleyot
Robert Streich.....	Webbwood
Miss M. J. Dubeau.....	Warren

TEMISKAMING DISTRICT

A. A. McKelvie.....	New Liskeard
T. G. Towne.....	Englehart
F. H. Trudeau.....	Kirkland Lake
Harry Clifford.....	Haileybury
Dr. J. G. McKee.....	Elk Lake
Alex. Mackay.....	Larder Lake
John K. Marty.....	Metachewan
T. W. Greenlees.....	Cobalt
J. W. McBain.....	Kirkland Lake
J. A. Montague.....	Gowganda
Herb. Bennett.....	Cain

THUNDER BAY DISTRICT

E. J. O'Brien.....	Schrieber
James Smyth.....	Nipigon
L. J. B. Bolduc.....	Port Arthur
John McLure.....	Fort William
Wm. Davies.....	Fort William
George A. Grant.....	Geraldton
J. C. Hamilton.....	Port Arthur
Aarne Pajunen.....	Fort William
D. L. Trennells.....	Upsala
A. McNaughton.....	Fort William
L. A. Laliberte.....	Raith
W. D. Vanderburgh.....	Dorion

JUSTICES OF THE PEACE—*Continued*

<i>Name of J.P.</i>	<i>Resident at</i>
J. S. Cordingley.....	Nakina
George M. Johnston.....	Hymers
William Fleming.....	Quorn
Richard Pifer.....	Kakabeka Falls
Martin Doyle.....	Kaministiquia

VICTORIA COUNTY

W. C. Moore.....	Bobeageon
Sidney Vaughan.....	Omeme
J. B. Codd.....	Kirkfield
Alex. M. Patton.....	Lindsay
W. E. Weldon.....	Oakwood
J. P. Saupbell.....	Woodville
James Grieve.....	Coboconk
Arthur W. Robson.....	Fenelon Falls
Harry C. Brown.....	Lindsay
Dennis O'Leary.....	Downeyville
Chas. Robinson.....	Lindsay

WATERLOO COUNTY

Dr. W. L. Hillard.....	Waterloo
B. W. Ziemann.....	Preston
Berne Flynn.....	Hespeler
Dr. A. R. Robertson.....	Ayr
Harry Nahrgang.....	New Hamburg
Arthur M. Quick.....	Galt
W. W. Martinson.....	Elmira
L. D. Leyes.....	Kitchener
Chas. R. Phelps.....	Kitchener
Dr. J. H. Engel.....	Waterloo
A. J. Saunders.....	Wellesley
Jos. McCartney.....	Galt
Hubert Diss.....	St. Clemens
L. A. Heimler.....	Linwood
Samuel Cassel.....	Kitchener
R. K. Cowan.....	Ayr

WELLAND COUNTY

Hugh J. Reilly.....	Welland
A. P. McAvoy.....	Port Colborne
D. J. C. Munro.....	Thorold
George B. Honey.....	Fort Erie
V. H. Bowen.....	Niagara Falls
G. A. M. Kaumeyer.....	Chippawa
Chas. Shepard.....	Crystal Beach
E. O. Disher.....	Ridgeway
Leonard M. Mathews.....	Crowland
A. M. Clark.....	Fonthill
E. R. Buck.....	Crystal Beach
Frank King.....	Willoughby
Jonas House.....	Niagara Falls
A. S. Baker.....	Stevensville
J. D. Watts.....	Welland

WELLINGTON COUNTY

Adam A. Armstrong.....	Fergus
A. Hellyer.....	Kenilworth
W. Templeman.....	Guelph
J. M. Small.....	Arthur
James Justice.....	Erin
Jos. J. Pritchard.....	Harriston
Clarence Kelso.....	Guelph
George Y. Donaldson.....	Palmerston
Chas. M. Allen.....	Elora
Edgar Eckensweller.....	Clifford

WENTWORTH COUNTY

<i>Name of J.P.</i>	<i>Resident at</i>
W. M. McClemon.....	Hamilton
Hugh Bertram.....	Stoney Creek
John Connon.....	Waterdown
Harry Burville.....	Hamilton
Eric Howell.....	Hamilton
J. F. Vance.....	Hamilton
Lloyd Spalding.....	Hamilton
George F. Jelfs.....	Hamilton
H. A. Burrell.....	Hamilton
C. W. Howey.....	Hamilton
R. H. Foster.....	Bd. of Education, Hamilton
J. F. Berry.....	Hamilton
George T. Sellens.....	Hamilton
T. R. B. Robertson.....	Hamilton
George W. Rushton.....	Dundas
Wm. Wood.....	Beverly
James Gray.....	Freelton
Bruce Hyslop.....	Greensville
Herwood Allan.....	West Hamilton
John Leith.....	Hamilton
Thos. Binkley.....	Hamilton
Robt. C. Gardiner, 224 Sherman A.,	Hamilton
M. R. Stenabaugh.....	Lynden

YORK COUNTY

L. W. Hollingsworth.....	Kettleby
W. J. Farr.....	Weston
C. Coxhead.....	Mimico
Dr. E. D. Skuce.....	Long Branch
W. J. Noble.....	Mount Dennis
Clarence C. Downey.....	Swansea
Frank R. Langstaff.....	New Toronto
Robert Penney.....	North Weston
P. W. Pearson.....	Newmarket
Irwin Watts.....	Aurora
Jack E. Smith.....	Richmond Hill
J. G. Whitmore.....	Woodbridge
D. F. Williams.....	Markham
Walter Bilbrough.....	Toronto
Benjamin B. Jackson.....	Toronto
Cyril V. Lynn.....	Toronto
James Rennicks.....	Toronto
Bruce Taylor.....	Toronto
Arthur L. Tinker.....	Toronto
Orry St. G. Freer.....	Toronto
Norman Borins.....	Toronto
John A. Marshall.....	Toronto
J. A. L. MacPherson.....	Islington
Major Joseph E. Rogers.....	Toronto
J. L. Brown.....	Toronto
W. H. Walters.....	Toronto
Douglas Webster.....	Toronto
J. M. Walton.....	Aurora
Leslie Mount.....	Kettleby
George Pagg.....	Toronto
J. C. Craddock.....	Toronto
George H. Powell.....	Toronto
Geo. Crighton.....	Toronto
Thos. J. Donnelly.....	304 Silverthorn Ave., Toronto
Wm. A. Michael.....	337 Oakwood, Toronto
S. Reynolds.....	53 Bala Ave., Toronto
George A. Keeler.....	City Hall, Toronto
John Parke.....	40 Exeter Ave., Toronto

JUSTICES OF THE PEACE—*Concluded*

<i>Name of J.P.</i>	<i>Resident at</i>	<i>Name of J.P.</i>	<i>Resident at</i>
Harold R. Pattison.....	Toronto	Arch. Pilkey.....	Agincourt
Walker Holborne.....	Sutton	A. B. Law.....	Toronto
Stephen Barrett.....	Islington	J. W. Muirhead, 135 Sutherland Ave., Leaside	
Norman W. Burrows.....	Sutton	Henry Barker.....	Thistletown
H. N. Pickford, 417 Spadina Rd., Forest Hill		J. A. Bremner, 255 Vaughan Road, Toronto	
Robert Gray.....	Toronto	Bert Nolan.....	Stouffville
Harry Phillips.....	Lambton	Wilmot Riddell.....	Baldwin
C. B. Morgan.....	Baby Point	Gordon T. Williams, 24 Nesbit Dr., Toronto	
John L. Smith.....	Queensville	Wallace Bunton.....	Toronto
Lyle Stewart.....	Schomberg	T. Harry Saunders.....	Toronto
O. E. A. Elliott.....	Willowdale	H. Dudley Waters.....	Highland Creek
Edwin Kirk.....	Kettleby	Lt.-Col. Wm. W. Soden-Irwin.....	Toronto

 Justices of the Peace, Provincial Jurisdiction

Norman Borins.....	Toronto
Cyril V. Lynn.....	Toronto
John A. Marshall.....	Toronto
Hon. Senator Frank P. O'Connor.....	Toronto
Hugh R. Polson.....	Toronto
James Rennicks.....	Toronto
Chester S. Walters.....	Toronto

Appointments

APPOINTMENTS

MAGISTRATES

J. B. Hopkins, Niagara Falls, Ontario, appointed by *Order-in-Council*, 15th Feb., 1935.

J. A. Shea, Kingston, Ontario, appointed by *Order-in-Council*, 15th Feb., 1935.

J. L. Lloyd, Northbrook, Ontario, appointed by *Order-in-Council*, 1st April, 1935.

L. H. Clayton, Ottawa, Ontario, appointed by *Order-in-Council*, 1st Feb., 1935.

P. C. Bergeron, Cornwall, Ontario, appointed by *Order-in-Council*, 21st Aug., 1935.

C. D. LeMay, Fort William, Ontario, appointed, *pro tem*, by *Order-in-Council*, 23rd March, 1935.

SHERIFFS

W. I. Wagg, Gore Bay, Ontario, to be Sheriff for the District of Manitoulin.—*Gazette*, 4th May, 1935.

William Thuerek, of the Town of Haileybury, Esquire, to be Sheriff for the Provisional Judicial District of Temiskaming.—*Gazette*, 13th July, 1935.

Robert Francis Miller, of Cayuga, to be Sheriff in and for the County of Haldimand.—*Gazette*, 17th Aug., 1935.

Ralph E. Stone, of Sault Ste. Marie, to be Sheriff in and for the Provisional Judicial District of Algoma.—*Gazette*, 17th Aug., 1935.

Anthony Alonzo Marantette, of the City of Windsor, to be Sheriff for the County of Essex.—*Gazette*, 14th Sept., 1935.

Adrian Ignatius Macdonell, of the Town of Cornwall, Esquire, to be Sheriff of the United Counties of Stormont, Dundas and Glengarry.—*Gazette*, 30th Nov., 1935.

C. S. Tapscott, Brantford, Ontario, appointed Sheriff for the County of Brant.—*Order-in-Council*, 1st March, 1935.

I. D. Cameron, St. Thomas, Ontario, appointed Sheriff of the County of Elgin.—*Order-in-Council*, 1st Feb., 1935.

W. J. L. Hampshire, Milton, Ontario, appointed Sheriff of the County of Halton.—*Order-in-Council*, 1st July, 1935.

Robt. Johnston, Goderich, Ontario, appointed Sheriff of the County of Huron.—*Order-in-Council*, 1st Feb., 1935.

Horace Bascom, Whitby, Ontario, appointed Sheriff of the County of Ontario.—*Order-in-Council*, 1st Oct., 1935.

H. D. Lang, Stratford, Ontario, appointed Sheriff of the County of Perth.—*Order-in-Council*, 1st Nov., 1935.

M. Arthur, Sudbury, Ontario, appointed Sheriff of the District of Sudbury.—*Order-in-Council*, 1st June, 1935.

J. Forman, Lindsay, Ontario, appointed Sheriff of the County of Victoria.—*Order-in-Council*, 1st June, 1935.

H. C. Waind, Guelph, Ontario, appointed Sheriff of the County of Wellington.—*Order-in-Council*, 1st Jan., 1935.

SURROGATE JUDGES AND LOCAL MASTERS, S.C.O.

His Honour Judge D. J. Cowan, appointed Surrogate Judge, County of Brant, by *Order-in-Council*, 16th Jan., 1936; appointed County Judge, 25th July, 1935.

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Hector Cowan, of the City of Sarnia, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Lambton.—*Gazette*, 22nd June, 1935.

E. W. Clairmont, Barrister-at-Law, Gravenhurst, Ontario, to be Crown Attorney and Clerk of the Peace in and for the District of Muskoka.—*Gazette*, 30th Nov., 1935.

Craig McKay, one of His Majesty's Counsel, Woodstock, Ontario, to be Crown Attorney and Clerk of the Peace in and for the County of Oxford.—*Gazette*, 3rd Nov., 1935.

Raoul Mercier, of the City of Ottawa, Barrister-at-Law, to be Assistant Crown Attorney for the County of Carleton.—*Gazette*, 3rd Nov., 1935.

LOCAL REGISTRARS, SURROGATE REGISTRARS AND
COUNTY OR DISTRICT COURT CLERKS

W. I. Wagg, Esquire, Gore Bay, Ontario, to be Local Registrar of the Supreme Court, Registrar of the Surrogate Court, and District Court Clerk for the District of Manitoulin.—*Gazette*, 4th May, 1935.

J. H. Tully, of Parry Sound, to be Local Registrar of the Supreme Court, Clerk of the District Court, and Registrar of the Surrogate Court in and for the District of Parry Sound.—*Gazette*, 28th Sept., 1935.

C. S. Tapscott, Brantford, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Brant.—*Order-in-Council*, 1st March, 1935.

A. H. Milner, Brampton, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar for County of Peel.—*Order-in-Council*, 19th June, 1935.

H. D. Lang, Stratford, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar for County of Perth.—*Order-in-Council*, 15th Nov., 1935.

T. M. Mulligan, Sudbury, Ontario, appointed Local Registrar, S.C.O., District Court Clerk, and Surrogate Registrar, District of Sudbury.—*Order-in-Council*, 1st June, 1935.

H. C. Waind, Guelph, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Wellington.—*Order-in-Council*, 1st Jan., 1935.

W. J. L. Hampshire, Milton, Ontario, appointed Local Registrar, S.C.O., County Court Clerk, and Surrogate Registrar, County of Halton.—*Order-in-Council*, 1st July, 1935.

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

Walter Isaac Wagg, of the Town of Gore Bay, Esquire, to be Sheriff, Local Registrar of the Supreme Court, Clerk of the District Court, Registrar of the Surrogate Court, Local Master of Titles, and Registrar of Deeds for the District of Manitoulin.—*Gazette*, 4th May, 1935.

Herbert Fick, of Simeoe, to be Registrar of Deeds in and for the County of Norfolk.—*Gazette, 22nd June, 1935.*

Frederick Tasker, of Parry Sound, to be Local Master of Titles and Registrar of Deeds in and for the District of Parry Sound.—*Gazette, 14th Sept., 1935.*

Walter Rogers, of Brockville, to be Registrar of Deeds for the Registry Division of the County of Leeds.—*Gazette, 30th Nov., 1935.*

Observations, Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

RE REGISTRATION FINAL ORDER OF FORECLOSURE, FEE FOR

I have been asked to rule on the proper fee chargeable by a Registrar of Deeds for the registration of a Certificate of Final Order of Foreclosure. I understand that there has been some variation, and I ruled that the minimum fee was \$2.50, and that if the party registering the Certificate desires to have a Certificate endorsed on the Certificate, then the Registrar should charge fifty cents for this Certificate, plus five cents per folio for comparing the two documents.

RE FEE FOR REGISTERING WILL

I have been asked again to rule as to the proper fee for the registration of a Will, and I ruled as follows: I would advise you that where an original Will is deposited, the minimum fee is \$2.50, but if the Will is over seven folios, then the Registrar should add for additional copies fifteen cents per folio. On the other hand, if a verified copy is deposited, you add five cents per folio for comparing, and fifty cents for the certificate, making a total minimum fee of \$3.35, but if over seven folios, then you would charge as above.

RE RESPONSIBILITY FOR TITLE

I have been asked again as to the responsibility of a Registrar to check up on the title when instruments are brought in for registration, and I wrote as follows: I beg to advise you that there is no duty cast upon you to check up the chain of titles. If a Deed is handed to you for registration, properly signed, with the proper affidavit of execution, and proper description, etc., you must register it, no matter who the grantee or grantor may be. You must always remember that you are not a Master of Titles, but are a Registrar of Deeds, and that, therefore, there is no duty of whatever kind due from you as to the title of the lands in the Registry Office.

RE NOTICE UNDER OLD AGE PENSIONS ACT

I have been asked to rule as to the duties of a Registrar when a Notice has been filed, and I ruled as follows: The Act is quite clear that no instrument is to be registered, provided the Notice has been filed in the office. I think that this is a direct mandate to the Registrar to refuse to accept any document after he has received the Pensions Notice. The consent in writing of the Chairman mentioned is the authority to the Registrar to accept any document, and without that the Registrar should not take it.

RE REGISTRATION FINAL ORDER OF FORECLOSURE

I have been asked to rule as to the procedure in the registration of a Final Order of Foreclosure, and I ruled as follows: The proper procedure for the Registrar to take would be, when a person offers a Final Order for registration, to ask that an application be filled out by the person so offering. This application should contain the date of the mortgage, particulars, and recite that, pursuant to the Act, 17 George V, Chapter 38, Section 8, he desires to have the mortgage registered in full. Then the Registrar should make a note in the Abstract Index against the mortgage itself of the fact that this application has been filed.

RE DISCHARGE OF MORTGAGE

I have been asked to rule regarding the proper Discharge of a Mortgage, and I ruled as follows: Section 61 of The Registry Act is quite definite. It states that the Registrar on receiving a Certificate executed by the mortgagee, his executors, administrators or assigns, or by such other person as may be entitled by law to receive the money . . . shall register the same and record it.

RE JOINT TENANCY

I have been asked to rule as to the duty of a Local Master when the survivor of a joint tenancy desires to be entered as the owner. I ruled as follows: On the death of one of the joint tenants, the survivor may make an application to be entered as sole surviving owner. Applicant should swear to facts and that affidavit should be *well supported* by a reliable person who has knowledge of the death of the one tenant. It is now necessary in all cases for such an applicant to have a release from the Succession Duty Department *re* dead tenant.

Debts of dead joint tenant do not follow, but are cut out, in my opinion, by operation of law, and no entry or reference need be made regarding debts that may have been owed by joint tenant now deceased.

If the Sheriff had filed an execution against the interest prior to death, I think a good practice would be *in such case* to have a notice served on such Sheriff, and then, if he wishes to attack application of survivor, he thus has an opportunity, or he (the Sheriff) might wish to attack the *bona fides* of the joint tenancy.

RE FURNITURE FOR OFFICE

I have been asked by the Solicitor of a County as to the liability of the County to supply books, papers, furniture, etc., to the Registry Office in the County. I wrote to the Solicitor as follows: If you will turn to the case of *Newsome vs. The County of Oxford*, reported in the Ontario Reports, Volume 28, you will find that the word "furniture" includes everything necessary for the furnishing of the offices referred to, and includes stationery and printed forms in use in the courts. I would especially refer you to page 445, where the Judge finds that "furniture" includes the articles in the plaintiff's claim, the claim being for writing paper, blotting paper, envelopes and other articles of stationery. I would also refer you to the Judgment of the late Chancellor Boyd, reported in the Ontario Weekly Reporter, Volume 7, page 316. I would especially refer you to his remarks at page 317, where he also rules that the word "furniture" covers writing and blotting paper, envelopes, printed forms, etc.

RE DISCHARGE OF MORTGAGE

A Solicitor tendered for registration a Discharge of Mortgage which recited an Assignment of the said mortgage, the Discharge being signed by the assignee. The Assignment had not been registered, and the party tendering the Discharge for registration had only one copy of the Assignment, which he tendered for registration. I ruled as follows: The 1929 Amendment to The Registry Act is quite clear, and if the duplicate original Assignment is not prepared, then the declaration must be produced. These people could very easily get hold of the proper parties and have this declaration made out, and then you can register the Discharge.

RE DISCHARGE OF MORTGAGE

I have been asked to rule whether a survivor of two mortgagees may give a proper Discharge of Mortgage, and I ruled that a survivor could not properly discharge the Mortgage. I quoted the case of *Alderson vs. Hilliard*, reported in 26 Ontario Weekly Notes, at page 277.

RE DECLARATION OF CELIBACY

I was asked as to whether or not a person signing under a power of attorney could give a declaration of celibacy, and I ruled as follows: Chapter 43, Section 5, subsection (1) of The Registry Act is quite definite. It states that where a joint conveyance or mortgage is made by a man, and no one joins therein as his wife, it shall not be registered unless there be made or securely attached to it, an affidavit or statutory declaration *by such man* that he is married. It could not possibly be argued that the declaration could be made by a power of attorney. It will be necessary to provide the affidavit by Mr....., or to provide a Judge's Order pursuant to subsection 2.

RE SECTION 22 OF THE DEVOLUTION OF ESTATES ACT

I have been asked to interpret the above Section, especially with reference to "except such as are specifically charged thereon otherwise than by his Will." I ruled as follows: I would consider that the words "except such as are specifically charged thereon otherwise than by his Will" seem to mean Mortgages, Charges, Mechanics' Liens, or other debts of a similar nature.

It is not the practice in the City of Toronto Office, when entering an executor or administrator under a Transmission application, to make the entry subject to the debts, if any, of the deceased.

In order that a purchaser may have his title entered on the Register free from the unpaid debts, if any, of the deceased owner, it will be necessary to show that the sale was made for the payment of debts, or that the Will contained a power of sale. Otherwise, an Order of the Supreme Court will be required.

RE MORTGAGES OF THE AGRICULTURAL DEVELOPMENT BOARD AND
THE SOLDIERS' SETTLEMENT BOARD

I have been asked several times to rule regarding Mortgages of the Agricultural Development Board and the Soldiers' Settlement Board, and in 1934 I ruled as follows: I have been asked to rule as to whether or not the Crown has special rights in lands mortgaged to it through the Agricultural Development Board or the Soldiers' Settlement Board, and I have ruled that Section 160, subsections 1 and 2 of Chapter 238, R.S.O. 1927, does not apply in this case. I would consider that the Soldiers' Settlement Board or the Agricultural Development Board have no better rights than an ordinary mortgage company when they loan money to settlers or farmers, and I would add that in the case of the Agricultural Development Board it is quite clear that the Board has to protect its property from tax sales, and I see no reason why the Soldiers' Settlement Board should be in a better position. I, therefore, ruled that you should not issue title to a municipality subject to the Crown but freed from such mortgage.

I have given the matter further study, and I ruled this year that, although Sections 33 and 34 of the Soldiers' Settlement Act attempted to exempt land

held under that Act from seizure for taxes, I doubt whether any such exemption is within the power of Dominion legislation, and I would say, without prejudice, that sale proceedings would affect the interest of the Soldiers' Settlement Board.

RE REGISTRATION OF WILL WITH AFFIRMATION ATTACHED

I have been asked to rule as to whether or not a Deed may be registered which has attached to it an affidavit in which the witness affirms before the Commissioner. I was asked to rule as to whether or not the Registrar should demand the reason why the witness affirmed, instead of being sworn, and I referred the questioner to Section 36 of The Registry Act where it is stated that proof may be made by affirmation when the person before whom the same is made certifies that, by the law of the country where the proof is made, an affirmation or declaration may be substituted for an affidavit.

RE REGISTRATION NOTARIAL COPY INSTRUMENT EXECUTED IN QUEBEC

I have been asked to rule whether or not a Registrar may accept a notarial copy of an instrument executed in Quebec, and I answered as follows: If you will turn to Section 43 of The Registry Act, you will note that "a notarial copy of an instrument executed in the Province of Quebec, the original of which is filed in a notarial office according to the law of Quebec . . . may be registered, and shall be treated under this Act for all purposes as if it were the original instrument . . . and shall be registered *without any other proof of the execution of the original thereof.*" It would seem to me, therefore, that you are entitled to take this on and register it, as it complies with the section of the Act quoted. If it were a Land Titles matter, there might be some doubt, but, as I have often pointed out, in the Registry Office if an instrument is presented to the Registrar and is capable of being registered under any section of the Act, then it should be taken on, regardless of anything in the document which might lead to trouble in the future.

RE WITHDRAWAL OF DOCUMENT ONCE REGISTERED

I was asked to allow the withdrawal of a document registered in the Registry Office, where the document contained a mistake in the description, and I ruled that once a document was registered it was impossible to remove it from the office. I pointed out that the Registrar of Deeds never takes any responsibility for the documents that are registered in his office, provided they comply with the provisions of The Registry Act. I pointed out that it would be putting a responsibility on the Registrars which I would not allow, if I were to suggest that they were to check the descriptions of all documents brought before them. I ruled that once a document was filed in the Registry Office and the fees paid, it must remain there.

RE FEE FOR CERTIFICATE OF ORDER RE MECHANICS' LIEN

I was asked to rule regarding the proper fee for the registration of a Certificate of Order discharging and vacating the registration of a Mechanics' Lien, and I advised that the proper fee was \$2.50, if the Certificate of Order was under seven folios in length, and I drew the attention of the enquirer to Section 92, subsections (a) and (b) of The Registry Act.

SHERIFFS

RE JURY ACCOUNT FEES

I have been asked as to the proper fees for making up the General Sessions of the Peace and County Court Jury accounts, and I ruled as follows:

SHERIFF'S FEES

For summoning Grand Jury.....	\$15.00	Item 3 of Sheriff's Tariff, page 1346, R.S.O.
For summoning Petit Jury.....	25.00	Item 4, ditto.
For serving summons on Jurors.....	.50	Item 3, page 1101 of Sheriff's Tariff.
For notifying Jurors not to attend.....	.25	R.S.O., Chapter 96, Sec- tion 62, subsection 7.
A Court Crier is entitled for Calling and Swearing Grand or Petit Jury.....	.50	

RE FEE FOR NON-JURY SITTINGS

I was asked to rule as to the proper fee chargeable by a Sheriff for sitting overtime, etc. I ruled as follows: I would advise you that in the County Court Non-Jury a fee of \$2.50 per diem is permitted, and this is payable by the County. In the County Judge's Criminal Court in the General Sessions and in the Supreme Court a \$2.00 per diem rate is allowed, of which the Province reimburses \$1.20. As regards the Constables, they are entitled to an extra day if the Judge has made an Order accordingly.

RE FEES OF COURT CRIER

I have been asked to rule as to the Court Crier's fees, and I ruled as follows: The proper thing to do is for the Court Crier to make out his account, and he then takes the account to the Sheriff. The Sheriff certifies to it, and it is then paid to him by the Treasurer of the County. This seems to me to be the right and proper way of handling it.

RE THE MORTGAGORS AND PURCHASERS RELIEF ACT

I have been asked as to the duties of a Sheriff in proceedings under the above Act, and I wrote as follows: Where the person against whom the writ is issued resides upon the property and the action is brought for arrears of interest and taxes, the Sheriff should, upon receipt of a Writ of Possession under the Judgment, require an affidavit from the plaintiff that no application has been made under Part II of The Mortgagors and Purchasers Relief Act, and, where no such application has been made, the Sheriff can proceed to execute the Writ without leave.

This is not necessary if it is the practice of the office out of which the Writ is issued to require an affidavit from the plaintiff before signing Judgment to the effect that the defendant has not made an application under the Act. This is the practice at Toronto. In that case the signing of Judgment is *prima facie* evidence that the case does not come within the Act, and the Sheriff can then properly proceed to execute the Writ without leave.

Where Judgment is obtained for default in payment of principal money only, the Sheriff should require evidence from the plaintiff that leave has been given by the Judge under Part I of the Act to proceed, or that it is a mortgage that does not come within the Act for one of the reasons set out in Section 37.

Finally, it has been held that the Sheriff should, himself, investigate each case and satisfy himself that it does not come within the Act before executing any Writ of Possession, and should not as a matter of course in every case apply for leave. *Gibson vs. Armstrong*, 1933, O.W.N. 381.

RE ADMIRALTY COURTS—DUTIES OF SHERIFFS

I am indebted to Mr. R. J. Maclellan for his views on the duties of Sheriffs in these Courts, and his letter is as follows: All Sheriffs in any of the Provinces of Canada shall be Marshals of the Court within their respective Counties or Districts, and until otherwise provided by general rules and orders shall have all the powers and authority and shall be subject to the performance of all duties appertaining to the office of Marshal before the coming in force of this Act. The Admiralty Act, 1934, was to come into force on a date to be fixed by proclamation of the Governor-in-Council published in the *Canada Gazette*. The necessary proclamation was issued and was published recently, and the Act has been in force since the 1st of March, 1935.

RE FEE FOR CERTIFICATES OF EXECUTIONS

I have been asked to rule regarding the proper fee for Certificates of Executions, and I answered as follows: In the old, old days we had what we called a List, and if any man was on the List and took Certificates, they were given to him for seventy-five cents, but he was not allowed to make Searches. Some years ago this was changed in the larger offices, and the List was done away with. Any man who wanted a Certificate paid one dollar for the same. If he wanted a Search, he could have a Search. The old seventy-five cents fee was wiped out. I think perhaps this would be the best thing for you to do in your County; that is, to make everybody pay one dollar, and, if they want to take out a Search in a very small manner and if they are hard up, give them the Searches for the fee of thirty cents.

MAGISTRATES

RE RIGHT OF MAGISTRATES TO AMEND INFORMATIONS

I have been asked to rule on the authority of a Magistrate to amend or to make new Informations after the Informations have been brought before him, which were taken before a Justice of the Peace, and which Informations did not properly set out the offence or did not constitute an offence at all. I ruled as follows: An Information may be amended if the amendment is of such a nature only as to give greater particularity or certainty to the charge, which does not lay a new charge as for a time or place, namely, different from the first, or for a different kind of offence.

If the charge is amended in a material respect on the return of the summons and as amended is for a different offence from that alleged in the Information and summons, although of the same class, the accused will be entitled to an adjournment without being placed on terms as to costs.

I would further point out that, if the information is materially altered, it should be resworn, although reswearing is not necessary if the Information sufficiently describes the offence, and the correction is only one of a clerical error, etc.

LOCAL REGISTRARS OF THE SUPREME COURT OF ONTARIO,
LOCAL MASTERS OF THE SUPREME COURT OF ONTARIO,
COUNTY AND DISTRICT COURT CLERKS, AND
SURROGATE REGISTRARS

RE STAMPS ON SALE PROCEEDINGS UNDER THE MECHANICS' LIEN ACT

I have been asked to rule as to the fees payable under Section 41 of The Mechanics' Lien Act, and I ruled as follows: I beg to advise you that, while the sale proceedings in Mechanics' Lien matters are, of course, subsequent to the Judgment, they are, in my opinion, none the less proceedings in the action, and the purchase money is payable into court to the credit of the action. I would, therefore, say that Section 41 of The Mechanics' Lien Act was applicable, and that no stamps are required.

RE JOINT ACCOUNT IN BANK

I have been asked to rule regarding monies of a deceased person in the bank, and I advised that, when monies were paid into a joint account in a bank, they became the property of the survivor, and should not be included in the inventory for the Surrogate Court.

RE APPLICATION TO NOTE PLEADINGS CLOSED

I have been asked to rule as to the duty of the Local Registrar in a divorce action where the Writ, Affidavit and Statement of Claim, as required by the Rules, had been served, and no appearance entered. I pointed out the provisions of Rule 9 of the Divorce Court Rules, as follows: No judgment *nisi* in the case of default of appearance or defence shall be pronounced unless and until it is clearly shown *at the trial* that the person served was the defendant. I also pointed out, however, that it does not lie within the jurisdiction of the Registrar's Office to question service. Pleadings should be noted closed accordingly if no appearance by the defendants is entered.

RE INTERLOCUTORY PROCEEDING

My advice was asked in the following circumstances:

In Interpleader proceedings commenced by way of Originating Notice of Motion, on behalf of the Sheriff of this County, acting under a Writ of Execution issued from the County Court, upon return of the Motion, the claimant failing to appear, no issue was heard, but an Order made by the County Court Judge disposing of the claimant's claim and the costs of the Sheriff.

Under Item 12 of the Tariff of fees payable to County Court Clerks, \$1.00 has been charged upon the application before the County Court Judge. As the application is supported by affidavit and no oral evidence taken and no issue tried, the further fee of \$2.00 for trial of hearing upon oral evidence was not deemed to be applicable.

The Order has now been signed by the Judge, and it appeared to the writer that there may be some grounds for treating the Order, which is the final disposition of the matter, as a Judgment, and charging a fee of \$3.00 as sanctioned in the Report of the Inspector of Legal Offices for 1926 in respect of a Landlord and Tenant application. Otherwise, no fee appears to be chargeable.

I replied as follows: An Interpleader application is an Interlocutory Proceeding, and there would be no warrant for treating the Order to which you refer as a Judgment. I would refer you to the case of *Western Canada Flour Mills vs. Matheson*, 39 O.L.R. 59.

RE FEES PAYABLE TO COUNTY COURT CLERKS FOR SUBPOENAS

I have been asked to rule as to the proper fees payable County Court Clerks on subpoenas, etc., and I ruled as follows: The words "outside of actions" must mean that "actions" are excepted from this Item, and that this Item does not refer to subpoenas issued in an action in the County Court. Subpoenas are issuable in many instances in the County Court in addition to Municipal and Voters' List proceedings, for example, under The Landlord and Tenant Act, Appeals from Magistrate's Court, Proceedings under The Unmarried Parents Act, etc. In each of these cases a subpoena may be issued, and the charge is \$1.00. There is no charge for a subpoena in an action in the County Court commenced by a Writ of Summons.

The interpretation of the word "actions" as set forth in Rule 2 includes garnisheing proceedings and proceedings for relief by Interpleader. The exception would apply to these also.

My answer, therefore, is that no charge should be made for subpoenas issuable in an action, as defined by Rule 2, in the County Court.

RE CANCELLATION OF ADMINISTRATION BONDS

I have found that there is a very great difference in the fees charged on applications for the cancellation of Administration Bonds, and I accordingly went into this matter carefully and ruled that the following fees are applicable:

Receiving application.....	\$.50
Search.....	.30
Fee to Judge on signing Order.....	1.00
Fee on entering Order.....	.50
Each filing.....	.10
Each letter.....	.25

The fee in some offices is \$1.50, plus filings. This is 50 cents to the Register and \$1.00 to the Judge.

I also ruled that, when the Bond is cancelled at the time accounts are passed, there should be no fee greater than 50 cents, plus filings and postage, unless a separate Order is signed by the Judge. In that case an extra dollar should be charged for the Judge's fee, and an extra 50 cents for the Registrar for entering the Order.

Some Registrars compel solicitors to attend before the Judge to secure the cancellation of a Bond. I think this should be remedied, because it creates quite a hardship on many solicitors who have to make a special trip to the County Town. It is only routine matter, and there is no reason whatever why the papers could not be lodged with the Registrar the same as when a grant of Probate or Administration is requested.

RE VALUATION OF ESTATE—PROPER FEES

I have been asked to rule in the following case: The application for Probate sets forth the value of the property for which a grant was asked, as under \$1,000.00 personalty and no realty. The Will of the deceased provided for bequests to the value of over \$3,000.00. The deceased possessed a fairly large estate, estimated at \$18,000.00, which she held in partnership with the person who applied for grant of Probate. The agreement was not in the nature of joint tenancy, but provided that in the case of death of one person all the property passed to the other. The question asked me was, "Were fees payable

on the total value of the half interest passing to the applicant for Probate?" and I ruled as follows:

Either the deceased had an estate that she could dispose of by Will, amounting to half of the predecessor's estate, or else she did not. It would appear that she considered that she was able to dispose by Will of the estate she had obtained previously. If this is the case, the executors, of course, must include in the application for Probate this half-interest. If, on the other hand, she had only a life interest, then she could not leave the sum provided for by her Will.

I think it would be quite wrong for you to put through the Will at the amount set out in the application. You would be tacitly agreeing to dispose of a large portion of her life interest. I think you should call the attention of the solicitors for the executors to this fact, and say that, if she purported to deal with her life interest, the executors should have to pay fees on this amount.

RE FOREIGN CORPORATION HOLDING LANDS, SURROGATE FEES

An application was made for Probate for an estate in which the deceased held lands in trust for a foreign corporation, and I was asked to rule regarding the Surrogate fees, as it was urged that the lands held were only held in trust. I ruled that the foreign corporation used the deceased's name, as it did not desire to qualify so that it could hold lands in this Province. In other words, it saved money by using the deceased's name and so attempted to defeat the laws of Mortmain in Ontario. I ruled that the estate, in coming into the Surrogate Court and asking to have the fees remitted, was not coming into the Court with clean hands, and I, therefore, ruled that Surrogate fees should be charged on the full value of the estate at the time of the death.

RE FEES TO COUNTY COURT JUDGE AS SPECIAL REFEREE

I have been asked to rule regarding the proper procedure, fees, etc., in cases of a Local Master, and I ruled as follows: When a matter is referred to the County Court Judge as a Special Referee, I do not think he is allowed a Sheriff, Clerk or Crier at the hearing, and I believe he just received the fees laid down for references, but, if the matter is referred to a named Judge as Special Referee, that is, to him individually and not to him by virtue of his office, which fees, of course, have to be governed by the amount of work done and the time taken, I am of the opinion that he is entitled to special fees for his own use.

RE OFFICIAL GUARDIANS—FEES

I have been asked to rule as to the proper costs to the Official Guardian in taxations by Local Registrars, etc., and I ruled as follows:

Cowan's Fifth Edition, Surrogate Court Rules of Ontario, with Notes on Practice, at page 40, Item 6, sets forth:

"To the solicitors for other parties (including the Official Guardian) properly attending an audit of accounts, a fee may be allowed in the discretion of the Judge, not exceeding in the whole one-half of the above amounts and subject to increase with approval of a Judge of the Supreme Court upon report from the Judge."

Pursuant to the foregoing, the Judge in some Counties fixes the fees of the solieitors attending upon the audit, and reports to the Registrar how much he has allowed the solicitors. The Registrar then computes the fees due to

the Registrar, and the Judge and the Crown and the solicitors, adds these amounts together, and the total is inserted in the second paragraph of Form 55, page 98 of Cowan's Book, referred to above, which reads as follows:

"And I do order that the costs of taking, auditing and passing the said accounts, and fixing the said compensation, amounting to \$....., as taxed by the Registrar, be allowed to the said, and having deducted the amount so disbursed and expended, and the said compensation and costs from the amount in the hands of the said"

For the duties of computing these fees, and totalling the disbursements, the Registrar is entitled to \$1.00, as set forth in the tariff.

The occasion often arises, upon passing of accounts, for the taxation of the solicitor's general account, for the application for Probate, conveying of properties, transferring bonds, and general solicitor work. This is referred, by the Surrogate Court Judge following the procedure followed in Toronto, to the Local Taxing Officer, who taxes these accounts and collects his fees therefor, the same as the fees upon a reference, and grants his certificate of taxation, as Local Taxing Officer, of which the Surrogate Judge then takes cognizance, and allows the solicitor the amount so taxed.

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Fifty-Seventh
ANNUAL REPORT
OF THE
Superintendent of Insurance
FOR THE PROVINCE OF
ONTARIO
1936
(Business of 1935)

PRINTED BY ORDER OF
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1936



DEPARTMENT OF INSURANCE

TO THE HONOURABLE A. W. ROEBUCK, K.C., M.P.P.

Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-seventh Annual Report of the Superintendent of Insurance for the year 1936 (business for the year ended December 31st, 1935). This Report includes the Preliminary Tables respecting 1935 business as printed under date May 1st, 1936.

The Report is arranged in five divisions, in addition to an index of all insurers licensed to carry on business in Ontario and classes of insurance for which authorized, as follows:

- I. Annual Statements.
- II. Annual Statement Abstracts.
- III. Movement of Securities.
- IV. Statistical Tables.
- V. Appendices.

The first division, entitled "Annual Statements," contains extracts from the Annual Statements filed with the Department by all licensed insurers, arranged alphabetically by class of insurer. Insurers registered under *The Canadian and British Insurance Companies Act, 1932*, or *The Foreign Insurance Companies Act, 1932* (Dominion Acts), have been required to file only Modified Statements, summarizing their assets and liabilities and showing their under-writing experience within the Province only, with the Department, and this skeleton information only has been included in this Report.

Division II, entitled "Annual Statement Abstracts," contains tabulated summaries showing the financial condition of all insurers not registered under the above mentioned Dominion Insurance Acts. Some discrepancies will be observed between the figures shown in these tables and those shown in the statements of individual insurers in Division I, the latter containing changes made as a result of inspection reports. In such cases the figures included in Division I should be understood to prevail.

Division III, entitled "Movement of Securities," shows for Ontario companies (except purely mutual fire insurance corporations) the details of stocks, bonds and debentures purchased, sold or matured during 1934.

Division IV, entitled "Statistical Tables," shows in tabular form the premiums and losses of and other information pertaining to all licensed insurers, except mutual benefit societies.

Division V includes, as "Appendices," certain miscellaneous information and a review of insurance legislation enacted at the 1935 session of the Legislative Assembly of this Province.

LIFE INSURANCE

During 1935 forty-seven companies held licenses to write life insurance in Ontario, a net increase of one from 1934. The year witnessed a decrease of two and one-quarter per cent in premium income from Ontario business as compared with the previous year, the total now showing as \$87,158,573.73. Ordinary assurances and annuities fell back \$1,000,000 and \$1,350,000 respectively, while industrial business increased \$140,000 and group \$240,000. Taking the companies individually, the trend appears to be mixed, a small majority showing increases.

Policyholders and their beneficiaries in Ontario received \$65,387,509.99 during 1935, a decrease of one and one-quarter per cent from 1934. Death claims, surrender values and dividends decreased by \$530,000, \$320,000 and \$570,000 respectively, while matured endowments and other payments showed increases of \$430,000 and \$160,000. Amounts paid out in surrender values have decreased steadily since 1933, when a peak of \$33,262,642.48 was reached.

A comparative summary of premium income and disbursements for the years 1933 to 1935 is given below:

	1935	1934	1933
Net Premium Income:			
Assurances			
{ Ordinary	\$61,011,046 68	\$62,071,018 16	\$62,891,274 02
{ Industrial	16,903,615 01	16,765,851 64	16,444,014 88
{ Group	2,665,359 32	2,423,034 95	2,151,290 41
Annuities	6,578,552 72	7,929,309 93	5,198,011 75
Totals	\$87,158,573 73	\$89,189,214 68	\$86,684,591 06
Disbursements to Policyholders:			
Death claims	\$17,025,638 30	\$17,551,727 50	\$18,019,371 55
Matured endowments	5,757,537 38	5,327,020 46	5,619,167 95
Surrender values	28,189,254 90	28,511,521 53	33,262,640 48
Dividends	12,120,151 94	12,691,755 13	13,329,875 70
Other payments	2,294,927 47	2,135,284 54	1,768,379 56
Totals	\$65,387,509 99	\$66,217,309 16	\$71,999,435 24

New business issued during 1935 declined to \$291,952,463, a drop of \$19,070,000 (over 6%). This was more than compensated for by an increase of \$24,700,000 in "Other Additions." Deductions from business in force caused by death amounted to \$18,022,699, a decrease of \$1,500,000; by maturity \$5,988,418, an increase of \$500,000; by surrender and lapse, etc., \$333,653,397, a decrease of \$26,200,000. As a result of these changes, business in force at the end of 1935 totalled \$3,785,947,069, an increase over the previous year-end of \$68,800,000, or two and one-half per cent. The downward trend in business in force which commenced in 1932 and carried on through 1933 ceased in 1934, and the loss of those two years was recovered during 1934 and 1935. At the end of 1935 business in force exceeded that at December 31st, 1928, by \$500,000,000.

FRATERNAL INSURANCE

Thirty-seven fraternal societies (the same number as in the previous year) held licenses at the end of 1935 to transact the business of life insurance in Ontario. Included in this number are eight municipal pension fund societies which, although authorized to pay death benefits, do not issue mortuary

certificates. It must be pointed out here that for the year 1934 premium income was erroneously overstated in General Funds by certain societies to the extent of \$511,124.47, and the incorrect amounts were accordingly used in Table VIII. In order to permit a more satisfactory comparison, corrected figures are given below with those of the current year:

	Premiums (including dues)		Disbursements	
	1935	1934	1935	1934
Mortuary Fund.....	\$1,954,172 80	\$2,232,954 13	\$2,561,149 81	\$2,826,671 05
Sick and Funeral Funds.....	132,281 25	155,113 92	119,358 69	119,087 08
General Fund.....	621,479 50	630,340 96	591,187 47	548,111 15
Other Funds.....	31,259 29	52,926 74	11,568 75	49,373 74
Totals.....	\$2,739,192 84	\$3,071,335 75	\$3,283,264 72	\$3,543,243 02

A decline in premium receipts in all funds is to be noted.

Mortuary certificates in force at the end of the year totalled \$77,757,163, indicating a decrease of 9.5 per cent from the previous year. The conversion of one society into a mutual corporation contributed largely in this respect.

FIRE INSURANCE

Three hundred and thirty companies had licenses to transact fire insurance in Ontario during 1935. Premiums earned and losses incurred for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1934. The experience of each insurer is shown in Table XI.

	1934			1935		
	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	\$ c.	\$ c.	%	\$ c.	\$ c.	%
Joint Stock.....	13,958,380 36	5,692,983 60	40.78	13,331,547 27	4,630,208 08	34.73
Mutuals:						
(a) Farmers' Mutuals.....	1,680,738 07	1,022,874 79	60.86	1,598,002 54	972,707 67	60.87
(b) Associated New England Factory Mutuals*.....		70,371 55	.....		22,400 57	.....
(c) Other Mutuals.....	786,085 40	259,699 62	33.04	782,630 00	266,440 20	34.04
Cash Mutuals:						
(a) Without share capital.....	1,569,390 38	760,488 32	48.46	1,459,804 24	642,212 20	43.99
(b) With share capital.....	154,031 80	69,249 59	44.96	179,265 76	70,831 04	39.51
Reciprocal Exchanges.....	254,106 01	470,191 58	185.04	262,240 05	159,423 49	60.79
Lloyds.....			.....	127,297 97	57,648 04	45.27

*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per \$1,000.

AUTOMOBILE INSURANCE

The number of companies which transacted automobile insurance in Ontario during 1935 was 150. The premiums and losses of each insurer are shown in Table XII of this Report. Net premiums written during 1935 amounted

to \$7,017,027.56, an increase of 1.23 per cent over 1934. Losses incurred amounted to \$4,123,232.78, an increase of 2.89 per cent over the previous year. A comparison of premiums written and losses incurred and loss ratios with the figures of the nine preceding years is as follows:

	Net premiums written	Net premiums earned	Net losses incurred	Ratio of net losses incurred to net premiums earned
	\$	\$	\$	%
1926.....	3,743,532	3,657,994	2,037,903	55.7
1927.....	4,643,948	4,295,003	2,835,352	66.0
1928.....	6,280,675	5,670,656	3,603,260	63.5
1929.....	8,324,146	7,520,896	4,314,383	57.4
1930.....	9,361,901	8,934,508	4,378,698	49.0
1931.....	8,830,502	8,968,620	4,601,104	51.30
1932.....	7,769,765	8,017,672	3,805,268	47.46
1933.....	6,462,809	6,904,414	3,551,142	51.43
1934.....	6,931,896	6,748,426	4,007,387	59.38
1935.....	7,017,027	6,963,890	4,123,233	59.21

The figures shown in the foregoing table afford a rough indication of the underwriting experience of the companies in the aggregate from the standpoint of the shareholders or members of the several companies; they do not indicate the reasonableness of the premium rates shown in any particular manual of rates or charged by any particular company, because a substantial minority of the business is written by "unassociated companies" at "non-tariff rates" and otherwise at special rates for special risks.

Loss-Cost Experience

The automobile loss-cost experience in the Province continues to be filed by insurers monthly with the statistical agency designated pursuant to Section 69a of *The Insurance Act* (The Canadian Underwriters' Association).

On April 16th, 1936, the statistical agency was instructed to tabulate the automobile insurance data in Ontario of all insurers transacting such business for the calendar year 1935, transactions in respect of 1933, 1934 and 1935 policy years, and for the first six months of calendar year 1936 transactions in respect of policy year 1935. The tabulated results so directed to be compiled were subsequently filed with the Department. Development factors to reduce the 1935 incomplete policy year experience (valued as at June 30th, 1936) to a complete policy year basis were approved by the Department on June 9th, 1936. During November, 1936, experience exhibits were received containing automobile insurance loss-cost indications directed to be developed from the tabulated results of the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935 (valued as of June 30th, 1936). Extracts from these exhibits are published in Appendix VII to this Report.

Automobile Insurance Premium Rates

Sections 274, 275 and 275a of the Act, providing for government regulation of automobile insurance premium rates, are not in force. Insurers and rating bureaux are not required to file their schedules of premium rates with the Department. Nevertheless, by analysis of the loss-cost experience data filed pursuant to Section 69a of the Act, the Department is in a position at all times to report to you upon the reasonableness of automobile insurance premium rates fixed or charged in the Province. Complete loss-cost experience data for the automobile insurance business of all insurers in the Province, stock and mutual, tariff, non-tariff and Lloyd's, is presently on file, commencing with policy year 1927. The Provinces of Alberta, Manitoba, Saskatchewan and

Prince Edward Island have now followed Ontario and require the compilation of similar data respecting automobile insurance in their respective jurisdictions. A tabular digest of automobile insurance premium rates charged in the Province by the associated insurers since April 1st, 1928, is contained in Appendix VIII to this Report.

Standard Forms

The work of the Committee of Underwriters, which Committee makes recommendations from time to time respecting the forms of application, policy and endorsement to be used for the writing of automobile insurance in the several provinces under the "Uniform Automobile Insurance Act," has been covered in previous Reports since 1932. (See page vii of the 1935 Report.) A list of the "Standard" forms, revised to August 1st, 1936, is given in Appendix VI to this Report.

In accordance with previous practice, the Committee was reorganized for the 1936-37 season on November 2nd, 1936, and the following members now comprise the Committee:

R. J. Bastedo, *Vice-Chairman* (London Guarantee & Accident Company).

John Ratchford (Toronto General Insurance Company).

H. L. Kearns (American Automobile Insurance Company).

E. M. Hill (Dominion of Canada General Insurance Company).

Vance C. Smith (Lumbermen's Mutual Casualty Company).

R. A. Hudson (United States Fidelity & Guaranty Company).

W. C. Butler (Pearl Assurance Company, Ltd.).

R. C. Stevenson (Lloyd's of London).

David M. Dewar (Sun Insurance Office, Ltd.).

John Wilson (Western Assurance Company).

Chairman: Hartley D. McNairn, Superintendent of Insurance.

Secretary: John Edwards, Casualty Actuary, Department of Insurance.

CASUALTY AND MISCELLANEOUS INSURANCE (OTHER THAN AUTOMOBILE)

The following table shows premiums and losses in Ontario for 1935 for the various casualty lines of insurance:

Class of Insurance	Net premiums written		Net premiums earned		Net losses incurred		Ratio of net losses incurred to net premiums earned
	\$	c.	\$	c.	\$	c.	%
Accident	1,209,920	48	1,203,245	89	552,235	44	45.90
Accident and Sickness Combined	964,846	63	961,742	49	569,971	33	59.26
Aircraft	32,145	86	23,246	83	22,391	97	96.32
Boiler and Machinery	351,205	77	368,326	66	45,579	03	12.37
Credit	91,331	83	86,936	14	33,434	07	38.46
Employers' Liability	87,440	03	86,265	51	73,196	42	84.85
Guarantee	943,327	69	914,987	23	196,614	11	21.49
Hail	127,622	24	127,622	24	173,163	89	135.68
Inland Transportation	676,013	63	654,773	75	209,513	39	32.00
Live Stock	22,495	11	22,235	26	17,807	65	80.09
Marine	580,997	04	537,132	11	270,451	32	50.35
Plate Glass	227,928	68	224,537	08	90,944	04	40.50
Property Damage	27,038	96	22,521	22	64,840	19	287.91
Public Liability	805,705	03	787,577	55	319,457	84	40.56
Sickness	494,679	85	493,870	14	322,194	54	65.24
Sprinkler Leakage	14,496	77	12,101	60	5,425	85	44.83
Theft	579,135	68	535,583	84	314,638	64	58.75
Weather Insurance	166,580	83	145,927	97	44,792	67	30.69
Workmen's Compensation Liability	2,475	54	3,901	14	4,719	53	120.97
Totals	7,405,387	65	7,212,534	65	3,331,371	92	46.19

As compared with 1934, net premiums written show an increase of \$508,467.99, or 7.37 per cent. The loss ratio on the basis of losses incurred to premiums earned was 46.19 per cent, as compared with 48.70 per cent for the previous year.

FARMERS' MUTUAL FIRE INSURANCE

The 1935 Abstract Tables of the sixty-eight companies of this type, including assets, liabilities, receipts and expenditures, are shown herewith on pages 102 to 109; individual loss ratios are on pages 362 and 363; and tables respecting aggregate resources (1903-1935), receipts and expenditures (1901-1935), and cost of insurance (1901-1935) are set out on pages 350 to 352.

At this time last year it was stated that "1934 has been a good year for the farmers' mutuals." Results of 1935 operations of these companies have proved equally favourable.

Net losses paid in 1935 amounted to \$1,009,572—a decrease of 8% from the 1934 figure of \$1,098,108, and 55% from the 1931 figure of \$2,233,923. Net losses incurred was under the million-dollar mark for the first time since 1926, being down to \$972,708, as compared to \$1,022,875 in 1934 and \$2,387,619 in 1931. Cost of management dropped \$12,585 to \$292,554. In terms of cents per \$100 of the average net amount at risk during the year, the cost of insurance decreased from 45.51c. in 1931, 34.42c. in 1932, 31.87c. in 1933 and 24.73c. in 1934 to 23.96c. in 1935—a decrease of about $\frac{3}{4}$ c. compared to 1934, and $21\frac{1}{2}$ c. compared to 1931.

Net 1935 cash receipts from cash payments or instalments thereof, interest on investments, and other sources (except assessments) was \$1,688,000—an increase of \$42,000 over 1934. Interest receipts was unchanged at \$80,000, and net insurance in force was likewise unchanged at \$528,058,000, so that the \$42,000 increase in net cash receipts (except from assessments) resulted from improved current premium collections and minor rate adjustments. Net 1935 earned income (apart from assessments) totalled approximately \$1,675,000, as compared to \$1,681,000 in 1934. This ordinary net earned income of 1935 exceeded net incurred losses and expenses of 1935 by \$410,000, as compared to an excess of \$353,000 in 1934 and a deficiency of \$47,000 in 1933. It is gratifying to note, on the other hand, that extraordinary income from assessments was down in 1935 to \$4,400 (levied by one small company) from \$81,200 in 1934 (levied by three larger companies).

After providing for net loss on sales of investments, increasing reserves for securities in default from \$25,300 to \$74,000, and writing off sundry uncollectible arrears, aggregate surplus at the end of 1935 amounted to \$1,466,000, as compared to \$1,128,000 in 1934 and \$716,000 in 1933. In other words, the aggregate surplus of these companies has increased \$750,000, or 105%, during the past two years, and, as noted above, the 1935 surplus increase of \$338,000 was aided by only \$4,400 of special assessments as compared to \$81,200 of assessments in 1934 and \$152,000 of assessments in 1933.

The aggregate liquid position of the companies likewise shows marked improvement, excess of bonds and cash over net outstanding losses and borrowed money increasing from \$1,309,000 in 1933 to \$1,753,000 in 1934 and \$2,127,000 in 1935—an increase of \$818,000 (62%) since the end of 1933, the 1935 increase being \$374,000. Securities in default are included in these figures at net amounts after deducting investment reserves which, as noted above, amounted to \$25,300 in 1934 and to \$74,000 in 1935. Cash actually on hand and in bank increased to \$329,000 since 1933 to \$655,000 at the end of 1935, and bonds and debentures (net) increased \$264,000 to \$1,524,000 in the same period. On the other hand, unpaid losses at the year-end dropped from \$146,000 in 1933 to only \$22,500 in 1935, and borrowed money decreased sharply from \$143,000 to \$30,000 in the same period.

In the aggregate, the Ontario farmers' mutuals ended 1935 in the soundest financial condition which they have shown for many years, with surplus of 27¾c. per \$100 of the net amount of insurance in force at the year-end. Their combined loss ratio (losses incurred to premiums earned) was 60.87c. in 1935, and the ratio of management expense to premiums earned continued low at 18.31%. With substantial interest income, these companies are not operating at a loss unless their loss ratio exceeds 80%. It has been under that figure by one-fourth in each of the past two years.

Although these companies as a whole have made good progress during 1934 and 1935 in recovering from the reverses encountered in 1930-1933, the experience of individual companies has varied sharply, and their individual financial strength is by no means uniform. In 1935, the deficits among the 68 companies decreased in number from 22 to 12, and in amount from \$139,669 to \$90,905. There had been 27 deficits, totalling \$367,271, at the end of 1932, so that in the past three years the deficits were decreased \$276,366, or 76%. During the same period surplus increased \$531,737, or 81%. In 1935, 22 companies showed marked improvement; 44 companies showed comparatively little change; and 2 companies had fairly heavy, but not disastrous, losses. At the end of 1933, 17 companies had serious deficits and 26 companies had substantial surpluses; at the end of 1935, 4 companies show considerable deficits (of which only 1 is serious), and 35 companies hold satisfactory surpluses.

At the end of 1926, 20 companies were listed as having received approval for charging less than minimum rates prescribed by Section 106 of The Insurance Act. The number of companies qualifying for such approval had decreased to 16 by 1930 and to 13 by the end of 1934. Beginning January 1st, 1936, the Blanshard and McKillop companies brought the total of this fortunate group up to 15, and many other companies are making steady progress toward a surplus position adequate to justify reduction in rates below the statutory minimum of 30c. per \$100 of insurance per year. At the beginning of 1936 the Osborne and Hibbert company received approval of reduction of its annual instalment rate from 15c. to 10c. per \$100 of insurance—a record low rate since 1925.

COMPANY CHANGES

By an agreement for reinsurance between the Empire Life Insurance Company and the Mutual Relief Life Insurance Company, dated December 23rd, 1935, and approved by Order-in-Council dated the 20th day of May, 1936, the Empire Life Insurance Company reinsured the outstanding contracts of life insurance of the Mutual Relief Life Insurance Company upon the terms and conditions set out in the agreement.

By an agreement for reinsurance between the Western Farmers' Weather Mutual Company and the Huron Weather Insurance Mutual Company, dated the 22nd day of May, 1936, and approved by Order-in-Council dated the 24th day of July, 1936, the outstanding contracts of the Huron Weather Insurance Mutual Company were reinsured in the Western Farmers' Weather Insurance Mutual Company, effective as of July 1st, 1936.

By a reinsurance agreement between the Ontario Equitable Life and Accident Insurance Company, an Ontario incorporated life insurance company, and the Equitable Life Insurance Company of Canada, incorporated by Special Act of the Parliament of Canada in 1936, by 1 Edw. VIII, chap. 55, the Equitable Life Insurance Company of Canada reinsured the outstanding policies and took over the assets and liabilities of the Ontario Equitable Life and Accident Insurance Company. The agreement was approved by Order-in-Council dated the 21st day of December, 1936, the agreement to become effective as of its date, *viz.* August 1st, 1936.

By a reinsurance agreement dated the 15th day of December, 1936, and approved by Order-in-Council dated the 21st day of December, 1936, the Economical Mutual Fire Insurance Company, incorporated by an Act of the Parliament of the Dominion of Canada, 1 Edw. VIII, chap. 54, assumed all the obligations and liabilities of the Economical Mutual Fire Insurance Company, an Ontario company incorporated in the year 1871 under the laws of the Province of Ontario, on the terms and conditions set out in the agreement. The Order-in-Council provided that the agreement become effective as of November 2nd, 1936.

GUARANTEE COMPANIES APPROVED FOR COURT PURPOSES, ETC.

Since the date of the last Annual Report the guarantee bonds of the following companies have been approved by Order-in-Council for acceptance in lieu of personal or private suretyship prescribed or required by *The Guarantee Companies Securities Act*, or *The Judicature Act*, or *The Public Officers Act*, or any other similar Act of the Province of Ontario:

Consolidated Fire and Casualty Insurance Company, April 1st, 1936.

Canadian Fire Insurance Company, February 5th, 1936.

The Liverpool and London and Globe Insurance Company, Limited, February 5th, 1936.

LICENSING OF INSURANCE AGENTS

During the license term ending September 30th, 1936, approximately 8,300 life insurance and 6,900 other than life insurance agents were licensed under the Agents' Qualification Law. These figures are slightly less than those for the preceding term, as published in the Report for 1935.

The Advisory Board, which functions under Section 256 (9) of the Act, held 41 meetings for the purpose of considering other than life applications. At these meetings a total of 264 applications for license and renewal of license were heard. As a result, 117 licenses were granted, the majority subject to review at the close of the license term; 28 applications were withdrawn by the recommending company; 24 were withdrawn by the applicant himself, and 95 applications were declined by me upon the recommendation of the Board. In addition 42 applications were declined by me and no appeal from my decision was entered.

The Advisory Board held four meetings during the same period to consider cases relating to life insurance. Only five cases were considered by the Board, and of these, two applications were withdrawn by the recommending company, one license was granted subject to review at the close of the license term, one was granted subject to review at the end of six months, and in the other case the suspension placed on the agent's license during the preceding term upon the recommendation of the Board was continued to the end of the license term. As pointed out in preceding reports, doubtful applications and complaints respecting life insurance agents and their licenses are referred first of all to a Joint Committee representing the Canadian Life Insurance Officers' Association, the Life Agency Officers' Association and the Life Underwriters' Association of Canada. This Committee reviews these applications and complaints with the parties and companies interested, and in almost every case the matter is satisfactorily disposed of by it without the intervention of the Statutory Advisory Board. Only in cases where a doubtful application, or a complaint cannot be settled "out of court" as it were by the Joint Committee, is it referred to the Advisory Board.

During the period under discussion the Department prosecuted three persons under Section 263a of *The Insurance Act* for soliciting the right to negotiate or for negotiating, or attempting to negotiate for compensation the settlement of a claim for loss or damage arising out of a motor vehicle accident. These charges were the first to be laid by the Department under the section which came into effect at the close of the 1935 Session of the Legislature. Two of the accused were acquitted and one was convicted. The convicted person appealed and on appeal the conviction was confirmed. The Department also was interested in a charge laid by the Crown Attorney at Chatham against an adjuster for the assured who was convicted on the charge of conspiracy to defraud an insurance company. The Appeal Court in this case upheld the sentence of six months imposed by the trial judge. Three former insurance agents were charged by the Department with having acted as insurance agents without the license required by Section 256 of the Act. In all cases convictions were registered.

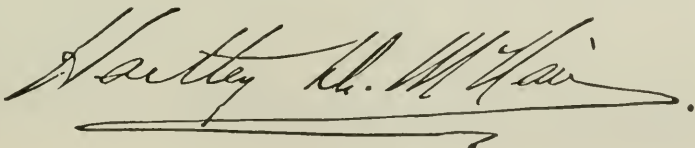
The Department continued throughout the year ending September 30th, 1936, to call for Quarterly Returns of Agents' Balances more than ninety days overdue, and my report on the returns for the period ending on that date will be found in Appendix IX.

On June 3rd, 1936, an Order-in-Council was approved by the Honourable the Lieutenant-Governor providing for a new schedule of fees for licenses of insurance agents and brokers. A copy of the Order-in-Council will be found in Appendix X.

In commenting on the administration of the Agents' Qualification Law, I should like to say that, after a careful review of the situation, I am convinced that the other than life insurance companies could exercise a great deal more care in the selection of agents. In signing the Notice of Appointment of Agent on the application forms the signatory official of the company makes the following statement: "The qualifications and record of the applicant have been investigated, and on behalf of this company I hereby recommend him as a trustworthy and competent person of sufficient insurance experience to entitle him to receive a license to act as an insurance agent for any classes of insurance other than life insurance." I would submit that the foregoing record clearly indicates that some of the signing officers of the companies have not made the investigation to which they have attested in the application. A little more care in the selection of agents would greatly facilitate the work of the Department in the administration of the Agents' Qualification Law.

VALUATION OF SECURITIES

This Report includes as Appendix II the Report of the Standing Committee of the Association of Superintendents of Insurance of the Provinces of Canada on Valuation of Securities, dated December 30th, 1935.



Superintendent of Insurance.

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INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31, 1935.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at December 31, 1935:

Class of Insurance	A	B	C	D	E	F	G	H	I	Total
	Joint Stock	Mutuals	Cash Mutuals	Fraternals	Mutual Benefit	Miscellaneous	Reciprocal	Lloyds	Pension Fund Associations	
Accident.....	80	5	...	...	...	...	...	...	...	85
Aircraft.....	18	...	...	...	...	...	...	...	...	18
Automobile.....	160	7	1	...	...	...	1	...	...	169
Boiler and Machinery.....	21	...	...	...	...	...	...	...	...	21
Credit.....	1	...	...	...	...	...	...	...	...	1
Employers' Liability.....	55	1	...	...	...	...	...	...	...	56
Fire.....	206	105	7	...	...	2	13	...	...	332
Guarantee.....	61	...	...	...	...	...	...	...	...	61
Hail.....	43	1	...	...	...	...	...	...	...	44
Inland Transportation.....	95	3	...	...	...	...	...	...	...	98
Life.....	36	8	...	37	...	2	...	...	2	85
Livestock.....	4	...	...	...	...	...	...	...	...	4
Marine.....	51	...	...	...	...	...	...	...	...	51
Plate Glass.....	76	1	1	...	...	...	...	...	...	78
Property Damage.....	131	9	...	...	...	...	2	...	...	142
Public Liability.....	66	1	...	...	...	...	...	...	...	67
Sickness.....	67	4	...	2	...	...	...	...	...	73
Sick and Funeral Benefit.....	...	...	...	20	116	...	...	...	...	136
Sprinkler Leakage.....	155	7	1	...	...	...	...	...	...	165
Theft.....	80	...	1	...	...	...	...	...	...	81
Weather.....	146	7	3	...	...	...	3	...	...	159
Workmen's Compensation.....	27	...	...	...	...	...	...	...	...	27

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1, 1936, and date of this report.

N.B.—Insurers discontinuing the business of life insurance in Ontario and confining their business to the renewal from time to time of life insurance policies are not required to be licensed under The Insurance Act (Ont.). (Vide R.S.O. 1927, c. 222, s. 20.)

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Ref. No.	Name of Insurer	Classes of Insurance	Annual Statement (Page No.)
1	Acadia Fire Insurance	Fire, Sprinkler Leakage and Weather	3
2	Aetna Casualty and Surety	Guarantee and Automobile Insurance	3
3	Aetna Insurance Company	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather	3
4	Aetna Life Insurance	Life, Accident, Sickness, Employers' Liability and Public Liability Insurance	3
5	Agricultural Insurance	Fire, Property Damage, Sprinkler Leakage and Weather Insurance	4
6	Alliance Assurance Company	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	4
7	Alliance Insurance of Philadelphia	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	4
8	American Alliance Insurance	Fire, Automobile, Inland Transportation, Property Damage, Sprinkler Leakage and Weather Insurance	4
9	American Automobile Fire	Automobile Insurance	4
10	American Automobile Insurance	Automobile Insurance	5
11	American Central Insurance	Fire, Automobile, Hail, Sprinkler Leakage and Weather Insurance	5
12	American Credit Indemnity	Credit Insurance	5
13	American Equitable Assurance	Fire, Property Damage and Sprinkler Leakage Insurance	5
14	American Home Fire	Fire, Automobile, Inland Transportation, Property Damage and Sprinkler Leakage Insurance	5
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253	Union Marine and General	Fire, Accident, Automobile, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft and Weather Insurance	94
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259	United States Life	Life Insurance	95
260	Urbaine Fire of Paris, France	Fire and Sprinkler Leakage Insurance	95
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262	Westchester Fire Insurance	Fire, Aircraft, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	98
263	Western Assurance Company	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Marine, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	98
264	Western Life Assurance	Life Insurance	99
265	Westminster Fire Office	Fire, Automobile, Property Damage, Sprinkler Leakage and Weather Insurance	99
266	World Fire and Marine	Fire, Automobile, Hail, Inland Transportation, Marine, Property Damage, Sprinkler Leakage and Weather Insurance	99
267	World Marine and General	Fire, Accident, Automobile, Boiler and Machinery, Employers' Liability, Guarantee, Inland Transportation, Plate Glass, Property Damage, Public Liability, Sickness, Sprinkler Leakage, Theft, Weather and Workmen's Compensation Insurance	99
268	Yorkshire Insurance	Fire, Accident, Automobile, Boiler and Machinery, Guarantee, Hail, Inland Transportation, Live Stock, Marine, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	100
269	Zurich General Acc. & Liability	Accident, Automobile, Employers' Liability, Plate Glass, Property Damage, Public Liability, Sickness and Theft Insurance	100

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11	Manufacturers' Mutual Fire, Providence, R.I.	Fire Insurance	132
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19	Rhode Island Mutual Fire, Providence, R.I.	Fire Insurance	148
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*Retired from business in Ontario January 1st, 1936.

†Reinsured in The Empire Life Insurance Company, May 20th, 1936.

**License expired April 30th, 1936.

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*Company winding up as of April 15th, 1936.

†This Company incorporated in March, 1935, but did no business till 1936, hence no statement.

**Company wound up, June 26th, 1936.

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31	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	1913	Sick and Funeral Benefits	254
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33	Evening Telegram Employees' Benefit Society	1912	Sick and Funeral Benefits	254
34	Foresters, Subsid. High Court of the Ancient Order of	1935	Sick and Funeral Benefits	254
35	Globe Printing Company's Employees' Benefit Society	1896	Sick and Funeral Benefits	254
36	Grand Order of Israel Benefit Society	1908	Sick and Funeral Benefits	254
37	B. Greening Wire Company, Limited, Employees' Benefit Society	1910	Sick and Funeral Benefits	254
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40	Hamilton St. Stanislaus Mutual Benefit Society	1916	Sick and Funeral Benefits	254
41	Hebrew Friendly Society of Toronto	1909	Sick and Funeral Benefits	254
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44	Imperial Varnish and Colour Sick Benefit Society	1911	Sick and Funeral Benefits	254
45	Independent Mutual Benefit Federation	1930	Sick and Funeral Benefits	254
46	Italian Brotherly Mutual Benefit Society	1930	Sick and Funeral Benefits	254
47	Italian Mutual Benefit Society of Port Arthur	1930	Sick and Funeral Benefits	254
48	Italo-Canadese Benevolent Society	1919	Sick and Funeral Benefits	255
49	Iwansker Mutual Benefit Society	1934	Sick and Funeral Benefits	255
50	Judean Benevolent and Friendly Society	1919	Sick and Funeral Benefits	255
51	Kieltzer Sick Benefit Society of Toronto	1914	Sick and Funeral Benefits	255
52	Knights of Malta, Chapter General of Canada	1932	Sick and Funeral Benefits	255
53	Knights of Pythias, Grand Lodge	1916	Sick and Funeral Benefits	255
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56	Leaside Mutual Aid Society	1923	Sick and Funeral Benefits	255
57	Lintzer Sick Benefit Society	1916	Sick and Funeral Benefits	255
58	Loyal Orange Young Britons, Lodge No. 33	1895	Sick and Funeral Benefits	255
59	Loyal Order of Moose of Ontario	1917	Sick and Funeral Benefits	255
60	Loyal True Blue Association	1893	Sick and Funeral Benefits	255
61	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association	1923	Sick and Funeral Benefits	255
62	Massey-Harris Company (Verity Works) Sick and Funeral Mutual Benefit Association	1899	Sick and Funeral Benefits	255
63	Massey-Harris Company, Limited (Brantford), Employees' Benefit Association	1894	Sick and Funeral Benefits	255
64	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Sick and Funeral Benefits	255
65	Mozirer Sick Benefit Society	1906	Sick and Funeral Benefits	255
66	Mutual Benefit Society of Alumnae Association, Victoria Hospital School of Nursing	1932	Sick and Funeral Benefits	255
67	Mutual Masonic Compact of St. Catharines and Niagara District	1893	Sick and Funeral Benefits	255
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69	National Slovak Mutual Benefit Society	1934	Sick and Funeral Benefits	255
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75	Polish Alliance Friendly Society of Canada	1907	Sick and Funeral Benefits	255
76	Polish Veterans' Mutual Benefit Society	1930	Sick and Funeral Benefits	255
77	Postal Benefit Association of Toronto	1894	Sick and Funeral Benefits	255
78	Pride of Israel Sick Benefit Society	1905	Sick and Funeral Benefits	255
79	Provincial Grand Lodge, Manchester Unity, Independent Order of Oddfellows of Ontario	1893	Sick and Funeral Benefits	255
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*License not renewed in 1936.

†License not renewed. Charter surrendered.

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105	Toronto Independent Benevolent Association	1911	Sick and Funeral Benefits	255
106	Toronto Musical Protective Association	1894	Sick and Funeral Benefits	255
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108	*Toronto Typographical Union, No. 91	1894	Sick and Funeral Benefits	255
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112	Union of Ukrainian Brotherhoods	1911	Sick and Funeral Benefits	256
113	United Mutual Benefit Society of A. Pushkin	1931	Sick and Funeral Benefits	256
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115	Warsaw Lodzer Mutual Benefit Association	1930	Sick and Funeral Benefits	256
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117	Zion Benevolent Society	1911	Sick and Funeral Benefits	256

*License not renewed in 1936.

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3	North American Life Assurance Company	Life Insurance	269
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5	Detroit Automobile Inter-Insurance Exchange	Automobile Insurance, limited to persons who are members of the Detroit Automobile Club and members of other clubs in Michigan, which are affiliated with the American Automobile Association	279
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8	Inter-Insurer's Exchange	Fire and Property Insurance	280
9	Lumbermen's Underwriting Alliance	Fire Insurance	280
10	Manufacturing Lumbermen's Underwriters	Fire Insurance	281
11	Metropolitan Inter-Insurers	Fire Insurance	281
12	New York Reciprocal Underwriters	Fire Insurance	281
13	Tornado Inter-Insurance Exchange	Weather, limited to loss or damage arising from tornado or cyclone and including resultant fire loss	281
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New Brunswick Fire Insurance Company.....	Nov. 26, 1936	Inland Transportation Insurance.
<i>Class C</i>		
Economical Mutual Fire Insurance Company.....	Dec. 28, 1936	Accident, Automobile, Employers' Liability, Property Damage, Public Liability and Sickness Insurance.

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1ST, 1936, AND DATE OF THIS REPORT

Name of Insurer	Effective Date of License	Classes of Insurance
<i>Class A</i>		
Bankers' and Shippers' Insurance Company of New York, Employers' Reinsurance Corporation.....	Jan. 17, 1936 Jan. 1, 1936	Fire Insurance. Accident, Automobile, Employers' Liability, Guarantee, Property Damage, Public Liability, Theft and Workmen's Compensation Insurance (limited to contracts of reinsurance exclusively).
Equitable Life Insurance Company of Canada.....	Aug. 1, 1936	Life Insurance.
Hartford Steam Boiler Inspection and Insurance Company.	Mar. 30, 1936	Boiler and Machinery Insurance (limited to contracts of reinsurance).
National Security Fire Insurance Company.....	Aug. 28, 1936	Fire Insurance.
Svea Fire and Life Insurance Company, Limited.....	Feb. 15, 1936	Fire, Automobile, Sprinkler Leakage and Weather Insurance.
Switzerland General Insurance Company, Limited.....	Jan. 25, 1936	Fire Insurance.
Wapiti Insurance Company.....	Feb. 12, 1936	Fire, Automobile, Sprinkler Leakage and Weather Insurance.
<i>Class D</i>		
Croatian Fraternal Union of America.....	Jan. 6, 1936	Life Insurance and Sick and Funeral Benefits.
First Catholic Slovak Union of the United States of America	June 5, 1936	Life Insurance.
<i>Class E</i>		
Sons of Abraham Mutual Benefit Society.....	Mar. 5, 1936	Sick and Funeral Benefits.

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN
JANUARY 1st, 1936, AND DATE OF THIS REPORT

Name of Insurer	
<i>Class B</i>	
Huron Weather Insurance Mutual Company.....	Reinsured in Western Farmers' Weather Insurance Mutual Company, as of July 1st, 1936.
Mercantile Mutual Fire Insurance Company.....	Retired from business in Ontario, January 1st, 1936.
Mutual Relief Life Insurance Company.....	Reinsured in the Empire Life Insurance Company, May 20th, 1936.
Oxford Farmers' Mutual Fire Insurance Company.....	Went into voluntary liquidation, April 20th, 1936.
Union Mutual Fire Insurance Company.....	License expired, April 30th, 1936.
<i>Class E</i>	
American Watch Case Company Employees' Mutual Welfare Association.....	License not renewed in 1936.
Chemical Mutual Benefit Society.....	Company wound up, June 26th, 1936.
Ottawa Typographical Union, No. 102.....	License not renewed in 1936.
Ryerson Press Benefit Society.....	License not renewed. Charter surrendered, June 30th, 1936.
Toronto Typographical Union, No. 91.....	License not renewed in 1936.

I
ANNUAL STATEMENTS

A
JOINT STOCK INSURANCE
COMPANIES

N.B.—The following is the note referred to at the foot of certain pages pertaining to Joint Stock, Mutual, Cash Mutual, Fraternal, Reciprocal and Miscellaneous Insurers, viz.:

The insurer is also registered pursuant to *The Canadian and British Insurance Companies Act, 1932*, or the *Foreign Insurance Companies Act, 1932*, as the case may be, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Regulations passed under Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, C. H. Mitchell, Halifax, N.S.; Vice-President, G. R. Hart, Halifax, N.S.; Secretary-Treasurer, G. R. Wilson, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; A. N. Jones, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; C. W. C. Tyre, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—1862.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$400,000
Total assets.....	1,102,547
Total liabilities.....	179,770
Surplus protection—Policyholders.....	922,777
	Premiums—Ontario (net)..... \$55,288
	Premiums—Total business (net).. 197,555
	Claims—Ontario (net)..... 13,913
	Claims—Total business (net).... 67,862

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	98,972
Liabilities in Canada.....	6,706
	Premiums—Ontario (net)..... \$399
	Premiums—Canada (net)..... 16,706
	Claims—Ontario (net)..... 158
	Claims—Canada (net)..... 9,265

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD CONN., U.S.A.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—T. W. Gooding, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 5, 1819. *Date commenced business in Canada.*—1821.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$7,500,000
Assets in Canada.....	1,057,728
Liabilities in Canada.....	364,766
	Premiums—Ontario (net)..... \$310,849
	Premiums—Canada (net)..... 567,930
	Claims—Ontario (net)..... 55,719
	Claims—Canada (net)..... 205,829

AETNA LIFE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—Ian Armour, C.P.R. Building, Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1850.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$15,000,000
<i>Life:</i>	
Assets in Canada.....	13,865,329
Ontario business in force (gross)...	43,902,606
Canadian business in force (gross)...	84,896,366
	Premiums—Ontario (net)..... \$586,476
	Premiums—Canada (net)..... 1,549,444
	Death Claims—Ontario (net).... 450,261
	Death Claims—Canada (net).... 779,254
<i>Other than Life:</i>	
Assets in Canada.....	126,842
Liabilities in Canada.....	6,368
	Premiums—Ontario (net)..... 30,631
	Premiums—Canada (net)..... 45,003
	Claims—Ontario (net)..... 17,865
	Claims—Canada (net)..... 26,103

*See note on page 1.

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.*Chief or General Agent in Ontario.*—Percy S. Grant, 12 Wellington St. E., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—1870.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	168,939	Premiums—Ontario (net).....	\$17,380
Liabilities in Canada.....	50,491	Premiums—Canada (net).....	65,479
		Claims—Ontario (net).....	6,801
		Claims—Canada (net).....	48,923

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.*Chief or General Agent in Ontario.*—Heber R. Smith, 36 Toronto St., Toronto.*Date of Incorporation.*—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,084,155	Premiums—Ontario (net).....	\$141,430
Liabilities in Canada.....	454,514	Premiums—Canada (net).....	627,113
		Claims—Ontario (net).....	78,070
		Claims—Canada (net).....	289,155

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.*Chief or General Agent in Ontario.*—H. C. Mills, 100 Adelaide St. W., Toronto, Ont.*Date of Incorporation.*—Dec. 5, 1904. *Date commenced business in Canada.*—Oct., 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	345,106	Premiums—Ontario (net).....	\$84,061
Liabilities in Canada.....	170,973	Premiums—Canada (net).....	229,978
		Claims—Ontario (net).....	15,841
		Claims—Canada (net).....	62,867

AMERICAN ALLIANCE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, 1515 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—1919.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	305,267	Premiums—Ontario (net).....	\$14,320
Liabilities in Canada.....	43,381	Premiums—Canada (net).....	71,695
		Claims—Ontario (net).....	6,873
		Claims—Canada (net).....	34,560

AMERICAN AUTOMOBILE FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MO.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1927. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	150,742	Premiums—Ontario (net).....	\$82,532
Liabilities in Canada.....	57,372	Premiums—Canada (net).....	122,987
		Claims—Ontario (net).....	29,918
		Claims—Canada (net).....	43,509

*See note on page 1.

THE AMERICAN AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1911. *Date commenced business in Canada.*—March 20, 1923.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	488,449	Premiums—Ontario (net).....	\$322,947
Liabilities in Canada.....	356,395	Premiums—Canada (net).....	415,907
		Claims—Ontario (net).....	228,485
		Claims—Canada (net).....	302,817

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—Dale & Co., Ltd., Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April, 1909.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	321,920	Premiums—Ontario (net).....	\$23,070
Liabilities in Canada.....	56,959	Premiums—Canada (net).....	67,165
		Claims—Ontario (net).....	8,641
		Claims—Canada (net).....	24,498

AMERICAN CREDIT INDEMNITY COMPANY OF NEW YORK*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—O. B. Thibaudeau, Toronto.*Chief or General Agent in Ontario.*—O. B. Thibaudeau, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1893. *Date commenced business in Canada.*—March 6, 1923.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	353,929	Premiums—Ontario (net).....	\$91,332
Liabilities in Canada.....	205,002	Premiums—Canada (net).....	169,828
		Claims—Ontario (net).....	33,434
		Claims—Canada (net).....	48,147

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1919. *Date commenced business in Canada.*—November 6, 1919.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	241,005	Premiums—Ontario (net).....	\$71,661
Liabilities in Canada.....	156,130	Premiums—Canada (net).....	242,808
		Claims—Ontario (net).....	21,518
		Claims—Canada (net).....	70,969

AMERICAN HOME FIRE ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, 244 St. James St., Montreal.*Chief or General Agent in Ontario.*—R. E. Schofield, Montreal, Que.*Date of Incorporation.*—May 29, 1928. *Date commenced business in Canada.*—October 16, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	275,038	Premiums—Ontario (net).....	\$88,385
Liabilities in Canada.....	175,287	Premiums—Canada (net).....	286,307
		Claims—Ontario (net).....	39,621
		Claims—Canada (net).....	129,495

*See note on page 1.

AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, 805 Metropolitan Bldg., Toronto.*Date of Incorporation.*—February 20, 1846. *Date commenced business in Canada.*—June 28, 1912.

Capital stock paid in cash.....	\$3,343,740	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	271,669	Premiums—Ontario (net).....	\$26,858
Liabilities in Canada.....	57,821	Premiums—Canada (net).....	80,426
		Claims—Ontario (net).....	12,604
		Claims—Canada (net).....	36,005

AMERICAN SURETY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Chief or General Agent in Ontario.*—W. H. Hall, 1602 Canada Permanent Bldg., Toronto.*Date of Incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	157,002	Premiums—Ontario (net).....	\$10,670
Liabilities in Canada.....	22,624	Premiums—Canada (net).....	29,393
		Claims—Ontario (net)..... Cr.	52
		Claims—Canada (net).....	8,901

ANGLO-SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, 325 Howe St., Vancouver.*Chief or General Agent in Ontario.*—Armstrong, De Witt & Crossin, Ltd., Excelsior Life Bldg., Toronto, Ont.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£105,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$511,143	Premiums—Ontario (net).....	\$73,680
Liabilities in Canada.....	168,744	Premiums—Canada (net).....	185,100
		Claims—Ontario (net).....	32,336
		Claims—Canada (net).....	87,353

THE ATLAS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.*Chief or General Agent in Ontario.*—Irving W. Smith, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—1808. *Date commenced business in Canada.*—March 7, 1887.

Capital stock paid in cash.....	\$550,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	£1,245,103	Premiums—Ontario (net).....	\$196,107
Liabilities in Canada.....	428,590	Premiums—Canada (net).....	538,758
		Claims—Ontario (net).....	82,664
		Claims—Canada (net).....	209,125

AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONNECTICUT*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Montreal.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	226,706	Premiums—Ontario (net).....	\$22,857
Liabilities in Canada.....	25,324	Premiums—Canada (net).....	60,454
		Claims—Ontario (net).....	9,967
		Claims—Canada (net).....	27,596

*See note on page 1.

BALOISE FIRE INSURANCE COMPANY*

HEAD OFFICE, BASLE, SWITZERLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. Johnstone, Insurance Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1863. *Date commenced business in Canada.*—March 1, 1922.

Capital stock paid in cash..	Swiss Frcs.	4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....		\$192,932	Premiums—Ontario (net).....	\$41,754
Liabilities in Canada.....		103,769	Premiums—Canada (net).....	126,261
			Claims—Ontario (net).....	18,665
			Claims—Canada (net).....	74,295

BANKERS & SHIPPERS INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto, Ont.

Officers.—President, C. V. Meserole, New York; Vice-President, R. Cholmmeley-Jones, New York.*Manager or Chief Executive Officer in Canada.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—December 20, 1918. *Date commenced business in Canada.*—1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	100,000	Premiums—Ontario (net).....	\$31,644
Liabilities in Canada.....	42,425	Premiums—Canada (net).....	112,532
		Claims—Ontario (net).....	14,335
		Claims—Canada (net).....	23,377

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.*Directors.*—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., E. D. McCallum and C. E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1916. *Date commenced business in Canada.*—Jan., 1914.

Capital stock paid in cash.....	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	479,177	Premiums—Ontario (net).....	\$2,711
Total liabilities.....	55,577	Premiums—Total business (net)..	23,252
Surplus protection of policyholders	423,600	Claims—Ontario (net).....	467
		Claims—Total business (net)....	6,350

THE BEE FIRE INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—W. G. Wilson, Canada Permanent Bldg., Toronto, Ont.*Date of Incorporation.*—May 27, 1857. *Date commenced business in Canada.*—Dec. 22, 1932.

Capital stock paid in cash..	French Frcs	30,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....		\$174,749	Premiums—Ontario (net).....	\$79,541
Liabilities in Canada.....		118,449	Premiums—Canada (net).....	171,977
			Claims—Ontario (net).....	27,208
			Claims—Canada (net).....	78,906

BOILER INSPECTION & INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Henry N. Roberts, Toronto; Vice-President, J. R. L. Starr, K.C., Toronto; Secretary, J. P. Byrne, Toronto.*Directors.*—Henry N. Roberts, Toronto; J. J. Graham, Hartford, Conn.; W. R. C. Corson, Hartford, Conn.; J. R. L. Starr, K.C., Toronto; R. R. Corson, Toronto; J. P. Byrne, Toronto; H. Mudge, Montreal.*Date of Incorporation.*—April 8, 1875. *Date commenced business in Canada.*—October 9, 1875.

Capital stock paid in cash.....	\$100,100	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	992,916	Premiums—Ontario (net).....	\$177,526
Total liabilities.....	474,549	Premiums—Total business (net)..	315,772
Surplus protection of policyholders	518,367	Claims—Ontario (net).....	19,742
		Claims—Total business (net)....	23,433

*See note on page 1.

BOSTON INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Geo. J. K. Irvine, 701 Lindsay Building, Winnipeg, Man.*Chief or General Agent in Ontario.*—Murphy, Love, Hamilton & Bascom, Dominion Bank Building, Toronto, Ont.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	154,585	Premiums—Ontario (net).....	\$8,147
Liabilities in Canada.....	47,299	Premiums—Canada (net).....	62,518
		Claims—Ontario (net).....	2,406
		Claims—Canada (net).....	19,704

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, Toronto, Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Asst. General Manager, G. Stubbington, Toronto; Secretary, L. Carlisle.*Directors.*—E. A. Brownell, Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, C.V.O., Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; Geo. A. Morrow, Toronto; H. C. Cox, Toronto; W. M. Cox, Toronto; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.*Date of Incorporation.*—February 13, 1833. *Date commenced business in Canada.*—June 10, 1833.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,173,883	Premiums—Ontario (net).....	\$306,218
Total liabilities.....	2,666,910	Premiums—Total business (net)..	2,367,302
Surplus protection of policyholders	2,506,972	Claims—Ontario (net).....	96,847
		Claims—Total business (net)....	1,283,500

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. A. Brownell; General Manager, Kenneth Thom, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto; H. C. Cox, Toronto; Assistant General Manager, G. Stubbington; Secretary, Lincoln Carlisle.*Directors.*—E. A. Brownell, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.*Chief or General Agent in Ontario.*—E. A. Brownell, 16-22 Wellington St. E., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—June 2, 1928.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	511,733	Premiums—Ontario (net).....	\$34,434
Total liabilities.....	131,727	Premiums—Total business (net)..	116,945
Surplus protection of policyholders	380,007	Claims—Ontario (net).....	8,881
		Claims—Total business (net)....	45,598

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—March, 1907. *Date commenced business in Canada.*—Jan. 4, 1919.

Capital stock paid in cash.....	\$121,667	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	461,142	Premiums—Ontario (net).....	\$115,500
Liabilities in Canada.....	232,409	Premiums—Canada (net).....	264,949
		Claims—Ontario (net).....	60,562
		Claims—Canada (net).....	95,609

*See note on page 1.

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, Toronto; Secretary, Lincoln Carlisle, Toronto; General Manager, Kenneth Thom, Toronto; Assistant General Manager, G. Stubington.

Directors.—E. A. Brownell, W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons and H. J. Wyatt, of New York.

Chief or General Agent in Ontario.—E. A. Brownell, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$78,007
Total assets.....	435,141	Premiums—Total business (net)...	179,641
Total liabilities.....	165,708	Claims—Ontario (net).....	37,028
Surplus protection of policyholders	269,434	Claims—Total business (net).....	70,207

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Stanley Moss, c/o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—July 7, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£50,000	Premiums—Ontario (net).....	\$13,842
Assets in Canada.....	\$118,337	Premiums—Canada (net).....	40,299
Liabilities in Canada.....	47,153	Claims—Ontario (net).....	5,185
		Claims—Canada (net).....	14,699

BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LTD.*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. G. Ross, Coristine Bldg., Montréal, Que.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—Aug. 5, 1867. *Date commenced business in Canada.*—May 16, 1888.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$6,521,333	Premiums—Ontario (net).....	\$4,580
Assets in Canada.....	147,637	Premiums—Canada (net).....	29,856
Liabilities in Canada.....	5,053	Claims—Ontario (net).....	412
		Claims—Canada (net).....	12,560

THE BRITISH GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—E. P. Beatty, Temple Bldg., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—January 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£175,000	Premiums—Ontario (net).....	\$27,789
Assets in Canada.....	\$209,396	Premiums—Canada (net).....	91,687
Liabilities in Canada.....	86,104	Claims—Ontario (net).....	10,606
		Claims—Canada (net).....	37,717

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 469 St. John St., Montreal.

Chief or General Agent in Ontario.—D. L. Durrant, 36 Toronto St., Toronto.

Date of Incorporation.—1888. *Date commenced business in Canada.*—January 15, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,459,980	Premiums—Ontario (net).....	\$25,638
Assets in Canada.....	220,253	Premiums—Canada (net).....	89,475
Liabilities in Canada.....	71,074	Claims—Ontario (net).....	3,892
		Claims—Canada (net).....	31,345

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddel, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddel, Toronto; Secretary, S. Fairley.

Directors.—J. H. Riddel, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; F. S. Corrigan, Toronto; S. A. Bennett, London, England; Brian E. S. Mountain, London, England; W. E. Young, Toronto; Sir E. M. Mountain, London, England; W. H. Despard, Toronto; H. J. Humphrey, Montreal.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912†.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$248,699	Premiums—Ontario (net).....	\$68,524
Total assets.....	931,775	Premiums—Total business (net)..	159,565
Total liabilities.....	249,872	Claims—Ontario (net).....	26,407
Surplus protection of policyholders.	681,904	Claims—Total business (net)....	63,720

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—O. W. Dettmers, Montreal.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£175,000	Premiums—Ontario (net).....	\$45,929
Assets in Canada.....	\$331,825	Premiums—Canada (net).....	221,435
Liabilities in Canada.....	146,054	Claims—Ontario (net).....	27,372
		Claims—Canada (net).....	116,403

BRITISH TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Organization.—1865. *Date commenced business in Canada.*—February 20, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£192,000	Premiums—Ontario (net).....	\$72,469
Assets in Canada.....	\$1,517,412	Premiums—Canada (net).....	209,722
Liabilities in Canada.....	160,054	Claims—Ontario (net).....	27,829
		Claims—Canada (net).....	77,318

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager and Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.

Chief or General Agent in Ontario.—Thomas Irvine Company, Limited, Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$13,838
Assets in Canada.....	89,309	Premiums—Canada (net).....	51,901
Liabilities in Canada.....	45,505	Claims—Ontario (net).....	2,945
		Claims—Canada (net).....	24,034

CALEDONIAN INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Montreal.

Chief or General Agent in Ontario.—Geo. H. Muntz, Temple Bldg., Toronto.

Date of Organization.—1810. *Date commenced business in Canada.*—February, 1883.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$754,323	Premiums—Ontario (net).....	\$118,401
Assets in Canada.....	653,579	Premiums—Canada (net).....	296,158
Liabilities in Canada.....	267,950	Claims—Ontario (net).....	59,722
		Claims—Canada (net).....	149,683

*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, 276 St. James St. W., Montreal, Que.*Chief or General Agent in Ontario.*—W. H. Hargraft, 49 Wellington St. E., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—November 18, 1912.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	169,308	Premiums—Ontario (net).....	\$13,842
Liabilities in Canada.....	34,578	Premiums—Canada (net).....	40,299
		Claims—Ontario (net).....	5,283
		Claims—Canada (net).....	15,900

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—John B. Alexander, 1602 Canada Permanent Bldg., Toronto, Ont.*Chief or General Agent in Ontario.*—John B. Alexander, Toronto, Ont.*Date of Incorporation.*—March, 1841. *Date commenced business in Canada.*—February 26, 1930.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	161,356	Premiums—Ontario (net).....	\$19,846
Liabilities in Canada.....	39,729	Premiums—Canada (net).....	55,090
		Claims—Ontario (net).....	9,362
		Claims—Canada (net).....	27,477

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, John Holroyde, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.*Directors.*—C. H. Godfrey, Montreal; John Holroyde, Montreal; Alfred Lambert, R. F. Roden.*Chief or General Agent in Ontario.*—H. S. Thorne, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—September 10, 1888.

Capital stock paid in cash.....	\$43,320	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,336,240	Premiums—Ontario (net).....	\$151,169
Total liabilities.....	415,529	Premiums—Total business (net)..	433,577
Surplus protection of policyholders.	920,711	Claims—Ontario (net).....	74,604
		Claims—Total business (net)....	188,514

THE CANADA LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Leighton McCarthy, K.C., Toronto, Ont.; Vice-President, E. R. Wood, Toronto; General Manager, A. N. Mitchell, Toronto; Secretary, J. H. Domelle.*Directors.*—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aimé Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.P., Ottawa; J. A. McLeod, Toronto; R. A. Laidlaw, Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; E. G. Baker, Toronto; C. A. Bogert, Toronto; A. V. Davis, Pittsburgh, Pa.; A. N. Mitchell; W. N. Tilley, K.C.*Date of Incorporation.*—August 21, 1847. *Date commenced business in Canada.*—August 21, 1847.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	248,928,606	Premiums—Ontario (net).....	\$6,336,472
Ontario business in force (gross)....	209,471,873	Premiums—Total business (net)..	28,605,966
Total business in force (gross)....	812,015,660	Death Claims—Ontario (net)....	1,555,852
		Death Claims—Total business (net)	6,485,088

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, E. M. Whitley, Toronto; Vice-President, John B. Laidlaw; Secretary, Thos. James, Toronto.

Directors.—E. M. Whitley, Toronto; C. C. Paull, Toronto; G. B. Patteson, Ottawa, Ont.; J. E. Hoskins, Winnipeg, Man.; C. D. Henderson, Toronto; Fred W. Lamont, Toronto; Dr. W. E. Ferguson, Toronto; John B. Laidlaw, Toronto; Donald B. Sinclair, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—October 1, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$84,042
Total assets.....	848,786	Premiums—Total business (net)..	253,280
Total liabilities.....	183,380	Claims—Ontario (net).....	28,662
Surplus protection of policyholders.	691,616	Claims—Total business (net)....	99,690

THE CANADIAN FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; H. C. Ashdown, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$177,537
Total assets.....	2,752,383	Premiums—Total business (net)..	625,534
Total liabilities.....	911,031	Claims—Ontario (net).....	64,242
Surplus protection of policyholders.	1,841,352	Claims—Total business (net)....	205,666

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. P. Fess, Toronto; Vice-President, P. H. Horst; Secretary, T. G. Breck; Treasurer, C. W. Sykes.

Directors.—E. R. Bremner, Ottawa; J. Allan Ross, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; N. M. Patterson, Port William; R. G. Ivey, Toronto; Senator Lorne C. Webster, Montreal; H. E. Sellers, Winnipeg, Man.; E. W. Kneeland, Winnipeg, Man.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—April 27, 1907.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$371,178
Total assets.....	1,414,618	Premiums—Total business (net)..	791,260
Total liabilities.....	596,713	Claims—Ontario (net).....	154,629
Surplus protection of policyholders.	817,905	Claims—Total business (net)....	348,068

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; General Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—W. C. Riley, Canadian Indemnity Co., Toronto, Ont.

Date of Incorporation.—March 23, 1918. *Date commenced business in Canada.*—December 1, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$165,544
Total assets.....	1,627,348	Premiums—Total business (net)..	732,082
Total liabilities.....	843,180	Claims—Ontario (net).....	65,025
Surplus protection of policyholders.	784,168	Claims—Total business (net)....	278,085

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. F. Lafrentz, New York; Vice-President, John B. Alexander, Toronto; General Manager, John B. Alexander, Toronto; Secretary, Geo. F. Gregory, Toronto; Treasurer, E. C. Tyrrell.

Directors.—F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; A. C. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Paul J. Myler, T. Bradshaw, Toronto; John B. Alexander, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—July, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$133,871
Total assets.....	1,282,666	Premiums—Total business (net)..	491,419
Total liabilities.....	459,039	Claims—Ontario (net).....	47,903
Surplus protection of policyholders.	823,627	Claims—Total business (net)....	167,945

*See note on page 1.

CAR & GENERAL INSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.*Chief or General Agent in Ontario.*—H. B. Rowe, Concourse Bldg., Toronto.*Date of Incorporation.*—1903. *Date commenced business in Canada.*—January, 1919.

Capital stock paid in cash.....	£130,745	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$465,844	Premiums—Ontario (net).....	\$31,207
Liabilities in Canada.....	153,076	Premiums—Canada (net).....	193,553
		Claims—Ontario (net).....	7,964
		Claims—Canada (net).....	90,858

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Commodore G. H. Gooderham, Toronto; Vice-Presidents, Col. A. E. Gooderham, D. G. Ross, M.P., Toronto; Managing Director, A. W. Eastmure, Toronto; Treasurer, J. C. Dodds.*Directors.*—G. H. Gooderham, E. D. Gooderham, H. W. Falconer, D. G. Ross, Col. A. E. Gooderham, Sr., A. W. Eastmure, J. P. Nicolls, H. G. Gooderham, Col. G. G. Blackstock.*Date of Incorporation.*—May 19, 1911. *Date commenced business in Canada.*—January 1, 1916.

Capital stock paid in cash.....	\$201,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	415,803	Premiums—Ontario (net).....	\$137,421
Total liabilities.....	238,065	Premiums—Total business (net)..	211,774
Surplus protection of policyholders.	177,738	Claims—Ontario (net).....	61,094
		Claims—Total business (net)....	103,276

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover.*Chief or General Agent in Ontario.*—R. Forster Smith, Metropolitan Bldg., Toronto.*Date of Incorporation.*—June 25, 1907. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$295,645	Premiums—Ontario (net).....	\$35,323
Liabilities in Canada.....	97,073	Premiums—Canada (net).....	103,789
		Claims—Ontario (net).....	13,405
		Claims—Canada (net).....	41,890

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—G. W. Pearson, Mail Bldg., Toronto.*Chief or General Agent in Ontario.*—W. A. Medland, Mail Building, Toronto, Ont.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—January 2, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	138,214	Premiums—Ontario (net).....	\$4,480
Liabilities in Canada.....	11,370	Premiums—Canada (net).....	10,925
		Claims—Ontario (net).....	1,687
		Claims—Canada (net).....	6,844

CENTURY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, 325 Howe St., Vancouver, B.C.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1917.

Capital stock paid in cash.....	£400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$712,703	Premiums—Ontario (net).....	\$106,103
Liabilities in Canada.....	210,280	Premiums—Canada (net).....	255,086
		Claims—Ontario (net).....	34,042
		Claims—Canada (net).....	102,814

*See note on page 1.

CHINA FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, VICTORIA, COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, 44 Victoria St., Toronto.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—July 2, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	141,816	Premiums—Ontario (net).....	\$7,787
Liabilities in Canada.....	20,186	Premiums—Canada (net).....	25,550
		Claims—Ontario (net).....	2,104
		Claims—Canada (net).....	7,804

THE CITIZENS INSURANCE COMPANY OF NEW JERSEY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto,Ont. *Chief or General Agent in Ontario.*—B. W. Ballard, Toronto, Ont.*Date of Incorporation.*—1929. *Date commenced business in Canada.*—January, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	166,901	Premiums—Ontario (net).....	\$6,302
Liabilities in Canada.....	15,759	Premiums—Canada (net).....	42,718
		Claims—Ontario (net).....	306
		Claims—Canada (net).....	26,975

CITY OF NEW YORK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—F. W. Evans, Montreal, Que.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1927.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	221,721	Premiums—Ontario (net).....	\$5,099
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	†.....
		Claims—Ontario (net).....	433
		Claims—Canada (net).....	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—October 11, 1917.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	332,374	Premiums—Ontario (net).....	\$18,429
Liabilities in Canada.....	57,720	Premiums—Canada (net).....	64,611
		Claims—Ontario (net).....	4,638
		Claims—Canada (net).....	22,181

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.*Chief or General Agent in Ontario.*—W. M. Hargraft, 49 Wellington St. E., Toronto.*Date of Incorporation.*—September 28, 1861. *Date commenced business in Canada.*—September 11, 1863.

Capital stock paid in cash.....	£3,540,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$2,047,807	Premiums—Ontario (net).....	\$206
Ontario business in force (gross)...	26,584	Premiums—Canada (net).....	4,205
Canadian business in force (gross)...	285,628	Death Claims—Ontario (net)...	Nil
		Death Claims—Canada (net)...	3,585
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$1,757,327	Premiums—Ontario (net).....	\$258,340
Liabilities in Canada.....	584,715	Premiums—Canada (net).....	736,281
		Claims—Ontario (net).....	117,728
		Claims—Canada (net).....	301,780

*See note on page 1.

†Included in Home Insurance figures.

CONFEDERATION LIFE ASSOCIATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Chas. S. Macdonald, Toronto; Vice-Presidents, Col. J. F. Michie and R. S. Waldie, Toronto; General Manager, V. R. Smith, M.A., Toronto; Secretary, Chas. Reade Dent, Toronto.

Directors.—Charles S. Macdonald, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; A. C. Matthews, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Montreal, Que.; R. V. LeSuer, Toronto; F. Grenville Rolph, Toronto.

Date of Incorporation.—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$3,202,645
Total assets.....	105,992,362	Premiums—Total business (net)...	14,843,562
Ontario business in force (gross)...	98,775,546	Death Claims—Ontario (net)....	604,532
Total business in force (gross)....	387,064,752	Death Claims—Total business (net)	2,671,388
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	97,638	Premiums—Ontario (net).....	37,821
Total liabilities.....	13,684	Premiums—Canada (net).....	52,910
Surplus protection of policyholders.	83,954	Claims—Ontario (net).....	18,025
		Claims—Canada (net).....	32,444

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Joint Manager or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—June, 1850. *Date commenced business in Canada.*—1886.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$33,098
Assets in Canada.....	722,816	Premiums—Canada (net).....	203,913
Liabilities in Canada.....	138,375	Claims—Ontario (net).....	15,025
		Claims—Canada (net).....	76,026

CONSOLIDATED FIRE AND CASUALTY INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, H. Begg, Toronto; 1st Vice-President, P. R. Gardiner, Toronto; 2nd Vice-President, J. C. H. Dussault, Montreal; Managing Director, H. Begg, Toronto.

Directors.—J. H. Dussault, Montreal, Que.; Leigh M. McCarthy, Toronto, Ont.; H. C. Edgar, Toronto, Ont.; J. M. Pigott, Hamilton, Ont.; P. R. Gardiner, Toronto, Ont.; H. Begg, Toronto, Ont.; W. R. Begg, Toronto, Ont.; D. S. Thornton, Montreal, Que.; W. S. Morden, Toronto, Ont.; Geo. McNamara, Toronto, Ont.; J. G. Hutchinson, Toronto, Ont.; W. H. Buscombe, Toronto, Ont.; H. L. Kearns, Toronto, Ont.; Col. K. R. Marshall, C.M.G., D.S.O., Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$220,000	Premiums—Ontario (net).....	\$163,105
Total assets.....	447,039	Premiums—Canada (net).....	272,318
Total liabilities.....	189,738	Claims—Ontario (net).....	80,590
Surplus protection of policyholders.	257,301	Claims—Canada (net).....	165,884

CONTINENTAL ASSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.

Chief or General Agent in Ontario.—R. D. Bedolfe, Federal Building, Toronto.

Date of Incorporation.—April 26, 1911. *Date commenced business in Canada.*—1934.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	Nil
Assets in Canada.....	108,479	Premiums—Canada (net).....	Nil
Liabilities in Canada.....	Nil	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

*See note on page 1.

CONTINENTAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. D. Bedolfe, Toronto.*Chief or General Agent in Ontario.*—R. D. Bedolfe, Federal Building, Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash.....	\$1,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	619,174	Premiums—Ontario (net).....	\$245,358
Liabilities in Canada.....	299,548	Premiums—Canada (net).....	520,641
		Claims—Ontario (net).....	135,372
		Claims—Canada (net).....	257,001

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—Gilbert S. Percy, 36 Toronto St., Toronto.*Date of Incorporation.*—January, 1853. *Date commenced business in Canada.*—November 25, 1910.

Capital stock paid in cash.....	\$4,873,990	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,117,339	Premiums—Ontario (net).....	\$103,810
Liabilities in Canada.....	248,544	Premiums—Canada (net).....	352,171
		Claims—Ontario (net).....	58,900
		Claims—Canada (net).....	162,505

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, John W. Hobbs, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; Assistant General Manager and Secretary, Chas. H. Fuller.*Directors.*—N. J. Lander, Toronto; W. A. Medland, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto; T. D'Arcy Leonard, Toronto; John A. Rowland, K.C., Toronto; K. D. McKenzie, Toronto.*Date of Incorporation.*—1899. *Date commenced business in Canada.*—November, 1899.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	8,145,438	Premiums—Ontario (net).....	\$591,690
Ontario business in force (gross)...	19,896,598	Premiums—Total business (net)...	1,164,685
Total business in force (gross)....	36,857,002	Death Claims—Ontario (net)....	103,171
		Death Claims—Total business (net)	186,663

THE CORNHILL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis Faber & Co., Montreal.*Chief or General Agent in Ontario.*—Grover Leyland, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 22, 1922.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$501,777	Premiums—Ontario (net).....	\$98,540
Liabilities in Canada.....	230,434	Premiums—Canada (net).....	323,713
		Claims—Ontario (net).....	51,828
		Claims—Canada (net).....	129,154

COUNTY FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 463 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1832. *Date commenced business in Canada.*—November, 1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	366,609	Premiums—Ontario (net).....	\$28,864
Liabilities in Canada.....	8,671	Premiums—Canada (net).....	12,347
		Claims—Ontario (net).....	1,352
		Claims—Canada (net).....	6,490

*See note on page 1.

CROWN LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Sir Robert L. Borden, Ottawa; Vice-President, C. W. Somers, Toronto; General Manager, H. R. Stephenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stephenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Havana, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; C. W. Somers, Toronto; W. F. Watkins, Toronto; F. Erickson Brown, Toronto; H. D. Burns, Toronto; G. E. Spragge, Toronto.

Date of Incorporation.—June 14, 1900. *Date commenced business in Canada.*—September 10, 1901.

Capital stock paid in cash.....	\$229,697	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	23,699,127	Premiums—Ontario (net).....	\$1,342,718
Ontario business in force (gross)...	36,331,023	Premiums—Total business (net)...	5,152,731
Total business in force (gross).....	156,989,882	Death Claims—Ontario (net)....	286,541
		Death Claims—Total business (net)	709,757

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Commodore G. H. Gooderham; Vice-Presidents, Col. A. E. Gooderham, D. G. Ross, M.P.; General Manager, H. W. Falconer.

Directors.—Comm. G. H. Gooderham, Toronto; D. G. Ross, M.P., Toronto; E. D. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Col. Albert E. Gooderham, Toronto; H. S. Gooderham, Toronto; H. W. Falconer, Toronto; J. P. Nicolls, Vancouver, B.C.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash.....	\$1,005,300	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	\$1,090,351	Premiums—Ontario (net).....	\$126,791
Ontario business in force (gross)...	5,978,778	Premiums—Total business (net)...	238,269
Total business in force (gross).....	9,657,271	Death Claims—Ontario (net)....	21,827
		Death Claims—Total business (net)	42,227
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	2,753,755	Premiums—Ontario (net).....	762,066
Total liabilities.....	1,121,145	Premiums—Total business (net)...	1,385,606
Surplus protection of policyholders.	1,632,610	Claims—Ontario (net).....	318,544
		Claims—Total business (net)....	624,483

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, C. S. Macdonald; 1st Vice-President, R. H. L. Massie, Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—R. H. L. Massie, Toronto; R. A. Brock, Montreal; Hamilton Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; John A. Fraser, Toronto; C. S. Macdonald, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,060,312	Premiums—Ontario (net).....	\$201,421
Total liabilities.....	331,168	Premiums—Total business (net)...	315,244
Surplus protection of policyholders.	773,286	Claims—Ontario (net).....	73,923
		Claims—Total business (net)....	112,428

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, G. A. Dobbie; Secretary and Asst. General Manager, J. K. Pickett.

Directors.—A. J. Andrews, K.C., Winnipeg; W. L. Hilliard, M.D., Waterloo; J. H. Gundy, Toronto; H. M. Snyder, Waterloo; C. Gordon Cockshutt, Brantford; Thos. Hilliard, Waterloo, Ont.; W. H. Malkin, Vancouver, B.C.; Ford S. Kumpf, Waterloo, Ont.; E. F. Seagram, Waterloo, Ont.; G. Alex. Forbes, Hespeler, Ont.; G. A. Dobbie, Galt, Ont.; Hon. W. D. Euler, Kitchener, Ont.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	31,098,871	Premiums—Ontario (net).....	\$2,159,160
Ontario business in force (gross)...	73,850,707	Premiums—Total business (net)...	4,715,470
Total business in force (gross).....	155,279,029	Death Claims—Ontario (net)....	470,657
		Death Claims—Total business (net)	886,600

*See note on page 1

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—1904. *Date commenced business in Canada.*—May, 1912.

Capital stock paid in cash.....	\$11,264,527	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	498,997	Premiums—Ontario (net).....	\$125,586
Liabilities in Canada.....	234,848	Premiums—Canada (net).....	322,352
		Claims—Ontario (net).....	52,062
		Claims—Canada (net).....	127,695

THE T. EATON GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton; Vice-President, H. McGee; Secretary-Treasurer, J. J. Vaughan, Toronto.*Directors.*—R. Y. Eaton, Toronto; H. McGee, Toronto; J. J. Vaughan, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto; T. C. Musgrave, Toronto.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

Capital stock paid in cash.....	\$86,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	160,534	Premiums—Ontario (net).....	\$6,772
Total liabilities.....	8,823	Premiums—Total business (net).....	6,772
Surplus protection of policyholders.....	151,711	Claims—Ontario (net).....	126
		Claims—Total business (net).....	126

THE T. EATON LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. Y. Eaton, Toronto; 1st Vice-President, H. McGee, Toronto; 2nd Vice-President and Treasurer, J. J. Vaughan, Toronto; Manager, J. A. Livingstone, Toronto.*Directors.*—H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; Mrs. J. S. Burnside, Toronto; J. Elliott, Toronto; J. A. Livingstone, Toronto; T. C. Musgrave, Toronto; J. E. Dodds, Montreal, Que.; J. G. McKee, Toronto; T. A. McCrea, Toronto; H. McGee, Toronto; Lady Eaton, Toronto; J. D. Eaton, Toronto; C. H. Boothe, Hamilton, Ont.*Date of Incorporation.*—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	6,015,016	Premiums—Ontario (net).....	\$407,121
Ontario business in force (gross)....	14,291,560	Premiums—Total business (net).....	776,972
Total business in force (gross).....	27,232,168	Death Claims—Ontario (net)....	56,441
		Death Claims—Total business (net)	99,442

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—January 11, 1923. *Date commenced business in the Province.*—January 30, 1923.*Officers.*—President, C. P. Fell; 1st Vice-President, A. H. Keith Russell; 2nd Vice-President, J. M. Campbell; Secretary-Treasurer, J. Ross Paterson; General Manager and Actuary, L. T. Boyd.*Directors (as at date of filing statement).*—C. P. Fell, Toronto; A. H. Keith Russell, Toronto; J. M. Campbell, Kingston; B. R. McKenzie, Windsor; Geo. J. Guy, Hamilton; Geo. M. Orr, Toronto; J. M. Vaughan, Toronto; D. W. McCormick, Galt; N. A. Fairhead, Toronto; D. R. McLaughlin, Toronto; W. A. Mackintosh, Kingston.*Auditors.*—Thorne, Mulholland, Howson & McPherson, C.A.**Statement for Year Ending 31st December, 1935**

	Capital Stock	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$2,500,000.			
Number of shares, 50,000. Par value, \$50.			
Capital stock at beginning of year.....	\$2,617,000 00		\$625,810 00
Calls on capital received during year.....		Nil	57 50
	\$2,617,000 00		\$625,867 50
Deduct capital stock reduction.....	1,308,500 00		312,905 00
Capital stock at end of year.....	\$1,308,500 00		\$312,962 50

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$928,720 00
Amount received during the year.....	Nil
Total amount paid to December 31, 1935.....	<u>\$928,720 00</u>

Synopsis of Ledger Accounts

As at December 31, 1934:		Decrease in ledger assets in 1935:	
Net ledger assets.....	\$2,899,660 25	Disbursements.....	\$402,375 91
Policy proceeds left with Co.....	11,346 71	Amount by which ledger assets were written down....	809 47
Balances due agents.....	602 98		
Reserves for depreciation of investments.....	339,755 48		
Total Ledger Assets.....	<u>\$3,251,365 42</u>	Total Decrease.....	<u>\$403,185 38</u>
Increase in ledger assets in 1935:		As at December 31, 1935:	
Income.....	\$690,949 85	Net ledger assets.....	\$3,102,353 71
Amount by which ledger assets were written up.....	391 96	Policy proceeds left with Co.....	18,310 73
Increase in capital stock.....	57 50	Agents' credit balances.....	699 22
		Reserves for depreciation of investments.....	418,215 69
Total Increase.....	<u>\$691,399 31</u>	Total Ledger Assets.....	<u>\$3,539,579 35</u>
Total.....	<u>\$3,942,764 73</u>	Total.....	<u>\$3,942,764 73</u>

Assets**Ledger Assets**

Book value of real estate held for sale.....		\$165,991 89
Mortgage loans on real estate:		
First mortgages.....	\$575,082 78	
Agreements for sale.....	10,640 33	585,723 11
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders.....	\$258,637 50	
Advances to policyholders under automatic nonforfeiture provisions.....	86,803 44	345,440 94
A mortgized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,220,220 62	
In default.....	233,141 38	1,453,362 00
Book value of stocks owned.....		921,212 07
Cash on hand and in banks:		
On hand at Head Office.....	\$3,686 98	
In chartered banks of Canada in Canada.....	60,624 83	
In all other banks and depositories.....	175 00	64,486 86
Advances to agents.....		3,022 06
Accounts receivable.....		340 42
Total Ledger Assets.....		<u>\$3,539,579 35</u>

Non-Ledger Assets

Interest due, \$9,277.27; accrued, \$32,455.41.....	\$41,732 68
Rents due.....	832 21
Net premiums due and uncollected and deferred.....	79,631 99
Net consideration for annuities due and uncollected and deferred.....	4,229 64
Deferred discounts.....	2,162 95
Deferred charges.....	82 69
Total Non-Ledger Assets.....	<u>\$128,672 16</u>
Total Assets.....	<u>\$3,668,251 51</u>

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$2,677,053 00
Net liability for payments due under contracts.....	10,890 00
Amounts left with Company (arising out of assurance contracts), including interest accumulations—amounts assured.....	18,310 73
Received from policyholders in advance—premiums.....	19,332 79
Provincial, municipal and other taxes due and accrued.....	8,000 00
Dividends to shareholders due and unpaid.....	23 60
Salaries, rents and office expenses due and accrued.....	1,631 68
Medical examiners' fees due and accrued.....	477 00
Legal fees due and accrued.....	15 00
Commissions to agents due and accrued.....	699 22
Reserve for loss on investments.....	5,000 00
Deficiency of market under book value of bonds and debentures.....	55,903 13
Deficiency of market under book value of stocks.....	357,312 56
	<u>\$3,154,618 71</u>
Capital stock paid in cash.....	\$312,962 50
Undivided surplus.....	200,640 30
	513,602 80
Total Liabilities, Surplus and Capital.....	<u>\$3,668,251 51</u>

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$45,424 47	\$440,616 31	\$4,897 00	\$490,937 78
Less reinsurance premiums paid.....	3,150 35	16,605 99	Nil	19,756 34
Total net premiums.....	\$42,274 12	\$424,010 32	\$4,897 00	\$471,181 44
Consideration for annuities.....	5,320 33	20,242 81	8,569 93	34,133 07
Total net premium income and consideration for annuities.....				\$505,314 51
Amounts left with the Company at interest (arising out of assurance contracts)— amounts assured.....				13,809 35
Interest and dividends.....				133,483 47
Gross rents from Company's property, less \$11,545.89 for taxes, expenses and repairs in connection with such properties.....				2,084 57
Exchange on U.S. funds.....				1,498 03
Miscellaneous.....				369 00
Gross profit on sale or maturity of bonds and stocks.....				34,390 92
Total Income.....				\$690,949 85

Expenditure Disbursements

	Death Claims	Matured Endowments	Disability Claims	Total
In respect of assurance contracts:				
Amount assured—Ordinary.....	\$95,129 79	\$3,000 00	\$10,028 31	\$108,158 10
Net surrender values.....				89,637 67
Net dividends:				
In cash.....			\$2,910 60	
Applied as single premiums:				
To purchase bonus addition.....		\$447 25		
To purchase premium reduction.....		13 80		
			461 05	3,371 65
Total net disbursements in respect of assurance contracts.....				\$201,167 42
In respect of life annuity contracts:				
Cash payments to annuitants.....			\$3,021 90	
Net dividends—waiver of premiums.....			862 77	
				3,884 67
Total net disbursements in respect of assurance and annuity contracts.....				\$205,052 09
Amounts left with the company and interest accumulations withdrawn—amounts assured.....				6,845 33
Taxes, licenses and fees.....				9,310 83
Head office expenses:—Salaries, \$36,195.08; auditors' fees, \$1,200.00; rents, \$3,152.48; directors' fees, \$982.00; travelling expenses, \$2,279.59; miscel- laneous, \$5,294.77.....				49,103 92
Branch office and agency expenses:—Assurance commissions: first year, \$30,838.82; renewal, \$9,859.98; salaries, \$33,448.15; travelling expenses, \$25,230.91; Annuity commissions: advanced to agents, \$4,606.35; miscellaneous, \$1,345.24..				105,329 45
All other expenses:—Advertising, \$2,174.12; books and periodicals, \$378.20; express, telegrams and telephones, \$763.91; legal fees, \$1,221.59; medical fees, \$2,946.00; office furniture, \$186.95; postage, \$1,652.80; printing and stationery, \$3,701.96; commissions on loans, \$142.50; miscellaneous, \$13,566.26.....				26,734 29
Total Disbursements.....				\$402,375 91

Exhibit of Annuities

Classification	Arising out of Life Assurance Contracts								Totals	
	Life Annuities Proper		Involving Life Contingencies (Supplementary Contracts)		Not Involving Life Contingencies (Supplementary Contracts)		Disability Annuities			
	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment	No.	Annual Payment
At end of 1934.....	14	\$ 2,050 00	1	\$ 120 00	5	\$ 762 00	14	\$ 6,600 00	34	\$ 9,532 00
New issued.....	4	250 00			5	508 80	2	480 00	11	1,238 80
Totals.....	18	2,300 00	1	120 00	10	1,270 80	16	7,080 00	45	10,770 80
Less ceased by:										
Death.....	2	200 00			1	113 40	4	2,280 00	2	200 00
Surrender.....									5	2,393 40
Total ceased.....	2	200 00			1	113 40	4	2,280 00	7	2,593 40
At end of 1935.....	16	2,100 00	1	120 00	9	1,157 40	12	4,800 00	38	8,177 40
Reinsured.....								600 00		600 00

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1934...	7,269	\$ 11,790,482	2,446	\$ 4,608,787	204	\$ 762,035	24,554	9,919	\$ 17,185,858
New issued.....	1,187	1,684,580	325	695,023	28	93,000	100	1,540	2,472,703
Old revived.....	131	191,510	44	93,995	1	1,000	.....	176	286,505
Old increased.....	.....	6,250	.....	9,438	.....	.....	.....	.....	15,688
Transferred to....	33	98,901	21	52,350	3	15,000	.....	57	166,251
Totals.....	8,620	13,771,723	2,836	5,459,593	236	871,035	24,654	11,692	20,127,005
Less ceased by:									
Death.....	65	116,373	5	14,000	2	3,274	279	72	133,926
Maturity.....	.....	.....	3	3,000	.....	.....	.....	3	3,000
Expiry.....	.....	.....	.....	.....	6	14,000	.....	6	14,000
Surrender.....	274	500,789	94	173,882	.....	.....	1,684	368	676,355
Lapse.....	584	821,510	149	312,087	24	90,176	.....	757	1,223,773
Decrease.....	.....	94,543	.....	63,399	.....	6,433	.....	.....	164,375
Not taken.....	209	297,914	59	150,317	5	14,500	.....	273	462,731
Transferred from	20	57,350	27	66,901	10	42,000	.....	57	166,251
Total ceased...	1,152	1,888,479	337	783,586	47	170,383	1,963	1,536	2,844,411
At end of 1935...	7,468	11,883,244	2,499	4,676,007	189	700,652	22,691	10,156	17,282,594
Reinsured.....	.....	486,441	.....	66,593	.....	76,500	.....	.....	629,534

Miscellaneous

New policies issued and paid for in cash:—No record. Claims reinsured:—Death claims, \$56,500; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, \$146,000; quinquennial, \$699,196; deferred, \$4,075,110; non-participating, \$12,362,288; total, \$17,282,594. Additional accidental death benefits:—Gross amount issued, no record; reinsured, no record; terminated by accidental death, nil; reinsured, nil; in force, \$3,294,964; reinsured, \$486,750.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$	\$	\$	\$
Life.....	2,016	3,772,682	621,552	85,729	12,065
Endowment assurance.....	737	1,113,933	292,680	14,142	1,465
Term, etc.....	3	11,000	129	.....	.....
Bonus addition.....	.....	22,691	11,326	.....	.....
Additional accidental death benefits.....	.....	(741,750)	371	(97,500)	49
Disability.....	.....	(979,317)	12,990	(14,750)	198
Totals.....	2,756	4,920,306	939,048	99,871	13,777
<i>Ordinary without Profits:</i>					
Life.....	5,452	8,110,562	1,153,334	400,712	41,404
Endowment assurance.....	1,762	3,562,074	654,873	52,451	2,623
Term, etc.....	186	689,652	5,262	76,500	343
Additional accidental death benefits.....	.....	(2,553,214)	1,277	(389,250)	195
Disability.....	.....	(2,184,837)	29,049	(80,000)	601
Totals.....	7,400	12,362,288	1,843,795	529,663	45,166
Grand Totals.....	10,156	17,282,594	2,782,843	629,534	58,943

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
<i>With Profits:</i>		\$ c.	\$ c.	\$ c.	\$ c.
Life annuities proper.....	1	200 00	1,568 00		
Disability annuities.....	4	960 00	6,365 00		
Totals.....	5	1,160 00	7,933 00		
<i>Without Profits:</i>					
Life annuities proper.....	15	1,900 00	20,697 00		
Supplementary contracts:					
Involving life contingencies.....	1	120 00	1,019 00		
Not involving life contingencies....	9	1,157 40	7,773 00		
Disability annuities.....	8	3,840 00	19,478 00	600 00	3,348 00
Totals.....	33	7,017 40	48,967 00	600 00	3,348 00
Grand Totals.....	38	8,177 40	56,900 00	600 00	3,348 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$946,981	\$1,892,762	\$2,839,743
Total reserve on reinsured contracts.....	13,777	48,514	62,291
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$933,204	\$1,844,248	\$2,777,452
Deduction made therefrom (permitted under The Ontario Insurance Act).....	21,551	78,848	100,399
Full deduction permitted, adjusted for reinsured, being	(\$21,551)	(\$78,848)	(\$100,399)
Net reserve carried in the liabilities.....	\$911,653	\$1,765,400	\$2,677,053
Net reserve computed on the statutory basis (without deduction).....	933,204	1,844,248	2,777,452
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

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 in issue year, and plan and were then valued by tables of net premium mid-year reserves less the deductions permitted by The Ontario Insurance Act. The basis of valuation was as follows: Policies issued prior to 1931 were valued on the Om (5) 3 1/2% basis; those issued in 1931 and after on the AM (5) 3 1/2% basis; a small volume of reinsured business with premiums payable on a monthly basis was valued on a prospective basis by the AM (5) 3 1/2% table, continuous functions being used. A limited number of special contracts were valued throughout on the Om (5) 3 1/2% basis.

Special Classes:

- (a) No policies have been issued on lives resident in tropical or sub-tropical countries.
 (b) Policies issued at a rated-up age were valued as at the rated-up age.
 (c) The full level reserve was held on liened policies.
 (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
 (e) Policies on lives classed as sub-standard were not issued except as above.
 (f) For policies providing for disability benefits (Waiver of Premium only and Waiver of Premium plus Annuity benefits without deduction from the sum assured) the additional liability was determined as follows:
 (1) Before the occurrence of disability, a reserve was held amounting to 50% of the gross premiums paid from date of issue of policy.
 (2) After the occurrence of disability, the reserve held was the present value of the future annuity payments and premiums waived, on the basis of Hunter's Disability Table with 3% interest as follows: 25%, 50%, 75% and 100% of this value according as disability has been incurred in 1935, 1934, 1933 and prior to 1933.
 (g) No annuities on sub-standard lives have been issued.
 (h) A reserve was held equal to 50% of the gross premium charged for the Accidental Death Benefit.

2) Items of special reserve:

- (a) No additional reserve was held for prepaid or limited loadings in the case of limited or single payment policies.
 (b) Where the cash values guaranteed exceed the Om (5) 3 1/2% or the AM (5) 3 1/2% according to the basis of valuation, a pure endowment reserve was set up for the excess of the cash guarantee over the reserve.

- (c) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture Provision, but were subject to reinstatement, no extra reserve was held.
- (d) No reserve was held to cover option of renewal under term policies.
- (e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
- (f) Immediate Annuities were valued by the British Offices' Life Annuity Tables with interest at 3 ½ %.

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 of interest earned during the year was 4.69 %.

IV. The distribution of surplus:

- (a) No distribution of surplus as between shareholders and policyholders has been made.
- (b) No reserve has been maintained on account of accruing profits under participating policies.
- (c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 3 %, 1955.....	\$175,000 00	\$172,812 50
Dominion of Canada Conversion Loan, 4 ½ %, 1959.....	5,000 00	5,000 00
Dominion of Canada, 4 ½ %, 1946.....	500 00	500 00
Province of Alberta, 5 %, 1959.....	15,000 00	14,295 00
Province of British Columbia, 4 ½ %, 1946.....	13,000 00	12,473 50
Province of Manitoba, 5 ½ %, 1958.....	10,000 00	9,322 00
Province of Manitoba, 4 %, 1947.....	12,000 00	11,448 40
Province of New Brunswick, 5 %, 1957.....	25,000 00	24,932 50
Province of Nova Scotia, 3 %, 1950.....	25,000 00	22,216 61
Province of Prince Edward Island, 5 %, 1950.....	1,000 00	1,112 00
Province of Prince Edward Island, 6 %, 1947.....	10,000 00	10,708 61
Province of Prince Edward Island, 6 %, 1947.....	2,000 00	2,320 40
Province of Saskatchewan, 5 ½ %, 1946.....	5,000 00	5,103 50
Province of Saskatchewan, 4 ½ %, 1951.....	10,000 00	9,900 00
Province of Saskatchewan, 5 %, 1942.....	15,000 00	14,826 00
City of Belleville, 5 %, 1949.....	2,000 00	2,100 40
City of Belleville, 5 %, 1940.....	1,000 00	1,024 30
City of Calgary, 5 ½ %, 1944.....	1,000 00	1,034 30
City of Calgary, 5 ½ %, 1954.....	3,000 00	3,179 70
City of Calgary, 5 ½ %, 1954.....	2,000 00	2,119 80
City of Edmonton, 5 ½ %, 1953.....	5,000 00	5,350 00
City of Edmonton, 5 ½ %, 1945.....	5,000 00	5,195 00
City of Edmonton, 5 ½ %, 1964.....	1,500 00	1,567 05
City of Edmonton, 5 ½ %, 1964.....	2,000 00	2,089 40
City of Edmonton, 5 ½ %, 1964.....	1,000 00	1,044 30
City of Edmonton, 5 ½ %, 1945.....	5,000 00	5,018 00
City of Fort William, 5 %, 1955.....	1,000 00	1,012 70
City of Fort William, 5 %, 1956.....	2,000 00	2,026 00
City of Fort William, 5 %, 1957.....	2,000 00	2,026 80
City of Galt, 5 ½ %, 1939.....	5,042 85	5,179 06
City of Galt, 5 %, 1943.....	1,000 00	1,016 50
City of Galt, 5 %, 1953.....	2,000 00	2,071 00
City of Halifax, 5 %, 1965.....	12,000 00	13,838 40
City of Halifax, 5 %, 1961.....	1,000 00	1,125 30
City of Hamilton, 5 %, 1937.....	1,000 00	1,002 90
City of Hamilton, 5 %, 1938.....	1,000 00	1,004 70
City of Hamilton, 5 %, 1939.....	1,000 00	1,006 40
City of Hamilton, 5 %, 1940.....	1,000 00	1,008 00
City of Hamilton, 5 %, 1941.....	4,000 00	4,009 60
City of Hamilton, 5 %, 1941.....	2,000 00	2,019 20
City of Hamilton, 5 %, 1943.....	3,000 00	3,000 00
City of Hamilton, 5 %, 1948.....	1,000 00	1,018 60
City of Hamilton, 5 ½ %, 1938.....	1,000 00	1,016 30
City of Hamilton, 5 ½ %, 1941.....	1,000 00	1,023 80
City of Hamilton, 6 %, 1936.....	3,000 00	3,034 80
City of Hamilton, 6 %, 1939.....	1,000 00	1,017 70
City of Hamilton, 6 %, 1940.....	14,000 00	14,302 40
City of Hamilton, 6 %, 1941.....	1,000 00	1,057 40
City of Hamilton, 6 %, 1954.....	1,000 00	1,118 00
City of Hamilton, 6 %, 1952.....	1,000 00	1,109 40
City of Hamilton, 6 %, 1945.....	1,000 00	1,073 20
City of Hamilton, 6 %, 1949.....	2,000 00	2,194 60
City of London, 5 %, 1940.....	5,000 00	5,055 00
City of London, 5 %, 1942.....	1,000 00	1,001 90
City of London, 5 %, 1944.....	1,000 00	1,002 50
City of London, 5 %, 1945.....	5,637 95	5,637 95
City of Medicine Hat, 6 %, 1941.....	3,000 00	3,000 00
City of Moncton, 5 %, 1954.....	3,000 00	3,186 90
City of Montreal, 6 %, 1941.....	1,000 00	1,064 60
City of Montreal, 6 %, 1941.....	10,000 00	10,487 00
City of Montreal, 5 %, 1945.....	5,000 00	4,907 50
City of Moose Jaw, 5 ½ %, 1939.....	1,000 00	1,015 90
City of Moose Jaw, 5 %, 1944.....	1,000 00	996 40
City of North Bay, 6 %, 1950.....	14,000 00	15,080 00
City of North Bay, 5 %, 1937.....	2,548 47	2,542 35
City of North Bay, 5 %, 1941.....	3,097 69	3,077 86
City of North Bay, 5 %, 1944.....	858 65	850 92
City of Oshawa, 5 %, 1936.....	5,000 00	5,000 00
City of Regina, 5 %, 1957.....	2,000 00	2,026 40
City of Regina, 6 ½ %, 1938.....	1,000 00	1,041 30

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
City of St. Catharines, 5%, 1945.....	1,000 00	1,086 00
City of St. Catharines, 5½%, 1936.....	1,000 00	1,001 60
City of St. John, 5%, 1957.....	3,000 00	3,248 70
City of Sault Ste. Marie, 5½%, 1945.....	2,000 00	2,059 60
City of Sault Ste. Marie, No. 35, 6%, 1948.....	1,000 00	1,070 03
City of St. Thomas, 6%, 1939.....	1,000 00	1,044 80
City of St. Thomas, 6%, 1940.....	3,500 00	3,697 05
City of Sherbrooke, 5%, 1952.....	1,000 00	1,090 00
City of Sherbrooke, 5%, 1964.....	4,000 00	4,391 20
City of Stratford, 5%, 1944.....	4,000 00	4,176 80
City of Toronto, 5%, 1941.....	1,000 00	1,000 00
City of Toronto, 6%, 1940.....	1,000 00	1,055 10
City of Toronto, 6%, 1940.....	15,000 00	15,389 80
City of Toronto, 6%, 1942.....	2,000 00	2,098 52
City of Toronto, 6%, 1944.....	10,000 00	10,508 97
City of Toronto, 6%, 1944.....	2,000 00	2,181 40
City of Toronto, 6%, 1950.....	2,000 00	2,267 40
City of Toronto, 6%, 1951.....	1,000 00	1,136 00
City of Vancouver, 5½%, 1938.....	5,000 00	5,075 50
City of Vancouver (Point Grey), 5%, 1943.....	10,000 00	9,554 52
City of Victoria, 5½%, 1944.....	4,000 00	4,165 20
City of Victoria, 5½%, 1943.....	1,000 00	1,039 30
City of Winnipeg, 6%, 1942.....	15,000 00	15,241 50
City of Woodstock, 5%, 1948.....	6,000 00	5,784 00
City of Woodstock, 5%, 1937.....	3,000 00	2,982 90
Town of Bowmanville, 5½%, 1942.....	1,000 00	1,013 10
Town of Carleton Place, 5½%, 1946.....	1,518 31	1,543 26
Town of Clinton, 4½%, 1937.....	5,000 00	4,906 50
Town of Clinton, 4½%, 1937.....	1,000 00	985 00
Town of Collingwood, 5½%, 1938.....	2,000 00	2,005 40
Town of Collingwood, 5%, 1953.....	4,000 00	3,907 20
Town of Collingwood, 5½%, 1939.....	1,000 00	1,003 60
Town of Collingwood, 5½%, 1936.....	2,000 00	2,000 00
Town of Collingwood, 5½%, 1937.....	2,000 00	2,000 00
Town of Dunnville, 5%, 1936.....	1,621 77	1,613 98
Town of Gananoque, 5%, 1939.....	1,000 00	1,022 70
Town of Gananoque, 6%, 1949.....	743 56	858 51
Town of Georgetown, 5½%, 1937.....	2,452 15	2,470 54
Town of Georgetown, 5½%, 1936.....	500 00	501 90
Town of Grimsby, 6%, 1958.....	2,000 00	2,063 40
Town of Grimsby, 6%, 1959.....	2,000 00	2,064 60
Town of Kincardine, 5%, 1936.....	1,000 00	1,000 00
Town of Kincardine, 6%, 1944.....	1,000 00	1,056 90
Town of Kincardine, 6%, 1945.....	1,000 00	1,061 80
Town of Orillia, 5½%, 1949.....	500 00	509 55
Town of Port Hope, 5%, 1943.....	1,000 00	1,043 90
Town of Preston, 5%, 1950.....	1,000 00	1,065 40
Town of Uxbridge, 5%, 1936.....	912 24	907 86
County of Halton, 5½%, 1936.....	3,000 00	3,001 50
County of Lincoln, 5½%, 1943.....	25,000 00	25,508 75
County of Ontario, 5%, 1936.....	1,139 39	1,143 49
County of Ontario, 5%, 1937.....	1,000 00	1,007 10
County of Ontario, 5%, 1938.....	1,000 00	1,010 40
County of Renfrew, 5½%, 1936.....	5,000 00	5,014 50
County of Wentworth, 5%, 1942.....	8,000 00	8,110 40
County of Wentworth, 5%, 1943.....	10,000 00	10,156 00
County of Wentworth, 5%, 1936-43.....	5,089 16	5,114 70
Village of Bath (17 instalments), 5½%, 1936-52.....	6,818 58	6,693 76
Village of Acton, 6½%, 1945.....	1,000 00	1,150 90
Village of Forest Hill, 5%, 1940.....	5,000 00	4,892 00
Village of Forest Hill, 6%, 1946.....	1,000 00	1,165 40
Village of Forest Hill, 6%, 1938.....	5,000 00	5,057 50
Village of Glencoe, 6%, 1952.....	1,000 00	1,026 40
Village of Glencoe, 6%, 1955.....	1,000 00	1,029 10
Village of Madoc, 5%, 1941.....	701 96	712 84
Village of Madoc, 5%, 1942.....	737 06	750 10
Village of Madoc, 5%, 1943.....	773 91	789 23
Village of Madoc, 5%, 1944.....	812 60	830 31
Village of Madoc, 5%, 1945.....	853 23	873 45
Village of Madoc, 5%, 1946.....	895 90	918 74
Village of Norwich, 6%, 1936.....	339 05	341 15
Village of Norwich, 6%, 1937.....	359 40	363 42
Village of Waterdown, 5½%, 1937.....	1,000 00	1,009 40
Beauharnois Light, Heat & Power, 5½%, 1973.....	10,000 00	10,073 00
Beauharnois Light, Heat & Power, 5½%, 1973.....	10,000 00	9,572 00
Beauharnois Light, Heat & Power, 5½%, 1973.....	5,000 00	4,970 00
Calgary Power Company, 5%, 1964.....	25,000 00	24,082 50
Canadian Northern Power Co., 5%, 1953.....	10,000 00	9,547 00
Duke Price Power Co., 6%, 1966.....	5,000 00	5,066 50
Gatineau Power Company, 5%, 1956.....	10,000 00	7,590 00
Gatineau Power Company, 5%, 1956.....	5,000 00	4,749 00
Gatineau Power Company, 5%, 1956.....	10,000 00	9,399 00
Hydro-Electric Power, 3½%, 1952.....	10,000 00	9,479 19
Hydro-Electric Power Company, 4¾%, 1970.....	10,000 00	10,170 00
Hydro-Electric Power Company, 6%, 1940.....	6,000 00	6,262 80
MacLaren-Quebec Power, 5½%, 1964.....	15,000 00	15,595 55
Nova Scotia Light & Power, 5½%, 1958.....	10,000 00	10,259 00
Nova Scotia Light & Power, 5%, 1958.....	5,000 00	4,932 50
Nova Scotia Light & Power, 5%, 1958.....	4,000 00	3,473 20
Nova Scotia Light & Power, 5%, 1958.....	1,000 00	869 60
Ottawa Light, Heat & Power, 5%, 1957.....	10,000 00	9,458 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Ottawa Valley Power, 5 1/2%, 1970.....	10,000 00	10,460 00
Ottawa Valley Power, 5 1/2%, 1970.....	5,000 00	4,871 50
Ottawa Valley Power, 5 1/2%, 1970.....	5,000 00	4,905 00
Quebec Power Company, 5%, 1968.....	10,000 00	9,802 00
Shawinigan Water & Power, 4 1/2%, 1967.....	10,000 00	9,849 00
Acadia Sugar Refineries, 6%, 1946.....	2,000 00	10,484 00
British Columbia Telephone, 5%, 1960.....	2,000 00	2,107 69
British Columbia Telephone, 5%, 1960.....	3,000 00	3,161 53
Canada Bread, 6%, 1941.....	1,000 00	1,045 54
Canada Bread, 6%, 1941.....	2,000 00	2,156 20
Canada Bread, 6%, 1941.....	5,000 00	5,233 00
Canada Bread, 6%, 1941.....	1,000 00	1,073 10
Canada Bread, 6%, 1941.....	1,000 00	1,072 50
Canadian Canners, Ltd., 6%, 1950.....	5,000 00	5,089 41
Canadian Canners, Ltd., 6%, 1950.....	5,000 00	5,323 59
Canada Cement, 5 1/2%, 1947.....	10,000 00	10,447 00
Canadian Northern Pacific, 4%, 1950.....	2,920 00	2,607 26
Dominion Realty Co., 5 1/2%, 1945.....	1,000 00	1,037 42
Dominion Realty Co., 5 1/2%, 1950.....	1,000 00	1,057 47
Dominion Realty Co., 5 1/2%, 1945.....	4,000 00	4,286 16
Dominion Realty Co., 5 1/2%, 1945.....	5,000 00	5,423 50
Dominion Realty Co., 5 1/2%, 1950.....	9,000 00	9,973 80
Dominion Tar & Chemical Co., 6%, 1949.....	5,000 00	5,043 75
The Hamilton Cottons Co., 5 1/2%, 1948.....	5,000 00	5,000 00
Inter-City Baking Co., 5 1/2%, 1948.....	5,000 00	5,007 96
McCull-Fontenac, Series "A", 6%, 1949.....	10,000 00	9,926 31
Montreal Protestant Central School, 5%, 1943.....	8,000 00	7,993 20
J. R. Moodie Co., 6%, 1948.....	5,000 00	4,983 00
Ottawa Roman Catholic Schools, 6%, 1962.....	12,000 00	12,492 92
Provincial Paper, Ltd., 5 1/2%, 1947.....	10,000 00	10,278 95
Richmond Bay Building, 6 1/2%, 1947.....	5,000 00	4,904 28
Rolland Paper Co., 5 1/2%, 1948.....	500 00	520 65
Rolland Paper Co., Series "A", 5 1/2%, 1948.....	1,000 00	1,050 00
Rolland Paper Co., Series "A", 5 1/2%, 1948.....	3,500 00	3,644 55
Roman Catholic Schools of Toronto, 6%, 1941.....	1,000 00	1,085 00
St. Luke's Hospital, 6%, 1942.....	2,000 00	2,109 80
St. Luke's Hospital, 6%, 1945.....	10,000 00	10,671 00
Timiskaming & Northern Ontario Rly., 4%, 1953.....	35,000 00	36,253 00
Timothy Eaton Realty, 5%, 1949.....	5,000 00	4,781 01
Toronto Housing Co., 5%, 1953.....	5,000 00	5,017 91
Western Grain Co., 6%, 1949.....	5,000 00	4,964 22
City of Sault Ste. Marie, 5%, 1941.....	1,400 00	1,363 88
City of Sault Ste. Marie, 5%, 1940.....	1,000 00	978 40
Town of Drumheller, 6%, 1935-49.....	12,155 22	12,841 88
Town of Dryden, 5 1/2%, 1950.....	1,000 00	1,051 90
Town of Glace Bay, 6%, 1950.....	10,000 00	11,047 68
Town of Kerrobert, Sask., 6%, 1950-53.....	11,124 52	11,715 15
Town of The Pas, 6%, 1959.....	19,000 00	21,267 86
Town of Sydney Mines, 6%, 1941.....	2,000 00	2,075 67
Town of Sydney Mines, 5 1/2%, 1944.....	1,000 00	1,000 00
Township of Teck, 6%, 1946-49.....	18,194 02	19,670 72
Township of Teck, 6%, 1939-40.....	4,749 09	4,886 24
Village of Crystal Beach, 5 1/2%, 1936.....	1,235 65	1,229 71
Village of Romauld, 5%, 1939.....	5,000 00	5,020 34
North Kildonan School District, 6%, 1962.....	5,000 00	5,421 27
R. M. of East Kildonan, 6%, 1942.....	3,000 00	3,081 06
R. M. of North Kildonan, 6%, 1945.....	5,000 00	5,227 20
Totals.....	\$1,208,232 38	\$1,220,220 62

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market Value
City of Niagara Falls, 5%, 1938.....	\$3,000 00	\$2,949 80	\$2,460 00
City of Niagara Falls, 5%, 1939.....	3,000 00	2,936 40	2,460 00
City of Niagara Falls, 5%, 1940.....	3,000 00	2,922 30	2,460 00
City of Niagara Falls, 5%, 1941.....	3,000 00	2,909 40	2,460 00
City of Niagara Falls, 5%, 1942.....	3,000 00	2,896 80	2,460 00
City of Niagara Falls, 5%, 1943.....	3,000 00	2,885 10	2,460 00
City of Niagara Falls, 6%, 1941.....	5,000 00	5,053 50	4,100 00
City of Sudbury, 5%, 1933.....	1,004 41	1,004 41	853 74
City of Windsor, 6%, 1937.....	15,000 00	15,482 85	11,250 00
Town of Bridgeburg, 5%, 1957.....	5,000 00	4,966 00	3,600 00
Village of Fort Erie, 5 1/2%, 1954.....	2,213 85	2,281 81	1,704 66
Village of Fort Erie, 5 1/2%, 1955.....	2,335 61	2,409 42	1,798 42
Village of Fort Erie, 5 1/2%, 1956.....	2,464 07	2,543 91	1,897 33
Village of Fort Erie, 5 1/2%, 1957.....	2,599 59	2,685 90	2,001 68
Township of East York, 5 1/2%, 1934.....	846 99	846 99	609 83
Township of East York, 5 1/2%, 1935.....	810 09	810 09	583 26
Township of East York, 5 1/2%, 1937.....	840 30	844 41	605 02
Township of East York, 5 1/2%, 1941.....	966 89	982 84	696 16
Township of East York, 5 1/2%, 1943.....	4,000 00	4,123 60	2,880 00
Township of East York, 5 1/2%, 1947.....	971 54	1,000 68	699 50
Township of East York, 5%, 1944.....	4,000 00	4,028 80	2,880 00
Township of East York, 5%, 1945.....	10,000 00	10,078 00	7,200 00
Township of East York, 5%, 1946.....	1,000 00	1,008 40	720 00
Township of York, 5%, 1957.....	3,000 00	3,000 00	2,400 00
Burns & Co., Series "A", 5%, 1958.....	5,000 00	4,847 50	4,425 00
Maple Leaf Milling Co., 5 1/2%, 1949.....	2,000 00	1,990 44	1,000 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value	Authorized Market Value
Winnipeg Electric, 6%, 1954.....	5,000 00	5,173 50	3,850 00
Town of East End, 6%, 1937.....	1,089 52	1,101 77	893 41
Town of Hawkesbury, 6%, 1939.....	1,000 00	1,028 41	570 00
Town of Sandwich, 5½%, 1942.....	1,000 00	1,020 69	510 00
Town of Sandwich, 5½%, 1943.....	1,000 00	1,022 05	510 00
Town of Watrous, 5½%, 1957.....	1,337 18	1,337 23	895 92
Town of Watrous, 5½%, 1935-56.....	19,758 97	19,758 97	13,238 50
Town of Watrous, 5½%, 1958.....	495 66	495 66	332 09
Township of Calvert, 5½%, 1955.....	7,000 00	7,339 75	6,090 00
Township of Calvert, 5½%, 1952.....	12,000 00	12,665 69	10,440 00
Delisle School District, 5½%, 1941.....	7,509 43	7,618 69	4,655 84
Denzil School District, 6%, 1933-49.....	9,134 56	9,829 17	5,663 42
Smiley Consolidated School District, 6%, 1933-50.....	3,775 98	4,076 62	3,209 58
Smiley Consolidated School District, 6%, 1932-50.....	9,440 00	10,191 56	8,024 00
Beaver Hills School District, 6%, 1934-41.....	2,301 77	2,279 16	1,956 50
Norquay School District, 8%, 1933-47.....	3,500 00	4,003 18	2,975 00
Falher Consolidated School District, 6½%, 1934-45.....	12,200 00	11,773 83	10,370 00
Woodlea Rural Municipality, 6%, 1940-61.....	12,882 18	13,188 50	10,949 85
East Kildonan School District, 6%, 1944-45.....	2,000 00	1,930 77	1,700 00
Town of East Kildonan School District, 5%, 1936-54.....	3,017 22	3,017 22	2,564 63
East Kildonan School District, 6%, 1956.....	4,500 00	4,871 09	3,825 00
East Kildonan School District, 6%, 1951.....	19,000 00	20,517 26	16,150 00
East Kildonan School District, 5%, 1965.....	1,411 66	1,411 66	1,199 91
Totals.....	\$227,407 47	\$233,141 38	\$177,238 25

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Market Value
Allied Chemical & Dye Corporation (Common).....	\$68,665 50	\$75,660 00
American Can Co. (Common).....	27,550 00	37,125 00
American Tobacco "B" (Common).....	21,600 00	20,050 00
Anaconda Copper (Common).....	21,450 00	11,750 00
Bell Telephone Co. (Common).....	12,997 00	14,100 00
B. Greening Wire Co. (7% Preferred).....	2,587 50	2,562 50
The Borden Co. (Common).....	31,534 00	13,329 50
Brazilian Traction L. & P. (Common).....	92,292 50	28,791 00
British American Oil (Common).....	16,221 87	16,500 00
F. N. Burt Co. (Common).....	47,764 50	45,825 00
Canadian Pacific Railway (Common).....	39,881 25	11,375 00
Consumers' Gas Co., Toronto (Common).....	4,805 00	4,728 13
Corn Products Refining Co. (Common).....	26,139 62	26,032 00
Eastman Kodak (Common).....	33,350 00	31,225 00
Goodyear Tire & Rubber of Canada (5% Cum. Preferred).....	7,900 95	11,100 00
International Harvester Co. (Common).....	7,634 38	6,125 00
International Milling Co. (5% Cumulative Preferred).....	29,535 00	31,350 00
National Dairy Products (Common).....	26,848 00	15,509 63
New York Central Railway (Common).....	152,550 00	29,155 50
Public Service Corp. of N.J. (Common).....	4,450 00	2,300 00
Radio Corp. of America (Common).....	618 75	1,856 25
Robt. Simpson Co., Ltd. (6% Preferred).....	10,712 50	11,100 00
Standard Oil of N.J. (Common).....	67,350 00	51,750 00
United States Steel (Common).....	135,700 00	43,650 00
Westinghouse Electric & Mfg. (Common).....	20,468 75	19,500 00
Winnipeg Electric Co. (7% Cumulative Preferred).....	10,605 00	1,400 00
Totals.....	\$921,212 07	\$563,899 51

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—S. G. Reid, Canada Life Bldg., Toronto.

Date of Incorporation.—October 25, 1880. Date commenced business in Canada.—October 25, 1894.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£384,772	Premiums—Ontario (net)..... \$830,233
Assets in Canada.....	\$3,372,614	Premiums—Canada (net)..... 1,716,181
Liabilities in Canada.....	1,730,910	Claims—Ontario (net)..... 269,539
		Claims—Canada (net)..... 696,169

*See note on page 1.

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, R. H. L. Massie, Toronto.

Directors.—Robert Camp, Milwaukee; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; R. H. L. Massie, Toronto; Jno. B. Kay, V. R. Smith, Dunlop Stewart.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$32,526
Total assets.....	514,085	Premiums—Total business (net)..	67,105
Total liabilities.....	78,086	Claims—Ontario (net).....	14,338
Surplus protection of policyholders.	481,103	Claims—Total business (net)....	24,534

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and H. Vallance, Montreal.

Chief or General Agent in Ontario.—L. H. Whittemore, 17 Queen St. East, Toronto.

Date of Incorporation.—1859. *Date commenced business in Canada.*—April 3, 1913.'

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$10,620
Assets in Canada.....	313,458	Premiums—Canada (net).....	40,783
Liabilities in Canada.....	46,529	Claims—Ontario (net).....	3,005
		Claims—Canada (net).....	15,205

ESSEX AND SUFFOLK EQUITABLE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, COLCHESTER, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Clarence E. Sanders, Montreal.

Chief or General Agent in Ontario.—Douglas G. Ross, 26 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—March 11, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£56,000	Premiums—Ontario (net).....	\$20,629
Assets in Canada.....	\$186,179	Premiums—Canada (net).....	59,803
Liabilities in Canada.....	60,437	Claims—Ontario (net).....	7,874
		Claims—Canada (net).....	21,422

EUREKA-SECURITY FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, CINCINNATI, OHIO, U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Lawson T. Hargreaves, Toronto, Ont.

Date of Incorporation.—April 11, 1856. *Date commenced business in Canada.*—February, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$2,513
Assets in Canada.....	104,774	Premiums—Canada (net).....	2,661
Liabilities in Canada.....	5,115	Claims—Ontario (net).....	65
		Claims—Canada (net).....	65

EXCELSIOR LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alex. Fasken, B.A., K.C., Toronto; 1st Vice-President, J. L. Ross, B.A.; 2nd Vice-President, Geo. R. Warwick; Secretary-Treasurer, C. P. Muckle; General Manager, Major A. C. Galbraith.

Directors.—Alex. Fasken, B.A., K.C., Toronto; G. S. Kilbourn; George E. Weir, Dresden, Ont.; H. S. Gooderham, Toronto; George R. Warwick, Toronto; James L. Ross, Toronto; S. F. Duncan, Toronto; Frank E. Maulson, Toronto; P. F. Casgrain, K.C., Montreal; Albert Matthews, Toronto; R. S. Robertson, K.C.; J. W. Spencer, Victoria, B.C.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$150,000	Premiums—Ontario (net).....	\$1,140,702
Total assets.....	20,167,181	Premiums—Total business (net)..	2,536,485
Ontario business in force (gross)...	46,012,991	Death Claims—Ontario (net)....	276,126
Total business in force (gross).....	92,313,319	Death Claims—Total business (net)	516,402

* See note on page 1.

EXCESS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal, Que.*Chief or General Agent in Ontario.*—Grover Leyland, 312 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—May, 1935.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£500,000	Premiums—Ontario (net).....	\$8,082
Assets in Canada.....	\$171,792	Premiums—Canada (net).....	12,688
Liabilities in Canada.....	9,351	Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—December 5th, 1922. *Date commenced business in the Province.*—January 2nd, 1923.*Officers.*—President, W. S. Morden, K.C.; Vice-President, J. J. Warren; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson; Treasurer, Alan Coatsworth.*Directors (as at date of filing statement).*—W. S. Morden, K.C., J. J. Warren, Herbert Begg, W. R. Begg, Col. Hon. Herbert A. Bruce, M.D., H. C. Edgar, Col. K. R. Marshall, C.M.G., D.S.O., Leigh McCarthy, F. K. Morrow, Frank Shannon, E. B. Stockdale.*Auditors.*—Neff, Robertson & Company.**Statement for Year Ending 31st December, 1935****Capital Stock**

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$1,000,000.		
Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year.....	\$500,000 00	\$125,000 00
Capital stock at end of year.....	\$500,000 00	\$125,000 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$65,471 48
Total amount paid to December 31, 1935.....	\$65,471 48

Assets

Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$361,770 35	
In default.....	25,286 89	
Book value of stocks owned.....		\$387,057 24
Cash on hand and in banks:		67,994 06
On hand at Head Office.....	\$10,527 41	
In chartered banks of Canada in Canada.....	18,100 62	
In all other banks and depositories.....	567 99	
Interest accrued.....		29,196 02
Agents' balances and premiums uncollected, written on or after October 1, 1935..		3,546 16
Amount due from reinsurance companies' received business.....		41,289 69
Excess of market value of stocks over book value.....		4,633 92
Due from Wellington Fire Insurance Co.....		709 44
		50 00
Total Admitted Assets.....		\$534,476 53

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$4,998 18	\$1,132 68	\$6,130 86
Total net reserve, \$222,112.73; carried out at 80 % thereof.....	163,822 34	13,867 85	177,690 19
Taxes due and accrued.....			8,827 14
Reinsurance companies' ceded business.....			12,136 30
Agents' credit balances.....			211 66
Total Liabilities (excluding capital stock).....			\$204,99615
Capital stock paid in cash.....		\$125,000 00	
Surplus in profit and loss account.....		204,430 38	
Excess of assets over liabilities (surplus for protection of policyholders).....			329,480 38
Total Liabilities.....			\$534,476 53

*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
	\$204,841 63	\$21,508 37	\$226,350 00
Net premiums written.....			
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$158,393 88	\$3,342 57	\$161,736 45
At end of year.....	163,822 34	13,867 85	177,690 19
Increase.....	\$5,428 46	\$10,525 28	\$15,953 74
Net premiums earned.....	\$199,413 17	\$10,983 09	\$210,396 26
Net losses and claims incurred.....	\$71,213 47	\$5,060 07	\$76,273 54
Net adjustment expenses.....	3,167 81	139 93	3,307 74
Commissions.....	49,856 53	5,064 90	54,921 43
Taxes (excluding taxes on real estate).....	9,679 52	590 53	10,270 05
Salaries, fees and travelling expenses.....			44,826 71
Total claims and expenses.....			\$189,599 47
Underwriting profit.....			\$20,796 79
Other revenue:			
Interest earned.....		\$15,757 42	
Dividends earned.....		2,948 50	
Premium on sterling.....		14 49	
Bank interest.....		118 73	
Increase in market value of stocks.....		5,934 76	
			24,773 90
Other expenditure:			
Interest on life insurance premiums.....		\$1,680 00	
Decrease in market value of investments.....		7,521 56	
			9,201 56
Net Profit for the Year.....			\$36,369 13

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year....	\$304,107 18
Net profit for the year brought down.....	36,369 13
Dividends declared to shareholders.....	\$340,476 31
	11,250 00
Decrease in unadmitted assets.....	\$329,226 31
	254 07
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$329,480 38

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$62,262,046	\$1,116,791	\$63,378,837
Taken in 1935, including renewed.....	36,969,043	2,512,356	39,481,399
Totals.....	\$99,231,089	\$3,629,147	\$102,860,236
Ceased in 1935.....	36,681,318	1,422,892	38,104,210
Gross in force, December 31, 1935.....	\$62,549,771	\$2,206,255	\$64,756,026
Reinsurance in force, December 31, 1935.....	16,999,310	494,272	17,493,582
Net in Force, December 31, 1935.....	\$45,550,461	\$1,711,983	\$47,262,444

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	517,088	03	303,426	07	304,333	09	516,181	01	138,802	30	377,378	71
Elsewhere.....	6,902	77	27,842	05	10,464	81	24,280	01	5,863	52	18,416	49
Totals.....	523,990	80	331,268	12	314,797	90	540,461	02	144,665	82	395,795	20
Plate Glass:												
Ontario.....	9,328	30	7,668	86	6,462	86	10,534	30			10,534	30
Elsewhere.....	151	27	2,440	44	379	07	2,212	64			2,212	64
Totals.....	9,479	57	10,109	30	6,841	93	12,746	94			12,746	94
Public Liability:												
Ontario.....	3,747	90	4,843	55	3,567	63	5,023	82	820	16	4,203	66
Elsewhere.....			624	94	147	11	477	83	52	07	425	76
Totals.....	3,747	90	5,468	49	3,714	74	5,501	65	872	23	4,629	42
Theft:												
Ontario.....	8,471	42	8,798	28	7,348	57	9,921	13	1,048	06	8,873	07
Elsewhere.....	196	44	1,948	92	516	09	1,629	27			1,629	27
Totals.....	8,667	86	10,747	20	7,864	66	11,550	40	1,048	06	10,502	34
All Business:												
Ontario.....	538,635	65	324,736	76	321,712	15	541,660	26	140,670	52	400,989	74
Elsewhere.....	7,250	48	32,856	35	11,507	08	28,599	75	5,915	59	22,684	16
Totals.....	545,886	13	357,593	11	333,219	23	570,260	01	146,586	11	423,673	90

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 3 ⁰ / ₁₀₀ , 1955.....	\$10,000 00	\$9,875 00
Dominion of Canada, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1959.....	52,000 00	49,270 00
Dominion of Canada, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1959.....	38,000 00	35,582 45
Dominion of Canada, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1944.....	1,500 00	1,456 60
Dominion of Canada, 3 ¹ / ₂ ⁰ / ₁₀₀ , 1949.....	16,500 00	15,922 50
Dominion of Canada, 5 ⁰ / ₁₀₀ , 1941.....	15,000 00	14,850 00
Dominion of Canada, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1959.....	30,000 00	32,370 00
Province of Ontario, 5 ¹ / ₂ ⁰ / ₁₀₀ , 1947.....	14,000 00	13,440 00
Province of Ontario, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1950.....	10,000 00	9,555 00
Province of Ontario, 5 ⁰ / ₁₀₀ , 1959.....	15,000 00	15,000 00
Province of Ontario, 5 ⁰ / ₁₀₀ , 1948.....	10,000 00	10,687 50
Province of Ontario, 5 ⁰ / ₁₀₀ , 1948.....	40,000 00	43,000 00
Province of Ontario, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1946.....	5,000 00	4,769 50
Province of Ontario, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1941.....	6,000 00	6,583 92
Province of Quebec, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1958.....	10,000 00	9,640 00
Canadian National Railways (Dominion Guaranteed), 5%, 1969..	10,000 00	10,000 00
City of Toronto, 5 ⁰ / ₁₀₀ , 1950.....	20,000 00	21,242 00
City of Toronto, 5 ¹ / ₂ ⁰ / ₁₀₀ , 1941.....	6,000 00	5,897 40
City of Toronto, 5 ⁰ / ₁₀₀ , 1949.....	1,000 00	1,000 00
City of Toronto, 5 ⁰ / ₁₀₀ , 1945.....	1,000 00	1,000 00
City of Toronto, 5 ⁰ / ₁₀₀ , 1945.....	1,000 00	1,000 00
City of Toronto, 6 ⁰ / ₁₀₀ , 1938-40.....	3,000 00	3,251 22
City of Toronto, 5 ⁰ / ₁₀₀ , 1938.....	5,000 00	4,896 55
City of Toronto, 5 ⁰ / ₁₀₀ , 1937.....	3,000 00	3,045 00
City of Montreal, 5 ⁰ / ₁₀₀ , 1945.....	10,000 00	10,100 00
Town of Mimico (York County Guaranteed), 5%, 1948-50.....	5,000 00	5,066 71
City of Galt, 6%, 1938.....	3,000 00	3,152 72
City of Brantford, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1940.....	5,000 00	4,763 12
City of Belleville, 6%, 1942.....	4,000 00	4,280 86
City of Belleville, 6%, 1942.....	1,000 00	1,070 21
City of Niagara Falls, 5 ¹ / ₂ ⁰ / ₁₀₀ , 1936.....	1,000 00	1,017 19
City of Niagara Falls, 5 ⁰ / ₁₀₀ , 1949.....	1,000 00	955 06
British American Oil Co., Ltd., 5%, 1945.....	10,000 00	10,002 10
Totals.....	\$363,000 00	\$363,742 61

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Value
City of Windsor, 5 ¹ / ₂ ⁰ / ₁₀₀ , 1951-52.....	\$25,435 85	\$25,435 85	\$19,076 88
City of Windsor, 4 ¹ / ₂ ⁰ / ₁₀₀ , 1960.....	5,000 00	4,383 15	3,287 36
City of Niagara Falls, 5 ¹ / ₂ ⁰ / ₁₀₀ , 1935.....	1,000 00	1,017 19	836 40
Totals.....	\$31,435 85	\$30,836 19	\$23,200 64

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Shawinigan Water and Power Co., 300 shs.....	\$6,200 00	\$6,000 00
Mission Corporation of Nevada, 16 shs.....	16 00	16 00
Consumers Gas Co., Ltd., 100 shs.....	18,631 74	18,850 00
Standard Oil of New Jersey, 300 shs.....	17,460 70	15,000 00
International Petroleum Co. of Canada, Ltd., 500 shs.....	10,783 12	17,437 50
Imperial Oil Limited, 400 shs.....	12,672 50	8,100 00
British American Oil Co., Ltd., 200 shs.....	2,230 00	3,300 00
Totals.....	\$67,994 06	\$68,703 50

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal, Que.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Bldg., Toronto.

Date of Incorporation.—1901. Date commenced business in Canada.—June, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	164,996	Premiums—Ontario (net).....	\$30,245
Liabilities in Canada.....	21,267	Premiums—Canada (net).....	36,271
		Claims—Ontario (net).....	21,146
		Claims—Canada (net).....	23,479

*See note on page 1

THE FIDELITY & CASUALTY COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—G. S. Percy, Excelsior Life Bldg., Toronto, Ont.*Date of Incorporation.*—March 20, 1876. *Date commenced business in Canada.*—May 15, 1905.

Capital stock paid in cash.....	\$2,250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	310,067	Premiums—Ontario (net).....	\$2,465
Liabilities in Canada.....	19,390	Premiums—Canada (net).....	9,765
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Cr. 925

FIDELITY INSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, Col. A. E. Kirkpatrick, Toronto; Vice-President, Sidney W. Band, Toronto; Secretary, Wm. R. Kirkpatrick, Toronto.*Directors.*—S. W. Band, Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; Lt.-Col. E. G. Hanson, Montreal; Chas. L. Phillips, Baltimore, Md.; Alfred C. Bethune, Ottawa; Alfred Savard, K.C., Quebec, Que.; G. Porter Houston, Baltimore, Md.; L. B. Campbell; Cecil Bethune, Ottawa, Ont.; Col. A. E. Kirkpatrick, Toronto; R. H. Bland, E. A. Davis, Baltimore; F. D. Knowles, Montreal, Que.*Date of Incorporation.*—December 11, 1921. *Date commenced business in Canada.*—April 1, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	492,151	Premiums—Ontario (net).....	\$138,418
Total liabilities.....	178,641	Premiums—Canada (net).....	208,984
Surplus protection of policyholders.	313,510	Claims—Ontario (net).....	68,350
		Claims—Total business (net)....	119,530

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—G. S. Percy, 36 Toronto St., Toronto.*Date of Incorporation.*—March 1, 1910. *Date commenced business in Canada.*—March 1, 1910.

Capital stock paid in cash.....	\$3,464,825	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	956,858	Premiums—Ontario (net).....	\$111,888
Liabilities in Canada.....	256,763	Premiums—Canada (net).....	344,438
		Claims—Ontario (net).....	45,762
		Claims—Canada (net).....	121,018

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—March 10, 1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	438,777	Premiums—Ontario (net).....	\$84,760
Liabilities in Canada.....	122,687	Premiums—Canada (net).....	141,323
		Claims—Ontario (net).....	27,464
		Claims—Canada (net).....	43,841

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.*Directors.*—Hon. C. P. Beaubien, Montreal; S. Godin, Jr., Montreal; Hon. R. Lemieux, K.C., P.C., Montreal; Hon. Donat Raymond, Montreal; Hon. R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.; Hon. Raoul C. Grothe, Montreal, Que.*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May 18, 1916. *Date commenced business in Canada.*—October 28, 1918.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,338,227	Premiums—Ontario (net).....	\$192,105
Total liabilities.....	502,198	Premiums—Total business (net)...	287,378
Surplus protection of policyholders.	836,029	Claims—Ontario (net).....	89,527
		Claims—Total business (net)....	132,083

*See note on page 1.

FIREMAN'S FUND INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Rae Blight, 22 Toronto St., Toronto.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto.*Date of Incorporation.*—May 6, 1863. *Date commenced business in Canada.*—November 30, 1912.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	381,513	Premiums—Ontario (net).....	\$73,744
Liabilities in Canada.....	121,272	Premiums—Canada (net).....	164,820
		Claims—Ontario (net).....	29,986
		Claims—Canada (net).....	49,469

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. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 3, 1855. *Date commenced business in Canada.*—April, 1910.

Capital stock paid in cash.....	\$9,397,690	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	435,789	Premiums—Ontario (net).....	\$36,865
Liabilities in Canada.....	160,787	Premiums—Canada (net).....	167,632
		Claims—Ontario (net).....	13,162
		Claims—Canada (net).....	64,441

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. E. Baldwin, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—Gilbert Sanderson Percy, 37 Toronto St., Toronto.*Date of Incorporation.*—July 25, 1925. *Date commenced business in Canada.*—April 12, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	257,744	Premiums—Ontario (net).....	\$11,554
Liabilities in Canada.....	31,809	Premiums—Canada (net).....	69,431
		Claims—Ontario (net).....	7,587
		Claims—Canada (net).....	31,540

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.*Chief or General Agent in Ontario.*—C. E. Price, 34 Toronto St., Toronto.*Date of Incorporation.*—1928. *Date commenced business in Canada.*—April 11, 1930.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	126,190	Premiums—Ontario (net).....	Nil
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	Nil
		Claims—Ontario (net).....	Nil
		Claims—Canada (net).....	Nil

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE**(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)*

HEAD OFFICE, PARIS, FRANCE.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—W. H. Hedges & Son, Metropolitan Bldg., Toronto.*Date of Organization.*—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	282,147	Premiums—Ontario (net).....	\$31,241
Liabilities in Canada.....	156,903	Premiums—Canada (net).....	210,646
		Claims—Ontario (net).....	14,961
		Claims—Canada (net).....	98,101

*See note on page 1.

FONCIERE TRANSPORT AND ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—W. H. Hedges & Son, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1879. *Date commenced business in Canada.*—January 1, 1934.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	310,202	Premiums—Ontario (net).....	\$152,923
Liabilities in Canada.....	310,949	Premiums—Canada (net).....	434,666
		Claims—Ontario (net).....	86,934
		Claims—Canada (net).....	293,125

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Fred. W. Evans, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1829. *Date commenced business in Canada.*—February 27, 1922.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	254,976	†Premiums—Ontario (net).....	Nil
†Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	Nil
		†Claims—Canada (net).....	Nil

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. F. Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway, Toronto; Managing Director, Thos. H. Hall, Toronto.*Directors.*—S. Norrie-Miller, F. Norrie-Miller, J. P. Perth, Scotland; J. A. Macintosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; R. S. Waldie, Toronto; Thos. H. Hall, Toronto.*Date of Incorporation.*—July 13, 1906. *Date commenced business in Canada.*—September 4, 1906.

Capital stock paid in cash.....	\$135,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,438,148	Premiums—Ontario (net).....	\$636,018
Total liabilities.....	1,092,476	Premiums—Total business (net)...	1,028,425
Surplus protection of policyholders.	1,345,673	Claims—Ontario (net).....	381,601
		Claims—Total business (net)....	661,486

GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, PERTH, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Thomas H. Hall, Toronto.*Chief or General Agent in Ontario.*—Thomas H. Hall, 357 Bay St., Toronto.*Date of Incorporation.*—February 23, 1891. *Date commenced business in Canada.*—July 13, 1908.

Capital stock paid in cash.....	\$3,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,175,578	Premiums—Ontario (net).....	\$236,609
Liabilities in Canada.....	324,319	Premiums—Canada (net).....	470,333
		Claims—Ontario (net).....	90,631
		Claims—Canada (net).....	184,544

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.*Chief or General Agent in Ontario.*—C. E. Price, 34 Toronto St., Toronto.*Date of Incorporation.*—1925. *Date commenced business in Canada.*—January 29, 1929.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	192,020	Premiums—Ontario (net).....	\$37,456
Liabilities in Canada.....	116,449	Premiums—Canada (net).....	176,042
		Claims—Ontario (net).....	23,318
		Claims—Canada (net).....	106,138

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(Compagnie d'Assurances Generales Accidents: Vol-Maritimes, Risques, Divers-Reassurances)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.

Date of Incorporation.—1912. Date commenced business in Canada.—June 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Francs 24,000,000	Premiums—Ontario (net).....	\$129,091
Assets in Canada.....	\$469,902	Premiums—Canada (net).....	469,304
Liabilities in Canada.....	219,017	Claims—Ontario (net).....	134,572
		Claims—Canada (net).....	323,254

GENERAL EXCHANGE INSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.

Chief or General Agent in Ontario.—W. Taylor, 68-70 Richmond St. East, Toronto 2, Ont.

Date of Incorporation.—July 6, 1925. Date commenced business in Canada.—April 1, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$4,000,000	Premiums—Ontario (net).....	\$305,338
Assets in Canada.....	588,409	Premiums—Canada (net).....	573,446
Liabilities in Canada.....	333,032	Claims—Ontario (net).....	176,883
		Claims—Canada (net).....	324,706

THE GENERAL FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(Compagnie d'Assurances Generales L'Incendie)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Samoisette, 276 St. James St., Montreal.

Chief or General Agent in Ontario.—Fred Midgley, 45 Richmond St. West, Toronto.

Date of Incorporation.—1819. Date commenced business in Canada.—July 20, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash..	Francs 40,000,000	Premiums—Ontario (net).....	\$25,110
Assets in Canada.....	217,991	Premiums—Canada (net).....	130,485
Liabilities in Canada.....	124,628	Claims—Ontario (net).....	9,692
		Claims—Canada (net).....	64,174

GENERAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, STATE OF WASHINGTON

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—E. L. Morley, Standard Bank Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—C. E. Price, 34 Toronto St., Toronto.

Date of Incorporation.—February 28, 1923. Date commenced business in Canada.—December, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$58,317
Assets in Canada.....	587,706	Premiums—Canada (net).....	437,799
Liabilities in Canada.....	306,458	Claims—Ontario (net).....	24,585
		Claims—Canada (net).....	135,601

*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April 30, 1917.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$15,457
Assets in Canada.....	123,304	Premiums—Canada (net).....	29,331
Liabilities in Canada.....	24,570	Claims—Ontario (net).....	3,590
		Claims—Canada (net).....	14,167

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.*Chief or General Agent in Ontario.*—Geo. B. Kenney, 36 Toronto St., Toronto.*Date of Organization.*—1850. *Date commenced business in Canada.*—November 28, 1913.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$2,500,000	Premiums—Ontario (net).....	\$177,766
Assets in Canada.....	553,159	Premiums—Canada (net).....	389,886
Liabilities in Canada.....	230,024	Claims—Ontario (net).....	61,224
		Claims—Canada (net).....	171,191

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, Allan F. Glover, Montreal; Vice-President and Fire Manager, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.*Directors.*—J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; J. D. Simpson, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt.-Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; P. M. May, Montreal; H. B. Purvis, Montreal; Allan F. Glover, Montreal; F. J. Williams, Liverpool, Eng.*Chief or General Agent in Ontario.*—R. Forster-Smith, 701 Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$250,029
Total assets.....	1,069,166	Premiums—Total business (net)..	644,595
Total liabilities.....	527,689	Claims—Ontario (net).....	137,417
Surplus protection of policyholders.	541,476	Claims—Total business (net)....	337,650

GRAIN INSURANCE AND GUARANTEE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Evans, Winnipeg, Man.; Vice-President, W. H. McWilliams, Winnipeg; General Manager, E. S. Craig, Winnipeg; Assistant General Manager, G. E. Merry, Winnipeg, Man.*Chief Agent in Ontario.*—J. Proctor, 100 Adelaide St. West, Toronto, Ont.*Directors.*—W. A. Anderson, R. T. Evans, A. C. Reid, N. L. Leach, W. H. McWilliams, M. A. Smith, C. G. Spencer, C. E. Hayles, J. M. Gilchrist, W. A. Murphy, R. H. Moore, J. B. Richardson, W. McG. Rait, V. W. Tryon, all of Grain Exchange Bldg., Winnipeg, Man.*Date of Incorporation.*—August, 1920. *Date commenced business in Canada.*—August 13, 1920.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$1,036,870	Premiums—Ontario (net).....	\$744
Assets in Canada.....	2,515,651	Premiums—Canada (net).....	613,693
Liabilities in Canada.....	593,579	Claims—Ontario (net).....	Nil
Surplus protection of policyholders.	1,922,072	Claims—Canada (net).....	127,567

*See note on page 1.

GRANITE STATE FIRE INSURANCE COMPANY*

HEAD OFFICE, PORTSMOUTH, N.H.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. deGrandpré, 276 St. James St. West, Montreal, Que.*Chief or General Agent in Ontario.*—A. M. Young, 73 Richmond St. W., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$4,820
Assets in Canada.....	126,426	Premiums—Canada (net).....	31,932
Liabilities in Canada.....	28,675	Claims—Ontario (net).....	433
		Claims—Canada (net).....	13,147

GREAT AMERICAN INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK CITY

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—April, 1926. *Date commenced business in Canada.*—November 15, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$9,896
Assets in Canada.....	201,509	Premiums—Canada (net).....	50,313
Liabilities in Canada.....	64,895	Claims—Ontario (net).....	20,737
		Claims—Canada (net).....	52,552

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Adam McBride, 465 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—J. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 6, 1872. *Date commenced business in Canada.*—December 7, 1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$8,150,000	Premiums—Ontario (net).....	\$129,927
Assets in Canada.....	1,192,312	Premiums—Canada (net).....	545,708
Liabilities in Canada.....	381,055	Claims—Ontario (net).....	59,573
		Claims—Canada (net).....	284,334

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Geo. W. Allan, K.C., Winnipeg; Vice-Presidents, M. F. Christie, Winnipeg; R. T. Riley, Winnipeg; General Manager, C. C. Ferguson, Winnipeg.*Directors.*—G. W. Allan, K.C., Winnipeg; M. F. Christie, Winnipeg; Hon. T. A. Crerar, N. J. Breen, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; R. T. Riley, Winnipeg; S. L. Cork, Winnipeg; F. E. Halls, Winnipeg; H. E. Sellers, Winnipeg.*Chief or General Agent in Ontario.*—T. Milton Taylor, 36 Toronto St., Toronto.*Date of Incorporation.*—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$4,091,233
Total assets.....	143,595,897	Premiums—Total business (net).....	17,234,822
Ontario business in force (gross).....	124,173,753	Death Claims—Ontario (net).....	684,809
Total business in force (gross).....	554,133,172	Death Claims—Total business (net).....	3,377,512

*See note on page 1.

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Manager or Chief Executive Officer in Canada.—H. E. Rawlings, 1111 Beaver Hall Hill, Montreal, Que.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$304,600	Premiums—Ontario (net).....	\$63,486
Total assets.....	4,342,623	Premiums—Total business (net)..	438,368
Total liabilities.....	1,269,660	Claims—Total Ontario (net).... Cr.	1,613
Surplus protection of policyholders.	3,072,964	Claims—Total business (net)....	90,477

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. V. Owen, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,024,578	Premiums—Ontario (net).....	\$257,996
Assets in Canada.....	\$2,314,107	Premiums—Canada (net).....	765,186
Liabilities in Canada.....	630,793	Claims—Ontario (net).....	78,363
		Claims—Canada (net).....	260,475

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Geo. W. Reynolds, London, England; Col. L. H. Hanbury, London, England; A. G. Sweet, London, England; W. H. Clark Kennedy, D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Lionel O. P. Walsh, Montreal; J. V. Owen, Montreal; Archie E. Baillie, Montreal.

Chief or General Agent in Ontario.—H. N. De Witt, 36 Toronto St., Toronto.

Date of Incorporation.—April 4, 1911. *Date commenced business in Canada.*—November 17, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$375,000	Premiums—Ontario (net).....	\$169,578
Total assets.....	1,964,187	Premiums—Total business (net)..	664,854
Total liabilities.....	1,158,578	Claims—Ontario (net).....	93,834
Surplus protection of policyholders.	805,609	Claims—Total business (net)....	344,673

THE GUILDHALL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—D. K. MacDonald, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Mitchell & Ryerson, 90 Adelaide St. East, Toronto.

Date of Organization.—January, 1920. *Date commenced business in Canada.*—October 21, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$607,505	Premiums—Ontario (net).....	\$127,277
Total assets.....	554,615	Premiums—Canada (net).....	293,629
Total liabilities.....	287,771	Claims—Ontario (net).....	117,966
		Claims—Canada (net).....	208,740

*See note on page 1.

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; Vice-President, H. McInnes, K.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. G. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; Hon. J. A. Walker, K.C., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D., J. R. MacLeod, Halifax, N.S.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of Incorporation.—1809. *Date commenced business in Canada.*—1809.

	PREMIUMS WRITTEN—	CLAIMS INCURRED
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....
Total assets.....	5,134,343	\$152,051
Total liabilities.....	1,622,965	Premiums—Total business (net)...
Surplus protection of policyholders.....	3,511,378	991,228
		Claims—Ontario (net).....
		48,806
		Claims—Total business (net)....
		407,598

HAND-IN-HAND INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH ST., TORONTO, ONT.

Incorporated.—June 3, 1873. *Date commenced business in the Province.*—July 1, 1873.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for Year Ending 31st December, 1935

	Capital Stock		Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$500,000.00				
Number of shares, 5,000. Par value, \$100.00.				
Capital stock at beginning of year.....	\$100,000 00		\$100,000 00	
Capital stock at end of year.....	\$100,000 00		\$100,000 00	
	Premium on Capital Stock			
Total amount paid to December 31, 1935.....				Nil
	Assets			
Book value of real estate held for sale.....				\$5,200 00
Mortgage loans on real estate, first mortgages.....				8,000 00
Amortized book value of bonds, debentures and debenture stocks owned:				
Not in default.....	\$394,291 21			
In default.....	14,688 36			
				408,979 57
Book value of stocks owned.....				568 90
Cash on hand and in banks:				
On hand at Head Office.....	\$118 00			
In chartered banks of Canada in Canada.....	16,237 26			
In all other banks and depositories.....	19,935 73			
				36,290 99
Interest accrued.....	\$5,106 75			
Dividends due.....	12 00			
				5,118 75
Agents' balances and premiums uncollected:				
Written on or after October 1, 1935.....	\$5,477 14			
Premiums due from reinsuring companies:				
Written on or after October 1, 1935.....	665 53			
				6,142 67
Total Admitted Assets.....				\$470,300 88
	Liabilities			
	In the Province	Elsewhere		Total
Total provision for unpaid claims.....	\$7,199 00			\$7,199 00
Total net reserve.....	38,309 34	\$13 15		38,322 49
Expenses due and accrued.....				250 00
Taxes due and accrued.....				2,444 26
Reinsurance premiums.....				30 00
Return premiums and balances due agents.....				63 72
Bills payable:				
London & Lancashire Insurance Co., Ltd.....		\$168,692 72		
Queen City Fire Insurance Co.....		50 74		
				168,743 46
Total Liabilities (excluding capital stock).....				\$217,052 93
Capital stock paid in cash.....	\$100,000 00			
Surplus in profit and loss account.....	153,247 95			
Excess of assets over liabilities (surplus for protection of policyholders).....				253,247 95
Total Liabilities.....				\$470,300 88

*See note on page 1.

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$53,999 03	\$18 70	\$54,017 73
Reserve of unearned premiums:			
At beginning of year.....	\$38,652 09	.....	\$38,652 09
At end of year.....	38,322 49	.....	38,322 49
Decrease.....	\$329 60	.....	\$329 60
Net premiums earned.....	\$54,328 63	\$18 70	\$54,347 33
Net losses and claims incurred.....	\$20,945 83	.....	\$20,945 83
Net adjustment expenses.....	952 87	.....	952 87
Commissions.....	10,176 41	5 26	10,181 67
Taxes (excluding taxes on real estate).....	3,308 41	.....	3,308 41
Salaries, fees and travelling expenses.....	12,028 95	.....	12,028 95
All other expenses.....			4,390 75
Total claims and expenses.....			\$51,808 48
Underwriting profit.....			\$2,538 85
Other revenue:			
Interest earned.....		\$15,621 73	
Dividends earned.....		48 00	
Profit on sale of securities.....		135 83	
			15,805 56
Other expenditure:			
Bad debts written off.....		\$30 57	
Loss on real estate held for sale.....		1,280 97	
Decrease in market value of investments.....		3,280 60	
Investment expenses.....		10 00	
			4,602 14
Net Profit for the Year.....			\$13,742 27

Surplus for Protection of Policyholders

Surplus of assets over liabilities (including capital stock) at beginning of year.....	\$251,032 32
Net profit for the year brought down.....	13,742 27
	\$264,774 59
Dividends declared to shareholders.....	10,000 00
	\$254,774 59
Increase in unadmitted assets.....	1,526 64
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$253,247 95

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$9,795,149	.....	\$9,765,149
Taken in 1935, new and renewed.....	7,354,929	\$38,562	7,393,491
Totals.....	\$17,150,078	\$38,562	\$17,158,640
Ceased in 1935, including renewed.....	7,964,076	.....	7,964,076
Gross in force, December 31, 1935.....	\$9,186,002	\$38,562	\$9,224,564
Reinsurance in force, December 31, 1935.....	646,575	.....	646,575
Net in Force, December 31, 1935.....	\$8,539,427	\$38,562	\$8,577,989

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	69,400	01	52,159	92	53,749	41	67,810	52	926	76	66,883	76
Elsewhere.....			26	29			26	29			26	29
Totals.....	69,400	01	52,186	21	53,749	41	67,836	81	926	76	66,910	05
Automobile:												
Ontario.....	6,178	03	5,499	72	6,788	62	4,889	13			4,889	13
Elsewhere.....												
Plate Glass:												
Ontario.....	3,578	27	1,723	81	1,875	17	3,426	91			3,426	91
Elsewhere.....												
Sprinkler Leakage:												
Ontario.....			21	58			21	58			21	58
Elsewhere.....												
All Business:												
Ontario.....	79,156	31	59,405	03	62,413	20	76,148	14	926	76	75,221	38
Elsewhere.....			26	29			26	29			26	29
Totals.....	79,156	31	59,431	32	62,413	20	76,174	43	926	76	75,247	67

Schedule "D"

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Saskatchewan, 5%, 1939.....	\$20,000 00	\$19,322 19
Hydro-Electric Power Commission, 4%, 1957.....	10,000 00	8,674 81
City of Toronto, 5 ½%, 1948-50.....	10,000 00	9,760 81
Town of Kenora, 5 ½%, 1937.....	2,000 00	2,024 50
Town of Morrisburg, 4 ½%, 1939-40.....	4,000 00	4,016 15
Village of Elmira, 6%, 1937-38.....	1,990 60	1,990 60
Dominion of Canada—Conversion Loan, 4 ½%, 1959.....	112,000 00	108,796 95
Dominion of Canada—Conversion Loan, 3 ½%, 1949.....	26,500 00	25,643 01
Dominion of Canada—Conversion Loan, 4 ½%, 1959.....	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939.....	9,000 00	8,900 66
Province of Ontario, 6%, 1943.....	50,000 00	49,531 65
Province of Ontario, 6%, 1941.....	15,000 00	14,896 34
Province of Ontario, 5%, 1960.....	5,000 00	5,785 59
Province of British Columbia, 5%, 1949.....	15,000 00	15,073 21
Province of Nova Scotia, 5%, 1959.....	30,000 00	33,562 73
Province of Nova Scotia, 5%, 1960.....	5,000 00	5,608 39
Hydro-Electric Power Commission, 4%, 1957.....	15,000 00	12,657 35
Gatineau Power Co., 5%, 1956.....	10,000 00	9,749 66
City of Regina (£800-0-0), 4 ½%, 1952.....	3,893 33	3,379 11
City of Toronto, 5 ½%, 1950.....	5,000 00	5,000 00
City of Edmonton, 5 ½%, 1945.....	20,000 00	20,076 31
City of Kingston, 5%, 1943.....	10,000 00	9,967 43
Town of Kenora, 5 ½%, 1937.....	2,000 00	2,018 81
Town of Goderich, 5%, 1936-41.....	1,981 08	1,943 33
Town of Elmira, 6%, 1936.....	911 62	911 62
Totals.....	\$399,276 63	\$394,291 21

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Town of Bridgeburg, 5%, 1935-42.....	\$11,776 57	\$10,963 48	\$8,479 13
St. Paul's Roman Catholic Schools, 5 ½%, 1934-56.....	4,787 96	4,590 73	3,926 13
Town of Walkerville, 4 ½%, 1937-42.....	2,784 27	2,414 75	2,283 10
Totals.....	\$19,348 80	\$17,968 96	\$14,688 36

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Toronto Mortgage Company, 8 shs.....	\$400 00	\$568 90	\$960 00

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, 44 Victoria St., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Arthur Tucker, care Dale & Co., Toronto, Ont.

Date of Incorporation.—1852. Date commenced business in Canada.—1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$4,000,000	Premiums—Ontario (net)..... \$40,361
Assets in Canada.....	173,256	Premiums—Canada (net)..... 82,747
Liabilities in Canada.....	54,798	Claims—Ontario (net)..... 15,827
		Claims—Canada (net)..... 40,013

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net)..... \$84,634
Assets in Canada.....	443,299	Premiums—Canada (net)..... 159,170
Liabilities in Canada.....	112,022	Claims—Ontario (net)..... 40,417
		Claims—Canada (net)..... 82,408

*See note on page 1.

HARTFORD FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,636,425	Premiums—Ontario (net).....	\$278,717
Liabilities in Canada.....	512,943	Premiums—Canada (net).....	694,561
		Claims—Ontario (net).....	90,154
		Claims—Canada (net).....	266,197

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—B. W. Ballard, 24 Wellington St. E., Toronto, Ont.

Chief or General Agent in Ontario.—B. W. Ballard, Toronto.

Date of Incorporation.—1916. *Date commenced business in Canada.*—January, 1921.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	70,111	Premiums—Ontario (net).....	\$15,218
Liabilities in Canada.....	11,751	Premiums—Canada (net).....	18,963
		Claims—Ontario (net).....	15,388
		Claims—Canada (net).....	16,888

HOME FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Blight, Toronto, Ont.

Chief or General Agent in Ontario.—W. R. Blight, Toronto, Ont.

Date of Incorporation.—September 9, 1864. *Date commenced business in Canada.*—1931.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	191,889	Premiums—Ontario (net).....	\$25,509
Liabilities in Canada.....	47,048	Premiums—Canada (net).....	61,748
		Claims—Ontario (net).....	16,081
		Claims—Canada (net).....	29,032

HOME INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1853. *Date commenced business in Canada.*—January 1, 1902.

Capital stock paid in cash.....	\$14,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,994,751	Premiums—Ontario (net).....	\$317,231
Liabilities in Canada.....	1,050,778	Premiums—Canada (net).....	1,747,566
		Claims—Ontario (net).....	137,379
		Claims—Canada (net).....	803,814

*See note on page 1.

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—June 9, 1922. *Date commenced business in Canada.*—April 18, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	†Premiums—Ontario (net).....	\$56,710
Assets in Canada.....	178,051	†Premiums—Canada (net).....	Nil
†Liabilities in Canada.....	Nil	†Claims—Ontario (net).....	23,895
		†Claims—Canada (net).....	Nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. J. Quinn, Toronto; Manager, Percy M. May, Montreal.*Directors.*—P. R. Gault, Montreal, Que.; Allan F. Glover, Montreal; P. J. Quinn, Toronto; Percy M. May, Montreal, Que.; A. Houdon, Montreal; Chas. Duquette, J. H. Labelle, Montreal; F. J. Williams, Liverpool, Eng.; J. D. Hudson, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—1905.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$229,150	Premiums—Ontario (net).....	\$55,248
Total assets.....	767,545	Premiums—Total business (net)..	162,375
Total liabilities.....	153,167	Claims—Ontario (net).....	20,967
Surplus protection of policyholders.	614,378	Claims—Total business (net)....	65,522

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—C. W. Tyre, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—1899. *Date commenced business in Canada.*—December 12, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$36,859
Assets in Canada.....	218,859	Premiums—Canada (net).....	129,221
Liabilities in Canada.....	117,253	Claims—Ontario (net).....	9,276
		Claims—Canada (net).....	44,362

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, E. A. Brownell; General Manager, K. Thom, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, Toronto; Secretary, Lincoln Carlisle; Assistant Secretaries, P. C. Keys, W. T. Turvey and C. R. Morrow.*Directors.*—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, E. A. Brownell, all of Toronto; and H. J. Wyatt, J. Lester Parsons, New York.*Chief or General Agent in Ontario.*—E. A. Brownell, 22 Wellington St. E., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—June 21, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,000	Premiums—Ontario (net).....	\$137,904
Total assets.....	586,015	Premiums—Total business (net)..	290,569
Total liabilities.....	239,671	Claims—Ontario (net).....	44,983
Surplus protection of policyholders.	346,344	Claims—Total business (net)....	136,281

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officer.—President and Managing Director, R. L. Stailing, Toronto.*Directors.*—Thos. A. Brydall, Toronto; H. W. Muskett, Toronto; H. H. Heakes, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute, H. S. Whiting, H. R. Hobson.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—August 18, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$175,000	Premiums—Ontario (net).....	\$65,846
Total assets.....	810,406	Premiums—Total business (net)..	141,582
Total liabilities.....	232,067	Claims—Ontario (net).....	39,570
Surplus protection of policyholders.	578,339	Claims—Total business (net)....	73,767

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and J. E. Weston, Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.*Directors.*—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; S. J. Moore, Toronto; W. G. Morrow, Toronto; Mark H. Irish, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell, J. P. Bickell, Hon. Chas. McCrea, K.C., John S. Norris.*Date of Incorporation.*—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$3,208,486
Total assets.....	75,163,593	Premiums—Total business (net)..	9,166,992
Ontario business in force (gross)...	103,883,898	Death Claims—Ontario (net)....	680,965
Total business in force (gross)....	279,058,520	Death Claims—Total business (net)	1,906,871

†INDEMNITY MARINE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. W. Schaffler, 18 Wellington St., Toronto.*Chief or General Agent in Ontario.*—E. W. Schaffler.*Date of Incorporation.*—1887. *Date commenced business in Canada.*—August 1, 1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$4,890,933	Premiums—Ontario (net).....	\$50,563
Assets in Canada.....	149,243	Premiums—Canada (net).....	63,532
Liabilities in Canada.....	13,628	Claims—Ontario (net).....	22,263
		Claims—Canada (net).....	50,790

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto, Ont.*Chief or General Agent in Ontario.*—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto, Ont.*Date of Incorporation.*—1920. *Date commenced business in Canada.*—July 3, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$74,693
Assets in Canada.....	405,388	Premiums—Canada (net).....	134,551
Liabilities in Canada.....	138,243	Claims—Ontario (net).....	42,579
		Claims—Canada (net).....	75,681

*See note on page 1.

†Formerly Indemnity Mutual Marine Assurance Company Limited.

INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.

Chief or General Agent in Ontario.—Jones & Proctor Bros., Limited, 100 Adelaide St. W., Toronto.

Date of Incorporation.—April 14, 1794. *Date commenced business in Canada.*—November 7, 1889.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,032,397	Premiums—Ontario (net).....	\$264,738
Liabilities in Canada.....	405,358	Premiums—Canada (net).....	626,727
		Claims—Ontario (net).....	98,077
		Claims—Canada (net).....	289,794

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. G. Smith, Toronto.

Chief or General Agent in Ontario.—J. G. Smith, 36 King St. East, Toronto.

Date of Incorporation.—December 27, 1904. *Date commenced business in Canada.*—June 2, 1905.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	5,000	Premiums—Ontario (net).....	\$1,372
Liabilities in Canada.....	2,595	Premiums—Canada (net).....	1,372
		Claims—Ontario (net).....	Cr. 30
		Claims—Canada (net).....	Cr. 30

INTERNATIONAL INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. E. Schofield, Montreal, Que.

Chief or General Agent in Ontario.—John R. Cox, Federal Bldg., Toronto, Ont.

Date of Incorporation.—March 6, 1909. *Date commenced business in Canada.*—April 2, 1935.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	140,152	Premiums—Ontario (net).....	\$50,364
Liabilities in Canada.....	61,421	Premiums—Canada (net).....	128,108
		Claims—Ontario (net).....	15,953
		Claims—Canada (net).....	42,109

LAW, UNION & ROCK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton, Toronto.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Incorporation.—1806. *Date commenced business in Canada.*—April, 1899.

Capital stock paid in cash.....	£165,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,145,043	Premiums—Ontario (net).....	\$146,718
Liabilities in Canada.....	347,106	Premiums—Canada (net).....	390,363
		Claims—Ontario (net).....	44,909
		Claims—Canada (net).....	163,319

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. W. Hadrill, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—W. T. Freeman, 80 King St., Toronto, Ont.

Date of Incorporation.—1838. *Date commenced business in Canada.*—July 17, 1929.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	\$541,244	Premiums—Ontario (net).....	\$74,958
Liabilities in Canada.....	244,285	Premiums—Canada (net).....	243,143
		Claims—Ontario (net).....	61,749
		Claims—Canada (net).....	154,734

*See note on page 1.

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 21, 1836. *Date commenced business in Canada.*—June 4, 1851.

Capital stock paid in cash.....	£1,062,100
<i>Life:</i>	
Assets in Canada (included in Other than Life).	
Ontario business in force (gross)...	\$38,626
Canadian business in force (gross)...	166,708
<i>Other than Life:</i>	
Assets in Canada.....	†3,110,204
Liabilities in Canada.....	† 882,652

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	
Premiums—Ontario (net).....	\$1,069
Premiums—Canada (net).....	4,255
Death Claims—Ontario (net)....	Nil
Death Claims—Canada (net)....	9,950
<i>Other than Life:</i>	
Premiums—Ontario (net).....	390,757
Premiums—Canada (net).....	1,095,629
Claims—Ontario (net).....	145,029
Claims—Canada (net).....	426,959

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Secretary, H. Churchill Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Allan F. Glover, Montreal; Hon. L. A. Taschereau, Quebec; F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; Arthur B. Purvis, Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 12, 1912. *Date commenced business in Canada.*—August 1, 1912.

Capital stock paid in cash.....	\$175,000
Total assets.....	1,377,761
Total liabilities.....	232,513
Surplus protection of policyholders.	1,145,248

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$79,966
Premiums—Total business (net)...	228,646
Claims—Ontario (net).....	31,678
Claims—Total business (net)....	96,638

LOCAL GOVERNMENT GUARANTEE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Confederation Life Bldg., Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—January, 1924.

Capital stock paid in cash.....	£15,600
Assets in Canada.....	\$126,334
Liabilities in Canada.....	59,895

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,517
Premiums—Canada (net).....	57,826
Claims—Ontario (net).....	1,166
Claims—Canada (net).....	21,020

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. J. R. Coyle, 465 St. John St., Montreal, Que.

Chief or General Agent in Ontario.—Messrs. Armstrong, De Witt & Crossin, Limited, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$8,078,960
Assets in Canada.....	980,224
Liabilities in Canada.....	318,241

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$148,370
Premiums—Canada (net).....	398,297
Claims—Ontario (net).....	31,601
Claims—Canada (net).....	129,116

*See note on page 1.

†Respecting "Life" and "Other than Life" business.

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. W. Ballard, Toronto; Vice-President, A. R. Martin, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. R. Martin, Toronto; W. A. Clark, Toronto; J. R. Cartwright, K.C., Toronto; Harold Fry, J. G. Moore, Dr. V. F. Stock, Geo. E. Watson.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	999,876	Premiums—Ontario (net).....	\$86,464
Total liabilities.....	177,058	Premiums—Total business (net)..	175,634
Surplus protection of policyholders.	851,828	Claims—Ontario (net).....	31,392
		Claims—Total business (net)....	77,750

LONDON AND COUNTY INSURANCE COMPANY, LTD.*

HEAD OFFICE, BLACKFRIARS, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert L. Stailing, 15 Wellington St. E., Toronto, Ont.

Chief Agent in Ontario.—R. L. Stailing, Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—May, 1932.

Capital stock paid in cash.....	\$102,186	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	175,531	Premiums—Ontario (net).....	\$15,674
Liabilities in Canada.....	82,068	Premiums—Canada (net).....	110,168
		Claims—Ontario (net).....	7,317
		Claims—Canada (net).....	36,012

LONDON GUARANTEE & ACCIDENT COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—George Weir, Toronto.

Chief or General Agent in Ontario.—Geo. Weir, 465 Bay St., Toronto.

Date of Organization.—1869. *Date commenced business in Canada.*—July, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$897,431	Premiums—Ontario (net).....	\$253,049
Liabilities in Canada.....	402,166	Premiums—Canada (net).....	514,208
		Claims—Ontario (net).....	106,137
		Claims—Canada (net).....	239,175

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Manager and Secretary, L. C. Evans, Toronto.

Directors.—Alfred Wright, Toronto; J. Walmsley, Toronto; Chas. Hendry, London, Eng.; W. R. Houghton, Toronto; C. M. Horswell, Toronto.

Date of Incorporation.—April 10, 1908. *Date commenced business in Canada.*—July 24, 1908.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,125,196	Premiums—Ontario (net).....	\$161,563
Total liabilities.....	451,784	Premiums—Total business (net)..	339,903
Surplus protection of policyholders.	673,412	Claims—Ontario (net).....	63,108
		Claims—Total business (net)....	136,323

LONDON & LANCASHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. R. Houghton.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. E., Toronto.

Date of Organization.—December 10, 1861. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	£1,455,724	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$2,192,901	Premiums—Ontario (net).....	\$452,482
Liabilities in Canada.....	882,715	Premiums—Canada (net).....	1,025,339
		Claims—Ontario (net).....	170,349
		Claims—Canada (net).....	386,468

*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. E. Jeffrey, K.C., London, Ont.; Vice-President and Managing Director, E. E. Reid, B.A., A.I.A., London; General Manager, Edward E. Reid, London; Asst. General Manager and Actuary, J. D. Buchanan, B.A., F.A.S.

Directors.—J. E. Smallman, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffrey, London; G. E. Reid, London; E. H. Jones, London.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	100,560,916	Premiums—Ontario (net).....	\$9,576,927
Ontario business in force (gross)...	330,251,775	Premiums—Total business (net)...	15,178,261
Total business in force (gross).....	525,295,199	Death Claims—Ontario business (net).....	1,255,697
		Death Claims—Total business (net).....	2,027,491
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	246,799	Premiums—Ontario (net).....	118,514
Total liabilities.....	112,341	Premiums—Total business (net)...	193,076
Surplus protection of policyholders.	134,458	Claims—Ontario (net).....	79,540
		Claims—Total business (net)....	129,428

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—F. E. Dufty, 210 St. James St., Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$301,980	Premiums—Ontario (net).....	\$26,539
Liabilities in Canada.....	81,814	Premiums—Canada (net).....	88,356
		Claims—Ontario (net).....	14,793
		Claims—Canada (net).....	41,958

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Northern Bldg., St. John St., Montreal.

Chief or General Agent in Ontario.—Colborne Insurance Agencies, Limited, 100 Adelaide St. W., Toronto, Ont.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash.....	£120,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$10,563,569	Premiums—Ontario (net).....	\$158,022
Ontario business in force (gross)...	6,635,706	Premiums—Canada (net).....	791,668
Canadian business in force (gross).	16,758,699	Death Claims—Ontario (net)....	62,523
		Death Claims—Canada (net)....	152,034
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	277,219	Premiums—Ontario (net).....	29,063
Liabilities in Canada.....	84,753	Premiums—Canada (net).....	111,778
		Claims—Ontario (net).....	6,153
		Claims—Canada (net).....	36,458

LOYAL LIFE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, 371 Bay St., Toronto, Ont.

Chief or General Agent in Ontario.—E. M. Watt.

Date of Incorporation.—May 14, 1935. *Date commenced business in Canada.*—September 30, 1935.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	107,123	Premiums—Ontario (net).....	Nil
Ontario business in force (gross)...	Nil	Premiums—Canada (net).....	Nil
Canadian business in force (gross).	Nil	Death Claims—Ontario (net)....	Nil
		Death Claims—Canada (net)....	Nil

*See note on page 1.

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Watt, Continental Life Bldg., Toronto.*Chief or General Agent in Ontario.*—E. M. Watt, Continental Life Bldg., Toronto.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—February 13, 1913.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	191,238	Premiums—Ontario (net).....	\$126,442
Liabilities in Canada.....	77,907	Premiums—Canada (net).....	191,389
		Claims—Ontario (net).....	66,107
		Claims—Canada (net).....	105,048

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	132,976	Premiums—Ontario (net).....	\$46,204
Liabilities in Canada.....	54,419	Premiums—Canada (net).....	79,172
		Claims—Ontario (net).....	7,594
		Claims—Canada (net).....	22,307

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, M. R. Gooderham, K.C., Toronto; Vice-President, George G. Mitchell; General Manager, J. H. Lithgow.*Directors.*—Geo. H. Cassels, F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; Col. A. L. Bishop, Toronto; R. A. Daly, Toronto; H. B. Henwood, Toronto; G. G. Mitchell, Toronto; J. H. Lithgow, Toronto.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$133,824,000	Premiums—Ontario (net).....	\$3,567,358
Ontario business in force (gross).....	114,188,281	Premiums—Total business (net).....	21,752,664
Total business in force (gross).....	519,036,631	Death Claims—Ontario (net).....	758,911
		Death Claims—Total business (net).....	3,635,486

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Building, Montreal.*Chief or General Agent in Ontario.*—W. Rae Blight, 22 Toronto St., Toronto, Ont.*Date of Organization.*—January, 1881. *Date commenced business in Canada.*—December 14, 1896.

Capital stock paid in cash.....	£1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$342,172	Premiums—Ontario (net).....	\$19,792
Liabilities in Canada.....	39,280	Premiums—Canada (net).....	95,721
		Claims—Ontario (net).....	5,971
		Claims—Canada (net).....	14,238

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.*Chief or General Agent in Ontario.*—J. W. Smith, 54 Adelaide St. East, Toronto.*Date of Incorporation.*—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

Capital stock paid in cash.....	\$2,797,233	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	551,912	Premiums—Ontario (net).....	\$51,985
Liabilities in Canada.....	243,985	Premiums—Canada (net).....	186,895
		Claims—Ontario (net).....	21,982
		Claims—Canada (net).....	101,001

*See note on page 1.

MARYLAND INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, 465 St. John St., Montreal.*Chief or General Agent in Ontario.*—Willis Faber and Company of Ontario, Ltd., 36 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—September 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$5,969
Assets in Canada.....	210,872	Premiums—Canada (net).....	77,219
Liabilities in Canada.....	49,823	Claims—Ontario (net).....	701
		Claims—Canada (net).....	37,690

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.*Directors.*—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—November 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....	\$51,452
Total assets.....	697,058	Premiums—Total business (net)..	115,900
Total liabilities.....	114,776	Claims—Ontario (net).....	13,803
Surplus protection of policyholders	582,282	Claims—Total business (net).....	30,502

MERCHANTS CASUALTY INSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, E. F. Seagram, Waterloo; Vice-President, J. C. Haight, K.C., Waterloo; General Manager, R. E. Patterson, Waterloo.*Directors.*—Thos. W. Seagram, Waterloo; William Henderson, Waterloo; J. A. Martin, Kitchener; E. M. Arnold, Elmira; W. G. Weichel, Waterloo; P. V. Wilson, Waterloo; W. J. Stevenson; R. E. Patterson.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—December 17, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$146,400	Premiums—Ontario (net).....	\$196,466
Total assets.....	256,057	Premiums—Total business (net)..	304,249
Total liabilities.....	169,020	Claims—Ontario (net).....	89,745
Surplus protection of policyholders.	87,038	Claims—Total business (net).....	159,823

MERCHANTS FIRE ASSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—December 26, 1917.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,750,000	Premiums—Ontario (net).....	\$76,555
Assets in Canada.....	314,618	Premiums—Canada (net).....	185,292
Liabilities in Canada.....	144,341	Claims—Ontario (net).....	15,255
		Claims—Canada (net).....	52,165

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Date commenced business in the Province.*—January 31., 1898.*Officers.*—President, W. R. Houghton; Acting Secretary, Charles M. Horswell; Manager, Charles M. Horswell.*Directors (as at date of filing statement).*—C. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.*Auditors.*—Rutherford Williamson, F.C.A., and Harold A. Shiach, F.C.A.

*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$500,000.		
Number of shares, 10,000. Par value, \$50.		
Capital stock at beginning of year.....	\$300,000 00	\$150,000 00
Capital stock at end of year.....	\$300,000 00	\$150,000 00

Premium on Capital Stock

Total amount paid to December 31, 1935.....	\$150,000 00
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Assets

Book value of real estate, office premises.....	\$100,000 00
Mortgage loans on real estate, first mortgages.....	13,000 00
Amortized book value of bonds, debentures and debenture stocks owned:	
Not in default.....	\$462,001 33
In default.....	99,491 32
	561,492 65
Cash on hand and in banks:	
On hand at Head Office.....	\$392 60
In chartered banks of Canada in Canada.....	16,533 42
In all other banks and depositories.....	72,450 10
	89,376 12
Interest due, \$37.50; accrued, \$6,596.40.....	\$6,633 90
Rents due.....	15 00
	6,648 90
Agents' balances and premiums uncollected:	
Written on or after October 1, 1935.....	\$14,625 96
Premiums due from reinsuring companies:	
Written on or after October 1, 1935.....	1,863 05
	16,489 01
Total Admitted Assets.....	\$787,006 68

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$4,927 00		\$4,927 00
Total net reserve, \$167,082.17; carried out at 80 % thereof.....	133,604 33	\$61 41	133,665 74
Expenses due and accrued.....			2,200 00
Taxes due and accrued.....			10,631 32
Reinsurance premiums.....			186 39
Return premiums and balances due agents.....			162 92
Reserve for mortgage interest in arrears.....			37 50
Reserve for deficiency of market values under book values of bonds and debentures			21,247 69
Reserve for depreciation of Head Office building.....			3,000 00
Total Liabilities (excluding capital stock).....			\$176,058 56
Capital stock paid in cash.....		\$150,000 00	
Surplus in profit and loss account.....		460,948 12	
Excess of assets over liabilities (surplus for protection of policyholders).....			610,948 12
Total Liabilities.....			\$787,006 68

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$159,728 71	\$153 50	\$159,882 21
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$140,158 84		\$140,158 84
At end of year.....	133,604 33	\$61 41	133,665 74
Decrease.....	\$6,554 51	\$61 41	\$6,493 10
Net premiums earned.....	\$166,283 22	\$92 09	\$166,375 31
Net losses and claims incurred.....	\$39,797 17		\$39,797 17
Net adjustment expenses.....	3,457 79		3,457 79
Commissions.....	39,751 64		39,751 64
Taxes (excluding taxes on real estate).....			13,643 85
Salaries, fees and travelling expenses.....			28,304 87
All other expenses.....			15,284 34
Total claims and expenses.....			\$140,239 66
Underwriting profit.....			\$26,135 65

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$33,329	55	
Rents earned—debit.....	952	43	
Endorsement fees.....	3	50	
			32,380 62
Other expenditure:			
Increase in reserve for mortgage interest in arrears.....	\$37	50	
Bad debts written off.....	66	63	
Loss on sale of securities and real estate.....	3,942	62	
Increase in reserve of depreciation of Head Office building.....	3,000	00	
Increase in deficiency of market value under book value of securities.....	18,697	53	
			25,744 28
Net Profit for the Year.....			\$32,771 99

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$617,086	38
Net profit for the year brought down.....	32,771	99
	\$649,858	37
Dividends declared to shareholders.....	37,500	00
	\$612,358	37
Increase in unadmitted assets.....	1,410	25
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$610,948	12

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$55,311,066		\$55,311,066
Taken in 1935, new and renewed.....	32,442,038	\$82,125	32,524,163
Totals.....	\$87,753,104	\$82,125	\$87,835,229
Ceased in 1935, including renewed.....	35,530,897	900	35,531,797
Gross in force, December 31, 1935.....	\$52,222,207	\$81,225	\$52,303,432
Reinsurance in force, December 31, 1935.....	3,457,016		3,457,016
Net in Force, December 31, 1935.....	\$48,765,191	\$81,225	\$48,846,416

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:						
Ontario.....	\$ 353,061 18	\$ 189,224 11	\$ 209,946 62	\$ 332,338 67	\$ 5,955 90	\$ 326,382 77
Elsewhere.....		158 10	4 60	153 50		153 50
Totals.....	353,061 18	189,382 21	209,951 22	332,492 17	5,955 90	326,536 27
Automobile:						
Ontario.....	6,934 41	8,768 86	7,990 72	7,712 55	103 82	7,608 73
Elsewhere.....						
Sprinkler Leakage:						
Ontario.....		204 24	16 20	188 04		188 04
Elsewhere.....						
Weather:						
Ontario.....		88 73	9 84	78 89		78 89
Elsewhere.....						
All Business:						
Ontario.....	359,995 59	198,285 94	217,963 38	340,318 15	6,059 72	334,258 43
Elsewhere.....		158 10	4 60	153 50		153 50
Totals.....	359,995 59	198,444 04	217,967 98	340,471 65	6,059 72	334,411 93

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5%, 1941.....	\$25,000 00	\$24,840 33
Dominion of Canada, 4½%, 1958.....	20,000 00	20,000 00
Dominion of Canada, 4½%, 1959.....	12,000 00	11,656 82
Province of Ontario, 4½%, 1965.....	4,000 00	4,308 26
Hydro-Electric Power Commission of Ontario, 6%, 1940.....	10,000 00	10,482 61
Province of Quebec, 4¼%, 1958.....	9,000 00	9,984 66
Province of Saskatchewan, 4%, 1954.....	55,000 00	46,796 83
Village of Acton, 6%, 1936-37.....	2,000 00	1,981 53
Village of Alexandria, 6%, 1936-39.....	2,945 51	2,979 48
Town of Brampton, 6¼%, 1948.....	4,314 23	4,314 23
City of Edmonton, 5½%, 1945.....	50,000 00	50,080 00
Village of Embro, 6%, 1936-39.....	2,265 80	2,265 80

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Town of Hanover, 6%, 1937-38.....	\$4,523 88	\$4,523 88
Town of Hespeler, 6%, 1937-40.....	2,321 93	2,265 72
Township of King, 6%, 1936-39.....	453 15	453 15
City of Kingston, 5½%, 1949.....	2,000 00	1,908 36
Town of Lakefield, 6½%, 1947-49.....	4,379 58	4,285 81
Town of Lindsay, 6%, 1936.....	2,000 00	2,008 64
Town of Listowel, 6%, 1937-38.....	2,714 33	2,747 66
City of London, 5%, 1944.....	4,000 00	3,712 74
Village of Merrickville, 6%, 1939.....	987 09	965 18
Town of Milton, 6%, 1947-48.....	5,690 03	5,447 89
City of Oshawa, 6%, 1948-50.....	6,796 72	6,487 41
County of Peel, 5%, 1941.....	3,371 63	3,236 58
City of Port Arthur, 5%, 1959.....	15,000 00	14,745 54
City of Port Arthur, 5%, 1937.....	3,000 00	2,955 29
Village of Port Credit, 6%, 1936-37.....	2,365 11	2,391 67
City of Sarnia, 5½%, 1938.....	3,759 09	3,708 18
City of Toronto, 6%, 1944.....	25,000 00	26,624 99
City of Toronto, 5%, 1953.....	25,000 00	25,145 21
City of Toronto, 4½%, 1948.....	2,410 00	2,256 35
City of Toronto, 4½%, 1945.....	1,000 00	892 57
Town of Trenton, 5½%, 1939.....	2,379 51	2,379 51
Village of Waterdown, 5½%, 1939.....	3,000 00	3,010 66
Town of Waterloo, 6%, 1937.....	6,560 54	6,499 94
Town of Wingham, 6½%, 1936-51.....	5,535 08	5,535 08
City of Woodstock, 5½%, 1947.....	5,000 00	4,949 25
Canada Permanent Mortgage Corp., 4%, 1939.....	10,000 00	10,000 00
Credit Foncier Franco-Canadien, 5%, 1945.....	25,000 00	24,121 95
The Imperial Trusts Co., G.I.R., 5%, 1939.....	2,500 00	2,500 00
McCull-Fontenac Oil Co., Ltd., 6%, 1949.....	25,000 00	25,961 57
Ontario Loan & Debenture Co., 4½%, 1939.....	10,000 00	10,000 00
Trusts & Guarantee Co., Ltd., 5%, 1939.....	2,500 00	2,500 00
Grand Trunk Pacific Railway, 3%, 1962.....	9,720 00	6,350 89
Hydro-Electric Power Commission of Ontario, 4%, 1957.....	5,000 00	3,737 62
Town of Kenora, 5%, 1940.....	3,000 00	3,000 00
City of Kingston, 6%, 1937.....	700 00	700 00
City of Kitchener, 6%, 1937.....	5,000 00	4,953 81
Town of Meaford, 6%, 1936.....	5,000 00	4,976 17
City of Sault Ste. Marie, 5%, 1943.....	2,000 00	1,939 22
City of Toronto, 3½%, 1945.....	4,866 67	4,866 67
City of Toronto, 3½%, 1944.....	5,353 33	5,353 33
City of Toronto, 4½%, 1953.....	1,000 00	1,000 00
Town of Weyburn, 5%, 1949.....	500 00	500 00
Harbour Commissioners of the City of Toronto, 4½%, 1953.....	24,000 00	20,717 29
Totals.....	\$476,913 21	\$462,001 33

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Township of Etobicoke, 5%, 1933-34-35.....	\$345 78	\$334 26	\$276 62
Township of Etobicoke, 5%, 1936-59.....	5,650 52	5,462 36	4,520 42
Township of Etobicoke, 5½%, 1946-50.....	20,080 32	21,030 12	16,064 26
Township of Etobicoke, 5½%, 1945-51.....	20,382 99	20,864 03	16,306 39
Town of Leamington, 6%, 1948.....	3,329 06	3,158 26	2,829 70
Town of Midland, 6%, 1939.....	2,467 49	2,467 49	2,023 34
Town of Mimico, 6½%, 1949-50.....	2,000 00	1,931 93	1,500 00
City of Niagara Falls, 5%, 1944-49.....	4,997 98	4,647 37	4,197 34
Town of Riverside, R.C.S.S., 5½%, 1936-47.....	14,002 72	13,967 71	6,301 22
Town of Thorold, 5%, 1934.....	1,000 00	896 44	820 00
Town of Walkerville, 4½%, 1942-43.....	5,000 00	5,000 00	4,100 00
City of Windsor, 5%, 1937.....	3,056 85	2,981 35	2,292 64
Township of York, 5%, 1956-57.....	25,000 00	16,750 00	20,000 00
Totals.....	\$107,313 71	\$99,491 32	\$81,231 93

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Corroon & Reynolds Canada, Inc., 276 St. James St., Montreal, P.Q.

Chief or General Agent in Ontario.—E. M. Henderson, Metropolitan Bldg., Toronto.

Date of Incorporation.—1849. Date commenced business in Canada.—1928.

		PREMIUMS WRITTEN—LOSSES INCURRED
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net)..... \$65,185
Assets in Canada.....	197,151	Premiums—Canada (net)..... 192,917
Liabilities in Canada.....	120,356	Claims—Ontario (net)..... 30,336
		Claims—Canada (net)..... 95,411

*See note on page 1.

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Jenkins, Insurance Exchange Bldg., Montreal.*Chief or General Agent in Ontario.*—John Fanning, Canada Life Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—January 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£237,500	Premiums—Ontario (net).....	\$53,060
Assets in Canada.....	\$238,876	Premiums—Canada (net).....	188,853
Liabilities in Canada.....	145,152	Claims—Ontario (net).....	12,745
		Claims—Canada (net).....	67,579

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, 36 Toronto St., Toronto.*Date of Incorporation.*—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$17,986
Assets in Canada.....	231,408	Premiums—Canada (net).....	75,436
Liabilities in Canada.....	66,847	Claims—Ontario (net).....	4,962
		Claims—Canada (net).....	22,317

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto, Ont.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$87,254
Assets in Canada.....	544,083	Premiums—Canada (net).....	142,134
Liabilities in Canada.....	134,953	Claims—Ontario (net).....	61,338
		Claims—Canada (net).....	104,791

MICHIGAN FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, DETROIT, MICH.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$6,167
Assets in Canada.....	244,230	Premiums—Canada (net).....	30,821
Liabilities in Canada.....	48,221	Claims—Ontario (net).....	2,239
		Claims—Canada (net).....	14,846

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, E. J. Tarr, Winnipeg; Vice-President, W. L. Parrish, Winnipeg, Man.*Directors.*—W. L. Parrish, Winnipeg; A. O. Marria, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. A. Flanders, Winnipeg; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.*Chief or General Agent in Ontario.*—A. B. Johnston, Toronto.*Date of Incorporation.*—July 18, 1904. *Date commenced business in Canada.*—July 4, 1906.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$100,740	Premiums—Ontario (net).....	\$351,697
Total assets.....	11,977,194	Premiums—Total business (net)...	1,637,266
Ontario business in force (gross)...	11,421,692	Death Claims—Ontario (net)....	51,011
Total business in force (gross)....	54,490,686	Death Claims—Total business (net)	253,701

*See note on page 1.

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Arthur P. Earle, A.I.A., A.A.S., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cypihot; S. W. Jacobs, K.C., Montreal; F. W. Fairman, Montreal; Hon. R. O. Grothe, Hon. J. P. B. Casgrain, Montreal; Lyon Cohen, Montreal; J. V. Desaulniers, Montreal; Arthur P. Earle, Montreal; William Penman, London, England; C. H. Falloon, London, England; C. E. Sanders, Montreal, Que.; Rene Redmond, Montreal, P.Q.; Wm. S. Walton, Toronto, Ont.

Chief or General Agent in Ontario.—A. H. Beaton, K.C., Royal Bank Bldg., Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—May 26, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$340,736
Total assets.....	5,947,070	Premiums—Total business (net)..	1,181,991
Ontario business in force (gross)...	7,984,845	Death Claims—Ontario (net)....	75,605
Total business in force (gross).....	38,761,364	Death Claims—Total business (net)	222,786

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Royal Exchange Bldg., Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto.

Date of Incorporation.—1906. *Date commenced business in Canada.*—May 30, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£374,543	Premiums—Ontario (net).....	\$42,379
Assets in Canada.....	\$336,900	Premiums—Canada (net).....	103,077
Liabilities in Canada.....	90,686	Claims—Ontario (net).....	19,553
		Claims—Canada (net).....	40,810

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.

Chief or General Agent in Ontario.—The Royal Trust Company, 59 Yonge St., Toronto.

Date of Incorporation.—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$973,333	Premiums—Ontario (net).....	\$307,678
Assets in Canada.....	8,152,043	Premiums—Canada (net).....	1,100,555
Ontario business in force (gross)...	8,879,735	Death Claims—Ontario (net)....	32,645
Canadian business in force (gross).	30,452,404	Death Claims—Canada (net)....	154,321

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto, Ont.

Chief or General Agent in Ontario.—R. H. L. Massie, 465 Bay St., Toronto.

Date of Incorporation.—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$81,851
Assets in Canada.....	489,366	Premiums—Canada (net).....	156,173
Liabilities in Canada.....	130,938	Claims—Ontario (net).....	50,817
		Claims—Canada (net).....	70,115

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.

Chief or General Agent in Ontario.—Chas. C. Hall, 54 Adelaide St. E., Toronto.

Date of Incorporation.—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$56,242
Assets in Canada.....	517,696	Premiums—Canada (net).....	260,442
Liabilities in Canada.....	188,893	Claims—Ontario (net).....	17,823
		Claims—Canada (net).....	134,257

*See note on page 1.

NATIONAL LIBERTY INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Montreal.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—February, 1859. *Date commenced business in Canada.*—August, 1930.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$4,000,000	†Premiums—Ontario (net).....	\$8,413
Assets in Canada.....	450,552	†Premiums—Canada (net).....	Nil
Liabilities in Canada.....	Nil	†Claims—Ontario (net).....	7,447
		†Claims—Canada (net).....	Nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto.

Directors.—Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. Rodolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto; R. E. Cox, Montreal, Que.

Date of Incorporation.—June 29, 1897. *Date commenced business in Canada.*—June 23, 1899.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$422,570
Total assets.....	11,745,820	Premiums—Total business (net)..	1,525,262
Ontario business in force (gross)..	15,390,487	Death Claims—Ontario (net)....	114,352
Total business in force (gross)....	55,422,977	Death Claims—Total business (net)	340,613

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, P. M. May, Montreal; Manager and Secretary, H. Churchill-Smith, Montreal.

Directors.—F. J. Williams, Liverpool, Eng.; J. D. Simpson, Liverpool, Eng.; J. Theodore LeClerc, Montreal; F. E. Meredith, K.C., Montreal; Lt.-Col. Herbert Molson, Montreal; Hon. L. A. Taschereau, Quebec, Que.; H. Churchill-Smith, Montreal; Arthur B. Purvis, Montreal, Que.; Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1929. *Date commenced business in Ontario.*—January 1, 1930.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$33,323
Assets in Canada.....	402,190	Premiums—Canada (net).....	103,789
Liabilities in Canada.....	102,108	Claims—Ontario (net).....	13,405
Surplus protection of policyholders.	300,082	Claims—Canada (net).....	41,890

NATIONAL PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, Concourse Bldg., Toronto.

Date of Incorporation.—1885. *Date commenced business in Canada.*—April 4, 1907.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash.....	£20,525	Premiums—Ontario (net).....	\$27,934
Assets in Canada.....	\$299,520	Premiums—Canada (net).....	124,652
Liabilities in Canada.....	115,660	Claims—Ontario (net).....	7,508
		Claims—Canada (net).....	57,407

*See note on page 1.

†Included in Home Insurance Company figures.

NATIONAL SURETY CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Chas. H. Allen, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—February 24, 1897. *Date commenced business in Canada.*—November 30, 1911.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	316,115	Premiums—Ontario (net).....	\$38,227
Liabilities in Canada.....	133,532	Premiums—Canada (net).....	113,804
		Claims—Ontario (net).....	16,897
		Claims—Canada (net).....	52,910

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Arthur Tucker, Metropolitan Bldg., Toronto.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—February 14, 1901. *Date commenced business in Canada.*—April 17, 1910.

Capital stock paid in cash.....	\$1,100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	341,981	Premiums—Ontario (net).....	\$54,829
Liabilities in Canada.....	89,188	Premiums—Canada (net).....	117,313
		Claims—Ontario (net).....	24,714
		Claims—Canada (net).....	61,832

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.*Chief or General Agent in Ontario.*—Grover D. Leyland, Metropolitan Bldg., Toronto.*Date of Organization.*—1820. *Date commenced business in Canada.*—February 13, 1914.

Capital stock paid in cash.. Fracs	12,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	977,902	Premiums—Ontario (net).....	\$110,028
Liabilities in Canada.....	393,115	Premiums—Canada (net).....	463,684
		Claims—Ontario (net).....	43,808
		Claims—Canada (net).....	225,050

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada—Allan F. Glover, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	259,868	Premiums—Ontario (net).....	\$45,020
Liabilities in Canada.....	106,372	Premiums—Canada (net).....	127,920
		Claims—Ontario (net).....	17,536
		Claims—Canada (net).....	51,979

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 414 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	284,613	†Premiums—Ontario (net).....	\$14,116
Liabilities in Canada.....	Nil	†Premiums—Canada (net).....	Nil
		†Claims—Ontario (net).....	12,478
		†Claims—Canada (net).....	Nil

*See note on page 1.

†Included in Home Insurance Company figures.

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpré, Montreal.*Chief or General Agent in Ontario.*—Geo. R. Browne, 51 Yonge St., Toronto.*Date of Incorporation.*—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	330,055	Premiums—Ontario (net).....	\$35,647
Liabilities in Canada.....	139,269	Premiums—Canada (net).....	157,944
		Claims—Ontario (net).....	14,978
		Claims—Canada (net).....	50,136

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—April 6, 1918.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	172,425	Premiums—Ontario (net).....	\$8,720
Liabilities in Canada.....	28,897	Premiums—Canada (net).....	42,548
		Claims—Ontario (net).....	829
		Claims—Canada (net).....	15,953

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Corroon & Reynolds, Canada, Inc., 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—C. M. Henderson, Metropolitan Bldg., Toronto, Ont.*Date of Incorporation.*—1865. *Date commenced business in Canada.*—November 1, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	241,785	Premiums—Ontario (net).....	\$37,853
Liabilities in Canada.....	158,645	Premiums—Canada (net).....	195,599
		Claims—Ontario (net).....	13,872
		Claims—Canada (net).....	119,222

NEW YORK UNDERWRITERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. Joselin, Toronto.*Chief or General Agent in Ontario.*—H. A. Joselin, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—July 24, 1925. *Date commenced business in Canada.*—January 11, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	437,649	Premiums—Ontario (net).....	\$54,839
Liabilities in Canada.....	99,992	Premiums—Canada (net).....	179,084
		Claims—Ontario (net).....	10,824
		Claims—Canada (net).....	33,848

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—G. S. Percy, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	472,486	Premiums—Ontario (net).....	\$48,426
Liabilities in Canada.....	102,406	Premiums—Canada (net).....	150,015
		Claims—Ontario (net).....	29,178
		Claims—Canada (net).....	75,291

*See note on page 1.

THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, J. P. Moore, Montreal; Vice-President, C. E. Harrison, Montreal.

Directors.—M. A. Phelan, Montreal; J. H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.

Chief or General Agent in Ontario.—Royal Trust Company, Toronto.

Date of Incorporation.—August 29, 1917. *Date commenced business in Canada.*—January 1, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$91,133	Premiums—Ontario (net).....	\$25,196
Total assets.....	542,454	Premiums—Total business (net)..	88,438
Total liabilities.....	32,858	Claims—Ontario (net).....	8,189
Surplus protection of policyholders.	509,596	Claims—Total business (net)....	26,920

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—S. C. Hopkins, 26 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—1862.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$11,862,500	<i>Life:</i>	
<i>Life:</i>		Premiums—Ontario (net).....	\$6,209
Assets in Canada.....	\$6,266,430	Premiums—Canada (net).....	21,033
Ontario business in force (gross)...	170,858	Death Claims—Ontario (net)....	972
Canadian business in force (gross).	755,753	Death Claims—Canada (net)....	6,294
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	2,523,878	Premiums—Ontario (net).....	316,474
Total liabilities.....	709,786	Premiums—Canada (net).....	880,664
		Claims—Ontario (net).....	110,733
		Claims—Canada (net).....	367,283

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyre, Montreal; Secretary, J. C. Urquhart, Toronto.

Directors.—J. C. Urquhart, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; J. B. Paterson, Montreal; C. W. C. Tyre, Montreal; Wm. Lawrie, Montreal; Geo. Weir, Toronto.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$306,030	Premiums—Ontario (net).....	\$36,859
Total assets.....	317,499	Premiums—Total business (net)..	131,703
Total liabilities.....	118,872	Claims—Ontario (net).....	9,276
Surplus protection of policyholders.	208,375	Claims—Total business (net)....	45,241

NORTH RIVER INSURANCE COMPANY*

HEAD OFFICE NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Kenneth Thom, 16-22 Wellington St. East, Toronto, Ont.

Chief or General Agent in Ontario.—Kenneth Thom, 16-22 Wellington St. East, Toronto, Ont.

Date of Incorporation.—February 6, 1822. *Date commenced business in Canada.*—March 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$32,384
Assets in Canada.....	255,699	Premiums—Canada (net).....	79,839
Liabilities in Canada.....	60,752	Claims—Ontario (net).....	3,215
		Claims—Canada (net).....	7,082

*See note on page 1.

NORTHWEST CASUALTY COMPANY*

HEAD OFFICE SEATTLE WASH.

Principal Office in Canada. Vancouver. B.C.

Manager or Chief Executive Officer in Canada.—J. H. Constantine, Vancouver, B.C.*Chief or General Agent in Ontario.*—D. G. McPherson, Imperial Building, Hamilton, Ont.*Date of Incorporation.*—April 1, 1928. *Date commenced business in Canada.*—June 11, 1929.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	80,933	Premiums—Ontario (net).....	\$19,688
Liabilities in Canada.....	31,703	Premiums—Canada (net).....	36,047
		Claims—Ontario (net).....	8,319
		Claims—Canada (net).....	19,419

NORTH WEST FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, N. J. Breen, Winnipeg; Vice-President, A. W. Chapman, Winnipeg; General Manager, John Holroyde, Montreal; Deputy Manager, H. F. Roden, Montreal.*Directors.*—W. A. Hastings, Winnipeg; C. E. Drewry, Winnipeg; Robt. McKay, Winnipeg; N. J. Breen, Winnipeg; A. W. Chapman, Winnipeg; Thos. Bruce, Winnipeg.*Chief or General Agent in Ontario.*—H. S. Sweatman, 12 Wellington St. East, Toronto.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—†February 6, 1912.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	521,288	Premiums—Ontario (net).....	\$23,070
Total liabilities.....	69,651	Premiums—Total business (net)...	71,256
Surplus protection of policyholders.	529,682	Claims—Ontario (net).....	8,641
		Claims—Total business (net)....	26,864

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.*Chief or General Agent in Ontario.*—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.*Date of Organization.*—June 2, 1846. *Date commenced business in Canada.*—1867.

Capital stock paid in cash.....	£904,161	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$879,077	Premiums—Ontario (net).....	\$245,237
Liabilities in Canada.....	507,979	Premiums—Canada (net).....	624,168
		Claims—Ontario (net).....	92,039
		Claims—Canada (net).....	254,997

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, R. G. Ivey, London, Ont.; Vice-President, W. E. Robinson, London; General Manager, G. W. Geddes, London.*Directors.*—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moor, W. E. Robinson, Ray Lawson, S. Thompson, London, Ont.; J. G. Thompson, London, Ont.; R. G. Ivey, London, Ont.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	9,641,749	Premiums—Ontario (net).....	\$469,851
Ontario business in force (gross)...	18,162,628	Premiums—Total business (net)..	1,233,528
Total business in force (gross)....	42,838,756	Death Claims—Ontario (net)....	118,519
		Death Claims—Total business (net)	263,989

*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of Manitoba only.

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. H. L. Massie, Toronto.*Chief or General Agent in Ontario.*—R. H. L. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—February 20, 1869. *Date commenced business in Canada.*—July 31, 1911.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	1,090,337
Liabilities in Canada.....	174,570

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$84,933
Premiums—Canada (net).....	171,198
Claims—Ontario (net).....	41,748
Claims—Canada (net).....	71,741

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. M. Whitley, Toronto.*Chief or General Agent in Ontario.*—E. M. Whitley, 12 Wellington St. East, Toronto.*Date of Organization.*—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	\$5,353,333
Debenture stock (Norwich and London).....	2,135,690
Assets in Canada.....	1,923,569
Liabilities in Canada.....	934,890

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$554,114
Premiums—Canada (net).....	1,168,365
Claims—Ontario (net).....	223,271
Claims—Canada (net).....	492,390

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jacquays, Montreal.*Directors.*—Hon. H. M. Marler, Montreal; H. M. Jacquays, Montreal; E. J. Kay, Montreal; L. Macfarlane; J. B. Woodyatt, Jr., Montreal.*Chief or General Agent in Ontario.*—J. J. O'Brien, 26 Wellington St. East, Toronto.*Date of Incorporation.*—1902. *Date commenced business in Canada.*—† May 5, 1909.

Capital stock paid in cash.....	\$200,000
Total assets.....	1,279,361
Total liabilities.....	215,980
Surplus protection of policyholders.....	1,104,423

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$49,882
Premiums—Total business (net).....	182,883
Claims—Ontario (net).....	12,192
Claims—Total business (net).....	63,837

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—J. W. Miller, London, Ont.*Chief or General Agent in Ontario.*—J. W. Miller, London, Ont.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	812,979
Ontario business in force (gross)...	1,904,501
Canadian business in force (gross)...	6,871,558

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$49,145
Premiums—Canada (net).....	187,010
Death Claims—Ontario (net)....	11,752
Death Claims—Canada (net)....	82,711

<i>Other than Life:</i>	
Total assets.....	\$70,904
Total liabilities.....	3,144

<i>Other than Life:</i>	
Premiums—Ontario (net).....	\$7,336
Premiums—Total business (net)...	12,101
Claims—Ontario (net).....	5,983
Claims—Total business (net)....	9,823

*See note on page 1.

†Prior to this date business limited under Provincial Charter to Province of Manitoba only.

THE OCEAN ACCIDENT & GUARANTEE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. C. Hall, Toronto.*Chief or General Agent in Ontario.*—A. C. Hall, Federal Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—September 1, 1895.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£172,308	Premiums—Ontario (net).....	\$487,266
Assets in Canada.....	\$1,239,816	Premiums—Canada (net).....	817,936
Liabilities in Canada.....	678,262	Claims—Ontario (net).....	210,937
		Claims—Canada (net).....	331,975

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—November 19, 1920. *Date commenced business in the Province.*—November 19, 1920.*Officers.*—President, Hon. J. L. Ralston, K.C.; Vice-Presidents, J. C. Breithaupt, Senator H. W. Laird, J. C. Haight, K.C.; Secretary, H. E. Power; General Manager, M. J. Smith; Actuary, F. B. Relyea, F.A.S.; Treasurer, F. D. Rueffer.*Directors (as at date of filing statement).*—Herbert Begg, Toronto, Ont.; H. G. Bertram, Dundas, Ont.; Hon. F. C. Biggs, Dundas, Ont.; A. W. Briggs, K.C., Toronto, Ont.; Hon. Harold Macpherson, St. John's, Nfld.; J. A. Martin, Kitchener, Ont.; E. C. Mitchell, London, Ont.; Chas. S. Morton, M.B., F.R.C.S., Halifax, N.S.; W. E. Payne, K.C., Red Deer, Alta.; E. K. Reiner, Wellesley, Ont.; J. M. Walton, Aurora, Ont.*Auditors.*—J. F. Scully, C.A., and R. P. Uffelmann, C.A.**Statement for Year Ending 31st December, 1935****Capital Stock**

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$8,000,000.		
Number of shares, 80,000. Par value, \$100.		
Capital stock at beginning of year.....	\$6,741,600 00	\$655,305 90
Calls on capital received during year.....	Nil	280 35
Capital stock at end of year.....	<u>\$6,741,600 00</u>	<u>\$655,586 25</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$1,238,245 23
Amount received during the year.....	619 65
Total amount paid to December 31, 1935.....	<u>\$1,238,864 88</u>

Synopsis of Ledger Accounts

As at December 31, 1934:		Decrease in ledger assets in 1935:	
Net ledger assets.....	\$8,801,114 24	Disbursements.....	\$964,274 00
Policy proceeds left with Co..	43,191 70	Amount by which ledger	
Agents' credit balances.....	8,728 89	assets were written down..	69,931 46
Accounts payable.....	174 14	Decreases in ledger liabilities,	
Investment reserve.....	175,000 00	as follows:	
		Policy proceeds.....	43,191 70
Total Ledger Assets... ..	<u>\$9,028,208 97</u>	Total Decrease.....	<u>\$1,077,397 16</u>
Increase in ledger assets in 1935:		As at December 31, 1935:	
Income.....	\$1,708,135 88	Net ledger assets.....	\$9,518,226 90
Amount by which ledger assets		Agents' credit balances.....	21,889 37
were written up.....	48,182 24	Accounts payable.....	3,779 12
Increase in ledger liabilities,		Investment reserve.....	180,000 00
as follows:			
Agents' balances.....	13,160 48	Total Increase.....	<u>\$1,773,083 58</u>
Accounts payable.....	3,604 98	Total Ledger Assets... ..	<u>\$9,723,895 39</u>
Total Increase.....	<u>\$1,773,083 58</u>	Total.....	<u>\$10,801,292 55</u>
Total.....	<u>\$10,801,292 55</u>		

Assets

Ledger Assets

Book value of real estate:			
Office premises.....		\$107,500	00
Held for sale.....		284,347	29
Mortgage loans on real estate:			
First mortgages.....	\$3,805,025	28	
Agreements for sale.....	36,912	47	
Loans secured by stocks, bonds and other collateral.....		3,841,937	75
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		16,769	69
Loans to policyholders.....	\$1,309,376	50	
Advances to policyholders under automatic nonforfeiture provisions.....	436,244	79	
Amortized book value of bonds, debentures and debenture stocks owned:		1,745,621	29
Not in default.....	\$2,783,495	57	
In default.....	825,817	58	
Book value of stocks owned.....		3,609,313	15
Cash on hand and in banks:		79,125	00
On hand at Head Office.....	\$1,606	57	
In chartered banks of Canada in Canada.....	37,519	65	
Accounts receivable.....		39,126	22
		155	00
Total Ledger Assets.....		\$9,723,895	39

Non-Ledger Assets

Interest due, \$192,963.31; accrued, \$124,976.68.....	\$317,939		
Net premiums due and uncollected and deferred.....	240,238	47	
Net consideration for annuities due and uncollected and deferred.....	1,402	32	
Total Non-Ledger Assets.....	\$559,580	78	
Total Assets.....	\$10,283,476	17	

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....	\$8,633,268	00	
Net liability for payments due under contracts.....	31,500	00	
Provision for unreported death losses and disability claims.....	10,000	00	
Amounts left with Company (arising out of assurance contracts), including interest accumulations—amounts assured.....	54,477	00	
Received from policyholders in advance—premiums.....	33,047	37	
Provincial, municipal and other taxes due and accrued.....	23,000	00	
Medical examiners' fees due and accrued.....	758	00	
Reserve for loss on investments.....	180,000	00	
Deficiency of market under book value of bonds and debentures in default.....	488,621	80	
Deficiency of market under book value of stocks.....	33,947	00	
Reserve for decrease in market value of bonds.....	34,166	25	
Accounts payable, including interest accrued thereon.....	4,452	94	
Agents' credit balances.....	21,839	37	
Accounts payable, due and accrued.....	1,242	00	
Undivided surplus.....	\$77,520	09	
Capital stock paid in cash.....	655,586	25	
Total Liabilities, Surplus and Capital.....	\$10,283,476	17	

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$58,431 21	\$1,070,849 03	\$8,126 67	\$1,137,406 91
Less reinsurance premiums paid.....	6,217 21	62,214 95	Nil	68,432 16
Total net premiums.....	\$52,214 00	\$1,008,634 08	\$8,126 67	\$1,068,974 75
Consideration for annuities.....	1,284 40	7,118 02	82,085 50	90,487 92
Less reinsurance consideration paid....	Nil	Nil	61,113 00	61,113 00
Total net consideration for annuities....	\$1,284 40	\$7,118 02	\$20,972 50	\$29,374 92
Total group premiums.....	Nil	Nil	Nil	2,199 64
Total net premium income and consideration for annuities.....				\$1,100,549 31
Consideration for supplementary contracts:				
Involving life contingencies, \$10,890.00; others, \$1,733.00.....				12,623 00
Amounts left with the Company at interest (arising out of assurance contracts)—amounts assured.....				66,556 70
Interest and dividends.....				473,075 70
Gross rents from Company's property, less \$14,651.09 for taxes, expenses and repairs in connection with such properties.....				7,614 59
Income from all other sources:				
Coupons left with Company.....			\$216 30	
Agents' balances previously written off.....			96 34	
Premium on United States funds.....			437 71	
Premium on Sterling funds.....			557 80	
Fees and fines.....			248 57	
				1,556 72
Gross profit on sale or maturity of ledger assets:				
Real estate, \$607.83; bonds, \$38,100.14; stocks, \$7,451.89.....				46,159 86
Total Income.....				\$1,708,135 88

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1934.	9,577	\$ 21,685,612	7,352	\$ 14,187,337	731	\$ 5,068,391	7,769	17,660	\$ 40,949,109
New issued.	524	1,561,850	459	1,034,802	38	867,115	.....	1,021	3,463,767
Old revived.	28	57,636	19	59,515	3	12,360	.....	50	129,511
Old increased. . . . .	.....	8,558	3	28,488	.....	52,349	1,164	3	90,559
Transferred to.	30	54,047	16	28,426	1	7,500	.....	47	89,973
Totals.	10,159	23,367,703	7,849	15,338,568	773	6,007,715	8,933	18,781	44,722,919
Less ceased by:									
Death.	58	155,162	22	44,500	5	10,249	.....	85	209,911
Maturity. . . . .	.....	.....	49	87,286	.....	.....	.....	49	87,286
Expiry. . . . .	.....	.....	.....	.....	20	147,218	.....	20	147,218
Disability. . . . .	.....	.....	.....	.....	1	1,500	.....	1	1,500
Surrender.	459	907,157	334	558,581	2	48,861	.....	795	1,514,599
Lapse.	213	438,171	180	337,950	78	398,699	.....	471	1,174,820
Decrease. . . . .	.....	82,901	.....	56,259	.....	47,924	.....	.....	187,084
Not taken.	53	131,577	60	154,653	5	58,554	.....	118	344,784
Transferred from	17	35,926	30	54,047	.....	.....	.....	47	89,973
Total ceased.	800	1,750,894	675	1,293,276	111	713,005	.....	1,586	3,757,175
At end of 1935.	9,359	21,616,809	7,174	14,045,292	662	5,294,710	8,933	17,195	40,965,744
Reinsured. . . . .	.....	2,496,057	.....	758,169	.....	417,824	.....	.....	3,672,050

Miscellaneous

New policies issued and paid for in cash:—Number, 903; gross amount, \$3,118,983; reinsured, \$611,712. Paid claims reinsured:—Death claims, \$11,130; matured endowments, nil. Total amount in force divided as to dividend plan:—Annual, nil; quinquennial, \$2,087,585; deferred, \$21,729; non-participating, \$38,856,430; total, \$40,965,744. Additional accidental death benefits:—Gross amount issued, \$412,127; reinsured, \$231,457; paid claims terminated by accidental death, \$16,500; reinsured, \$10,000; in force, \$11,718,813; reinsured, \$2,079,395.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$	\$	\$	\$
Life.	876	1,767,739	732,831	163,078	66,610
Endowment assurance.	251	341,575	237,091	1,000	776
Premium reduction. . . . .	.....	.....	7,365	.....	.....
Totals.	1,127	2,109,314	977,287	164,078	67,386
<i>Ordinary without Profits:</i>					
Life.	8,483	19,850,969	4,036,919	2,332,979	158,532
Endowment assurance.	6,923	13,710,751	3,605,969	757,169	78,994
Term, etc.	560	5,140,510	29,486	417,824	3,121
Additional accidental death benefits. . . . .	.....	(11,718,813)	14,679	(2,079,395)	1,195
Extra premiums. . . . .	.....	.....	3,020	.....	286
Disability benefits—					
Active lives. . . . .	.....	.....	158,713	.....	1,704
Disabled lives. . . . .	.....	.....	17,024	.....	.....
Totals.	15,966	38,702,230	7,865,810	3,507,972	243,832
<i>Group without Profits:</i>					
Term.	102	154,200	1,394	.....	.....
Totals.	102	154,200	1,394	.....	.....
Grand Totals.	17,195	40,965,744	8,844,491	3,672,050	311,218

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Annual Payment	Reserve	Annual Payment	Reserve
<i>Without Profits:</i>					
Life annuities proper	93	\$ 60,770 52	\$ 160,121 00	\$ 3,726 12	\$ 58,302 00
Supplementary contracts:					
Involving life contingencies	7	2,200 12	30,416 00	.....	.....
Not involving life contingencies	3	683 17	4,712 00	.....	.....
Disability annuities	23	13,530 00	101,887 00	.....	.....
Totals	126	77,183 81	297,136 00	3,726 12	58,302 00
Grand Totals	126	77,183 81	297,136 00	3,726 12	58,302 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts	\$977,287	\$8,164,340	\$9,141,627
Total reserve on reinsured contracts	67,386	302,134	369,520
Total net reserve on the Company's basis of valuation before deduction permitted by statute	\$909,901	\$7,862,206	\$8,772,107
Deduction made therefrom (permitted under The Ontario Insurance Act)	13	138,826	138,839
Full deduction permitted, adjusted for reinsured, being	(\$13)	(\$138,826)	(\$138,839)
Net reserve carried in the liabilities	\$909,888	\$7,723,380	\$8,633,268
Net reserve computed on the statutory basis (without deduction)	909,901	7,862,206	8,772,107
Reserve maintained by the Company in excess of the statutory reserve	Nil	Nil	Nil

Miscellaneous Statement

- I. (1) The calculation of the "Reserve" in the "Statement of Actuarial Liabilities" was made according to the OM (5) Table of Mortality for the bulk of the business. Policies on certain Family Income plans of insurance introduced in September, 1930, were valued according to the AM (5) Table, and the business taken over from the Policyholders' Mutual Life and also that taken over from the Equity Life and issued prior to April 1, 1925, was valued according to the HM Table. The Equity Life business issued subsequent to April 1, 1925, was valued according to the OM (5) Table and interest at 3%. This same rate of interest was also used in valuing Equity Life policies issued prior to September 1, 1905, but on all other business the reserve calculations were based upon 3½% interest.
- Immediate Life Annuities were valued according to the O (a m) and O (a f) Tables with interest at 3½%. On Deferred Life Annuities, containing a death benefit of the return of premiums or cash value if greater, the reserve held was the sum of the net level premium reserve on the O (a m) and O (a f) Tables with 3½% interest required to provide the guaranteed cash surrender value of the contract at the end of the period of deferment, and the additional OM (5) 3½% reserve required to cover the increasing death benefit.
- Policies issued in the same year were grouped according to plan and age nearest birthday. Mid-year reserves for the proper plan, age and duration were entered from prepared tables, the duration being N plus ½ years, where N is the difference between the calendar year of issue and the calendar year of valuation. Advantage was taken of the allowance permitted under The Ontario Insurance Act.

Special Classes:

- (a) The few policies issued on lives resident in tropical or subtropical countries were valued on the same basis as policies issued at Canadian rates, but an additional reserve, based upon the extra premium charged and calculated as outlined in (d) below, was also held.
- (b) Policies issued with premiums corresponding to ages higher than the true ages were valued at these higher ages.
- (c) Policies providing for payment at death of an amount less than the full amount of insurance, being policies subject to liens, were valued as if the full amount were payable without any deduction.
- (d) In the valuation of policies issued with, or subsequently subject to, an extra premium payable annually, a special reserve was held equal to one-half of the extra premium. No policies were in force on which an extra premium payable in one sum was charged.
- (e) Except as stated above, no policies were issued on substandard lives.
- (f) In the case of policies providing for disability benefits: (1) before the occurrence of disability, the reserve held was 58% of the total gross disability premiums receivable from the date of issue to the date of valuation on the policies with disability benefits in force on December 31, 1935; (2) after the occurrence of disability, an additional reserve was held equal to the value of the future premiums to be waived, and of the disability annuities to be provided or instalment payments to be made, according to Hunter's Table of Annuities on Disabled Lives (T.A.S.A. XII, page 44) and 3% interest.

- (g) No annuities have been issued to lives classed as under average.
 (h) Under all policies providing for additional accidental death benefits, a reserve was held equal to 50% of the extra annual premiums payable for these benefits; under limited payment policies with premiums ceasing prior to age 60, this reserve was increased by a proportionate extra reserve.

(2) Items of special reserves:

- (a) No extra reserves are maintained under limited and single premium policies or under immediate annuities on account of prepaid or limited loadings.
 (b) A special reserve was set up on "Lighthouse Junior" and "Lighthouse Senior" policies issued during the years 1926 to 1930, inclusive, consisting of the pure endowment reserve required to accumulate to the excess of the cash values of these policies over the net level premium reserve on the basis of valuation employed.
 (c) No reserve in excess of the cash surrender value is held on account of lapsed policies not continued in force under automatic nonforfeiture provision but subject to reinstatement.
 (d) and (e). No reserve is held to cover the option of renewal or conversion under term policies.
 (f) Under Equity policies, providing a "guaranteed dividend" at the end of a deferred period, provision was made for the payment of this dividend by valuing, as a pure endowment, the amount payable.

II. Modification of guaranteed values under special-class policies:

- (b) Policies issued at premiums corresponding to ages higher than the true ages have the same cash and paid-up values as policies issued at the rated up ages.

III. The average rate of interest earned during the year on the mean ledger assets was 4.87%.

IV. The distribution of surplus:

- (a) The undivided surplus of the Company all belongs to the shareholders.
 (b) All policies issued and in force are nonparticipating, except for 8 policies for \$21,729 acquired from the Equity Life and 1,119 policies for \$2,087,585 acquired from the Policyholders' Mutual Life. The former are deferred dividend policies, and on them a dividend will be paid approximately equal to the excess of the participating premiums paid over the nonparticipating premiums on the same type of policy, accumulated with interest at 3½%. The agreement between the Ontario Equitable and the Policyholders' Mutual Life provides for quinquennial dividends on Policyholders' Mutual participating policies, the first dividend period to begin May 15, 1933. At the end of each five-year period thereafter, a dividend will be declared of an amount equal to the excess of the premiums paid during that period over the premiums payable during such period on a similar Ontario Equitable policy issued at the same age and for the same amount of insurance, together with interest at the rate of 3½% per annum on such excess in each year to the end of the five-year period. A reserve of \$7,365, consisting of the excess for 1933, 1934 and 1935 on business in force on December 31, 1935, together with interest at 3½% to that date, has been set up toward the 1938 dividend. This reserve is being shown in the "Statement of Actuarial Liabilities," Assurance Section, subsection 1 (e), under "Premium Reduction."
 (c) There are no participating annuities in force.

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5%, 1943.....	\$25,000 00	\$27,900 00
Dominion of Canada, 4½%, 1944.....	15,000 00	16,391 75
Dominion of Canada, 4½%, 1944.....	25,000 00	27,360 39
Dominion of Canada, 4½%, 1944.....	25,000 00	27,544 69
Dominion of Canada, 4½%, 1944.....	20,000 00	22,101 64
Dominion of Canada, 4%, 1945.....	20,000 00	21,049 24
Dominion of Canada, 4½%, 1946.....	25,000 00	27,375 00
Dominion of Canada, 3%, 1955.....	20,000 00	19,750 00
Dominion of Canada, 3%, 1955.....	20,000 00	19,550 00
Dominion of Canada, 3%, 1955.....	10,000 00	9,825 00
Dominion of Canada, 4½%, 1956.....	1,500 00	1,620 32
Dominion of Canada, 4½%, 1956.....	25,000 00	26,722 50
Dominion of Canada, 4½%, 1957.....	10,000 00	10,817 95
Dominion of Canada, 4½%, 1957.....	5,000 00	5,409 47
Dominion of Canada, 4½%, 1958.....	25,000 00	24,131 18
Dominion of Canada, 4½%, 1958.....	25,000 00	25,578 49
Dominion of Canada, 4½%, 1958.....	20,000 00	22,008 70
Dominion of Canada, 4½%, 1958.....	25,000 00	27,022 46
Dominion of Canada, 4½%, 1959.....	25,000 00	24,389 20
Dominion of Canada, 4½%, 1959.....	50,000 00	48,778 41
Dominion of Canada, 4½%, 1959.....	15,000 00	14,849 62
Dominion of Canada, 4½%, 1959.....	25,000 00	25,592 93
Dominion of Canada, 4½%, 1959.....	10,000 00	10,575 71
Dominion of Canada, 4½%, 1959.....	5,000 00	5,287 86
Dominion of Canada, 4½%, 1959.....	20,000 00	22,035 50
Dominion of Canada, 4½%, 1959.....	25,000 00	27,255 98
Dominion of Canada, 4½%, 1949-59.....	13,000 00	14,101 97
Dominion of Canada, 4½%, 1959.....	20,000 00	21,630 00
Province of Alberta, 6%, 1936.....	1,500 00	1,485 00
Province of Alberta, 5%, 1939.....	3,000 00	2,881 92
Province of Alberta, 5%, 1940.....	31,000 00	30,571 13
Province of Alberta, 5%, 1940.....	5,000 00	4,734 50
Province of Alberta, 5%, 1940.....	2,000 00	1,893 80
Province of Alberta, 4½%, 1961.....	16,000 00	15,224 38
Province of British Columbia, 4½%, 1953.....	8,000 00	7,109 60
Province of British Columbia, 4½%, 1947.....	10,000 00	9,516 26
Province of New Brunswick, 5%, 1963.....	10,000 00	9,925 49
Province of New Brunswick, 5½%, 1952.....	10,000 00	11,315 73
Province of New Brunswick, 5½%, 1952.....	15,000 00	16,973 60
Province of Ontario, 5½%, 1942.....	5,000 00	5,164 02
Province of Ontario, 4½%, 1945.....	5,000 00	4,878 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Province of Ontario, 5 1/2%, 1946.....	\$15,000 00	\$17,086 35
Province of Ontario, 5 1/2%, 1947.....	15,000 00	17,147 24
Province of Ontario, 4 1/2%, 1949.....	10,000 00	9,722 00
Province of Ontario, 4 1/2%, 1950.....	25,000 00	26,365 00
Province of Ontario, 5%, 1960.....	10,000 00	11,630 99
Province of Ontario, 5%, 1960.....	5,000 00	5,820 49
Province of Prince Edward Island, 5 1/2%, 1952.....	1,000 00	1,123 07
Province of Saskatchewan, 4%, 1958.....	15,000 00	13,232 15
Province of Saskatchewan, 4%, 1960.....	5,000 00	4,500 00
Government of The Argentine Nation, 5 1/2%, 1962.....	5,000 00	4,849 50
Commonwealth of Australia, 4 1/2%, 1956.....	10,000 00	9,088 00
United States of Brazil, 5%, 1951.....	2,730 00	2,730 00
Republic of Colombia Arrears Certificate, 4%, 1937.....	2,400 00	2,400 00
Canadian National Railways, 5%, 1954.....	25,000 00	23,857 84
Canadian National Railways, 5%, 1954.....	15,000 00	15,666 30
Canadian National Railways, 5%, 1954.....	25,000 00	27,017 50
Canadian National Railways, 5%, 1954.....	20,000 00	23,343 25
Canadian National Railways, 5%, 1954.....	15,000 00	17,287 50
Canadian National Railways, 5%, 1969.....	10,000 00	11,600 00
Canadian Northern Railway Debenture Stock, 3 1/2%, 1958.....	33,983 00	27,624 78
Can. Nor. Western Ry. Deb., 4 1/2%, 1942.....	5,937 32	5,695 90
Can. Nor. Western Ry. Deb., 4 1/2%, 1942.....	5,971 40	5,830 08
Can. Nor. Western Railway, 4 1/2%, 1943.....	24,000 00	22,686 35
Can. Nor. Western Railway, 4 1/2%, 1943.....	6,000 00	5,804 40
Town of Cochrane, 5%, 1947.....	1,000 00	1,070 00
Ford City, 6 1/2%, 1938.....	1,000 00	1,064 20
Ford City, 6 1/2%, 1940.....	1,000 00	1,100 40
Hydro-Electric Power Commission, 4 1/2%, 1960.....	10,000 00	9,406 00
Hydro-Electric Power Commission, 4 3/4%, 1970.....	35,000 00	35,746 10
Hydro-Electric Power Commission, 4 3/4%, 1970.....	15,000 00	16,515 42
Hydro-Electric Power Commission, 6%, 1961.....	1,000 00	1,236 17
Town of Riverside, 5 1/2%, 1942.....	5,000 00	5,288 18
Sandwich, Windsor & Amherstburg Railway, 4 1/2%, 1943.....	7,000 00	7,224 86
Sandwich, Windsor & Amherstburg Railway, 4 1/2%, 1943.....	1,000 00	1,022 36
Sandwich, Windsor & Amherstburg Railway, 4 1/2%, 1943.....	1,000 00	1,045 31
Timmins Roman Catholic Schools, 4 1/2%, 1945.....	1,033 43	1,056 64
City of Windsor, 6%, 1938.....	1,000 00	1,035 10
The Oriental Development Co., 5 1/2%, 1958.....	10,000 00	9,079 00
City of Tokyo, 5 1/2%, 1961.....	5,000 00	4,762 00
City of Yokohama, 6%, 1961.....	5,000 00	5,019 72
Edmonton, Alta., 5 1/2%, 1947.....	7,000 00	7,047 60
Edmonton, Alta., 5 1/2%, 1953.....	25,000 00	26,267 31
Edmonton, Alta., 5 1/2%, 1954.....	28,000 00	29,399 97
Edmonton, Alta., 5 1/2%, 1945.....	25,000 00	25,859 77
Edmonton, Alta., 5 1/2%, 1945.....	7,000 00	7,250 52
Hamilton, Ont., 5%, 1937.....	1,000 00	998 17
Hamilton, Ont., 5%, 1960.....	6,000 00	5,958 10
Hull, Quebec, 6%, 1941.....	10,000 00	10,451 00
Kitchener, Ont., 5 1/2%, 1940-44.....	2,261 53	2,399 28
Lachine, Que., 5%, 1953.....	9,000 00	9,000 00
Medicine Hat, Alta., 6%, 1952.....	8,000 00	8,000 00
Medicine Hat, Alta., 5%, 1942.....	2,000 00	1,887 00
Medicine Hat, Alta., 6%, 1952.....	3,000 00	3,074 10
Medicine Hat, Alta., 6%, 1951.....	1,000 00	1,023 85
Moncton, N.B., 4 1/2%, 1955.....	25,000 00	23,905 00
Montreal, Que., 4 1/2%, 1943.....	10,000 00	9,812 91
Montreal, Que., 4 1/2%, 1941.....	25,000 00	24,700 58
Cartierville, Que., 5 1/2%, 1954.....	1,000 00	1,041 43
Montreal Metropolitan Commission, 4 1/2%, 1962.....	35,000 00	32,688 99
Montreal North, Que., 6%, 1955-56.....	4,000 00	4,453 10
St. Michel de Laval, Que., 6%, 1954.....	9,000 00	10,001 60
St. Michel de Laval, Que., 6%, 1955.....	21,000 00	23,345 62
Sault Au Recollet, Que., 6%, 1954.....	4,000 00	4,357 35
Niagara Falls, Ont., 5%, 1937-46.....	14,899 57	14,899 57
Oshawa, Ont., 5%, 1936-39.....	654 41	654 41
Oshawa, Ont., 5%, 1939.....	1,000 00	985 78
Ottawa, Ont., 4 1/2%, 1942.....	3,000 00	3,076 48
Quebec, Que., 5%, 1953.....	17,000 00	16,612 42
Quebec, Que., 5%, 1953.....	20,000 00	19,928 00
Three Rivers, Que., 5 1/2%, 1965-67.....	37,500 00	39,837 87
Toronto Harbour Commission, 4 1/2%, 1953.....	2,000 00	2,028 28
Toronto Housing Co., Ltd., 5%, 1953.....	20,000 00	21,224 74
Carleton Place, Ont., 5%, 1942-51.....	10,100 00	10,081 78
Coronation, Alta., 6%, 1936-37.....	1,245 39	1,253 77
Fort Francis, Ont., 6%, 1936-38.....	5,096 01	5,143 50
Glace Bay, C.B., N.S., 5 1/2%, 1944.....	30,000 00	30,000 00
Grand Mere, Que., 5%, 1959.....	25,000 00	25,000 00
Kenora, Ont., 7%, 1939.....	639 35	661 48
Kenora, Ont., 6 1/2%, 1953.....	11,217 94	11,578 02
Parry Sound, Ont., 6%, 1945-47.....	22,924 44	24,643 98
Preston, Ont., 5 1/2%, 1936-54.....	7,085 72	7,438 35
Preston, Ont., 5 1/2%, 1936-55.....	4,828 46	4,982 29
Preston, Ont., 5 1/2%, 1936-45.....	9,461 16	9,633 73
Springhill, N.S., 5 1/2%, 1946.....	5,500 00	5,618 80
Sydney Mines, C.B., N.S., 5%, 1942.....	5,000 00	4,817 03
Tuxedo, Man., 6%, 1942.....	10,000 00	9,930 53
Tuxedo, Man., 6%, 1945.....	14,000 00	13,816 15
Tuxedo, Man., 6%, 1945.....	10,000 00	9,896 54
Waterloo, Ont., 5 1/2%, 1936-49.....	21,037 50	21,037 50
Waterloo, Ont., 5 1/2%, 1936-39.....	1,395 06	1,395 06

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Waterloo, Ont., 6 ½%, 1936-51.....	\$4,173 19	\$4,800 70
Waterloo, Ont., 5 ¾%, 1938-45.....	2,596 04	2,767 61
Waterloo, Ont., 4 ½%, 1936-54.....	4,733 64	4,733 64
Waterloo, Ont., 5 ½%, 1936-53.....	5,294 58	5,840 39
Waterloo, Ont., 5 ½%, 1936-43.....	5,289 75	5,734 39
Yorkton, Sask., 7%, 1936.....	9,234 93	9,326 43
Beauharnois, Que., 5 ½%, 1935.....	1,000 00	1,000 00
Cayuga, Ont., 5 ½%, 1936-44.....	11,635 11	11,842 80
Forest Hill, Ont., 5%, 1936-37.....	2,161 80	2,164 56
Forest Hill, Ont., 5%, 1935-37.....	582 57	586 18
Port Dover, Ont., 5 ½%, 1936-45.....	4,884 19	4,956 87
St. Emilien (Lac St. Jean), Que., 5 ½%, 1940-47.....	29,000 00	29,480 74
St. Emilien (Lac St. Jean), Que., 5 ½%, 1936-39.....	1,600 00	1,598 79
Restigouche, N.B., 5%, 1945.....	25,000 00	25,150 00
Hanna Municipal Hospital District, 6%, 1936-52.....	1,720 50	1,720 50
Hanna Municipal Hospital District, 6%, 1936-54.....	4,727 88	4,727 88
Tisdale, Ont., 5 ½%, 1936.....	4,024 05	4,025 94
Aylmer School District, Que., 5%, 1955.....	8,000 00	7,336 80
Bradbury School District, No. 1481, Man., 6 ½%, 1936-37.....	200 00	201 84
School District of Brightstone, Man., 8%, 1936-37.....	160 00	165 66
School District of Cummings, Man., 5 ½%, 1936-49.....	2,407 29	2,407 29
Edmonton School District, Alta., 5 ½%, 1963.....	6,000 00	6,000 00
Edmonton Separate School, Alta., 6%, 1936-40.....	5,000 00	4,989 57
Edzell School District, No. 1562, Sask., 6%, 1935-46.....	3,000 00	3,061 42
Greenvale School District, Alta., 7%, 1936-41.....	559 89	559 89
Hanna School District, No. 2912, Alta., 6%, 1936-38.....	3,000 00	3,025 50
Hanna School District, No. 2912, Alta., 6%, 1935-47.....	2,242 28	2,242 28
Harmonien School District, Alta., 8%, 1936.....	133 34	136 20
Hussar School District, Alta., 8%, 1936.....	466 67	472 11
Lebanon School District, No. 1544, Alta., 8%, 1936-37.....	126 00	127 71
Lemberg School District, No. 1497, Man., 6%, 1936-46.....	1,875 00	1,923 90
Noranda Catholic School Board, 5%, 1936-43.....	26,200 00	25,082 95
Montreal Protestant Board of School Com., 5%, 1952.....	10,000 00	9,781 63
Montreal Roman Catholic Schools, 5%, 1949.....	2,000 00	2,000 00
Quebec Roman Catholic Schools, 5%, 1949.....	28,000 00	26,909 60
St. Jean School District, No. 1508, Man., 6 ½%, 1936.....	100 00	101 10
Sambor School District, Man., 6 ½%, 1936-41.....	772 27	796 96
Shawinigan Falls Schools, Que., 5%, 1951-53.....	20,000 00	19,848 92
Striy School District, No. 1424, Man., 6 ½%, 1936-37.....	180 00	180 17
Sundre School District, Alta., 8%, 1936.....	166 67	168 87
Timmins Separate Schools, 5 ½%, 1938-41.....	9,000 00	9,090 66
Tuxedo School District, Man., 6%, 1936-46.....	11,000 00	11,112 60
Verdun Quebec Schools, 5 ½%, 1963.....	20,000 00	21,176 00
Waskasoo School District, Alta., 7%, 1936-46.....	1,026 68	1,026 68
Wrentham Cons. School District, Alta., 7 ½%, 1936-48.....	9,732 37	10,440 95
Eastern Edam Rural Telephone Co., 7 ½%, 1935-37.....	883 84	914 83
Pilger Rural Telephone Co., Sask., 6%, 1936.....	192 28	192 82
Grand Trunk Pacific Ry. (Mountain & Prairie), 4%, 1955.....	24,333 33	20,982 74
Mount Royal Tunnel & Terminal, 5%, 1970.....	3,893 34	3,912 82
Beauharnois Light, Heat & Power, 5 ½%, 1973.....	20,000 00	18,801 79
Beauharnois Light, Heat & Power, 5 ½%, 1973.....	10,000 00	9,436 62
Beauharnois Light, Heat & Power, 5 ½%, 1973.....	25,000 00	23,681 41
Beauharnois Power Corp., Ltd., 5%, 1973.....	30,000 00	24,770 00
Calgary Power Co., Ltd., 5%, 1964.....	10,000 00	9,632 54
Canada Northern Power Co., 5%, 1953.....	5,000 00	4,836 00
Canada Northern Power Corp., 5%, 1953.....	10,000 00	9,485 76
Canadian Western Tel. Co., Ltd., 5 ½%, 1956.....	25,000 00	24,399 96
Gatineau Power Co., 5%, 1956.....	5,000 00	4,783 72
Gatineau Power Co., 5%, 1956.....	10,000 00	9,831 10
Maclaren-Quebec Power Co., 5 ½%, 1961.....	15,000 00	12,813 88
Maclaren-Quebec Power Co., 5 ½%, 1961.....	10,000 00	9,144 00
Maclaren-Quebec Power Co., 5 ½%, 1964.....	15,000 00	14,892 49
Montreal Dry Docks, Ltd., 6%, 1948.....	5,000 00	4,939 50
National Light & Power Co., Ltd., 6%, 1949.....	5,000 00	4,958 02
National Light & Power Co., Ltd., 6%, 1949.....	5,000 00	4,958 02
Ottawa Light, Heat & Power Co., Ltd., 5%, 1957.....	20,000 00	19,672 42
Ottawa Valley Power Co., 5 ½%, 1970.....	20,000 00	20,863 27
Ottawa Valley Power Co., 5 ½%, 1970.....	6,000 00	6,268 90
Shawinigan Water & Power Co., 4 ½%, 1970.....	15,000 00	12,640 57
Shawinigan Water & Power Co., 4 ½%, 1970.....	15,000 00	13,855 50
Tokyo Electric Light Co., Ltd., 6%, 1953.....	5,000 00	4,564 14
United Gas & Fuel Co., 5 ½%, 1948.....	25,000 00	24,722 18
Winnipeg Electric Co., 5%, 1935.....	10,000 00	9,800 00
Famous Players Can. Corp., Ltd., 6%, 1948.....	5,000 00	5,000 00
Roman Catholic Diocese of London, Ont., 5%, 1954.....	25,000 00	24,420 11
Sisters of Charity of Providence in British Columbia, 4%, 1944.....	10,000 00	9,815 00
Sisters of Charity of Quebec, 5%, 1942.....	23,000 00	24,237 40
Sisters of St. Joseph for the Diocese of Toronto, Ont., 5 ½%, 1955-57.....	5,000 00	4,975 81
Brantford Roofing Co., Ltd., 6 ½%, 1950.....	5,000 00	4,869 00
Burns & Co., Ltd., 5%, 1958.....	25,000 00	24,337 50
Burrard Dry Dock, Ltd., 5%, 1958-59.....	25,000 00	24,158 54
Burrard Dry Dock, Ltd., 5%, 1948-56.....	11,000 00	11,534 70
Canada Cement Co., Ltd., 5 ½%, 1947.....	5,000 00	5,096 88
Canada Cement Co., Ltd., 5 ½%, 1947.....	10,000 00	10,333 04
Canadian Vickers, Ltd., 6%, 1947.....	10,000 00	8,475 00
Dominion Textile Co., Ltd., 4 ½%, 1955.....	15,000 00	15,116 68
Dryden Paper Co., Ltd., 6%, 1949.....	5,000 00	4,963 00
Georgetown Coated Paper Mills, 6 ½%, 1947.....	14,500 00	14,779 98
Great West Saddleby Co. (Man.), 6%, 1948.....	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5 ½%, 1953.....	5,000 00	4,917 37

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953.....	\$5,000 00	\$4,917 32
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953.....	3,000 00	2,574 30
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953.....	2,000 00	1,764 16
Inter-City Baking Co., 5 1/2%, 1948.....	10,000 00	10,245 52
National Biscuit & Confection Co., Ltd., 6 1/2%, 1950.....	15,000 00	14,310 30
National Grocers Co., Ltd., 4%, 1946.....	5,000 00	4,962 50
Pacific Meat Co., Ltd., 7%, 1941.....	10,000 00	9,903 90
E. L. Ruddy Co., Ltd., 6 1/2%, 1948.....	5,000 00	4,962 09
St. John Dry Dock & Shipbuilding Co., Ltd. (Dominion of Canada subsidy), 4%, 1954.....	25,000 00	24,204 75
St. John Dry Dock & Shipbuilding Co., Ltd. (Dominion of Canada subsidy), 4%, 1943.....	1,000 00	1,002 00
Silverwood's Niagara Dairy, Ltd., 6 1/2%, 1943.....	10,000 00	9,672 58
Star Steam Laundry Co., Ltd., 6 1/2%, 1943.....	5,000 00	4,884 50
Stop & Shop, Ltd., 6%, 1947.....	6,000 00	5,009 40
Stop & Shop, Ltd., 6%, 1947.....	9,000 00	7,662 60
Stop & Shop, Ltd., 6%, 1947.....	1,000 00	834 90
United Grain Growers, 5%, 1948.....	5,000 00	4,889 75
Viceroy Mfg. Co., Ltd., 6 1/2%, 1950.....	25,000 00	23,917 52
Westminster Paper Company, Ltd., 6 1/2%, 1950.....	15,000 00	15,354 20
Westmount Golf & Country Club, Ltd., 5%, 1936-50.....	4,925 00	4,925 00
Balfour Building Co., 6% and 4%, 1943.....	10,000 00	9,875 00
Bay-St. Albans, Ltd., 5% and 6 1/2%, 1948.....	5,000 00	4,901 00
Cawthra Apartments, Ltd., 6%, 1947.....	500 00	500 00
Dominion Realty Co., Ltd., 5 1/2%, 1945.....	10,000 00	9,963 47
London Realty Co., Ltd., 6 1/2%, 1950.....	5,000 00	4,935 47
Metropolitan Building, Ltd., 7%, 1944.....	1,900 00	1,925 27
Metropolitan Building, Ltd., 7%, 1944.....	12,500 00	12,750 00
Montreal Apartments, Ltd., 5 1/2%, 1948.....	5,000 00	4,750 00
Montreal Apartments, Ltd., 5 1/2%, 1948.....	10,000 00	9,582 00
Montreal Apartments, Ltd., 5 1/2%, 1948.....	5,000 00	4,517 03
Ontario Building, Ltd., 6 1/2% and 3 1/2%, 1943.....	5,000 00	4,964 00
Royal Exchange Building, Man., 6%, 1948.....	5,000 00	4,965 50
200 St. Clair Ave. W., Ltd., Ont., 7%, 1945.....	10,000 00	10,000 00
Victoria Realty Corporation (Ont.), 6%, 1948.....	10,000 00	10,000 00
Windsor Arms, Ltd., 6 1/2%, 1947.....	10,000 00	10,081 00
Totals.....	\$2,766,526 17	\$2,783,495 57

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Authorized Market Value
Department of Antioquia, 7%, 1945.....	\$10,000 00	\$9,580 00	\$712 50
Republic of Bolivia, 7%, 1969.....	15,000 00	13,509 00	1,068 75
United States of Brazil, 6 1/2%, 1957.....	4,000 00	3,943 60	880 00
United States of Brazil, 6 1/2%, 1957.....	5,000 00	4,716 00	1,100 00
United States of Brazil, 6 1/2%, 1957.....	5,000 00	4,456 00	1,100 00
Province of Buenos Aires, 6%, 1961.....	5,000 00	4,774 00	2,800 00
Province of Buenos Aires, 6%, 1961.....	23,000 00	21,308 12	12,880 00
Province of Buenos Aires, 5%, undetermined.....	1,221 92	1,221 92	439 89
Department of Caldas, 7 1/2%, 1946.....	10,000 00	9,992 00	975 00
Republic of Chile, 6%, 1960.....	6,000 00	4,470 00	795 00
Republic of Colombia, 6%, 1961.....	5,000 00	4,760 50	937 50
Republic of Colombia, 6%, 1961.....	10,000 00	9,513 00	1,875 00
Republic of Colombia, 6%, 1961.....	25,000 00	22,375 00	4,687 50
Rep. of Colombia Arrears Cert., 1937.....	900 00	900 00	558 00
Dept. of Cundinamarca, 6 1/2%, 1959.....	4,000 00	3,728 00	400 00
Dept. of Cundinamarca, 6 1/2%, 1959.....	5,000 00	4,536 50	500 00
Dept. of Cundinamarca, 6 1/2%, 1959.....	10,000 00	8,920 00	1,000 00
Municipality of Medellin, 6 1/2%, 1954.....	5,000 00	4,698 50	350 00
Republic of Peru, 6%, 1960.....	5,000 00	4,622 00	587 50
Republic of Peru, 6%, 1961.....	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1961.....	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1961.....	5,000 00	4,545 50	587 50
Republic of Peru, 6%, 1960.....	25,000 00	22,602 50	2,937 50
Republic of Peru, 6%, 1960.....	10,000 00	5,664 00	1,175 00
State of Rio Grande do Sul, 6%, 1968.....	5,000 00	4,704 50	656 25
State of Rio Grande do Sul, 6%, 1968.....	5,000 00	4,631 50	656 25
Department of Santander, 7%, 1948.....	10,000 00	9,450 00	850 00
Republic of Uruguay, 6%, 1964.....	5,000 00	4,890 00	1,850 00
Republic of Uruguay, 6%, 1964.....	25,000 00	24,450 00	9,250 00
City of Merritt, B.C., 2% and 4%, 1954.....	30,000 00	29,430 25	24,000 00
Windsor, Ont., 5 1/2%, 1940-45.....	11,463 24	11,920 70	8,598 00
Eastview, Ont., 7%, 1941.....	5,000 00	5,553 50	3,450 00
Ford City, Ont., 6%, 1945-47.....	25,000 00	26,018 58	12,000 00
Ford City, Ont., 6%, 1932.....	2,000 00	2,009 60	960 00
Ford City, Ont., 6%, 1935.....	25,000 00	25,492 50	12,000 00
Ford City, Ont., 6 1/2%, 1933.....	2,000 00	2,035 60	960 00
Leaside, Ont., 5 1/2%, 1945-51.....	3,651 02	3,651 02	2,811 27
Leaside, Ont., 5 1/2%, 1952-53.....	8,638 58	9,102 72	6,651 26
Leaside, Ont., 5 1/2%, 1950.....	11,046 02	11,515 34	8,505 42
Riverside, Ont., 5 1/2%, 1932-46.....	38,746 35	39,676 19	13,561 10
Sandwich, Ont., 6%, 1932-46.....	6,763 10	7,083 70	3,449 13
Shaunavon, Sask., 6 1/2%, 1932-45.....	4,091 02	4,219 46	2,454 60
Shaunavon, Sask., 6 1/2%, 1932-45.....	6,544 31	6,749 48	3,926 40
Tecumseh, Ont., 6%, 1931-45.....	13,594 11	14,285 80	6,661 06
Tecumseh, Ont., 6%, 1932-45.....	20,259 48	21,233 86	9,926 91
Wilkie, Sask., 5 1/2%, 1935-37.....	3,000 00	3,000 00	2,610 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value	Authorized Market Value
Fort Erie, Ont., 5 1/4 %, 1954.....	\$5,021 82	\$5,178 30	\$3,866 17
Kipling, Sask., 6 %, 1933-38.....	3,006 47	3,029 75	2,284 56
Tantallon, Sask., 8 %, 1932.....	219 98	230 60	132 00
Mun. of Burnaby, B.C., 5 %, 1944.....	10,000 00	9,772 90	5,700 00
Rural Mun. of Whitemouth, Man., 6 %, 1935.....	674 48	674 48	512 24
East York, Ont., 5 1/2 %, 1942-45.....	28,000 00	28,396 25	20,160 00
Sandwich West, Ont., 6 %, 1941-42.....	15,000 00	16,137 14	7,050 00
Sandwich West, Ont., 5 1/2 %, 1950.....	10,000 00	9,442 00	4,700 00
Brooklands School District, Man., 7 %, 1933-42.....	5,000 00	5,108 25	2,600 00
Clay Centre S.D., No. 4672, Sask., 6 %, 1934-41.....	1,916 07	1,954 56	1,341 25
Coxley S.D., No. 4662, Sask., 5 3/4 %, 1931-41.....	2,439 06	2,470 80	1,341 00
School District of Iris, Man., 8 %, 1933-37.....	500 00	538 50	310 00
Kindersley School District, Sask., 6 1/2 %, 1935-54.....	3,375 17	3,661 74	2,801 25
Patriot S.D., No. 4631, Sask., 6 1/2 %, 1930-40.....	2,453 25	2,582 13	1,275 56
Redvers School District, Sask., 5 1/2 %, 1934-46.....	7,420 18	7,420 18	5,194 00
St. Charles School District, Man., 7 %, 1929-40.....	6,000 00	6,223 86	3,000 00
St. Etienne S.D., No. 1585, Man., 6 %, 1934-47.....	1,782 86	1,793 15	1,514 70
St. Henry's R.C. Sep. S.D., No. 5, 6 1/2 %, 1936-44.....	5,625 00	5,814 34	3,487 50
St. Paul Sep. S.D., No. 20, Sask., 5 1/2 %, 1933-56.....	10,195 31	9,684 74	8,359 46
St. Paul R.C. Schools, Sask., 5 1/2 %, 1933-56.....	3,153 38	2,995 19	2,585 46
Sanctuary S.D., No. 4566, Sask., 5 3/4 %, 1933-46.....	3,629 15	3,657 71	2,722 00
Tecumseh Separate Schools, Ont., 6 %, 1932-39.....	8,252 53	8,252 53	3,878 44
S.D. of Trieste, No. 410, Alta., 8 %, 1930-37.....	490 65	502 09	254 80
Vidette S.D., No. 4644, Sask., 6 %, 1928-41.....	2,867 31	2,958 20	1,434 00
Wartime S.D., 10 Yr. Ann. Sask., 6 %, 1932-39.....	2,523 88	2,528 88	1,564 26
Whitecourt S.D., No. 2736, Alta., 8 %, 1932-37.....	2,291 96	2,335 47	1,261 00
Bromhead Rural Tel. Co., Sask., 8 %, 1932-36.....	1,865 88	1,916 12	1,156 30
Lacada Rural Tel. Co., Sask., 6 %, 1931-41.....	4,872 31	4,999 06	2,680 00
Detroit International Bridge, 6 1/2 %, 1952.....	5,000 00	4,290 00	150 00
Detroit International Bridge, 6 1/2 %, 1952.....	10,000 00	4,405 62	300 00
Northwestern Power Co., Ltd., Man., 6 %, 1960.....	5,000 00	4,880 50	2,475 00
Northwestern Power Co., Ltd., Man., 6 %, 1935.....	25 00	25 00	.....
Abitibi Power & Paper Co., 5 %, 1953.....	10,000 00	9,174 00	4,000 00
Abitibi Power & Paper Co., 5 %, 1953.....	5,000 00	4,427 95	2,000 00
Firstbrook Boxes, Ltd., 6 %, 1948.....	5,000 00	5,000 00	3,225 00
Jones Bros. of Canada, Ltd., 6 1/2 %, 1946.....	5,000 00	5,105 50	250 00
Adelaide-Peter Buildings, Ltd., 6 1/2 %, 1948.....	25,000 00	23,587 42	10,000 00
Adelaide-Peter Buildings, Ltd., 6 1/2 %, 1948.....	25,000 00	23,587 42	10,000 00
Adelaide-Peter Buildings, Ltd., 6 1/2 %, 1948.....	25,000 00	23,587 42	10,000 00
Ancroft Place, Ltd., 6 1/2 %, 1946.....	10,000 00	9,877 00	5,000 00
Bay-Adelaide Garage, Ltd., 6 1/2 %, 1947.....	5,000 00	5,047 75	800 00
Bay-Adelaide Garage, Ltd., 6 1/2 %, 1947.....	15,000 00	14,718 75	2,400 00
Bay-Cumberland Properties, Ltd., 6 1/2 %, 1944.....	10,000 00	9,610 00	3,200 00
Clarendon Apartments, Ltd., 7 %, 1946.....	5,000 00	5,000 00	1,350 00
Clarendon Apartments, Ltd., 7 %, 1946.....	5,000 00	5,000 00	1,350 00
Crescent Road Apartments, 7 %, 1946.....	4,000 00	4,093 60	1,020 00
Godfrey Realty Co., 6 %, 1942.....	10,000 00	10,000 00	3,850 00
Oshawa Buildings, Ltd., 6 1/2 %, 1943.....	10,000 00	9,814 09	3,200 00
Park Lane Corp. First Income Deb., 1964.....	15,000 00	13,857 00	.....
Stock Exchange Bldg. Corp., Ltd., 6 %, 1944.....	5,000 00	4,894 50	2,100 00
Windsor Hotel of Sault Ste. Marie, 6 1/2 %, 1950.....	5,000 00	4,947 70	500 00
Windsor Hotel of Sault Ste. Marie, 6 1/2 %, 1950.....	10,000 00	10,000 00	1,000 00
York-Adelaide Realty Co., Ltd., 7 %, 1945.....	2,000 00	2,017 60	200 00
York-Adelaide Realty Co., Ltd., 7 %, 1945.....	3,500 00	3,578 40	350 00
Totals.....	\$854,020 85	\$825,817 58	\$337,195 68

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Great Lakes Power (Preferred).....	None	\$12,125 00	\$10,625 00
International Milling Co. (Preferred).....	\$10,000 00	9,900 00	10,200 00
Royal Bank of Canada (Common).....	11,600 00	43,200 00	18,328 00
Atlantic Refining (Common).....	5,000 00	13,900 00	4,600 00
Cawthra Apartments (Preferred).....	500 00	Nil*	Nil
Viceroy Manufacturing (Common).....	None	Nil*	Nil
Beauharnois Power Corp., Ltd. (Common).....	None	Nil*	550 00
Burns & Co., Ltd. (Preferred).....	None	Nil*	875 00
Totals.....		\$79,125 00	\$45,178 00

*Written off by 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; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver; T. W. Greer, Vancouver; Le Grand Reed, Toronto.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—1890. *Date commenced business in Canada.*—† November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$750,000	Premiums—Ontario (net).....	\$64,472
Total assets.....	2,506,960	Premiums—Total business (net)...	869,226
Total liabilities.....	847,462	Claims—Ontario (net).....	26,514
Surplus protection of policyholders.	1,659,498	Claims—Total business (net)....	383,716

PACIFIC FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14 Toronto St., Toronto.*Date of Incorporation.*—1851. *Date commenced business in Canada.*—May 10, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$82,939
Assets in Canada.....	381,640	Premiums—Canada (net).....	144,676
Liabilities in Canada.....	147,566	Claims—Ontario (net).....	25,517
		Claims—Canada (net).....	72,572

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.*Chief or General Agent in Ontario.*—J. M. McGregor, 100 Adelaide St. West, Toronto.*Date of Incorporation.*—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$973,333	Premiums—Ontario (net).....	\$69,155
Assets in Canada.....	656,250	Premiums—Canada (net).....	218,056
Liabilities in Canada.....	181,951	Claims—Ontario (net).....	28,989
		Claims—Canada (net).....	83,538

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.*Chief or General Agent in Ontario.*—R. L. Stailing, 15 Wellington St. East, Toronto.*Date of Organization.*—1824. *Date commenced business in Canada.*—August 11, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$729,900	Premiums—Ontario (net).....	\$39,151
Assets in Canada.....	229,678	Premiums—Canada (net).....	131,733
Liabilities in Canada.....	97,441	Claims—Ontario (net).....	9,487
		Claims—Canada (net).....	35,853

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.*Chief or General Agent in Ontario.*—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1864. *Date commenced business in Canada.*—1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$7,300,000	Premiums—Ontario (net).....	\$158,254
Assets in Canada.....	659,121	Premiums—Canada (net).....	344,566
Liabilities in Canada.....	221,110	Claims—Ontario (net).....	37,128
		Claims—Canada (net).....	262,887

*See note on page 1.

†Prior to this date business limited under Provincial charter to Province of British Columbia only.

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE**(Phenix Compagnie Francaise du)*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoissette, Montreal.*Chief or General Agent in Ontario.*—Fred. Midgley, 45 Richmond St. W., Toronto.*Date of Organization.*—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash..	Francs 16,000,000
Assets in Canada.....	\$330,757
Liabilities in Canada.....	118,947

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$21,775
Premiums—Canada (net).....	126,175
Claims—Ontario (net).....	10,906
Claims—Canada (net).....	58,070

PHILADELPHIA FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto 2, Ont.*Chief or General Agent in Ontario.*—H. C. Mills, Toronto, Ont.*Date of Incorporation.*—May, 1923. *Date commenced business in Canada.*—May, 1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	171,336
Liabilities in Canada.....	41,765

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$25,585
Premiums—Canada (net).....	60,123
Claims—Ontario (net).....	434
Claims—Canada (net).....	17,873

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, Montreal.*Chief or General Agent in Ontario.*—A. T. Cunningham, 54 Adelaide St. East, Toronto.*Date of Organization.*—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000
<i>Life:</i>	
Assets in Canada.....	\$4,011,801
Ontario business in force (gross)...	1,824,297
Canadian business in force (gross)...	5,634,787

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	
Premiums—Ontario (net).....	\$38,500
Premiums—Canada (net).....	130,297
Death Claims—Ontario (net)....	13,985
Death Claims—Canada (net)....	66,019

<i>Other than Life:</i>	
Assets in Canada.....	3,010,828
Liabilities in Canada.....	819,391

<i>Other than Life:</i>	
Premiums—Ontario (net).....	275,614
Premiums—Canada (net).....	1,069,931
Claims—Ontario (net).....	62,589
Claims—Canada (net).....	353,001

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. M. Elliott and A. H. Vallance, Montreal.*Chief or General Agent in Ontario.*—H. A. Butt, 12 Wellington St. East, Toronto.*Date of Incorporation.*—May 31, 1854. *Date commenced business in Canada.*—May 20, 1891.

Capital stock paid in cash.....	\$6,000,000
Assets in Canada.....	1,223,067
Liabilities in Canada.....	216,693

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$88,074
Premiums—Canada (net).....	337,913
Claims—Ontario (net).....	24,899
Claims—Canada (net).....	125,985

*See note on page 1.

PILOT INSURANCE COMPANY

HEAD OFFICE, 199 BAY STREET, TORONTO, ONT.

Incorporated.—April 2, 1927. *Date commenced business in the Province.*—April 20, 1927.*Officers.*—President, D. M. Ferry, Jr.; Vice-President, C. C. Bowen; Secretary, H. E. Wittick; General Manager and Vice-President, Norman G. Duffett; Treasurer, Ralph E. Burks.*Directors (as at date of filing statement).*—Chas. C. Bowen, Ralph E. Burks, F. S. Brown, A. J. Crockett, E. F. Crossland, Alex. Fasken, K.C., L. K. Kirk, George Hancock, D. M. Ferry, Jr., J. H. Thom, Jno. S. Dowling, J. J. Warren, W. Garfield Weston, Norman G. Duffett, Ralph H. Platts.*Auditors.*—Campbell, Lawless, Parker & Black, Lumsden Bldg., Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock			
	Amount Subscribed for	Amount Paid in Cash	
Amount of capital stock authorized, \$2,000,000.			
Number of shares, 20,000. Par value, \$100.			
Capital stock at beginning of year.....	\$1,013,100 00	\$269,930 00	
Capital stock issued during year.....	7,000 00	70 00	
Capital stock at end of year.....	<u>\$1,020,100 00</u>	<u>\$270,000 00</u>	
Premium on Capital Stock			
Total amount paid as premium on capital stock at beginning of year.....		\$231,617 50	
Amount received during the year.....		62,930 00	
Total amount paid to December 31, 1935.....		<u>\$294,547 50</u>	
Assets			
Mortgage loans on real estate, first mortgages.....		\$3,100 00	
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....		552,111 05	
Cash on hand and in banks:			
On hand at Head Office.....	\$6,544 78		
In chartered banks of Canada in Canada.....	109,877 43		
In all other banks and depositories.....	30 54		
		116,452 75	
Interest accrued.....		4,366 76	
Agents' balances and premiums uncollected:			
Written on or after October 1, 1935.....		62,735 58	
Amount due from reinsurance on losses already paid.....		442 56	
Due from Standard Accident Insurance Co.....		799 01	
Total Admitted Assets.....		<u>\$740,007 71</u>	
Liabilities			
	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$131,258 83	\$220 00	\$131,478 83
Total net reserve, \$281,452.57; carried out at 80% thereof.....	223,587 97	1,574 09	225,162 06
Expenses due and accrued.....			1,780 03
Taxes due and accrued.....			13,636 64
Reinsurance premiums.....			3,191 74
Return premiums and balances due agents.....			553 61
Due to Rolph W. Cook in connection with mortgage.....			108 87
Total Liabilities (excluding capital stock).....			<u>\$375,911 78</u>
Capital stock paid in cash.....		\$270,000 00	
Surplus in profit and loss account.....		94,095 93	
Excess of assets over liabilities (surplus for protection of policyholders).....			364,095 93
Total Liabilities.....			<u>\$740,007 71</u>
Profit and Loss Account			
	In the Province	Elsewhere	All Business
Net premiums written.....	\$586,864 43	\$4,722 99	\$591,587 42
Reserve of unearned premiums (80%):			
At beginning of year.....	\$203,166 67	\$449 08	\$203,615 75
At end of year.....	223,587 97	1,574 09	225,162 06
Increase.....	\$20,421 30	\$1,125 01	\$21,546 31
Net premiums earned.....	\$566,443 13	\$3,597 98	\$570,041 11
Net losses and claims incurred.....	\$323,597 26	\$1,594 74	\$325,192 00
Net adjustment expenses.....	25,863 93	125 57	25,989 50
Commissions.....	147,283 84	1,088 24	148,372 08
Taxes (excluding taxes on real estate).....	19,302 18	35 40	19,337 58
Salaries, fees and travelling expenses.....	93,831 42		93,831 42
All other expenses.....			37,412 64
Total claims and expenses.....			<u>\$650,135 22</u>
Underwriting loss.....			\$80,094 11

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$20,114	86	
Profit on sale of securities and real estate.....	16,510	00	
Profit on foreign exchange.....	66	75	
			36,691 61
Other expenditure:			
Bad debts written off.....	1,673	54	
Investment expenses.....	324	60	
			1,998 14
Net Loss for the Year.....			\$45,400 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$344,917	49
Increase in paid-in capital stock.....	70	00
Premium on capital stock received in cash.....	62,930	00
	\$407,917	49
Net loss for the year brought down.....	45,400	64
	\$362,516	85
Decrease in unadmitted assets.....	1,579	08
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$364,095	93

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1934.....	\$10,385,774		\$10,385,774
Taken in 1935, including renewed.....	7,300,091		7,300,091
Totals.....	\$17,685,865		\$17,685,865
Ceased in 1935, including renewed.....	5,206,837		5,206,837
Gross in force, December 31, 1935.....	\$12,479,028		\$12,479,028
Reinsurance in force, December 31, 1935.....	4,568,616		4,568,616
Net in Force, December 31, 1935.....	\$7,910,412		\$7,910,412

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:						
Ontario.....	\$ 69,314 39	\$ 48,986 96	\$ 38,347 47	\$ 79,953 88	\$ 29,833 82	\$ 50,120 06
Elsewhere.....						
Automobile:						
Ontario.....	529,121 54	767,015 74	747,029 05	549,108 23	15,310 06	533,798 17
Elsewhere.....	94 46	3,211 45	1,623 26	1,682 65	226 82	1,455 83
Totals.....	529,216 00	770,227 19	748,652 31	550,790 88	15,536 88	535,254 00
Accident:						
Ontario.....	506 35	469 30	593 40	382 25	170 42	211 83
Elsewhere.....						
Guarantee:						
Ontario.....	4,471 46	4,103 20	5,123 78	3,450 88	829 38	2,621 50
Elsewhere.....		168 69		168 69		168 69
Totals.....	4,471 46	4,271 89	5,123 78	3,619 57	829 38	2,790 19
Plate Glass:						
Ontario.....	3,803 44	3,138 71	2,919 16	4,022 99		4,022 99
Elsewhere.....	11 94	143 94	39 27	116 61		116 61
Totals.....	3,815 38	3,282 65	2,958 43	4,139 60		4,139 60
Inland Transportation:						
Ontario.....	1,541 18	2,105 56	2,026 88	1,619 86		1,619 86
Elsewhere.....						
Public Liability:						
Ontario.....	5,472 32	6,564 13	7,061 24	4,975 21	923 65	4,051 56
Elsewhere.....	630 92	720 24	1,001 06	350 10	83 08	267 02
Totals.....	6,103 24	7,284 37	8,062 30	5,325 31	1,006 73	4,318 58
Theft:						
Ontario.....	3,151 73	3,668 98	3,003 22	3,817 49	439 57	3,377 92
Elsewhere.....	167 83	358 84	169 22	357 45	60 00	297 45
Totals.....	3,319 56	4,027 82	3,172 44	4,174 94	499 57	3,675 37

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Employers' Liability:												
Ontario.....			584	09	58	76	525	33	52	54	472	79
Elsewhere.....			1,398	74	860	00	538	74	177	16	361	58
Totals.....			1,982	83	918	76	1,064	07	229	70	834	37
All Business:												
Ontario.....	617,382	41	836,636	67	806,162	96	647,856	12	47,559	44	600,296	68
Elsewhere.....	905	15	6,001	90	3,692	81	3,214	24	547	06	2,667	18
Totals.....	618,287	56	842,638	57	809,855	77	651,070	36	48,106	50	602,963	86

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 5%, 1936.....	\$25,000 00	\$25,657 50
Dominion of Canada, 2 1/2%, 1939.....	27,000 00	26,619 30
Dominion of Canada, 2%, 1939.....	50,000 00	49,850 00
Dominion of Canada, 2 1/2%, 1943.....	12,000 00	11,988 00
Dominion of Canada, 3 1/2%, 1949.....	20,000 00	19,416 00
Province of New Brunswick, 4 3/4%, 1940.....	25,000 00	25,577 50
Province of New Brunswick, 3 1/4%, 1945.....	25,000 00	25,062 50
Province of New Brunswick, 4 1/2%, 1958.....	12,000 00	11,665 00
Province of Nova Scotia, 3%, 1950.....	15,000 00	14,887 50
Province of Ontario, 6%, 1936.....	5,000 00	5,069 00
Province of Ontario, 2 3/4%, 1937.....	42,000 00	42,000 00
Province of Ontario, 2%, 1939.....	25,000 00	24,707 50
Province of Ontario, 3%, 1940.....	26,000 00	26,000 00
Province of Ontario, 6%, 1941.....	25,000 00	27,772 50
Province of Ontario, 4%, 1944.....	30,000 00	31,749 00
Province of Ontario, 4 1/2%, 1945.....	25,000 00	24,900 00
Province of Ontario, 4 3/4%, 1954.....	5,000 00	5,487 50
Province of Ontario, 4%, 1957.....	10,000 00	9,277 00
Province of Quebec, 4 1/2%, 1950.....	37,000 00	38,805 60
\$20,000 deposited with Insurance Dept., Quebec.		
Province of Quebec, 4 1/2%, 1950.....	25,000 00	26,330 00
Province of Quebec, 4 1/4%, 1961.....	6,000 00	6,160 80
Canadian National Railways, 3%, 1944.....	28,000 00	27,585 60
Canadian National Railways, 4 1/2%, 1951.....	10,000 00	10,888 00
Canadian National Railways, 4 1/2%, 1957.....	5,000 00	5,006 25
Temiskaming & Northern Ontario Railway, 4%, 1948.....	30,000 00	29,649 00
Deposited with Insurance Dept., Ontario.		
Totals.....	\$545,000 00	\$552,111 05

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Allan F. Glover, Montreal; Vice-President, Percy M. May, Montreal; General Manager, A. F. Glover, Montreal; Secretary-Treasurer, H. Churchill-Smith.

Directors.—J. H. Labelle, Montreal; J. D. Simpson, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal, D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; Hon. R. O. Grothe, M.L.C., Montreal, Que.; P. M. May, Montreal, Que.

Chief or General Agent in Ontario.—Percy J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—June 15, 1926. Date commenced business in Canada.—January 20, 1927.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$311,303	Premiums—Ontario (net)..... \$31,077
Assets in Canada.....	381,637	Premiums—Canada (net)..... 91,336
Liabilities in Canada.....	81,133	Claims—Ontario (net)..... 11,794
Surplus protection of policyholders.....	300,504	Claims—Canada (net)..... 38,857

PLANET ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stailing, Toronto.

Chief or General Agent in Ontario.—R. L. Stailing, 15 Wellington St. East, Toronto.

Date of Incorporation.—January 20, 1920. Date commenced business in Canada.—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$729,900	Premiums—Ontario (net)..... \$21,333
Assets in Canada.....	158,288	Premiums—Canada (net)..... 79,065
Liabilities in Canada.....	66,599	Claims—Ontario (net)..... 6,306
		Claims—Canada (net)..... 20,185

*See note on page 1.

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, N. R. Mitchell, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, W. R. Bradford, Granby, Que.

Directors.—J. G. Fuller, N. R. Mitchell, D. K. Cowley, M. D., Granby, Que.; W. W. D. Brock, Granby; Geo. H. Sherwood, Toronto; E. E. Gleason, Granby; W. R. Bradford, Granby, Que.

Chief or General Agent in Ontario.—W. R. Bell, 53 Yonge St. Arcade, Toronto.

Date of Incorporation.—March 22, 1907. *Date commenced business in Canada.*—June 18, 1907.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....
Total assets.....	305,239	Premiums—Total business (net)...
Total liabilities.....	143,416	Claims—Ontario (net).....
Surplus protection of policyholders.	165,417	Claims—Total business (net)....

THE PROVIDENCE FIRE ASSURANCE COMPANY OF PARIS*

(La Providence de Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59½ St. James St. West, Montreal, Que.

Chief or General Agent in Ontario.—J. H. Pigeon, Montreal.

Date of Incorporation.—1838. *Date commenced business in Canada.*—August 7, 1929.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Francs	12,000,000	Premiums—Ontario (net).....
Assets in Canada.....	\$169,052	Premiums—Canada (net).....
Liabilities in Canada.....	95,419	Claims—Ontario (net).....
		Claims—Canada (net).....

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.

Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....
Assets in Canada.....	495,311	Premiums—Canada (net).....
Liabilities in Canada.....	69,431	Claims—Ontario (net).....
		Claims—Canada (net).....

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, 59 ST. JAMES STREET WEST, MONTREAL, QUE.

Incorporated.—May 20, 1905. *Date commenced business in the Province.*—1907.

Officers.—President, Hon. P. R. Du Tremblay; 1st Vice-President, Maxime Raymond; 2nd Vice-President, A. J. Major; General Manager, J. H. Pigeon; Secretary-Treasurer, J. E. Rochon.

Directors (as at date of filing statement).—Hon. P. R. Du Tremblay, Zénon Fontaine, Maxime Raymond, Henri Geoffrion, A. J. Major, Hon. Sen. J. H. Rainville, J. Aldéric Raymond, J. H. Gundy, J. H. Pigeon, W. B. Coatts.

Auditors.—Joseph Froggatt & Company Inc.

Statement for Year Ending 31st December, 1935

Capital Stock	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$2,000,000.		
Number of shares, 10,000. Par value, \$100.		
Capital stock at beginning of year.....	\$1,000,000 00	\$304,780 00
Calls on capital received during year.....	.....	91,550 00
Capital stock reduced during year.....	120,146 00	120,146 00
Total.....	\$879,854 00	\$276,184 00
Deduct capital stock forfeited.....	75,800 00	22,740 00
Capital stock at end of year.....	\$804,054 00	\$253,444 00
Premium on Capital Stock		
Total amount paid to December 31, 1935.....		Nil

*See note on page 1.

Assets			
Book value of real estate, office premises.....			\$333,608 25
Mortgage loans on real estate:			
First mortgages.....	\$13,175 00		
Second and subsequent mortgages.....	34 34		
			13,209 34
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$249,658 11		
In default.....	9,650 00		
			259,308 11
Book value of stocks owned.....			212,515 15
Cash in chartered banks of Canada in Canada.....			81,166 70
Interest accrued.....	\$3,480 09		
Dividends due.....	1,017 88		
			4,497 97
Agents' balances and premiums uncollected:			
Written on or after October 1, 1935.....	\$175,782 92		
Bills receivable—agents':			
Respecting business written on or after October 1, 1935.....	110 45		
			175,893 37
Bills receivable—other than above.....			2,889 00
Amount due from reinsurance.....			46,628 82
Loans on life policies.....	\$40,807 19		
Workmen's Compensation Reinsurance Bureau.....	18,266 98		
Estimated extra premiums (on payroll audits).....	93,600 00		
Deferred life premiums.....	3,248 50		
Sundry debtors.....	34,568 49		
			190,491 16
Total Admitted Assets.....			<u>\$1,320,207 87</u>

Liabilities			
	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$50,501 49	\$337,658 62	\$388,160 11
Total net reserve carried out at 80%.....	49,678 97	262,307 98	311,986 95
Taxes due and accrued.....			4,409 29
Reinsurance balance due.....			191,023 45
Reserve of life policies (O M 5—3%).....			166,777 50
Sundry creditors.....			14,150 02
Total Liabilities (excluding capital stock).....			\$1,076,507 32
Capital stock paid in cash.....		\$253,444 00	
Deficit in profit and loss account.....		9,743 45	
Excess of assets over liabilities (surplus for protection of policyholders).....			243,700 55
Total Liabilities.....			<u>\$1,320,207 87</u>

Profit and Loss Account			
	In the Province	Elsewhere	All Business
Net premiums written.....	\$132,990 44	\$823,420 93	\$956,411 37
Reserve of unearned premiums (80%):			
At beginning of year.....	\$99,995 28	\$435,845 21	\$535,840 49
At end of year.....	49,678 97	429,085 48	478,764 45
Decrease.....	\$50,316 31	\$6,759 73	\$57,076 04
Net premiums earned.....	\$183,306 75	\$830,180 66	\$1,013,487 41
Net losses and claims incurred.....	\$153,060 31	\$353,658 93	\$516,719 24
Net adjustment expenses.....	30,405 63	68,743 11	99,148 74
Commissions.....	22,315 64	126,283 38	148,599 02
Taxes (excluding taxes on real estate).....	9,132 46	19,235 04	28,367 50
Salaries, fees and travelling expenses.....	32,943 31	120,630 30	153,573 61
All other expenses.....			70,155 20
Total claims and expenses.....			\$1,016,563 31
Underwriting loss.....			\$3,075 90
Other revenue:			
Interest earned.....		\$14,505 96	
Rents earned.....		9,404 34	
Bad debts recovered previously written off.....		915 59	
Profit on sale of securities and real estate.....		5,209 85	
Increase in market value of bonds in deposit with W.C.R. Bureau.....		78 09	
Adjustment of bonds by amortization.....		763 27	
Appreciation in market value of bonds over book value.....		987 86	
			31,864 96
Other expenditure:			
Bad debts written off.....		\$13,078 26	
Loss on sale of securities and real estate.....		750 00	
Decrease in market value of stocks.....		83,981 02	
Adjustment in depreciation of real estate.....		36,104 28	
Adjustment in depreciation on furniture, fixtures, machinery, Goad's plan.....		11,986 21	
			145,899 77
Net Loss for the Year.....			<u>\$117,110 71</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$212,140 14
Increase in capital stock.....	91,550 00
	<u>\$303,690 14</u>
Net loss for the year brought down.....	117,110 71
	<u>\$186,579 43</u>
Decrease in unadmitted assets.....	57,121 12
	<u>\$243,700 55</u>
Decrease in capital:	
Decrease in paid-in value of capital stock.....	\$120,146 00
Forfeited capital stock.....	22,740 00
	<u>\$142,886 00</u>
Increase in surplus:	
Capital adjustment as above.....	142,886 00
	<u>Nil</u>
Net change in surplus.....	Nil
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	<u>\$243,700 55</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$16,398,577	\$51,245,024	\$67,643,601
Taken in 1935, including renewed.....	13,377,700	65,198,400	78,576,100
Totals.....	<u>\$29,776,277</u>	<u>\$116,443,424</u>	<u>\$146,219,701</u>
Ceased in 1935, including renewed.....	12,832,929	52,991,517	65,824,446
Gross in force, December 31, 1935.....	\$16,943,348	\$63,451,907	\$80,395,255
Reinsurance in force, December 31, 1935.....	11,761,324	28,811,100	40,572,424
Net in Force, December 31, 1935.....	<u>\$5,182,024</u>	<u>\$34,640,807</u>	<u>\$39,822,831</u>

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	125,015	40	97,040	29	93,122	44	128,933	25	89,899	60	39,033	65
Elsewhere....	494,431	80	624,857	24	424,392	42	694,896	62	305,258	72	389,637	90
Totals....	619,447	20	721,897	53	517,514	86	823,829	87	395,158	32	428,671	55
Automobile:												
Ontario.....	159,538	72	318,832	74	306,461	12	171,910	34	80,783	32	91,127	02
Elsewhere....	224,734	35	439,255	79	392,938	51	271,051	63	121,892	72	149,158	91
Totals....	384,273	07	758,088	53	699,399	63	442,961	97	202,676	04	240,285	93
Accident and Sickness:												
Ontario.....	13,799	25	10,137	20	15,192	50	8,743	95	615	77	8,128	18
Elsewhere....	13,417	30	30,263	31	30,993	75	12,686	86	2,581	16	10,105	70
Totals....	27,216	55	40,400	51	46,186	25	21,430	81	3,196	93	18,233	88
Accident and Sickness (Ind.):												
Ontario.....	27	45	1,467	50	1,417	25	77	70			77	70
Elsewhere....	1,090	10	29,060	42	28,613	82	1,536	70			1,536	70
Totals....	1,117	55	30,527	92	30,031	07	1,614	40			1,614	40
Plate Glass:												
Ontario.....	2,144	62	1,658	87	1,657	39	2,146	10			2,146	10
Elsewhere....	19,390	88	15,546	17	13,758	56	21,178	49			21,178	49
Totals....	21,535	50	17,205	04	15,415	95	23,324	59			23,324	59
Guarantee:												
Ontario.....	259	00	191	50	319	00	131	50			131	50
Elsewhere....	25,928	57	27,796	31	27,721	05	26,003	83	2,984	00	23,019	83
Totals....	26,187	57	27,987	81	28,040	05	26,135	33	2,984	00	23,151	33
Workmen's Compensation:												
Ontario.....	325	00	151	09	476	09						
Elsewhere....	27,026	84	323,799	99	323,728	42	27,098	41	1,000	00	26,098	41
Totals....	27,351	84	323,951	08	324,204	51	27,098	41	1,000	00	26,098	41

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Public Liability:												
Ontario.....	10,036	66	13,798	30	14,309	82	9,525	14	385	03	9,140	11
Elsewhere....	24,001	39	29,159	55	32,113	53	21,047	41	424	10	20,623	31
Totals....	34,038	05	42,957	85	46,423	35	30,572	55	809	13	29,763	42
Theft:												
Ontario.....	1,020	28	1,776	53	1,410	60	1,386	21	143	70	1,242	51
Elsewhere....	27,610	17	22,492	91	26,226	96	23,876	12	1,761	43	22,114	69
Totals....	28,630	45	24,269	44	27,637	56	25,262	33	1,905	13	23,357	20
Inland Transportation:												
Ontario.....	3,091	75	5,506	05	4,952	91	3,644	89	1,238	49	2,406	40
Elsewhere....	1,910	24	2,223	59	2,875	01	1,258	82	157	38	1,101	44
Totals....	5,001	99	7,729	64	7,827	92	4,903	71	1,395	87	3,507	84
All Business:												
Ontario.....	315,258	13	450,560	07	439,319	12	326,499	08	173,065	91	153,433	17
Elsewhere....	859,541	64	1,544,455	28	1,303,362	03	1,100,634	89	436,059	51	664,575	38
Totals....	1,174,799	77	1,995,015	35	1,742,681	15	1,427,133	97	609,125	42	818,008	55

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 3%, 1955.....	\$44,000 00	\$43,476 19
Province of Alberta, 5%, 1955.....	10,000 00	9,818 18
Province of British Columbia, 5%, 1949.....	1,000 00	969 38
Province of British Columbia, 4½%, 1951.....	2,000 00	1,882 38
Province of New Brunswick, 4%, 1948.....	15,000 00	14,870 68
Province of Nova Scotia, 3%, 1947.....	5,000 00	4,907 69
Province of Quebec, 3%, 1955.....	4,811 40	4,234 20
Province of Saskatchewan, 4½%, 1951.....	10,000 00	9,333 33
Province of Saskatchewan, 4%, 1954.....	20,000 00	17,758 00
Province of Saskatchewan, 4%, 1960.....	5,000 00	4,567 31
Town of Chatham, 5%, 1951.....	5,000 00	4,579 28
Village of La Tuque, 5%, 1941.....	12,000 00	11,954 60
City of Montreal, 3½%, 1943.....	25,000 00	24,476 10
City of Montreal, 4½%, 1944.....	18,000 00	17,604 87
City of Montreal, 5%, 1954.....	5,000 00	5,044 31
City of Montreal, 4½%, 1970.....	9,000 00	8,567 78
City of Montreal (Notre Dame de Graces), 4%, 1948.....	20,000 00	19,263 33
City of Three Rivers, 5½%, 1953.....	10,000 00	9,798 08
City of Three Rivers, 5½%, 1964.....	2,000 00	1,957 95
Montreal Light, Heat & Power, 3%, 1939.....	2,200 00	2,085 18
Montreal Tramways, 5%, 1955.....	15,000 00	14,086 60
Assets Holdings Co., Ltd., 3%.....	6 12	6 12
Crédit Foncier Franco-Canadien, 5%, 1939.....	10,000 00	10,000 00
Holdings, Ltd., 1939.....	72 26	72 26
La Mine d'Or Venus, 7%, 1937.....	805 00	805 00
Queen's Hotel Co., Ltd., 6%, 1947.....	10,000 00	8,422 66
Totals.....	\$260,894 78	\$250,541 46

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Market Value
City of St. Boniface, 5%, 1942.....	\$8,000 00	\$7,783 25	\$4,400 00
Comm. d'Ecoles Village Jonquières, 6%, 1938.....	2,000 00	2,000 00	1,640 00
Maple Leaf Milling Co., Ltd., 5½%, 1949.....	9,500 00	9,206 47	3,610 00
Totals.....	\$19,500 00	\$18,989 72	\$9,650 00

Schedule "E"

Stocks Owned by the Company

	Book Value	Authorized Value
British Colonial Fire Insurance Co., 18,984 shs.....	\$149,592 16	\$89,794 32
British Columbia Power "A", 200 shs.....	8,147 50	5,700 00
Consolidated Paper Co., 50 shs.....	21,180 00	106 25
Capital Trust Corporation, 20 shs.....	2,000 00	1,000 00
Dominion Bridge Co., 300 shs.....	20,700 00	9,450 00
Globe & Rutgers Insurance Co., 44 shs.....	4,400 00	3,190 00
Montreal Light, Heat & Power Co., 2,326 shs.....	96,089 40	74,432 00
Obalski Mining Corp., 1,025 shs.....	1 00	1 00
Quebec Power Corp., 500 shs.....	27,975 00	7,000 00
Shawinigan Water & Power, 500 shs.....	36,435 00	9,750 00
Totals.....	\$366,520 06	\$200,423 57

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. *Date commenced business in Canada.*—January 1, 1911.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£180,000	Premiums—Ontario (net).....
Assets in Canada.....	\$494,165	\$112,050
Liabilities in Canada.....	328,675	Premiums—Canada (net).....
		427,480
		Claims—Ontario (net).....
		60,303
		Claims—Canada (net).....
		222,623

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. S. Thorp and F. C. Capon, 460 St. John St., Montreal, Que.

Chief or General Agents for Ontario.—H. G. Wilson and N. E. Cowan, 1106 Canada Permanent Bldg., Toronto.

Date of Organization.—1848. *Date commenced business in Canada.*—September 1, 1923.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	<i>Life:</i>	
Assets in Canada.....	\$1,989,503	Premiums—Ontario (net).....
Ontario business in force (gross)...	7,049,458	\$211,429
Canadian business in force (gross)...	15,097,066	Premiums—Canada (net).....
		476,185
		Death Claims—Ontario (net)....
		9,393
		Death Claims—Canada (net)....
		19,343
<i>Other than Life:</i>	<i>Other than Life:</i>	
Capital stock paid in cash.....	£1,450,000	Premiums—Ontario (net).....
Assets in Canada.....	\$1,531,652	\$347,104
Liabilities in Canada.....	585,274	Premiums—Canada (net).....
		793,862
		Claims—Ontario (net).....
		142,145
		Claims—Canada (net).....
		379,285

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau, Col. C. A. Chauveau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$125,000	Premiums—Ontario (net).....
Total assets.....	693,432	\$33,536
Total liabilities.....	139,178	Premiums—Total business (net)..
Surplus protection of policyholders.	554,255	130,145
		Claims—Ontario (net).....
		6,884
		Claims—Total business (net)....
		43,679

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, 32 CHURCH STREET, TORONTO, ONT.

Incorporated.—February 15, 1871. *Date commenced business in the Province.*—July 1, 1871.

Officers.—President, W. R. Houghton; Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—Chas. M. Horswell, W. R. Houghton, Joseph Walmsley, Alfred Wright.

Auditors.—H. T. Jamieson & Company, C.A., Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$100,000.		
Number of shares, 2,000. Par value, \$50.		
Capital stock at beginning of year.....	\$100,000 00	\$100,000 00
Capital stock at end of year.....	\$100,000 00	\$100,000 00

*See note on page 1.

Premium on Capital Stock

Total amount paid to December 31, 1935.....			Nil
Assets			
Book value of real estate, office premises.....			\$40,000 00
Mortgage loans on real estate, first mortgages.....			300 00
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$605,557	98	
In default.....	32,539	84	
			638,097 82
Book value of stocks owned.....			27,501 26
Cash on hand and in banks:			
On hand at Head Office.....	\$666	55	
In chartered banks of Canada in Canada.....	16,386	68	
In all other banks and depositories.....	31,621	70	
			48,674 93
Interest accrued.....	\$7,735	79	
Dividends due.....	475	00	
Rents due.....	35	00	
			8,245 79
Agents' balances and premiums uncollected:			
Written on or after October 1, 1935.....	\$11,537	77	
Premiums due from reinsuring companies:			
Written on or after October 1, 1935.....	208	92	
			11,746 69
Amount due from reinsurance on losses already paid.....			3 08
Hand-in-Hand Insurance Co.....			50 74
Total Admitted Assets.....			\$774,620 31

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$1,759 00		\$1,759 00
Total net reserve.....	75,969 85	52 09	76,021 94
Expenses due and accrued.....			200 00
Taxes due and accrued.....			7,484 10
Reinsurance premiums.....			166 31
Return premiums and balances due agents.....			68 99
Reserve for depreciation on building.....			1,250 00
Taxes accrued on real estate.....			1,200 00
			\$88,150 34
Total Liabilities (excluding capital stock).....			
Capital stock paid in cash.....		\$100,000 00	
Reserve fund.....		250,000 00	
Surplus in profit and loss account.....		336,469 97	
			\$686,469 97
Excess of assets over liabilities (surplus for protection of policyholders).....			\$686,469 97
Total Liabilities.....			\$774,620 31

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$73,058 76	\$104 18	\$73,162 94
Reserve of unearned premiums:			
At beginning of year.....	\$78,626 17		\$78,626 17
At end of year.....	75,969 85	\$52 09	76,021 94
Decrease.....	\$2,656 32	(Inc.) \$52 09	\$2,604 23
Net premiums earned.....	\$75,715 08	\$52 09	\$75,767 17
Net losses and claims incurred.....	\$20,311 40		\$20,311 40
Net adjustment expenses.....	1,149 86		1,149 86
Commissions.....	17,949 77	20 84	17,970 61
Taxes (excluding taxes on real estate).....	8,625 54		8,625 54
Salaries, fess and travelling expenses.....	11,749 87		11,749 87
All other expenses.....			5,450 14
Total claims and expenses.....			\$65,257 42
Underwriting profit.....			\$10,509 75
Other revenue:			
Interest earned.....		\$30,292 61	
Dividends earned.....		1,900 00	
Profit on securities.....		4,783 54	
Endorsement fees.....		6 00	
			36,982 15
Other expenditure:			
Bad debts written off.....		\$11 82	
Decrease in market value of investments.....		18,831 04	
Reserve for depreciation on building.....		250 00	
Maintenance of office premises.....		192 16	
			19,285 02
Net Profit for the Year.....			\$28,206 88

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$677,981	37
Net profit for the year brought down.....	28,206	88
	<u>\$706,188</u>	<u>25</u>
Dividends declared to shareholders.....	20,000	00
	<u>\$686,188</u>	<u>25</u>
Decrease in unadmitted assets.....	281	72
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	<u>\$686,469</u>	<u>97</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$26,049,835		\$26,049,835
Taken in 1935, new and renewed.....	14,051,425	\$58,500	14,109,925
Totals.....	\$40,101,260	\$58,500	\$40,159,760
Ceased in 1935, including renewed.....	15,269,259		15,269,259
Gross in force, December 31, 1935.....	\$24,832,001	\$58,500	\$24,890,501
Reinsurance in force, December 31, 1935.....	716,922		716,922
Net in Force, December 31, 1935.....	<u>\$24,115,079</u>	<u>\$58,500</u>	<u>\$24,173,579</u>

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934	Taken in 1935, Including Renewed	Ceased in 1935	Gross in Force, Dec. 31, 1935	Reinsurance in Force, Dec. 31, 1935	Net in Force, Dec. 31, 1935
Fire:						
Ontario.....	\$ 160,464 73	\$ 82,985 08	\$ 92,145 03	\$ 151,304 78	\$ 2,306 72	\$ 148,998 06
Elsewhere.....		104 18		104 18		104 18
Totals.....	160,464 73	83,089 26	92,145 03	151,408 96	2,306 72	149,102 24
Sprinkler Leakage:						
Ontario.....		11 75		11 75		11 75
Weather:						
Ontario.....		28 59		28 59		28 59
All Business:						
Ontario.....	160,464 73	83,025 42	92,145 03	151,345 12	2,306 72	149,038 40
Elsewhere.....		104 18		104 18		104 18
Totals.....	160,464 73	83,129 60	92,145 03	151,449 30	2,306 72	149,142 58

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Province of Ontario, 6%, 1941.....	\$15,000 00	\$14,896 34
Hydro-Electric Power Commission, 4%, 1957.....	7,000 00	5,920 34
City of Toronto, 5 ½%, 1948.....	5,000 00	5,000 00
City of Port Arthur, 5%, 1937.....	5,000 00	5,039 48
City of Regina (£800-0-0), 4 ½%, 1952.....	3,893 33	3,379 11
City of Regina, 5%, 1940.....	5,000 00	5,000 00
Town of Kenora, 5%, 1937.....	1,000 00	1,000 00
Canada Permanent Mortgage Corp., 3 ½%, 1940.....	20,000 00	20,000 00
Dominion of Canada—Conversion Loan, 4 ½%, 1958.....	65,000 00	65,069 06
Dominion of Canada—Conversion Loan, 4 ½%, 1959.....	122,000 00	118,510 96
Province of Saskatchewan, 5%, 1939.....	21,000 00	20,738 45
Province of Ontario, 6%, 1943.....	25,000 00	24,765 82
Province of British Columbia, 5%, 1949.....	25,000 00	25,122 02
Province of Ontario, 5%, 1960.....	5,000 00	5,742 40
Province of New Brunswick, 5 ½%, 1952.....	15,000 00	17,111 43
Province of New Brunswick, 4 ½%, 1947.....	15,000 00	15,564 22
Province of Nova Scotia, 5%, 1960.....	15,000 00	16,825 16
Government of Newfoundland (£5,136-19-7), 3%, 1943-63.....	24,999 60	24,999 60
Hydro-Electric Power Commission, 4%, 1957.....	18,000 00	15,223 72
Hydro-Electric Power Commission, 4 ½%, 1960.....	129,000 00	102,926 91
Canadian National Railways, 5%, 1954.....	25,000 00	24,548 95
City of Toronto, 5 ½%, 1938.....	5,000 00	5,027 40
City of Edmonton, 5 ½%, 1946.....	30,000 00	30,118 74
City of Kingston, 5%, 1943.....	15,000 00	14,951 14
Town of Elmira, 6%, 1939-40.....	2,236 65	2,232 30
Town of Elmira, 6%, 1941.....	1,219 95	1,219 95
Gatineau Power Co., 5%, 1956.....	15,000 00	14,624 48
Totals.....	<u>\$635,349 53</u>	<u>\$605,557 98</u>

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Market Value
Ford City, 5%, 1961-65.....	\$24,223 90	\$23,625 59	\$11,627 47
Fort Erie, 5 1/2%, 1936-42.....	27,158 92	27,745 29	20,912 37
Totals.....	\$51,382 82	\$51,370 88	\$32,539 84

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Consumers' Gas Co. of Toronto, 190 shs.....	\$19,000 00	\$27,501 26	\$35,910 00

QUEEN INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal, Que.*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.*Date of Incorporation.*—September 11, 1891. *Date commenced business in Canada.*—November 1, 1891.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$170,517
Assets in Canada.....	946,910	Premiums—Canada (net).....	493,870
Liabilities in Canada.....	452,753	Claims—Ontario (net).....	64,815
		Claims—Canada (net).....	198,611

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.*Chief or General Agent in Ontario.*—S. C. Hopkins, 26 Wellington St. East, Toronto.*Date of Organization.*—March, 1849. *Date commenced business in Canada.*—November 2, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£200,000	Premiums—Ontario (net).....	\$75,654
Assets in Canada.....	\$676,618	Premiums—Canada (net).....	204,476
Liabilities in Canada.....	158,962	Claims—Ontario (net).....	36,029
		Claims—Canada (net).....	92,912

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, E. Milligan, Hartford, Conn.; Vice-Presidents, E. R. Decary, Montreal, Que.; Secretaries, A. H. Vallance, S. M. Elliott, Montreal, Que.*Directors.*—Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr., Hartford, Conn.; E. Milligan, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal, Que.*Chief or General Agent in Ontario.*—J. Drummond, 43 Adelaide St. East, Toronto.*Date of Incorporation.*—July 1, 1920. *Date commenced business in Canada.*—November 24, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net).....	\$20,546
Total assets.....	773,322	Premiums—Total business (net)...	82,288
Total liabilities.....	83,612	Claims—Ontario (net).....	5,711
Surplus protection of policyholders.	689,710	Claims—Total business (net)....	19,142

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. R. Lachance, 464 St. John St., Montreal, Que.*Chief or General Agent in Ontario.*—Norman McKibbin, 320 Bay St., Toronto, Ont.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$11,479
Assets in Canada.....	187,965	Premiums—Canada (net).....	93,592
Liabilities in Canada.....	70,210	Claims—Ontario (net).....	2,451
		Claims—Canada (net).....	37,779

*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.—C. Stuart Malcolm, Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—November 4, 1910.

Capital stock paid in cash.....	£946,977	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,458,661	Premiums—Ontario (net).....	\$228,746
Liabilities in Canada.....	530,569	Premiums—Canada (net).....	659,335
		Claims—Ontario (net).....	84,211
		Claims—Canada (net).....	296,377

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Allan F. Glover, Montreal.

Chief or General Agent in Ontario.—P. J. Quinn, 29 Wellington St. East, Toronto.

Date of Incorporation.—May 31, 1845. *Date commenced business in Canada.*—1851.

Capital stock paid in cash.....	\$13,626,496	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	7,149,915	Premiums—Ontario (net).....	\$180,892
Ontario business in force (gross)...	6,527,285	Premiums—Canada (net).....	665,558
Canadian business in force (gross)...	25,219,297	Death Claims—Ontario (net)....	29,781
		Death Claims—Canada (net)....	96,755
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	4,481,840	Premiums—Ontario (net).....	706,582
Liabilities in Canada.....	1,730,069	Premiums—Canada (net).....	2,012,411
		Claims—Ontario (net).....	324,382
		Claims—Canada (net).....	860,154

THE ROYAL SCOTTISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—John M. McGregor, Concourse Bldg., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—January 10, 1920.

Capital stock paid in cash.....	£30,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$146,010	Premiums—Ontario (net).....	\$40,987
Liabilities in Canada.....	83,581	Premiums—Canada (net).....	92,494
		Claims—Ontario (net).....	17,359
		Claims—Canada (net).....	37,543

ST. PAUL FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.

Chief or General Agent in Ontario.—G. A. Sherritt, Excelsior Life Bldg., Toronto.

Date of Incorporation.—May, 1865. *Date commenced business in Canada.*—September 14, 1907.

Capital stock paid in cash.....	\$4,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	699,945	Premiums—Ontario (net).....	\$159,419
Liabilities in Canada.....	228,456	Premiums—Canada (net).....	403,981
		Claims—Ontario (net).....	53,887
		Claims—Canada (net).....	153,203

*See note on page 1.

SAINT PAUL MERCURY INDEMNITY COMPANY OF SAINT PAUL*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg, Man.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, Excelsior Life Bldg., Toronto.*Date of Incorporation.*—March 22, 1926. *Date commenced business in Canada.*—April 19, 1927.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	64,836	Premiums—Ontario (net).....	\$2,819
Liabilities in Canada.....	22,765	Premiums—Canada (net).....	23,701
		Claims—Ontario (net).....	94.75 credit
		Claims—Canada (net).....	12,007

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, N. Ducharme, Montreal, Que.; Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.*Directors.*—R. B. Bachaud, Waterloo, Que.; Adjutor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy, Paul Drouin, K.C., Quebec, Que.; Hon. Gustave Lacasse, M.D., Tecumseh, Ont.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—November, 1903.

Capital stock paid in cash.....	\$232,440	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	4,980,518	Premiums—Ontario (net).....	\$81,799
Ontario business in force (gross)...	2,607,141	Premiums—Total business (net)...	755,696
Total business in force (gross).....	28,296,861	Death Claims—Ontario (net).....	14,500
		Death Claims—Total business (net)	144,452

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes Michie, Toronto; 1st Vice-President, R. S. Waldie, Toronto; 2nd Vice-President, J. A. Northway; Managing Director, T. H. Hall, Toronto.*Directors.*—J. A. Macintosh, K.C., Toronto; F. Norrie-Miller, F. Richardson, Philadelphia, Pa.; W. A. Barrington, Toronto; S. Norrie-Miller, Perth, Scotland; R. S. Waldie, Toronto; J. A. Northway, Toronto; Col. J. F. Michie, Toronto; Thos. H. Hall, Toronto.*Date of Incorporation.*—May 11, 1920. *Date commenced business in Canada.*—December 22, 1920.

Capital stock paid in cash.....	\$225,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	425,881	Premiums—Ontario (net).....	\$38,981
Total liabilities.....	85,827	Premiums—Canada (net).....	72,219
Surplus protection of policyholders.	360,077	Claims—Ontario (net).....	12,822
		Claims—Total business (net)....	27,810

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. H. P. Priddey, Montreal.*Chief or General Agent in Ontario.*—W. J. Morris, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1876. *Date commenced business in Canada.*—December 17, 1918.

Capital stock paid in cash.....	£80,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$345,538	Premiums—Ontario (net).....	\$90,278
Liabilities in Canada.....	140,702	Premiums—Canada (net).....	160,617
		Claims—Ontario (net).....	43,170
		Claims—Canada (net).....	66,496

THE SCOTTISH UNION & NATIONAL INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. 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.*—February, 1882.

Capital stock paid in cash.....	\$1,460,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,281,981	Premiums—Ontario (net).....	\$107,444
Liabilities in Canada.....	304,250	Premiums—Canada (net).....	358,668
		Claims—Ontario (net).....	43,442
		Claims—Canada (net).....	199,290

*See note on page 1.

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. G. Drysdale, Toronto.*Chief or General Agent in Ontario.*—W. G. Drysdale, 36 Toronto St., Toronto.*Date of Incorporation.*—1875. *Date commenced business in Canada.*—December 11, 1924.

Capital stock paid in cash.....	£500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$293,279	Premiums—Ontario (net).....	\$45,804
Liabilities in Canada.....	74,318	Premiums—Canada (net).....	114,436
		Claims—Ontario (net).....	15,682
		Claims—Canada (net).....	45,045

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.*Chief or General Agent in Ontario.*—Wm. Thompson, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May, 1841. *Date commenced business in Canada.*—November 29, 1921.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	216,574	Premiums—Ontario (net).....	\$28,144
Liabilities in Canada.....	61,492	Premiums—Canada (net).....	76,776
		Claims—Ontario (net).....	7,137
		Claims—Canada (net).....	18,608

SECURITY NATIONAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Manager or Chief Executive Officer in Canada.—J. H. Riddel, 217 Bay St., Toronto.*Chief or General Agent in Ontario.*—J. H. Riddel, 217 Bay St., Toronto.*Date of Incorporation.*—July, 1934. *Date commenced business in Canada.*—January 1, 1935.

Capital stock paid in cash.....	\$115,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	141,145	Premiums—Ontario (net).....	\$6,995
Liabilities in Canada.....	25,771	Premiums—Canada (net).....	34,620
		Claims—Ontario (net).....	1,556
		Claims—Canada (net).....	5,026

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—C. H. Harvey, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	155,442	Premiums—Ontario (net).....	\$1,542
Liabilities in Canada.....	31,796	Premiums—Canada (net).....	7,705
		Claims—Ontario (net).....	560
		Claims—Canada (net).....	3,771

SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. Wesley Greer, Vancouver, B.C.*Chief or General Agent in Ontario.*—W. C. McLaughlin, 72 Queen St. W., Toronto, Ont.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—May, 1928.

Capital stock paid in cash.....	£105,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$249,831	Premiums—Ontario (net).....	\$23,731
Liabilities in Canada.....	54,438	Premiums—Canada (net).....	58,523
		Claims—Ontario (net).....	9,144
		Claims—Canada (net).....	25,343

*See note on page 1.

SOVEREIGN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. Sandford Evans, M.L.A., Winnipeg; Vice-Presidents, E. W. Montgomery and W. F. Hull, K.C., Winnipeg; Secretary, E. Atkins; General Manager, M. D. Grant.

Directors.—W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, St. Boniface, Man.; E. W. Montgomery, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte, Winnipeg; John W. Horn, Winnipeg, M. D. Grant, Winnipeg; Roy W. Milner, Winnipeg.

Chief or General Agent in Ontario.—W. H. Burnett, Federal Bldg., Toronto.

Date of Incorporation.—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$209,995	Premiums—Ontario (net).....	\$135,541
Total assets.....	6,120,213	Premiums—Total business (net)...	629,718
Ontario business in force (gross)...	6,348,216	Death Claims—Ontario (net)....	25,122
Total business in force (gross).....	27,468,744	Death Claims—Total business (net)	111,869

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$67,410
Assets in Canada.....	624,278	Premiums—Canada (net).....	307,540
Liabilities in Canada.....	213,446	Claims—Ontario (net).....	24,412
		Claims—Canada (net).....	141,792

STANDARD MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. B. Pakenham, Toronto.

Chief or General Agent in Ontario.—A. B. Pakenham, 64 King St. East, Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—April 2, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$8,503
Assets in Canada.....	\$14,418	Premiums—Canada (net).....	26,492
Liabilities in Canada.....	9,683	Claims—Ontario (net).....	9
		Claims—Canada (net).....	6,581

THE STATE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—April 10, 1891. *Date commenced business in Canada.*—April 20, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£100,000	Premiums—Ontario (net).....	\$12,888
Assets in Canada.....	\$274,531	Premiums—Canada (net).....	79,202
Liabilities in Canada.....	57,218	Claims—Ontario (net).....	2,859
		Claims—Canada (net).....	35,797

SUN INSURANCE OFFICE, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Stalling, Toronto.

Chief or General Agent in Ontario.—R. L. Stalling, 15 Wellington St. East, Toronto.

Date of Incorporation.—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).....	\$303,935
Assets in Canada.....	1,370,381	Premiums—Canada (net).....	746,358
Liabilities in Canada.....	576,513	Claims—Ontario (net).....	122,804
		Claims—Canada (net).....	308,685

*See note on page 1.

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Arthur B. Wood, Montreal, Que.; Vice-President and Treasurer, E. A. MacNutt, Montreal, Que.; Secretary, H. Warren K. Hale.

Directors.—T. B. Macaulay, Montreal; A. B. Wood, Montreal, Robert Adair, Montreal; Sir Edward W. Beatty; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webster, Westmount; J. W. McConnell, Montreal; Ross H. McMaster, Hon. L. H. Taschereau, E. W. Beatty, Arthur B. Purvis, E. A. MacNutt.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

Capital stock paid in cash.....	\$2,000,000
Total assets.....	707,052,401
Ontario business in force (gross)...	297,548,486
Total business in force (gross)...	2,731,590,886

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,038,918
Premiums—Total business (net)...	99,831,649
Death Claims—Ontario (net)....	1,777,423
Death Claims—Total business (net)	21,498,385

SUSSEX FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.

Chief or General Agent in Ontario.—W. H. Hedges & Son, Limited, Metropolitan Bldg., Toronto.

Date of Incorporation.—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	151,581
Liabilities in Canada.....	60,305

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,167
Premiums—Canada (net).....	81,769
Claims—Ontario (net).....	5,411
Claims—Canada (net).....	37,484

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. W. Pacaud, 460 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—E. W. Shaufler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash.... Yen	55,000,000
Assets in Canada.....	\$273,144
Liabilities in Canada.....	39,164

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$50,689
Premiums—Canada (net).....	55,506
Claims—Ontario (net).....	21,438
Claims—Canada (net).....	22,553

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, 208 FEDERAL BLDG., 85 RICHMOND ST. W., TORONTO, ONT.

Incorporated.—July 21, 1921. *Date commenced business in the Province.*—October, 1921.

Officers.—President, G. Larratt Smith; Vice-Presidents, W. P. Fess and Rt. Hon. A. Meighen; Secretary, Thos. G. Breck; General Manager, Paul H. Horst; Treasurer, C. W. Sykes.

Directors (as at date of filing statement).—J. T. Braund, Thos. G. Breck, Charles W. Buchanan, W. P. Fess, Paul H. Horst, Ray Lawson, M. A. MacKenzie, The Rt. Hon. Arthur Meighen, G. Larratt Smith, J. Fyfe Smith.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$600,000.		
Number of shares, 200,000. Par value, \$3.		
Capital stock at beginning of year.....	\$284,391 00	\$284,391 00
Capital stock at end of year.....	\$284,391 00	\$284,391 00

*See note on page 1.

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$883,136 10
Total amount paid to December 31, 1935.....	<u>\$883,136 10</u>

Assets

Book value of real estate, held for sale.....	\$3,500 00	
Mortgage loans on real estate, first mortgages.....	41,300 00	
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$841,566 61	
In default.....	<u>7,271 43</u>	
		848,838 04
Book value of stocks owned.....		<u>131,061 55</u>
Cash on hand and in banks:		
On hand at Head Office and branches.....	\$3,434 79	
In chartered banks of Canada.....	78,729 03	
In all other banks and depositories.....	<u>157 69</u>	
		82,321 51
Interest accrued.....	\$10,334 71	
Dividends due.....	<u>1,401 01</u>	
		11,735 72
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....	\$90,172 52	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935.....	<u>9,168 20</u>	
		99,340 72
Amount due from reinsurance on losses already paid.....		143 89
Owing by other insurance companies.....		<u>11,849 04</u>
Total Admitted Assets.....		<u>\$1,230,090 47</u>

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$52,112 85	\$140,566 32	\$192,679 17
Total net reserve, \$360,465.76; carried out at 80 % thereof.....	<u>135,178 01</u>	<u>153,694 60</u>	288,872 61
Expenses due and accrued.....			10,908 43
Taxes due and accrued.....			4,764 14
Reinsurance premiums.....			10,278 05
Return premiums and balances due agents.....			5,585 91
Reserve for loss on investments.....			10,000 00
Contingency reserves.....			25,000 00
Reserve for premiums returnable under Workmen's Compensation Insurance.....			5,735 27
Sundries—accounts payable.....			<u>2,401 32</u>
Total Liabilities (excluding capital stock).....			\$556,224 90
Capital stock paid in cash.....		\$284,391 00	
Surplus in profit and loss account.....		<u>389,474 57</u>	
Excess of assets over liabilities (surplus for protection of policyholders).....			673,865 57
Total Liabilities.....			<u>\$1,230,090 47</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$267,710 24	\$350,477 03	\$618,187 27
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$132,138 00	\$147,851 59	\$279,989 59
At end of year.....	<u>135,178 01</u>	<u>153,694 60</u>	288,872 61
Increase.....	\$3,040 01	\$5,843 01	\$8,883 02
Net premiums earned.....	<u>\$264,670 23</u>	<u>\$344,634 02</u>	\$609,304 25
Net losses and claims incurred.....	\$95,274 01	\$168,602 48	\$263,876 49
Net adjustment expenses.....	13,717 09	14,876 75	28,593 84
Commissions.....			146,226 50
Taxes (excluding taxes on real estate).....			23,747 12
Salaries, fees and travelling expenses.....			<u>105,004 18</u>
All other expenses.....			60,009 32
Total claims and expenses.....			\$627,457 45
Underwriting loss.....			\$18,153 20
Other revenue:			
Interest earned.....		\$44,200 40	
Dividends earned.....		6,619 76	
Bad debts recovered previously written off.....		2,373 76	
Profit on sale of securities and real estate.....		1,253 50	
Increase in market value of investments.....		1,842 24	
Premiums on exchange.....		<u>74 08</u>	
			56,363 74
Other expenditure:			
Bad debts written off.....		\$1,129 47	
Real estate expense less rental received.....		<u>77 36</u>	
			1,206 83
Net Profit for the Year.....			<u>\$37,003 71</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$659,202 40
Net profit for the year brought down.....	37,003 71
	<hr/>
Dividends declared to shareholders.....	\$696,206 11
	23,696 00
	<hr/>
Decrease in unadmitted assets.....	\$672,510 11
	1,355 46
	<hr/>
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$673,865 57

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$24,804,506	\$21,107,870	\$45,912,376
Taken in 1935, including renewed.....	16,785,323	14,956,905	31,742,228
	<hr/>	<hr/>	<hr/>
Totals.....	\$41,589,829	\$36,064,775	\$77,654,604
Ceased in 1935, including renewed.....	15,580,010	16,884,336	32,464,346
	<hr/>	<hr/>	<hr/>
Gross in force, December 31, 1935.....	\$26,009,819	\$19,180,439	\$45,190,258
Reinsurance in force, December 31, 1935.....	6,437,606	6,339,025	12,776,631
	<hr/>	<hr/>	<hr/>
Net in Force, December 31, 1935.....	\$19,572,213	\$12,841,414	\$32,413,627

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	197,759	79	126,110	87	121,471	32	202,399	34	51,606	88	150,792	46
Elsewhere.....	217,690	34	151,067	52	162,430	22	206,327	64	57,507	89	148,819	75
Totals.....	415,450	13	277,178	39	283,901	54	408,726	98	109,114	77	299,612	21
Automobile:												
Ontario.....	162,632	82	221,949	67	223,069	50	161,512	99	5,896	22	155,616	77
Elsewhere.....	129,762	07	215,520	70	198,664	40	146,618	37	10,336	35	136,282	02
Totals.....	292,394	89	437,470	37	421,733	90	308,131	36	16,232	57	291,898	79
Accident:												
Ontario.....	2,454	45	2,891	55	2,655	60	2,690	40	2,015	85	674	55
Elsewhere.....	3,162	80	2,679	00	3,531	80	2,310	00	590	50	1,719	50
Totals.....	5,617	25	5,570	55	6,187	40	5,000	40	2,606	35	2,394	05
Blanket Residence:												
Ontario.....	4,232	07	1,992	12	1,614	24	4,609	95	—28	92	4,638	87
Elsewhere.....	9,896	03	8,139	73	8,311	52	9,724	24	961	96	8,762	28
Totals.....	14,128	10	10,131	85	9,925	76	14,334	19	933	04	13,401	15
Employers' Liability:												
Ontario.....	260	95	389	85	307	26	343	54	23	97	319	57
Elsewhere.....	3,982	30	6,087	86	5,825	72	4,244	44	504	21	3,740	23
Totals.....	4,243	25	6,477	71	6,132	98	4,587	98	528	18	4,059	80
Guarantee:												
Ontario.....	14,838	94	21,103	70	17,947	37	17,995	27	1,546	83	16,448	44
Elsewhere.....	34,118	86	46,074	93	45,669	66	34,524	13	5,508	92	29,015	21
Totals.....	48,957	80	67,178	63	63,617	03	52,519	40	7,055	75	45,463	65
Inland Transportation:												
Ontario.....	4,510	81	6,681	25	6,094	04	5,098	02	1,557	20	3,540	82
Elsewhere.....	5,160	09	5,309	83	5,595	51	4,874	41	128	66	4,745	75
Totals.....	9,670	90	11,991	08	11,689	55	9,972	43	1,685	86	8,286	57
Plate Glass:												
Ontario.....	3,829	34	2,937	61	3,121	40	3,645	55	69	92	3,575	63
Elsewhere.....	8,384	13	9,882	79	6,433	63	11,833	29	116	98	11,716	31
Totals.....	12,213	47	12,820	40	9,555	03	15,478	84	186	90	15,291	94
Public Liability:												
Ontario.....	6,914	84	18,932	86	17,246	94	8,600	76	406	76	8,194	00
Elsewhere.....	10,907	87	18,226	76	10,852	84	18,281	79	6,389	49	11,892	30
Totals.....	17,822	71	37,159	62	28,099	78	26,882	55	6,796	25	20,086	30

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Theft:												
Ontario.....	4,044	00	4,267	48	3,508	71	4,802	77	1,155	69	3,647	08
Elsewhere.....	16,819	45	16,237	91	14,458	68	18,598	68	1,757	70	16,840	98
Totals.....	20,863	45	20,505	39	17,967	39	23,401	45	2,913	39	20,488	06
Weather:												
Ontario.....	7,238	99	4	25	2,679	04	4,564	20	306	93	4,257	27
Elsewhere.....	938	46	487	97	147	71	1,278	72	312	48	966	24
Totals.....	8,177	45	492	22	2,826	75	5,842	92	619	41	5,223	51
Workmen's Compensation:												
Ontario.....			180	00			180	00	17	55	162	45
Elsewhere.....	7,509	50	50,627	03	50,408	78	7,727	75	977	52	6,750	23
Totals.....	7,509	50	50,807	03	50,408	78	7,907	75	995	07	6,912	68
All Business:												
Ontario.....	408,717	00	407,441	21	399,715	42	416,442	79	64,574	88	351,867	91
Elsewhere.....	448,331	90	530,342	03	512,330	47	466,343	46	85,092	66	381,250	80
Totals.....	857,048	90	937,783	24	912,045	89	882,786	25	149,667	54	733,118	71

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 1/2 % 1959.....	\$15,000 00	\$15,243 55
Dominion of Canada, 4 1/2 % 1958.....	15,000 00	15,138 00
Dominion of Canada, 3 1/2 % 1949.....	60,000 00	58,039 96
Dominion of Canada, 4 1/2 % 1946.....	2,000 00	1,955 81
Dominion of Canada, 4 1/2 % 1956.....	10,000 00	9,814 38
Dominion of Canada, 3 % 1955.....	33,000 00	32,162 62
Province of Manitoba, 4 1/2 % 1940.....	31,000 00	31,114 58
Province of New Brunswick, 5 % 1943.....	5,000 00	4,959 40
Province of New Brunswick, 4 1/2 % 1961.....	10,000 00	10,000 00
Province of New Brunswick, 5 % 1960.....	10,000 00	10,793 43
Province of Nova Scotia, 4 1/2 % 1961.....	15,000 00	14,541 00
Province of Nova Scotia, 5 % 1959.....	10,000 00	10,460 80
Province of Nova Scotia, 4 1/2 % 1952.....	10,000 00	10,912 00
Province of Nova Scotia, 3 % 1950.....	25,000 00	24,875 00
Province of Ontario, 4 1/2 % 1950.....	2,000 00	1,982 91
Province of Ontario, 2 3/4 % 1937.....	15,000 00	15,000 00
Province of Ontario, 6 % 1936.....	20,000 00	20,291 05
Province of Saskatchewan, 4 % 1954.....	2,500 00	2,148 25
Hydro-Electric Power Commission, 5 % 1943.....	10,000 00	10,209 50
Hydro-Electric Power Commission, 4 1/2 % 1960.....	25,000 00	23,997 70
Hydro-Electric Power Commission, 3 1/2, 4, 5 % 1952.....	75,000 00	74,923 27
Town of Cobalt, R.C. School (Ontario Guar.), 5 % 1936-45.....	8,430 09	8,430 09
City of Hamilton, 5 % 1942.....	5,000 00	5,221 67
City of Hamilton, 4 1/2 % 1936.....	7,000 00	7,028 00
City of North Bay, 6 % 1941.....	4,000 00	4,129 23
City of North Bay, 6 % 1939.....	1,000 00	1,022 67
City of Quebec, 5 % 1938.....	10,000 00	10,000 00
City of Toronto, 4 1/2 % 1953.....	1,000 00	908 84
City of Valleyfield, 5 % 1937-38-39.....	7,000 00	6,990 20
City of Vancouver, 5 % 1944.....	12,000 00	11,947 54
City of Victoria, 5 % 1944.....	1,000 00	972 54
City of Winnipeg, 4 1/2 % 1960.....	5,000 00	4,492 92
City of Winnipeg, 4 % 1936.....	15,000 00	14,937 50
City of Winnipeg, 4 % 1960.....	14,600 00	13,548 80
County of Cape Breton, 5 % 1955.....	5,000 00	5,061 92
County of Northumberland, 5 % 1954.....	6,000 00	6,186 95
District of Richmond, 5 % 1955.....	15,000 00	15,353 85
Town of Preston, 6 % 1939.....	1,000 00	1,036 00
Village of Forest Hill, 5 % 1942.....	10,000 00	10,171 93
Village of Forest Hill, 6 % 1940.....	5,000 00	5,404 10
Montreal Catholic School Commission, 4 1/2 % 1971.....	5,000 00	4,686 39
Canadian Pacific Railway Co., 4 % 1949.....	30,000 00	29,230 00
Canada Northern Power Corp., 5 % 1953.....	20,000 00	19,810 80
Duke Price Power Co., Ltd., 6 % 1966.....	25,000 00	24,203 26
Gatineau Power Co., 5 % 1956.....	15,000 00	13,825 22
McLaren-Quebec Power Co., 5 1/2 % 1964.....	5,000 00	4,963 74
Ottawa Valley Power Co., 5 1/2 % 1970.....	10,000 00	8,989 43
Canadian Bakeries, Ltd., 6 1/2 % 1945.....	5,000 00	5,107 68
Canadian Realty Corp., 6 % 1949.....	27,000 00	27,953 10
Capital Trust Corp., 4 % 1936.....	10,000 00	10,000 00
City Dairy, Ltd., Winnipeg, 6 % 1948.....	25,000 00	24,492 24
T. Eaton Realty Co., Ltd., 5 % 1949.....	25,000 00	24,270 30
Federal Grain Co., Ltd., 6 % 1949.....	10,000 00	9,837 50
Hamilton By-Product Coke Ovens, Ltd., 5 % 1955.....	10,000 00	9,850 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Hamilton Cotton Co., Ltd., 5 1/4%, 1948.....	\$10,000 00	\$9,835 54
Huron & Erie Mortgage Corp., 4%, 1938.....	5,000 00	5,000 00
Huron & Erie Mortgage Corp., 4%, 1940.....	500 00	500 00
Huron & Erie Mortgage Corp., 4 3/4%, 1939.....	10,000 00	10,000 00
Kingston Elevator Co., Ltd. (Guar. C.S.L.), 6%, 1950.....	10,000 00	8,965 11
London Realty Co., Ltd., 6 1/4%, 1950.....	25,000 00	24,733 59
Massey Harris Co., Ltd., 5%, 1947.....	5,000 00	4,136 00
National Trust Co., Ltd., 5 1/2%, 1937.....	5,000 00	5,000 00
R.C. Episcopal Corp. of the Diocese of London, 5%, 1954.....	10,000 00	9,768 75
Simpsons, Limited, 6%, 1949.....	10,000 00	10,000 00
Toronto General Trusts Corp., 4 1/4%, 1937.....	5,000 00	5,000 00
Totals.....	\$851,030 09	\$841,566 61

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
City of Jonquiere, 6%, 1937.....	\$5,000 00	\$4,777 78	\$4,777 78
Saskatchewan General Trusts Corp., 5%, 1934....	1,485 00	1,485 00	1,485 00
Town of Sturgeon Falls, 7%, 1935.....	1,000 00	1,008 65	1,008 65
Totals.....	\$7,485 00	\$7,271 43	\$7,271 43

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Bell Telephone Co., 50 shs.....	\$5,000 00	\$7,017 10	\$7,017 10
Canadian Industries, Limited, 25 shs.....	2,500 00	3,834 38	3,834 38
Canadian Oil Company, 100 shs.....	10,000 00	10,500 00	10,500 00
Consumers' Gas Co. of Toronto, 200 shs.....	20,000 00	38,016 74	38,016 74
Goodyear Tire & Rubber Co. of Canada, 100 shs..	5,000 00	4,950 00	4,950 00
Imperial Oil Co., Ltd., 500 shs.....	.....	11,100 00	11,100 00
International Milling Co., 50 shs.....	5,000 00	4,950 00	4,950 00
International Nickel Co. of Canada, Ltd., 200 shs.	20,000 00	26,189 58	26,189 58
McColl-Frontenac Oil Co., Ltd., 100 shs.....	10,000 00	9,823 75	9,823 75
Ottawa Light, Heat & Power Co., 100 shs.....	10,000 00	10,400 00	10,400 00
Steel Co. of Canada, Limited, 100 shs.....	2,500 00	4,280 00	4,280 00
Totals.....	\$90,000 00	\$131,061 55	\$131,061 55

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—H. L. Huckvale, 68 Yonge St., Toronto.

Date of Incorporation.—May 23, 1923. Date commenced business in Canada.—December 19, 1929.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	324,859	Premiums—Ontario (net).....	\$124,165
Liabilities in Canada.....	218,192	Premiums—Canada (net).....	327,766
		Claims—Ontario (net).....	54,513
		Claims—Canada (net).....	119,636

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 68 Yonge St., Toronto.

Date of Incorporation.—March 25, 1903. Date commenced business in Canada.—June 1, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	866,878	Premiums—Ontario (net).....	\$207,301
Liabilities in Canada.....	373,356	Premiums—Canada (net).....	387,096
		Claims—Ontario (net).....	66,844
		Claims—Canada (net).....	176,129

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. B. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—C. N. Macdonald, 68 Yonge St., Toronto.

Date of Incorporation.—June 17, 1863. *Date commenced business in Canada.*—July 1, 1865.

Capital stock paid in cash.....\$20,000,000

Life:

Assets in Canada..... 23,885,645
Ontario business in force (gross)... 39,701,608
Canadian business in force (gross).115,837,883

Other than Life:

Assets in Canada..... 1,390,312
Liabilities in Canada..... 622,567

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net)..... \$961,158
Premiums—Canada (net)..... 2,908,736
Death Claims—Ontario (net).... 435,301
Death Claims—Canada (net).... 994,972

Other than Life:

Premiums—Ontario (net)..... 182,210
Premiums—Canada (net)..... 679,074
Claims—Ontario (net)..... 58,740
Claims—Canada (net)..... 319,185

UNION ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—John Holroyde, Montreal.

Chief or General Agent in Ontario.—Martin N. Merry, Lumsden Bldg., Toronto.

Date of Incorporation.—1714. *Date commenced business in Canada.*—1890.

Capital stock paid in cash..... £50,000
Assets in Canada..... \$897,608
Liabilities in Canada..... 293,821

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$122,253
Premiums—Canada (net)..... 353,245
Claims—Ontario (net)..... 46,815
Claims—Canada (net)..... 136,145

UNION FIRE, ACCIDENT & GENERAL INSURANCE COMPANY OF PARIS, FRANCE*

(*L'Union Compagnie d'Assurances contre L'incendie, Paris, France*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal.

Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash.. Francs 50,000,000
Assets in Canada..... \$449,374
Liabilities in Canada..... 354,983

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$147,623
Premiums—Canada (net)..... 414,929
Claims—Ontario (net)..... 97,454
Claims—Canada (net)..... 237,306

UNION INSURANCE SOCIETY OF CANTON, LIMITED*

HEAD OFFICE, VICTORIA, IN THE COLONY OF HONG KONG

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Colin E. Sword, Toronto.

Chief or General Agent in Ontario.—Colin E. Sword, 44 Victoria St., Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—October 1, 1917.

Capital stock paid in cash..... £540,000
Assets in Canada..... \$2,328,586
Liabilities in Canada..... 530,208

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$379,504
Premiums—Canada (net)..... 696,406
Claims—Ontario (net)..... 167,552
Claims—Canada (net)..... 300,860

*See note on page 1.

UNION LABOR LIFE INSURANCE COMPANY*

HEAD OFFICE, WASHINGTON, D. C.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Samuel J. McMaster, 465 Bay St., Toronto 2, Ont.

Chief or General Agent in Ontario.—Samuel J. McMaster, 465 Bay St., Toronto, Ont.

Date of Incorporation.—October 26, 1925. *Date commenced business in Canada.*—July 24, 1931.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$375,000	Premiums—Ontario (net)..... \$2,997.04
Assets in Canada.....	59,183	Premiums—Canada (net)..... 2,997.04
Ontario business in force (gross)...	80,502	Death Claims—Ontario (net).... Nil
Canadian business in force (gross)...	80,502	Death Claims—Canada (net).... Nil

UNION MARINE AND GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£163,500	Premiums—Ontario (net)..... \$73,843
Assets in Canada.....	\$885,076	Premiums—Canada (net)..... 196,714
Liabilities in Canada.....	160,762	Claims—Ontario (net)..... 14,393
		Claims—Canada (net)..... 63,658

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£600,000	Premiums—Ontario (net)..... \$40,186
Assets in Canada.....	\$212,857	Premiums—Canada (net)..... 103,359
Liabilities in Canada.....	104,963	Claims—Ontario (net)..... 25,828
		Claims—Canada (net)..... 61,679

UNITED FIREMEN'S INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. C. Tyre, 480 St. Francois Xavier St., Montreal, Que.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto, Ont.

Date of Incorporation.—1860. *Date commenced business in Canada.*—December, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net)..... \$18,429
Assets in Canada.....	161,557	Premiums—Canada (net)..... 64,611
Liabilities in Canada.....	56,580	Claims—Ontario (net)..... 4,638
		Claims—Canada (net)..... 22,181

UNITED STATES FIDELITY & GUARANTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Col. A. E. Kirkpatrick, Toronto, Ont.

Chief or General Agent in Ontario.—Col. A. E. Kirkpatrick, 36 Toronto St., Toronto.

Date of Incorporation.—March 19, 1896. *Date commenced business in Canada.*—March 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,800,000	Premiums—Ontario (net)..... \$243,993
Assets in Canada.....	966,317	Premiums—Canada (net)..... 514,382
Liabilities in Canada.....	443,525	Claims—Ontario (net)..... 165,958
		Claims—Canada (net)..... 229,891

*See note on page 1.

UNITED STATES FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Dominion Bank Bldg., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—June 20, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	764,874	Premiums—Ontario (net).....	\$120,535
Liabilities in Canada.....	149,918	Premiums—Canada (net).....	195,701
		Claims—Ontario (net).....	58,517
		Claims—Canada (net).....	73,843

UNITED STATES GUARANTEE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Powis, Jr., 811 Royal Bank Building, Montreal.

Chief or General Agent in Ontario.—W. S. Tomenson, Hermant Building, Toronto.

Date of Incorporation.—1890. *Date commenced business in Canada.*—1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	144,354	Premiums—Ontario (net).....	\$5,964
Liabilities in Canada.....	12,040	Premiums—Canada (net).....	18,611
		Claims—Ontario (net).....	1,479
		Claims—Canada (net).....	4,012

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. H. Tessier, Toronto.

Chief or General Agent in Ontario.—A. H. Tessier, 2 Toronto St., Toronto.

Date of Incorporation.—1850. *Date commenced business in Canada.*—August 8, 1873.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	204,168	Premiums—Ontario (net).....	\$12,380
Ontario business in force (gross)...	388,853	Premiums—Canada (net).....	13,403
Canadian business in force (gross)...	538,570	Death Claims—Ontario (net)...	14,500
		Death Claims—Canada (net)....	15,544

URBAINE FIRE INSURANCE COMPANY OF PARIS, FRANCE*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geoff. W. Hadrill, Montreal.

Chief or General Agent in Ontario.—W. T. Freeman, 82 King St. E., Toronto.

Date of Incorporation.—1838. *Date commenced business in Canada.*—January, 1932.

Capital stock paid in cash.....	\$1,334,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	211,808	Premiums—Ontario (net).....	\$27,980
Liabilities in Canada.....	51,699	Premiums—Canada (net).....	65,637
		Claims—Ontario (net).....	9,914
		Claims—Canada (net).....	32,288

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, 14 TORONTO STREET, TORONTO, ONT.

Incorporated.—1837. *Date commenced business in the Province.*—1840.

Officers.—President, Herbert Begg; Vice-President, Col. Hon. Herbert A. Bruce; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Treasurer, John G. Hutchinson.

Directors (as at date of filing statement).—Herbert Begg, Col. Hon. Herbert A. Bruce, M.D., W. R. Begg, W. H. Buscombe, H. C. Edgar, E. J. Hayes, Hon. Jacob Nicol, K.C., D.C.L., Col. S. C. Robinson, E. B. Stockdale.

Auditors.—Nelf, Robertson & Company.

*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock

	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$1,000,000.		
Number of shares, 10,000. Par value, \$100.		
Capital stock at beginning of year.....	\$600,000 00	\$150,000 00
Capital stock at end of year.....	\$600,000 00	\$150,000 00

Premium on Capital Stock

Total amount paid to December 31, 1935.....	Nil
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Assets

Mortgage loans on real estate:		
First mortgages.....	\$266 88	
Second and subsequent mortgages.....	1,577 45	
		\$1,844 33
Amortized book value of bonds, debentures and debenture stocks owned, not in default.....		537,986 23
Book value of stocks owned.....		55,072 50
Cash on hand and in banks:		
On hand at Head Office.....	\$14,525 67	
In chartered banks of Canada in Canada.....	22,725 30	
		37,250 97
Interest due, \$150.00; accrued, \$4,781.19.....		4,931 19
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....		61,673 32
Amount due from reinsurance companies for received business.....		4,609 11
		\$703,367 65
Total Admitted Assets.....		\$703,367 65

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$25,317 35	\$2,091 58	\$27,408 93
Total net reserve, \$293,361.38; carried out at 80 % thereof.....	197,157 86	37,531 23	234,689 09
Taxes due and accrued.....			12,021 50
Reinsurance companies' ceded business.....			14,318 68
Agents' credit balances.....			275 46
			\$288,713 66
Total Liabilities (excluding capital stock).....			\$288,713 66
Capital stock paid in cash.....		\$150,000 00	
Surplus in profit and loss account.....		264,653 99	
Excess of assets over liabilities (surplus for protection of policyholders).....			414,653 99
Total Liabilities.....			\$703,367 65

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$319,849 80	\$62,246 21	\$382,096 01
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$190,679 69	\$19,759 39	\$210,439 08
At end of year.....	197,157 86	37,531 23	234,689 09
Increase.....	\$6,478 17	\$17,771 84	\$24,250 01
Net premiums earned.....	\$313,371 63	\$44,474 37	\$357,846 00
Net losses and claims incurred.....	\$125,151 26	\$21,843 74	\$146,995 00
Net adjustment expenses.....	14,609 67	1,033 92	15,643 59
Commissions.....	85,201 31	16,838 23	102,039 54
Taxes (excluding taxes on real estate).....	11,545 65	1,393 82	12,939 47
Salaries, fees and travelling expenses.....			17,026 82
Management fee.....			24,600 00
All other expenses.....			17,913 65
Total claims and expenses.....			\$337,158 07
Underwriting profit.....			\$20,687 93

*See*note on page 1.

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$23,336	28	
Dividends earned.....	2,311	08	
Bank interest.....	18	10	
Premium on sterling.....	17	02	
Increase in market value of stocks.....	5,308	13	
			30,990 61
Other expenditure:			
Life insurance premiums.....	\$5,717	00	
Decrease in market value of investments.....	4,584	90	
			10,301 90
Net Profit for the Year.....			\$41,376 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year....	\$239,864	09
Net profit for the year brought down.....	41,376	64
	\$281,240	73
Dividends declared to shareholders.....	18,000	00
	\$299,240	73
Decrease in unadmitted assets.....	1,413	26
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..	\$264,653	99

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$71,703,342	\$8,977,732	\$80,681,074
Taken in 1935, including renewed.....	42,694,937	10,413,218	53,108,155
Totals.....	\$114,398,279	\$19,390,950	\$133,789,229
Ceased in 1935, including renewed.....	42,026,062	7,485,529	49,511,591
Gross in force, December 31, 1935.....	\$72,372,217	\$11,905,421	\$84,277,638
Reinsurance in force, December 31, 1935.....	19,014,864	3,846,946	22,861,810
Net in Force, December 31, 1935.....	\$53,357,353	\$8,058,475	\$61,415,828

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	527,836	43	322,160	69	321,694	84	528,302	28	148,486	75	379,815	53
Elsewhere.....	77,415	51	89,982	39	62,604	12	104,793	78	29,873	17	74,920	61
Totals.....	605,251	94	412,143	08	384,298	96	633,096	06	178,359	92	454,736	14
Automobile:												
Ontario.....	110,515	31	166,165	62	147,398	92	129,282	01	9,662	97	119,619	04
Elsewhere.....	672	11	13,990	36	5,349	76	9,312	71	610	99	8,701	72
Totals.....	111,187	42	180,155	98	152,748	68	138,594	72	10,273	96	128,320	76
All Business:												
Ontario.....	638,351	74	488,326	31	469,093	76	657,584	29	158,149	72	499,434	57
Elsewhere.....	78,087	62	103,972	75	67,953	88	114,106	49	30,484	16	83,622	33
Totals.....	716,439	36	592,299	06	537,047	64	771,690	78	188,633	88	583,056	90

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, Refunding Loan, 4 ½ %, 1944.....	\$60,000 00	\$60,050 00
Dominion of Canada, 1931 Conversion Loan, 4 ½ %, 1959.....	46,000 00	43,355 00
Dominion of Canada, 1931 Conversion Loan, 3 ½ %, 1949.....	24,000 00	24,448 00
Dominion of Canada, 1931 Conversion Loan, 3 ½ %, 1949.....	20,000 00	19,300 00
Dominion of Canada, 1931 Conversion Loan, 4 ½ %, 1946.....	20,000 00	20,187 50
Dominion of Canada, 1931 Conversion Loan, 4 ½ %, 1940.....	20,000 00	19,600 00
Dominion of Canada, National Service Loan, 5 %, 1936.....	10,000 00	9,925 00
Province of Ontario, 4 ½ %, 1949.....	10,000 00	10,675 00
Province of Ontario, 4 ½ %, 1950.....	25,000 00	25,607 50
Province of Ontario, 4 %, 1950.....	15,000 00	14,307 00
Province of Ontario, 5 %, 1948.....	10,000 00	10,950 00
Province of Ontario, 5 %, 1948.....	15,000 00	16,117 50
Province of Quebec, 4 ½ %, 1958.....	15,000 00	14,662 50
Province of Quebec, 4 ½ %, 1958.....	15,000 00	14,587 50

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Province of Saskatchewan, 4% ^c , 1957	\$15,000 00	\$12,768 75
Province of British Columbia, 4½% ^c , 1953	10,000 00	9,496 00
Province of Alberta, 6%, 1936	3,000 00	3,210 00
City of Toronto, 3½% ^c , 1956	10,000 00	9,774 00
City of Toronto, 5½% ^c , 1938-42	10,000 00	9,854 80
City of Toronto, 5% ^c , 1943	10,000 00	10,350 00
City of Toronto, 4½% ^c , 1939	10,000 00	9,875 00
City of Montreal, 5% ^c , 1945	10,000 00	10,100 00
City of Hamilton, 5% ^c , 1943	25,000 00	26,000 00
Village of Arthur, 6% ^c , 1956-58-59-62	2,062 13	2,062 13
Toronto Harbour Commission (Toronto Guar.), 4½% ^c , 1953	10,000 00	10,000 00
Township of North York, 6% ^c	5,000 00	5,000 00
Township of York, 5% ^c , 1949	10,000 00	10,360 00
Trusts and Guarantee Co., Ltd., 5% ^c , 1936	4,000 00	3,780 00
Guelph & Ontario Investment & Savings, 4¾% ^c , 1939	5,000 00	5,000 00
Victoria Trust and Savings, 5% ^c , 1938	15,000 00	15,000 00
Security Loan & Savings, 5% ^c , 1938	15,000 00	15,000 00
Canada Permanent Mortgage Corp., 5% ^c , 1938	25,000 00	25,000 00
Canada Permanent Mortgage Corp., 5% ^c , 1937	25,000 00	25,000 00
British American Oil Co., Ltd., 5% ^c , 1945	10,000 00	10,002 10
American Telephone and Telegraph, 4½% ^c , 1939	5,000 00	6,580 95
Totals	\$539,062 13	\$537,986 23

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Shawinigan Water & Power Co., 500 shs.	\$10,254 37	\$10,000 00
Mission Corporation of Nevada, 10 shs.	10 00	10 00
Standard Oil of New Jersey, 200 shs.	10,627 50	10,000 00
International Petroleum Co. of Canada, Ltd., 500 shs.	10,784 37	17,437 50
Imperial Oil, Ltd., 300 shs.	7,095 00	6,075 00
British American Oil Co., Ltd., 700 shs.	16,591 25	11,550 00
Totals	\$55,362 49	\$55,072 50

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Managers or Chief Executive Officers in Canada.—S. M. Elliott and A. H. Vallance, Montreal.
 Chief or General Agent in Ontario.—Dale & Company, Metropolitan Bldg., Toronto.

Date of Incorporation.—March 14, 1837. Date commenced business in Canada.—May 28, 1912.

PREMIUMS WRITTEN—CLAIMS INCURRED

Capital stock paid in cash	\$1,000,000	Premiums—Ontario (net)	\$75,807
Assets in Canada	472,430	Premiums—Canada (net)	181,057
Liabilities in Canada	98,328	Claims—Ontario (net)	33,032
		Claims—Canada (net)	75,940

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, Toronto, Ont.

Officers.—President and Manager, E. A. Brownell, Toronto; Vice-President, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; General Manager, Kenneth Thom, Toronto; Secretary, L. Carlisle.

Directors.—Sir John Aird, Toronto; D. B. Hanna, Toronto; Miller Lash, K.C., Toronto; Major-Gen. Sir Henry Pellatt, Toronto; E. R. Wood, Toronto; E. Willans, Toronto; W. D. Robb, Montreal; D. G. Wakeman, New York; H. J. Wyatt, New York; J. L. Parsons, New York; W. H. McWilliams, Winnipeg; H. C. Cox, Toronto; W. M. Cox, Toronto; G. A. Morrow, Toronto; C. S. Wainwright, Toronto; W. E. Meikle, Winnipeg, Man.; E. A. Brownell, Toronto.

Date of Incorporation.—August 31, 1851. Date commenced business in Canada.—August, 1851.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$1,400,000	Premiums—Ontario (net)	\$623,325
Total assets	8,465,286	Premiums—Total business (net)	3,852,656
Total liabilities	4,475,628	Claims—Ontario (net)	207,314
Surplus protection of policyholders	3,989,658	Claims—Total business (net)	2,125,301

*See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, R. H. Hamlin; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, R. Jacob, K.C., Dr. C. W. Prowd, Dr. R. M. Simpson, J. M. Carruthers, W. E. Milner, Winnipeg; W. H. Milner, Winnipeg, Man.; W. Bourke, Winnipeg, Man.; W. M. McGeachy, Winnipeg, Man.

Chief or General Agent in Ontario.—C. A. Smith, 346 Confederation Life Bldg., Toronto.

Date of Incorporation.—May, 1910. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$138,040
Total assets.....	1,430,156
Ontario business in force (gross)...	97,750
Total business in force (gross).....	6,968,329

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,129
Premiums—Total business (net)...	129,281
Death Claims—Ontario (net)....	Nil
Death Claims—Total business (net)	21,090

THE WESTMINSTER FIRE OFFICE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Tomenson, Saunders & Co., 1008 Hermant Bldg., Toronto, Ont.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash.....	\$486,000
Assets in Canada.....	214,806
Liabilities in Canada.....	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	Nil
Premiums—Canada (net).....	Nil
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	Nil

WORLD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—1924. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	321,232
Liabilities in Canada.....	48,794

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$24,281
Premiums—Canada (net).....	76,341
Claims—Ontario (net).....	6,856
Claims—Canada (net).....	38,220

WORLD MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—April 25, 1923.

Capital stock paid in cash.....	£100,000
Assets in Canada.....	\$328,470
Liabilities in Canada.....	91,909

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$69,749
Premiums—Canada (net).....	110,735
Claims—Ontario (net).....	27,579
Claims—Canada (net).....	43,915

*See note on page 1.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank E. Dufty, Montreal.*Chief or General Agent in Ontario.*—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.*Date of Incorporation.*—1824. *Date commenced business in Canada.*—January 16, 1907.

Capital stock paid in cash.....	£291,522	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$4,734,938	Premiums—Ontario (net).....	\$203,423
Liabilities in Canada.....	412,138	Premiums—Canada (net).....	511,305
		Claims—Ontario (net).....	102,843
		Claims—Canada (net).....	240,889

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Bugar, Toronto.*Chief or General Agent in Ontario.*—J. H. Bugar, Federal Bldg., Toronto.*Date of Incorporation.*—1872. *Date commenced business in Canada.*—August 29, 1923.

Capital stock paid in cash.....	\$2,895,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	844,204	Premiums—Ontario (net).....	\$174,729
Liabilities in Canada.....	259,406	Premiums—Canada (net).....	312,940
		Claims—Ontario (net).....	126,105
		Claims—Canada (net).....	197,052

*See note on page 1.

B

**MUTUAL INSURANCE
CORPORATIONS**

- I. FARMERS' MUTUALS—FIRE
 - II. FARMERS' MUTUALS—WEATHER
 - III. ASSOCIATED NEW ENGLAND MUTUALS
 - IV. OTHER MUTUALS
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I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS
ASSETS, DECEMBER 31ST, 1935

Name of Corporation	Real estate		Mortgages		Bonds, debentures and other securities		Cash		Cash payments and instalments of 1935 unpaid		Assessments of 1935 unpaid		Due from reinsurance on losses		Interest due and accrued		All other assets		Total assets		Net unassessed premium note residue		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
1 Algoma.....			19,601	03	1,579	95	86	75												21,267	73	62,866	29
2 Amherst Island.....			7,000	00	2,836	78	30	80												9,867	58	11,257	20
3 Ayr.....			3,971	48	10,401	39	1,376	77			143	08	28	00						15,920	72	183,675	88
4 Bay of Quinte.....			8,000	00	3,708	44	1,173	60					180	00						13,062	04	247,078	95
5 Bertie and Willoughby.....			23,540	72	2,888	82	667	11												27,390	82	160,646	54
6 Blanshard.....			10,000	00	10,750	92	1,516	90												22,267	82	82,482	25
7 Blenheim, North.....			8,000	00	2,289	69	1,089	39												20,643	65	78,639	57
8 Brant County.....					1,049	70	789	05												1,838	75	138,910	58
9 Canadian Müllers.....			291,460	47	8,374	98	1,357	14												311,373	82	110,808	53
10 Caradoc.....			17,486	87	7,604	52	203	12												25,440	91	102,467	40
11 Clinton.....					573	88	708	00												1,281	88	122,531	33
12 Culross.....			18,000	00			204	82												200	00	21,590	57
13 Dereham and W. Oxford.....					541	30	751	72												1,293	02	79,787	86
14 Dorchester, North and South.....					13,995	97	396	88												14,392	85	165,133	76
15 Downie.....			29,200	00	7,790	59	89	80												37,375	87	112,139	60
16 Dufferin Farmers.....			12,507	97	17,497	77	*1,058	15												31,110	79	220,313	60
17 Dumfries, N., & Waterloo, S.....					12,909	76	2,697	45					3	79						15,611	00	157,846	50
18 Dunwich Farmers.....			30,500	00			456	50												31,217	75	133,087	95
19 Easthope, South.....			63,514	46	10,264	23	889	10												77,844	87	407,046	16
20 Ekrid.....			5,000	00	6,933	22	543	86												12,589	58	68,577	40
21 Elma.....			15,330	00	12,619	24	313	35												28,486	54	201,515	81
22 Eramosa.....			8,000	00	3,453	03	886	70												12,339	73	84,548	55
23 Erie.....			20,000	00	12,569	00	*1,037	17												33,606	17	88,660	18
24 Farmers' Central.....			72,747	50	5,560	19	*9,757	13					180	02						103,330	39	920,672	52
25 Farmers' Union.....			95,518	00	8,652	03	1,697	10												122,775	13	365,995	29
26 Formosa.....			4,820	00	20,104	35	*960	52												28,384	87	194,424	47
27 Germania.....			5,000	00	22,143	82	2,787	60												29,931	42	178,417	72
28 Glengarry.....					15,209	73														15,209	73	162,450	50
29 Grand River.....			8,000	00	4,634	63	667	20												20	00	13,321	83
30 Grenville Patron.....					13,478	58	2,161	06												32,032	94	298,190	10
31 Grey and Bruce.....					6,977	48	2,021	87												10,999	35	130,771	11

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
LIABILITIES, DECEMBER 31ST, 1935

Name of Corporation	Losses			Borrowed money, including accrued interest	Unearned premiums	Other liabilities	Total liabilities	Number of policies in force	Net amount at risk	Surplus or *deficit
	Adjusted, not yet paid	Reported, not yet adjusted	Claims resisted							
1 Algoma.....		586 50			14,539 32	7 00	15,132 82	1,846	3,302,483 33	6,134 91
2 Amherst Island.....					970 11		970 11	247	352,050 00	8,897 47
3 Ayr.....					9,858 80		9,858 80	2,463	8,971,248 00	6,061 92
4 Bay of Quinte.....					14,387 44		14,387 44	3,748	10,563,417 00	*1,325 40
5 Bertie and Willoughby.....					11,297 83		11,297 83	1,748	5,236,185 00	16,092 99
6 Blanshard.....					5,680 45		5,680 45	1,713	3,490,343 50	16,587 37
7 Blenheim, North.....					4,104 05		4,104 05	1,175	3,821,384 80	16,539 60
8 Brant County.....	1,000 00				7,559 92		8,559 92	1,785	5,971,886 85	*6,721 17
9 Canadian Millers.....					14,506 77		14,506 77	440	1,555,800 00	296,867 05
10 Caradoc.....					5,191 33		5,191 33	1,130	4,353,782 00	20,249 58
11 Clinton.....				1,000 00	8,588 53		9,588 53	1,544	4,953,063 00	*8,306 65
12 Culross.....				3,500 00	3,867 26		7,367 26	1,205	3,746,276 00	14,223 31
13 Dereham and West Oxford.....					5,318 17		5,318 17	1,560	3,702,538 67	*4,025 15
14 Dorchester, North and South.....					8,856 27		8,856 27	2,489	6,683,590 00	5,536 58
15 Downe.....					3,878 12		3,878 12	1,227	4,506,898 00	33,497 75
16 Dufferin Farmers.....					11,380 61		13,230 61	2,562	9,586,346 75	17,880 18
17 Dumfries, North, and Waterloo, South.....	1,850 00				8,975 27		8,975 27	2,253	7,734,857 50	6,635 73
18 Dunwich Farmers.....				901 41	5,946 09		6,847 50	1,468	5,470,070 00	24,370 25
19 Easthope, South.....					9,050 22		9,050 22	2,081	11,162,610 00	68,794 65
20 Ekfrid.....		772 90			4,917 92		5,690 82	1,318	4,024,908 00	6,898 76
21 Elma.....					5,472 91		5,472 91	1,050	4,713,160 00	23,013 63
22 Eramosa.....					1,657 61		1,662 61	750	1,859,354 00	10,677 12
23 Erie.....					4,888 46		4,888 46	1,143	3,583,447 50	28,717 71
24 Farmers' Central.....	4,788 25				88,840 60		93,628 85	14,038	36,626,800 00	9,701 54
25 Farmers' Union.....					41,760 76	108 51	41,869 27	6,838	17,483,588 00	80,905 86
26 Formosa.....					13,321 60		13,321 60	3,674	8,045,498 00	15,063 27
27 Germania.....					13,034 29		13,034 29	2,801	7,680,362 66	16,897 13
28 Glengarry.....	900 00				31,054 80		31,954 80	3,334	7,729,625 00	*16,745 07
29 Grand River.....					6,770 15		7,002 65	1,080	3,695,497 00	6,319 18
30 Grenville Patron.....	32 50	200 00			30,346 22		30,346 22	4,423	13,576,008 00	1,686 72
31 Grey and Bruce.....					7,687 14		7,687 14	3,105	5,537,558 00	3,312 21

32	Guelph Township.....				1,230 80	50 00	1,280 80	360	986,002 50	706 63
33	Haltou Union.....				32,533 59		32,533 59	2,969	10,066,323 00	25,398 81
34	Hamilton Township.....				23,450 21		23,483 84	2,893	6,421,313 00	25,414 46
35	Hay Township.....	33 63			4,733 95		5,033 95	2,028	7,859,170 00	53,189 87
36	Hopewell Creek.....	25 00			1,199 81		1,224 81	495	1,271,290 00	11,932 83
37	Howard Farmers.....	2,370 00			16,914 11		19,284 11	2,602	9,787,814 00	25,873 15
38	Howick.....		40 00		18,265 84		18,305 84	4,218	14,184,986 00	32,945 86
39	Kent and Essex.....				79,236 88		79,236 88	7,101	21,408,354 84	57,102 37
40	Lambton.....				50,980 38		50,980 38	4,908	14,638,984 00	31,134 01
41	Lanark.....	950 00			34,163 21		35,113 21	6,752	16,534,981 00	9,231 00
42	Lennox and Addington.....		1,550 00		10,028 29		11,578 29	1,784	4,547,163 00	20,061 63
43	Lobo.....				8,890 13		8,890 13	1,114	3,550,531 00	32,941 74
44	London Township.....				12,695 80	281 00	13,204 45	1,672	5,129,590 00	37,098 25
45	McGillivray.....				3,422 72		3,447 72	590	1,445,826 00	5,065 50
46	McKillop.....				8,957 02	53 75	9,010 77	2,645	7,891,083 50	38,009 21
47	Maple Leaf.....			3,197 50	62,034 56		65,232 06	6,572	16,499,681 00	*24,915 89
48	Nissouri.....				11,219 20	247 17	11,466 37	2,778	11,334,967 00	35,025 17
49	Norfolk.....				4,685 62		4,685 62	1,211	3,035,331 50	1,232 54
50	North Kent.....				11,246 54		11,246 54	1,677	4,678,848 83	*3,292 14
51	Oneida.....				2,035 89		2,035 89	437	1,406,830 00	1,310 19
52	Ontario Threshermen's.....				5,194 06		5,194 06	907	512,925 00	4,327 78
53	Otter.....	11 75			12,526 82		12,538 57	2,689	8,590,232 00	39,339 75
54	Oxford.....				3,683 42		3,683 42	953	2,186,836 31	804 65
55	Peel County.....			1,177 50	69,714 25		70,891 75	8,580	24,375,178 00	28,511 05
56	Peel and Maryborough.....				14,327 76		14,327 76	3,894	11,943,107 00	6,153 46
57	Prescott Farmers.....			1,500 00	9,023 96	200 00	24,423 96	1,911	3,454,985 00	*20,756 47
58	Puslinch.....			299 85	1,584 08		2,083 93	446	1,377,531 25	*1,290 64
59	Saltfleet and Binbrook.....				7,606 29		7,606 29	1,002	2,924,434 00	*181 80
60	Southwold.....				3,889 89		3,889 89	1,037	3,252,923 00	6,391 87
61	Townsend.....				4,384 75		11,766 80	1,001	3,255,303 00	*528 34
62	Usborne and Hibbert.....				7,356 42		7,356 42	2,924	12,164,525 00	100,853 80
63	Walpole Farmers.....				3,658 72		3,658 72	816	3,176,515 00	26,457 23
64	Waterloo, North.....				49,177 11		51,377 11	11,409	43,374,430 00	103,725 93
65	Wawanosh, West.....				16,252 39		16,252 39	4,597	13,543,652 50	19,196 21
66	Westminster Township.....				4,531 68	650 00	7,161 68	1,451	4,696,170 00	11,093 15
67	Williams, East.....		1,980 00		4,290 60		4,297 10	1,410	3,661,189 00	4,475 98
68	Yarmouth.....				4,011 82		4,011 82	947	3,169,500 00	*2,815 89
Totals.....		17,086 50	5,445 68	30,180 81	1,022,847 59	1,597 43	1,077,158 01	177,018	528,058,162 79	1,465,661 94

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Corporation	Application and survey fees		Cash payments, instalments, and reinsurance premiums, 1935		Cash payments, instalments due in prior years		Extra premiums, rebates, endorsements and transfer fees		Assessments, 1935		Assessments, prior years		Interest		Reinsurance on losses		Borrowed money		Other cash receipts		Total receipts		Realization of investments (not extended)	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algona.....	934	50	14,489	86	129	80							980	13					225	71	16,760	00		
2 Amherst Island.....			705	80			10	25					299	07							1,015	12		
3 Ayr.....			24,385	00	1,531	25	18	70					419	29							26,457	12	3,192	99
4 Bay of Quinte.....			35,968	47	932	06							337	41	930	00					38,444	19		
5 Bertie and Willoughby.....			18,163	62	575	13	7	15					953	95	69	29					19,769	14		
6 Blanshard.....			10,607	85	1,398	40	7	80					209	74					75	00	12,298	79		
7 Blenheim, North.....			9,853	32	839	82	2	58					1,180	67							11,876	39	7,000	00
8 Brant County.....			18,331	98	1,038	15	169	10					6	03	1,341	15	7,500	00			28,487	67		
9 Canadian Millers.....			34,909	78	1,846	32							15,120	41							51,997	99	68,132	06
10 Caradoc.....			13,248	08	264	62	7	90					846	54							14,367	14		
11 Clinton.....			14,578	18	476	45							78	76			1,000	00			16,133	39	4,000	00
12 Culross.....			6,935	62	1,142	55							784	35	2,770	48	4,950	00			16,583	00		
13 Dereham and West Oxford.....			12,282	60	373	93	69	18			700	08	2	94	4,081	40	2,800	00			20,310	13		
14 Dorchester, North and South.....			22,658	96	92	35	72	26			7	70			106	52	533	19			23,470	98		
15 Downie.....			9,890	89	61	80	71	00					1,465	28	46	19			30	00	11,565	16		
16 Dufferin Farmers.....			28,027	71	*924	56	278	31			13	80			1,465	28	93	92			30,082	10	150	06
17 Dumfries, N., and Waterloo, S.....			21,057	61	3,021	83	1	50			1,204	89			143	50	3,646	03			29,075	36		
18 Dunwich Farmers.....			13,668	20	670	65							1,415	00			3,430	43			19,184	28		
19 Easthope, South.....			21,663	45	671	70							2,943	03					219	25	25,497	43		
20 Ekfrid.....			12,209	44	382	44	3	00			305	27			207	31	1,350	00			14,504	25		
21 Elma.....			13,467	52	339	35							743	29					344	22	14,894	38		
22 Eramosa.....			5,931	95			56	90					1,640	78	2,093	50					9,723	13		
23 Erie.....			12,671	27	*827	25							860	01	186	32					14,544	85		
24 Farmers' Central.....			130,859	15	*9,692	89	1,381	96					2,635	97	22,675	99					167,245	96	4,862	50
25 Farmers' Union.....			49,842	07	11,578	63	103	52			586	70			5,362	56	1,776	03			70,121	72	2,000	00
26 Formosa.....			33,096	86	*1,573	30	123	54			373	95			554	19	1,902	59			37,711	59	1,000	00
27 Germania.....			27,376	27	1,584	06	141	54					461	62	2,045	35					31,608	84		
28 Glengarry.....			27,710	00									125	30	900	00					28,789	10		
29 Grand River.....			11,735	65	804	25							201	29							13,201	62		
30 Grenville Patron.....			44,318	30	*1,768	58	4	00			33	65			403	75					46,558	53		
31 Grey and Bruce.....			22,550	76	3,230	21	26	81			1,287	32					1,992	73			29,494	41		

32 Guelph Township.....	2,971 07	168 05				63 22	16 00	3,218 34
33 Halton Union.....	37,311 00	145 55	38 32			525 62	2,684 85	41,684 84
34 Hamilton Township.....	21,310 72	1,912 75	16 70			1,454 01	1,970 90	26,665 08
35 Hay Township.....	11,705 60	151 30				2,303 46		14,160 36
36 Hopewell Creek.....	3,459 19	112 65				176 38		3,748 22
37 Howard Farmers.....	33,129 43	988 70	119 03			1,320 98	986 18	36,942 32
38 Howick Farmers.....	45,878 81	883 70	321 41			982 24	5,592 02	53,736 50
39 Kent and Essex.....	69,200 38	5,388 27	249 78	40 11		4,865 49	3,350 93	83,700 47
40 Lambton.....	45,888 99	2,084 39	119 20			2,082 02	41 55	50,268 15
41 Lanark.....	76,350 55	1,072 45	216 47			271 59	3,687 70	81,598 76
42 Lennox and Addington.....	16,730 16	1,015 10				1,083 91	9 07	18,936 34
43 Lobo.....	8,275 92	31 20	4 00			1,541 90	3 81	9,858 18
44 London Township.....	10,541 21	1,015 60	4 84			2,090 03		13,651 68
45 McGillivray.....	2,641 26	213 60	1 10			443 34	6 25	3,305 55
46 McKillop.....	22,277 29	721 90	12 67			1,596 55	16 60	24,678 76
47 Maple Leaf.....	53,908 40	4,874 45	160 05			1,302 02	3,197 50	67,789 44
48 Nissouri.....	25,005 83	646 35	96 47			2,072 93	2,759 75	30,581 33
49 Norfolk.....	10,868 70	170 95					20 00	11,123 30
50 North Kent.....	17,573 36	957 36			87 60		1,708 57	20,326 89
51 Oneida.....	4,591 01	144 26	22 40	3,768 54	14 25	1 40	272 70	8,814 56
52 Ontario Threshermen's.....	11,885 96	436 50				2 41		12,820 74
53 Otter.....	26,341 52	1,862 75	183 86			1,747 65	124 65	30,447 53
54 Oxford.....	6,461 28	488 41	11 34			80 68	68 36	7,110 07
55 Peel County.....	79,451 80	*6,769 32	286 70			1,765 29	4,373 70	92,726 66
56 Peel and Maryborough.....	32,623 19	2,084 15	43 70			113 19	5,443 75	40,307 98
57 Prescott Farmers.....	12,194 69	*2,053 10	5 33		3,094 25	8 07	505 08	18,861 04
58 Puschich.....	4,202 63	4,279 62	3 80			7 60	1,300 00	9,935 05
59 Saltfleet and Binbrook.....	7,215 37	1,827 56	2 75		4,990 31	151 05	1,142 86	16,478 38
60 Southwold.....	8,477 24	2,134 76				230 06	1,323 18	12,165 24
61 Townsend.....	10,976 15	17 40	26 75					12,740 30
62 Osborne and Hibbert.....	17,491 65	1,159 85				3,509 27		22,160 77
63 Walpole Farmers.....	9,082 05	*529 77				645 40		10,358 22
64 Waterloo, North.....	109,670 87	3,449 30				4,109 19	1,454 39	119,117 45
65 Wawanosh, West.....	40,575 17	494 80				859 20	628 90	42,610 62
66 Westminster Township.....	12,940 09		6 88			1,102 90	2 18	14,052 05
67 Williams, East.....	10,838 94	429 40	23 79			63 46		11,355 59
68 Yarmouth.....	10,108 88	213 85	36 30		68 80	50 20		10,478 03
Totals.....	2,453 77	98,701 45	4,570 64	3,768 54	13,040 28	79,993 47	89,478 11	1,980,284 05
							28,927 93	5,997 88
								132,409 37

*Includes agents' balances of 1934 paid in 1935.

1.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Concluded
EXPENDITURES FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Corporation	Expenses of Management						Total expenses of management	Losses	Re-insurance premiums		Rebates and returned premiums		Borrowed money repaid	Other cash expenditure	Total expenditure	Invested (not extended)						
	Agents' commission, fees		Salaries, directors' and auditors' fees		License fee				General expense account		\$	c.					\$	c.	\$	c.	\$	c.
	\$	c.	\$	c.	\$	c.			\$	c.												
1 Algoma.....	2,192	20	1,789	20	50	00	934	25	4,965	65	11,333	70	489	25	217	19	17,005	79	1,975	00		
2 Amherst Island.....	85	00	203	00	25	00	83	03	396	03	15	00					411	03				
3 Ayr.....	49	64	2,461	20	75	00	658	11	3,243	95	18,660	86	1,005	77	125	63	23,036	21				
4 Bay of Quinte.....	3,572	19	2,434	60	75	00	1,917	38	7,999	17	30,061	31	1,104	35	760	45	42,425	28	2,500	00		
5 Bertie and Willoughby.....	1,249	50	1,406	10	75	00	634	52	3,365	12	12,504	67	1,210	28	287	05	17,337	12				
6 Blanshard.....	648	00	536	00	50	00	1,871	98	4,746	59	818	25	59	43	26	20	7,496	25	10,000	00		
7 Blenheim, North.....	423	00	1,002	40	50	00	367	60	1,843	00	11,734	20	931	40	26	20	17,034	80	2,000	00		
8 Brant County.....	842	00	1,264	50	75	00	1,066	47	3,247	97	18,855	46	977	85	195	92	30,777	20				
9 Canadian Millers.....	27	50	7,491	33	50	00	2,477	87	10,046	70	14,162	22			29,193	28	53,802	20	62,983	50		
10 Caradoc.....	357	00	1,119	40	50	00	446	43	1,972	83	6,321	13	357	97	126	46	8,778	39	5,000	00		
11 Clinton.....	954	50	1,068	30	75	00	376	78	2,474	58	16,933	91	399	70	134	72	19,942	91				
12 Curooss.....	511	25	651	40	50	00	478	92	1,691	57	12,868	50	912	65	22	52	16,945	24	6,500	00		
13 Dereham and West Oxford.....			1,063	00	75	00	605	98	1,743	98	11,170	44	3,118	31	170	96	20,003	69				
14 Dorchester, North and South.....	650	00	1,277	80	75	00	784	33	2,787	13	10,684	37	3,772	65	345	13	17,589	28				
15 Downie.....			956	00	50	00	354	12	1,360	12	3,400	43	1,063	50	52	36	16,945	24	4,090	00		
16 Dufferin Farmers.....	1,691	00	1,594	30	100	00	1,553	93	4,939	23	6,030	04	2,092	87	208	98	13,351	21	7,658	03		
17 Dumfries, N., and Waterloo, S.....	10	00	2,734	40	75	00	1,330	43	4,149	83	17,974	25	2,050	74	120	96	24,295	78				
18 Dunwich Farmers.....	250	50	726	40	75	00	2,163	91	3,215	81	11,788	57	292	00	87	90	19,184	28	3,800	00		
19 Easthope, South.....	1,179	75	1,523	95	100	00	839	76	3,643	46	14,619	93			176	52	18,496	49	10,200	00		
20 Ekfrid.....	364	00	674	00	50	00	708	97	1,796	97	10,837	72	362	63	208	69	14,556	01	5,000	00		
21 Elma.....	359	30	729	12	50	00	937	11	2,075	53	8,453	76			276	51	10,805	80				
22 Eramosa.....	313	50	636	00	50	00	208	46	1,207	96	5,969	70	1,584	60	61	45	8,823	71				
23 Erie.....	388	75	1,047	60	50	00	593	92	2,080	27	5,203	33	1,710	25	75	41	9,069	26	5,000	00		
24 Farmers' Central.....	5,699	00	6,141	53	250	00	5,249	57	17,340	10	112,578	66	10,423	16	1,335	04	141,676	96	39,512	50		
25 Farmers' Union.....	4,262	50	4,628	25	100	00	3,989	76	12,980	51	46,710	57	1,700	61	2,229	45	63,730	25	5,262	50		
26 Ferosa.....	1,758	22	1,677	20	100	00	1,659	22	5,194	64	26,323	81	6,620	99	494	75	38,634	19				
27 Germania.....	1,057	50	1,823	55	75	00	1,195	27	4,151	32	16,894	20	2,414	71	558	60	24,018	83				
28 Glengarry.....	1,314	00	1,346	10	75	00	1,020	97	3,756	07	14,025	02	1,823	00	224	09	19,828	18				
29 Grand River.....	541	50	842	00	50	00	402	62	1,836	12	7,343	17	564	00	214	80	9,958	09	7,908	00		
30 Grenville Patron.....	2,427	52	2,538	30	100	00	1,216	62	6,282	44	26,098	67			425	57	34,206	68				
31 Grey and Bruce.....	1,156	95	1,818	50	75	00	1,778	88	4,829	33	13,962	04	3,608	35	349	24	22,748	96				

32 Guelph Township.....	254 00	74 63	378 63	4,290 32	416 00	38 60	5,123 55
33 Halton Union.....	1,940 50	1,277 23	6,232 03	15,101 78	3,685 60	402 60	25,422 01
34 Hamilton Township.....	1,692 00	1,108 07	4,440 27	13,929 29	1,855 20	234 79	20,459 96
35 Hay Township.....	635 50	830 23	2,523 53	6,078 00	41	35 55	8,648 67
36 Hopewell Creek.....	163 00	81 05	646 15	1,037 44	571 64	13 40	2,268 63
37 Howard Farmers.....	1,224 40	885 53	3,765 83	25,068 52	969 22	739 00	30,542 57
38 Howick Farmers.....	1,734 70	1,479 93	6,106 61	20,089 85	5,563 65	618 36	32,392 94
39 Kent and Essex.....	3,359 16	5,148 56	11,474 74	49,046 94	1,164 00	1,363 44	64,896 69
40 Lambton.....	3,528 00	1,593 33	7,626 93	15,337 66	788 21	639 39	24,392 19
41 Lanark.....	6,820 86	4,855 10	14,855 76	44,760 21	2,405 55	494 85	62,516 37
42 Lennox and Addington.....	2,168 95	1,304 40	4,138 70	14,662 00	802 12	262 50	19,865 32
43 Lobo.....	487 25	349 94	1,570 99	942 25	283 80	72 71	2,869 75
44 London Township.....	586 00	843 01	1,820 01	8,610 02	258 60	181 55	10,870 18
45 McGillivray.....	595 00	316 01	1,820 01	2,790 83	49 50	104 85	3,759 07
46 McKillop.....	870 85	1,459 30	3,170 51	6,065 19	830 58	117 32	10,327 20
47 Maple Leaf.....	7,862 60	4,210 20	15,619 04	43,926 63	4,841 50	2,415 25	80,302 42
48 Nissouri.....	1,471 50	1,331 90	3,766 34	19,808 57	1,106 99	164 86	24,991 40
49 Norfolk.....	1,037 00	1,316 50	3,544 92	2,174 55	302 50	170 02	6,191 99
50 North Kent.....	1,125 00	1,095 00	2,735 15	17,171 41	310 50	63 55	20,280 61
51 Oneida.....	118 00	429 00	816 13	6,218 09	590 40	37 79	7,662 41
52 Ontario Threshermen's.....	1,826 00	1,387 20	4,710 91	2,946 70	235 60	235 60	7,893 21
53 Otter.....	1,051 50	1,698 80	4,771 79	16,853 00	1,293 79	441 42	23,468 73
54 Oxford.....	1,390 00	1,390 00	1,750 78	3,648 99	1,203 53	26 86	6,630 16
55 Peel County.....	2,775 00	3,150 25	8,909 52	38,074 30	9,073 10	881 95	56,938 87
56 Peel and Maryborough.....	1,699 66	1,607 00	967 76	25,062 33	2,999 56	462 18	32,899 40
57 Prescott Farmers.....	573 30	2,249 24	4,512 54	12,766 97	654 00	296 99	20,230 50
58 Pushinch.....	1,080 10	384 30	1,514 40	1,511 75	684 87	17 95	10,171 39
59 Salfleet and Binbrook.....	474 25	1,048 00	2,652 36	7,845 84	402 60	208 62	13,109 42
60 Southwold.....	262 00	779 00	1,309 40	11,511 31	896 54	93 67	13,812 56
61 Townsend.....	533 75	786 80	2,132 87	7,775 00	373 00	137 80	11,918 67
62 Usborne and Hibbert.....	452 00	997 15	2,544 36	2,997 65	129 70	129 70	5,679 69
63 Walpole Farmers.....	246 50	461 90	2,088 20	3,353 45	254 80	36 10	5,732 55
64 Waterloo, North.....	1,171 00	4,042 82	15,606 82	65,297 12	3,136 08	695 69	84,735 71
65 Wawanosh, West.....	1,807 50	2,516 28	5,904 78	28,813 92	907 79	299 60	35,928 31
66 Westminster Township.....	466 00	519 50	2,020 50	13,417 81	1,031 85	558 04	17,028 20
67 Williams, East.....	684 00	537 91	1,911 91	3,235 57	251 76	109 05	5,508 29
68 Yarmouth.....	174 50	312 59	1,303 09	8,562 23	788 23	237 77	10,891 32
Totals.....	90,358 00	114,876 63	292,554 18	1,099,049 72	102,256 90	51,774 63	1,598,240 41
				47,242 42		5,362 56	373,874 09

NOTE—See pages 362 and 363 for companies' loss ratios in 1935.

II.—FARMERS' MUTUALS—WEATHER ASSETS
DECEMBER 31ST, 1935

Name of Corporation	Real estate	Debentures and other securities	Cash	Cash payments and instalments of 1935 unpaid	Assessments of 1935 unpaid	Interest accrued	All other assets	Total assets	Net unassessed premium note residue
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....			64 69	325 70				390 39	94,722 71
2 Ontario Farmers.....	2,500 00	16,000 00	9,498 07	785 50		297 18		29,080 75	174,771 05
3 Western Farmers.....		230,600 00	24,027 52	4,708 72		2,054 01		261,390 25	320,773 37
Totals.....	2,500 00	246,600 00	33,590 28	5,819 92		2,351 19		290,861 39	590,267 13

LIABILITIES
DECEMBER 31ST, 1935

Name of Corporation	Borrowed money	Interest accrued	Unearned premiums	All other liabilities	Total liabilities	Number of policies	Net amount at risk	Surplus or *deficit
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.		\$ c.	\$ c.
1 Huron Weather.....	4,601 44		4,107 74	131 19	8,840 37	1,665	2,771,925 00	*8,449 98
2 Ontario Farmers.....			10,926 26	14 96	10,941 22	3,915	6,675,772 00	18,139 53
3 Western Farmers.....			37,683 82		37,683 82	9,172	20,479,730 00	223,706 43
Totals.....	4,601 44		52,717 82	146 15	57,465 41	14,752	29,927,427 00	233,395 98

RECEIPTS
FOR THE YEAR ENDED DECEMBER 31ST, 1935

Name of Corporation	Cash payments, instalments of 1935	Cash payments, instalments due in prior years	Agents' balances of 1934 paid in 1935	Assessments, 1935	Assessments, prior years	Interest	Borrowed money	Other receipts	Total receipts	Realization of investments (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	3,371 53	88 00			1,044 78		9,600 25	27 32	14,131 88	
2 Ontario Farmers.....	12,957 77	338 30	390 98			575 95		307 33	14,570 33	
3 Western Farmers.....	39,028 01					9,135 10			48,163 11	25,000 00
Totals.....	55,357 31	426 30	390 98		1,044 78	9,711 05	9,600 25	334 65	76,865 32	25,000 00

EXPENDITURES
FOR THE YEAR ENDED DECEMBER 31ST, 1935

Name of Corporation	Agents' commission	Salaries, directors' and auditors' fees	License fee	General expense account	Total expenses of management	Losses	Rebates, returned premiums	Borrowed money repaid	Other expenditure	Total expenditure	Invested (not extended)
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1 Huron Weather.....	339 00	643 25	50 00	832 62	1,864 87	1,763 17	8 50	10,500 00		14,136 54	
2 Ontario Farmers.....	2,206 68	2,161 00	75 00	1,395 65	5,838 33	3,588 16	80 47			9,506 96	6,000 00
3 Western Farmers.....	5,524 82	6,229 84	100 00	3,742 36	15,597 02	7,595 12	99 54		758 23	24,049 91	50,600 00
Totals.....	8,070 50	9,034 09	225 00	5,970 63	23,300 22	12,946 45	188 51	10,500 00	758 23	47,693 41	56,600 00

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I., U.S.A.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ontario.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—June 1, 1877. *Commenced business.*—June 1, 1877.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$541,681 46
Book value of stocks.....	1,559,762 15
Cash in banks and other depositories.....	71,936 17
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	26,559 61
Total Ledger Assets.....	\$2,199,939 39

Non-Ledger Assets

Interest accrued.....	\$5,882 23
Total Non-Ledger Assets.....	\$5,882 23
Gross Assets.....	\$2,205,821 62
<i>Deduct Assets Not Admitted:</i>	
Deficiency of convention under book value of ledger assets (stocks).....	142,317 56
Total Admitted Assets.....	\$2,063,504 06

Liabilities

Net provision for unpaid losses and claims.....	\$13,962 33
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,642,019 38
Unearned premium deposits.....	884,653 87
Administration expense.....	492 69
Taxes due and accrued.....	2,586 97
Return premium deposits on expired policies.....	8 88
Total Liabilities.....	\$901,704 74
Surplus of admitted assets over all liabilities.....	1,161,799 32
Total.....	\$2,063,504 06

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,917 16	\$965,784 92
Deduct:		
Reinsurance.....	Nil	4,666 09
Return premium deposits on cancelled business.....	5,128 52	122,665 26
Net premium deposits written.....	\$27,788 64	\$838,453 57
Reserve of unearned premium deposits:		
At beginning of year.....	\$23,801 01	\$829,733 57
At end of year.....	29,158 62	884,653 87
Increase.....	\$5,357 61	\$54,920 30
Net premium deposits earned.....	\$22,431 03	\$783,533 27
Net losses incurred.....	608 79	48,290 82
Administration and other expenses incurred.....	\$65,043 49	
Investment expenses.....	4,353 01	
		69,396 50
Net gain in underwriting.....		\$665,845 95

Income and Expenditure—Continued

Other revenue:			
Interest, dividends and rents earned.....	\$78,010	15	
Increase in market value of investments.....	372,090	28	
			450,100 43
Other expenditure:			
Net loss from sale of investments.....			12,471 07
Net Gain for Policyholders on Operations for Year.....			<u>\$1,103,475 31</u>
Policyholders' Surplus			
Surplus as regards policyholders, January 1, 1935.....			\$793,562 65
Net gain on operations brought down.....			1,103,475 31
Total.....			<u>\$1,897,037 96</u>
Deduct:			
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....			733,153 99
Balance.....			<u>\$1,163,883 97</u>
Deduct:			
Ledger assets not admitted.....			2,084 65
Surplus of Admitted Assets over all Liabilities.....			<u>\$1,161,799 32</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$10,910,133	\$63,183 32	\$290,548,651	\$1,614,749 91
Written or renewed during year...	5,877,094	32,917 16	177,863,105	964,770 25
Totals.....	<u>\$16,787,227</u>	<u>\$96,100 48</u>	<u>\$468,411,756</u>	<u>\$2,579,520 16</u>
Deduct cancelled and expired.....	5,496,472	31,400 60	170,114,968	938,840 38
Net in Force, Dec. 31, 1935..	<u>\$11,290,755</u>	<u>\$64,699 88</u>	<u>\$298,296,788</u>	<u>\$1,640,679 78</u>
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 95
Written or renewed during year...	Nil	Nil	137,029	1,014 67
Totals.....	<u>\$1,200</u>	<u>\$8 40</u>	<u>\$311,239</u>	<u>\$2,572 62</u>
Deduct cancelled and expired.....	Nil	Nil	153,606	1,233 02
Net in Force, Dec. 31, 1935..	<u>\$1,200</u>	<u>\$8 40</u>	<u>\$157,633</u>	<u>\$1,339 60</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.
 What is the largest gross aggregate amount insured in any one hazard?—\$276,000.
 What is the largest net aggregate amount insured in any one hazard?—\$276,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$949 20	Nil	\$36,701 10	\$8,403 50
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Totals.....	<u>\$949 20</u>	<u>Nil</u>	<u>\$36,701 10</u>	<u>\$8,403 50</u>
Less reinsurance on losses paid during year..	Nil	Nil	Nil	Nil
Net losses paid,.....	\$949 20	Nil	\$36,701 10	\$8,403 50
Deduct net claims outstanding at beginning of year,.....	110 97	Nil	7,721 69	3,054 42
Add net claims outstanding at end of year..	-220 44	Nil	11,136 12	2,826 21
Net Losses Incurred.....	<u>\$608 79</u>	<u>Nil</u>	<u>\$40,115 53</u>	<u>\$8,175 29</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$27,788 64
Net losses paid in the Province.....	949 20
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$22,431 03
Net losses incurred in the Province.....	608 79
Percentage.....	2.71

ARKWRIGHT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASS.

Officers.—President, E. V. French; Vice-Presidents, D. W. Bartlett, G. S. Young, E. A. Barrier; Secretary, F. W. Jones; Treasurer, G. S. Young.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, 350 Bay St., Toronto, Ont.

Directors.—Franklin W. Hobbs, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; Thomas Luke, New York, N.Y.; Nathaniel Stevens, Boston, Mass.; David F. Edwards, Boston, Mass.; William W. French, Schenectady, N.Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.; Wm. De Krafft, New York City.

Auditors.—Robert Dysart, C.P.A., Boston, Mass.

Organized.—February 8, 1860. *Commenced business.*—October 1, 1860.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$5,754,036 60
Book value of stocks.....	915,671 90
Cash—on hand.....	\$1,455 52
in banks and other depositories.....	603,187 97
	604,643 49
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	85,117 21
Total Ledger Assets.....	\$7,359,469 20

Non-Ledger Assets

Interest.....	\$73,470 45
Total Non-Ledger Assets.....	\$73,470 45
Gross Assets.....	\$7,432,939 65
<i>Deduct Assets Not Admitted:</i>	
Deficiency of market under book value of ledger assets.....	508,883 48
Total Admitted Assets.....	\$6,924,056 17

Liabilities

Net provision for unpaid losses and claims.....	\$67,926 46
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,326,884 40
Unearned premium deposits.....	2,220,154 03
Administration expense.....	2,500 00
Taxes due and accrued.....	9,941 76
Total Liabilities.....	\$2,300,522 25
Surplus of admitted assets over all liabilities.....	4,623,533 92
Total.....	\$6,924,056 17

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$73,455 29	\$2,926,034 53
Deduct return premium deposits on cancelled business.....	10,088 47	230,147 42
Net premium deposits written.....	\$63,366 82	\$2,695,887 11

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$41,131 79	\$2,153,144 60
At end of year.....	52,182 58	2,220,154 03
Increase.....	\$11,050 79	\$67,009 43
Net premium deposits earned.....	\$52,316 03	\$2,628,877 68
Net losses incurred.....	2,319 26	165,409 41
Administration and other expenses:		
Administration.....	\$258,400 46	
Directors' fees.....	1,525 00	
Legal.....	2,705 59	
Taxes and licenses.....	9,670 34	
		272,301 39
Net gain in underwriting.....		\$2,191,166 88
Other revenue:		
Interest, dividends and rents earned.....	\$280,834 37	
Profit on sale of investments.....	37,898 90	
Increase in book value of investments.....	2,774 56	
Increase in market value of investments.....	61,780 65	
		383,288 48
Other expenditure:		
Loss from sale of investments.....		2,738 00
Net Gain for Policyholders on Operations for Year.....		\$2,571,717 36

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$3,993,441 16
Net gain on operations brought down.....	2,571,717 36
Contingency reserve.....	443,691 53
Total.....	\$7,008,850 05
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	2,373,384 53
Balance.....	\$4,635,465 52
Deduct:	
Ledger assets not admitted.....	11,931 60
Surplus of Admitted Assets over all Liabilities.....	\$4,623,533 92

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$21,966,558	\$133,357 85	\$777,692,445	\$4,227,501 63
Written or renewed during year...	12,639,841	73,455 29	536,626,572	2,926,034 53
Totals.....	\$34,606,399	\$206,813 14	\$1,314,319,017	\$7,153,536 16
Deduct cancelled and expired.....	12,126,271	70,595 55	514,301,548	2,826,651 76
Net in Force, Dec. 31, 1935..	\$22,480,128	\$136,217 59	\$800,017,469	\$4,326,884 40

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%; five years, 75%.

What is the largest gross aggregate amount insured in any one hazard?—\$950,000.

What is the largest net aggregate amount insured in any one hazard?—\$950,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$7,060 42	\$255 13	\$108,913 69	\$17,762 07
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Totals.....	\$7,060 42	\$255 13	\$108,913 69	\$17,762 07
Deduct net claims outstanding at beginning of year.....	5,075 53	24 00	24,476 80	4,716 01
Add net claims outstanding at end of year..	67 31	35 93	56,517 94	11,408 52
Net Losses Incurred.....	\$2,052 20	\$267 06	\$140,954 83	\$24,454 58

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$63,366 82
Net losses paid in the Province.....	7,315 55
Percentage.....	11.54
Net premium deposits earned in the Province.....	\$52,316 03
Net losses incurred in the Province.....	2,319 26
Percentage.....	4.43

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Officers.—President, Charles H. Smith; Vice-President, Chas. E. Rigby; Secretary, Howard I. Lee; Treasurer, C. H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBee, South Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.; C. L. Peirce, Jr., Pittsburgh, Pa.

Auditors.—Charles H. Smith and Royal C. Taft, Audit Committee; Felix Hebert, Auditor.

Organized.—1868. *Commenced business.*—1868.

Commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,841,418 51
Book value of stocks.....	1,727,579 31
Cash in banks and other depositories.....	164,347 86
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	49,499 51
Total Ledger Assets.....	<u>\$3,782,845 19</u>

Non-Ledger Assets

Interest due, \$5,375.00; accrued, \$13,205.36.....	\$18,580 36
Total Non-Ledger Assets.....	<u>\$18,580 36</u>
Gross Assets.....	\$3,801,425 55
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	413,757 35
Total Admitted Assets.....	<u><u>\$3,387,668 20</u></u>

Liabilities

Net provision for unpaid losses and claims.....	\$31,604 13
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,831,848 54
Unearned premium deposits.....	1,498,567 30
Administration expense.....	1,073 17
Taxes due and accrued.....	9,500 00
Total Liabilities.....	\$1,540,744 60
Surplus of admitted assets over all liabilities.....	1,846,923 60
Total.....	<u><u>\$3,387,668 20</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$50,117 28	\$1,694,077 24
Deduct: Return premium deposits on cancelled business.....	6,728 09	184,910 93
Net premium deposits written.....	\$43,389 19	\$1,509,166 31

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$38,004 67	\$1,426,851 15
At end of year.....	43,081 13	1,498,567 30
Increase.....	\$5,076 46	\$71,716 15
Net premium deposits earned.....	\$38,312 73	\$1,437,450 16
Net losses incurred.....	1,502 36	101,066 05
Administration and other expenses:		
Administration.....	\$64,682 95	
Directors' fees.....	3,215 84	
Legal.....	1,607 47	
Taxes and licenses.....	11,334 57	
Association fees, etc.....	97,432 62	
		178,273 45
Net gain in underwriting.....		\$1,158,110 66
Other revenues:		
Interest, dividends and rents earned.....	\$135,033 70	
Increase in market value of investments.....	441,075 38	
Profit on sale of investments.....	65,184 64	
		641,293 72
Other expenditures:		
Loss on sale of investments.....		152,658 88
Net Gain for Policyholders on Operations for Year.....		\$1,646,745 50
Policyholders' Surplus		
Surplus as regards policyholders, January 1, 1935.....		\$1,466,813 97
Net gain on operations brought down.....		1,646,745 50
Total.....		\$3,113,559 47
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		1,262,198 58
Balance.....		\$1,851,360 89
Deduct:		
Ledger assets not admitted.....		4,437 29
Surplus of Admitted Assets over all Liabilities.....		\$1,846,923 60

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$16,639,544	\$99,901 57	\$497,490,369	\$2,759,878 44
Written or renewed during year...	8,658,617	50,117 28	307,822,736	1,694,077 24
Totals.....	\$25,298,161	\$150,018 85	\$805,313,105	\$4,453,955 68
Deduct cancelled and expired.....	8,211,378	47,857 40	291,478,490	1,622,107 14
Net in Force, Dec. 31, 1935..	\$17,086,783	\$102,161 45	\$513,834,615	\$2,831,848 54

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82.58%; four years, 77.58%.

What is the largest gross aggregate amount insured in any one hazard?—\$150,000.

What is the largest net aggregate amount insured in any one hazard?—\$150,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, Use and Occupancy.

Losses	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$3,139 05	\$90,760 03
Net losses paid.....	\$3,139 05	\$90,760 03
Deduct net claims outstanding at beginning of year.....	1,801 11	21,298 11
Add net claims outstanding at end of year.....	164 42	31,604 13
Net Losses Incurred.....	\$1,502 36	\$101,066 05

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$43,389 19
Net losses paid in the Province.....	3,139 05
Percentage.....	7.23
Net premium deposits earned in the Province.....	\$38,312 73
Net losses incurred in the Province.....	1,502 36
Percentage.....	3.92

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

Officers.—President, M. B. Dalton; Vice-Presidents, H. D. Hall, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—H. D. Jones, 350 Bay St., Toronto.

Directors or Trustees.—S. Bruce Black, Boston, Mass.; Marshall B. Dalton, Boston, Mass.; John A. Sweetser, New York, N.Y.; Nathaniel F. Ayer, Boston, Mass.; Clifford F. Hollister, Waterbury, Conn.; F. C. McDuffie, Boston, Mass.; F. C. Dumaine, Boston, Mass.; R. H. I. Goddard, Providence, R.I.; Frank Cheney, Jr., South Manchester, Conn.; R. T. Lyman, Boston, Mass.; H. De F. Lockwood, Boston, Mass.; E. K. Swift, Whitinsville, Mass.; A. E. Colby, Boston, Mass.; Robert Amory, Boston, Mass.; Dexter Stevens, Esmond, R.I.

Auditor.—Hugh Dysart, Boston, Mass.

Organized.—April 15, 1850. *Commenced business.*—October 15, 1850.

Commenced business in the Province.—September 12, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$6,256,035	34
Book value of stocks.....		740,127 69
Cash—on hand.....	\$1,904 77	
in banks and other depositories.....	385,317 54	
		387,222 31
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....		246,946 47
Total Ledger Assets.....		<u>\$7,630,331 81</u>

Non-Ledger Assets

Interest accrued.....	\$71,909 71	
Total Non-Ledger Assets.....		<u>\$71,909 71</u>
Gross Assets.....		<u>\$7,702,241 52</u>
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....		387,185 53
Total Admitted Assets.....		<u>\$7,315,055 99</u>

Liabilities

Net provision for unpaid losses and claims.....		\$74,794 51
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$5,625,233 09	
Unearned premium deposits.....	2,902,155 45	
Administration expense.....	3,141 39	
Taxes due and accrued.....	8,620 95	
Unearned premiums on reinsurance in companies not qualified.....	659 02	
Total Liabilities.....		<u>\$2,989,371 32</u>
Surplus of admitted assets over all liabilities.....		4,325,684 67
Total.....		<u>\$7,315,055 99</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$95,677 19	\$3,858,461 41
<i>Deduct:</i>		
Reinsurance.....	Nil	4,122 44
Return premium deposits on cancelled business.....	12,660 00	285,929 51
Net premium deposits written.....	\$83,017 19	\$3,568,409 46
Reserve of unearned premium deposits:		
At beginning of year.....	\$44,734 10	\$2,757,209 60
At end of year.....	67,517 88	2,902,155 45
Increase or decrease.....	\$22,783 78	\$144,945 85
Net premium deposits earned.....	\$60,233 41	\$3,423,463 61
Net losses incurred.....	4,156 29	183,573 84
Administration and other expenses:		
Administration.....	\$318,660 32	
Directors' fees.....	5,288 80	
Legal.....	3,518 09	
Taxes and licenses.....	13,156 10	
		340,623 31
Net gain in underwriting.....		<u>\$2,899,266 46</u>

Income and Expenditure—Continued

Other revenue:			
Interest, dividends and rents earned.....	\$275,751	20	
Profit on sale of investments.....	113,707	02	
			389,458 22
Other expenditure:			
Loss from sale of ledger assets.....	\$200,624	95	
Decrease in market value of investments.....	49,904	15	
			250,529 10
Net Gain for Policyholders on Operations for Year.....			<u>\$3,038,195 58</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$3,864,682	66
Net gain on operations brought down.....	3,038,195	58
Contingency reserve.....	552,594	42
Total.....	\$7,455,472	66
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	3,058,362	04
Balance.....	\$4,397,110	62
Deduct:		
Ledger assets not admitted.....	71,425	95
Surplus of Admitted Assets over all Liabilities.....	<u>\$4,325,684</u>	<u>67</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$27,106,949	\$160,582 32	\$1,011,942,805	\$5,398,781 40
Written or renewed during year... 16,181,982	95,677 19	721,199,598	3,858,807 01	
Totals.....	\$43,288,931	\$256,259 51	\$1,733,142,403	\$9,257,588 41
Deduct cancelled and expired.....	14,704,737	85,553 71	674,947,109	3,627,927 34
Gross in force, Dec. 31, 1935.....	\$28,584,194	\$170,705 80	\$1,058,195,294	\$5,629,661 07
Deduct reinsured.....	Nil	Nil	911,800	4,427 98
Net in Force, Dec. 31, 1935..	<u>\$28,584,194</u>	<u>\$170,705 80</u>	<u>\$1,057,283,494</u>	<u>\$5,625,233 09</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 81.16%; five years, 76.58%.

What is the largest gross aggregate amount insured in any one hazard?—\$800,000.

What is the largest net aggregate amount insured in any one hazard?—\$800,000.

Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$8,690 35	\$281 98	\$115,462 82	\$26,172 78
Net losses paid.....	\$8,690 35	\$281 98	\$115,462 82	\$26,172 78
Deduct net claims outstanding at beginning of year.....	4,798 03	119 95	23,197 04	8,659 23
Add net claims outstanding at end of year..	52 80	49 14	62,243 28	11,551 23
Net Losses Incurred.....	<u>\$3,945 12</u>	<u>\$211 17</u>	<u>\$154,509 06</u>	<u>\$29,064 78</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$83,017	19
Net losses paid in the Province.....	8,972	33
Percentage.....	10	80
Net premium deposits earned in the Province.....	\$60,233	41
Net losses incurred in the Province.....	4,156	29
Percentage.....	6	90

COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF NEW ENGLAND

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

Officers.—President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Name and address of Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; R. N. Fowler, Holyoke, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—October 19, 1875. *Commenced business.*—October 20, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,598,360 35	
Book value of stocks.....	28,400 00	
Cash—on hand.....	\$285 16	
in banks and other depositories.....	108,387 47	
		108,672 63
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935.....		18,079 60
Total Ledger Assets.....		\$1,753,512 58

Non-Ledger Assets

Interest accrued.....		\$21,467 51
Total Non-Ledger Assets.....		\$21,467 51
Gross Assets.....		\$1,774,980 09
<i>Deduct Assets Not Admitted:</i>		
Deficiency of market under book value of ledger assets.....		48,666 12
Total Admitted Assets.....		\$1,726,313 97

Liabilities

Net provision for unpaid losses and claims.....		\$15,913 60
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,104,726 20	
Unearned premium deposits.....		564,205 84
Administration expense.....		1,818 92
Taxes due and accrued.....		3,930 56
Total Liabilities.....		\$585,868 92
Surplus of admitted assets over all liabilities.....		1,140,445 05
Total.....		\$1,726,313 97

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$20,533 73	\$696,505 17
Deduct:		
Return premium deposits on cancelled business.....	2,294 58	77,547 07
Net premium deposits written.....	\$18,239 15	\$618,958 10
Reserve of unearned premium deposits:		
At beginning of year.....	\$14,689 20	\$558,119 20
At end of year.....	16,624 99	564,205 84
Increase.....	\$1,935 79	\$6,086 64
Net premium deposits earned.....	\$16,303 36	\$612,871 46
Net losses incurred.....	564 50	41,868 15
Administration and other expenses:		
Administration.....	\$63,907 24	
Directors' fees.....	808 50	
Legal.....	706 73	
Taxes and licenses.....	3,363 57	
		68,786 04
Net gain in underwriting.....		\$502,217 27

Income and Expenditure—Continued

Other revenue:			
Interest, dividends and rents earned.....	\$74,908	92	
Profit on sale of investments.....	24,429	86	
			99,338 78
Other expenditure:			
Decrease in market value of investments.....	\$21,069	58	
Loss on sale of investments.....	14,186	02	
Decrease in book value of investments.....	8,895	53	
Investment expenses.....	2,014	24	
			46,165 37
Net Gain for Policyholders on Operations for Year.....			<u>\$555,390 68</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$1,113,300	89
Net gain on operations brought down.....	555,390	68
Contingency reserve.....	13,336	98
Total.....	\$1,682,028	55
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	537,853	27
Balance.....	\$1,144,175	28
Deduct:		
Ledger assets not admitted.....	3,730	23
Surplus of Admitted Assets over all Liabilities.....	<u>\$1,140,445</u>	<u>05</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$5,651,009	\$36,953 62	\$186,498,082	\$1,078,569 39
Written or renewed during year...	3,132,151	20,533 73	121,801,263	696,505 17
Totals.....	\$8,783,160	\$57,487 35	\$308,299,345	\$1,775,074 56
Deduct cancelled and expired.....	2,960,370	19,856 07	115,406,761	670,348 36
Net in Force, Dec. 31, 1935..	<u>\$5,822,790</u>	<u>\$37,631 28</u>	<u>\$192,892,584</u>	<u>\$1,104,726 20</u>
Other Classes:				
Gross in force, Dec. 31, 1934.....	Nil	Nil	\$70,841	\$522 14
Written or renewed during year...	Nil	Nil	Nil	Nil
Totals.....	Nil	Nil	\$70,841	\$522 14
Deduct cancelled and expired.....	Nil	Nil	70,841	522 14
Net in Force, Dec. 31, 1935..	<u>Nil</u>	<u>Nil</u>	<u>Nil</u>	<u>Nil</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.
 What is the largest gross aggregate amount insured in any one hazard?—\$90,000.
 What is the largest net aggregate amount insured in any one hazard?—\$90,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,361 92	\$44 58	\$28,120 05	\$5,184 61
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,361 92	\$44 58	\$28,120 05	\$5,184 61
Deduct net claims outstanding at beginning of year.....	810 00	50 00	5,993 11	1,357 00
Add net claims outstanding at end of year..	11 00	7 00	11,700 60	4,213 00
Net Losses Incurred.....	<u>\$562 92</u>	<u>\$1 58</u>	<u>\$33,827 54</u>	<u>\$8,040 61</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$18,239 15
Net losses paid in the Province.....	1,406 50
Percentage.....	7.71
Net premium deposits earned in the Province.....	\$16,303 36
Net losses incurred in the Province.....	564 50
Percentage.....	3.46

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph; Earl W. Harrington, Arthur A. Longley, Clarke Freeman, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Representative in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Can.; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1874. *Commenced business.*—1874.

Commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$542,686 58
Book value of stocks.....	1,530,334 89
Cash in banks and other depositories.....	74,172 00
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	26,559 60
Total Ledger Assets.....	\$2,173,753 07

Non-Ledger Assets

Interest accrued.....	\$6,075 14
Total Non-Ledger Assets.....	\$6,075 14
Gross Assets.....	\$2,179,828 21
<i>Deduct Assets Not Admitted:</i>	
Deficiency of convention under book value of ledger assets.....	145,714 57
Total Admitted Assets.....	\$2,034,113 64

Liabilities

Net provision for unpaid losses and claims.....	\$13,962 34
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,642,019 38
Unearned premium deposits.....	884,653 87
Administration expense.....	492 69
Taxes due and accrued.....	2,586 97
Return premium deposits on expired risks.....	8 88
Total Liabilities.....	\$901,704 75
Surplus of admitted assets over all liabilities.....	1,132,408 89
Total.....	\$2,034,113 64

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,917 06	\$965,784 92
Deduct:		
Reinsurance.....	Nil	\$4,666 09
Return premium deposits on cancelled business.....	\$5,128 52	122,665 25
Net premium deposits written.....	\$27,788 64	\$838,453 58

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$23,801 02	\$829,733 57
At end of year.....	29,158 62	884,653 87
Increase.....	\$5,357 60	\$54,920 30
Net premium deposits earned.....	\$22,431 04	\$783,533 28
Net losses incurred.....	608 79	48,290 81
Administration and other expenses.....	\$65,070 90	
Investment expenses.....	4,320 46	69,391 36
Net gain in underwriting.....		\$665,851 11
Other revenue:		
Interest, dividends and rents earned.....	\$76,020 58	
Increase in market value of investments.....	364,186 91	440,207 49
Other expenditure:		
Net loss from sale of investments.....		10,672 78
Net Gain for Policyholders on Operations for Year.....		\$1,095,385 82

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....		\$772,261 71
Net gain on operations brought down.....		1,095,385 82
Total.....		\$1,867,647 53
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		733,153 99
Balance.....		\$1,134,493 54
Deduct:		
Ledger assets not admitted.....		2,084 65
Surplus of Admitted Assets over all Liabilities.....		\$1,132,408 89

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$10,910,133	\$63,183 32	\$290,548,651	\$1,614,749 91
Written or renewed during year....	5,877,094	32,917 16	177,863,105	964,770 25
Totals.....	\$16,787,227	\$96,100 48	\$468,411,756	\$2,579,520 16
Deduct cancelled and expired.....	5,496,472	31,400 60	170,114,968	938,840 38
Net in Force, Dec. 31, 1935..	\$11,290,755	\$64,699 88	\$298,296,788	\$1,640,679 78
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 95
Written or renewed during year....	Nil	Nil	137,029	1,014 67
Totals.....	\$1,200	\$8 40	\$311,239	\$2,572 62
Deduct cancelled and expired.....	Nil	Nil	153,606	1,233 02
Net in Force, Dec. 31, 1935..	\$1,200	\$8 40	\$157,633	\$1,339 60

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$276,000.

What is the largest net aggregate amount insured in any one hazard?—\$276,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$949 20	Nil	\$36,701 11	\$8,403 49
Net losses paid.....	\$949 20	Nil	\$36,701 11	\$8,403 49
Deduct net claims outstanding at beginning of year.....	110 95	Nil	7,721 69	3,054 44
Add net claims outstanding at end of year..	—229 46	Nil	11,136 13	2,826 21
Net Losses Incurred.....	\$608 79	Nil	\$40,115 55	\$8,175 26

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$27,788 64
Net losses paid in the Province.....	949 20
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$22,431 03
Net losses incurred in the Province.....	608 79
Percentage.....	2.71

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

Officers.—President, James E. Osborn; Secretary, H. N. G. Terry; Treasurer, James W. Brigham.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—James E. Osborn, Fall River, Mass.; Spencer Borden, Fall River, Mass.; Charles N. Borden, Fall River, Mass.; Nathan Durfee, Fall River, Mass.; James A. Burke, Fall River, Mass.; Joseph K. Milliken, North Dighton, Mass.; Andrew G. Pierce, New Bedford, Mass.; James E. Stanton, New Bedford, Mass.; Marshall B. Dalton, Boston, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. *Commenced business.*—May 1, 1870.

Commenced business in Canada.—October 20, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,734,333 48
Book value of stocks.....	279,160 20
Cash—on hand.....	\$69 39
in banks and other depositories.....	111,101 67
	125,326 76
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	21,283 64
Total Ledger Assets.....	\$2,160,104 08

Non-Ledger Assets

Interest accrued.....	\$22,818 38
Excess of market over book value of securities.....	59,364 01
Total Non-Ledger Assets.....	\$82,182 39
Total Admitted Assets.....	\$2,242,286 47

Liabilities

Net provision for unpaid losses and claims.....	\$24,706 30
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,600,230 19
Unearned premium deposits.....	821,514 48
Administration expense.....	44 55
Inspection expense.....	1,940 84
Taxes due and accrued.....	1,964 22
Total Liabilities.....	\$850,170 39
Surplus of admitted assets over all liabilities.....	1,392,116 08
Total.....	\$2,242,286 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$27,812 16	\$1,102,498 96
Deduct:		
Return premium deposits on cancelled business.....	4,554 88	95,393 15
Net premium deposits written.....	\$23,257 28	\$1,007,105 81
Reserve of unearned premium deposits:		
At beginning of year.....	\$18,271 85	\$806,387 27
At end of year.....	18,970 96	821,514 48
Increase.....	\$699 11	\$15,127 21
Net premium deposits earned.....	\$22,558 17	\$991,978 60
Net losses incurred.....	480 43	63,937 03
Administration and other expenses:		
Administration.....	\$63,849 93	
Directors' fees.....	1,440 00	
Legal.....	948 75	
Taxes and licenses.....	4,262 76	
Investment expense.....	5,152 74	
Excess reinsurance treaty.....	4,197 31	
		79,851 49
Net gain in underwriting.....		\$848,190 08
Other revenue:		
Interest, dividends and rents earned.....	\$87,076 87	
Profit on sale of investments.....	35,110 10	
Increase in market value of investments.....	105,981 28	
		228,168 25
Other expenditure:		
Loss on sale of investments.....		83,243 47
Net Gain for Policyholders on Operations for Year.....		\$993,114 86

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$1,317,585 54
Net gain on operations brought down.....	993,114 86
Total.....	\$2,310,700 40
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	911,357 48
Balance.....	\$1,399,342 92
Deduct:	
Ledger assets not admitted.....	7,226 84
Surplus of Admitted Assets over all Liabilities.....	\$1,392,116 08

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$9,210,975	\$56,382 50	\$285,849,027	\$1,580,473 54
Written or renewed during year...	4,664,671	27,812 16	199,271,595	1,102,498 96
Totals.....	\$13,875,646	\$84,194 66	\$485,120,622	\$2,682,972 50
Deduct cancelled and expired.....	4,706,300	27,776 50	194,266,071	1,082,742 31
Net in Force, Dec. 31, 1935..	\$9,169,346	\$56,418 16	\$290,854,551	\$1,600,230 19

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the cash premium deposit.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%.
 What is the largest gross aggregate amount insured in any one hazard?—\$250,000.
 What is the largest net aggregate amount insured in any one hazard?—\$250,000.
 Give classes of insurance written.—Fire, Use and Occupancy, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Aircraft.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$2,791 07	\$206 04	\$43,996 91	\$6,804 90
Expenses of adjustment and settlement of losses.....	98 08	7 23	1,545 76	239 18
Net losses paid.....	\$2,889 15	\$213 27	\$45,542 67	\$7,044 08
Deduct net claims outstanding at beginning of year.....	2,524 47	132 00	11,365 09	1,990 93
Add net claims outstanding at end of year..	26 31	8 17	18,705 02	6,001 28
Net Losses Incurred.....	\$390 99	\$89 44	\$52,882 60	\$11,054 43

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,257 28
Net losses paid in the Province.....	3,102 42
Percentage.....	13 34
Net premium deposits earned in the Province.....	\$22,558 17
Net losses incurred in the Province.....	480 43
Percentage.....	2 13

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

Officers.—President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, M. H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, John L. Wilds, Shelby M. Jett, Frederick T. Moses, John Omwake, William P. Chapin, Robert R. Jenks, Carl A. Moses, Harris H. Bucklin, M. H. Matthes, A. Livingstone Kelley.

Organized.—May, 1854. *Commenced business.*—September, 1854.

Date commenced business in the Province.—August, 1927.

Auditor.—Felix Hebert.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of real estate, less encumbrances.....	\$137,869 31
Mortgage loans on real estate—first liens.....	185,288 76
Book value of bonds and debentures.....	2,169,103 06
Book value of stocks.....	2,128,060 32
Cash in banks and other depositories.....	257,054 01
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	79,710 27
Total Ledger Assets.....	\$4,957,085 73

Non-Ledger Assets

Interest due, \$11,980.00; accrued, \$16,906.56.....	\$28,886 56
Total Non-Ledger Assets.....	\$28,886 56
Gross Assets.....	\$4,985,972 29
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	230,716 71
Total Admitted Assets.....	\$4,755,255 58

Liabilities

Net provision for unpaid losses and claims.....	\$37,464 57
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,258,986 73
Unearned premium deposits.....	2,257,532 93
Administration expense.....	8,905 00
Taxes due and accrued.....	15,457 00
Mortgage interest paid in advance.....	77 00
Total Liabilities.....	\$2,319,436 50
Surplus of admitted assets over all liabilities.....	2,435,819 08
Total.....	\$4,755,255 58

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$71,546 80	\$2,503,603 34
Deduct:		
Return premium deposits on cancelled business.....	7,779 39	295,401 75
Net premium deposits written.....	\$63,767 41	\$2,208,201 59
Reserve of unearned premium deposits:		
At beginning of year.....	\$55,334 44	\$2,148,961 70
At end of year.....	62,052 07	2,257,532 93
Increase.....	\$6,717 63	\$108,571 23
Net premium deposits earned.....	\$57,049 78	\$2,099,630 36
Net losses incurred.....	1,933 43	130,553 85
Administration and other expenses:		
Administration.....	\$297,258 64	
Legal.....	2,936 83	
Taxes and licenses.....	13,375 97	315,571 44
Net gain in underwriting.....		\$1,653,505 07
Other revenue:		
Interest, dividends and rents earned.....	\$208,463 12	
Increase in market value of investments.....	443,025 58	651,488 70
Other expenditure:		
Loss from sale of investments.....	\$121,738 86	
Loss from difference in unpaid premiums.....	809 97	122,548 83
Net Gain for Policyholders on Operations for Year.....		<u>\$2,180,444 94</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$2,097,757 14
Net gain on operations brought down.....	2,182,444 94
Contingency reserve.....	16,240 02
	<u>\$4,296,442 10</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,853,673 02
	<u>\$2,442,769 08</u>
Deduct:	
Ledger assets not admitted.....	6,950 00
Surplus of Admitted Assets over all Liabilities.....	<u>\$2,435,819 08</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$21,650,222	\$143,571 52	\$751,745,323	\$4,174,683 48
Written or renewed during year....	11,795,117	71,546 80	455,220,687	2,503,603 34
Totals.....	\$33,445,339	\$215,118 32	\$1,206,966,010	\$6,678,286 82
Deduct cancelled and expired....	12,568,132	77,934 91	433,438,214	2,419,300 09
Net in Force, Dec. 31, 1935....	<u>\$20,877,207</u>	<u>\$137,183 41</u>	<u>\$773,527,796</u>	<u>\$4,258,986 73</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.4%; two years, 87.4%; three years, 81.4%; four years, 75.8%.

What is the largest gross aggregate amount insured in any one hazard?—\$262,000.

What is the largest net aggregate amount insured in any one hazard?—\$262,000.

Give classes of insurance written.—Fire.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$3,016 11	\$199 13	\$102,751 67	\$25,575 61
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$3,016 11	\$199 13	\$102,751 67	\$25,575 61
Deduct net claims outstanding at beginning of year.....	1,591 70	379 06	26,071 00	9,167 00
Add net claims outstanding at end of year..	688 95	Nil	37,464 57	Nil
Net Losses Incurred.....	\$2,113 36	—\$179 93	\$114,145 24	\$16,408 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$63,767 41
Net losses paid in the Province.....	3,215 24
Percentage.....	5 04
Net premium deposits earned in the Province.....	\$57,049 78
Net losses incurred in the Province.....	1,933 43
Percentage.....	3.39

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

Officers.—President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, Brooklyn, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Bristol, R.I.; Dexter Stevens, Esmond, R.I.; Edwin S. Boyer, New York, N.Y.; Curtis A. Sanford, New York, N.Y.

Auditor.—Felix Hebert, Providence, R.I.

Organized.—March, 1875. *Commenced business.*—April, 1875.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,094,460 23
Book value of stocks.....	318,462 32
Cash—on hand.....	\$500 00
in banks and other depositories.....	51,307 50
Premium deposits in course of collection:	51,807 50
Written on or subsequent to October 1, 1935.....	18,020 77
Total Ledger Assets.....	\$1,482,750 82

Non-Ledger Assets

Interest accrued.....	\$8,947 78
Total Non-Ledger Assets.....	\$8,947 78
Gross Assets.....	\$1,491,698 60
<i>Deduct Assets Not Admitted:</i>	
Deficiency of market under book value of ledger assets.....	149,108 28
Total Admitted Assets.....	\$1,342,590 32

Liabilities

Net provision for unpaid losses and claims.....	\$10,626 86
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,079,267 96
Unearned premium deposits.....	574,870 62
Administration expense.....	4,442 59
Total Liabilities.....	\$589,940 04
Surplus of admitted assets over all liabilities.....	752,650 25
Total.....	\$1,342,590 32

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$21,782 37	\$631,275 64
Deduct:		
Return premium deposits on cancelled business.....	2,983 62	69,139 60
Net premium deposits written.....	\$18,798 75	\$562,136 04
Reserve of unearned premium deposits:		
At beginning of year.....	\$17,929 82	\$551,140 53
At end of year.....	19,223 60	574,870 62
Increase.....	\$1,293 78	\$23,730 09
Net premium deposits earned.....	\$17,504 97	\$538,405 95
Net losses incurred.....	498 22	39,448 55
Administration and other expenses:		
Administration.....	\$78,708 95	
Legal.....	936 58	
Taxes and licenses.....	3,910 63	
		83,556 16
Net gain in underwriting.....		\$415,401 24
Other revenue:		
Interest, dividends and rents earned.....	\$50,841 12	
Increase in market value of investments.....	12,611 73	
Profit on sale of investments.....	11,461 27	
		74,914 12
Other expenditure:		
Decrease in book value of investments.....	\$2,018 50	
Loss on sale of investments.....	2,669 57	
Investment expense.....	1,810 98	
		6,499 05
Net Gain for Policyholders on Operations for Year.....		\$483,816 31

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$743,714 11
Net gain on operations brought down.....	483,816 31
Total.....	\$1,227,530 42
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	471,708 08
Balance.....	\$755,822 34
Deduct:	
Ledger assets not admitted.....	3,172 09
Surplus of Admitted Assets over all Liabilities.....	\$752,650 25

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$7,742,091	\$46,468 68	\$184,137,770	\$1,056,921 22
Written or renewed during year....	3,670,459	21,782 37	111,300,573	631,275 64
Totals.....	\$11,412,550	\$68,251 05	\$295,438,343	\$1,688,196 86
Deduct cancelled and expired.....	4,025,296	23,142 18	105,664 292	608,923 90
Net in Force, Dec. 31, 1935..	\$7,387,254	\$45,108 87	\$189,774,051	\$1,079,267 96

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94 %; two years, 88 %; three years, 82 %; four years, 77 %; five years, 72 %.

What is the largest gross aggregate amount insured in any one hazard?—\$125,000.

What is the largest net aggregate amount insured in any one hazard?—\$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$826 17	\$55 15	\$30,448 73	\$5,277 47
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$826 17	\$55 15	\$30,448 73	\$5,277 47
Deduct net claims outstanding at beginning of year.....	391 00	16 00	5,433 '07	1,471 44
Add net claims outstanding at end of year..	16 01	7 89	8,275 85	2,351 01
Net Losses Incurred.....	\$451 18	\$47 04	\$33,291 51	\$6,157 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$18,798 75
Net losses paid in the Province.....	881 32
Percentage.....	4.68
Net premium deposits earned in the Province.....	\$17,504 97
Net losses incurred in the Province.....	498 22
Percentage.....	2.84

INDUSTRIAL MUTUAL INSURANCE COMPANY

HEAD OFFICE, BOSTON, MASS.

Officers.—President, Edwin N. Bartlett; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ontario.

Directors.—E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; E. H. Clapp, Boston, Mass.; J. K. Milliken, North Dighton, Mass.; R. N. Fowler, Holyoke, Mass.; C. N. Stoddard, Greenfield, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal St., Boston, Mass.

Organized.—April 17, 1890. *Commenced business.*—June 1, 1890.

Date commenced business in the Province.—March 20, 1929.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$913,478 75
Book value of stocks.....	14,200 00
Cash in banks and other depositories.....	59,041 60
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	9,039 77
Total Ledger Assets.....	\$995,760 12

Non-Ledger Assets

Interest accrued.....	\$12,164 16
Total Non-Ledger Assets.....	\$12,164 16
Gross Assets.....	\$1,007,924 28
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	16,165 80
Total Admitted Assets.....	\$991,758 48

Liabilities

Net provision for unpaid losses and claims.....	\$7,984 29
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$551,997 61
Unearned premium deposits.....	281,852 53
Administration expense.....	909 45
Taxes due and accrued.....	2,270 48
Total Liabilities.....	\$293,016 75
Surplus of admitted assets over all liabilities.....	698,741 73
Total.....	\$991,758 48

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$10,266 87	\$348,049 58
Deduct:		
Return premium deposits on cancelled business.....	1,147 32	38,773 54
Net premium deposits written.....	\$9,119 55	\$309,276 04
Reserve of unearned premium deposits:		
At beginning of year.....	\$7,344 63	\$278,924 16
At end of year.....	8,310 65	281,852 53
Increase.....	\$966 02	\$2,829 37
Net premium deposits earned.....	\$8,153 53	\$306,347 67
Net losses incurred.....	282 25	20,817 36
Administration and other expenses:		
Administration.....	\$32,283 36	
Directors' fees.....	708 50	
Legal.....	353 38	
Taxes and licenses.....	2,208 42	
		35,553 66
Net gain in underwriting.....		\$249,976 65
Other revenue:		
Interest, dividends and rents earned.....	\$42,480 45	
Profit on sale of investments.....	15,400 43	
		57,880 88
Other expenditure:		
Decrease in market value of investments.....	\$9,086 86	
Loss on sale of investments.....	7,109 03	
Decrease in book value of investments.....	5,010 57	
Investment expenses paid.....	1,148 58	
		22,355 04
Net Gain for Policyholders on Operations for Year.....		\$285,502 49

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$680,121 23
Net gain on operations brought down.....	285,502 49
Contingency reserve.....	3,904 74
Total.....	\$969,528 46
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	268,926 62
Balance.....	\$700,601 84
Deduct:	
Ledger assets not admitted.....	1,860 11
Surplus of Admitted Assets over all Liabilities.....	\$698,741 73

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$2,825,501	\$18,476 82	\$93,224,041	\$539,122 19
Written or renewed during year...	1,566,074	10,266 87	60,848,133	348,049 58
Totals.....	\$4,391,575	\$28,743 69	\$154,072,174	\$887,171 77
Deduct cancelled and expired.....	1,480,181	9,928 05	57,703,382	335,174 16
Net in Force, Dec. 31, 1935..	\$2,911,394	\$18,815 64	\$96,368,792	\$551,997 61
Other Classes:				
Gross in force, Dec. 31, 1934.....	Nil	Nil	\$35,420	\$261 08
Written or renewed during year...	Nil	Nil	Nil	Nil
Totals.....	Nil	Nil	\$35,420	\$261 08
Deduct cancelled and expired.....	Nil	Nil	35,420	261 08
Net in Force, Dec. 31, 1935..	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$45,000.

What is the largest net aggregate amount insured in any one hazard?—\$45,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$680 97	\$22 28	\$13,940 32	\$2,592 30
Net losses paid.....	\$680 97	\$22 28	\$13,940 32	\$2,592 30
Deduct net claims outstanding at beginning of year.....	405 00	25 00	3,011 55	688 00
Add net claims outstanding at end of year..	6 00	3 00	5,870 29	2,114 00
Net Losses Incurred.....	<u>\$281 97</u>	<u>\$0 28</u>	<u>\$16,799 06</u>	<u>\$4,018 30</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$9,119 55
Net losses paid in the Province.....	703 25
Percentage.....	7.71
Net premium deposits earned in the Province.....	\$8,153 53
Net losses incurred in the Province.....	282 25
Percentage.....	3.46

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET STREET, PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel N. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Homes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William R. McColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced business.*—1835.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$924,122 41
Book value of stocks.....	2,517,048 39
Cash—on hand.....	\$5,487 52
in banks and other depositories.....	293,725 35
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	44,265 94
Total Ledger Assets.....	<u>\$3,784,649 61</u>

Non-Ledger Assets

Interest accrued.....	\$10,586 38
Total Non-Ledger Assets.....	<u>\$10,586 38</u>
Gross Assets.....	\$3,795,235 99
<i>Deduct Assets Not Admitted:</i>	
Deficiency of convention under book value of ledger assets.....	283,596 03
Total Admitted Assets.....	<u>\$3,511,639 96</u>

Liabilities

Net provision for unpaid losses and claims.....	\$23,270 56
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,736,698 96
Unearned premium deposits.....	1,474,423 09
Administration expense.....	821 14
Taxes due and accrued.....	4,311 63
Return premium deposits on expired policies.....	14 81
Total Liabilities.....	<u>\$1,502,841 23</u>
Surplus of admitted assets over all liabilities.....	2,008,798 73
Total.....	<u>\$3,511,639 96</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$54,861 92	\$1,609,641 53
Deduct:		
Reinsurance.....	Nil	7,776 81
Return premium deposits on cancelled business.....	8,547 53	204,442 08
Net premium deposits written.....	\$46,314 36	\$1,397,422 64
Reserve of unearned premium deposits:		
At beginning of year.....	\$39,668 33	\$1,382,889 30
At end of year.....	48,577 69	1,474,423 09
Increase.....	\$8,929 36	\$91,533 79
Net premium deposits earned.....	\$37,385 03	\$1,305,888 85
Net losses incurred.....	1,014 68	80,484 68
Administration and other expenses.....	\$126,397 86	
Investment expenses.....	7,714 35	134,112 21
Net gain in underwriting.....		\$1,091,291 96
Other revenue:		
Interest, dividends and rents earned.....	\$124,256 63	
Increase in market value of investments.....	567,526 82	691,783 45
Other expenditure:		
Net loss from sale of investments.....		22,204 49
Net Gain for Policyholders on Operations for Year.....		\$1,760,870 92

Policyholders' Surplus

Balance forwarded, January 1, 1935.....	\$1,473,325 56
Net gain on operations brought down.....	1,760,870 92
Total.....	\$3,234,196 48
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,221,923 33
Balance.....	\$2,012,273 15
Deduct:	
Ledger assets not admitted.....	3,474 42
Surplus of Admitted Assets over all Liabilities.....	\$2,008,798 73

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$18,183,556	\$105,305 54	\$484,247,751	\$2,691,249 84
Written or renewed during year....	9,795,156	54,861 92	296,438,508	1,607,950 42
Totals.....	\$27,978,712	\$160,167 46	\$780,686,259	\$4,299,200 26
Deduct cancelled and expired.....	9,160,786	52,334 32	283,524,948	1,564,733 96
Net in Force, Dec. 31, 1935..	\$18,817,926	\$107,833 14	\$497,161,311	\$2,734,466 30
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$2,000	\$14 00	\$290,350	\$2,596 59
Written or renewed during year...	Nil	Nil	228,383	1,691 11
Totals.....	\$2,000	\$14 00	\$518,733	\$4,287 70
Deduct cancelled and expired.....	Nil	Nil	256,010	2,055 04
Net in Force, Dec. 31, 1935..	\$2,000	\$14 00	\$262,723	\$2,232 66

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95 %; two years, 91 %; three years, 87 %; four years, 83 %; five years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?—\$460,000.

What is the largest net aggregate amount insured in any one hazard?—\$460,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,582 00	Nil	\$61,168 49	\$14,005 84
Net losses paid.....	\$1,582 00	Nil	\$61,168 49	\$14,005 84
Deduct net claims outstanding at beginning of year.....	184 90	Nil	12,869 47	5,090 74
Add net claims outstanding at end of year..	—382 42	Nil	18,560 21	4,710 35
Net Losses Incurred.....	\$1,014 68	Nil	\$66,859 23	\$13,625 45

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$46,314 39
Net losses paid in the Province.....	1,582 00
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$37,385 03
Net losses incurred in the Province.....	1,014 68
Percentage.....	2.71

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogart; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel N. Nicholson, Providence, R.I. Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; Wm. Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; Wm. B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced business.*—1871.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$658,639 78
Book value of stocks.....	1,727,098 95
Cash in banks and other depositories.....	66,088 57
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	26,559 60
Total Ledger Assets.....	\$2,478,386 90

Non-Ledger Assets

Interest accrued.....	\$7,918 18
Total Non-Ledger Assets.....	\$7,918 18
Gross Assets.....	\$2,486,305 08
<i>Debit Assets Not Admitted:</i> Deficiency of market value under book value of ledger assets.....	198,728 77
Total Admitted Assets.....	\$2,287,576 31

Liabilities

Net provision for unpaid losses and claims.....	\$13,962 33
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,642,079 38
Unearned premium deposits.....	884,653 88
Administration expense.....	492 69
Taxes due and accrued.....	2,586 98
Return premium deposits on expired policies.....	8 88
Total Liabilities.....	\$901,704 76
Surplus of admitted assets over all liabilities.....	1,385,871 55
Total.....	\$2,287,576 31

Income and Expenditure		In the Province	All Business
Gross premium deposits written.....		\$32,917 16	\$965,784 92
Deduct:			
Reinsurance.....		Nil	4,666 08
Return premium deposits on cancelled business.....		5,128 51	122,665 26
Net premium deposits written.....		\$27,788 65	\$838,453 58
Reserve of unearned premium deposits:			
At beginning of year.....		\$23,801 02	\$829,733 58
At end of year.....		29,158 62	884,653 88
Increase.....		\$5,357 60	\$54,920 30
Net premium deposits earned.....		\$22,431 05	\$783,533 28
Net losses incurred.....		608 79	48,290 81
Administration and other expenses.....		\$95,168 89	
Investment expenses.....		5,557 91	
			100,726 80
Net gain in underwriting.....			\$634,515 67
Other revenue:			
Interest, dividends and rents earned.....		\$87,966 90	
Increase in market value of investments.....		392,462 62	
			480,429 52
Other expenditure:			
Net loss from sale of investments.....			12,565 36
Net Gain for Policyholders on Operations for Year.....			\$1,102,379 83

Policyholders' Surplus

Balance forwarded, January 1, 1935.....	\$1,018,730 36
Net gain on operations brought down.....	1,102,379 83
Total.....	\$2,121,110 19
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	733,154 00
Balance.....	\$1,387,956 19
Deduct:	
Ledger assets not admitted.....	2,084 64
Surplus of Admitted Assets over all Liabilities.....	\$1,385,871 55

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$10,910,134	\$63,183 32	\$290,548,650	\$1,614,749 90
Written or renewed during year...	5,877,093	32,917 16	177,863,105	964,770 26
Totals.....	\$16,787,227	\$96,100 48	\$468,411,755	\$2,579,520 16
Deduct cancelled and expired.....	5,496,472	31,400 59	170,114,969	938,840 37
Net in Force, Dec. 31, 1935..	\$11,290,755	\$64,699 89	\$298,296,786	\$1,640,679 79
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$1,200	\$8 40	\$174,210	\$1,557 96
Written or renewed during year...	Nil	Nil	137,029	1,014 66
Totals.....	\$1,200	\$8 40	\$311,239	\$2,572 62
Deduct cancelled and expired.....	Nil	Nil	153,605	1,233 03
Net in Force, Dec. 31, 1935..	\$1,200	\$8 40	\$157,634	\$1,339 59

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$276,000.

What is the largest net aggregate amount insured in any one hazard?—\$276,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$949 19	Nil	\$36,701 09	\$8,403 51
Net losses paid.....	\$949 19	Nil	\$36,701 09	\$8,403 51
Deduct net claims outstanding at beginning of year.....	110 95	Nil	7,721 69	3,054 43
Add net claims outstanding at end of year..	—229 45	Nil	11,136 13	2,826 20
Net Losses Incurred.....	\$608 79	Nil	\$40,115 53	\$8,175 28

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$27,788 65
Net losses paid in the Province.....	949 19
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$22,431 04
Net losses incurred in the Province.....	608 79
Percentage.....	2.71

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, F. T. Moses; Vice-Presidents, Carl A. Moses, M. H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, F. T. Moses.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Alfred U. Eddy, President Emeritus; Stephen O. Metcalf, J. Arthur Atwood, John L. Wilds, F. T. Moses, Charles D. Owen, William P. Chapin, Edward W. Swift, Robert R. Jenks, Carl A. Moses, Max H. Matthes, Frank E. Richmond, Russell Grinnell, Harris H. Bucklin, A. Livingstone Kelley.

Auditor.—Felix Hebert.

Organized.—1884. *Commenced business.*—August, 1884.

Date commenced business in Canada.—August, 1927. *In the Province.*—August, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens.....	\$12,300 00
Book value of bonds and debentures.....	419,409 89
Book value of stocks.....	746,329 00
Cash in banks and other depositories.....	70,413 04
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	25,171 67
Total Ledger Assets.....	\$1,273,623 60

Non-Ledger Assets

Interest due, \$2,630.00; accrued, \$2,415.72.....	\$5,045 72
Total Non-Ledger Assets.....	\$5,045 72
Gross Assets.....	\$1,278,669 32
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	156,086 95
Total Admitted Assets.....	\$1,122,582 37

Liabilities

Net provision for unpaid losses and claims.....	\$11,830 82
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,344,943 18
Unearned premium deposits.....	712,905 15
Administration expense.....	2,812 00
Taxes due and accrued.....	4,195 00
Total Liabilities.....	\$731,742 97
Surplus of admitted assets over all liabilities.....	390,839 40
Total.....	\$1,122,582 37

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$22,593 72	\$790,611 58
Deduct:		
Return premium deposits on cancelled business.....	2,456 63	91,392 97
Net premium deposits written.....	\$20,137 07	\$699,218 61
Reserve of unearned premium deposits:		
At beginning of year.....	\$17,477 60	\$678,619 49
At end of year.....	17,082 91	712,905 15
Decrease and increase.....	\$394 69	\$34,285 66
Net premium deposits earned.....	\$20,531 76	\$664,932 95
Net losses incurred.....	610 55	41,500 82
Administration and other expenses:		
Administration.....	\$67,815 85	
Legal.....	812 54	
Taxes and licenses.....	4,199 76	
		72,828 15
Net gain in underwriting.....		\$550,603 98
Other revenue:		
Interest, dividends and rents earned.....	\$44,324 27	
Profit on sale of investments.....	18,870 35	
Increase in book value of ledger assets.....	20,084 44	
Increase in market value of investments.....	106,907 05	
		190,186 11
Other expenditure:		
Decrease in book value of investments.....	\$20,084 44	
Loss from sale of ledger assets.....	41,931 17	
		62,015 61
Net Gain for Policyholders on Operations for Year.....		\$678,774 48

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$288,137 62
Net gain on operations brought down.....	678,774 48
Contingency reserve.....	14,139 19
Total.....	\$981,051 29
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	585,370 41
Balance.....	\$395,680 88
Deduct:	
Ledger assets not admitted.....	4,841 48
Surplus of Admitted Assets over all Liabilities.....	\$390,839 40

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$6,813,912	\$45,338 37	\$237,393,260	\$1,318,321 08
Written or renewed during year...	3,724,774	22,593 72	143,753,901	790,611 58
Totals.....	\$10,561,686	\$67,932 09	\$381,147,161	\$2,108,932 66
Deduct cancelled and expired.....	3,968,884	24,611 02	136,875,231	763,989 48
Net in Force, Dec. 31, 1935..	\$6,592,802	\$43,321 07	\$244,271,930	\$1,344,943 18

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93.4%; two years, 87.4%; three years, 81.4%; four years, 75.8%.

What is the largest gross aggregate amount insured in any one hazard?—\$83,000.

What is the largest net aggregate amount insured in any one hazard?—\$83,000.

Give classes of insurance written.—Fire.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$952 46	\$62 88	\$32,727 52	\$8,076 48
Net losses paid.....	\$952 46	\$62 88	\$32,727 52	\$8,076 48
Deduct net claims outstanding at beginning of year.....	501 14	119 50	8,233 00	2,901 00
Add net claims outstanding at end of year..	159 23	Nil	11,830 82	Nil
Net Losses Incurred.....	\$667 17	—\$56 62	\$36,325 34	\$5,175 48

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$20,137 07
Net losses paid in the Province.....	1,015 34
Percentage.....	5.04
Net premium deposits earned in the Province.....	\$20,531 76
Net losses incurred in the Province.....	610 55
Percentage.....	2.97

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

Officers.—President, Charles H. Smith; Vice-President, Charles E. Rigby; Secretary, Howard I. Lee; Treasurer, Charles H. Smith.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ontario.

Directors.—Charles H. Merriman, Providence, R.I.; Royal C. Taft, Providence, R.I.; Henry L. Tiffany, New Bedford, Mass.; George H. Wilcox, Meriden, Conn.; Harvey A. Higgins, Cleveland, Ohio; Herbert G. Beede, Pawtucket, R.I.; Charles H. Smith, Providence, R.I.; Morell Mackenzie, Providence, R.I.; John B. Lewis, Providence, R.I.; William R. L. McBea, So. Willington, Conn.; S. Marshall Beattie, Greenville, S.C.; John D. Finn, New York, N.Y.; F. W. Evens, Montreal, Que.; C. R. Peirce, Jr., Pittsburgh, Pa.

Auditors.—Charles H. Smith and Royal C. Taft (Audit Committee). Felix Hebert, Auditor.

Organized.—1874. *Commenced business.*—1874.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,008,880 26
Book value of stocks.....	952,025 42
Cash in banks and other depositories.....	95,350 05
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	29,674 38
Total Ledger Assets.....	\$2,085,930 11

Non-Ledger Assets

Interest due, \$2,610.50; accrued, \$7,723.61.....	\$10,336 11
Total Non-Ledger Assets.....	\$10,336 11
Gross Assets.....	\$2,096,266 22

Deduct Assets Not Admitted:

Deficiency of market under book value of ledger assets..... 245,072 03

Total Admitted Assets..... \$1,851,194 19

Liabilities

Net provision for unpaid losses and claims.....	\$17,347 32
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,646,416 86
Unearned premium deposits.....	873,472 48
Administration expense.....	510 00
Taxes due and accrued.....	5,800 00
Total Liabilities.....	\$897,129 80
Surplus of admitted assets over all liabilities.....	954,064 39
Total.....	<u>\$1,851,194 19</u>

Income and Expenditure		In the Province	All Business
Gross premium deposits written.....		\$30,130 66	\$973,543 00
Deduct:			
Return premium deposits on cancelled business.....		3,913 39	106,846 86
Net premium deposits written.....		\$26,217 27	\$866,696 14
Reserve of unearned premium deposits:			
At beginning of year.....		\$22,427 34	\$827,996 06
At end of year.....		26,421 76	873,472 48
Increase.....		\$3,994 42	\$45,476 42
Net premium deposits earned.....		\$22,222 85	\$821,219 72
Net losses incurred.....		932 72	56,428 27
Administration and other expenses:			
Administration.....		\$36,688 41	
Directors' fees.....		1,940 16	
Legal.....		932 40	
Taxes and licenses.....		6,789 51	
Association fees, etc.....		56,107 03	
			102,457 51
Net gain in underwriting.....			\$662,333 94
Other revenue:			
Interest, dividends and rents earned.....		\$73,116 02	
Profit on sale of investments.....		28,633 95	
Increase in market value of investments.....		238,852 83	
			340,602 80
Other expenditure:			
Loss on sale of investments.....			80,223 77
Net Gain for Policyholders on Operations for Year.....			\$922,712 97

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$753,137 08
Net gain on operations brought down.....	922,712 97
Total.....	\$1,675,850 05
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	719,202 90
Balance.....	\$956,647 15
Deduct:	
Ledger assets not admitted.....	2,582 76
Surplus of Admitted Assets over all Liabilities.....	\$954,064 39

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934....	\$10,471,442	\$58,574 69	\$289,051,626	\$1,600,571 94
Written or renewed during year....	5,185,558	30,130 66	177,106,728	973,543 00
Totals.....	\$15,657,000	\$88,705 35	\$466,158,354	\$2,574,114 94
Deduct cancelled and expired....	4,904,263	28,673 74	167,090,093	927,698 08
Net in Force, Dec. 31, 1935..	\$10,752,737	\$60,031 61	\$299,068,261	\$1,646,416 86

Miscellaneous

To what extent is the liability of policyholders limited?—By charter to five times the cash premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 38%; three years, 82.58%; four years, 77.58%.

What is the largest gross aggregate amount insured in any one hazard?—\$85,000.

What is the largest net aggregate amount insured in any one hazard?—\$85,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Explosion, Riot and Civil Commotion, and Use and Occupancy.

Losses	IN THE PROVINCE		ALL BUSINESS	
	Fire		Fire	
Gross claims paid during year.....	\$986	11	\$51,285	19
Expenses of adjustment and settlement of losses.....		Nil		Nil
Net losses paid.....	\$986	11	\$51,285	19
Deduct net claims outstanding at beginning of year.....		1,161 90		12,204 24
Add net claims outstanding at end of year.....		108 51		17,347 32
Net Losses Incurred.....	\$932	71	\$56,428	27

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$26,217	27
Net losses paid in the Province.....	986	11
Percentage.....		3.76
Net premium deposits earned in the Province.....	\$22,222	85
Net losses incurred in the Province.....	932	72
Percentage.....		4.19

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 LA SALLE ST., CHICAGO, ILLINOIS

Officers.—President, H. N. Wade; Vice-Presidents, E. A. Russell, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reed, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; W. M. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; H. R. Weesner, Minneapolis, Minn.; E. A. Russell, Chicago, Ill.; Clayton Mark, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.; C. J. Wipple, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895. *Commenced business.*—September 9, 1895.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$553,262	02
Book value of stocks.....	228,050	53
Cash in banks and other depositories.....	61,657	80
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935.....	16,696	52
Total Ledger Assets.....	\$859,666	87

Non-Ledger Assets

Interest accrued.....	\$7,123	32
Total Non-Ledger Assets.....	\$7,123	32
Gross Assets.....	\$866,790	19
<i>Deduct Assets Not Admitted:</i>		
Deficiency of market under book value of ledger assets.....	37,878	02
Total Admitted Assets.....	\$828,912	17

Liabilities

Net provision for unpaid losses and claims.....	\$3,081	05
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$768,938	77
Unearned premium deposits.....	406,914	03
Administration expense.....	4,241	96
Taxes due and accrued.....	2,900	00
Total Liabilities.....	\$417,137	04
Surplus of admitted assets over all liabilities.....	411,775	13
Total.....	\$828,912	17

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$10,735 02	\$453,111 66
Deduct:		
Return premium deposits on cancelled business.....	1,211 42	56,999 05
Net premium deposits written.....	\$9,523 60	\$396,112 61
Reserve of unearned premium deposits:		
At beginning of year.....	\$5,338 72	\$390,077 26
At end of year.....	9,783 59	406,914 03
Increase.....	\$4,444 87	\$16,836 77
Net premium deposits earned.....	\$5,078 73	\$379,275 84
Net losses incurred.....	350 52	22,689 66
Administration and other expenses.....		65,131 80
Net gain in underwriting.....		291,454 38
Other revenue:		
Interest, dividends and rents earned.....	\$38,083 04	
Increase in market value of investments.....	48,824 07	
Profit on sale of investments.....	1,912 50	
		88,819 61
Other expenditure:		
Loss on sale of investments.....		12,405 98
Net Gain for Policyholders on Operations for Year.....		\$367,868 01

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$366,075 66
Net gain on operations brought down.....	367,868 01
Total.....	\$733,943 67
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	320,209 96
Balance.....	\$413,733 71
Deduct:	
Ledger assets not admitted.....	1,958 58
Surplus of Admitted Assets over all Liabilities.....	\$411,775 13

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$3,092,561	\$20,201 63	\$129,747,621	\$747,006 64
Written or renewed during year...	1,608,443	10,735 02	79,509,453	453,111 66
Totals.....	\$4,701,004	\$30,936 65	\$209,257,074	\$1,200,118 30
Deduct cancelled and expired.....	1,496,632	10,353 41	74,081,869	431,179 53
Net in Force, Dec. 31, 1935..	\$3,204,372	\$20,583 24	\$135,175,205	\$768,938 77

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.
 Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.
 Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80%; four years, 72%.
 What is the largest gross aggregate amount insured in any one hazard?—\$90,000.
 What is the largest net aggregate amount insured in any one hazard?—\$90,000.
 Give classes of insurance written.—Fire, Tornado, Sprinkler Leakage, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$318 38	\$32 14	\$18,919 10	\$4,371 82
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$318 38	\$32 14	\$18,919 10	\$4,371 82
Deduct net claims outstanding at beginning of year.....	Nil	Nil	3,493 75	188 56
Add net claims outstanding at end of year..	Nil	Nil	908 91	2,172 14
Net Losses Incurred.....	\$318 38	\$32 14	\$16,334 26	\$6,355 40

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$9,523 60
Net losses paid in the Province.....	350 52
Percentage.....	3.68
Net premium deposits earned in the Province.....	\$5,078 73
Net losses incurred in the Province.....	350 52
Percentage.....	6.90

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS., U.S.A.

Officers.—President, Marshall B. Dalton; Vice-President, H. D. Hall; Secretary, Geo. H. Gibson; Treasurer, E. F. Robinson.

Chief Agent in the Province.—Harvey D. Jones, Toronto, Ont.

Directors.—Ellison A. Smyth, David W. Lane, H. DeForest Lockwood, Nathaniel F. Ayer, Walter C. Heath, Harry L. Bailey, Bartow Crocker, Geo. E. Spofford, James D. Phillips, M. Lester Madden, Marshall B. Dalton, Malcolm B. Stone.

Auditor.—Willard W. Dow, Boston, Mass.

Organized.—1886. *Commenced business.*—1887.

Date commenced business in the Province.—1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....		\$616,220 10
Book value of stocks.....		17,700 00
Cash—on hand.....	\$10 15	
in banks and other depositories.....	53,605 64	
		<u>53,615 79</u>
Premium deposits in course of collection:		
Written on or subsequent to October 1, 1935.....		6,932 49
Total Ledger Assets.....		<u>\$694,468 38</u>

Non-Ledger Assets

Interest accrued.....		\$7,972 24
Total Non-Ledger Assets.....		<u>\$7,972 24</u>
Gross Assets.....		\$702,440 62
<i>Deduct Assets Not Admitted:</i>		
Deficiency of market under book value of ledger assets.....		23,295 92
Total Admitted Assets.....		<u>\$679,144 70</u>

Liabilities

Net provision for unpaid losses and claims.....		\$7,976 90
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$453,175 13	
Unearned premium deposits.....		236,150 09
Administration expense.....		1,000 00
Taxes due and accrued.....		800 00
Total Liabilities.....		<u>\$245,926 99</u>
Surplus of admitted assets over all liabilities.....		433,217 71
Total.....		<u>\$679,144 70</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$7,188 33	\$341,160 35
<i>Deduct:</i>		
Return premium deposits on cancelled business.....	835 64	24,202 53
Net premium deposits written.....	<u>\$6,352 69</u>	<u>\$316,957 82</u>

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$2,349 28	\$223,943 18
At end of year.....	3,310 39	236,150 09
Increase.....	\$961 11	\$12,206 91
Net premium deposits earned.....	\$5,391 58	\$304,750 91
Net losses incurred.....	476 50	18,728 68
Administration and other expenses:		
Administration.....	\$29,817 77	
Directors' fees.....	1,084 50	
Legal.....	265 75	
Taxes and licenses.....	2,141 82	
		33,309 84
Net gain in underwriting.....		\$252,712 39
Other revenue:		
Interest, dividends and rents earned.....	\$27,746 28	
Profit on sale of investments.....	14,046 83	
		41,793 11
Other expenditure:		
Loss on sale of securities.....	\$4,049 15	
Decrease in market value of investments.....	2,929 07	
Decrease in book value of investments.....	9,997 68	
		16,975 90
Net Gain for Policyholders on Operations for Year.....		\$277,529 60

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$429,076 14
Net gain on operations brought down.....	277,529 60
Contingency reserve.....	6,780 42
Total.....	\$713,386 16
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	278,490 33
Balance.....	\$434,895 83
Deduct:	
Ledger assets not admitted.....	1,678 12
Surplus of Admitted Assets over all Liabilities.....	\$433,217 71

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$1,820,361	\$11,755 72	\$79,102,085	\$439,004 94
Written or renewed during year...	1,172,090	7,188 33	62,043,960	341,160 35
Totals.....	\$2,992,451	\$18,944 05	\$141,146,045	\$780,165 29
Deduct cancelled and expired.....	1,103,247	6,756 98	59,159,219	326,990 16
Net in Force, Dec. 31, 1935..	\$1,889,204	\$12,187 07	\$81,986,826	\$453,175 13

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$100,000.

What is the largest net aggregate amount insured in any one hazard?—\$100,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Riot and Civil Commotion, Windstorm, Aircraft Impact, Explosion from Fire, and Use and Occupancy. Note:—All are included under Fire contract.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$476 54	\$14,115 57
Expenses of adjustment and settlement of losses.....	Nil	Nil
Net losses paid.....	\$476 54	\$14,115 57
Deduct net claims outstanding at beginning of year.....	134 66	3,363 79
Add net claims outstanding at end of year.....	134 62	7,976 90
Net Losses Incurred.....	\$476 50	\$18,728 68

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$6,352 69
Net losses paid in the Province.....	476 54
Percentage.....	7.49
Net premium deposits earned in the Province.....	\$5,391 58
Net losses incurred in the Province.....	476 50
Percentage.....	8.83

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 800 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

Officers.—President, Richard H. Morris; Vice-Presidents, Harold G. Griffin, John R. Williams, John C. Rieg; Secretary, Ray L. Hudson; Treasurer, George C. Hopson.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—Charles E. Brinley, Philadelphia, Pa.; Jacob Disston, Philadelphia, Pa.; Frederick A. Downes, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Geo. V. MacKinnon, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; Charles S. Redding, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Arthur D. Smith, Philadelphia, Pa.; Samuel M. Vauclair, Philadelphia, Pa.; Frank A. Weiss, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.

Auditors.—Goldsmith's Accountants, Philadelphia, Pa.

Organized.—August 23, 1880. Commenced business.—November 1, 1880.

Date commenced business in the Province.—September 8, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,433,239 38
Book value of stocks.....	461,586 53
Cash.....	56,053 66
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	22,898 84
Total Ledger Assets.....	<u>\$1,973,778 41</u>

Non-Ledger Assets

Interest accrued.....	\$15,353 93
Total Non-Ledger Assets.....	<u>\$15,353 93</u>
Gross Assets.....	\$1,989,132 34
<i>Deduct Assets Not Admitted:</i>	
Deficiency of market under book value of ledger assets.....	254,786 90
Total Admitted Assets.....	<u>\$1,734,345 44</u>

Liabilities

Net provision for unpaid losses and claims.....	\$14,643 51
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$1,701,424 90</u>
Unearned premium deposits.....	882,729 32
Administration expense.....	500 00
Taxes due and accrued.....	1,500 00
Contingency reserve.....	21,534 32
Total Liabilities.....	<u>\$920,907 15</u>
Surplus of admitted assets over all liabilities.....	813,438 29
Total.....	<u>\$1,734,345 44</u>

Income and Expenditure

Gross premium deposits written.....	In the Province \$27,167 32	All Business \$1,054,943 99
Deduct:		
Reinsurance.....	Nil	4,166 00
Return premium deposits on cancelled business.....	3,445 71	159,861 20
Net premium deposits written.....	<u>\$23,721 61</u>	<u>\$890,916 79</u>

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$18,148 59	\$890,032 81
At end of year.....	21,349 45	882,729 32
Increase and decrease.....	\$3,200 86	\$7,303 49
Net premium deposits earned.....	\$20,520 75	\$898,220 28
Net losses incurred.....	569 54	61,852 29
Administration and other expenses:		
Administration.....	\$117,244 17	
Directors' fees.....	1,680 00	
Legal.....	1,110 37	
Taxes and licenses.....	4,064 96	
Investment expense.....	2,378 27	
		126,477 77
Net gain in underwriting.....		\$709,890 22
Other revenue:		
Interest, dividends and rents earned.....	\$73,772 07	
Profit on sale of investments.....	22,520 23	
Increase in market value of assets.....	102,632 71	
		198,925 01
Other expenditure:		
Loss on sale of investments.....		33,066 30
Net Gain for Policyholders on Operations for Year.....		\$875,748 93

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$704,735 08
Net gain on operations brought down.....	875,748 93
Contingency reserve.....	75,596 15
Total.....	\$1,656,080 16
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	821,227 69
Balance.....	\$834,852 47
Deduct:	
Ledger assets not admitted.....	21,414 18
Surplus of Admitted Assets over all Liabilities.....	\$813,438 29

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$8,353,560	\$55,189 91	\$300,587,821	\$1,759,008 53
Written or renewed during year... ..	4,221,635	27,167 32	182,317,453	1,054,943 99
Totals.....	\$12,575,195	\$82,357 23	\$482,905,274	\$2,813,952 52
Deduct cancelled and expired.....	4,256,573	27,719 45	188,647,043	1,112,527 62
Net in Force, Dec. 31, 1935..	\$8,318,622	\$54,637 78	\$294,258,231	\$1,701,424 90

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 87%; three years, 80%; four years, 73%.

What is the largest gross aggregate amount insured in any one hazard?—\$175,000.

What is the largest net aggregate amount insured in any one hazard?—\$175,000.

Give classes of insurance written.—Fire.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$611 03	\$54,157 75
Expenses of adjustment and settlement of losses.....	Nil	Nil
Net losses paid.....	\$611 03	\$54,157 75
Deduct net claims outstanding at beginning of year.....	373 62	6,948 97
Add net claims outstanding at end of year.....	332 13	14,643 51
Net Losses Incurred.....	\$569 54	\$61,852 29

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$23,721 61
Net losses paid in the Province.....	611 03
Percentage.....	2.57
Net premium deposits earned in the Province.....	\$20,520 75
Net losses incurred in the Province.....	569 54
Percentage.....	2.77

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 LA SALLE ST., CHICAGO, ILLINOIS

Officers.—President, H. N. Wade; Vice-Presidents, Clayton Mark, J. L. Wilds; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—J. F. Reid, 33 Anderson Ave., Toronto, Ont.

Directors.—H. N. Wade, Batavia, Ill.; Geo. C. Purdy, Rockford, Ill.; Wm. Buttersworth, Moline, Ill.; F. T. Moses, Providence, R.I.; H. R. Weesner, Minneapolis, Minn.; Clayton Mark, Chicago, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; T. E. Donnelley, Chicago, Ill.; C. J. Whipple.

Auditors.—Buchanan, Shields & Co.

Organized.—August 31, 1887. *Commenced business.*—September 1, 1887.

Date commenced business in the Province.—October 10, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Mortgage loans on real estate—first liens.....	\$8,900 00
Book value of bonds and debentures.....	782,658 13
Book value of stocks.....	288,840 04
Cash—on hand.....	\$15 00
in banks and other depositories.....	140,484 00
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	25,044 73
Mill Owners Mutual Fire Insurance Co.....	4,241 96
Total Ledger Assets.....	<u>\$1,250,183 86</u>

Non-Ledger Assets

Interest accrued.....	\$11,306 21
Total Non-Ledger Assets.....	<u>\$11,306 21</u>
Gross Assets.....	\$1,261,490 07
<i>Deduct Assets Not Admitted:</i>	
Deficiency of market under book value of ledger assets.....	39,767 13
Total Admitted Assets.....	<u><u>\$1,221,722 94</u></u>

Liabilities

Net provision for unpaid losses and claims.....	\$4,621 56
Gross premium deposits (less reinsurance) received and receivable	
on all unexpired risks.....	\$1,153,408 24
Unearned premium deposits.....	605,369 41
Administration expense.....	700 00
Taxes due and accrued.....	4,000 00
Total Liabilities.....	<u>\$614,690 99</u>
Surplus of admitted assets over all liabilities.....	607,031 95
Total.....	<u><u>\$1,221,722 94</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$16,102 53	\$679,667 49
<i>Deduct:</i>		
Return premium deposits on cancelled business.....	1,817 13	85,498 62
Net premium deposits written.....	\$14,285 40	\$594,168 87

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$8,008 08	\$585,115 90
At end of year.....	14,553 97	605,369 41
Increase.....	<u>\$6,545 89</u>	<u>\$20,253 51</u>
Net premium deposits earned.....	\$7,739 51	\$573,915 36
Net losses incurred.....	525 81	34,034 51
Administration and other expenses.....		96,878 35
Net gain in underwriting.....		\$443,002 50
Other revenue:		
Interest, dividends and rents earned.....	\$53,631 02	
Profit on sale of investments.....	2,806 25	
Increase in market value of investments.....	81,064 26	
		137,501 53
Other expenditure:		
Loss from sale of investments.....		48,662 02
Net Gain for Policyholders on Operations for Year.....		<u>\$531,842 01</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$558,442 68
Net gain on operations brought down.....	531,842 01
Total.....	<u>\$1,090,284 69</u>
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	480,314 97
Balance.....	<u>\$609,969 72</u>
Deduct:	
Ledger assets not admitted.....	2,937 77
Surplus of Admitted Assets over all Liabilities.....	<u>\$607,031 95</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$4,652,781	\$30,371 42	\$194,621,422	\$1,120,509 96
Written or renewed during year....	2,412,665	16,102 53	119,264,180	679,667 49
Totals.....	<u>\$7,065,446</u>	<u>\$46,473 95</u>	<u>\$313,885,602</u>	<u>\$1,800,177 45</u>
Deduct cancelled and expired.....	2,244,948	15,530 12	111,122,807	646,769 21
Net in Force, Dec. 31, 1935..	<u>\$4,820,498</u>	<u>\$30,943 83</u>	<u>\$202,762,795</u>	<u>\$1,153,408 24</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93 %; two years, 87 %; three years, 79 %; four years, 75 %; five years, 69 %.

What is the largest gross aggregate amount insured in any one hazard?—\$135,000.

What is the largest net aggregate amount insured in any one hazard?—\$135,000.

Give classes of insurance written.—Fire, Windstorm, Tornado, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$477 58	\$48 23	\$28,378 66	\$6,557 73
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	<u>\$477 58</u>	<u>\$48 23</u>	<u>\$28,378 66</u>	<u>\$6,557 73</u>
Deduct net claims outstanding at beginning of year.....	Nil	Nil	5,240 61	282 85
Add net claims outstanding at end of year..	Nil	Nil	1,363 37	3,258 21
Net Losses Incurred.....	<u>\$477 58</u>	<u>\$48 23</u>	<u>\$24,501 42</u>	<u>\$9,533 09</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$16,102 53
Net losses paid in the Province.....	525 81
Percentage.....	3 26
Net premium deposits earned in the Province.....	\$7,739 51
Net losses incurred in the Province.....	525 81
Percentage.....	6 79

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley, Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Bldg., Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1848. *Commenced business*.—1848.

Date commenced business in Canada.—August 27, 1927. *In the Province*.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,041,422 24
Book value of stocks.....	2,759,839 16
Cash in banks and other depositories.....	119,268 10
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	44,265 94
Total Ledger Assets.....	\$3,964,795 44

Non-Ledger Assets

Interest accrued.....	\$11,490 84
Total Non-Ledger Assets.....	\$11,490 84
Gross Assets.....	\$3,976,286 28
<i>Deduct Assets Not Admitted:</i> Deficiency of convention under book value of ledger assets.....	323,302 79
Total Admitted Assets.....	\$3,652,983 49

Liabilities

Net provision for unpaid losses and claims.....	\$23,270 56
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,736,698 96
Unearned premium deposits.....	1,474,423 09
Administration expense.....	821 14
Taxes due and accrued.....	4,311 63
Return premium deposits on expired policies.....	14 81
Total Liabilities.....	\$1,502,841 23
Surplus of admitted assets over all liabilities.....	2,150,142 26
Total.....	\$3,652,983 49

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$54,861 92	\$1,609,641 53
<i>Deduct:</i> Reinsurance.....	Nil	7,776 81
Return premium deposits on cancelled business.....	8,547 53	204,442 08
Net premium deposits written.....	\$46,314 39	\$1,397,422 64

Income and Expenditure—Continued

Reserve of unearned premium deposits:		
At beginning of year.....	\$39,668 34	\$1,382,889 30
At end of year.....	48,597 69	1,474,423 09
Increase.....	\$8,929 35	\$91,533 79
Net premium deposits earned.....	\$37,385 04	\$1,305,888 85
Net losses incurred.....	1,014 68	80,484 68
Administration and other expenses incurred.....	\$150,690 44	
Investment expenses.....	8,675 63	
		159,366 07
Net gain in underwriting.....		\$1,066,038 10
Other revenue:		
Interest, dividends and rents earned.....	\$134,183 20	
Increase in market value of investments.....	614,161 49	
		748,344 69
Other expenditure:		
Net loss from sale of investments.....		19,514 80
Net Gain for Policyholders on Operations for Year.....		<u>\$1,794,867 99</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$1,580,672 02
Net gain on operations brought down.....	1,794,867 99
Total.....	\$3,375,540 01
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,221,923 33
Balance.....	\$2,153,616 68
Deduct:	
Ledger assets not admitted.....	3,474 42
Surplus of Admitted Assets over all Liabilities.....	<u>\$2,150,142 26</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$18,183,556	\$105,305 54	\$484,247,751	\$2,691,249 84
Written or renewed during year....	9,795,156	54,861 92	296,438,508	1,607,950 42
Totals.....	\$27,978,712	\$160,167 46	\$780,686,259	\$4,299,200 26
Deduct cancelled and expired.....	9,160,786	52,334 32	283,524,948	1,564,733 96
Net in Force, Dec. 31, 1935..	<u>\$18,817,926</u>	<u>\$107,833 14</u>	<u>\$497,161,311</u>	<u>\$2,734,466 30</u>
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$2,000	\$14 00	\$290,350	\$2,596 59
Written or renewed during year....	Nil	Nil	228,383	1,691 11
Totals.....	\$2,000	\$14 00	\$518,733	\$4,287 70
Deduct cancelled and expired.....	Nil	Nil	256,010	2,055 04
Net in Force, Dec. 31, 1935..	<u>\$2,000</u>	<u>\$14 00</u>	<u>\$262,723</u>	<u>\$2,232 66</u>

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$460,000.

What is the largest net aggregate amount insured in any one hazard?—\$460,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,582 00	Nil	\$61,168 52	\$14,005 81
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,582 00	Nil	\$61,168 52	\$14,005 81
Deduct net claims outstanding at beginning of year (as adjusted).....	184 91	Nil	12,869 47	5,090 74
Add net claims outstanding at end of year..	—332 41	Nil	18,560 21	4,710 35
Net Losses Incurred.....	\$1,014 68	Nil	\$66,859 26	\$13,625 42

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$46,314 39
Net losses paid in the Province.....	1,582 00
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$37,385 04
Net losses incurred in the Province.....	1,014 68
Percentage.....	2.71

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASSACHUSETTS

Officers.—President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—H. D. Jones, 350 Bay St., Toronto, Ont.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; E. N. Bartlett, North Oxford, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.; H. B. Lewis, Lawrence, Mass.; R. B. Lowe, Fitchburg, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Mass.

Organized.—November 4, 1884. *Commenced business.*—January 15, 1885.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,611,916 99
Book value of stocks.....	28,400 00
Cash in banks and other depositories.....	117,094 97
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	18,079 60
Total Ledger Assets.....	\$1,775,491 56

Non-Ledger Assets

Interest accrued.....	\$21,852 93
Total Non-Ledger Assets.....	\$21,852 93
Gross Assets.....	\$1,797,344 49
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	51,485 51
Total Admitted Assets.....	\$1,745,858 98

Liabilities

Net provision for unpaid losses and claims.....	\$15,913 60
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,104,726 20
Unearned premium deposits.....	564,205 84
Administration expense.....	1,818 92
Taxes due and accrued.....	3,874 41
Total Liabilities.....	\$585,812 77
Surplus of admitted assets over all liabilities.....	1,160,046 21
Total.....	\$1,745,858 98

Income and Expenditure		In the Province	All Business
Gross premium deposits written.....		\$20,533 73	\$696,505 17
Deduct:			
Return premium deposits on cancelled business.....		2,294 58	77,547 07
Net premium deposits written.....		\$18,239 15	\$618,958 10
Reserve of unearned premium deposits:			
At beginning of year.....		\$14,689 20	\$558,119 20
At end of year.....		16,624 99	564,205 84
Increase.....		\$1,935 79	\$6,086 64
Net premium deposits earned.....		\$16,303 36	\$612,871 46
Net losses incurred.....		564 50	41,868 15
Administration and other expenses:			
Administration.....		\$63,856 35	
Directors' fees.....		808 50	
Legal.....		706 73	
Taxes and licenses.....		3,332 00	
			68,703 58
Net gain in underwriting.....			\$502,299 73
Other revenue:			
Interest, dividends and rents earned.....		\$75,817 36	
Profit on sale of investments.....		26,447 38	
			102,264 74
Other expenditure:			
Decrease in market value of investments.....		\$27,586 88	
Loss on sale of investments.....		14,186 02	
Decrease in book value of investments.....		9,277 45	
Investment expenses.....		2,030 02	
			53,080 37
Net Gain for Policyholders on Operations for Year.....			\$551,484 10

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....		\$1,143,789 43
Net gain on operations brought down.....		551,484 10
Contingency reserve.....		6,356 18
Total.....		\$1,701,629 71
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		537,853 27
Balance.....		\$1,163,776 44
Deduct:		
Ledger assets not admitted.....		3,730 23
Surplus of Admitted Assets over all Liabilities.....		\$1,160,046 21

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$5,651,009	\$36,953 62	\$186,498,082	\$1,078,569 39
Written or renewed during year....	3,132,151	20,533 73	121,801,263	696,505 17
Totals.....	\$8,783,160	\$57,486 35	\$308,299,345	\$1,775,074 56
Deduct cancelled and expired.....	2,960,370	19,856 07	115,406,761	670,348 36
Net in Force, Dec. 31, 1935..	\$5,822,790	\$37,631 28	\$192,892,584	\$1,104,726 20
Other Classes:				
Gross in force, Dec. 31, 1934.....	Nil	Nil	\$70,841	\$522 14
Written or renewed during year....	Nil	Nil	Nil	Nil
Totals.....	Nil	Nil	\$70,841	\$522 14
Deduct cancelled and expired.....	Nil	Nil	70,841	522 14
Net in Force, Dec. 31, 1935..	Nil	Nil	Nil	Nil

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—Yes, a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$90,000.

What is the largest net aggregate amount insured in any one hazard?—\$90,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,361 92	\$44 58	\$28,120 05	\$5,184 61
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,361 92	\$44 58	\$28,120 05	\$5,184 61
Deduct net claims outstanding at beginning of year.....	810 00	50 00	5,993 11	1,357 00
Add net claims outstanding at end of year..	11 00	7 00	11,700 60	4,213 00
Net Losses Incurred.....	\$562 92	\$1 58	\$33,827 54	\$8,040 61

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$18,239 15
Net losses paid in the Province.....	1,406 50
Percentage.....	7.71
Net premium deposits earned in the Province.....	\$16,303 36
Net losses incurred in the Province.....	564 50
Percentage.....	3.46

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

Officers.—President, Hovey T. Freeman; Vice-Presidents, Benjamin G. Buttolph, Arthur A. Longley; Clarke Freeman, Earl W. Harrington, Theodore P. Bogert; Secretary, Theodore P. Bogert; Treasurer, Hovey T. Freeman.

Chief Agent in the Province.—Harvey D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Jesse H. Metcalf, Providence, R.I.; Samuel M. Nicholson, Providence, R.I.; Henry D. Sharpe, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, Providence, R.I.; William Gammell, Jr., Providence, R.I.; Edmund C. Mayo, Providence, R.I.; William B. MacColl, Providence, R.I.; Fuller F. Barnes, Bristol, Conn.; Hovey T. Freeman, Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. *Commenced business.*—February 26, 1855.

Date commenced business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,259,457 14
Book value of stocks.....	3,430,034 84
Cash in banks and other depositories.....	129,068 28
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	53,119 20
Total Ledger Assets.....	\$4,871,679 46

Non-Ledger Assets

Interest accrued.....	\$13,544 02
Total Non-Ledger Assets.....	13,544 02
Gross Assets.....	\$4,885,223 48

Deduct Assets Not Admitted:

Deficiency of convention under book value of ledger assets.....	222,791 10
Total Admitted Assets.....	\$4,662,432 38

Liabilities

Net provision for unpaid losses and claims.....	\$27,924 67
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$3,284,038 76
Unearned premium deposits.....	1,769,307 70
Administration expense.....	985 38
Taxes due and accrued.....	5,173 95
Return premium deposits on expired policies.....	17 77
Total Liabilities.....	\$1,803,409 47
Surplus of admitted assets over all liabilities.....	2,859,022 91
Total.....	\$4,662,432 38

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$65,834 31	\$1,931,569 84
Deduct:		
Reinsurance.....	Nil	9,332 17
Return premium deposits on cancelled business.....	10,257 03	245,330 49
Net premium deposits written.....	\$55,577 28	\$1,676,907 18
Reserve of unearned premium deposits:		
At beginning of year.....	\$47,602 02	\$1,659,467 14
At end of year.....	58,317 24	1,769,307 70
Increase.....	\$10,715 22	\$109,840 56
Net premium deposits earned.....	\$44,862 06	\$1,567,066 62
Net losses incurred.....	1,217 59	96,581 61
Administration and other expenses incurred.....	\$186,146 92	
Investment expenses.....	10,750 39	
		196,897 31
Net gain in underwriting.....		\$1,273,587 70
Other revenue:		
Interest, dividends and rents earned.....	\$175,331 99	
Increase in market value of investments.....	\$10,785 31	
		986,117 30
Other expenditure:		
Net loss from sale of investments.....		32,081 18
Net Gain for Policyholders on Operations for Year.....		\$2,227,623 82

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$2,101,876 40
Net gain on operations brought down.....	2,227,623 82
Total.....	\$4,329,500 22
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,466,308 01
Balance.....	\$2,863,192 21
Deduct:	
Ledger assets not admitted.....	4,169 30
Surplus of Admitted Assets over all Liabilities.....	\$2,859,022 91

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$21,820,267	\$126,366 64	\$581,097,302	\$3,229,499 80
Written or renewed during year... ..	11,754,187	65,834 31	355,726,209	1,929,540 51
Totals.....	\$33,574,454	\$192,200 95	\$936,823,511	\$5,159,040 31
Deduct cancelled and expired.....	10,992,943	62,801 18	340,229,936	1,877,680 74
Net in Force, Dec. 31, 1935.. ..	\$22,581,511	\$129,399 77	\$596,593,575	\$3,281,359 57
Other Classes:				
Gross in force, Dec. 31, 1934.....	\$2,400	\$16 80	\$348,419	\$3,115 91
Written or renewed during year... ..	Nil	Nil	274,059	2,029 33
Totals.....	\$2,400	\$16 80	\$622,478	\$5,145 24
Deduct cancelled and expired.....	Nil	Nil	307,212	2,466 05
Net in Force, Dec. 31, 1935.. ..	\$2,400	\$16 80	\$315,266	\$2,679 19

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premium deposit returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 91%; three years, 87%; four years, 83%; five years, 79%.

What is the largest gross aggregate amount insured in any one hazard?—\$552,000.

What is the largest net aggregate amount insured in any one hazard?—\$552,000.

Give classes of insurance written.—Fire, Use and Occupancy, Windstorm, Sprinkler Leakage, Earthquake on manufacturing properties and other properties in connection therewith.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,898 41	Nil	\$73,402 19	\$16,806 99
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$1,898 41	Nil	\$73,402 19	\$16,806 99
Deduct net claims outstanding at beginning of year (as adjusted).....	221 90	Nil	15,443 38	6,108 86
Add net claims outstanding at end of year..	—458 92	Nil	22,272 26	5,652 41
Net Losses Incurred.....	\$1,217 59	Nil	\$80,231 07	\$16,350 54

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$55,577 28
Net losses paid in the Province.....	1,898 41
Percentage.....	3.42
Net premium deposits earned in the Province.....	\$44,862 06
Net losses incurred in the Province.....	1,217 59
Percentage.....	2.71

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 720 GROSVENOR BUILDING, PROVIDENCE, R.I.

Officers.—President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Building, Toronto, Ont.

Directors.—Zechariah Chafee, Providence, R.I.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Franklin R. Johnson, Boston, Mass.; E. A. Moore, New Britain, Conn.; Charles C. Stover, Providence, R.I.; Ernest Kerr, Providence, R.I.; Paul T. Wise, New York, N.Y.; Charles E. Cotting, Boston, Mass.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Bristol, R.I.; Dexter Stevens, Utica, N.Y.; Edwin S. Boyer, New York, N.Y.; Curtis A. Sanford, New York, N.Y.

Organized.—May, 1873. *Commenced business.*—January 1, 1874.

Date commenced business in the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,171,401 34
Book value of stocks.....	329,172 47
Cash—on hand.....	\$500 00
in banks and other depositories.....	70,199 41
Premium deposits in course of collection: Written on or subsequent to October 1, 1935.....	18,020 74
Total Ledger Assets.....	\$1,589,293 96

Non-Ledger Assets

Interest accrued.....	\$9,228 32
Total Non-Ledger Assets.....	\$9,228 32
Gross Assets.....	\$1,598,522 28
<i>Deduct Assets Not Admitted:</i> Deficiency of market under book value of ledger assets.....	160,890 04
Total Admitted Assets.....	\$1,437,632 24

Liabilities

Net provision for unpaid losses and claims.....	\$10,626 88
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,079,269 16
Unearned premium deposits.....	574,870 74
Administration expense.....	4,449 09
Total Liabilities.....	\$589,946 71
Surplus of admitted assets over all liabilities.....	\$847,685 53
Total.....	\$1,437,632 24

Income and Expenditure	In the Province	All Business
Gross premium deposits written.....	\$21,782 37	\$631,275 65
Deduct:		
Return premium deposits on cancelled business.....	2,983 63	69,139 60
Net premium deposits written.....	\$18,798 74	\$562,136 05
Reserve of unearned premium deposits:		
At beginning of year.....	\$17,893 42	\$551,281 96
At end of year.....	19,223 59	574,870 74
Increase.....	\$1,330 17	\$23,588 78
Net premium deposits earned.....	\$17,468 57	\$538,547 27
Net losses incurred.....	498 22	39,441 72
Administration and other expenses:		
Administration.....	\$78,619 45	
Legal.....	936 61	
Taxes and licenses.....	3,857 45	
		83,413 51
Net gain in underwriting.....		\$415,692 04
Other revenue:		
Interest, dividends and rents earned.....	\$53,875 13	
Increase in market value of investments.....	14,500 22	
Profit on sale of investments.....	10,875 54	
		79,250 89
Other expenditure:		
Decrease in book value of investments.....	\$2,018 50	
Investment expense.....	1,941 10	
		3,959 60
Net Gain for Policyholders on Operations for Year.....		\$490,983 33

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....	\$831,941 24
Net gain on operations brought down.....	490,983 33
Total.....	\$1,322,924 57
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	472,056 95
Balance.....	\$850,867 62
Deduct:	
Ledger assets not admitted.....	3,182 09
Surplus of Admitted Assets over all Liabilities.....	\$847,685 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934....	\$7,796,203	\$47,512 20	\$184,176,051	\$1,057,281 09
Written or renewed during year...	3,670,460	21,782 37	111,300,572	631,275 65
Totals.....	\$11,466,663	\$69,294 57	\$295,476,623	\$1,688,556 74
Deduct cancelled and expired....	4,079,409	24,185 69	105,702,412	609,287 58
Net in Force, Dec. 31, 1935..	\$7,387,254	\$45,108 88	\$189,774,211	\$1,079,269 16

Miscellaneous

To what extent is the liability of policyholders limited?—Five times the premium deposit.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94 %; two years, 88 %; three years, 82 %; four years, 77 %; five years, 72 %.

What is the largest gross aggregate amount insured in any one hazard?—\$125,000.

What is the largest net aggregate amount insured in any one hazard?—\$125,000.

Give classes of insurance written.—Fire, Windstorm, Sprinkler Leakage, and Use and Occupancy.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$826 17	\$55 15	\$30,448 74	\$5,277 46
Expenses of adjustment and settlement of losses.....	Nil	Nil	Nil	Nil
Net losses paid.....	\$826 17	\$55 15	\$30,448 74	\$5,277 46
Deduct net claims outstanding at beginning of year.....	391 00	16 00	5,433 92	1,477 44
Add net claims outstanding at end of year..	16 02	7 88	8,275 86	2,351 02
Net Losses Incurred.....	<u>\$451 19</u>	<u>\$47 03</u>	<u>\$33,290 68</u>	<u>\$6,151 04</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$18,798 74
Net losses paid in the Province.....	881 32
Percentage.....	4.68
Net premium deposits earned in the Province.....	\$17,468 57
Net losses incurred in the Province.....	498 22
Percentage.....	2.85

WORCESTER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 9 WALNUT STREET, WORCESTER, MASS.

Officers.—President, Waldo E. Buck; Vice-Presidents, George F. Brooks, Marshall B. Dalton, H. Dwight Hall; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.—H. D. Jones, 1005 Atlas Bldg., 350 Bay St., Toronto, Ont.

Directors.—Waldo E. Buck, Worcester, Mass.; George F. Brooks, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whitin, North Uxbridge, Mass.; William Whiting, Holyoke, Mass.; Charles L. Allen, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester, Mass.; Alden Reed, Worcester, Mass.; Paul Whitin, Northbridge, Mass.; Marshall B. Dalton.

Organized.—March 31, 1855. *Commenced business.*—March 31, 1855.

Date commenced business in the Province.—September, 1927.

Statement for Year Ending 31st December, 1935

BALANCE SHEET

Assets

Ledger Assets

Book value of bonds and debentures.....	\$1,655,310 00
Book value of stocks.....	229,513 75
Cash on hand and in banks.....	216,737 46
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	19,203 94
Total Ledger Assets.....	<u>\$2,120,765 15</u>

Non-Ledger Assets

Interest accrued.....	\$26,127 08
Total Non-Ledger Assets.....	<u>\$26,127 08</u>
Gross Assets.....	\$2,146,892 23

Deduct Assets Not Admitted:

Deficiency of market under book value of ledger assets.....	42,670 17
Total Admitted Assets.....	<u>\$2,104,222 06</u>

Liabilities

Net provision for unpaid losses and claims.....	\$23,736 31
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	<u>\$1,573,832 14</u>
Unearned premium deposits.....	813,944 53
Administration expense.....	1,718 87
Return premium deposits on expired policies.....	1,876 01
Taxes due and accrued.....	2,500 00
Total Liabilities.....	<u>\$843,775 72</u>
Surplus of admitted assets over all liabilities.....	1,260,446 34
Total.....	<u>\$2,104,222 06</u>

Income and Expenditure		In the Province	All Business
Gross premium deposits written.....		\$26,482 20	\$1,090,717 27
Deduct:			
Return premium deposits on cancelled business.....		5,134 93	88,040 59
Net premium deposits written.....		\$21,347 27	\$1,002,676 68
Reserve of unearned premium deposits:			
At beginning of year.....		\$15,915 84	\$795,192 61
At end of year.....		17,329 07	813,944 53
Increase.....		\$1,413 23	\$18,751 92
Net premium deposits earned.....		\$19,934 04	\$983,924 76
Net losses incurred.....		1,062 15	63,385 27
Administration and other expenses:			
Administration.....		\$51,019 26	
Directors' fees.....		1,907 70	
Legal.....		920 15	
Taxes and licenses.....		3,866 80	
Association fees, etc.....		38,026 13	
			95,740 04
Net gain in underwriting.....			\$824,799 45
Other revenue:			
Interest, dividends and rents earned.....		\$82,840 82	
Increase in market value of investments.....		51,568 60	
			134,409 42
Other expenditure:			
Loss on sale of investments.....			27,605 00
Net Gain for Policyholders on Operations for Year.....			\$931,603 87

Policyholders' Surplus

Surplus as regards policyholders, January 1, 1935.....		\$1,239,136 03
Net gain on operations brought down.....		931,603 87
Total.....		\$2,170,739 90
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		904,236 98
Balance.....		\$1,266,502 92
Deduct:		
Ledger assets not admitted.....		6,056 58
Surplus of Admitted Assets over all Liabilities.....		\$1,260,446 34

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31, 1934.....	\$8,538,428	\$52,643 78	\$281,556,190	\$1,558,261 45
Written or renewed during year...	4,445,278	26,482 20	197,751,977	1,090,717 27
Totals.....	\$13,003,706	\$79,125 98	\$479,308,167	\$2,648,978 72
Deduct cancelled and expired.....	4,393,406	26,268 86	193,413,151	1,075,146 58
Net in Force, Dec. 31, 1935..	\$8,610,300	\$52,857 12	\$285,895,016	\$1,573,832 14

Miscellaneous

To what extent is the liability of policyholders limited?—Five times premium.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 95%; two years, 90%; three years, 85%; four years, 80%.

What is the largest gross aggregate amount insured in any one hazard?—\$200,000.

What is the largest net aggregate amount insured in any one hazard?—\$200,000.

Give classes of insurance written.—Fire, Sprinkler Leakage, Windstorm, Earthquake, Riot and Civil Commotion, Aircraft, and Use and Occupancy.

Losses	In the Province	All Business
Gross claims paid during year.....	\$3,110 00	\$47,319 02
Expenses of adjustment and settlement of losses.....	192 45	2,928 24
Net losses paid.....	<u>\$3,302 45</u>	<u>\$50,247 26</u>
Deduct net claims outstanding at beginning of year.....	2,287 47	11,885 32
Add net claims outstanding at end of year.....	47 17	23,736 31
Net Losses Incurred.....	<u><u>\$1,062 15</u></u>	<u><u>\$62,098 25</u></u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$21,347 27
Net losses paid in the Province.....	3,302 45
Percentage.....	15.47
Net premium deposits earned in the Province.....	\$19,934 04
Net losses incurred in the Province.....	1,062 15
Percentage.....	5.33

IV. OTHER MUTUALS

ANCIENT FORESTERS' MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. W. B. Ford; Vice-President, Chas. Fry; General Manager and Secretary, L. C. Nicholls; Actuary, J. D. Buchanan.

Directors.—J. W. B. Ford, Hamilton; Chas. Fry, Toronto; H. H. Boyton, Toronto; Alex. Dynes, Hamilton; L. C. Nicholls, Toronto.

Date of Incorporation.—1934. *Date commenced business in Canada.*—January 2, 1935.

Assets in Canada.....	\$1,393,674	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	1,240,999	Premiums—Ontario (net).....	\$146,035
		Premiums—Canada (net).....	176,674
		Death Claims—Ontario (net)....	35,010
		Death Claims—Canada (net)....	45,587

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto, Ont.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto, Ont.

Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

Assets in Canada.....	\$206,175	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	63,500	Premiums—Ontario (net).....	\$65,708
		Premiums—Canada (net).....	113,824
		Claims—Ontario (net).....	13,277
		Claims—Canada (net).....	37,491

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. Dalgleish, Toronto, Ont.

Chief or General Agent in Ontario.—Frank B. Dalgleish, 159 Bay St., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—September, 1920.

Assets in Canada.....	\$305,855	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	120,424	Premiums—Ontario (net).....	\$93,864
		Premiums—Canada (net).....	216,746
		Claims—Ontario (net).....	40,853
		Claims—Canada (net).....	105,793

HARDWARE MUTUAL FIRE INSURANCE COMPANY OF MINNESOTA*

HEAD OFFICE, MINNEAPOLIS, MINNESOTA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Toronto, Ont.

Chief or General Agent in Ontario.—F. B. Dalgleish, 907 Commerce and Transportation Bldg., Toronto, Ont.

Date of Incorporation.—1899. *Date commenced business in Canada.*—September, 1920.

Assets in Canada.....	\$257,857	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	135,439	Premiums—Ontario (net).....	\$100,007
		Premiums—Canada (net).....	240,340
		Claims—Ontario (net).....	39,689
		Claims—Canada (net).....	124,187

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—April 1, 1897. *Date commenced business in Canada.*—August, 1932.

Assets in Canada.....	\$128,078	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	38,557	Premiums—Ontario (net).....	\$31,446
		Premiums—Canada (net).....	60,935
		Claims—Ontario (net).....	9,279
		Claims—Canada (net).....	30,000

*See note on page 1.

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—Feb. 13, 1895. *Date commenced business in Canada.*—Sept. 28, 1931.

Assets in Canada.....	\$145,478	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	60,279	Premiums—Ontario (net).....	\$40,161
		Premiums—Canada (net).....	92,382
		Claims—Ontario (net).....	21,404
		Claims—Canada (net).....	62,283

LUMBERMEN'S MUTUAL CASUALTY COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto.

Chief or General Agent in Ontario.—Vance C. Smith, 1201 Concourse Bldg., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—July 23, 1920.

Assets in Canada.....	\$402,432	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	167,413	Premiums—Ontario (net).....	\$148,688
		Premiums—Canada (net).....	207,731
		Claims—Ontario (net).....	56,611
		Claims—Canada (net).....	83,448

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.

Chief or General Agent in Ontario.—E. D. Hardy, 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—1895. *Date commenced business in Canada.*—April 23, 1925.

Assets in Canada.....	\$78,876	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	34,634	Premiums—Ontario (net).....	\$24,293
		Premiums—Canada (net).....	54,197
		Claims—Ontario (net).....	9,637
		Claims—Canada (net).....	39,905

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—H. D. Wright, Ottawa.

Chief or General Agent in Ontario.—P. A. Bowen, 112 Yonge St., Toronto, Ont.

Date of Incorporation.—1866. *Date commenced business in Canada.*—1872.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$259,291,592	<i>Life:</i>	
Ontario business in force (gross).....	404,486,551	Premiums—Ontario (net).....	\$14,391,979
Canadian business in force (gross).....	1,038,354,570	Premiums—Canada (net).....	37,151,094
		Death Claims—Ontario (net).....	2,084,340
		Death Claims—Canada (net).....	6,054,961
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	361,922	Premiums—Ontario (net).....	302,682
Liabilities in Canada.....	336,983	Premiums—Canada (net).....	598,194
		Claims—Ontario (net).....	144,551
		Claims—Canada (net).....	336,638

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA*

HEAD OFFICE, DES MOINES, IOWA

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Irving Earl Sams, Hamilton.

Chief or General Agent in Ontario.—Irving Earl Sams, Rooms 306-320, Imperial Building, Hamilton, Ont.

Date of Incorporation.—1875. *Date commenced business in Canada.*—April 3, 1923.

Assets in Canada.....	\$307,468	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	144,603	Premiums—Ontario (net).....	\$99,697
		Premiums—Canada (net).....	241,277
		Claims—Ontario (net).....	26,289
		Claims—Canada (net).....	87,464

*See note on page 1.

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Toronto, Ont.

Chief or General Agent in Ontario.—F. B. Dalgleish, 159 Bay St., Toronto.

Date of Incorporation.—1904. Date commenced business in Canada.—September, 1920.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets in Canada.....	\$267,179	Premiums—Ontario (net).....	\$100,918
Liabilities in Canada.....	128,489	Premiums—Canada (net).....	229,390
		Claims—Ontario (net).....	39,675
		Claims—Canada (net).....	106,697

MUTUAL BENEFIT HEALTH & ACCIDENT ASSOCIATION*

HEAD OFFICE, OMAHA, NEBRASKA, U.S.A.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. F. Flaska, Toronto, Ont.

Chief or General Agent in Ontario.—L. F. Flaska, Dominion Bank Bldg., Toronto, Ont.

Date of Incorporation.—1909. Date commenced business in Canada.—December, 1934.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets in Canada.....	\$57,019	Premiums—Ontario (net).....	\$26,204
Liabilities in Canada.....	10,293	Premiums—Canada (net).....	40,558
		Claims—Ontario (net).....	4,492
		Claims—Canada (net).....	8,915

†MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized.—April 16, 1875. Reincorporated.—June 8, 1929. Date commenced business in the Province.—April 16, 1875.

Officers.—President, J. C. Connell, M.A., M.D., LL.D.; Vice-President, D. A. Shaw; Assistant General Manager and Secretary, W. T. Fortye; Actuary, H. H. Blakeman, B.A., F.A.S., F.A.I.A.

Directors (as at date of filing statement).—J. C. Connell, M.A., M.D., LL.D., Kingston, Ont.; W. McDonald, Montreal, Que.; J. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; C. C. Folger, Kingston, Ont.; Hon. T. A. Kidd, Kingston, Ont.; J. M. Campbell, Kingston, Ont.; H. C. Connell, B.A., M.D., Kingston, Ont.; W. A. Mackintosh, M.A., Ph.D., Kingston, Ont.; J. W. Rigney, Kingston, Ont.; W. T. Connell, M.D., Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—Burns & England, C.A., Kingston, Ont.

Statement for Year Ending 31st December, 1935

Synopsis of Ledger Accounts

As at 31st December, 1934:		Decrease in Ledger Assets in 1935:	
Net Ledger Assets.....	\$5,266,304 93	Disbursements.....	\$675,932 48
Suspense account.....	915 23	Suspense account.....	174 47
		Premium reduction on O/S	
		premiums.....	103 30
Total Ledger Assets... ..	\$5,267,220 16	Total Decrease.....	\$676,210 25
Increase in Ledger Assets in 1935:		As at 31st December, 1935:	
Income.....	\$789,237 00	Net Ledger Assets.....	\$5,379,522 72
Agents' balances.....	16 57	Suspense account.....	740 76
Total Increase.....	\$789,253 57	Total Ledger Assets... ..	\$5,380,263 48
Total.....	\$6,056,473 73	Total.....	\$6,056,473 73

*See note on page 1.

†Reinsured by The Empire Life Insurance Company pursuant to agreement dated the 23rd day of December, 1935, and Order-in-Council dated May 20th, 1936.

Assets

Ledger Assets

Book value of real estate:			
Office premises.....		\$123,428	64
Held for sale.....		304,459	52
Mortgage loans on real estate, first mortgages.....		281,020	00
Loans secured by stocks, bonds and other collateral.....		38,000	00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:			
Loans to policyholders.....	\$359,204	92	
Advances to policyholders under automatic nonforfeiture provisions.....	23,242	97	
			382,447 89
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$3,215,918	31	
In default.....	894,551	01	
			4,110,469 32
Book value of stocks owned.....			97,549 17
Cash on hand and in banks.....			41,050 72
Advances to agents.....			1,838 22
Total Ledger Assets.....			\$5,380,263 48

Non-Ledger Assets

Interest accrued.....		\$60,277	01
Dividends due.....		172	92
Rents due and accrued.....		835	00
Net premiums due and uncollected and deferred.....		38,868	37
Total Non-Ledger Assets.....			\$100,153 30
Total Assets.....			\$5,480,416 78

Liabilities

Net liability under assurance annuity and supplementary contracts in force for payments not due, dependent on life, disability or other contingency, or on a term certain.....		\$4,794,309	00
Net liability for payments due under contracts.....		34,510	00
Provision for unreported death losses and disability claims.....		13,500	00
Amounts left with Company (arising out of assurance contracts), including interest accumulations:			
Dividends.....	\$1,967	96	
Amounts assured.....	14,898	70	
All other amounts.....	422	49	
			17,289 15
Received from policyholders in advance.....		31,208	06
Net dividends to policyholders due and unpaid.....		530	55
Premium reductions on outstanding premiums and annuity consideration.....		7	84
Provincial, municipal and other taxes due and accrued.....		6,500	00
Salaries, rents and office expenses due and accrued.....		3,300	00
Legal fees due and accrued.....		500	00
Commissions to agents due and accrued.....		16	57
Reserve for real estate.....		27,000	00
Deficiency of market under book value of bonds and debentures.....		464,173	51
Deficiency of market under book value of stocks.....		59,948	92
Deficiency of market under book value of collateral loans.....		14,240	00
Suspense account.....		740	76
Provision for annual dividends not yet due.....		770	00
Provision for quinquennial dividends not yet due.....		10,730	00
Surplus.....		1,142	42
Total Liabilities and Surplus.....			\$5,480,416 78

Income Receipts

	First Year	Renewals	Single	Totals
Assurance premiums.....	\$38,207 18	\$488,513 31	\$4,099 44	\$530,819 93
Less reinsurance premiums paid.....	1,056 20	2,736 11		3,792 31
Total net premiums.....	\$37,250 98	\$485,777 20	\$4,099 44	\$527,027 62
Consideration for annuities.....	1,978 11	4,085 20	1,635 06	7,698 37
Total net premium income and consideration for annuities.....				\$534,725 99
Amounts left with the Company at interest (arising out of assurance contracts)...				8,205 51
Interest on premiums paid in advance.....				3,213 15
Interest and dividends.....				222,444 56
Gross rents from Company's property (including \$6,000.00 for Company's occupancy of its own buildings), less \$6,367.55 for taxes, expenses and repairs in connection with such properties.....				2,342 45
Advances made to agents in previous years and recovered during the year.....				1,233 27
Income from all other sources:				
Rents from subtenants.....			\$120 00	
Premium on U.S. funds.....			112 42	
Miscellaneous.....			241 44	
				473 86
Gross profit on sale or maturity of bonds.....				16,854 04
Total Income.....				\$789,492 83

Expenditure Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims—			
Amount assured—Ordinary.....	\$363,671 65	\$1,187 85	\$364,859 50
Bonus addition—Ordinary.....	43 00		43 00
Totals—Ordinary.....	\$363,714 65	\$1,187 85	\$364,902 50
Net surrender values.....			89,978 86
Net dividends:			
In cash.....			6,223 37
Left with the company at interest.....			1,700 55
Applied as single premiums:			
To purchase bonus addition.....			1,338 69
To purchase premium reduction.....			644 06
Total net disbursements in respect of assurance contracts.....			\$464,788 03
In respect of life annuity contracts.....			45 00
Total net disbursements in respect of assurance and annuity contracts.....			\$464,833 03
Net reduction in premiums resulting from application of dividends.....			158 49
Amounts left with the company and interest accumulations withdrawn.....			6,393 11
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate.....)			9,334 96
Head office expenses:—Salaries, \$39,141.37; auditors' fees, \$1,500.00; rents, \$6,100.00; directors' fees, \$1,560.00; travelling expenses, \$3,806.37; miscellaneous, \$1,744.32.....			53,852 06
Branch office and agency expenses:—Assurance commissions: first year, \$24,827.72; renewal, \$16,907.92; single, \$151.34; salaries, \$36,299.58; travelling expenses, \$12,332.58; Annuity commissions: first year, \$705.15; renewal, \$274.16; single, \$29.73; advanced to agents, \$10,424.63; rents, \$8,922.46; miscellaneous, \$5,447.33			116,322 60
All other expenses:—Advertising, \$2,789.62; books and periodicals, \$974.99; express, telegrams and telephones, \$2,778.93; legal fees, \$2,199.32; medical fees, \$1,879.00; postage, \$3,413.93; printing and stationery, \$5,633.67; miscellaneous, \$3,078.98.....			22,748 44
Gross loss on sale or maturity of bonds.....			2,545 62
Total Disbursements.....			\$676,188 31

Exhibit of Policies (Ordinary)

Classification	Whole Life		Endowment Assurances		Term and Other		Bonus Additions	Totals	
	No.	Amount	No.	Amount	No.	Amount		No.	Amount
At end of 1934.....	13,735	\$ 16,280,492 94	1,483	\$ 2,069,370 00	78	\$ 287,500 00	\$ 1,191 00	15,296	\$ 18,638,553 94
New issued.....	967	1,447,680 00	296	383,709 00	39	146,250 00		1,302	1,977,639 00
Old revived.....	410	544,011 50	66	97,500 00	2	7,000 00		478	648,511 50
Old increased.....		8,952 00		11,565 00			2,818 00		23,335 00
Transferred to.....	28	57,000 00	8	11,500 00	8	13,000 00		44	81,500 00
Totals.....	15,140	18,338,136 44	1,853	2,573,644 00	127	453,750 00	4,009 00	17,120	21,369,539 44
Less ceased by:									
Death.....	329	356,395 00	4	6,500 00			43 00	333	362,938 00
Surrender.....	214	260,933 50	36	50,500 00			184 00	250	311,617 50
Lapse.....	876	1,219,626 50	156	243,192 00	36	115,000 00		1,068	1,577,818 50
Decrease.....		80,583 00		17,942 00		3,215 00			101,740 00
Not taken.....	183	302,082 00	43	75,412 00	12	41,500 00		238	418,994 00
Transferred from.....	19	27,500 00	18	30,000 00	7	24,000 00		44	81,500 00
Total ceased.....	1,621	2,247,120 00	257	423,546 00	55	183,715 00	227 00	1,933	2,854,608 00
At end of 1935.....	13,519	16,091,016 44	1,596	2,150,098 00	72	270,035 00	3,782 00	15,187	18,514,931 44
Reinsured.....		147,400 00		9,000 00		10,000 00			166,400 00

Miscellaneous

New policies issued and paid for in cash:—Number, 1,010; gross amount, \$1,491,349.00; reinsured, \$59,250.00. Total amount in force divided as to dividend plan:—Annual, \$299,914.00; quinquennial, \$18,123,735.44; deferred, \$87,500.00; non-participating, \$3,782.00; total, \$18,514,931.44. Additional accidental death benefits:—Gross amount issued, \$462,150.00; reinsured, \$4,000.00; terminated by accidental death, nil; reinsured, nil; in force, \$1,468,650.00; reinsured \$43,250.00.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force			Reinsured in Companies Licensed in the Province	
	No.	Amount	Reserve	Amount	Reserve
<i>Ordinary with Profits:</i>		\$ c.	\$ c.	\$ c.	\$ c.
Life.....	13,519	16,091,016 44	4,470,674 00	147,400 00	5,524 00
Endowment assurance.....	1,596	2,150,098 00	330,724 00	9,000 00	1,955 00
Term, etc.....	72	270,035 00	1,273 00	10,000 00	50 00
Bonus addition.....		3,782 00	1,762 00		
Premium reduction.....			580 00		
Additional accidental death benefits.....		(1,468,650 00)	1,083 00	(43,250 00)	28 00
Dis. benefits (active lives).....			7,679 00		192 00
Waiver of prem. (disabled).....			41,400 00		
Totals.....	15,187	18,514,931 44	4,855,175 00	166,400 00	7,749 00

Annuity Section

Class of Annuity	Gross in Force		
	No.	Annual Payment	Reserve
<i>With Profits:</i>		\$ c.	\$ c.
Life annuities proper.....	1	60 00	998 00
Disability annuities.....	3	720 00	5,400 00
Totals.....	4	780 00	6,398 00

Summary of Reserve

Total reserve, assurance and annuity contracts.....	With Profits \$4,861,573 00
Total reserve on reinsured contracts.....	7,749 00
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$4,853,824 00
Deduction made therefrom (permitted under The Ontario Insurance Act).....	59,515 00
Full deduction permitted, adjusted for reinsured, being.....	(59,515 00)
Net reserve carried in the liabilities.....	\$4,794,309 00
Net reserve computed on the statutory basis (without deduction).....	4,853,824 00
Reserve maintained by the Company in excess of the statutory reserve.....	Nil

Miscellaneous Statement

I. The calculation of the "Reserve" in the "Statement of Actuarial Liabilities."

- (1) Method of valuation of policies of life insurance and annuity contracts: In the calculation of the reserves entered in the statement of Actuarial Liabilities, for policies of life insurance issued before the 8th of June, 1929, the AM (5) Table of Mortality with 4% rate of interest is used. For policies of life insurance issued since the Company was formed the 8th of June, 1929, the basis of reserve is the AM (5) Table of Mortality and 3 1/2% rate of interest. For the valuation of the one annuity contract in force, the basis used is the Table of the Mortality of Annuitants, 1900-1920, with interest at 3 1/2% per annum. In the case of policies of life insurance on the Whole Life plan issued by the Association before the Company was incorporated, the sums assured and net premiums were valued separately after grouping the business in force the 31st of December, 1935, according to attained ages. All other policies of life insurance in force the 31st of December, 1935, were grouped according to year of issue, plan and age at issue. Prepared tables of mean reserves were used for the valuation.

Special Classes:

- (a) For policies issued on lives resident in tropical or sub-tropical countries an extra premium is charged. See T.A.S.A., Volume XXIX, page 4.
- (b) Where policies have been issued at rated up ages the reserves are taken as of the rated up age used for obtaining the premium.
- (c) Policies issued subject to a lien were valued for the full amount of insurance.
- (d) Policies issued subject to an extra premium: (1) payable in one sum, none issued; (2) payable annually, a reserve equal to half the gross extra premium is provided.
- (e) The sub-standard business issued all comes under the above four clauses and practically all is on the rated up age plan.

Miscellaneous Statement—Continued

- (f) Policies issued since the 8th of June, 1929, with the disability benefit Waiver of Premium, with or without the income benefit, were valued: (1) before approval of total disability by accumulation of half the gross disability premium on the policies in force; (2) thereafter disability claims for Waiver of Premium and monthly income on an annual basis were valued by the use of the Class III 3½% (modified for four months' clause) disability claim reserve tables. For policies issued before the 8th of June, 1929, a special reserve of \$40,000 has been provided to cover the liability of waiving future premiums on claims admitted as of the 31st of December, 1935, within this class of business. By the terms of the re-insurance agreement with the Empire Life Insurance Company, the disability benefits on policies issued before the 8th of June, 1929, are discontinued except in respect of claims already admitted.
- (g) Annuities to under-average lives are not issued by the Company.
- (h) For policies providing the additional accidental death benefit, a reserve of one-half the gross premium charged therefor is carried.
- (2) Items of special reserve:
- (a) No reserve is maintained on account of loadings on single premium policies, limited payment policies or annuities.
- (b) There are no cases where the guaranteed benefits exceed the net premium reserve held.
- (c) On lapsed policies subject to reinstatement no reserve is held for the excess of the statutory reserve over the cash surrender value.
- (d) No reserve is held to cover the option of renewal under term policies.
- (e) No reserve is held to cover the option of conversion on term policies.
- (f) There are no items of special reserve to which reference has not already been made.
- II. Modifications or limitations under special class policies referred to in I (1) (a) to (f) above. Where a policy is issued on a rated up age the guarantees contained in the contract are for the same age as was used in calculating the premium. For other special class policies the values as for the age and year of issue were used. In certain cases of policies issued on sub-standard bases with an extra premium, the extended term insurance clause is deleted.
- III. The average rate of interest earned during the year was 4.26%. The method of calculation used was to add the due and accrued items of interest as at the 31st of December, 1935, and to deduct the due and accrued items of interest as of the 31st of December, 1934, from the cash income from interest, dividends and rents for the year 1935. The premium collected on coupons payable in New York funds was included in the investment income. The rate of interest has been computed on the basis of the ledger assets, using the formula stipulated.
- IV. Distribution of Surplus.
- (a) As the Company is a Mutual Life Insurance Company, the surplus earnings all belong to the policyholders.
- (b) (1) Annual Dividends.
On the business of the Company issued since the 8th of June, 1929, a nominal scale of annual dividends has been used. The annual dividends payable in 1936 are on the following basis:
For the Ordinary Life plan, a bonus addition of \$6.00 per M at all ages of issue; for the Limited Payment Life plans, a bonus addition of \$7.00 per M at all ages of issue; for the Endowment plans, a bonus addition ranging from \$5.00 per M at age 15 to \$7.00 per M at age 55 and over; for Term plans, a cash dividend of 10% of the annual premium. The payment of the first annual dividend is conditional on payment of the second annual premium.
- (2) Quinquennial Dividends.
The annual dividend forms the basis for the quinquennial dividend. The annual dividends for the quinquennial period are improved at an interest rate of 5% per annum to the end of the period.
- (3) The dividends as computed above are translated into cash dividends on the basis of the Am (5) 3½% table. The premium reduction is computed on the temporary annuity certain basis at 3½% interest.
- (c) The Company has only one annuity in force, which was issued on the non-participating basis.

Schedule of Dividends Payable in 1936

(1) For policies on the annual dividend basis issued during the years 1929 to 1935, inclusive, the schedule of cash dividends per \$1,000 of insurance is:

	Age	1935	1934	1933	1932	1931	1930	1929
Ordinary Life....	25	\$1 66	\$1 70	\$1 74	\$1 78	\$1 82	\$1 87	\$1 92
	35	2 12	2 17	2 23	2 29	2 35	2 41	2 47
	45	2 74	2 81	2 88	2 95	3 02	3 09	3 16
	55	3 45	3 52	3 60	3 67	3 74	3 82	3 89
20 Pay Life.....	25	1 93	1 98	2 02	2 07	2 12	2 18	2 23
	35	2 47	2 54	2 60	2 67	2 74	2 81	2 88
	45	3 19	3 27	3 35	3 43	3 52	3 60	3 69
	55	4 03	4 11	4 20	4 29	4 37	4 46	4 54
20 Year Endow...	25	2 96	3 05	3 15	3 25	3 35	3 46	3 57
	35	3 27	3 37	3 48	3 58	3 70	3 81	3 93
	45	3 70	3 80	3 91	4 03	4 14	4 26	4 38
	55	4 34	4 45	4 55	4 66	4 77	4 88	4 99
5 Year Term.....	25	1 09	1 09	1 09	1 09	1 09	1 09	1 09
	35	1 19	1 19	1 19	1 19	1 19	1 19	1 19
	45	1 65	1 65	1 65	1 65	1 65	1 65	1 65
	55	2 89	2 89	2 89	2 89	2 89	2 89	2 89

Subject to the condition that, for policies issued in 1935, the second annual premium must be paid before the dividends accrue.

Schedule of Dividends—Continued

(2) For policies on the quinquennial dividend basis issued during the year 1931, the schedule of cash dividends per \$1,000 of insurance is:

	Age	Annual Premium	Quinquennial Cash Dividends on Issues of 1931
Ordinary Life.....	25	\$18 73	\$ 9 71
	35	24 79	12 53
	45	35 75	16 08
	55	55 30	19 98
20 Pay Life.....	25	27 41	11 23
	35	33 85	14 48
	45	43 70	18 59
	55	60 53	23 11
20 Year Endowment.....	25	45 75	17 36
	35	47 48	19 10
	45	52 20	21 66
	55	64 59	25 21
5 Year Term.....	25	10 92	6 04
	35	11 93	6 59
	45	16 54	9 14
	55	28 94	15 99
"Select" Life.....	25	15 73	4 79
	35	21 31	6 15
	45	31 39	7 92
	55	49 44	9 93

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 3%, 1955.....	\$25,000 00	\$24,687 50
Dominion of Canada, 4 1/2%, 1959.....	8,000 00	8,000 00
Dominion of Canada, 4 1/2%, 1959.....	40,000 00	40,547 20
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,802 56
Dominion of Canada, 4 1/2%, 1959.....	5,000 00	4,973 46
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,896 93
Dominion of Canada, 4 1/2%, 1959.....	40,000 00	38,868 00
Dominion of Canada, 4 1/2%, 1959.....	10,000 00	9,707 91
Dominion of Canada, 4 1/2%, 1959.....	25,000 00	24,321 39
Dominion of Canada, 4 1/2%, 1959.....	34,000 00	32,835 85
Dominion of Canada, 4 1/2%, 1958.....	11,000 00	10,973 77
Dominion of Canada, 5%, 1943.....	2,000 00	1,992 91
Canadian National Railways, 4 1/2%, 1957.....	10,000 00	10,961 17
Canadian National Railways, 4 1/2%, 1957.....	10,000 00	11,166 23
Canadian National Railways, 5%, 1969.....	15,000 00	15,959 26
Canadian National Railways, 5%, 1969.....	25,000 00	28,477 15
Canadian National Railways, 5%, 1954.....	25,000 00	28,682 33
Canadian National Railways, 5%, 1954.....	25,000 00	28,682 33
Canadian National Railways, 5%, 1954.....	10,000 00	11,525 00
Canadian National Railways, 5%, 1954.....	10,000 00	11,262 50
Canadian National Railways, 5%, 1954.....	39,000 00	44,068 05
Alberta, 5%, 1943.....	5,000 00	4,747 11
Alberta, 5%, 1950.....	10,000 00	10,259 78
Alberta, 6%, 1947.....	20,000 00	20,776 04
Alberta, 6%, 1947.....	10,000 00	10,822 32
Alberta, 6%, 1947.....	45,000 00	48,543 83
Alberta, 6%, 1947.....	25,000 00	26,999 59
Alberta, 6%, 1947.....	10,000 00	10,846 72
Manitoba, 5 1/2%, 1955.....	5,000 00	5,328 10
Manitoba, 5 1/2%, 1958.....	6,000 00	6,415 20
Manitoba, 5 1/2%, 1959.....	10,000 00	10,692 00
Manitoba, 6%, 1947.....	10,000 00	10,870 14
Manitoba, 6%, 1947.....	20,000 00	21,646 57
Manitoba, 6%, 1947.....	35,000 00	38,221 93
Manitoba, 6%, 1947.....	10,000 00	10,920 55
New Brunswick, 4 1/2%, 1961.....	4,000 00	4,267 03
New Brunswick, 5%, 1957.....	6,000 00	5,803 30
New Brunswick, 5 1/2%, 1950.....	7,000 00	6,683 27
New Brunswick, 5 1/2%, 1950.....	15,000 00	14,321 25
New Brunswick, 5 1/2%, 1950.....	15,000 00	15,597 20
New Brunswick, 5 1/2%, 1952.....	3,000 00	3,472 50
New Brunswick, 5 1/2%, 1952.....	2,000 00	1,887 56
Nova Scotia, 4 1/2%, 1943.....	5,000 00	4,937 41
Ontario, 2%, 1939.....	55,000 00	49,489 94
Ontario, 3%, 1940.....	10,000 00	9,067 83
Ontario, 3%, 1940.....	12,000 00	10,557 60
Ontario, 3%, 1940.....	29,000 00	24,722 50
Ontario, 4%, 1961.....	1,000 00	991 46
Ontario, 4 1/2%, 1949.....	25,000 00	24,303 41
Ontario, 5%, 1948.....	10,000 00	10,108 39
Ontario, 6%, 1941.....	10,000 00	9,908 02
Ontario, 6%, 1941.....	20,000 00	20,853 86
Ontario, 6%, 1941.....	8,000 00	8,341 53
Ontario, 6%, 1943.....	5,000 00	5,326 38
Ontario, 6%, 1943.....	8,000 00	9,139 80

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Prince Edward Island, 4%, 1938.....	\$6,000 00	\$5,825 82
Prince Edward Island, 4%, 1939.....	4,000 00	3,872 95
Saskatchewan, 4%, 1960.....	47,000 00	41,301 25
Saskatchewan, 4½%, 1951.....	22,000 00	21,010 00
Saskatchewan, 4½%, 1951.....	21,000 00	20,003 00
Hydro-Electric Power Commission (Ontario), 4¾%, 1970.....	10,000 00	11,381 86
Hydro-Electric Power Commission (Ontario), 4¾%, 1970.....	5,000 00	5,550 00
Hydro-Electric Power Commission (Ontario), 5%, 1943.....	26,000 00	25,275 64
Hydro-Electric Power Commission (Ontario), 6%, 1941.....	8,000 00	8,789 89
Hydro-Electric Power Commission (Ontario), 6%, 1941.....	12,000 00	12,367 46
Hydro-Electric Power Commission (Ontario), 6%, 1940.....	35,000 00	36,141 25
Lethbridge N.I.D. (Alberta), 6%, 1951.....	15,000 00	16,604 65
Lethbridge N.I.D. (Alberta), 6%, 1951.....	15,000 00	15,141 69
Tisdale, Township of Ontario, 6%, 1936-43.....	13,534 98	13,806 81
Argentine, National Government of, 5½%, 1962.....	50,000 00	50,000 00
San Paulo, State of, 7%, 1940.....	8,000 00	7,804 46
Belleville, 5%, 1941-44.....	5,080 80	5,225 10
Belleville, 5%, 1946-48-50.....	5,000 00	5,217 09
Brandon, 5½%, 1956.....	19,000 00	20,474 40
Brantford, 4%, 1951.....	2,000 00	1,772 24
Brantford, 5%, 1958.....	2,000 00	1,994 25
Brantford, 5%, 1946.....	2,000 00	1,982 72
Brantford, 5%, 1937.....	1,000 00	992 50
Brantford, 5%, 1941.....	1,000 00	979 73
Brantford, 5%, 1945.....	1,000 00	980 78
Brantford, 6%, 1940.....	1,000 00	1,027 70
Charlottetown, 4½%, 1954.....	10,000 00	10,309 91
Edmonton, 5½%, 1947.....	10,000 00	10,322 82
Edmonton, 5½%, 1952.....	5,000 00	5,207 20
Fort William, 6%, 1962.....	10,000 00	10,265 06
Galt, 5½%, 1939.....	2,000 00	2,023 03
Galt, 5%, 1960.....	5,000 00	5,699 66
Hamilton, 4½%, 1947.....	20,000 00	20,914 00
Hamilton, 5%, 1949.....	1,000 00	1,000 00
Hamilton, 5%, 1947.....	2,000 00	2,000 00
Hamilton, 5%, 1939.....	10,000 00	9,952 26
Hull, 5½%, 1947.....	20,000 00	21,226 13
Kingston, 5%, 1943.....	1,000 00	1,019 96
Kingston, 5%, 1941.....	2,000 00	1,984 68
Kingston, 6%, 1948.....	1,000 00	1,091 08
Kingston, 6%, 1940.....	37,000 00	36,607 99
Kitchener, 5%, 1940.....	5,000 00	5,042 04
Lethbridge, 6%, 1936-37.....	923 87	933 66
Montreal, 4½%, 1943.....	25,000 00	23,756 87
Montreal, 5%, 1954.....	10,000 00	10,411 24
Montreal, 6%, 1941.....	5,000 00	5,203 92
Montreal, 6%, 1941.....	7,000 00	7,285 40
Montreal, 6%, 1941.....	10,000 00	10,878 13
Montreal Metropolitan Commission, 4½%, 1965.....	5,000 00	5,000 00
North Bay, 5½%, 1936-42.....	1,754 96	1,748 82
North Bay, 5½%, 1944-45.....	10,000 00	10,286 80
North Bay, 5½%, 1945.....	4,000 00	3,953 66
Oshawa, 5%, 1936-52.....	8,000 00	8,075 75
Ottawa, 5½%, 1946.....	5,000 00	5,199 05
Ottawa, 5½%, 1946.....	2,000 00	2,264 87
Owen Sound, 5½%, 1945.....	10,000 00	10,360 56
Port Arthur, 5½%, 1945.....	1,064 09	1,032 62
Port Arthur, 5½%, 1957.....	2,023 06	1,924 75
Port Arthur, 5½%, 1958.....	2,134 33	2,028 34
Prince Albert, 4%, 1966.....	10,577 96	10,577 96
St. Catharines, 5%, 1943.....	1,000 00	1,000 00
St. Hyacinthe, 4½%, 1951.....	10,000 00	10,263 22
St. John, 5%, 1969.....	1,000 00	1,124 20
St. John, 6%, 1948.....	2,000 00	2,242 91
Summerside, 4½%, 1954.....	15,000 00	15,486 19
Sydney, 6%, 1951.....	14,000 00	15,366 86
Sydney, 6%, 1951.....	7,000 00	7,683 43
Sydney, 6%, 1948.....	3,000 00	3,254 33
Sydney, 6%, 1948.....	4,000 00	4,280 10
Sydney, 6%, 1951.....	6,000 00	6,483 08
Toronto, 5½%, 1951.....	1,000 00	1,034 70
Toronto, 5½%, 1938.....	2,000 00	2,024 76
Toronto, 5½%, 1940.....	2,000 00	2,039 92
Victoria, 6%, 1946.....	25,000 00	25,606 69
Welland, 5%, 1951-55.....	20,740 72	20,699 90
Winnipeg, 6%, 1941.....	20,000 00	20,853 86
Winnipeg, 6%, 1942.....	10,000 00	10,421 76
Winnipeg, 6%, 1946.....	10,000 00	10,620 72
Woodstock, 5%, 1947.....	4,000 00	3,864 42
Souris, 5%, 1935-40.....	3,301 83	3,249 70
Souris, 5%, 1935-40.....	3,631 87	3,518 60
Carleton Place, 5%, 1936-40.....	17,518 68	17,518 68
Collingwood, 5%, 1936-45.....	3,516 18	3,453 02
Glace Bay, 5%, 1938.....	5,000 00	5,041 92
Glace Bay, 5%, 1938.....	5,000 00	4,898 01
Glace Bay, 5½%, 1944.....	16,000 00	16,457 38
Glace Bay, 6%, 1950.....	25,000 00	27,477 19
Haileybury, 5%, 1936-37.....	725 68	722 77
Haileybury, 6%, 1940-48.....	14,825 05	15,621 32
Haileybury, 6%, 1936-39.....	1,619 54	1,619 54

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Hanover, 5 ½%, 1939-44.....	\$10,566 05	\$10,679 63
Kenora, 5%, 1942-46.....	19,156 40	19,156 40
Lindsay, 6%, 1936-39.....	7,000 00	7,072 70
New Waterford, 5%, 1947.....	8,000 00	7,928 86
New Waterford, 5 ½%, 1955.....	8,000 00	8,521 70
New Waterford, 6%, 1943.....	11,000 00	11,643 72
Oakville, 5 ½%, 1936-42.....	6,793 30	6,829 32
Port Colborne, 5%, 1936-42.....	8,267 95	8,224 60
Portage la Prairie, 5%, 1948.....	10,000 00	9,772 97
Portage la Prairie, 5%, 1948.....	30,000 00	30,000 00
Portage la Prairie, 5%, 1946.....	9,000 00	9,000 00
Port Hope, 5%, 1937.....	1,016 26	1,008 22
Port Hope, 5%, 1942.....	1,000 00	987 76
Renfrew, 5%, 1936-41.....	1,650 85	1,549 44
Renfrew, 5%, 1936-45.....	1,526 96	1,488 19
Renfrew, 5%, 1936-50.....	3,199 17	2,852 05
Renfrew, 5%, 1936-43.....	1,437 51	1,341 04
Renfrew, 6 ½%, 1936-48.....	7,244 03	7,244 03
Sarnia, 6%, 1936-37.....	5,851 96	5,884 92
St. Lambert, 5 ½%, 1952.....	5,000 00	5,196 63
St. Lambert, 5 ½%, 1954-62.....	4,000 00	4,174 57
St. Michel, 6%, 1953.....	15,000 00	16,502 05
Shelburne, 6%, 1936-39.....	1,259 49	1,248 27
Smith's Falls, 5 ½%, 1936-42.....	1,639 34	1,643 17
Smith's Falls, 6%, 1936-39.....	3,082 39	3,117 99
Strathroy, 6 ½%, 1936-38.....	3,325 47	3,325 47
Tillsonburg, 5%, 1936-42.....	2,823 02	2,779 00
Timmins, 5 ½%, 1936-43.....	23,034 59	23,173 41
Trail, 5 ½%, 1945.....	24,000 00	24,744 76
Trail, 6%, 1943.....	17,000 00	17,994 81
Yorkton, 6%, 1936-41.....	1,683 94	1,677 20
Trenton, 5 ½%, 1942-47.....	5,000 00	4,951 47
Trenton, 5 ½%, 1947.....	2,000 00	1,968 50
Brooks, 6%, 1936-38.....	726 37	726 37
Forest Hill, 5%, 1937.....	4,000 00	3,988 60
Forest Hill, 5%, 1950.....	2,000 00	1,969 66
Forest Hill, 6%, 1940.....	10,000 00	10,196 94
Madoc, 5%, 1953-59.....	10,263 93	10,814 61
Strathcona, 4 ½%, 1936-56.....	6,998 22	6,919 56
Tompkins, 7 ½%, 1936-38.....	1,000 00	1,027 25
Elgin, 5%, 1936-40.....	2,817 07	2,836 03
Frontenac, 5 ½%, 1937.....	600 00	617 16
Frontenac, 5 ½%, 1942.....	1,000 00	1,071 84
Leeds & Grenville, 5 ½%, 1939.....	10,000 00	10,159 33
Northumberland, 6%, 1943.....	10,000 00	10,000 00
Ontario, 5%, 1939-40.....	9,709 42	9,725 19
Teck, 5 ½%, 1944-47.....	14,225 87	14,691 97
Teck, 6%, 1938-43.....	15,846 12	16,373 32
Tisdale, 6%, 1938-40.....	24,000 00	24,767 84
York (Guaranteed County York), 5%, 1953.....	5,000 00	5,208 00
East Kildonan, 5%, 1936-60.....	12,000 00	12,000 00
Beauharnois Light, Heat & Power Co., 5 ½%, 1973.....	15,000 00	14,406 55
Beauharnois Light, Heat & Power Co., 5 ½%, 1973.....	10,000 00	9,653 85
Beauharnois Light, Heat & Power Co., 5 ½%, 1973.....	25,000 00	25,373 46
British Columbia Power Corp., Ltd., 5 ½%, 1960.....	10,000 00	9,816 61
British Columbia Power Corp., Ltd., 5 ½%, 1960.....	25,000 00	26,164 24
Calgary Power Co., 5%, 1964.....	25,000 00	25,184 57
Canada Northern Power Corp., 5%, 1953.....	15,000 00	14,364 69
Canada Northern Power Corp., 5%, 1953.....	5,000 00	5,000 00
Duke-Price Power Co., Ltd., 6%, 1966.....	25,000 00	24,265 49
Gatineau Power Co., Ltd., 5%, 1956.....	25,000 00	23,843 75
Gatineau Power Co., Ltd., 5%, 1956.....	25,000 00	24,756 62
International Power Co., Ltd., 6%, 1957.....	50,000 00	47,126 55
Montreal Tramways Co., 5%, 1955.....	25,000 00	24,127 94
National Light & Power Co., Ltd., 6%, 1949.....	25,000 00	24,793 54
Ottawa Valley Power Co., 5 ½%, 1970.....	25,000 00	26,485 01
Power Corporation of Canada, 4 ½%, 1959.....	10,000 00	7,987 90
Shawinigan Water & Power Co., 5%, 1970.....	10,000 00	9,975 22
Shawinigan Water & Power Co., 5%, 1970.....	20,000 00	20,741 75
West Kootenay Power & Light Co., Ltd., 5%, 1956.....	6,000 00	5,726 49
British American Oil Co., Ltd., 4%, 1945.....	10,000 00	10,000 00
British American Oil Co., Ltd., 4%, 1945.....	5,000 00	4,994 01
Canadian Vickers, Ltd., 6%, 1947.....	25,000 00	24,789 25
Canadian International Paper Co., 6%, 1949.....	50,000 00	47,724 60
Dominion Realty Corp., Ltd., 5 ½%, 1945.....	10,000 00	9,963 47
Federal Grain, Ltd., 6%, 1949.....	25,000 00	23,963 26
General Steel Wares, Ltd., 6%, 1952.....	51,000 00	51,214 42
International Power & Paper of Nfld., 5%, 1968.....	7,000 00	6,669 35
Kingston Elevator Co., Ltd., 6%, 1950.....	25,000 00	24,178 67
Lord Nelson Hotel Co., Ltd., 4%, 1949.....	30,000 00	30,974 00
McCull Frontenac Oil Co., Ltd., 6%, 1949.....	20,000 00	20,094 10
McCull Frontenac Oil Co., Ltd., 6%, 1949.....	10,000 00	10,257 63
McCull Frontenac Oil Co., Ltd., 6%, 1949.....	10,000 00	10,430 09
McCull Frontenac Oil Co., Ltd., 6%, 1949.....	15,000 00	15,680 97
Metropolitan Corporation of Canada, Ltd., 6%, 1947.....	39,000 00	38,346 55
Montreal Apartments, Ltd., 5 ½%, 1948.....	50,000 00	49,407 52
Peel St. Realty, Ltd., 6 ½%, 1950.....	25,000 00	24,427 67
Smith, Howard, Paper Mills, Ltd., 5 ½%, 1953.....	25,000 00	23,725 06
Smith, Howard, Paper Mills, Ltd., 5 ½%, 1953.....	50,000 00	47,835 50
Viceroy Mfg. Co., Ltd., 6 ½%, 1950.....	10,000 00	9,784 90
Totals.....	\$3,009,019 28	\$3,040,384 03

Schedule "D"—Continued

Refinanced Securities (not in default)

	Par Value	Book Value	Authorized Market Value
P. Burns & Co., Ltd., 5%, 1958.....	\$50,000 00	\$49,567 37	\$41,500 00
Consolidated Paper Corporation, 5½%, 1961.....	57,500 00	57,500 00	17,250 00
Donnacona Paper Co., 5½%, 1948.....	50,000 00	49,530 72	28,750 00
Gleneagles Investment Co., 5%, 1944.....	19,400 00	18,936 19	10,185 00
Totals.....	\$176,900 00	\$175,534 28	\$97,685 00

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Authorized Market Value
Brazil, United States of, 6½%, 1957.....	\$30,000 00	\$25,494 82	\$7,200 00
Brazil, United States of, 5%, 1951.....	5,800 00	5,800 00	3,480 00
San Paulo, State of, 6%, 1968.....	25,000 00	21,114 32	3,750 00
Uruguay, Republic of, 6%, 1964.....	25,000 00	24,159 06	9,750 00
Blind River, 5½%, 1942-57.....	12,000 00	12,242 36	12,242 36
Bridgeburg, 6%, 1944-50.....	20,277 68	20,277 68	14,599 44
Bridgeburg, 5½%, 1938-41.....	10,000 00	10,195 98	7,200 00
Essex Border Commission, 5¼%, 1950.....	10,000 00	10,368 70	5,000 00
Essex Border Commission, 5½%, 1947-48.....	25,000 00	25,837 37	12,500 00
Herbert, Sask., 5½%, 1930-41.....	1,501 94	1,466 57	930 62
Inverness, 5%, 1950.....	1,500 00	1,500 00	1,275 00
La Salle, Ont., 5½%, 1943-47.....	10,177 37	10,386 66	4,986 73
Leamington, 5½%, 1936-39.....	12,000 00	12,089 09	10,200 00
Mimico, 6%, 1940-41.....	4,560 72	4,657 81	3,420 00
Mimico, 6%, 1940-41.....	3,015 93	3,080 15	2,260 25
Midland, 4%, 1938-41.....	11,003 70	11,081 68	9,022 46
Midland, 6½%, 1934-35.....	2,030 04	2,033 33	1,664 60
Midland, 6½%, 1934-40.....	6,968 58	6,993 53	5,713 76
Rossland, 5½%, 1947.....	15,000 00	15,320 63	13,800 00
Sandwich, 5½%, 1932-40.....	16,823 81	17,050 64	8,580 14
Sandwich East, 5¼%, 1935-47.....	51,000 00	51,000 00	23,970 00
Sudbury, 5%, 1933-34.....	2,984 08	2,937 13	2,536 40
Sudbury, 5%, 1934.....	764 21	756 09	649 40
Sudbury, 5%, 1946.....	20,000 00	19,834 60	17,000 00
Thorold, 5%, 1955-58.....	13,840 15	14,025 13	11,348 80
Weston, 6%, 1947-48.....	10,132 74	10,755 15	8,105 60
Weston, 6%, 1942-48.....	10,606 88	11,174 07	8,484 80
Windsor, 5%, 1933-52.....	9,870 31	9,568 26	7,402 50
Windsor, 5½%, 1944-45.....	14,000 00	14,219 78	10,500 00
East York, 5½%, 1938.....	25,000 00	25,240 29	18,000 00
East York, 5½%, 1956-66.....	19,779 01	20,927 69	14,240 88
North York, 5½%, 1945-57.....	20,035 60	21,136 56	17,029 75
St. Vital, 5½%, 1956.....	8,400 00	8,400 00	4,284 00
Scarborough, 5%, 1936-50.....	17,899 79	17,899 79	13,603 24
Scarborough, 5%, 1936-45.....	8,045 53	8,045 53	6,114 20
Scarborough 5½%, 1936-45.....	12,378 02	12,751 82	9,407 28
Scarborough, 6%, 1936-45.....	12,091 72	12,528 13	9,189 16
York, 6%, 1945-46.....	32,986 67	32,673 88	26,388 80
Walkerville, 5%, 1939.....	10,000 00	9,982 30	8,185 24
Walkerville, 4½%, 1940-43.....	4,404 91	4,101 58	3,362 82
Hanna School District, 6%, 1936-47.....	863 23	863 23	733 55
Abitibi Power & Paper Co., Ltd., 5%, 1953.....	75,000 00	69,019 34	30,750 00
Abitibi Power & Paper Co., Ltd., 5%, 1953.....	25,000 00	23,892 73	10,250 00
Canada Steamship Lines, 6%, 1941.....	10,000 00	9,954 95	4,200 00
Detroit International Bridge Co., 6¼%, 1952.....	25,000 00	22,270 60	1,250 00
Great Lakes Paper Co., Ltd., 6%, 1950.....	25,000 00	22,759 38	11,250 00
Lake St. John P. & P. Co., Ltd., 6½%, 1947.....	11,000 00	11,000 00	10,010 00
Legare, P. T., Co., Ltd., 6%, 1947.....	15,000 00	15,000 00	3,750 00
Pacific Coast Terminals, Ltd., 6½%, 1948.....	25,000 00	25,000 00	4,250 00
Stock Exchange Bldg. Corp., Ltd. (Van.), 6%, 1944.....	25,000 00	24,557 25	10,250 00
Western Steel Products, Ltd., 6%, 1948.....	10,000 00	9,860 55	3,100 00
Windsor Hotel of S.S. Marie, Ltd., 6½%, 1950.....	50,000 00	49,554 14	15,000 00
Winnipeg Electric Co., 6%, 1954.....	61,000 00	61,710 68	46,055 00
Totals.....	\$909,742 62	\$894,551 01	\$508,226 78

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Authorized Market Value
Bank of Montreal.....	\$2,500 00	\$7,875 00	\$5,025 00
Burns & Co., Ltd., "A".....	N.P.V.	1 00	2,750 00
Canadian Pacific Railway Co.....	10,000 00	22,500 00	4,500 00
Consolidated Paper Corp., Ltd.....	N.P.V.	26,508 67	2,500 00
Donnacona Paper Co., Ltd., "A".....	N.P.V.	1 00	3,931 25
Gleneagles Investment Co., "A".....	N.P.V.	1 00	194 00
Middle West Utilities Co., 6% Con. Pfd.....	N.P.V.	10,150 00	100 00
National Public Service Corp., \$3.50 Con. Pfd.....	N.P.V.	4,837 50	100 00
Shawinigan Water & Power Co.....	N.P.V.	10,000 00	2,000 00
Simpson Co., Ltd., Robert, 6% Pfd.....	15,000 00	15,675 00	16,500 00
Totals.....		\$97,549 17	\$37,600 25

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.....	\$47,819,299	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	44,820,856	Premiums—Ontario (net).....	\$1,576,318
Canadian business in force (gross).....	152,520,657	Premiums—Canada (net).....	5,086,073
		Death Claims—Ontario (net)....	630,234
		Death Claims—Canada (net)....	1,992,654

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—D. R. Thomson, Stock Exchange Bldg., Vancouver, B.C.

Chief or General Agent in Ontario.—D. G. McPherson, Imperial Bldg., Hamilton, Ont.

Date of Incorporation.—1901. *Date commenced business in Canada.*—April 22, 1912.

Assets in Canada.....	\$709,787	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	366,901	Premiums—Ontario (net).....	\$204,688
		Premiums—Canada (net).....	626,586
		Claims—Ontario (net).....	65,125
		Claims—Canada (net).....	222,214

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—E. D. Hardy, Booth Bldg., 165 Sparks St., Ottawa, Ont.

Date of Incorporation.—Feb. 26, 1895. *Date commenced business in Canada.*—Oct. 20, 1931.

Assets in Canada.....	\$143,221	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	38,905	Premiums—Ontario (net).....	\$26,864
		Premiums—Canada (net).....	64,565
		Claims—Ontario (net).....	13,385
		Claims—Canada (net).....	35,397

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Harry P. Douglas, Montreal.

Chief or General Agent in Ontario.—Walter Hammond, 1200 Bay St. (Room 3), Toronto.

Date of Incorporation.—1873. *Date commenced business in Canada.*—February 3, 1909.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$96,711,529	<i>Life:</i>	
Ontario business in force (gross)...	264,264,111	Premiums—Ontario (net).....	\$9,138,035
Canadian business in force (gross).....	497,562,452	Premiums—Canada (net).....	16,832,731
		Death Claims—Ontario (net)....	1,452,628
		Death Claims—Canada (net)....	2,972,047
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	65,461	Premiums—Ontario (net).....	3,089
Liabilities in Canada.....	2,447	Premiums—Canada (net).....	6,228
		Claims—Ontario (net).....	534
		Claims—Canada (net).....	2,904

*See note on page 1.

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice-President, E. E. Workman; General Manager, W. F. Patterson, Montreal.

Directors.—C. E. Ward, Montreal; Lucien St. Mars, Longueuil; P. Wickham, St. Lambert; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal; John Hyde, Westmount, Que.; W. F. Patterson, Westmount, Que.; M. M. Johnston, Westmount, Que.

Chief or General Agent in Ontario.—C. Gettings, 72 James St. S., Hamilton, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—July 1, 1910.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$954,601	Premiums—Ontario (net).....	\$61,763
Ontario business in force (gross)...	2,205,553	Premiums—Canada (net).....	107,196
Canadian business in force (gross)...	3,333,646	Death Claims—Ontario (net)....	9,779
		Death Claims—Canada (net)....	54,279
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$20,700	Premiums—Ontario (net).....	1,021
Liabilities in Canada.....	11,122	Premiums—Canada (net).....	1,282
		Claims—Ontario (net).....	618
		Claims—Canada (net).....	897

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.

Chief or General Agent in Ontario.—Wilfrid Pocklington, 24 King St. West, Toronto.

Date of Organization.—1825. *Date commenced business in Canada.*—1846.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$26,212,650	Premiums—Ontario (net).....	\$255,459
Ontario business in force (gross)...	9,969,796	Premiums—Canada (net).....	869,481
Canadian business in force (gross)...	31,087,178	Death Claims—Ontario (net)....	140,410
		Death Claims—Canada (net)....	432,570

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—A. T. Hunter, Toronto.

Chief or General Agent in Ontario.—A. T. Hunter, 9 Richmond St. East, Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—1904.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$411,509	Premiums—Ontario (net).....	\$13,930
Ontario business in force (gross)...	936,286	Premiums—Canada (net).....	18,564
Canadian business in force (gross)...	949,149	Death Claims—Ontario (net)....	2,000
		Death Claims—Canada (net)....	2,000

UNION MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND

Principal Office in Canada, Toronto, Ont.

Chief or General Agent in Ontario.—Wm. R. Gibson, 500 King St. W., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—1933.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Guaranty fund paid in.....	\$150,000	Premiums—Ontario (net).....	\$9,008
Total assets.....	1,185,460	Premiums—Canada (net).....	9,008
Total Liabilities.....	610,479	Claims—Ontario (net).....	2,857
		Claims—Canada (net).....	2,857

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Miller, Toronto.

Chief or General Agent in Ontario.—H. C. Miller, 609 Federal Bldg., Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$109,455	Premiums—Ontario (net).....	\$54,745
Liabilities in Canada.....	64,528	Premiums—Canada (net).....	116,197
		Claims—Ontario (net).....	16,600
		Claims—Canada (net).....	46,975

*See note on page 1.

C

CASH MUTUAL INSURANCE
CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Organized.—September 5, 1870. *Date commenced business in the Province.*—October 28, 1871.

Officers.—President, George C. H. Lang; Vice-President, Henry Knell; General Manager, F. W. Snyder; Assistant General Manager and Secretary-Treasurer, W. W. Foot.

Directors (as at date of filing statement).—Geo. C. H. Lang, L. J. Breithaupt, Henry Knell, Carl Kranz, W. D. Euler, W. J. Motz, H. C. Krug, H. J. Sims, F. W. Snyder.

Auditors.—Scully & Scully, and J. A. Law.

Statement for Year Ending 31st December, 1935

Assets		
Book value of real estate:		
Office premises.....		\$60,000 00
Held for sale.....		9,465 54
Mortgage loans on real estate, first mortgages.....		769,050 34
Loans secured by bonds, stocks and other collateral.....		2,000 00
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$954,360 72	
In default.....	173,008 80	
		1,127,369 52
Book value of stocks owned.....		69,889 33
Cash on hand and in banks:		
On hand at Head Office.....	\$4,282 56	
In chartered banks of Canada in Canada.....	37,688 66	
		41,971 22
Interest due, \$2,829.93; accrued, \$19,393.49.....	\$22,223 42	
Rents due.....	333 30	
		22,556 72
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....	\$35,785 81	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935.....	7,431 10	
		43,216 91
Total Admitted Assets.....		\$2,145,519 58

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$2,834 70	\$1,670 37	\$4,505 07
Total net reserve, \$258,401.47; carried out at 80 % thereof.....	183,342 27	23,378 91	206,721 18
Reserve and unpaid losses under unlicensed reinsurance unsecured.....			1,811 31
Taxes due and accrued.....			7,917 41
Reserve for loss on investments.....			135,000 00
Agents' credit balances.....			42 06
Reinsurance companies' credit balances.....			17 32
Total Liabilities.....			\$356,014 35
Excess of assets over liabilities (surplus for protection of policyholders).....			1,789,505 23
Total Liabilities.....			\$2,145,519 58

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$271,266 23	\$42,210 33	\$313,476 56
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$171,338 48	\$22,773 04	\$194,111 52
At end of year.....	183,342 27	23,378 91	206,721 18
Increase.....	\$12,003 79	\$605 87	\$12,609 66
Net premiums earned.....	\$259,262 44	\$41,604 46	\$300,866 90
Net losses and claims incurred.....	\$77,157 97	\$21,577 93	\$98,735 90
Net adjustment expenses.....	1,443 84		1,443 84
Commissions.....			72,992 44
Taxes (excluding taxes on real estate).....			8,519 45
Salaries, fees and travelling expenses.....			57,166 85
All other expenses.....			18,783 02
Total claims and expenses.....			\$257,641 50
Underwriting profit.....			\$43,225 40

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....		\$90,407	55
Dividends earned.....		500	00
Bad debts recovered previously written off.....		158	04
Profit on sale of securities and real estate.....		2,302	62
Premium on exchange.....		29	03
Miscellaneous income.....		860	50
			94,257 74
Other expenditure:			
Commission on mortgage loans.....		1,225	63
Net Profit for the Year.....		\$136,257	51

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....		\$1,648,023	29
Net profit for the year brought down.....		136,257	51
		\$1,784,280	80
Add: Decrease in unadmitted assets.....		\$4,125	62
Decrease in unlicensed reinsurance unsecured.....		1,098	81
		5,224	43
Surplus of Assets over Liabilities at End of Year.....		\$1,789,505	23

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$56,995,125	\$4,952,332	\$61,947,457
Taken in 1935, including renewed.....	38,270,376	5,085,062	43,355,438
Total.....	\$95,265,501	\$10,037,394	\$105,302,895
Ceased in 1935.....	35,656,224	4,360,948	40,017,172
Gross in force, December 31, 1935.....	\$59,609,277	\$5,676,446	\$65,285,723
Reinsurance in force, December 31, 1935.....	5,600,007	.....	5,600,007
Net in Force, December 31, 1935.....	\$54,009,270	\$5,676,446	\$59,685,716

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	474,571	67	345,151	38	331,100	74	488,622	31	51,425	74	437,196	57
Elsewhere.....	52,809	14	50,255	28	47,298	68	55,765	74	.....	.....	55,765	74
Totals.....	527,380	81	395,406	66	378,399	42	544,388	05	51,425	74	492,962	31
Weather:												
Ontario.....			378	83			378	83	45	00	333	83
Elsewhere.....												
Totals.....			378	83			378	83	45	00	333	83
All Business:												
Ontario.....	474,571	67	345,530	21	331,100	74	489,001	14	51,470	74	437,530	40
Elsewhere.....	52,809	14	50,255	28	47,298	68	55,765	74	.....	.....	55,765	74
Totals.....	527,380	81	395,785	49	378,399	42	544,766	88	51,470	74	493,296	14

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 1/2%, 1958.....	\$50,000 00	\$50,122 37
Dominion of Canada, 4 1/2%, 1958.....	25,000 00	24,878 35
Dominion of Canada, 4 1/2%, 1958.....	35,000 00	34,576 11
Dominion of Canada, 4 1/2%, 1958.....	32,000 00	29,830 78
Dominion of Canada, 4 1/2%, 1958.....	25,000 00	27,662 25
Dominion of Canada, 4 1/2%, 1958.....	50,000 00	49,635 77
Dominion of Canada, 4 1/2%, 1958.....	20,000 00	20,996 65
Dominion of Canada, 4 1/2%, 1957.....	15,000 00	15,825 00
Dominion of Canada, 3 1/2%, 1949.....	10,000 00	10,050 00
Dominion of Canada, 4%, 1945.....	25,000 00	22,674 70
Dominion of Canada, 4 1/2%, 1958.....	10,000 00	10,436 39
Dominion of Canada, 4 1/2%, 1958.....	3,000 00	3,232 50
Province of Alberta, 4 1/2%, 1960.....	29,000 00	27,159 28
Province of British Columbia, 4 1/2%, 1960.....	10,000 00	9,952 81
Province of Alberta, 4%, 1953.....	12,000 00	10,515 63
Province of British Columbia, 5%, 1943.....	15,000 00	14,724 46
Province of British Columbia, 4 1/2%, 1953.....	10,000 00	9,041 88

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Province of Alberta, 5%, 1955.....	\$14,000 00	\$13,870 86
Province of New Brunswick, 4½%, 1958.....	10,000 00	10,905 65
Province of Ontario, 4½%, 1940.....	45,000 00	43,325 73
Province of New Brunswick, 5½%, 1950.....	25,000 00	25,048 75
Province of Nova Scotia, 4½%, 1961.....	10,000 00	10,507 13
Province of Saskatchewan, 4%, 1960.....	10,000 00	9,627 83
Province of Nova Scotia, 3%, 1947.....	29,000 00	23,700 50
Town of Timmins, Ontario guaranteed, 5%, 1951-52.....	10,000 00	10,000 00
Hydro-Electric Power Commission, 4½%, 1960.....	25,000 00	24,455 05
Hydro-Electric Power Commission, 4¾%, 1970.....	20,000 00	20,519 42
Hydro-Electric Power Commission, 4¾%, 1970.....	10,000 00	11,037 50
Hydro-Electric Power Commission, 4¾%, 1970.....	10,000 00	10,336 51
Town of Berlin, 4½%, 1937.....	529 80	529 80
City of Kitchener, 6%, 1936-47.....	1,654 39	1,654 39
Township of Etobicoke, 5½%, 1938-41.....	30,445 93	30,935 62
Town of Mimico, 5%, 1936-48.....	30,086 78	30,263 53
City of Vancouver, 5%, 1945.....	15,000 00	14,952 74
Calgary Power Company, 5%, 1960.....	15,000 00	14,093 19
Gatineau Power Company, 5%, 1956.....	15,000 00	13,954 14
MacLaren Quebec Power Co., 5½%, 1964.....	10,000 00	9,787 27
Gatineau Power Company, 5%, 1956.....	10,000 00	9,756 00
Duke Price Power Company, 6%, 1966.....	5,000 00	5,169 10
Duke Price Power Company, 6%, 1966.....	10,000 00	10,140 72
Waterloo Trust & Savings Inv. Rec., 5%, 1938.....	25,000 00	25,000 00
Waterloo Trust & Savings Inv. Rec., 3½%, 1938.....	25,000 00	25,000 00
Simpsons, Limited, 6%, 1949.....	25,000 00	24,885 80
Canada Gypsum & Alabastine, 5½%, 1948.....	25,000 00	24,448 18
Famous Players Corporation, 6%, 1948.....	5,000 00	5,000 00
Economic Investment Trust, 5%, 1957.....	10,000 00	9,427 27
Maple Leaf Milling Co., 5½%, 1949.....	10,000 00	9,676 40
Jewish Hospital Committee, 5%, 1947-49.....	35,000 00	34,373 37
Consolidated Paper Company, 5½%, 1961.....	50,000 00	48,238 34
Colonial Steamships, Ltd., 6%, 1954.....	17,500 00	17,500 00
Westmount Golf & Country Club, Ltd., 5%, 1935-50.....	4,925 00	4,925 00
Totals.....	<u>\$962,141 90</u>	<u>\$954,360 72</u>

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Windsor R.C. Separate Schools, 5½%, 1949-50....	\$28,200 20	\$27,893 47	\$20,868 00
Township of York, 5%, 1940.....	19,000 00	18,662 52	14,250 00
Township of Sandwich West, 5%, 1950-53.....	15,000 00	13,198 40	6,000 00
Township of North York, 5%, 1945-60.....	24,134 40	24,066 89	19,200 00
Township of Scarborough, 5%, 1941.....	25,010 95	24,843 57	19,250 00
Northwestern Power Co., Ltd., C.D., 6%, 1960....	15,000 00	14,701 24	7,650 00
Northwestern Power Scrip, 1935.....	75 00	.....	.....
Abitibi Power & Paper Co., C.D., 5%, 1953.....	30,000 00	25,068 00	12,600 00
Canada Steamship Lines, Ltd., C.D., 6%, 1941....	25,000 00	24,574 71	11,500 00
Totals.....	<u>\$181,420 55</u>	<u>\$173,008 80</u>	<u>\$111,318 00</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Pacific Railway Co., 840 shs.....	\$21,000 00	\$47,539 33	\$10,080 00
Mercury Mills, Limited, preferred, 100 shs.....	10,000 00	9,300 00	1,000 00
Waterloo Trust & Savings Co., 100 shs.....	10,000 00	12,500 00	10,000 00
Consolidated Paper Corporation, 500 shs.....	.....	.....	1,000 00
Colonial Steamships, Limited, 175 shs.....	.....	.....	175 00
Maple Leaf Milling Co., Ltd., preferred, 20 shs....	.....	275 00	80 00
Maple Leaf Milling Co., Ltd., preferred, 20 shs....	.....	275 00	80 00
Totals.....	<u>\$41,000 00</u>	<u>\$69,889 33</u>	<u>\$22,415 00</u>

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Date commenced business in the Province.—October 10, 1839.

Officers.—President, Alex. R. Goldie; Vice-President, John R. Blake; Secretary-Treasurer, Edwin S. Hood; General Manager, J. N. MacKendrick; Assistant Secretary-Treasurer, F. V. Rigsby.

Directors (as at date of filing statement).—Alex. R. Goldie, John R. Blake, J. N. MacKendrick, Jas. D. Allan, Hugh L. McCulloch, C. Gordon Cockshutt, W. W. Wilkinson, Wm. Philip, F. G. Rolph.

Auditors.—Thorne, Mulholland, Howson & McPherson, C.A.

Statement for Year Ending 31st December, 1935

Assets			
Book value of real estate:			
Expenditures <i>re</i> new Head Office.....	\$104,396	03	
Office premises.....	30,000	00	
Held for sale.....	5,620	19	
			\$140,016 22
Mortgage loans on real estate, first mortgages.....			192,773 89
Amortized book value of bonds, debentures and debenture stocks owned:			
Not in default.....	\$1,572,571	02	
In default.....	214,533	10	
			1,787,104 12
Cash on hand and in banks:			
On hand at Head Office.....	\$3,073	90	
In chartered banks of Canada in Canada.....	62,727	12	
In all other banks and depositories.....	5,217	47	
			71,018 49
Interest due, \$13.75; accrued, \$31,179.44.....			31,193 19
Agents' balances and premiums uncollected:			
Written on or after October 1, 1935.....	\$25,072	91	
Bills receivable—agents':			
Respecting business written on or after October 1, 1935.....	5,414	95	
Premiums due from reinsuring companies:			
Written on or after October 1, 1935.....	7,719	61	
			38,207 47
Amount due from reinsurance on losses already paid.....			422 61
Total Admitted Assets.....			\$2,260,735 99

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$13,029 47	\$1,445 20	\$14,474 67
Total net reserve, \$330,197.25; carried out at 80 % thereof.....	244,899 94	19,257 86	264,157 80
Taxes due and accrued.....			9,000 00
Borrowed money.....			5,414 95
Return premiums and balances due agents.....			4,196 45
Reserve for loss on investments.....			20,000 00
Contingency reserves.....			32,944 22
Balance due to reinsurance company.....			55 59
Interest paid in advance.....			534 30
Rent paid in advance.....			440 00
Provision for dividends to members, payable in 1936.....			10,000 00
Total Liabilities.....			\$361,217 98
Excess of assets over liabilities (surplus for protection of policyholders).....			1,899,518 01
Total Liabilities.....			\$2,260,735 99

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$296,224 28	\$38,381 21	\$334,605 49
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$226,379 28	\$19,351 33	\$245,730 61
At end of year.....	244,899 94	19,257 86	264,157 80
Increase.....	\$18,520 66	Decr. \$93 47	\$18,427 19
Net premiums earned.....	\$277,703 62	\$38,474 68	\$316,178 30
Net losses and claims incurred.....	\$94,282 48	\$10,351 22	\$104,633 70
Net adjustment expenses.....	2,946 76	380 30	3,327 06
Commissions.....	61,873 74	14,119 22	75,992 96
Taxes (excluding taxes on real estate).....	8,951 84	791 00	9,742 84
Salaries, fees and travelling expenses.....	51,066 87		51,066 87
All other expenses.....			17,590 79
Total claims and expenses.....			\$262,354 22
Underwriting profit.....			\$53,824 08
Other revenue:			
Interest earned.....		\$97,895 32	
Rents earned.....		1,927 67	
Profit on sale of securities and real estate.....		25,692 95	
			125,515 94
Other expenditure:			
Donation Galt Community Relief Fund.....			3,000 00
Net Profit for the Year.....			\$176,340 02

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....		\$1,775,677	93
Net profit for the year brought down.....		176,340	02
		<u>\$1,952,017</u>	<u>95</u>
Decrease in unadmitted assets.....		1,500	06
		<u>\$1,953,518</u>	<u>01</u>
Provision for organization and extensions.....	\$30,000	00	
Depreciation of investments.....	20,000	00	
Provision for contingencies.....	4,000	00	
			<u>54,000</u>
Surplus of Assets over Liabilities at End of Year.....		<u>\$1,899,518</u>	<u>01</u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$64,949,242	\$4,650,279	\$69,599,522
Taken in 1935, including renewed.....	28,821,476	5,448,736	34,270,212
Totals.....	\$93,770,719	\$10,099,015	\$103,869,735
Ceased in 1935.....	23,905,400	4,650,279	28,555,680
Gross in force, December 31, 1935.....	\$69,865,319	\$5,448,736	\$75,314,055
Reinsurance in force, December 31, 1935...	7,623,957	152,250	7,776,207
Net in Force, December 31, 1935..	<u>\$62,241,361</u>	<u>\$5,296,486</u>	<u>\$67,537,847</u>

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	610,904	36	379,427	50	318,608	69	671,723	17	72,109	91	599,613	26
Elsewhere.....	48,378	31	41,346	06	48,378	31	41,346	06	932	82	40,413	24
Totals.....	659,282	67	420,773	56	366,987	00	713,069	23	73,042	73	640,026	50

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Province of Ontario, 6%, 1941.....	\$75,000 00	\$75,000 00
Province of Ontario, 6%, 1943.....	35,000 00	35,000 00
Province of Ontario, 6%, 1943.....	22,000 00	22,000 00
Province of Saskatchewan, 6%, 1952.....	26,000 00	24,147 50
Province of Saskatchewan, 6%, 1952.....	23,500 00	21,502 50
Province of Alberta, 6%, 1947.....	30,000 00	28,200 00
Province of Manitoba, 6%, 1947.....	25,000 00	23,625 00
Province of Manitoba, 6%, 1947.....	25,000 00	23,625 00
Province of New Brunswick, 5 1/2%, 1950.....	25,000 00	23,775 00
Province of Manitoba, 5 1/2%, 1955.....	27,000 00	25,987 50
Dominion of Canada, 5%, 1943.....	1,000 00	1,000 00
Province of New Brunswick, 5%, 1963.....	25,000 00	24,875 00
Province of Manitoba, 5 1/2%, 1958.....	8,000 00	7,440 00
Dominion of Canada, 4 1/2%, 1958.....	31,000 00	30,922 50
Dominion of Canada, 4 1/2%, 1958.....	31,000 00	30,953 50
Province of New Brunswick, 4 3/4%, 1955.....	20,000 00	19,540 00
Dominion of Canada, 3 1/2%, 1949.....	25,000 00	24,125 00
Province of Ontario, 5 1/2%, 1947.....	25,000 00	28,430 00
Province of Ontario, 5%, 1948.....	25,000 00	27,937 50
Province of Ontario, 5%, 1948.....	25,000 00	27,587 50
Province of Nova Scotia, 3%, 1945.....	100,000 00	99,000 00
Dominion of Canada, 3%, 1955.....	50,000 00	49,375 00
Dominion of Canada, 4 1/2%, 1959.....	54,000 00	58,033 80
East Flamboro Twp., 5%, 1936-41.....	3,136 63	3,136 63
Toronto, 6%, 1943-50.....	23,000 00	23,000 00
Toronto, 6%, 1943-50.....	37,000 00	37,000 00
Toronto, 6%, 1943.....	58,000 00	58,000 00
Toronto, 6%, 1945.....	20,000 00	20,000 00
Toronto, 6%, 1947.....	25,000 00	25,000 00
Toronto, 6%, 1948.....	23,000 00	23,000 00
Toronto, 6%, 1949.....	16,000 00	16,000 00
Toronto, 6%, 1950.....	20,000 00	20,000 00
Galt, 6%, 1962.....	35,000 00	50,000 00
Galt, 6%, 1940-42.....	15,000 00	
Kitchener, 5 1/2%, 1953.....	5,000 00	5,187 00
Kenora, 5 1/2%, 1937.....	15,000 00	14,572 50
Kenora, 5 1/2%, 1937.....	10,000 00	9,715 00
Welland, 5%, 1953-55.....	25,000 00	25,000 00
Fort William, 5%, 1957.....	30,000 00	29,925 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Oshawa, 5%, 1940-49.....	\$12,435 41	\$12,435 41
Galt, 5½%, 1936-43.....	7,460 28	7,906 73
North Bay, 5%, 1936-47.....	23,825 54	23,825 54
Waterdown, 5½%, 1936-57.....	12,986 84	13,852 34
Kenora, 5%, 1947-50.....	20,111 15	20,111 15
Township of Teck, 5½%, 1937-41.....	18,003 89	18,658 61
North Bay R.C. Separate School, 6%, 1940-49.....	13,432 12	13,593 11
Galt, 5%, 1936-45.....	18,598 24	18,575 23
Rainy River, 6%, 1936-45.....	11,987 56	12,247 54
Dryden, 5½%, 1952-55.....	11,091 87	11,091 87
Dryden, 5½%, 1954-55.....	2,871 28	2,871 28
Brampton, 6%, 1943-52.....	20,000 00	19,600 00
Hamilton, 6%, 1951.....	3,000 00	3,000 00
Ottawa Separate School, 6%, 1962.....	30,000 00	30,849 00
Township of Teck, 6%, 1946.....	4,000 00	3,635 60
Vancouver, 5%, 1960.....	25,000 00	24,500 00
Port Arthur, 5½%, 1948.....	15,000 00	14,400 00
Sault Ste. Marie, 6%, 1951.....	17,000 00	17,000 00
Montreal, 4½%, 1948.....	10,000 00	9,475 00
Township of Teck, 6%, 1945-47.....	23,000 00	22,599 30
Township of Nepean, 5%, 1953-55.....	5,948 67	5,538 71
Township of Nepean, 6%, 1955-58.....	43,950 67	46,435 71
Rainy River, 6%, 1936-39.....	3,226 19	3,115 43
Montreal, 5%, 1954.....	20,000 00	21,050 00
North Battleford, 5½%, 1953.....	9,733 33	9,100 66
Vegreville, 6%, 1950-52.....	10,324 37	10,324 37
North Bay, 5%, 1939-41.....	1,500 00	1,500 00
Canada Permanent Mortgage Corp., 5%, 1937.....	10,000 00	10,000 00
Victoria Trust & Savings Co., 5%, 1938.....	10,000 00	10,000 00
Dominion Realty, 5½%, 1939.....	5,000 00	5,050 00
Dominion Realty, 5½%, 1945.....	10,000 00	10,110 00
McLaren Quebec Power Co., 5½%, 1964.....	20,000 00	20,000 00
Calgary Power Co., Ltd., 5%, 1964.....	8,500 00	8,500 00
Calgary Power Co., Ltd., 5%, 1964.....	15,000 00	15,000 00
Guelph & Ont. Savings Co., 4%, 1940.....	5,000 00	5,000 00
Totals.....	<u>\$1,571,624 04</u>	<u>\$1,572,571 02</u>

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Bridgeburg, 5½%, 1934-43.....	\$15,262 90	\$15,501 09	\$10,989 29
Township of Etobicoke, 6%, 1933-62.....	11,765 00	11,765 00	9,412 00
Fort Erie, 5½%, 1934-54.....	25,338 09	25,211 40	19,510 32
Mimico, 6%, 1939-42.....	1,827 38	1,921 16	1,370 53
Mimico, 6%, 1939-42.....	4,576 21	4,811 26	3,432 16
Mimico, 6%, 1938-42.....	4,329 15	4,545 69	3,246 86
Mimico, 6%, 1939-42.....	7,130 98	7,483 63	5,348 23
Mimico, 5%, 1946-56.....	21,083 35	20,642 49	15,812 51
New Toronto, 6%, 1933-44.....	10,226 90	9,893 58	7,670 17
North York Township, 6%, 1945-47.....	20,008 66	19,086 55	17,007 36
Scarborough Township, 5½%, 1933-38.....	4,468 97	4,468 97	3,396 42
York Township, 5%, 1936.....	25,000 00	25,000 00	20,000 00
York Township, 5%, 1937.....	10,000 00	9,646 00	8,000 00
Fort Frances, 5½%, 1936-46.....	27,000 00	27,743 60	27,743 60
Fort Frances, 5½%, 1945-47.....	10,072 15	10,691 18	10,691 18
Niagara Falls, 6%, 1946.....	8,000 00	16,121 50	13,940 00
Niagara Falls, 6%, 1947.....	9,000 00		
Totals.....	<u>\$215,089 74</u>	<u>\$214,533 10</u>	<u>\$177,570 63</u>

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto, Ont.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto, Ont.

Date of Incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets in Canada.....	\$198,319	Premiums—Ontario (net).....	\$57,704
Liabilities in Canada.....	82,202	Premiums—Canada (net).....	100,519
		Claims—Ontario (net).....	20,677
		Claims—Canada (net).....	46,195

*See note on page 1.

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD, ONT.

Date commenced business in the Province.—October, 1863.

Officers.—President, G. G. McPherson, K.C.; Vice-President, H. W. Strudley; Secretary, J. M. Macrae; General Manager, A. E. Dodds; Assistant General Manager, J. A. C. Kay.

Directors (as at date of filing statement).—G. G. McPherson, K.C., H. W. Strudley, Alex. Fail, J. A. Makins, Lt.-Col. R. M. Trow, J. P. King, W. J. Anderson, H. H. Dempsey, A. E. Dodds.

Auditors.—A. H. Alexander and J. W. Monteith, C.A., Stratford, Ont.

Statement for Year Ending 31st December, 1935

Assets		
Book value of real estate, office premises.....		\$41,000 00
Mortgage loans on real estate:		
First mortgages.....	\$27,100 00	
Agreements for sale.....	3,943 80	
		31,043 80
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,241,457 48	
In default.....	73,188 97	
		1,314,646 45
Cash on hand and in banks:		
On hand at Head Office.....	\$5,457 02	
In chartered banks of Canada in Canada.....	74,621 79	
		80,078 81
Interest due, \$62.45; accrued, \$19,189.73.....	\$19,252 18	
Rents accrued.....	83 33	
		19,335 51
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....	\$25,733 35	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935.....	2,149 07	
		27,882 42
Amount due from reinsurance on losses already paid.....		14 58
Total Admitted Assets.....		\$1,514,001 57

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$13,694 81	Nil	\$13,694 81
Total net reserve, \$186,286.03; carried out at 80 % thereof.....	149,028 82	Nil	149,028 82
Taxes due and accrued.....			10,000 00
Reserve for loss on investments.....			75,000 00
Agents' credit balances.....			137 01
Total Liabilities.....			\$247,860 64
Excess of assets over liabilities (surplus for protection of policyholders).....			1,266,140 93
Total Liabilities.....			\$1,514,001 57

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$179,172 41	.....	\$179,172 41
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$145,049 10	\$6,791 82	\$151,840 92
At end of year.....	149,028 82	.....	149,028 82
Increase and decrease.....	\$3,979 72	\$6,791 82	\$2,812 10
Net premiums earned.....	\$175,192 69	\$6,791 82	\$181,984 51
Net losses and claims incurred.....	\$69,508 61	.....	\$69,508 61
Net adjustment expenses.....	1,959 52	.....	1,959 52
Commissions.....	39,227 59	.....	39,227 59
Taxes (excluding taxes on real estate).....	11,842 96	.....	11,842 96
Salaries, fees and travelling expenses.....	37,692 17	.....	37,692 17
All other expenses.....			7,418 64
Total claims and expenses.....			\$167,649 49
Underwriting profit.....			\$14,335 02
Other revenue:			
Interest earned.....		\$59,844 20	
Profit on sale of securities.....		6,054 25	
			65,898 45
Other expenditure:			
Increase in investment reserve.....		\$25,000 00	
Taxes, municipal real estate.....		354 21	
			25,354 21
Net Profit for the Year.....			\$54,879 26

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,207,824	86
Net profit for the year brought down.....	54,879	26
	\$1,262,704	12
Decrease in unadmitted assets—doubtful agents' balances.....	3,436	81
Surplus of Assets over Liabilities at End of Year.....	\$1,266,140	93

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$51,544,639	\$1,416,089	\$52,960,728
Taken in 1935, including renewed.....	29,527,229	.....	29,527,229
Totals.....	\$81,071,868	\$1,416,089	\$82,487,957
Ceased in 1935.....	28,426,300	1,416,089	29,842,389
Gross in force, December 31, 1935.....	\$52,645,568	.....	\$52,645,568
Reinsurance in force, December 31, 1935.....	9,528,832	.....	9,528,832
Net in Force, December 31, 1935.....	\$43,116,736	.....	\$43,116,736

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935 Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	448,354	31	274,316	47	264,807	97	457,862	81	90,765	99	367,096	82
Elsewhere.....	16,979	54	.....	.....	16,979	54	.....	.....	.....	.....	.....	.....
Totals.....	465,333	85	274,316	47	281,787	51	457,862	81	90,765	99	367,096	82

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 4 ½ % 1958.....	\$46,000 00	\$45,191 10
Dominion of Canada, 4 ½ % 1959.....	6,000 00	5,830 75
Dominion of Canada, 4 ½ % 1957.....	22,000 00	21,641 58
Dominion of Canada, 4 ½ % 1958.....	15,000 00	14,814 17
Dominion of Canada, 4 ½ % 1958.....	29,000 00	29,627 06
Dominion of Canada, 4 ½ % 1959.....	45,000 00	46,505 67
Dominion of Canada, 4 ½ % 1959.....	25,000 00	26,110 81
Dominion of Canada, 4 ½ % 1959.....	45,000 00	48,399 91
Dominion of Canada, 4 ½ % 1959.....	40,000 00	44,170 52
Dominion of Canada, 4 ½ % 1959.....	35,000 00	38,305 12
Dominion of Canada, 4 ½ % 1958.....	44,500 00	46,446 10
Province of Ontario, 6 % 1941.....	10,000 00	10,000 00
Province of Ontario, 6 % 1943.....	15,000 00	15,000 00
Province of Ontario, 5 % 1948.....	25,000 00	25,000 00
Province of Ontario, 4 ½ % 1950.....	21,500 00	21,500 00
Province of New Brunswick, 5 ½ % 1950.....	10,000 00	9,825 01
Province of New Brunswick, 4 ½ % 1961.....	17,000 00	17,267 91
Province of New Brunswick, 4 ½ % 1961.....	10,000 00	10,587 58
Province of New Brunswick, 4 ½ % 1958.....	10,000 00	10,932 75
Province of New Brunswick, 3 ½ % 1945.....	15,000 00	14,917 50
Province of Saskatchewan, 5 ½ % 1952.....	25,000 00	24,025 34
Province of Nova Scotia, 4 ½ % 1960.....	25,000 00	25,539 92
Province of Quebec, 4 ½ % 1963.....	30,000 00	34,050 00
Canadian National Railways (D. of C.), 5 % 1954.....	23,000 00	23,000 00
Canadian National Railways (D. of C.), 5 % 1954.....	7,000 00	7,000 00
Canadian National Railways (D. of C.), 5 % 1954.....	5,000 00	5,000 00
Canadian National Railways (D. of C.), 5 % 1969.....	83,000 00	93,652 89
Hydro-Electric Power Commission, 6 % 1961.....	20,000 00	20,000 00
Niagara Falls Park (Ontario Guarantee), 5 ½ % 1947.....	85,000 00	85,730 00
Town of Listowel (Ontario Guarantee), 5 ½ % 1936-42.....	14,266 50	14,973 48
Township of Barton, 5 % 1944.....	10,000 00	10,000 00
Village of Blyth, 5 % 1936.....	337 80	337 80
Brandon, 5 % 1938.....	10,000 00	10,000 00
Brantford, 5 % 1950.....	10,600 00	10,600 00
Edmonton, 5 % 1946.....	10,000 00	10,000 00
Port William, 5 % 1948.....	10,000 00	10,000 00
Lincoln, 5 ½ % 1942.....	5,000 00	5,000 00
London, 4 ½ % 1943.....	8,000 00	8,000 00
London, 5 % 1944.....	10,000 00	10,000 00
Mitchell, 5 % 1936-42.....	2,446 24	2,446 24
A. H. Burritt & Co. (Mitchell Guarantee), 5 ½ % 1937-38.....	10,000 00	10,000 00
Montreal, 4 ½ % 1966.....	10,000 00	10,000 00
North Bay, 5 ½ % 1939.....	10,000 00	10,000 00
Port Colborne, 5 % 1960.....	10,000 00	10,000 00
Preston, 6 % 1936-41.....	3,136 96	3,136 96

Schedule "D"—Continued

Bonds and Debentures Owned by the Company (*not in default*)

	Par Value	Book Value
Renfrew, 6%, 1936-41.....	\$8,488 98	\$8,488 98
Renfrew, 5%, 1936-43.....	1,873 57	1,873 57
Renfrew, 5%, 1936-49.....	2,575 67	2,575 67
Smiths Falls, 5%, 1940.....	5,000 00	5,000 00
Stratford, 5%, 1941-46.....	20,500 00	20,500 00
Tavistock, 5%, 1936-42.....	7,528 25	7,528 25
Vancouver, 5%, 1942.....	15,000 00	15,000 00
Vancouver, 5%, 1970.....	10,000 00	9,604 02
Vancouver, 4½%, 1968.....	5,000 00	4,901 29
Victoria, 5½%, 1941-42.....	15,000 00	15,000 00
Victoria, 5½%, 1948.....	5,000 00	5,017 83
Walkerville, 5%, 1945-47.....	13,766 79	13,766 79
Wallaceburg, 5½%, 1939-43.....	20,000 00	20,000 00
Winnipeg, 5½%, 1942.....	25,000 00	25,134 56
Calgary School District, 5%, 1947-48.....	9,000 00	9,000 00
Lethbridge Protestant School, 6%, 1936-38.....	1,000 35	1,000 35
N. Battleford School District, 6%, 1941-43.....	10,000 00	10,000 00
Stratford Roman Catholic Schools, 5½%, 1952.....	5,000 00	5,000 00
Montreal Tramways, 5%, 1955.....	15,000 00	15,000 00
Hydro-Electric Bond and Share, 5%, 1957.....	25,000 00	25,000 00
Mercury Mills, 5½%, 1953.....	25,000 00	25,000 00
United Corporations, Ltd., 5%, 1953.....	17,500 00	17,500 00
British Mortgage & Trust Corp., 4%, 1938.....	25,000 00	25,000 00
Totals.....	<u>\$1,210,021 11</u>	<u>\$1,241,457 48</u>

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Consolidated Paper Corp., 5½%, 1961.....	\$3,750 00	\$3,750 00	\$1,012 50
Praser Companies, 6%, 1950.....	25,000 00	25,000 00	20,000 00
Town of Mimico, 5%, 1933-41.....	4,161 36	4,161 36	2,496 82
Town of Mimico, 6%, 1940-46.....	20,277 61	20,277 61	12,166 56
Town of Mimico, 5½%, 1940-45.....	11,000 00	11,000 00	6,600 00
City of Windsor, 5%, 1945.....	5,000 00	5,000 00	3,750 00
Windsor Roman Catholic Schools, 5½%, 1956.....	4,000 00	4,000 00	2,880 00
Totals.....	<u>\$73,188 97</u>	<u>\$73,188 97</u>	<u>\$48,905 88</u>

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Managing Director.—A. H. Thorpe, Portage la Prairie, Man.*Chief or General Agent in Ontario.*—A. E. L. Wetmore, Dominion Bank Building, Toronto.*Incorporated, Dominion of Canada.*—May, 1930. *Commenced business in Ontario,* February, 1931.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets in Canada.....	\$622,994	Premiums—Ontario (net).....	\$131,785
Liabilities in Canada.....	299,961	Premiums—Canada (net).....	333,589
		Claims—Ontario (net).....	118,939
		Claims—Canada (net).....	294,850

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—February 9, 1863. *Date commenced business in the Province.*—May 7, 1863.*Officers.*—President, W. G. Weichel; Vice-President, J. H. Simpson; General Manager and Secretary, F. H. Moser; Assistant Secretary, J. A. Fischer; Treasurer, C. H. Ruppel.*Directors (as at date of filing statement).*—W. G. Weichel, J. H. Simpson, F. H. Moser, E. J. Bauer, Ford S. Kumpf, W. R. Bricker, Wm. Henderson, Joseph Stauffer, Oscar Ruppel.*Auditors.*—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

*See note on page 1.

Statement for Year Ending 31st December, 1935

Assets		
Book value of real estate, office premises.....		\$45,000 00
Mortgage loans on real estate, first mortgages.....		141,512 50
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$1,177,786 91	
In default.....	187,594 21	
	1,365,381 12	1,365,381 12
Book value of stocks owned.....		7,501 00
Cash on hand and in banks:		
On hand at Head Office.....	\$100 00	
In chartered banks of Canada in Canada.....	99,442 14	
	99,542 14	99,542 14
Interest accrued.....		16,307 61
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....	\$32,980 50	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935.....	10,299 72	
	43,280 22	43,280 22
Total Admitted Assets.....		\$1,718,524 59

Liabilities			
	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$6,000 00	\$2,000 00	\$8,000 00
Total net reserve, \$317,030.01; carried out at 80 % thereof.....	289,741 05	27,288 96	253,623 99
Taxes due and accrued.....			7,500 00
Reinsurance premiums.....			218 13
Return premiums and balances due agents.....			41 39
Reserve for loss on investments.....			150,000 00
Reserve for unlicensed reinsurance at 100 %.....			2,156 29
Total Liabilities.....			\$421,539 80
Excess of assets over liabilities (surplus for protection of policyholders).....			1,296,984 79
Total Liabilities.....			\$1,718,524 59

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$255,067 79	\$44,137 86	\$299,205 65
Reserve of unearned premiums (80 %):			
At beginning of year.....	\$230,807 73	\$20,790 49	\$251,598 22
At end of year.....	231,792 83	21,831 16	253,623 99
Increase.....	\$985 10	\$1,040 67	\$2,025 77
Net premiums earned.....	\$254,082 69	\$43,097 19	\$297,179 88
Net losses and claims incurred.....	\$101,272 42	\$20,210 25	\$121,482 67
Net Adjustment expenses.....	1,731 59		1,731 59
Commissions.....	61,704 60		61,704 60
Taxes (excluding taxes on real estate).....	7,800 00		7,800 00
Salaries, fees and travelling expenses.....	58,952 38		58,952 38
All other expenses.....			21,404 43
Total claims and expenses.....			\$273,075 67
Underwriting profit.....			\$24,104 21
Other revenue:			
Interest earned.....		\$62,322 23	
Rents earned.....		681 63	
Transfer fees.....		6 00	
Sundry receipts.....		77 10	
			63,086 96
Other expenditure:			
Bad debts written off.....		\$2,776 10	
Loss on sale of securities and real estate.....		61,709 79	
			64,485 89
Net Profit for the Year.....			\$22,705 28

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$1,274,375 66
Net profit for the year brought down.....	22,705 28
	\$1,297,080 94
Add decrease in unadmitted assets.....	129 77
	\$1,297,210 71
Deduct increase in unlicensed reinsurance unsecured.....	225 92
Surplus of Assets over Liabilities at End of Year.....	\$1,296,984 79

Summary of Risks—Fire

	Ontario	Elsewhere	Total
Gross in force, December 31, 1934.....	\$75,329,214	\$5,308,058	\$80,637,272
Taken in 1935, including renewed.....	36,365,223	5,081,943	41,447,166
Totals.....	\$111,694,437	\$10,390,001	\$122,084,438
Ceased in 1935.....	35,534,469	5,076,054	40,610,523
Gross in force, December 31, 1935.....	\$76,159,968	\$5,313,947	\$81,473,915
Reinsurance in force, December 31, 1935.....	11,939,504	.....	11,939,504
Net in Force, December 31, 1935.....	\$64,220,464	\$5,313,947	\$69,534,411

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935	Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935		
	\$	c.	\$	c.		\$	c.	\$	c.	\$	c.	
Fire:												
Ontario.....	692,441	10 319,640	38		316,747	17	695,334	31	125,032	97	570,301	34
Elsewhere.....	48,958	29 51,041	13		47,172	83	52,826	59	.....	.....	52,826	59
Totals.....	741,399	39 370,681	51		363,920	00	748,160	90	125,032	97	623,127	93

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada, 2 ½ %, 1945.....	\$25,000 00	\$24,500 00
Dominion of Canada, 3 %, 1955.....	30,000 00	29,625 00
Dominion of Canada, 4 ½ %, 1958.....	291,000 00	307,932 63
Dominion of Canada, 4 ½ %, 1959.....	45,000 00	46,892 91
Province of Ontario, 3 %, 1940.....	63,000 00	63,561 96
City of Moose Jaw, 5 %, 1957.....	25,000 00	25,000 00
City of Oshawa, 5 %, 1953.....	5,008 28	5,008 28
City of Sydney, 5 ½ %, 1954.....	10,000 00	10,483 04
Town of Kenora, 5 %, 1957.....	18,372 37	18,372 37
Town of Macleod, 4 %, 1974.....	8,163 15	8,163 15
Town of Renfrew, 5 %, 1952.....	1,974 09	1,989 33
Village of Lavalee, 6 %, 1952.....	7,055 91	7,250 22
Village of Chippawa, 5 ½ %, 1944.....	9,252 52	9,516 95
Township of Waterloo, 5 %, 1944.....	9,555 50	9,555 50
Winnipeg Water District, 6 %, 1951.....	25,000 00	25,000 00
School District of Moose Jaw, 5 %, 1939.....	3,333 32	3,369 20
School District of Sinaluta, 6 %, 1937.....	760 00	765 36
School District of Swift Current, indef.....	16,000 00	16,000 00
School District of Taber, 4 %, 1970.....	8,939 50	8,939 50
Canadian Pacific Railway, 4 %, 1949.....	10,000 00	9,534 84
Avon River Power Company, 5 %, 1964.....	10,000 00	9,800 00
Beauharnois Heat & Power Co., 5 ½ %, 1973.....	25,000 00	24,051 58
Beauharnois Power Company, 5 %, 1973.....	15,000 00	12,416 16
British Columbia Power Corp., 5 ½ %, 1960.....	25,000 00	25,758 74
Calgary Power Co., 5 %, 1964.....	25,000 00	24,081 34
Georgia Power Co., 5 %, 1967.....	10,000 00	9,921 56
Montreal Light, Heat & Power, 3 %, 1939.....	19,000 00	19,000 00
Nova Scotia Light & Power Co., 5 %, 1958.....	20,000 00	19,833 36
Ohio Public Service Corp., 5 %, 1954.....	10,000 00	10,438 48
Ottawa Valley Power Co., 5 ½ %, 1970.....	25,000 00	26,412 38
Power Corporation, 4 ½ %, 1959.....	10,000 00	8,749 54
Shawinigan Water & Power Co., 4 ½ %, 1968.....	25,000 00	25,000 00
Wisconsin Power Co., 5 %, 1958.....	10,000 00	9,865 49
Acadia Sugar Refining Co., 4 ½ %, 1955.....	25,000 00	24,687 50
Alberta-Pacific Grain Co., 6 %, 1946.....	10,000 00	9,295 16
British American Oil Co., 5 %, 1945.....	8,500 00	8,812 04
British American Oil Co., 4 %, 1945.....	35,000 00	34,615 65
Burns & Company, 1 ¾ %, 1958.....	15,000 00	15,000 00
Canada Cement Company, 5 ½ %, 1947.....	5,000 00	5,177 87
Colonial Steamships, 6 %, 1954.....	7,000 00	7,000 00
Dominion Realty Co., 5 ½ %, 1939.....	10,000 00	10,206 94
Dominion Tar & Chemical Co., 6 %, 1949.....	10,000 00	10,000 00
Famous Players Corporation, 6 %, 1948.....	5,000 00	5,110 36
Gypsum, Lime & Alabastine Co., 5 ½ %, 1948.....	20,000 00	19,645 84
Maple Leaf Milling Co., 5 ½ %, 1949.....	25,000 00	23,854 56
Montreal Apartments, 5 ½ %, 1948.....	20,000 00	18,856 77
North American Elevators, 6 ½ %, 1950.....	10,000 00	9,766 45
Reliance Grain Co., 6 %, 1948.....	10,000 00	10,000 00
Simpsons, Limited, 6 %, 1949.....	25,000 00	24,883 08
United Gas & Fuel Company, 5 ½ %, 1948.....	10,000 00	10,000 00
United Grain Company, 5 %, 1949.....	10,000 00	9,298 16
Western Grain Company, 6 %, 1949.....	7,000 00	5,126 77
Westmount Golf & Country Club, 5 %, 1950.....	4,925 00	4,925 00
Waterloo Trust & Savings Co., 5 %, 1939.....	50,000 00	50,000 00
Northern Ontario Building, 6 ¾ %, 1939.....	5,000 00	4,735 89
Totals.....	\$1,168,839 64	\$1,177,786 91

Bonds and Debentures Owned by the Company (*in default*)

	Par Value	Book Value	Market Value
Town of Bridgeburg, 5 1/2 %, 1943.....	\$15,000 00	\$15,230 55	\$10,800 00
Town of Eastview, 5 1/2 %, 1944.....	20,940 46	21,385 32	14,448 92
Town of Melville, 5 1/2 %, 1959.....	1,759 44	1,759 44	1,460 23
Village of Port Erie, 5 1/2 %, 1954.....	16,371 21	16,371 21	12,605 83
Town of Mimico, 5 %, 1955.....	16,512 50	16,512 50	12,384 37
Town of Minnedosa, 5 %, 1941.....	4,000 00	3,752 33	3,480 00
Township of East York, 5 %, 1957.....	11,514 82	11,514 82	8,290 67
Township of Sandwich East, 5 1/4 %, 1947.....	10,000 00	10,000 00	4,700 00
Township of York, 5 %, 1946.....	9,981 91	9,981 91	7,985 52
School District of Aneroid, 7 %, 1936.....	2,248 86	2,248 86	1,236 87
School District of Coalgate, 6 %, 1931.....	300 00	300 00	165 00
School District of Craik, 6 1/2 %, 1938.....	3,200 00	3,200 00	1,760 00
School District of Elsas, 7 1/2 %, 1934.....	2,299 91	2,299 91	1,264 95
School District of Fleming, 5 %, 1941.....	5,133 34	5,133 34	2,823 33
School District of Francis, 5 1/2 %, 1938.....	2,000 00	1,972 88	1,680 00
School District of Hanley, 5 %, 1939.....	4,800 00	4,800 00	2,640 00
School District of Herbert, 5 1/2 %, 1932.....	1,600 00	1,600 00	992 00
School District of Melville, 5 1/2 %, 1942.....	2,800 00	2,750 44	2,352 00
School District of Portreeve, 8 %, 1934.....	570 05	572 70	484 50
School District of Redcliff, 3 %, 1975.....	5,386 02	5,386 02	3,770 21
Abitibi Power & Paper Co., 5 %, 1953.....	10,000 00	8,532 63	4,000 00
Canada Steamship Lines, 6 %, 1941.....	10,000 00	10,199 89	4,225 00
Great Lakes Paper Co., 6 %, 1950.....	5,000 00	5,000 00	2,262 50
Northwestern Power Co., 6 %, 1960.....	25,000 00	24,339 46	12,500 00
Sherbrooke Street Realty Co., 6 1/2 %, 1940.....	6,000 00	2,750 00	2,280 00
Totals.....	<u>\$192,418 52</u>	<u>\$187,594 21</u>	<u>\$120,591 90</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Cannery, Limited, 90 shs.....	\$9,000 00	\$7,497 00	\$8,100 00
Colonial Steamships, Limited, 70 shs.....	.....	1 00	70 00
Burns & Company, 75 shs.....	.....	1 00	1,050 00
Beauharnois Power, 68 1/2 shs.....	.....	1 00	239 75
Maple Leaf Milling Company, 100 shs.....	.....	1 00	160 00
Totals.....	<u>\$9,000 00</u>	<u>\$7,501 00</u>	<u>\$9,619 75</u>

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, WAWANESA, MAN.

Managing Director.—C. M. Vanstone, Wawanesa, Man.

Officers.—President, S. H. Henderson; Vice-President, R. Wallace; Secretary-Treasurer, E. L. McDonald; all of Wawanesa, Man.

Directors.—S. H. Henderson, R. Wallace, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.; A. T. Hawley, K.C., Winnipeg, Man.

Date of Incorporation.—Manitoba, 1896; Dominion of Canada, 1929. *Commenced business in Ontario*.—1931.

Total admitted assets.....	\$1,532,995
Total liabilities.....	802,139
Surplus protection of policyholders.	730,856

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$566,359
Premiums—Total business (net)...	1,269,117
Claims—Ontario (net).....	270,718
Claims—Total business (net)....	485,909

*See note on page 1.

D

FRATERNAL SOCIETIES

D

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Rev. A. Dashner, 326 Mackay St., Ottawa, Ont.
Chief or General Agent in Ontario.—Rev. A. Dashner, Ottawa, Ont.

Assets.....	\$18,607,066
Ontario insurance in force (gross)...	480,754
Canadian insurance in force (gross)	955,504
Total insurance in force (gross)...	160,151,071

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$11,140
Premiums—Canada (net).....	23,520
Premiums—Total (net).....	3,663,301
Benefits paid—Ontario (net).....	3,448
Benefits paid—Canada (net).....	7,272
Benefits paid—Total (net).....	1,756,787

ALLIANCE NATIONALE*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Director, Chas. Duquette, Montreal; 1st Vice-President, Dr. P. H. Bedard, Quebec; General Secretary, George Monet, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Francis Fauteux.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; L. A. Lavallee, K.C., Montreal; Hector Cypihot, M.D., Dalbé Vian and Camille Manseau, Philias Pare.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets.....	\$11,627,226
Ontario insurance in force (gross)...	350,098
Canadian insurance in force (gross)	24,768,157
Total insurance in force (gross)...	29,322,139

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,142
Premiums—Canada (net).....	1,411,211
Premiums—Total.....	1,524,017
Benefits paid—Ontario (net).....	4,911
Benefits paid—Canada (net).....	1,051,431
Total benefits paid (net).....	1,132,315

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lt.-Col. Rodolphe Bedard, V.D., Montreal; Secretary, Louis J. Marien; Treasurer, L. A. Claval.

Directors.—Lt.-Col. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Bélanger, Montreal; J. A. Bélec, Montreal; Alex. Thérien, Dr. J. M. A. Valois, Louis Desrosiers.

Chief or General Agent in Ontario.—Hon. Gustave Lacosse, M.D., Tecumseh, Ont.

Assets.....	\$14,142,696
Ontario business in force (gross)...	1,036,812
Canadian business in force (gross)...	33,124,613
Total business in force (gross).....	47,194,372

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$22,438
Premiums—Canada (net).....	800,785
Premiums—Total.....	1,206,723
Benefits—Ontario (net).....	22,438
Benefits—Canada (net).....	800,785
Total benefits paid.....	1,206,723

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1, 1887.

Officers.—W. H. Montague, Grand Councillor, Hamilton, Ont.; C. H. Fitch, Grand Recorder, Treasurer, Hamilton, Ont.

Auditors.—P. M. Button, Scotland, Ont.; A. M. Legg, London, Ont.

Actuary.—S. H. Pipe, Toronto, Ont.

Governing Executive Authority (as at date of filing statement).—Eccles J. Gott, Amherstburg, Ont.; A. A. Chevalier, Montreal, P.Q.; Wm. Benson, Toronto, Ont.; J. L. Archer, Toronto, Ont.

*See note on page 1.

Summary of Funds

Balances of Funds, December 31, 1935:

Mortuary Fund.....	\$2,604,567 66	
Sickness Fund and Funeral Fund.....	236,431 86	
Child Insurance Fund.....	20,035 83	
Guarantee Fund.....	1,000 00	
General Fund.....	30,161 29	
Total Ledger Assets.....		\$2,892,196 64
Add non-ledger assets.....		59,587 47
Total Assets.....		\$2,951,784 11
Deduct unadmitted assets.....	\$267,542 35	
Deduct due and accrued liabilities (except reserve).....	194,941 37	
		462,483 72
Net Balance of All Funds.....		\$2,489,300 39
Reserve as per actuary's report.....		2,303,906 00
Balance—Surplus of Assets over All Liabilities and Reserve.....		\$185,394 39

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate: office premises.....		\$32,000 00
Loans on policies.....		129,307 81
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$1,799,589 21	
In default.....	804,399 74	
		2,603,988 95
Cash in chartered banks of Canada in Canada.....		126,899 88
Total Ledger Assets.....		\$2,892,196 64

Non-Ledger Assets

Interest due, \$3,917.27; accrued, \$30,069.29.....		\$33,986 56
Current premiums due (estimated).....		24,857 73
Liens on policies.....		743 18
Total Non-Ledger Assets.....		\$59,587 47
Total Assets.....		\$2,951,784 11

Deduct assets not admitted:

Deficiency of market under book value of bonds and debentures in default...	267,542 35	
Total Admitted Assets.....		\$2,684,241 76

Liabilities

Provision for unpaid claims:

Death benefits.....	\$36,884 67	
Accident and sickness benefits.....	1,122 35	
Funeral benefits.....	150 00	
		\$38,157 02
Premiums paid in advance.....		784 35
Investment reserve.....		100,000 00
Reserve for lower interest earnings.....		56,000 00
Total Liabilities (except reserve).....		\$194,941 37

Net required reserve, per actuary's report, for outstanding contracts of:

Mortuary Fund.....	\$2,180,107 00	
Sickness Fund.....	35,088 00	
Funeral Fund.....	80,200 00	
Child Insurance Fund.....	8,511 00	
Total Reserve.....		\$2,303,906 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934.....		\$2,538,982 08
Income for the year:		
Premiums (with extra dues, etc.).....	\$254,557 62	
Interest.....	106,406 81	
Profit on sale of securities.....	4,220 41	
U.S. exchange.....	12 19	
Cancelled cheque.....	37 00	
Total Income.....		<u>365,234 03</u>
		\$2,904,216 11
Disbursements for the year:		
Death claims.....	\$239,524 50	
Surrender values.....	30,242 50	
Other disbursements: cancelled loans.....	7,321 50	
Total Disbursements.....		<u>277,088 50</u>
		\$2,627,127 61
Add transfers from Child Insurance Fund.....		<u>144 00</u>
		\$2,627,271 61
Deduct transfers to General Fund.....		<u>22,703 95</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>\$2,604,567 66</u></u>

SICKNESS FUND AND FUNERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$230,216 00
Income for the year:		
Premiums.....	\$13,189 25	
Interest.....	11,179 05	
Total Income.....		<u>24,368 30</u>
		\$254,584 30
Disbursements for the year:		
Sickness claims.....	\$11,756 80	
Funeral claims.....	1,850 00	
Total Disbursements.....		<u>13,606 80</u>
		\$240,977 50
Deduct transfers to General Fund.....		<u>4,545 64</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>\$236,431 86</u></u>

CHILD INSURANCE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$18,795 84
Income for the year:		
Premiums.....	\$1,809 86	
Interest.....	1,125 58	
Per capita tax, policy fees, etc.....	200 10	
Total Income.....		<u>3,135 54</u>
		\$21,931 38
Deduct transfers to:		
General Fund.....	\$1,751 55	
Life Insurance Fund.....	144 00	
		<u>1,895 55</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>\$20,035 83</u></u>

GUARANTEE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$1,000 00
Income for the year:		
Premiums.....	\$295 27	
Interest.....	15 07	
Total Income.....		<u>310 34</u>
		\$1,310 34
Deduct transfers to General Fund.....		<u>310 34</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>\$1,000 00</u></u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$21,678 55
Income for the year:		
Assessments, dues, fees and fines.....	\$11,595 60	
Interest.....	81 82	
Supplies, policy fees, etc.....	374 02	
Total Income.....		12,051 44
Disbursements for the year:		\$33,729 99
<i>Head Office Expenses:</i>		
Salaries.....	\$13,235 00	
Directors' fees.....	1,048 25	
Auditors' fees.....	400 00	
Actuaries' fees and expenses.....	725 00	
Travelling expenses.....	968 74	
Rents.....	1,600 00	
Printing and supplies.....	514 97	
Miscellaneous.....	1,202 75	
Total.....		\$19,694 71
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$1,932 37	
Miscellaneous.....	4 50	
Total.....		1,936 87
<i>All Other Expenses:</i>		
Advertising.....	\$56 80	
Legal fees.....	1,112 82	
Medical fees.....	50 00	
Taxes and licenses.....	556 72	
Telephone, telegrams and express.....	379 08	
Agency printing and stationery.....	880 54	
Official publications.....	2,235 92	
Meeting of Supreme Body.....	5,489 20	
Miscellaneous.....	487 52	
Total.....		11,248 60
Total Disbursements.....		32,880 18
Add transfers from:		\$849 81
Life Insurance Fund.....	\$22,703 95	
Guarantee Fund.....	310 34	
Sick Benefit Fund.....	4,545 64	
Child Insurance Fund.....	1,751 55	
		29,311 48
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$30,161 29</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	8,233	\$6,741,257 75	451	\$374,200 00	419	\$405,162 00
New issued.....	52	37,000 00	10	7,000 00	35	35,500 00
Old revived.....	157	136,800 00	23	19,000 00	26	27,500 00
Old increased.....		500 00				
Transferred to.....	17	8,750 00	2	600 00	1	500 00
Totals.....	8,459	\$6,924,307 75	486	\$400,800 00	481	\$468,662 00
Less ceased by:						
Death.....	264	\$248,088 00	3	\$2,500 00		
Surrender.....	162	119,823 50	18	12,250 00	20	\$19,000 00
Lapse.....	14	9,806 00	7	6,000 00	4	2,750 00
Decrease.....		22,085 00		1,000 00		1,000 00
Total ceased.....	440	\$399,802 50	28	\$21,750 00	24	\$22,750 00
At end of 1935.....	8,019	\$6,524,505 25	458	\$379,050 00	457	\$445,912 00

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934	359	\$136,150 00	9,462	\$7,656,769 75	7,049	\$5,809,915 50
New issued	23	8,980 00	120	88,480 00	26	17,880 00
Old revived	19	11,140 00	225	194,440 00	165	138,050 00
Old increased		9,320 00		9,820 00		3,780 00
Transferred to	2	425 00	22	10,275 00	12	5,175 00
Totals	403	\$166,015 00	9,829	\$7,959,784 75	7,252	\$5,974,800 50
Less ceased by:						
Death			267	\$250,588 00	243	\$232,088 00
Surrender			200	151,073 50	134	104,778 00
Lapse	21	\$10,200 00	46	28,756 00	25	16,406 00
Decrease				24,085 00		20,461 00
Transferred from					5	3,500 00
Total ceased	21	\$10,200 00	513	\$454,502 50	407	\$377,233 00
At end of 1935	382	\$155,815 00	9,316	\$7,505,282 25	6,845	\$5,597,567 50

Miscellaneous

1. Class or classes of members, if any, which are entitled in event of discontinuance of premium payment to benefit thereafter.—Those joining on and after January 1, 1915.

2. Conditions as to membership, etc., under which such benefits are available.—Good standing on January 1, 1924, and for a period of at least five years.

3. Nature of benefits so granted.—Paid-up insurance payable at death to beneficiary or beneficiaries; also cash surrender values, amounts fixed by table of rates prepared by actuary.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Assets

Ledger assets (book value)	\$2,604,567 66
Less excess of book values over authorized values of bonds in default	242,508 39
	<u>\$2,362,059 27</u>
Non-ledger assets:	
Accrued interest on bonds not in default	26,124 44
Premiums in hands of collectors	12,000 00
Total Assets	<u>\$2,400,183 71</u>

Liabilities

Policy reserves	\$2,180,107 00
Unpaid claims	36,884 67
Advance premiums	784 35
Reserve for lower interest earnings	50,000 00
Surplus	132,407 69
	<u>\$2,400,183 71</u>

The basis of the above valuation was the American Men Ultimate Table of Mortality with interest at 4% per annum.

Ratio of assets to liabilities was 105.8%.

SICK BENEFIT DEPARTMENT

Assets

Ledger assets (book value)	\$236,431 86
Less excess of book value of bonds in default over authorized values	15,214 14
	<u>\$221,217 72</u>
Non-ledger assets:	
Accrued interest on bonds not in default	3,296 96
Premiums in hands of collectors	500 00
Total Assets	<u>\$225,014 68</u>

Liabilities

Policy reserves	\$115,288 00
Unpaid claims	1,272 35
Reserve for future lower-interest earnings	6,000 00
Surplus	102,454 33
	<u>\$225,014 68</u>

The basis of the above valuation was as follows:

1. Sickness benefits remaining unclaimed (\$300.00 limit) were valued as term life annuities for the term required to exhaust the limit of \$300 per member.

(a) Men: \$6.25 per annum to age 70.

7.50 per annum above age 70.

(b) Women: \$4.50 per annum to age 60.

6.00 per annum to age 66 and up.

2. Funeral claims were valued on the basis of the AM5 Table and interest at 4%.

Ratio of assets to liabilities, 184%.

CHILD INSURANCE DEPARTMENT

Assets

Ledger assets (authorized value).....	\$20,035 83
Non-ledger assets:	
Accrued interest.....	460 91
Premiums in hands of collectors.....	100 00
	\$20,596 74
Liabilities	
Policy reserves.....	\$8,511 00
Surplus.....	12,085 74
	\$20,596 74

The basis of the above valuation was the Canadian Life Table (Grant) with interest at the rate of 3½%.

The ratio of assets to liabilities was 242%.

All valuations were made by Sydney H. Pipe, Fellow, Actuarial Society of America, Fellow, American Institute of Actuaries, Associate, British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund:</i>	Par Value	Book Value
Village of Port Credit, Ont., 5½%, 1936-40.....	\$7,133 04	\$7,169 29
Town of Rainy River, Ont., 5%, 1940.....	11,000 00	10,765 14
City of Toronto, Ont., 6%, 1951.....	8,000 00	8,873 82
Town of Dominion, N.S., 5½%, 1941.....	4,000 00	4,018 82
Province of Ontario, 5½%, 1946.....	10,000 00	9,743 78
Province of Manitoba, 5½%, 1958.....	10,000 00	9,301 45
City of Sydney, N.S., 6%, 1952.....	10,000 00	10,035 17
City of Sydney, N.S., 6%, 1952.....	11,000 00	11,447 75
City of Sydney, N.S., 6%, 1952.....	8,000 00	7,792 41
Town of Glace Bay, N.S., 6%, 1936.....	5,000 00	4,952 46
Town of Glace Bay, N.S., 6%, 1936.....	15,000 00	15,057 47
City of Sydney, N.S., 5½%, 1956.....	6,000 00	6,074 83
City of Sydney, N.S., 6%, 1952.....	6,000 00	6,505 56
Town of New Waterford, N.S., 6%, 1943.....	4,000 00	4,128 04
City of Prince George, B.C., 5½%, 1943.....	6,000 00	5,904 87
Township of Freeman, Ont., 6%, 1936-46.....	4,469 50	4,469 50
Town of Timmins, Ont., 6½%, 1936-37.....	7,000 00	7,120 87
Village of Port Credit, Ont., 5%, 1936-60.....	12,517 53	12,239 19
Town of Timmins, Ont., 6%, 1939-41.....	1,304 52	1,324 35
Village of Hastings, Ont., 5%, 1936-48.....	8,255 17	8,176 17
Township of Colchester South, Ont., 5%, 1936-44.....	6,847 85	6,697 31
Town of Thessalon, Ont., 6%, 1936-51.....	19,383 72	19,055 31
Town of Oakville, Ont., 5½%, 1947-51.....	13,011 43	13,137 11
Town of Kenora, Ont. (Guar. Kenora General Hosp.), 6%, 1936-39.....	7,400 00	7,485 26
Town of Grimsby, Ont., 6%, 1960-62.....	9,588 55	9,434 50
Town of Steelton, Ont., 5½%, 1944.....	8,000 00	7,589 14
City of Sydney, N.S., 5½%, 1954.....	5,000 00	5,000 00
City of Sydney, N.S., 5½%, 1954.....	5,000 00	5,000 00
City of Rosland, B.C., 6%, 1949.....	20,000 00	20,967 54
City of Sydney, N.S., 5½%, 1954.....	2,000 00	2,023 58
Town of Fort Francis, Ont., 7%, 1938.....	500 00	500 00
Canadian National Railways, 5%, 1954.....	25,000 00	25,000 00
Canadian National Railways, 5%, 1954.....	10,000 00	10,444 37
Village of Stoney Creek, Ont., 5%, 1950-61.....	9,647 51	9,073 89
City of Riviere du Loup, Que., 6%, 1942.....	10,000 00	10,270 16
Province of Saskatchewan, 5%, 1958.....	10,000 00	9,476 74
Province of British Columbia, 6%, 1947.....	15,000 00	15,439 62
Province of Saskatchewan, 4%, 1953.....	15,000 00	14,510 89
Province of Saskatchewan, 4%, 1953.....	10,000 00	9,140 03
Town of Burlington, Ont., 5½%, 1936-53.....	7,073 09	7,073 09
Township of Freeman, Ont., 6%, 1936-47.....	5,116 60	5,187 29
City of Brandon (Guar. Manitoba Prov. Exhibition), 5%, 1949.....	4,000 00	4,000 00
Town of Capreol, Ont., 6½%, 1949-50.....	2,252 85	2,190 68
School District of Dalhousie, N.B., 5½%, 1951.....	10,000 00	10,397 39
Town of Sydney Mines, N.S., 5½%, 1944.....	9,000 00	8,720 90
Town of Sydney Mines, N.S., 5½%, 1944.....	25,000 00	25,000 00
Town of Napanee, Ont., 5%, 1942-48.....	22,300 00	21,806 10
Province of Alberta, 6%, 1947.....	10,000 00	9,975 40
Province of Alberta, 6%, 1947.....	10,000 00	10,518 22
County of Northumberland, N.B., 5½%, 1948.....	10,000 00	10,280 93
City of Welland, Ont., 6%, 1936-48.....	8,338 80	8,411 25
County of Northumberland, N.B., 5½%, 1948.....	2,000 00	1,910 61
Province of Saskatchewan, 4%, 1954.....	10,000 00	8,562 54
Town of Megantic, Que., 6%, 1948-50.....	10,000 00	10,300 87
Province of New Brunswick, 4¾%, 1955.....	10,000 00	10,963 05
Town of Sydney Mines, N.S., 5%, 1942.....	1,500 00	1,419 38
Village of Swansea, Ont., 5%, 1936-39.....	10,484 15	10,347 91
Town of Kapuskasing, Ont., 6%, 1936-57.....	15,199 60	16,242 95
Town of Kapuskasing, Ont., 6%, 1947-53.....	11,434 81	12,306 03
Township of Tisdale, Ont., 5½%, 1936-45.....	15,239 40	15,484 82
Champion Consolidated School Dist., Alta., 6%, 1936-58.....	3,833 34	3,986 77
Town of Gravenhurst, Ont., 6%, 1937-42.....	11,673 05	11,991 12
Town of Rainy River, Ont., 6%, 1936-51.....	5,286 45	5,250 39

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

Life Insurance Fund—Continued	Par Value	Book Value
School Dist. of North Kildonan, Man., 5%, 1936-54.....	\$2,000 00	\$2,000 00
Town of Cochrane, Ont., 6%, 1936.....	452 22	451 21
Town of Burlington, Ont., 6%, 1936-37.....	2,170 89	2,186 76
Village of Port Carling, Ont., 5 1/2%, 1936-50.....	2,298 79	2,298 79
Village of Port Carling, Ont., 5 1/2%, 1938-48.....	10,400 11	10,400 11
Township of Medora and Wood, Ont., 5 1/2%, 1936-51.....	7,879 20	8,010 71
Township of Elber-Ross, Ont., 5 1/2%, 1936-46.....	3,224 90	3,284 24
City of Belleville, Ont., 4 1/2%, 1939.....	4,000 00	3,930 29
City of Hamilton, Ont., 6%, 1960.....	4,000 00	4,267 38
City of Hamilton, Ont., 6%, 1958.....	10,000 00	11,640 11
City of Hamilton, Ont., 6%, 1958.....	10,000 00	11,564 48
Province of Manitoba, 5 1/2%, 1955.....	10,000 00	9,422 13
Province of Saskatchewan, 4 1/2%, 1951.....	10,000 00	8,015 86
Province of Saskatchewan, 4 1/2%, 1951.....	5,000 00	4,971 79
Province of Manitoba, 6%, 1947.....	10,000 00	10,166 22
Province of Manitoba, 6%, 1947.....	10,000 00	9,977 56
Province of Manitoba, 5 1/2%, 1955.....	10,000 00	10,607 68
Province of Alberta, 4 1/2%, 1951.....	15,000 00	14,939 78
City of Sydney, N.S., 5 1/2%, 1942.....	4,000 00	4,093 16
Dominion of Canada, 4%, 1945.....	7,000 00	6,786 49
Province of Ontario, 5%, 1948.....	35,000 00	38,995 11
Town of Glace Bay, N.S., 5%, 1942.....	13,500 00	12,734 68
Town of Glace Bay, N.S., 5%, 1942.....	4,000 00	3,885 10
Town of Capreol, Ont., 6%, 1954-59.....	12,000 00	12,744 42
Village of Richmond, Ont., 6%, 1936-48.....	5,017 05	5,197 69
Township of Tisdale, Ont., 5 1/2%, 1940-42.....	12,000 00	12,000 00
Township of Teck, Ont., 6%, 1942-50.....	20,000 00	21,072 05
Township of Cornwall, Ont., 5 1/2%, 1936-52.....	6,353 59	6,307 23
Town of Capreol, Ont., 5 1/2%, 1936-49.....	14,444 20	14,444 20
Rural Municipality of North Kildonan, Man., 6%, 1940-45.....	20,000 00	20,558 23
Town of Southampton (Guar. Bell Furniture Co.), 5 1/2%, 1938-45.....	9,821 64	10,038 61
Town of Dryden, Ont., 5 1/2%, 1938-46.....	13,654 61	13,897 36
Town of Dryden, Ont., 5 1/2%, 1947-52.....	12,760 31	13,141 79
Town of Dryden, Ont., 5 1/2%, 1941-44.....	3,054 43	3,054 43
Township of Teck, Ont., 6%, 1945-46.....	8,000 00	8,312 60
Town of Steelton, Ont., 5%, 1942.....	10,000 00	9,939 87
City of Fort William, Ont., 6%, 1950.....	10,000 00	10,701 96
City of Fort William, Ont. (Guar. McKellar Gen. Hosp.), 4 1/2%, '51.....	10,000 00	9,311 74
City of Three Rivers, Que., 5 1/2%, 1962-63.....	18,000 00	19,043 41
City of Three Rivers, Que., 5 1/2%, 1943.....	10,000 00	9,957 06
Town of Dolbeau, Que., 5 1/2%, 1945.....	10,000 00	10,036 70
City of Shawinigan Falls, Que., 5%, 1963-64.....	10,000 00	9,632 56
City of Grand Mere, Que., 5%, 1945.....	10,000 00	9,201 83
City of Montreal, Que., 4 1/2%, 1948.....	17,000 00	16,216 98
Dominion of Canada, 4 1/2%, 1953.....	15,000 00	15,000 00
Dominion of Canada, 4 1/2%, 1946-56.....	10,000 00	9,707 67
Town of Mount Royal, Que., 5%, 1944.....	5,000 00	5,114 27
Province of Saskatchewan, 4%, 1960.....	12,000 00	10,278 91
Province of Ontario, 6%, 1936.....	1,000 00	1,004 87
Town of Glace Bay, N.S., 6%, 1950.....	15,000 00	15,996 95
Town of New Waterford, N.S., 5%, 1951.....	10,000 00	10,051 88
Town of New Waterford, N.S., 5 1/2%, 1951.....	10,000 00	10,051 88
Province of New Brunswick, 5 1/2%, 1950.....	20,000 00	20,605 72
Province of Saskatchewan, 5 1/2%, 1946.....	20,000 00	20,000 00
Village of Emo, Ont., 6%, 1936-50.....	24,695 48	23,748 86
Town of Fort Frances, Ont., 5%, 1936-43.....	9,215 64	9,123 12
School Dist of Drumheller, Alta., 6%, 1942-45.....	10,000 00	10,331 31
Town of Haileybury, Ont., 6%, 1938-50.....	19,751 88	20,610 87
Town of Rainy River, Ont., 6%, 1936-51.....	13,216 16	13,081 34
Town of Renfrew, Ont., 5 1/2%, 1937-39.....	5,644 09	5,666 98
Village of Wheatley, Ont., 5 1/2%, 1939-50.....	15,323 66	15,670 71
Town of Trenton, Ont., 5 1/2%, 1943-51.....	9,474 21	9,718 99
Township of Colchester South, Ont., 5%, 1936-39.....	4,592 16	4,528 96
Town of Smith's Falls, Ont., 5 1/2%, 1942-45.....	10,000 00	10,130 30
Village of Norwich, Ont., 6%, 1944-50.....	6,062 68	6,481 40
City of Sault Ste. Marie, Ont., 5 1/2%, 1954.....	10,000 00	10,171 07
Province of Ontario, 5 1/2%, 1942.....	15,000 00	15,464 50
City of Rosland, B.C., 5 1/2%, 1947.....	11,500 00	11,500 00
Town of Dominion, N.S., 5 1/2%, 1940.....	6,000 00	6,025 98
City of Fort William, Ont., 6%, 1962.....	8,000 00	8,576 93
City of Port Arthur, Ont., 5 1/2%, 1948.....	25,275 16	24,538 19
Dominion of Canada, 3%, 1950-55.....	10,000 00	9,883 45
City of Montreal Sinking Fund, 6%, 1941.....	10,000 00	10,000 00
Town of Glace Bay, N.S., 6%, 1952.....	5,000 00	5,107 18
Town of Dominion, N.S., 6%, 1940.....	5,000 00	5,107 97
City of Brantford, Ont., 5%, 1936-53.....	20,851 72	20,608 70
Town of Kenora, Ont., 5%, 1942.....	25,000 00	23,106 22
Town of Englehart, Ont., 6%, 1936-38.....	3,057 81	3,106 63
Town of New Liskeard, Ont., 6 1/2%, 1936-39.....	2,176 30	2,227 35
Town of Fort Frances, Ont., 6%, 1936-42.....	7,817 39	7,918 04
Town of Timmins, Ont., 5 1/2%, 1937-41.....	10,362 77	10,473 83
Town of Collingwood, Ont., 5 1/2%, 1936-37.....	3,687 05	3,681 81
Sturgeon Falls R.C. School Sec. No. 1, Ont., 6%, 1944.....	1,367 43	1,445 64
Township of Teck, Ont., 5 1/2%, 1942-47.....	27,171 46	27,980 85
Village of Erin, Ont., 5%, 1936-48.....	17,216 61	16,960 52
Town of Morrisburg, Ont., 5 1/2%, 1936-40.....	4,531 79	4,410 91
Township of Tisdale, Ont., 6%, 1936-46.....	6,173 14	6,003 73
Town of Timmins, Ont., 5 1/2%, 1939-42.....	12,635 09	12,635 09
Township of Stamford, Ont., 5%, 1940-42.....	6,047 65	5,986 49
Town of Deseronto, Ont., 5 1/2%, 1947-54.....	9,672 76	9,978 38

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Life Insurance Fund—Continued</i>	Par Value	Book Value
Town of Humboldt, Sask., 6%, 1936-75.....	\$2,531 53	\$2,531 53
Town of Battleford, Sask., 2%, 1936-59.....	7,576 46	7,576 46
Town of Taber, Alta., 4%, 1936-70.....	18,485 67	18,485 67
City of Oshawa, Ont., 4½%, 1936-38.....	20,000 00	19,746 77
Town of Wiaraton, Ont., 5%, 1936-41.....	6,703 59	6,631 27
City of Sarnia, Ont., 5%, 1958-59.....	7,071 80	6,600 68
Totals.....	\$1,589,712 04	\$1,598,491 27

Sick Benefit Fund:

	Par Value	Book Value
Sudbury Copper Cliff Electric Railway, 6%, 1936.....	\$1,000 00	\$1,004 38
City of Toronto, Ont., 5½%, 1937.....	1,000 00	1,000 95
Province of Alberta, 5½%, 1939.....	2,000 00	1,935 26
City of Sault Ste. Marie, Ont., 5%, 1943.....	5,000 00	4,395 27
Town of Trenton, N.S., 5%, 1937-43.....	1,000 00	977 28
Town of Pointe Claire, Que., 6%, 1940-43.....	12,000 00	12,221 62
City of Sault Ste. Marie, Ont., 5½%, 1945.....	4,000 00	4,000 00
City of Sault Ste. Marie, Ont., 5½%, 1945.....	5,000 00	5,048 07
Town of North Bay, Ont., 6%, 1944.....	1,629 50	1,614 53
Town of Dunnville, Ont., 6%, 1936-51.....	3,670 98	3,551 31
S.S. No. 1, Township of Norman, Ont., 5½%, 1936-47.....	1,586 56	1,631 47
Township of Freeman, Ont., 6%, 1936-48.....	2,604 96	2,747 66
Province of Ontario (Guar. Town of Matheson), 5½%, 1936-44.....	2,077 87	2,087 01
Municipality of Chapple, Ont., 6%, 1936-39.....	941 56	947 03
City of Sydney, N.S., 5½%, 1954.....	9,000 00	9,434 70
Town of Dominion, N.S., 5½%, 1950.....	15,000 00	15,385 98
Town of Waterford, N.S., 5%, 1947.....	4,000 00	3,909 36
City of Rossland, B.C., 6%, 1950.....	5,500 00	5,721 28
Town of Dalhousie, N.B., 5½%, 1969.....	5,000 00	4,851 26
R.C. Sep. School No. 1, Township of Fauquier, Ont., 5½%, 1936-47.....	2,163 55	2,224 97
Town of Amherstburg, Ont., 5½%, 1936-38.....	5,957 85	5,903 00
Town of Kenora, Ont., 6%, 1936-39.....	5,135 79	5,183 22
City of Sault Ste. Marie, Ont., 6½%, 1951.....	27,000 00	27,816 44
Township of Tisdale, Ont., 6%, 1936-38.....	4,000 00	4,027 72
Township of Fauquier, 5½%, 1936-46.....	1,209 33	1,203 08
Township of Leitch, 6%, 1936.....	128 16	129 07
Town of Capreol, 5%, 1936-37.....	963 18	963 18
Municipality of Shuniah, Ont., 6%, 1944.....	5,000 00	5,085 93
Municipality of Shuniah, Ont., 6%, 1936-39.....	329 52	332 16
Township of Tisdale, Ont., 5½%, 1936.....	2,000 00	1,983 08
Township of Williamson and Owens, 5½%, 1936-43.....	820 43	833 75
Township of Teck, Ont., 6%, 1936-38.....	6,000 00	5,956 67
Municipality of Chapple, Ont., 6%, 1936-49.....	2,025 92	2,057 77
Dominion of Canada, 4½%, 1956.....	2,000 00	1,932 79
County of Gloucester, N.B., 5½%, 1948.....	4,000 00	3,877 07
City of Montreal West, Que., 5½%, 1951.....	2,000 00	2,063 32
City of Lambert, Que., 5½%, 1952.....	3,000 00	3,050 70
Town of Haileybury, Ont., 6%, 1936-39.....	2,020 60	2,043 96
Town of Fort Frances, Ont., 5½%, 1939-47.....	4,387 29	4,364 03
Town of Keewatin, Ont., 6%, 1943-47.....	5,000 00	5,149 41
City of Brantford, Ont., 5%, 1939.....	3,500 00	3,465 11
Town of Cochrane, Ont., 6%, 1937.....	2,000 00	1,963 69
Town of Collingwood, Ont., 5½%, 1936-39.....	1,106 28	1,103 71
Town of Elmira, Ont., 5½%, 1950-52.....	1,723 16	1,714 22
Town of Dunnville, Ont., 6%, 1936-38.....	4,370 93	4,314 58
Town of Battleford, Sask., 2%, 1936-59.....	535 92	535 92
Municipality of Shuniah, Ont., 6%, 1936-38.....	776 81	783 08
Totals.....	\$181,166 15	\$182,526 05

Child Insurance Fund:

	Par Value	Book Value
Town of Dunnville, Ont., 6%, 1936-44.....	\$987 94	\$987 94
Town of Selkirk, Man., 5%, 1949.....	1,000 00	952 05
Sudbury Copper Cliff Electric Railway, 6%, 1936.....	1,000 00	1,005 42
City of Toronto, Ont., 6%, 1936.....	1,000 00	1,009 56
Province of Ontario, 5½%, 1946.....	1,000 00	974 38
Town of Glace Bay, N.S., 6%, 1936.....	1,000 00	1,001 90
Town of Whitby, Ont., 5%, 1942.....	894 02	844 11
Town of Sydney Mines, N.S., 5%, 1942.....	500 00	481 98
Town of Parry Sound, Ont., 5½%, 1945.....	854 55	823 09
City of Toronto, Ont., 5½%, 1944.....	500 00	491 64
City of Hamilton, Ont., 6%, 1948.....	500 00	546 08
Town of Dryden, Ont., 5½%, 1937.....	1,000 00	986 30
City of Guelph, Ont., 5½%, 1942.....	1,000 00	1,019 13
Town of Keewatin, Ont., 6%, 1948.....	1,000 00	1,059 81
Village of Waterdown, Ont., 5½%, 1939.....	1,000 00	974 05
Town of Dundas, Ont., 6%, 1937.....	1,629 48	1,645 80
Town of Trenton, N.S., 5%, 1937.....	1,500 00	1,473 55
Town of Port Colborne, Ont., 5%, 1954.....	1,000 00	862 12
Township of Fauquier-Ross, 5½%, 1936-60.....	1,384 41	1,432 98
Totals.....	\$18,750 40	\$18,571 89
GRAND TOTALS.....	\$1,789,628 59	\$1,799,589 21

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Life Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Town of New Toronto, Ont., 5 1/2%, 1939-40.....	\$17,143 29	\$17,380 86	\$12,857 47
Rural Mun. of St. Vital, Man., 5 1/2%, 1956.....	17,500 00	17,500 00	8,925 00
Township of East York, Ont., 5%, 1960-61.....	23,000 00	20,014 88	16,560 00
Town of Leamington, Ont., 5 1/2%, 1934-40.....	14,033 23	14,033 23	11,928 25
Town of Bridgeburg, Ont., 5 1/2%, 1935-38.....	9,000 00	9,083 33	6,480 00
Town of Hawkesbury, Ont., 5%, 1933-48.....	15,829 89	15,121 15	9,023 04
Town of Hawkesbury, Ont., 5 1/2%, 1933-46.....	10,944 61	10,741 00	6,238 43
Township of Sandwich West, Ont., 5 1/2%, 1932-46.	25,000 00	24,159 87	11,750 00
Town of Penetanguishene, Ont., 6%, 1935-43.....	9,873 97	10,106 74	7,109 26
School Dist. of E. Kildonan, Man., 6%, 1946-48..	3,000 00	2,864 92	2,550 00
Sudbury Separate School, 6%, 1935-37.....	4,165 93	4,098 18	3,416 06
City of Windsor, Ont., 5 1/2%, 1933-34.....	1,192 62	1,193 09	894 46
Rural Mun. of E. Kildonan, Man., 6%, 1940.....	11,000 00	10,953 20	10,953 20
Town of Midland, Ont., 6%, 1940-46.....	14,000 00	14,599 91	11,480 00
Town of New Toronto, Ont., 5 1/2%, 1934-41.....	4,160 72	4,187 38	3,120 54
Town of New Toronto, Ont., 5 1/2%, 1934-41.....	4,580 63	4,618 71	3,435 47
Township of Sandwich West, Ont., 6%, 1932-40..	18,000 00	18,756 84	8,460 00
Town of Mimico, Ont., 5 1/2%, 1946.....	4,816 96	5,054 75	3,612 27
City of Chippawa, Ont., 5 1/2%, 1939-43.....	12,704 35	16,024 74	12,563 48
City of Windsor, Ont., 5%, 1933-50.....	5,846 35	5,683 19	4,384 75
Village of Fort Erie, Ont., 5 1/2%, 1942-48.....	3,000 00	3,026 21	2,310 00
Village of Fort Erie, Ont., 5 1/2%, 1952-55.....	7,646 93	7,761 73	5,888 14
Village of Fort Erie, Ont., 5 1/2%, 1949-50.....	3,888 00	3,937 54	2,993 76
Township of East York, Ont., 5 1/2%, 1940-50.....	15,082 33	15,660 70	10,859 28
Burrard Inlet Tunnel & Bridge Co., 6%, 1973....	10,000 00	11,079 13	4,900 00
Burrard Inlet Tunnel & Bridge Co., 6%, 1973....	5,000 00	5,000 00	2,450 00
Township of Sandwich E., Ont., 5 1/2%, 1933-42..	5,460 04	5,472 49	2,566 22
Village of Fort Erie, Ont., 5 1/2%, 1944-54.....	11,704 30	11,704 30	9,012 31
Town of Mimico, Ont., 5%, 1933-39.....	8,646 98	8,553 67	6,485 23
Town of Weston, Ont., 6 1/2%, 1947-51.....	10,000 00	10,964 90	8,000 00
School Dist. of E. Kildonan, Man., 6%, 1941-50..	5,000 00	5,231 31	4,250 00
School Dist. of E. Kildonan, Man., 6%, 1951.....	9,000 00	9,522 36	7,650 00
School Dist. of E. Kildonan, Man., 5%, 1936-54..	655 55	655 55	557 22
School Dist. of E. Kildonan, Man., 5%, 1936-65..	1,205 23	1,205 23	1,024 45
Town of Kingsville, Ont., 5 1/2%, 1935-49.....	22,501 94	22,880 38	18,001 55
Town of Sandwich, Ont., 5 1/2%, 1932-36.....	5,449 87	5,487 45	2,779 43
Town of New Toronto, Ont., 5 1/2%, 1934-35.....	754 66	754 66	566 00
Town of Ford City, Ont., 5%, 1933-35.....	15,000 00	14,811 75	7,200 00
Town of Riverside, Ont., 6%, 1934-35.....	4,257 52	4,297 64	1,490 13
Township of Dysart, Ont., 6%, 1933-34.....	498 31	503 51	368 75
Town of Riverside, Ont., 6%, 1934-39.....	17,962 31	18,421 80	6,286 81
Town of Riverside, Ont., 6%, 1940-43.....	14,629 24	15,225 80	5,120 23
Town of Riverside, Ont., 6%, 1943-44.....	2,350 62	2,460 76	822 72
Town of Ford City, Ont., 5%, 1949-55.....	9,400 00	9,040 10	4,512 00
City of Chicoutimi, Que., 5%, 1940-50.....	10,000 00	9,907 34	8,500 00
Town of Sturgeon Falls, Ont., 7%, 1935-41.....	40,096 73	41,413 40	36,087 06
Town of Sandwich, Ont., 5 1/2%, 1932.....	5,000 00	5,011 62	2,550 00
City of Niagara Falls, Ont., 5%, 1935-37.....	10,000 00	10,000 00	8,200 00
Hanna Municipal Hospital, Alta., 6 1/2%, 1936-49..	15,400 00	16,282 04	12,320 00
School Dist. of E. Kildonan, Man., 6%, 1944-55..	6,000 00	6,327 99	5,100 00
Village of Fort Erie, Ont., 5 1/2%, 1952-53.....	7,000 00	7,083 93	5,390 00
Township of Calvert, Ont., 5 1/2%, 1944-50.....	13,000 00	12,262 03	11,310 00
Town of Thorold, Ont., 5%, 1934-37.....	3,001 30	2,928 69	2,461 07
Town of Ford City, Ont., 6%, 1934-37.....	24,900 86	25,140 68	11,952 41
Town of Ford City, Ont., 6%, 1932-41.....	4,000 00	4,096 53	1,920 00
Town of Ford City, Ont., 6%, 1937-43.....	12,000 00	12,518 31	5,760 00
Town of Riverside, Ont., 5 1/2%, 1931-34.....	20,000 00	19,867 04	7,000 00
Town of Eastview, Ont., 5 1/2%, 1938-41.....	15,000 00	15,283 19	10,350 00
Town of Thorold, Ont., 5%, 1934-37.....	2,044 43	2,003 44	1,676 43
Town of Sudbury, Ont., 5%, 1933.....	3,316 72	3,316 72	2,819 21
City of Niagara Falls, Ont., 5%, 1945-48.....	12,000 00	11,745 85	9,840 00
Town of Mimico, Ont., 5 1/2%, 1933-39.....	7,254 36	7,306 98	5,440 77
Town of Mimico, Ont., 5 1/2%, 1934-35.....	9,398 79	9,452 96	7,049 09
Town of Mimico, Ont., 5%, 1933-35.....	3,408 00	3,398 29	2,556 00
Town of Sandwich, Ont., 5 1/2%, 1932-39.....	13,384 10	13,519 20	6,825 89
Township of Scarborough, Ont., 5%, 1949.....	19,461 56	18,587 47	14,790 79
Hanna Municipal Hospital, Alta., 6%, 1936-54..	15,417 63	15,417 63	12,334 10
Town of Watrous, Sask., 5 1/2%, 1936-56.....	3,088 34	3,088 34	2,069 19
Town of Watrous, Sask., 5 1/2%, 1957.....	203 86	203 86	136 59
Town of Melville, Sask., 5 1/2%, 1936-59.....	23,721 15	23,721 15	19,688 55
Township of Dysart, Ont., 6%, 1932-39.....	4,475 73	4,620 74	3,312 04
School Dist. of Redcliff, Alta., 3%, 1933-75.....	7,267 66	7,267 66	5,087 36
Town of Redcliff, Alta., 3%, 1932-75.....	19,036 89	19,036 89	7,043 65
Town of Mimico, Ont., 5%, 1933-36.....	4,584 74	5,949 14	4,338 55
Town of Mimico, Ont., 5%, 1933-36.....	3,168 61	3,157 62	2,376 46
Totals.....	\$754,517 22	\$759,751 67	\$507,221 12

<i>Sick Benefit Fund:</i>	Par Value	Book Value	Authorized Value
Town of Chelmsford, Ont., 6%, 1937-43.....	\$3,636 22	\$3,760 32	\$3,760 32
Town of Mimico, Ont., 6%, 1933-47.....	5,409 93	5,321 47	4,057 45
Town of Canora, Sask., 6%, 1934.....	408 10	409 20	253 02
Township of Sandwich E., Ont., 5 1/2%, 1933-47..	4,498 08	4,514 11	2,114 10
Township of Sandwich E., Ont., 5 1/2%, 1932-37..	1,733 09	1,736 42	814 55
Town of Hawkesbury, Ont., 5 1/2%, 1944-51.....	9,926 73	10,194 53	5,658 24
Township of North York, Ont., 5 1/2%, 1937-39..	3,962 46	3,870 63	3,368 09
Town of Hawkesbury, Ont., 4%, 1932-33.....	1,090 70	1,065 83	621 70
Town of Ford City, Ont., 5%, 1938.....	2,000 00	1,951 21	960 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (in default)

<i>Sick Benefit Fund—Continued</i>	Par Value	Book Value	Authorized Value
Town of Ford City, Ont., 5%, 1939.....	\$1,000 00	\$973 04	\$480 00
Town of Sturgeon Falls, Ont., 6%, 1935-36.....	605 84	607 96	545 26
Township of Scarborough, Ont., 5%, 1948.....	5,320 54	5,094 59	4,043 61
Town of Melville, Sask., 5½%, 1936-59.....	2,293 23	2,293 23	1,903 38
Town of Redcliff, Alta., 3%, 1932-75.....	2,855 53	2,855 53	1,056 55
Totals.....	\$44,740 45	\$44,648 07	\$29,636 27
GRAND TOTALS.....	\$799,257 67	\$804,399 74	\$536,857 39

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1, 1879.

Officers.—Principal Officer, W. M. Couper, K.C.; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin; C. G. Chapin, C.M.B.; W. E. Leng, Supt. of Org.

Auditors.—W. J. Beney, H. B. Hill.

Actuary.—M. A. Mackenzie, M.A.

Governing Executive Authority (as at date of filing statement).—J. P. Hoag, Toronto, Ont.; W. J. Bourke, Toronto, Ont.; F. Payette, Montreal, Que.; S. C. Berridge, Brandon, Man.; D. M. Craig, Walkerville, Ont.; S. K. Allan, Kemptville, Ont.

Summary of Funds

Balances of Funds, December 31, 1935:			
Mortuary Fund.....	\$16,550,642 59		
Sickness Fund No. 1.....	679,578 48		
Sickness Fund No. 2.....	8,151 50		
General Fund.....	30,590 94		
Total Ledger Assets.....		\$17,268,963 51	
Add non-ledger assets.....		271,984 22	
		\$17,540,947 73	
Deduct unadmitted assets.....	\$604,337 62		
Deduct due and accrued liabilities (except reserve).....	1,467,634 76		
		2,071,972 38	
Net Balance of All Funds.....		\$15,468,975 35	
Reserve as per actuary's report.....		\$14,554,200 00	
Balance—Surplus of Assets over All Liabilities and Reserve.....		\$2,415,431 60	

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate: office premises.....	\$29,000 00
Loans and liens on policies.....	178,950 20
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$14,583,980 23
In default.....	2,250,858 04
Cash in chartered banks of Canada in Canada.....	16,834,838 27
	226,175 04
Total Ledger Assets.....	\$17,268,963 51

Non-Ledger Assets

Interest accrued.....	\$207,654 05
Amount due from Sub-Courts.....	64,330 17
Total Non-Ledger Assets.....	\$271,984 22
Total Assets.....	\$17,540,947 73
Deduct assets not admitted:	
Deficiency of market under book value of bonds and debentures in default...	604,337 62
Total Admitted Assets.....	\$16,936,610 11

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$147,507 64	
Sickness benefits.....	4,663 75	
		\$152,171 39
Present value of matured claims payable by instalments, death claims.....		6,557 92
Other liabilities due and accrued: salaries, \$125.00; actuarial fees, \$1,850.00; general accounts, \$330.45.....		2,305 45
Investment reserve.....		1,306,600 00
Total Liabilities (except Reserve).....		<u>1,467,634 76</u>
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$13,930,100 00	
Sickness Fund.....	624,100 00	
Total Reserve.....		<u>\$14,554,200 00</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934.....	\$15,803,760 00	
Policy liens.....	136,307 09	
		\$15,940,067 09
Income for the year:		
Premiums (with extra dues, etc.).....	\$813,145 28	
Interest and rents.....	775,260 10	
Policy liens.....	18,966 94	
Total Income.....		1,607,381 32
		\$17,547,448 41
Disbursements for the year:		
Death claims.....	\$899,940 78	
Other disbursements: transferred to General Fund and Sick Benefits re policy liens.....	1,865 04	
Total Disbursements.....		901,805 82
		\$16,645,642 59
Deduct transfers to General Fund.....		95,000 00
Balance of Fund (Ledger Assets), December 31, 1935.....		\$16,395,368 56
Liens.....		155,274 03
		<u>\$16,550,672 59</u>

SICKNESS FUND No. 1

Balance of fund (ledger assets), December 31, 1934.....	\$638,583 51	
Policy liens.....	12,748 30	
		\$651,331 81
Income for the year:		
Premiums.....	\$64,831 54	
Interest and rents.....	27,480 13	
Policy liens.....	1,840 50	
Total Income.....		94,152 17
		745,483 98
Disbursements for the year, sickness claims.....		65,905 50
Balance of Fund (Ledger Assets), December 31, 1935.....		\$664,989 68
Policy liens.....		14,588 80
		<u>\$679,578 48</u>

SICKNESS FUND No. 2

Balance of fund (ledger assets), December 31, 1934.....		\$6,485 53
Income for the year:		
Premiums.....	\$5,447 69	
Interest and rents.....	32 66	
Policy liens.....	160 12	
Total Income.....		5,640 47
		\$12,126 00
Disbursements for the year: sick claims.....		3,974 50
Balance of Fund (Ledger Assets), December 31, 1935.....		\$7,991 38
Policy liens.....		160 12
		<u>\$8,151 50</u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$7,529 28
Policy liens.....		7,714 10
Income for the year:		
Assessment, dues, fees and fines.....	\$51,185 54	
First year premiums.....	12,390 33	
Interest.....	72 37	
Bonds, supplies and sundries.....	4,833 34	
Policy liens.....	1,213 15	
Total Income.....		69,694 73
		<u>\$84,938 11</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$35,500 00	
Director's fees.....	2,711 92	
Auditors' fees.....	1,000 00	
Actuaries' fees and expenses.....	1,509 25	
Travelling expenses.....	1,031 01	
Bonding officers.....	5,487 60	
Printing and supplies.....	1,586 56	
Miscellaneous.....	177 05	
Total.....		\$49,003 39
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$215 00	
Salaries.....	43,854 68	
Travelling expenses.....	16,744 25	
Bonuses to members.....	3,750 00	
Total.....		64,563 93
<i>All Other Expenses:</i>		
Advertising.....	\$3,592 38	
Premises and furniture.....	439 25	
Legal fees.....	1,783 75	
Investigation.....	161 45	
Taxes and licenses.....	1,625 36	
Telephone, telegrams, and express and freight postage.....	2,847 93	
Agency printing and stationery.....	3,296 67	
Light, fuel and water.....	366 33	
Insurance, exchange and interest.....	1,419 78	
Official publications.....	8,043 50	
Meeting of Supreme Body and grants.....	9,549 09	
Caretaking.....	1,080 00	
Office expenses.....	1,574 36	
Total.....		35,779 85
Total Disbursements.....		149,347 17
Add transfers from Mortuary Fund.....		95,000 00
Balance of Fund (Ledger Assets), December 31, 1935.....		\$21,663 69
Policy liens.....		8,927 25
		<u>\$30,590 94</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	37,165	\$34,080,704 42	1,570	\$1,460,238 60	3,327	\$3,256,643 05
New issued.....	240	238,000 00	173	165,000 00	876	856,000 00
Old revived.....	475	460,450 00	40	39,000 00	114	105,500 00
Transferred to.....	3	3,000 00	10	11,000 00	26	25,500 00
Totals.....	37,883	\$34,782,154 42	1,793	\$1,675,238 60	4,343	\$4,243,643 05
Less ceased by:						
Death.....	983	905,656 95	8	7,500 00	12	8,353 00
Lapse.....	904	862,600 00	181	173,000 00	708	670,000 00
Decrease.....		409,134 34		35,423 62		40,019 20
Transferred from.....	27	26,500 00	6	7,000 00	6	6,000 00
Total ceased	1,914	\$2,203,891 29	195	\$222,923 62	726	\$724,372 20
At end of 1935.....	35,969	\$32,578,263 13	1,598	\$1,452,314 98	3,617	\$3,519,270 85

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	38	\$114,000 00	42,100	\$38,911,586 07	20,087	\$18,547,322 51
New issued.....	1	3,000 00	1,290	1,262,000 00	573	553,500 00
Old revived.....	1	3,000 00	630	607,950 00	233	227,500 00
Transferred to.....			39	39,500 00	4	3,500 00
Totals.....	40	\$120,000 00	44,059	\$40,821,036 07	20,897	\$19,331,822 51
Less ceased by:						
Death.....			1,003	\$921,509 95	557	\$513,447 31
Lapse.....	4	12,000 00	1,797	1,717,600 00	682	664,750 00
Decrease.....				484,577 16		199,356 37
Transferred from.....			39	39,500 00		
Total ceased.....	4	\$12,000 00	2,839	\$3,163,187 11	1,239	\$1,377,553 68
At end of 1935.....	36	\$108,000 00	41,220	\$37,657,848 96	19,658	\$17,954,268 83

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve:		
Whole life certificates.....		\$11,207,600 00
Paid-up certificates.....		1,979,300 00
Twenty-pay life certificates.....		210,200 00
Pay to age 65 life certificates.....		36,800 00
Endowment at age 65.....		414,300 00
Family protection certificates.....		9,900 00
Twenty-year endowment.....		72,000 00
Death claims unpaid.....		154,100 00
Investment reserve.....		1,306,600 00
Surplus.....		874,500 00
		<u>\$16,265,300 00</u>

Assets

Book value of bonds not in default.....	\$14,185,600 00
Authorized value of bonds in default.....	1,487,100 00
Accrued interest on bonds not in default.....	201,200 00
Policy liens with interest.....	186,300 00
Cash.....	205,100 00
	<u>\$16,265,300 00</u>

The basis of the above valuation was the AM (5) table of mortality with interest at 3%.
The mortality experienced during the year was 86.8% of that expected by the table.
Ratio of assets to liabilities was 105.68%.
The rate of interest earned by the fund was 4.92%.

SICK AND FUNERAL BENEFIT FUND No. 1

Liabilities

Net liability.....	<u>\$615,900 00</u>
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Assets

Book value of bonds not in default.....	\$398,400 00
Interest accrued thereon.....	6,500 00
	<u>404,900 00</u>
Authorized value of bonds in default.....	173,100 00
Liens on certificates with interest.....	17,500 00
Cash.....	20,400 00
	<u>\$615,900 00</u>

In respect of the above fund the liability under any certificates may be terminated at any time on notice from the Head Office.

SICK AND FUNERAL BENEFIT FUND No. 2

Liabilities

Net liability.....	<u>\$8,200 00</u>
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Assets

Net assets.....	<u>\$8,200 00</u>
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This Department was opened in 1929. The rates charged are those of the Manchester Unity Whole Society, with interest at 3 1/2%.
The above valuations were made by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund:</i>	Par Value	Book Value
Dominion of Canada Victory Loan, 5 ½ %, 1937.....	\$6,300 00	\$6,300 00
Dominion of Canada National Service Loan, 5 %, 1941.....	100,000 00	99,340 88
Dominion of Canada National Service Loan, 5 %, 1941.....	50,000 00	48,548 24
Dominion of Canada National Service Loan, 5 %, 1941.....	100,000 00	97,092 83
Dominion of Canada Conversion Loan, 4 ½ %, 1959.....	25,000 00	22,765 12
Dominion of Canada Conversion Loan, 4 ½ %, 1959.....	25,000 00	24,287 88
Dominion of Canada Conversion Loan, 4 ½ %, 1956.....	50,000 00	53,456 65
Dominion of Canada Refunding Loan, 4 %, 1945.....	200,000 00	193,929 03
Dominion of Canada Refunding Loan, 3 ½ %, 1949.....	300,000 00	290,030 31
Dominion of Canada Loan, 3 %, 1955.....	100,000 00	98,527 32
Canadian Northern Railways, 6 ½ %, 1946.....	65,000 00	71,229 50
Canadian Northern Railways, 6 ½ %, 1946.....	35,000 00	38,353 71
Canadian Northern Railways, 6 ½ %, 1946.....	50,000 00	55,532 33
Canadian Northern Railways, 6 ½ %, 1946.....	310,000 00	347,569 63
Canadian Northern Railways, 6 ½ %, 1946.....	50,000 00	58,131 85
Canadian National Railways, 5 %, 1936-38.....	375,000 00	373,938 02
Canadian National Railways, 5 %, 1954.....	25,000 00	23,494 19
Canadian National Railways, 5 %, 1954.....	25,000 00	23,422 38
Canadian National Railways, 5 %, 1954.....	100,000 00	96,098 32
Canadian National Railways, 3 %, 1944.....	100,000 00	98,572 53
Canadian National Railways, 4 ¾ %, 1955.....	60,000 00	61,619 61
Grand Trunk Railways, 6 %, 1936.....	20,000 00	25,228 73
Province of Ontario, 4 ½ %, 1949.....	50,000 00	49,550 57
Province of Ontario, 6 %, 1941.....	7,000 00	7,333 29
Province of Ontario, 6 %, 1941.....	33,000 00	35,190 98
Province of Ontario, 6 %, 1943.....	250,000 00	245,364 40
Province of Ontario, 5 %, 1948.....	50,000 00	56,236 51
Province of Ontario, 5 %, 1952.....	25,000 00	25,115 69
Province of Ontario, 6 %, 1936.....	110,000 00	106,593 03
Province of Ontario, 4 ½ %, 1943.....	50,000 00	49,551 76
Province of Ontario, 4 ½ %, 1950.....	25,000 00	24,988 64
Province of Ontario, 4 ½ %, 1950.....	25,000 00	24,978 25
Province of Quebec, 4 ½ %, 1963.....	25,000 00	27,389 89
Province of Quebec, 4 ½ %, 1963.....	25,000 00	27,389 89
Province of New Brunswick, 5 ½ %, 1952.....	100,000 00	96,414 00
Province of New Brunswick, 5 %, 1963.....	10,000 00	10,072 64
Province of New Brunswick, 5 %, 1954.....	25,000 00	24,940 35
Province of New Brunswick, 5 %, 1957.....	25,000 00	24,988 29
Province of New Brunswick, 4 ¾ %, 1960.....	40,000 00	41,259 07
Province of New Brunswick, 5 ½ %, 1950.....	25,000 00	25,394 96
Province of New Brunswick, 5 ½ %, 1950.....	15,000 00	16,888 42
Province of New Brunswick, 5 ½ %, 1950.....	20,000 00	22,574 30
Province of Nova Scotia, 5 %, 1960.....	50,000 00	56,596 75
Province of Nova Scotia, 4 ½ %, 1960.....	25,000 00	24,881 09
Province of Nova Scotia, 5 %, 1959.....	15,000 00	15,932 39
Province of Nova Scotia, 4 ½ %, 1960-61.....	40,000 00	41,017 87
Province of Nova Scotia, 4 ½ %, 1960.....	25,000 00	26,894 13
Province of Nova Scotia, 3 %, 1947.....	50,000 00	48,934 93
Province of Manitoba, 5 ½ %, 1958.....	25,000 00	23,676 51
Province of Manitoba, 5 ½ %, 1958.....	15,000 00	15,407 97
Province of Manitoba, 4 ½ %, 1940.....	40,000 00	39,823 96
Province of Manitoba, 6 %, 1947.....	50,000 00	47,627 79
Province of Manitoba, 5 ½ %, 1955.....	25,000 00	24,068 47
Province of Manitoba, 5 ½ %, 1955.....	25,000 00	22,161 21
Province of Manitoba, 6 %, 1947.....	25,000 00	24,340 56
Province of Manitoba, 6 %, 1947.....	55,000 00	55,252 50
Province of Manitoba, 6 %, 1947.....	25,000 00	27,058 50
Province of Manitoba, 5 ½ %, 1955.....	10,000 00	10,639 47
Province of Manitoba, 5 %, 1959.....	25,000 00	25,000 00
Province of Manitoba, 5 %, 1944.....	25,000 00	23,935 44
Province of Saskatchewan, 4 %, 1960.....	75,000 00	68,123 80
Province of Saskatchewan, 4 %, 1953.....	25,000 00	22,720 38
Province of Saskatchewan, 4 ½ %, 1955.....	29,000 00	28,153 46
Province of Saskatchewan, 6 %, 1952.....	25,000 00	23,519 30
Province of Saskatchewan, 6 %, 1952.....	20,000 00	19,977 24
Province of Saskatchewan, 6 %, 1952.....	40,000 00	39,863 15
Province of Saskatchewan, 4 %, 1954.....	15,000 00	13,491 01
Province of Saskatchewan, 5 %, 1959.....	25,000 00	24,755 14
Province of Saskatchewan, 5 %, 1959.....	25,000 00	24,742 89
Province of Saskatchewan, 5 %, 1959.....	25,000 00	24,755 11
Province of Saskatchewan (Farm Loan), 5 %, 1960.....	200,000 00	199,087 78
Province of Alberta, 5 %, 1943.....	23,000 00	23,364 93
Province of Alberta, 6 %, 1941.....	25,000 00	26,151 13
Province of Alberta, 6 %, 1936.....	7,000 00	7,031 75
Province of Alberta, 5 %, 1959.....	375,000 00	375,000 00
Province of British Columbia, 6 %, 1941.....	25,000 00	26,151 13
Province of British Columbia, 5 ½ %, 1945.....	25,000 00	23,941 53
Province of British Columbia, 5 ½ %, 1945.....	35,000 00	33,592 81
Province of British Columbia, 5 %, 1953.....	25,000 00	23,445 94
Province of British Columbia, 4 ½ %, 1946.....	25,000 00	24,808 07
Province of Prince Edward Island, 3 %, 1945.....	40,000 00	39,584 08
Grand Trunk Pacific Railway, 4 %, 1939.....	5,346 00	5,175 51
Grand Trunk Pacific Railway, 4 %, 1939.....	1,944 00	1,880 96
Grand Trunk Pacific Railway, 4 %, 1942.....	9,720 00	9,167 31
Canadian Northern Western Railway, 4 ½ %, 1942.....	48,666 66	46,151 52
Canadian Northern Western Railway, 4 ½ %, 1942.....	138,953 66	134,177 25
Canadian Northern Pacific Railway, 4 ½ %, 1950.....	121,666 66	94,244 96
Canadian Northern Pacific Railway, 4 %, 1950.....	32,908 40	28,113 16
Canadian Northern Pacific Railway, 4 ½ %, 1950.....	24,333 32	22,013 66
Canadian Northern Pacific Railway, 4 %, 1950.....	15,758 26	13,460 83

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Canadian Northern Pacific Railway, 4%, 1950.....	\$24,333 33	\$22,707 57
Hydro-Electric Commission, 4 3/4%, 1970.....	25,000 00	25,354 48
Sisters of Charity, 5%, 1943-44.....	21,000 00	21,000 00
Lethbridge Northern Irrigation Dist., 6%, 1951.....	50,000 00	52,585 00
Lethbridge Northern Irrigation Dist., 6%, 1951.....	39,000 00	43,324 98
Montreal Metropolitan Commission, 5%, 1942.....	200,000 00	195,073 94
Montreal Metropolitan Commission, 5%, 1942.....	5,000 00	5,050 30
Montreal Harbour Commission, 5%, 1969.....	50,000 00	49,763 97
Agricultural Credit Commission, 4 1/2%, 1941.....	25,000 00	24,829 38
Town of Palmerston, Ont., 5%, 1936.....	2,178 97	2,178 97
Town of Selkirk, Man., 5%, 1936-39.....	6,000 00	5,981 37
Schools of Stettler, Alta., 5%, 1936-41.....	3,000 00	3,000 00
Town of Claresholm, Alta., 5 1/2%, 1945.....	22,146.86	22,146 86
Town of Selkirk, Man., 5%, 1941-49.....	2,000 00	1,985 10
Town of Qu'Appelle, Sask., 6%, 1936-50.....	3,155 25	3,155 25
City of Sarnia, Ont., 5%, 1942-46.....	87,176 63	86,255 98
United Counties of Stormont, Dundas and Glengarry, 5%, 1936-49	39,714 63	39,461 91
City of Portage la Prairie, Man., 5%, 1946.....	15,000 00	14,800 00
City of Lachine, Que., 4%, 1941.....	13,000 00	13,007 00
City of Lachine, Que., 4%, 1940.....	14,000 00	13,887 84
Schools of Rivierre St. Pierre, 5 1/2%, 1938.....	15,000 00	15,129 95
Town of Dalhousie, N.B., 4 1/2%, 1938.....	8,000 00	7,912 00
Town of Selkirk, Man., 5%, 1936-39.....	6,000 00	5,983 97
Town of Kenora, Ont., 5%, 1940.....	25,000 00	24,862 50
City of North Battleford, Sask., 5 1/4%, 1936.....	17,500 00	17,479 00
City of North Battleford, Sask., 5 1/2%, 1942.....	50,000 00	47,710 72
City of Lethbridge, Alta., 5%, 1943.....	3,893 05	3,657 29
City of Medicine Hat, Alta., 5%, 1943.....	10,000 00	9,678 60
City of Saskatoon, Sask., 5%, 1943.....	20,000 00	18,743 87
City of Saskatoon, Sask., 5%, 1943.....	15,145 58	14,194 72
Municipality of Coquitlam, B.C., 5%, 1941.....	81,000 00	75,185 90
City of Sault Ste. Marie, Ont., 5 1/2%, 1945.....	5,000 00	4,865 00
City of Ottawa, Ont., 5%, 1945.....	50,000 00	48,565 00
City of Toronto, Ont., 4 1/2%, 1945.....	50,000 00	46,648 30
Protestant Schools of Montreal, Que., 4%, 1942.....	25,000 00	21,849 82
Town of Orillia, Ont., 5%, 1938-44.....	9,410 30	8,812 66
Schools of LaSalle, Que., 5 1/2%, 1954.....	15,000 00	15,120 10
Schools of Prince Albert, Sask., 4%, 1966.....	9,328 65	9,328 65
City of Prince Albert, Sask., 4%, 1966.....	66,729 50	66,729 50
R.C. Schools of Verdun, Que., 5 1/2%, 1943.....	50,000 00	51,155 35
City of Edmonton, Alta., 5 1/2%, 1964.....	3,500 00	3,656 03
City of Edmonton, Alta., 5 1/2%, 1956.....	12,000 00	12,566 82
City of Edmonton, Alta., 4 1/2%, 1950-51.....	1,459 99	1,366 29
City of Victoria, B.C., 5 1/2%, 1953.....	25,000 00	26,093 11
Protestant Schools of Montreal, Que., 4%, 1938.....	21,000 00	20,477 69
City of Sydney, N.S., 5 1/2%, 1941.....	25,000 00	25,382 23
City of Hamilton, Ont., 4 1/2%, 1939-44.....	38,000 00	36,820 41
City of Hamilton, Ont., 5%, 1943-44.....	2,000 00	1,996 54
City of Halifax, N.S., 5%, 1965.....	100,000 00	99,534 00
City of Regina, Sask., 5%, 1959.....	15,000 00	14,795 97
City of Saskatoon, Sask., 5%, 1945.....	30,000 00	29,763 27
City of Saskatoon, Sask., 5%, 1945.....	63,000 00	62,655 02
Plummer Memorial Hospital, 5 1/2%, 1945.....	20,000 00	20,441 16
City of Calgary, Alta., 4 1/2%, 1945.....	15,000 00	14,307 31
City of Lachine, Que., 4%, 1940.....	5,000 00	4,760 86
City of Sydney, N.S., 3 1/2%, 1950.....	111,000 00	113,855 39
City of Medicine Hat, Alta., 5%, 1944.....	12,000 00	11,719 41
City of Lethbridge, Alta., 5 1/2%, 1946.....	40,000 00	40,758 04
City of Calgary, Alta., 4 1/2%, 1940.....	14,600 00	14,367 12
City of North Battleford, Sask., 5 1/2%, 1953.....	10,220 00	10,336 66
City of Lethbridge, Alta., 5 1/2%, 1946.....	19,000 00	19,588 84
City of Portage la Prairie, Man., 5%, 1941-51.....	10,500 00	10,317 86
City of Lethbridge, Alta., 5 1/2%, 1946.....	26,081 22	26,862 84
City of Medicine Hat, Alta., 6%, 1949.....	53,000 00	54,519 24
Ont. W. Shore & Elec. Ry. (Guar. by Twp. Ashfield), 5%, 1938	10,000 00	9,482 77
City of Levis, Que., 5 1/2%, 1942.....	14,000 00	13,575 46
Municipality of Point Grey, B.C., 5%, 1943.....	25,000 00	23,646 27
City of Winnipeg, Man., 5%, 1960.....	25,000 00	24,509 82
City of Sydney, N.S., 6%, 1952.....	25,000 00	26,255 97
City of Brandon, Man., 6%, 1943.....	15,000 00	15,428 92
Town of Listowel, Ont., 5%, 1936-38.....	1,062 88	1,062 88
City of Moose Jaw, Sask., 5%, 1936-38.....	6,486 64	6,471 58
City of Red Deer, Alta., 5%, 1936-41.....	6,770 18	6,742 76
Town of Vegreville, Alta., 6%, 1936-42.....	15,537 50	15,400 11
City of Red Deer, Alta., 6%, 1936-43.....	3,609 49	3,521 47
Town of Cornwall, Ont., 5 1/2%, 1936-40.....	13,648 64	13,829 40
Township of Colchester South, Ont., 5 1/2%, 1936-43.....	4,922 46	4,972 02
Town of Waterloo, Ont., 5 1/2%, 1936-38.....	3,732 25	3,732 25
Schools of Lethbridge, Alta., 5 1/2%, 1955-61.....	26,250 00	27,649 52
Schools of Brandon, Man., 5%, 1943.....	10,000 00	9,900 01
Town of Grimsby, Ont., 6%, 1954-59.....	10,810 26	10,684 38
Township of Nelson, Ont., 5 1/2%, 1940-41.....	20,000 00	19,815 26
Town of Wingham, Ont., 6%, 1937-38.....	2,342 30	2,382 48
City of Port William, Ont., 5%, 1939.....	51,000 00	51,162 19
Schools of Cote-des-Neiges, Que., 5%, 1940.....	25,000 00	25,248 19
City of Lethbridge, Alta., 4 1/2%, 1940.....	11,000 00	10,296 00
Municipality of Point Grey, B.C., 5%, 1937.....	11,193 18	11,055 43
City of Lachine, Que., 5%, 1955.....	50,000 00	45,575 00
City of Sault Ste. Marie, Ont., 6%, 1951.....	47,000 00	45,163 89
City of Winnipeg, Man., 6%, 1941.....	30,000 00	31,135 06

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)		Par Value	Book Value
<i>Insurance Fund—Continued</i>			
R.C. Schools of Verdun, Que., 5 1/2%, 1964		\$94,000 00	\$95,718 93
Schools of Ste. Madeleine d'Outremont, 5 1/2%, 1949		15,000 00	15,366 07
City of Fort William, Ont., 5%, 1940		11,000 00	10,932 62
Municipality of Point Grey, B.C., 5%, 1941		40,000 00	39,899 36
City of Welland, Ont., 5 1/2%, 1936-40		3,544 09	3,597 79
R.C. Schools of Toronto, Ont., 5 1/2%, 1943		30,000 00	30,927 72
City of Welland, Ont., 5%, 1945-54		3,406 66	3,366 84
City of Edmonton, Alta., 5%, 1953		84,618 18	83,749 71
City of Welland, Ont., 5%, 1936-44		47,818 11	47,391 66
City of Welland, Ont., 5%, 1936-44		54,000 00	52,468 87
City of Hamilton, Ont., 4 1/2%, 1939-44		44,000 00	42,638 21
City of Hamilton, Ont., 4 1/2%, 1939-44		25,000 00	24,143 01
R.C. Schools of Fort William, Ont., 5%, 1960		20,000 00	20,410 08
Town of Dominion, N.S., 5 1/2%, 1950		12,000 00	11,643 86
Town of Springhill, N.S., 6%, 1957		10,000 00	9,611 69
Town of Amherst, N.S., 5%, 1963		5,000 00	5,316 81
Town of Springhill, N.S., 6%, 1957		714 20	714 20
Town of Grimsby, Ont., 5%, 1936		4,224 60	4,195 66
Town of Kenora, Ont., 5%, 1936-40		6,000 00	6,161 23
School of Weyburn, Sask., 6%, 1936-41		1,981 01	1,934 28
Town of Whitewood, Sask., 5%, 1936-41		6,000 00	5,795 01
Manitoba Provincial Exhibition, 5%, 1949		7,942 89	7,695 00
Portage la Prairie Industrial Exhibition, 5%, 1936-49		59,008 95	59,327 57
Town of Oakville, Ont., 5%, 1941-50		14,818 27	15,213 40
Township of Chapeau, Ont., 6%, 1936-50		1,200 00	1,209 78
School of Didsbury, Alta., 6%, 1936-37		1,782 23	1,741 72
Town of Capreol, Ont., 6 1/2%, 1946		35,000 00	34,359 50
City of Vancouver, B.C., 3 1/2%, 1939		5,985 33	5,985 33
School of Maisonneuve, Que., 4 1/2%, 1936-52		5,932 66	5,932 66
School of Maisonneuve, Que., 4 1/2%, 1936-52		24,000 00	24,366 91
City of Kamloops, B.C., 5 1/2%, 1941		3,000 00	3,082 05
City of Edmonton, Alta., 5 1/2%, 1944		90,000 00	93,840 82
R.C. Schools of Toronto, Ont., 6%, 1941		30,000 00	29,104 52
City of Hamilton, Ont., 4 1/2%, 1939-44		9,000 00	8,912 07
School of Brandon, Man., 5%, 1943		6,385 00	6,371 76
City of Brandon, Man., 5%, 1940		4,100 00	4,174 07
Town of Ste. Agathe des Monts, Que., 5 1/2%, 1936-54		10,000 00	10,334 67
Town of St. Pierre, Que., 6%, 1938-41		7,000 00	7,214 19
City of Medicine Hat, Alta., 6%, 1951		100,000 00	97,103 19
City of Winnipeg, Man., 6%, 1942		10,000 00	10,000 00
City of Sault Ste. Marie, Ont., 6%, 1941-42		50,000 00	48,844 73
City of Montreal, Que., 5%, 1945		15,000 00	15,652 45
City of North Bay, Ont., 6%, 1952		15,000 00	14,955 29
Municipality of Northumberland, N.B., 6%, 1943		10,000 00	9,744 37
Schools of Dalhousie, N.B., 5 1/2%, 1951		10,000 00	9,977 94
Municipality of Gloucester, N.B., 5 1/2%, 1937-49		20,000 00	19,158 18
Town of Glace Bay, N.S., 5%, 1955		6,203 17	6,166 10
Town of Mount Forest, Ont., 5 1/2%, 1936-45		19,500 00	19,500 00
School of Drumheller, Alta., 6%, 1936-48		22,000 00	21,121 98
School of Vermillion Centre, Alta., 5 1/2%, 1936-58		10,328 87	10,372 53
City of North Bay, Ont., 5 1/2%, 1936-37		20,000 00	20,635 45
Township of Nepean, Ont., 6%, 1958-60		33,597 52	34,120 50
Schools of Sarnia, Ont., 5 1/2%, 1936-50		14,000 00	13,553 12
City of Medicine Hat, Alta., 5%, 1943		5,000 00	4,599 42
City of Saskatoon, Sask., 5%, 1945		75,000 00	65,109 18
District of South Vancouver, B.C., 5%, 1962		30,000 00	26,043 60
District of South Vancouver, B.C., 5%, 1962		20,000 00	17,362 58
District of South Vancouver, B.C., 5%, 1962		15,500 00	15,861 20
Schools of St. Sacrament de Lachine, Que., 5 1/2%, 1953		13,000 00	13,420 68
City of Edmonton, Alta., 5 1/2%, 1947		1,946 66	1,816 09
City of Edmonton, Alta., 4 1/2%, 1952		1,000 00	988 57
Schools of Edmonton, Alta., 5%, 1953		1,000 00	1,030 63
City of Edmonton, Alta., 5 1/2%, 1947		5,000 00	5,015 10
City of Sydney, N.S., 5 1/2%, 1942		14,000 00	13,591 03
City of Hamilton, Ont., 4 1/2%, 1939		27,000 00	26,187 75
City of Hamilton, Ont., 4 1/2%, 1939-44		29,000 00	28,952 37
City of Hamilton, Ont., 5%, 1943-44		100,000 00	98,990 44
Township of York, 5%, 1946-54		150,000 00	147,911 24
School of Regina, Sask., 5%, 1960		33,000 00	32,332 99
City of Medicine Hat, Alta., 5%, 1942		25,000 00	25,000 00
Town of Liverpool, N.S., 5%, 1950		19,670 00	19,670 00
City of Regina, Sask., 5%, 1960		31,000 00	31,506 77
Town of Sydney Mines, N.S., 6%, 1941		25,000 00	24,337 87
City of Toronto, Ont., 5 1/2%, 1953		25,000 00	24,648 85
City of Toronto, Ont., 5 1/2%, 1942-50		25,000 00	24,891 46
City of Hamilton, Ont., 6%, 1949		22,000 00	19,120 66
City of Winnipeg, Man., 4 1/2%, 1961		30,000 00	30,000 00
Municipality of Gloucester, N.B., 5 1/2%, 1949		20,000 00	19,656 92
City of Winnipeg, Man., 4 1/2%, 1961		20,000 00	20,045 40
Town of Kenora, Ont., 5 1/2%, 1936		41,560 14	41,560 14
Town of Tofield, Alta., 6%, 1936-64		40,222 31	40,222 31
Schools of Brandon, Man., 5 1/2%, 1956		4,483 52	4,681 81
Schools of Wallaceburg, Ont., 6%, 1951-54		627 90	582 93
Town of Mount Forest, Ont., 4 1/2%, 1936-37		3,459 92	3,478 56
City of Wetaskiwin, Alta., 5%, 1936-39		5,766 57	5,782 79
Town of Carman, Man., 5%, 1936-39		5,632 57	4,613 21
Town of Thessalon, Ont., 5%, 1936-39		42,918 52	43,528 83
Town of Waterloo, Ont., 5 1/2%, 1937-44		10,000 00	10,026 35
City of Belleville, Ont., 4%, 1940		12,000 00	12,375 98
Schools of St. Gregoire la Thaumaturge, Que., 5%, 1938		10,000 00	9,947 41
Town of St. Louis, Que., 4%, 1941		10,000 00	

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Town of St. Louis, Que., 4%, 1940.....	\$10,000 00	\$10,000 00
Town of Terrebonne, Que., 4½%, 1936-42.....	3,849 60	3,878 62
City of Montreal West, Que., 4%, 1941.....	10,000 00	9,630 93
Village of Rosemont, Que., 5%, 1936.....	27,000 00	27,073 32
Town of Pointe-aux-Trembles, Que., 5%, 1953.....	61,000 00	52,955 29
Town of Pointe-aux-Trembles, Que., 5%, 1953.....	69,000 00	59,900 24
Town of Drummondville, Que., 5%, 1951.....	10,472 00	9,970 21
City of Fort William, Ont., 4½%, 1940.....	19,000 00	17,539 15
City of Sault-au-Recollet, Que., 6%, 1955.....	25,000 00	24,300 86
Schools of St. Stanislas, Que., 6%, 1940.....	34,000 00	34,000 00
City of Hull, Que., 5½%, 1947.....	50,000 00	50,424 08
Village of Hudson, Que., 5½%, 1949.....	10,000 00	10,047 69
City of St. Lambert, Que., 5½%, 1952.....	120,000 00	122,192 01
City of Verdun, Que., 6%, 1941.....	5,000 00	5,164 69
City of Verdun, Que., 6%, 1941.....	25,000 00	25,766 00
City of Three Rivers, Que., 5½%, 1953.....	10,000 00	10,283 95
City of St. Lambert, Que., 5½%, 1952.....	50,000 00	51,110 33
City of Hull, Que., 5½%, 1947.....	25,000 00	25,761 52
City of St. Lambert, Que., 5½%, 1964.....	20,000 00	20,654 18
Town of Montreal North, Que., 6%, 1957.....	147,000 00	159,234 43
Town of St. Michel, Que., 6%, 1956.....	25,000 00	27,350 85
City of Three Rivers, Que., 5½%, 1947.....	44,000 00	45,762 32
Town of St. Pierre, Que., 6%, 1956.....	6,000 00	6,557 27
Town of Pointe-aux-Trembles, Que., 6%, 1940.....	5,000 00	5,156 27
Town of St. Michel, Que., 6%, 1956.....	3,000 00	3,274 70
Town of Montreal East, Que., 6%, 1954.....	3,000 00	3,260 88
Town of Hampstead, Que., 6%, 1959.....	8,000 00	8,871 67
Town of Montreal East, Que., 6%, 1954.....	7,000 00	7,670 77
Town of St. Michel, Que., 6%, 1955.....	4,000 00	4,389 16
Town of Pointe-aux-Trembles, Que., 6%, 1940-42.....	8,000 00	8,277 64
Town of Montreal North, Que., 6%, 1956.....	6,000 00	6,600 80
City of St. Lambert, Que., 6%, 1961.....	40,000 00	44,208 85
Town of Montreal North, Que., 6%, 1955-56.....	5,000 00	5,459 42
Town of Pointe-aux-Trembles, Que., 6%, 1941-42.....	7,500 00	7,779 47
Town of Hampstead, Que., 6%, 1959-61.....	21,000 00	23,214 68
Town of Montreal East, Que., 6%, 1954-55.....	6,000 00	6,539 86
Town of Montreal North, Que., 6%, 1957.....	42,000 00	46,030 54
Town of St. Michel, Que., 6%, 1956.....	38,000 00	41,552 26
City of Shawinigan Falls, Que., 5½%, 1945.....	5,000 00	5,139 04
City of Shawinigan Falls, Que., 5½%, 1946.....	21,000 00	21,613 07
Town of St. Michel, Que., 6%, 1955.....	103,000 00	112,359 84
Town of Montreal East, Que., 6%, 1946.....	1,000 00	1,064 04
Town of Pointe-aux-Trembles, Que., 6%, 1953.....	30,000 00	32,807 04
City of Edmonton, Alta., 5½%, 1945.....	50,000 00	50,159 96
Town of Montreal North, Que., 6%, 1955.....	5,000 00	5,454 46
Town of St. Michel de Laval, Que., 6%, 1954.....	5,000 00	5,475 55
Schools of Three Rivers, Que., 5%, 1950-54.....	94,600 00	93,530 92
R.C. Schools of La Salle, Que., 5½%, 1956.....	22,000 00	22,826 00
Town of Montreal East, Que., 6%, 1954.....	35,000 00	38,354 30
Town of Montreal North, Que., 6%, 1956.....	3,000 00	3,300 35
Town of Pointe-aux-Trembles, Que., 6%, 1953.....	1,000 00	1,098 99
Town of Montreal North, Que., 6%, 1957.....	6,000 00	6,620 17
Town of Montreal East, Que., 6%, 1946.....	3,000 00	3,207 04
Town of St. Pierre-aux-Liens, Que., 6%, 1956.....	3,000 00	3,325 16
City of St. Lambert, Que., 5½%, 1952.....	10,000 00	10,450 60
City of Three Rivers, Que., 5½%, 1953.....	2,000 00	2,091 43
R.C. Schools of Grand Mere, Que., 5%, 1949-56.....	32,000 00	31,967 36
Town of Pointe-aux-Trembles, Que., 6%, 1942.....	500 00	523 20
Protestant Schools of Montreal, Que., 5%, 1939.....	34,000 00	34,000 00
City of Edmonton, Alta., 5½%, 1945.....	130,000 00	131,577 51
City of Edmonton, Alta., 5½%, 1945.....	176,000 00	180,776 48
City of Hull, Que., 5½%, 1952-62.....	5,000 00	5,276 39
City of St. Lambert, Que., 5½%, 1956.....	1,000 00	1,054 80
City of St. Lambert, Que., 5½%, 1954.....	1,000 00	1,041 22
City of Edmonton, Alta., 5%, 1946.....	1,000 00	991 81
City of Edmonton, Alta., 5½%, 1945.....	86,000 00	88,710 26
Town of Montreal East, Que., 6%, 1946.....	1,000 00	1,073 57
City of St. John, Que., 3½%, 1940.....	500 00	464 51
Town of Pointe-aux-Trembles, Que., 6%, 1942.....	500 00	525 14
Town of LaTuque, Que., 5%, 1944.....	15,000 00	14,930 60
Town of LaTuque, Que., 5%, 1944.....	4,000 00	3,981 02
Town of Hampstead, Que., 6%, 1959.....	3,000 00	3,371 21
City of Three Rivers, Que., 5½%, 1939-42.....	7,000 00	7,113 63
City of Edmonton, Alta., 5½%, 1952-53.....	2,000 00	2,077 95
Township of Tisdale, Ont., 5½%, 1942-44.....	29,000 00	29,000 00
Schools of Saskatoon, Sask., 5%, 1959.....	40,000 00	38,399 03
City of Montreal, Que., 4½%, 1953.....	50,000 13	46,010 29
City of Three Rivers, Que., 5½%, 1943-47.....	22,000 00	22,525 30
City of Montreal, Que., 4%, 1948.....	21,831 56	19,232 63
City of Montreal, Que., 4%, 1950.....	26,834 43	23,504 55
City of Hamilton, Ont., 5%, 1943-44.....	67,000 00	66,890 17
City of Hamilton, Ont., 4½%, 1939-44.....	33,000 00	32,044 31
City of Hamilton, Ont., 4½%, 1939-44.....	6,000 00	5,823 28
City of Brandon, Man., 5½%, 1949.....	50,000 00	51,227 15
Protestant Schools of Montreal, Que., 5%, 1960.....	100,000 00	99,545 94
City of Granby, Que., 5%, 1948-52.....	39,000 00	39,397 05
City of Saskatoon, Sask., 5%, 1950.....	30,000 00	29,693 78
R.C. Schools of Granby, Que., 5%, 1945-60.....	35,000 00	35,377 71
City of Belleville, Ont., 4%, 1940.....	25,000 00	23,800 82
Town of St. Michel de Laval, Que., 6%, 1954.....	2,000 00	2,239 25

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

<i>Insurance Fund—Continued:</i>	Par Value	Book Value
City of Three Rivers, Que., 5 ½ % 1964-68.....	\$75,000 00	\$80,882 85
City of Shawinigan Falls, Que., 5 %, 1946-59.....	20,000 00	19,869 12
R.C. Schools of Shawinigan Falls, Que., 5 %, 1950-55.....	26,000 00	25,943 26
Town of Dolbeau, Que., 5 ½ % 1945.....	20,000 00	20,000 00
City of St. Hyacinthe, Que., 5 %, 1937-49.....	16,500 00	16,500 00
Town of Montreal North, Que., 6 %, 1956.....	5,000 00	5,636 44
Town of Montreal East, Que., 6 %, 1954.....	4,000 00	4,504 00
City of St. Michel, Que., 6 %, 1955.....	10,000 00	11,237 04
City of Hull, Que., 5 %, 1952-57.....	20,500 00	20,589 63
R.C. Schools of Shawinigan Falls, Que., 5 %, 1945-55.....	25,000 00	25,000 00
Port Arthur General Hospital, 5 ½ % 1955.....	21,000 00	21,977 54
Town of Montreal East, Que., 6 %, 1946.....	5,000 00	5,359 98
Town of Pointe-aux-Trembles, Que., 6 %, 1942.....	4,000 00	4,485 92
R.C. Schools of St. Clotilde, Que., 6 %, 1941.....	8,000 00	8,424 71
Town of Pointe-aux-Trembles, Que., 6 %, 1941.....	34,191 80	35,826 93
Town of New Waterford, N.S., 5 ½ % 1951.....	27,000 00	27,000 00
Town of East Angus, Que., 5 %, 1941.....	25,000 00	24,493 17
City of Quebec, Que., 6 %, 1939.....	25,000 00	24,930 86
City of Guelph, Ont., 5 ½ % 1942.....	45,000 00	43,803 21
Village of Stirling, Ont., 6 %, 1949-62.....	12,500 00	12,955 63
City of Riviere du Loup, Que., 5 ½ % 1938.....	15,000 00	14,828 67
Town of Bathurst, N.B., 5 ½ % 1952.....	10,000 00	9,840 81
City of Sherbrooke, Que., 4 ½ % 1956.....	16,000 00	15,404 50
Town of Canso, N.S., 4 ½ % 1955.....	13,000 00	12,282 06
Schools of Moose Jaw, Sask., 5 %, 1936.....	333 33	334 59
City of Moose Jaw, Sask., 5 %, 1936-39.....	7,263 78	7,248 87
County of Lanark, Ont., 5 %, 1936-49.....	68,383 62	67,974 98
City of Medicine Hat, Alta., 5 %, 1950.....	5,000 00	4,822 80
Township of London, Ont., 5 ½ % 1936-50.....	12,606 57	12,861 73
Schools of Weyburn, Sask., 5 %, 1936.....	666 86	668 54
Village of Megantic, Que., 5 %, 1936.....	1,239 05	1,248 82
Schools of Leamington, Ont., 5 ½ % 1939-40.....	2,000 00	2,000 00
Town of Almonte, Ont., 5 %, 1952-60.....	29,866 21	30,132 42
Town of Almonte, Ont., 6 %, 1940-62.....	16,054 99	16,054 99
Town of Wingham, Ont., 6 %, 1936-41.....	4,494 62	4,549 61
Town of Maisonneuve, Que., 4 ½ % 1940.....	10,000 00	10,101 89
District of Penticton, B.C., 6 %, 1942.....	5,000 00	4,895 29
District of Penticton, B.C., 6 %, 1941.....	68,000 00	68,000 00
Schools of Winnipeg, Man., 4 %, 1945.....	32,000 00	29,263 84
R.C. Schools of St. Gregoire, Que., 6 %, 1955.....	100,000 00	109,538 19
Town of Montreal North, Que., 6 %, 1954.....	1,000 00	1,089 53
Town of St. Michel, Que., 6 %, 1954.....	30,000 00	32,686 03
Town of St. Michel, Que., 6 %, 1954.....	97,000 00	105,684 91
R.C. Schools of Montreal East, Que., 5 %, 1945.....	40,000 00	39,430 15
City of Calgary, Alta., 5 %, 1945.....	2,000 00	1,941 13
Town of St. Michel, Que., 6 %, 1954.....	22,000 00	24,091 71
Town of St. Michel, Que., 6 %, 1954.....	1,000 00	1,095 82
City of Edmonton, Alta., 7 %, 1941.....	25,000 00	26,546 06
Protestant Schools of Sherbrooke, Que., 5 ½ % 1936-38.....	8,400 00	8,459 96
City of Edmonton, Alta., 5 %, 1953.....	5,840 00	5,771 03
City of Edmonton, Alta., 5 ½ % 1945.....	3,500 00	3,604 14
City of Edmonton, Alta., 5 ½ % 1946.....	60,000 00	61,964 17
Schools of Saskatoon, Sask., 5 %, 1953.....	5,000 00	4,981 82
Town of Glace Bay, N.S., 5 %, 1948.....	24,000 00	23,455 16
City of Hamilton, Ont., 4 ½ % 1939-44.....	13,000 00	12,609 75
City of Hamilton, Ont., 5 %, 1943-44.....	4,000 00	3,993 40
City of Brantford, Ont., 5 %, 1950-56.....	25,000 00	25,000 00
Town of Collingwood, Ont., 5 %, 1942-43.....	57,000 00	55,951 31
Town of Collingwood, Ont., 5 %, 1945-46.....	25,000 00	24,510 81
Town of Farnham, Que., 5 ½ % 1945-59.....	30,000 00	31,024 67
Schools of Moncton, N.B., 5 %, 1950.....	25,000 00	24,898 09
City of London, Ont., 4 ½ % 1944.....	50,000 00	48,161 27
Town of St. Michel, Que., 6 %, 1954.....	28,000 00	31,409 87
City of Brandon, Man., 5 %, 1945.....	19,496 00	19,418 92
Town of Montreal North, Que., 6 %, 1954.....	6,000 00	6,730 69
Village of Wheatley, Ont., 5 ½ % 1936-60.....	45,110 68	46,222 48
Village of Wheatley, Ont., 5 ½ % 1936-45.....	8,260 35	8,358 69
City of Montreal, Que., 6 %, 1941.....	100,000 00	100,345 57
City of Winnipeg, Man., 6 %, 1950.....	25,000 00	24,552 59
City of Brantford, Ont., 5 %, 1954-55.....	7,000 00	6,709 02
City of Brantford, Ont., 5 %, 1939.....	1,000 00	972 06
City of Sherbrooke, Que., 5 %, 1957-59.....	25,000 00	24,342 18
Town of Edmundston, N.B., 5 %, 1951.....	20,000 00	18,746 80
City of Sherbrooke, Que., 5 %, 1952.....	10,000 00	10,113 47
R.C. Schools of Sorel, Que., 5 %, 1952.....	20,000 00	20,000 00
Town of Timmins, Ont., 5 ½ % 1936.....	1,759 36	1,764 58
County of Peel, Ont., 5 %, 1936-38.....	5,113 76	5,101 78
Town of Mount Forest, Ont., 5 ½ % 1936.....	328 09	328 09
Town of Morrisburg, Ont., 4 ½ % 1937-45.....	3,435 32	3,301 30
Village of Markdale, Ont., 5 %, 1936-37.....	1,209 58	1,207 23
City of Regina, Sask., 4 ½ % 1936.....	3,637 10	3,637 13
Town of New Liskeard, Ont., 5 %, 1936-38.....	2,657 16	2,657 16
Town of Humboldt, Sask.....	39,673 92	39,673 92
Town of Battleford, Sask.....	13,428 81	13,428 81
Town of Macleod, Alta., 4 %, 1936-74.....	28,569 75	28,569 75
Township of Teck, Ont., 6 %, 1941-46.....	50,000 00	52,941 03
Town of Bassano, Alta., 3 %, 1936-75.....	6,617 86	6,617 86
Town of Taber, Alta., 4 %, 1936-70.....	14,243 88	14,243 88
Town of Melfort, Sask., 8 %, 1943.....	16,000 00	16,349 80
City of Red Deer, Alta., 6 %, 1936-43.....	1,403 28	1,389 58

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Insurance Fund—Continued</i>	Par Value	Book Value
Township of Stamford, Ont., 5%, 1949-58.....	\$43,627 06	\$43,117 07
Township of Moore, Ont., 5½%, 1936-49.....	12,839 31	13,044 05
Town of Timmins, Ont., 5½%, 1936-59.....	19,381 95	19,650 13
Town of Birtle, Man., 5¾%, 1935-49.....	12,000 00	12,000 00
Town of Stamford, Ont., 5%, 1936-59.....	34,963 77	34,963 77
Town of Capreol, Ont., 6%, 1936-56.....	29,286 54	30,463 74
Township of Nepean, Ont., 5%, 1956-61.....	14,858 11	13,439 17
Town of Renfrew, Ont., 6%, 1940-52.....	19,295 43	19,691 39
Totals.....	\$14,314,503 61	\$14,185,600 82

<i>Sick Benefit Fund:</i>	Par Value	Book Value
Province of Ontario, 5%, 1948.....	\$50,000 00	\$49,072 87
Province of Manitoba, 3½%, 1949.....	10,000 00	9,599 37
Province of Manitoba, 6%, 1947.....	10,000 00	10,555 75
Province of Nova Scotia, 5%, 1959.....	10,000 00	11,171 24
Town of Dauphin, Man., 6%, 1939-44.....	3,789 65	3,731 71
Schools of Coteau St. Pierre, Que., 6%, 1955.....	9,000 00	9,000 00
Town of Orillia, Ont., 5%, 1936-44.....	17,492 07	16,574 42
City of Prince Albert, Sask., 4%, 1966.....	15,784 86	15,784 86
City of Edmonton, Alta., 7%, 1941.....	2,000 00	2,136 04
R.C. Schools of River St. Pierre, 5½%, 1944.....	1,000 00	1,025 33
City of Lethbridge, Alta., 5½%, 1946.....	19,918 78	20,515 67
City of Brantford, Ont., 4%, 1941.....	10,000 00	9,415 24
Town of Dalhousie, N.B., 5½%, 1953.....	10,000 00	9,943 47
City of Moncton, N.B., 5%, 1953.....	10,000 00	9,976 54
City of Brantford, Ont., 4%, 1941.....	5,000 00	4,681 07
Town of Hanover, Ont., 6%, 1954-62.....	6,324 93	6,524 88
Town of Smith's Falls, Ont., 6%, 1949-52.....	8,330 31	8,672 79
Town of Waterloo, Ont., 5½%, 1936-38.....	1,554 09	1,554 09
Town of Kincardine, Ont., 5½%, 1938-48.....	7,771 98	7,622 45
Town of Raymond, Alta., 5%, 1936.....	1,333 33	1,326 53
City of Winnipeg, Man., 6%, 1942.....	25,000 00	24,370 21
Town of Lindsay, Ont., 5%, 1944-46.....	6,000 00	5,863 72
County of Lanark, Ont., 5%, 1947-48.....	5,323 65	5,472 96
Schools of Hull, Que., 5½%, 1953.....	13,500 00	13,574 33
Town of La Salle, Que., 5%, 1954.....	1,000 00	1,000 00
City of Edmonton, Alta., 5½%, 1947.....	4,000 00	4,106 58
R.C. Schools of Bedford, Que., 5½%, 1949-52.....	1,200 00	1,238 28
Village of Glencoe, Ont., 6%, 1942-55.....	5,000 00	4,978 96
City of Quebec, Que., 4½%, 1950.....	5,000 00	5,119 42
County of Gloucester, N.B., 4½%, 1955.....	10,000 00	9,975 39
Schools of Strathcona, Alta., 5%, 1939.....	666 68	666 68
Town of Pointe-aux-Trembles, Que., 6%, 1953.....	9,000 00	9,739 16
City of St. Lambert, Que., 5½%, 1954.....	1,000 00	1,041 45
City of Verdun, Que., 5½%, 1955.....	1,000 00	1,049 27
Town of Ste. Rose, Que., 6%, 1954.....	10,000 00	10,958 36
Town of Montreal East, Que., 6%, 1954.....	1,000 00	1,104 78
Town of St. Pierre, Que., 6%, 1956.....	2,000 00	2,254 55
Town of St. Michel, Que., 6%, 1956.....	10,000 00	11,272 90
Town of Montreal East, Que., 6%, 1955.....	1,000 00	1,125 47
Town of Pointe-aux-Trembles, Que., 6%, 1941.....	10,808 20	11,325 08
City of Westmount, Que., 5½%, 1940-44.....	25,000 00	24,425 26
Town of Smith's Falls, Ont., 5%, 1939-44.....	9,997 62	9,880 32
City of Halifax, N.S., 6%, 1952.....	2,000 00	2,202 90
Town of St. Michel, Que., 6%, 1954.....	1,000 00	1,121 75
Town of Montreal North, Que., 6%, 1954.....	1,000 00	1,121 75
City of Brantford, Ont., 5%, 1944.....	4,000 00	3,800 38
Town of Lindsay, Ont., 5%, 1943-49.....	9,000 00	8,783 30
Village of Dundalk, Ont., 5%, 1936-39.....	1,153 31	1,153 31
City of Red Deer, Sask., 6%, 1936-43.....	5,261 48	5,209 75
Town of Smith's Falls, Ont., 5%, 1936-40.....	5,699 05	5,558 82
Totals.....	\$395,909 99	\$398,379 41
GRAND TOTALS.....	\$14,710,413 60	\$14,583,980 23

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Schools of Raymond, Alta., 6%, 1934-39.....	\$3,752 79	\$3,869 29	\$2,964 70
Town of Indian Head, Sask., 6%, 1935-44.....	1,333 00	1,362 01	1,079 73
Town of Kindersley, Sask., 6%, 1935-51.....	10,451 18	10,937 45	9,092 53
Schools of Wynyard, Sask., 7%, 1936-43.....	5,400 00	4,956 40	4,158 00
Township of York, Ont., 5½%, 1934-39.....	6,152 43	6,191 52	4,921 94
Rural Mun. of St. James, Man., 5½%, 1956.....	46,688 01	46,688 01	25,211 53
R.C. Schools of Windsor, Ont., 5½%, 1937-45.....	26,500 00	26,304 95	14,840 00
City of Rossland, B.C., 6%, 1951.....	30,000 00	31,803 49	27,600 00
Township of East York, Ont., 5%, 1957-59.....	25,000 00	20,849 52	18,000 00
Town of Leaside, Ont., 5½%, 1933-49.....	62,009 09	60,016 85	47,747 00
City of Niagara Falls, Ont., 5%, 1944.....	10,000 00	9,929 58	8,200 00
Town of Sudbury, Ont., 5%, 1934-43.....	14,572 15	13,820 44	12,386 33

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (in default)

<i>Insurance Fund—Continued</i>	Par Value	Book Value	Authorized Value
Essex Border Utilities Com., 5 3/4 %, 1947-52...	\$50,359 26	\$51,718 34	\$25,179 63
Essex Border Utilities Com., 5 3/4 %, 1937-54...	22,116 61	22,520 17	11,058 31
Essex Border Utilities Com., 5 3/4 %, 1950-51...	18,000 00	18,733 20	9,000 00
Essex Border Utilities Com., 5 1/2 %, 1952-56...	50,000 00	51,279 36	25,000 00
Town of Leamington, Ont., 5 1/2 %, 1935-42...	16,740 94	15,455 39	14,229 80
Town of Leamington, Ont., 5 1/4 %, 1940...	3,000 00	3,000 00	2,550 00
Schools of East Kildonan, Man., 6 %, 1952-54...	3,000 00	2,843 59	2,843 59
City of Enderby, B.C., 5 %, 1936...	9,000 00	8,967 60	7,110 00
Schools of Windsor, Ont., 5 1/2 %, 1944-48...	38,290 37	39,619 00	27,569 07
Township of York, Ont., 6 %, 1934-40...	14,096 05	14,479 28	11,276 84
Town of Cap-de-la-Madeleine, Que., 5 %, 1956-71	50,000 00	49,465 83	48,500 00
Rural Mun. of Caledonia, Sask., 5 %, 1931-32...	1,200 00	1,195 68	720 00
Town of Outlook, Sask., 5 %, 1935-39...	2,086 26	2,086 26	1,606 42
Town of Leamington, Ont., 5 1/2 %, 1942-45...	13,852 67	14,181 86	11,774 77
City of Niagara Falls, Ont., 5 %, 1936-50...	42,631 30	42,108 60	34,957 67
Town of Midland, Ont., 5 %, 1941-47...	7,450 46	7,450 46	6,109 38
Town of Outlook, Sask., 5 %, 1936-42...	5,646 15	5,422 99	4,347 54
Township of North York, Ont., 5 1/2 %, 1942-51	52,112 25	54,029 55	44,295 41
Town of Pembroke, Ont., 5 %, 1935-40...	14,793 73	14,634 22	12,574 67
Town of Pembroke, Ont., 5 %, 1935-60...	9,029 58	8,795 23	7,675 14
Town of Swift Current, Sask., 3 1/2 %, 1937...	21,000 00	21,000 00	8,190 00
Township of York, Ont., 6 %, 1934-40...	10,577 72	10,715 47	8,462 18
Township of Sandwich E., Ont., 6 1/2 %, 1932-35	2,199 89	2,264 48	1,033 95
Schools of Ford City, Ont., 5 1/2 %, 1948-55...	13,101 18	13,681 62	7,336 66
Township of East York, Ont., 5 %, 1934-48...	57,869 96	57,376 42	41,666 37
Village of Fort Erie, Ont., 5 1/2 %, 1939-58...	26,423 95	27,101 21	20,346 44
Burrard Inlet, Tunnel & Bridge Co., 6 %, 1973	50,000 00	55,395 08	24,500 00
Burrard Inlet, Tunnel & Bridge Co., 5 1/2 %, 1945	10,000 00	10,142 93	4,900 00
Township of York, Ont., 5 %, 1943...	25,000 00	25,357 06	20,000 00
Town of Kindersley, Sask., 6 %, 1935-42...	20,741 07	21,052 22	18,044 73
Township of North York, Ont., 5 %, 1943-44...	7,169 29	7,169 29	6,093 90
Town of Weston, Ont., 6 1/4 %, 1934-51...	18,633 44	19,087 61	14,906 75
Schools of East Kildonan, Man., 5 %, 1936-54...	185 11	185 11	157 34
Town of Essex, Ont., 5 %, 1933-48...	11,569 17	11,238 53	6,941 50
Township of North York, Ont., 5 1/2 %, 1951-60	124,471 02	131,765 28	105,800 37
Town of Penetanguishene, Ont., 5 1/2 %, 1935-44	19,999 97	20,754 33	14,339 98
Township of East York, Ont., 5 1/2 %, 1935-38...	17,085 47	17,151 17	12,301 54
Township of East York, Ont., 5 1/2 %, 1934-38...	24,705 24	24,647 46	17,787 77
Township of Etobicoke, Ont., 5 1/2 %, 1951-60...	114,941 22	121,447 10	91,952 98
Township of Etobicoke, Ont., 5 1/2 %, 1943-44...	12,888 23	13,231 09	10,310 58
Town of Indian Head, Sask., 5 %, 1946...	10,000 00	9,674 50	8,100 00
Township of North York, Ont., 5 1/2 %, 1934-39	28,812 50	29,163 47	24,490 63
Town of Chicoutimi, Que., 4 1/2 %, 1933-51...	6,470 20	6,501 96	5,499 67
Town of Arcola, Sask., 6 %, 1939...	14,000 00	5,261 80	3,950 00
Town of Laval-des-Rapides, Que., 6 %, 1965...	5,000 00	5,225 49	5,225 49
Town of Neepawa, Man., 6 %, 1943...	25,000 00	25,612 61	18,000 00
Township of East York, Ont., 5 1/2 %, 1940...	10,000 00	10,234 49	10,234 49
Rural Mun. of East Kildonan, Man., 6 %, 1941	30,000 00	29,715 18	25,500 00
R.C. Schools of Chicoutimi, Que., 5 %, 1939...	32,235 59	33,022 52	3,209 62
Township of East York, Ont., 5 1/2 %, 1938-50...	6,145 77	6,145 77	2,396 85
Town of Swift Current, Sask., 3 1/2 %, 1937...	34,070 17	33,560 66	33,560 66
Town of Fort Francis, Ont., 5 %, 1936-48...	13,000 00	13,324 79	13,324 79
Rural Mun. of East Kildonan, Man., 6 %, 1940	15,719 51	15,287 94	15,287 94
Town of Blind River, Ont., 5 1/2 %, 1946-58...	7,937 04	7,937 04	3,095 45
Town of Swift Current, Sask., 3 1/2 %, 1937...	10,914 65	10,914 65	4,256 71
Town of Swift Current, Man., 3 1/2 %, 1937...	15,992 19	16,180 96	13,593 36
Township of North York, Ont., 5 1/2 %, 1934-39	6,085 33	6,256 40	4,381 44
Town of Bridgeburg, Ont., 5 1/2 %, 1945-56...	25,170 03	24,445 72	18,877 52
Town of New Toronto, Ont., 5 %, 1940-44...	25,400 17	25,779 61	17,526 12
Town of East View, Ont., 5 1/2 %, 1940-47...	45,000 00	45,000 00	17,550 00
Town of Swift Current, Sask., 3 1/2 %, 1937...	6,217 89	6,244 19	4,476 88
Schools of Windsor, Ont., 5 1/2 %, 1937...	1,033 71	1,039 11	744 27
Schools of Windsor, Ont., 5 1/2 %, 1939...	20,000 00	20,468 17	14,400 00
Schools of Windsor, Ont., 5 1/2 %, 1942-44...	32,300 00	33,413 51	24,568 00
Township of Bagot, Que., 5 1/2 %, 1932-56...	14,000 00	14,000 00	10,080 00
Schools of Windsor, Ont., 5 1/2 %, 1933-40...	1,000 00	1,012 32	720 00
Schools of Windsor, Ont., 5 1/2 %, 1953...	99,932 40	97,059 44	81,944 57
Town of Walkerville, Ont., 5 %, 1948-59...	2,312 64	2,286 29	1,618 85
Town of Estevan, Sask., 5 %, 1933-41...	9,245 07	9,173 29	9,173 29
Town of Souris, Man., 5 %, 1936-41...	14,019 85	14,019 85	5,187 34
Village of Redcliffe, Alta., 3 %, 1932-75...	700 00	698 73	385 00
Schools of Radville, Sask., 6 %, 1932-75...	3,722 01	3,722 01	3,089 27
Town of Melville, Sask., 5 1/2 %, 1935-38...	5,235 94	5,235 94	3,508 08
Town of Watrous, Sask., 5 1/2 %, 1935-56...	49,731 67	48,905 08	40,779 97
Town of Walkerville, Ont., 5 %, 1934-43...	44,862 49	44,862 49	34,095 49
Township of Scarborough, Ont., 5 %, 1942-49...	37,939 50	39,157 86	19,349 15
Town of Sandwich, Ont., 5 3/4 %, 1932-59...	9,294 19	9, 94 09	7,621 24
Town of Midland, Ont., 5 %, 1940-49...	4,599 24	4,579 25	3,771 38
City of Niagara Falls, Ont., 5 %, 1938-43...	1,784 15	1,784 15	1,070 49
Town of Magrath, Alta., 6 %, 1936-53...	345 63	345 63	231 57
Town of Watrous, Sask., 5 1/2 %, 1957...			
Totals.....	\$1,984,055 74	\$2,004,669 24	\$1,466,468 62

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (*in default*)

<i>Sick Benefit Fund:</i>	Par Value	Book Value	Authorized Value
Town of Indian Head, Sask., 5%, 1935-36.....	\$2,000 00	\$2,016 06	\$1,620 00
Rural Mun. of St. James, Man., 5 1/2%, 1956..	2,911 99	2,911 99	1,572 47
Town of Jonquieres, Que., 5 1/2%, 1943-45.....	3,000 00	2,798 37	2,550 00
Town of Jonquieres, Que., 5 1/2%, 1945-51.....	1,000 00	914 37	850 00
Schools of Qu-Appelle, Sask., 5%, 1932-35.....	2,537 84	2,560 18	1,954 14
R.C. Schools of Eastview, Ont., 5%, 1944.....	9,000 00	8,354 03	6,480 00
Township of East York, Ont., 5%, 1949-59.....	144,304 21	140,754 49	103,899 03
Township of East York, Ont., 5%, 1949-58.....	22,357 42	21,806 37	16,097 34
Township of North York, Ont., 5%, 1944.....	7,099 61	7,099 61	6,034 67
Town of Jonquieres, Que., 5 1/2%, 1949-51.....	1,000 00	905 20	850 00
Town of Greenfield Park, Que., 5%, 1969.....	20,000 00	18,336 55	13,800 00
Town of Swift Current, Sask., 3 1/2%, 1937....	17,817 46	17,817 46	6,948 80
Town of Melville, Sask., 5 1/2%, 1935-58.....	14,816 27	14,816 27	12,297 50
Town of Souris, Man., 5%, 1936-40.....	5,282 74	5,097 85	5,097 85
Totals.....	\$253,127 54	\$246,188 80	\$180,051 80
GRAND TOTALS.....	\$2,237,183 28	\$2,250,858 04	\$1,646,520 42

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser, Lt. Harry Durant; Head Clerk, J. Manning, London; Head Banker, J. H. Saunders, London; Head Managers, H. H. McHattie, J. Clouston, H. Hass; Head Physician, J. L. Huffman, M.D., London; Head Escort, Nelson Stauffer; Head Watchman, Jesse Bradford; Head Sentry, W. A. Thorpe.

Chief or General Agent in Ontario.—John Manning, London, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$1,939,021	Premiums—Ontario (net)..... \$180,571
Ontario insurance in force (gross)..	2,894,245	Premiums—Canada (net)..... 201,243
Canadian insurance in force (gross)	3,539,834	Premiums—Total (net)..... 201,243
Total insurance in force (gross)....	3,539,834	Benefits paid—Canada (net).... 113,815
		Benefits paid—Ontario (net).... 88,995
		Total benefits paid (net)..... 113,815

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—M. J. Barry, 19 Goodwood St., Toronto, Ont.

Chief or General Agent in Ontario.—M. J. Barry, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$33,982,736	Premiums—Ontario (net)..... \$85,399
Ontario insurance in force (gross)..	3,575,832	Premiums—Canada (net)..... 309,657
Canadian insurance in force (gross)	13,886,486	Premiums—Total (net)..... 4,981,469
Total insurance in force (gross)....	114,641,032	Benefits paid—Ontario (net).... 109,332
		Benefits paid—Canada (net).... 430,502
		Total Benefits paid (net)..... 2,662,471

GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION OF CANADA*

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, J. P. Landry, Truro, N.S.; Acting Grand Secretary, Mrs. C. Hopkins, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; L. T. Coyle, St. Catharines, Ont.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$1,508,349	Premiums—Ontario (net)..... \$35,844
Ontario insurance in force (gross)..	1,288,253	Premiums—Canada (net)..... 177,113
Canadian insurance in force (gross)	3,383,333	Premiums—Total (net)..... 177,113
Total insurance in force (gross)....	3,383,333	Benefits paid—Ontario (net).... 38,127
		Benefits paid—Canada (net).... 127,373
		Total benefits paid (net)..... 127,373

*See note on page 1.

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

HEAD OFFICE, OTTAWA, ONT.

Organized.—1872. *Incorporated.*—July 11, 1893.

Officers.—Principal Officer, A. H. Brown; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—W. H. Casselman, K. H. Irving, J. M. Somerville.

Governing Executive Authority.—A Board of Management consisting of representatives elected by the members from each of the twenty-six Departments of the Government.

Summary

Balance of mortuary fund, December 31, 1935.....	\$162,108 71
Add non-ledger assets.....	2,050 07
Total Assets.....	\$164,158 78
Deduct unadmitted assets.....	\$4,327 02
Deduct due and accrued liabilities (except reserve).....	549 45
	4,876 47
Net Balance of All Funds.....	\$159,282 31
Reserve as per actuary's report.....	\$122,383 00
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$36,899 31

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Loans on policies with interest accrued.....	\$1,015 78
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$150,499 89
In default.....	9,525 87
	160,025 76
Cash in chartered banks of Canada in Canada.....	1,067 17
Total Ledger Assets.....	\$162,108 71

Non-Ledger Assets

Interest accrued.....	\$2,024 99
Assessments overdue.....	25 08
Total Non-Ledger Assets.....	\$2,050 07
Total Assets.....	\$164,158 78
Deduct deficiency of market under book value of bonds and debentures in default.....	4,327 02
Total Admitted Assets.....	\$159,831 76

Liabilities

Premiums paid in advance.....	\$49 45
Special reserve for contingencies.....	500 00
Total Liabilities (except Reserve).....	\$549 45
Net required reserve, per actuary's report, for outstanding contracts of:	
Mortuary fund.....	\$94,670 00
Bonuses.....	25,563 00
Special reserve for waiver of premiums.....	2,150 00
	\$122,383 00
Total Reserve.....	\$122,383 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934.....	\$148,008 98
Income for the year:	
Premiums (with extra dues, etc.).....	\$13,091 70
Interest and rents.....	7,362 66
Profit on sale of securities.....	6 13
	20,460 49
Total Income.....	20,460 49
	\$168,469 47
Disbursements for the year:	
Death claims.....	\$4,800 00
Reversionary bonus.....	580 82
Surrender values.....	342 53
Loss on sale of securities.....	5 07
Collection charges.....	27 19
	5,755 61
Total Disbursements.....	5,755 61
	\$162,713 86
Deduct transfers to General Fund.....	605 15
Balance of Fund (Ledger Assets), December 31, 1935.....	\$162,108 71

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$400 00
Rent of deposit box.....	75 00
Printing, supplies and postage.....	75 15
Total.....	\$550 15
<i>All Other Expenses:</i>	
License and filing fee.....	55 00
Total Disbursements.....	\$605 15
Add transfers from Mortuary Fund.....	605 15
Balance of Fund (Ledger Assets), December 31, 1935.....	Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Bonus Additions	Totals	
	No.	Amount		No.	Amount
At end of 1934.....	1,443	\$625,422 00	\$52,569 00	1,443	\$677,991 00
New issued.....	108	51,750 00	5,836 00	108	57,586 00
Old increased.....		500 00			
Totals.....	1,551	\$677,672 00	\$58,405 00	1,551	\$736,077 00
Less ceased by:					
Death.....	14	\$4,900 00	\$623 50	14	\$5,523 50
Surrender.....	6	2,750 00	242 50	6	2,992 50
Lapse.....	11	5,500 00	310 00	11	5,810 00
Total ceased.....	31	\$13,150 00	\$1,176 00	31	\$14,326 00
At end of 1935.....	1,520	\$664,522 00	\$57,229 00	1,520	\$721,751 00

Miscellaneous

Class or classes of members entitled in event of discontinuance of premium payment to benefit thereafter—Those who have retired from the Service.

Conditions as to membership, etc., under which such benefits are available—All such members may benefit.

Nature of benefits so granted—Cash surrender value or paid-up policy.

Particulars of distribution of surplus during last three years—Reversionary bonus addition of 1 per cent. per annum.

Valuation Summary, December 31, 1935

Attained Ages	Amount of Benefits	Value of Benefits	Monthly Rates Valued	Value of Monthly Rates	Net Liability	Amount of Bonus Additions	Net Liability for Bonus
21-25.....	\$16,500	\$3,936	\$15 25	\$3,552	\$384	\$253	\$61
26-30.....	58,000	15,183	57 96	13,085	2,098	1,458	382
31-35.....	50,500	15,156	58 01	12,416	2,740	2,275	687
36-40.....	126,000	42,510	158 19	32,041	10,469	8,348	2,818
41-45.....	142,000	54,434	195 91	36,940	17,494	12,568	4,829
46-50.....	116,750	50,657	191 26	33,094	17,563	11,028	4,795
51-55.....	77,700	38,441	141 52	21,868	16,573	9,250	4,590
56-60.....	44,272	24,823	87 77	11,782	13,041	6,313	3,546
61-65.....	20,200	12,604	43 21	4,970	7,634	3,305	2,064
66-70.....	8,000	5,561	19 33	1,801	3,760	1,508	1,050
71-75.....	2,750	2,091	7 75	568	1,523	553	420
76-80.....	450	364	1 63	95	269	88	71
81-85.....	1,000	879	1 93	72	807	202	177
86-90.....	400	362	1 59	47	315	80	73
Totals....	\$664,522	\$267,001	\$981 31	\$172,331	\$94,670	\$57,229	\$25,563

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 less than the rates payable by the following amounts: \$200.00 certificate 4c.; \$250.00, 5c.; \$500.00, 10c. The valuation was made by A. D. Watson.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Manitoba, 5 1/2%, 1955.....	\$1,000 00	\$988 06
Province of Manitoba, 5 1/2%, 1955.....	2,000 00	1,964 32
Province of Manitoba, 5 1/2%, 1955.....	3,000 00	2,911 54
Province of Manitoba, 5 1/2%, 1955.....	8,000 00	7,857 30
Province of Manitoba, 5 1/2%, 1958.....	2,000 00	1,907 03
Province of New Brunswick, 5%, 1954.....	1,000 00	1,109 02
Province of New Brunswick, 5%, 1954.....	1,000 00	1,102 19
Almonte, Ont., 5%, 1954.....	201 46	200 24
Almonte, Ont., 5%, 1955.....	2,314 54	2,297 09
Almonte, Ont., 5%, 1956.....	2,427 11	2,411 50
Brandon, Man., 4 1/2%, 1952.....	1,000 00	882 54
Buckingham, Que., 5%, 1938.....	1,000 00	998 84
Calgary, Alta., 4 1/2%, 1942.....	973 34	939 32
Carleton County, Ont., 6%, 1939.....	1,490 13	1,524 60
Carleton County, Ont., 6%, 1940.....	1,000 00	978 94
Carleton Place, Ont., 5%, 1942.....	900 00	889 55
Drummondville, Que., 5%, 1955.....	1,000 00	1,000 00
Edmonton, Alta., 5 1/2%, 1964.....	1,000 00	1,059 76
Edmonton, Alta., 5 1/2%, 1945.....	1,000 00	1,033 63
Edmonton, Alta., 5 1/2%, 1947.....	1,000 00	1,038 89
Edmonton, Alta., 4 1/2%, 1951.....	1,000 00	946 51
Fort William, Ont., 6%, 1950.....	1,000 00	1,096 84
Fort William, Ont., 5%, 1940.....	1,000 00	990 10
Fort William, Ont., 5%, 1957.....	2,000 00	1,974 40
Fort William, Ont., 6%, 1962.....	1,000 00	1,076 64
Galt, Ont., 6%, 1940.....	1,000 00	1,050 52
Glace Bay, N.S., 5%, 1942.....	1,000 00	994 18
Hamilton, Ont., 6%, 1954.....	1,000 00	1,005 56
Hull, Que., 4 1/2%, 1941.....	1,000 00	974 36
Hull, Que., 5 1/2%, 1952.....	1,000 00	1,038 59
Hull, Que., 5%, 1945.....	1,000 00	1,015 74
Kitchener, Ont., 5%, 1949.....	606 57	606 57
Kitchener, Ont., 5%, 1948.....	434 83	434 83
Lachine, Que., 4 1/2%, 1947.....	1,000 00	923 64
Montreal, Que., 6%, 1940.....	1,000 00	1,000 00
Montreal East, Que., 6%, 1954.....	2,000 00	2,178 98
Township of Nepean, Ont., 6%, 1958.....	1,000 00	1,018 83
Township of Nepean, Ont., 6%, 1957.....	3,000 00	3,170 30
Township of Nepean, Ont., 6%, 1953.....	2,000 00	2,125 16
Newmarket, Ont., 5%, 1946.....	1,000 00	1,016 94
New Westminster, B.C., 4 1/2%, 1941.....	3,000 00	2,923 07
Niagara Falls, Ont., 5 1/2%, 1952.....	690 38	705 73
North Bay, Ont., 5 1/2%, 1945.....	2,000 00	2,069 99
North Bay, Ont., 6%, 1962.....	1,000 00	993 39
North Bay, Ont., 5 1/2%, 1939.....	2,000 00	2,032 23
North Bay, Ont., 6%, 1949.....	5,000 00	5,143 34
North Bay, Ont., 6%, 1948.....	1,000 00	1,022 67
Northumberland County, N.B., 5%, 1954.....	1,000 00	1,036 80
Oshawa, Ont., 5%, 1944.....	2,000 00	1,971 54
Ottawa, Ont., 6%, 1939.....	882 18	900 26
Penticton, B.C., 6%, 1939.....	1,000 00	965 63
Point Grey, B.C., 5%, 1938.....	1,000 00	1,000 00
Regina, Sask., 5 1/2%, 1952.....	2,000 00	1,968 08
Rockliffe Park, Ont., 5 1/2%, 1950.....	5,608 36	5,702 75
Rockliffe Park, Ont., 5 1/2%, 1952.....	2,089 78	2,089 78
Saskatoon, Sask., 5 1/2%, 1949.....	1,676 47	1,644 43
Saskatoon, Sask., 6 1/2%, 1940.....	1,000 00	1,055 67
Saskatoon, Sask., 5%, 1939.....	2,000 00	1,974 79
Sault Ste. Marie, 5 1/2%, 1941.....	1,000 00	1,021 38
Sault Ste. Marie, 5 1/2%, 1945.....	1,000 00	1,018 51
Seaforth, Ont., 5%, 1948.....	2,000 00	2,019 06
Shawinigan Falls, 5%, 1949.....	1,000 00	1,000 00
Shawinigan Falls, 5%, 1945.....	10,000 00	10,039 07
Shawinigan Falls, 5%, 1952.....	2,000 00	2,000 00
Sherbrooke, Que., 5%, 1943.....	500 00	492 33
Smith's Falls, Ont., 5%, 1938.....	2,000 00	2,000 00
St. John, N.B., 6%, 1947.....	1,000 00	995 90
St. Lambert, Que., 5%, 1950.....	1,000 00	1,000 00
St. Lambert, Que., 6%, 1938.....	3,000 00	3,000 00
Stratford, Ont., 5%, 1939.....	1,000 00	1,000 00
Stratford, Ont., 5%, 1938.....	1,000 00	996 56
Sudbury, Ont., 5%, 1937.....	1,000 00	993 44
Sydney, N.S., 6%, 1952.....	3,000 00	2,923 47
Sydney, N.S., 6%, 1939.....	1,000 00	995 34
Sydney, N.S., 6%, 1952.....	1,000 00	1,053 77
Three Rivers, 5 1/2%, 1964.....	1,000 00	1,059 76
Three Rivers, 5 1/2%, 1947.....	1,000 00	1,008 48
Three Rivers, 5 1/2%, 1953.....	1,000 00	1,057 86
Three Rivers, 4 1/2%, 1950.....	1,000 00	1,016 40
Toronto, Ont., 6%, 1947.....	1,000 00	1,070 76
Vancouver, B.C., 3 1/2%, 1944.....	1,000 00	897 16
Victoria, B.C., 5 1/2%, 1942.....	3,000 00	2,957 28
Winnipeg, Man., 6%, 1940.....	1,000 00	1,021 60
Winnipeg, Man., 4 1/2%, 1946.....	1,000 00	917 29
Calgary, Alta., 4 1/2%, 1944.....	2,000 00	1,928 23
Edmonton, Alta., 5%, 1953.....	1,000 00	1,000 00
Grand Mere, Que., 5%, 1952.....	1,000 00	1,016 90
Ottawa, Ont., 6%, 1962.....	2,000 00	2,096 37

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Ottawa, Ont., 6%, 1962.....	\$1,000 00	\$1,077 29
Verdun, Que., 5%, 1964.....	1,000 00	1,000 00
Burrard Drydock, 5%, 1939.....	1,000 00	1,000 00
St. John Drydock, 4%, 1957.....	5,000 00	4,892 48
Totals.....	<u>\$149,792 15</u>	<u>\$150,499 89</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Essex Border Utilities, 5 3/4%, 1943.....	\$1,000 00	\$1,000 00	\$500 00
Township of Estevan, 5%, 1943.....	1,097 69	1,028 75	548 85
Township of Sandwich West, 5 1/2%, 1944.....	2,000 00	1,965 26	700 00
Municipality of St. James, Man., 5 1/2%, 1956.....	1,500 00	1,500 00	600 00
Town of New Toronto, 6%, 1936.....	1,000 00	1,009 15	550 00
Town of Weston, 5 1/2%, 1943.....	1,000 00	1,022 71	750 00
Township of East York, 5%, 1939.....	1,000 00	1,000 00	750 00
Township of Etobicoke, 5%, 1935.....	1,000 00	1,000 00	800 00
Totals.....	<u>\$9,597 69</u>	<u>\$9,525 87</u>	<u>\$5,198 85</u>

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, D. R. McKenzie, Toronto; 1st Vice-President, Arthur E. Gynn, Toronto; 2nd Vice-President, Frank H. Tindale, Toronto; Treasurer, T. McQuillan, Toronto; Secretary, J. Rutherford, Toronto.

Directors.—J. H. Dodgson, J. Curtis, C. E. Fice, H. F. Tindale, H. J. H. Deedman, W. R. Madill, G. A. F. Henderson, W. O. Costello, J. J. Galway, S. G. Douglas, E. H. Hender, W. L. Stern, S. Stroud, H. G. Wright, A. L. Jefferies, F. S. Urstadt, H. N. Robertson, W. J. Hopwood, C. B. Stauffer, E. L. Pierce, F. E. Scherer, D. J. Waterous, C. M. Williamson, A. C. Merritt, F. L. De Wolfe, L. M. Ross, H. E. Miller, H. H. W. Nesbitt, E. B. McMaster, J. B. Farnsworth, Alfred W. Appleyard, R. S. Duncan, R. A. Maraland.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$3,558,600	Premiums—Ontario (net)..... \$96,197
Ontario insurance in force (gross).....	†8,644	Premiums—Canada (net)..... 106,885
Canadian insurance in force (gross).....	†10,436	Premiums—Total (net)..... 106,885
Total insurance in force (gross).....	†10,436	Benefits paid—Ontario (net)..... 125,273
		Benefits paid—Canada (net)..... 166,685
		Total benefits paid (net)..... 166,685

THE COMMERCIAL TRAVELERS MUTUAL ACCIDENT*
ASSOCIATION OF AMERICA

HEAD OFFICE, UTICA, N. Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Geo. A. Welch, 140 Wellington St. East, Ottawa.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$2,292,146	Premiums—Ontario (net)..... \$19,594
Ontario Certificates in force (No.).....	1,239	Premiums—Canada (net)..... 33,840
Canadian Certificates in force (No.).....	2,092	Premiums—Total (net)..... 3,451,053
Total Certificates in force (No.).....	208,869	Benefits paid—Ontario (net)..... 13,409
		Benefits paid—Canada (net)..... 24,386
		Total benefits paid (net)..... 3,309,579

HAMILTON FIREMEN'S BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—December 14, 1910.

Officers.—Geo. Newcombe, Chairman; Secretary, James Cochran; Treasurer, Robt. Aitchison; Assistant Treasurer, B. McSweeney.

Auditors.—C. H. Watson.

Actuary.—L. K. File.

Governing Executive Authority (as at date of filing statement).—Geo. Newcombe, Chairman; Robt. Aitchison, Treasurer; B. McSweeney, Assistant Treasurer; Jas. Cochran, Secretary; K. Cassel, B. Mathews, E. J. Nixon.

*See note on page 1.

†Number of certificates.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks (not in default).....	\$590,934 38
Cash on hand at head office.....	3,455 43
Notes receivable.....	975 56
Total Ledger Assets.....	\$595,365 37

Non-Ledger Assets

Interest accrued.....	\$49 87
Total Admitted Assets.....	\$595,415 24

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....	\$526,491 39
Income for the year:	
Assessments.....	\$23,161 33
Interest.....	27,641 08
Donations.....	65 00
Exchange.....	18 10
Profit on sale of securities.....	31,418 69
Total Income.....	82,304 20
Disbursements for the year:	
Pensions.....	12,688 22
Deduct transfers to General Fund.....	\$596,107 37
	742 00
Balance of Fund (Ledger Assets), December 31, 1935.....	\$595,365 37

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....	Nil
Disbursements for the year:	
Renewal of license.....	\$100 00
Insurance.....	40 00
Safety deposit box rent.....	25 00
Salaries.....	350 00
Transfer tax.....	148 80
Sundries.....	78 20
Total Disbursements.....	\$742 00
Less transfers from Superannuation Fund.....	742 00
Balance of Fund (Ledger Assets), December 31, 1935.....	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1956.....	\$26,000 00	\$28,080 00
Province of Ontario, 6 %, 1943.....	5,000 00	4,953 50
Province of Ontario, 6 %, 1941.....	15,000 00	16,875 00
Hydro-Electric Power Commission, 5 %, 1943.....	14,000 00	15,260 00
Hydro-Electric Power Commission, 4 ½ %, 1960.....	62,000 00	63,820 00
Province of Nova Scotia, 5 %, 1960.....	18,000 00	20,250 00
Province of New Brunswick, 5 ½ %, 1952.....	10,000 00	11,113 50
Province of New Brunswick, 5 %, 1959.....	4,000 00	4,530 00
Province of Alberta, 4 ½ %, 1960.....	10,000 00	9,150 00
Province of Alberta, 4 ½ %, 1967.....	53,000 00	51,013 75
Province of Alberta, 4 ½ %, 1956.....	7,000 00	6,562 50
Holden Dr. Dist. (Alberta guar.), 6 %, 1951.....	5,000 00	5,100 00
Daysland Dr. Dist. (Alberta guar.), 6 %, 1951.....	5,000 00	4,775 00
Province of British Columbia, 6 %, 1947.....	47,000 00	47,789 60
Province of British Columbia, 6 %, 1946.....	16,000 00	16,497 50
Province of Saskatchewan, 6 %, 1952.....	6,000 00	6,360 00
Province of Saskatchewan, 4 %, 1960.....	33,000 00	29,799 00
Province of Saskatchewan, 4 %, 1960.....	20,000 00	17,600 00
Province of Manitoba, 5 ½ %, 1955.....	10,000 00	10,750 00

†For last actuarial report see report of business for 1927. See Insurance Act R.S.O. 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Province of Manitoba, 5 ½ %, 1958.....	\$7,000 00	\$7,721 50
City of North Bay, 6 %, 1942.....	3,000 00	
City of North Bay, 6 %, 1943.....	2,000 00	5,066 50
City of Sault Ste. Marie, Ont., 5 ½ %, 1949.....	5,000 00	
City of Sault Ste. Marie, Ont., 5 ½ %, 1952.....	5,000 00	10,100 00
Town of Burlington, 6 %, 1936.....	591 17	
Town of Burlington, 6 %, 1937.....	617 67	
Town of Burlington, 6 %, 1938.....	645 57	3,234 01
Town of Burlington, 6 %, 1939.....	674 62	
Town of Burlington, 6 %, 1940.....	704 98	
City of Hamilton, 5 %, 1938.....	2,000 00	2,048 40
City of Hamilton, 6 %, 1938.....	2,000 00	2,085 20
City of Hamilton, 6 %, 1938.....	2,000 00	2,083 20
City of Hamilton, 5 %, 1939.....	5,000 00	5,092 00
City of Hamilton, 5 %, 1939.....	1,000 00	1,030 40
City of Hamilton, 5 ½ %, 1940.....	6,000 00	5,848 80
City of Hamilton, 5 %, 1941.....	1,000 00	1,039 40
City of Hamilton, 6 %, 1942.....	2,000 00	2,120 00
City of Hamilton, 5 %, 1942.....	2,000 00	2,095 40
City of Hamilton, 4 ½ %, 1942.....	2,000 00	2,033 20
City of Hamilton, 5 %, 1943.....	1,000 00	1,053 00
City of Hamilton, 4 ½ %, 1943.....	6,000 00	6,100 80
City of Hamilton, 5 ½ %, 1943.....	5,000 00	5,400 00
City of Hamilton, 6 %, 1944.....	1,000 00	1,135 60
City of Hamilton, 5 %, 1945.....	1,000 00	1,040 50
City of Hamilton, 4 ½ %, 1945.....	1,000 00	1,020 20
City of Hamilton, 4 ½ %, 1945.....	10,000 00	9,846 00
City of Hamilton, 4 ½ %, 1945.....	5,000 00	5,100 00
City of Hamilton, 5 %, 1947.....	15,000 00	15,579 30
City of Hamilton, 5 %, 1947.....	1,000 00	1,069 90
City of Hamilton, 4 ¾ %, 1947.....	1,000 00	1,046 60
City of Hamilton, 4 ½ %, 1947.....	29,000 00	29,103 72
City of Hamilton, 4 ½ %, 1947.....	26,000 00	26,653 20
City of Hamilton, 5 %, 1948.....	5,000 00	5,275 00
City of Hamilton, 4 ½ %, 1948.....	9,000 00	8,989 20
City of Hamilton, 5 %, 1949.....	5,000 00	5,000 00
City of Hamilton, 4 ¾ %, 1950.....	10,000 00	9,830 00
City of Hamilton, 5 %, 1951.....	10,000 00	10,638 00
City of Hamilton, 6 %, 1951.....	1,000 00	1,130 00
City of Hamilton, 5 %, 1958.....	15,000 00	16,387 50
City of Hamilton, 5 %, 1959.....	5,000 00	5,567 50
City of Hamilton, 5 %, 1961.....	2,000 00	2,090 00
	<u>\$580,234 01</u>	<u>\$590,934 38</u>

THE HAMILTON POLICE BENEFIT FUND

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—July 1, 1893.

Officers.—Chairman, John Duffy; Secretary, James McKay; Treasurer, Ernest Goodman; Charles Boecker, Albert Goddard, Digby Sharpe, William Manson, William Myers.

Auditors.—C. H. Watson, J. A. MacDonald.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate held for sale.....		\$3,766 37
First mortgage loans on real estate.....		34,450 00
Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$433,139 73	
In default.....	25,746 73	
Cash in chartered banks of Canada in Canada.....		458,886 46
		17,229 14
Total Ledger Assets.....		<u>\$514,331 97</u>
Deduct assets not admitted:		
Deficiency of market under book value of bonds and debentures		
in default.....	\$6,174 10	
Real estate.....	1,013 82	
Total Deductions.....		7,187 92
Total Admitted Assets.....		<u>\$507,144 05</u>

Liabilities†

†For last actuarial report see report of business for 1934. See Insurance Act R.S.O. 1927, c. 222, secs. 220 (4) and 234, *re* societies with membership limited to government or municipal employees.

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....		\$494,287 12
Income for the year:		
Assessments.....	\$19,185 30	
Interest and rents.....	24,887 78	
Donations.....	240 94	
Inquest fees.....	151 40	
Exchange.....	18 94	
Total Income.....		44,484 36
		<u>\$538,771 48</u>
Disbursements for the year:		
Pensions.....	\$5,199 17	
Death allowances.....	6,000 00	
Loss on sale of securities and securities written down.....	12,015 69	
Total Disbursements.....		23,214 86
		<u>\$515,556 62</u>
Deduct transfers to General Fund.....		1,224 65
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>\$514,331 97</u></u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
Taxes, fees, legal expense, etc.....	\$521 15	
Actuaries' fees.....	391 10	
Auditors' fees.....	40 00	
Salaries.....	200 00	
Printing.....	48 78	
Bank charges.....	23 62	
Total Disbursements.....		\$1,224 65
Less transfers from Superannuation Fund.....		1,224 65
Balance of Fund (Ledger Assets), December 31, 1935.....		<u><u>Nil</u></u>

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Hamilton, 4 ½ % , 1947.....	\$1,000 00	\$963 00
City of Hamilton, 5 % , 1944.....	563 75	569 38
City of Hamilton, 4 ½ % , 1948.....	2,000 00	2,026 40
City of Hamilton, 5 % , 1944.....	2,000 00	2,077 00
City of Hamilton, 4 ½ % , 1946.....	2,000 00	1,962 00
City of Hamilton, 5 % , 1962.....	1,000 00	980 00
City of Hamilton, 5 % , 1963.....	4,000 00	3,920 00
City of Hamilton, 5 % , 1948.....	4,000 00	3,960 00
City of Hamilton, 5 % , 1950.....	1,000 00	990 00
City of Hamilton, 5 % , 1956.....	10,000 00	9,800 00
Township of Burford, 6 % , 1944-46.....	5,000 00	5,000 00
Province of Ontario, 5 % , 1948.....	1,000 00	997 50
Province of Ontario, 5 ½ % , 1946.....	5,000 00	5,000 00
Province of British Columbia, 4 ½ % , 1948.....	4,000 00	4,050 00
Township of Barton, 5 ½ % , 1943.....	6,500 00	6,659 00
City of Toronto, 5 ½ % , 1950.....	6,000 00	6,000 00
Montreal Protestant School Board, 5 % , 1956.....	11,000 00	10,945 00
City of Shawinigan Falls, 4 ½ % , 1963.....	23,000 00	18,814 00
City of Belleville, 5 % , 1960.....	10,000 00	10,156 00
City of Belleville, 5 % , 1943.....	5,000 00	4,900 00
City of Regina, 4 ½ % , 1959.....	5,000 00	4,668 00
Province of Saskatchewan, 5 % , 1959.....	12,000 00	12,000 00
Province of Saskatchewan, 4 ½ % , 1955.....	10,000 00	9,650 00
Province of Saskatchewan, 5 % , 1959.....	8,000 00	8,000 00
Province of Saskatchewan, 5 ½ % , 1952.....	25,000 00	24,000 00
City of Saskatoon, 4 ½ % , 1961.....	5,000 00	4,687 50
City and County of St. John, N.B., 4 ½ % , 1971.....	10,000 00	9,850 00
Town of Hanover, 5 % , 1952-55.....	3,281 70	3,338 39
City of Fort William, 4 ½ % , 1956.....	19,000 00	18,582 00
Province of New Brunswick, 5 ½ % , 1950.....	14,000 00	13,834 00
Province of New Brunswick, 5 % , 1957.....	9,000 00	8,752 00
Province of New Brunswick, 4 ½ % , 1955.....	4,000 00	4,000 00
Province of New Brunswick, 5 ½ % , 1950.....	19,000 00	19,000 00
Province of Manitoba, 5 ½ % , 1955.....	27,000 00	26,865 00
Province of Manitoba, 5 ½ % , 1958.....	9,000 00	9,000 00
Province of Manitoba, 4 ½ % , 1956.....	5,000 00	4,987 50
City of Verdun School Com., 5 % , 1968.....	15,000 00	14,400 00
City of Ottawa R.C. Schools, 6 % , 1962.....	5,000 00	5,000 00
Province of Quebec, 4 ½ % , 1963.....	5,000 00	4,925 00
Lethbridge Northern Irrigation District, 6 % , 1951.....	10,000 00	9,700 00
City of Welland, 5 % , 1951.....	3,000 00	2,827 00
City of Welland, 5 % , 1953.....	3,509 80	3,425 56
Province of British Columbia, 5 ½ % , 1945.....	1,500 00	1,425 00
Province of British Columbia, 5 % , 1954.....	15,000 00	14,577 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of Vancouver, 5%, 1970.....	\$15,000 00	\$13,550 00
St. John Dry Dock & Shipbuilding Co., 4%, 1958.....	15,000 00	14,589 00
Province of Nova Scotia, 4½%, 1960.....	5,000 00	9,725 00
Province of Nova Scotia, 4½%, 1961.....	5,000 00	
City of North Bay, 5½%, 1941-42.....	10,000 00	10,000 00
Dominion of Canada, 4½%, 1958.....	10,000 00	9,927 50
Province of Alberta, 5%, 1955.....	23,000 00	22,590 00
City of Sault Ste. Marie, 5½%, 1941.....	4,000 00	4,000 00
City of Montreal, 4½%, 1971.....	2,000 00	2,045 00
Province of Alberta, 4½%, 1960.....	10,000 00	9,900 00
	<u>\$445,355 25</u>	<u>\$433,139 73</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of New Toronto, 5%, 1943-44.....	\$18,185 87	\$18,185 87	\$13,639 40
Town of New Toronto, 5%, 1944.....	2,309 04	2,309 04	1,731 78
Township of Etobicoke.....	5,251 82	5,251 82	4,201 45
Totals.....	<u>\$25,746 73</u>	<u>\$25,746 73</u>	<u>\$19,572 63</u>

INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Supreme Vice-Chief Ranger, J. P. Murphy, San Francisco, Cal.; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, Chas. Hamm, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N.Y.; Geo. W. Wands, Chatham, Ont.; Escar Floyd, Dallas, Texas; A. L. Jones, Minneapolis, Minn.; Supreme Counsellors, W. H. Miller, Norman Somerville, K.C., Toronto.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets.....	\$45,520,810	Premiums—Ontario.....	\$642,652
Ontario insurance in force (gross)..	25,783,940	Premiums—Canada.....	963,748
Canadian insurance in force (gross)	39,535,516	Premiums—Total.....	4,993,371
Total insurance in force (gross)....	120,701,682	Benefits paid—Ontario (net)....	1,057,041
		Benefits paid—Canada (net)....	1,547,821
		Total benefits paid (net).....	4,873,855

JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—M. L. Brown, 159 Craig St., Montreal, Que.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets.....	\$516,940	Premiums—Ontario (net).....	\$4,403
Ontario insurance in force (gross)..	119,287	Premiums—Canada (net).....	7,906
Canadian insurance in force (gross)	232,722	Premiums—Total (net).....	300,327
Total insurance in force (gross)....	3,550,086	Benefits paid—Ontario (net)....	2,421
		Benefits paid—Canada (net)....	4,528
		Total benefits paid (net).....	82,657

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, London, Ont.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.

Chief or General Agent in Ontario.—Dr. Claude Brown, London, Ont.

PREMIUMS WRITTEN—CLAIMS INCURRED

Assets.....	\$44,216,668	Premiums—Ontario (net).....	\$30,535
Ontario insurance in force (gross)..	1,909,089	Premiums—Canada (net).....	266,037
Canadian insurance in force (gross)	15,431,060	Premiums—Total (net).....	6,323,528
Total insurance in force (gross)....	265,007,222	Benefits paid—Ontario (net)....	14,000
		Benefits paid—Canada (net)....	140,139
		Total benefits paid (net).....	3,446,157

*See note on page 1.

LONDON POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—January 1, 1887. *Incorporated.*—January 1, 1895.*Officers and Governing Executive Authority.*—Principal Officer, Wm. J. McCullough; Secretary, Philip W. Harpur; Treasurer, W. H. Down; Trustees, Mervyn Coxworth, John Ayres, Jas. S. Bell.*Auditors.*—Wm. J. Saunders, Thomas Bolton.

Statement for Year Ending 31st December, 1935

Assets

Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$290,163 30	
In default.....	7,389 92	
Cash on hand.....		\$297,553 22 12,671 99
Total Assets.....		\$310,225 21
Deduct deficiency of market under book value of bonds and debentures in default.....		1,549 62
Total Admitted Assets.....		\$308,675 59

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....		\$292,967 57
Income for the year:		
Assessments.....	\$7,592 11	
Interest.....	14,684 68	
Donations.....	60 00	
Total Income.....		22,336 79
Disbursements for the year:		\$315,304 36
Pensions and claims.....		4,930 15
Deduct transfers to General Fund.....		\$310,374 21 149 00
Balance of Fund (Ledger Assets), December 31, 1935.....		\$310,225 21

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
Auditors' fees.....	\$15 00	
Rent of deposit box.....	20 00	
Miscellaneous expense.....	114 00	
Total Disbursements.....		\$149 00
Less transfers from Benefit Fund.....		149 00
Balance of Fund (Ledger Assets), December 31, 1935.....		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
City of London, 5%, 1936.....	\$3,000 00	\$3,000 00
Huron & Erie Debentures, 4 3/4%, 1936.....	5,000 00	5,000 00
Huron & Erie Debentures, 5%, 1936.....	7,000 00	7,000 00
Town of Preston, 5%, 1937.....	2,000 00	2,000 00
City of London, 5%, 1937.....	3,000 00	3,000 00
Western Fair Bonds, 5%, 1938.....	7,000 00	6,855 10
Town of Preston, 5%, 1938.....	2,000 00	2,000 00
City of London, 5%, 1938.....	3,000 00	3,000 00
City of London, 5%, 1938.....	10,000 00	10,000 00
District of Penticton, 6%, 1939.....	5,000 00	4,472 50
Town of Preston, 5%, 1939.....	2,000 00	2,000 00
City of London, 5%, 1939.....	3,000 00	3,000 00
City of London, 5%, 1939.....	1,000 00	1,000 00
Dominion of Canada, 4 1/2%, 1940.....	5,000 00	4,862 50
City of London, 6%, 1940.....	3,000 00	3,202 20
City of London, 5%, 1940.....	14,000 00	14,000 00

†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O. 1927, c. 222, secs. 220 (4) and 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Town of Preston, 5%, 1940.....	\$2,000 00	\$2,000 00
City of London, 5%, 1940.....	3,000 00	3,000 00
Town of Preston, 5%, 1941.....	1,000 00	1,000 00
City of London, 5%, 1941.....	3,000 00	3,000 00
City of London, 5%, 1942.....	7,000 00	7,000 00
City of London, 5%, 1942.....	3,000 00	3,000 00
City of London, 5½%, 1942.....	10,000 00	10,000 00
Province of Ontario, 6%, 1943.....	5,000 00	5,000 00
City of London, 5%, 1943.....	7,000 00	7,000 00
City of London, 5%, 1944.....	7,000 00	7,000 00
City of London, 5%, 1944.....	5,000 00	5,000 00
City of London, 5%, 1945.....	8,000 00	8,000 00
City of London, 5%, 1945.....	5,000 00	5,000 00
City of London, 5%, 1946.....	6,000 00	6,000 00
City of London, 6%, 1945.....	4,000 00	4,000 00
City of London, 5%, 1950.....	5,000 00	5,000 00
City of London, 6%, 1950.....	3,000 00	3,000 00
Province of Ontario, 4½%, 1950.....	10,000 00	9,900 00
City of London, 5%, 1951.....	5,000 00	5,000 00
City of Edmonton, 5½%, 1953.....	11,000 00	10,780 00
Province of Saskatchewan, 4½%, 1955.....	10,000 00	8,736 00
Dominion Conversion, 4½%, 1959.....	30,000 00	29,355 00
City of London (Cash on deposit), 5%.....	40,000 00	40,000 00
City of London (Cash on deposit), 4½%.....	18,000 00	18,000 00
City of London (Cash on deposit), 4¼%.....	10,000 00	10,000 00
Total.....	\$293,000 00	\$290,163 30

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
City of Windsor, 5½%, 1936.....	\$7,787 07	\$7,389 92	\$5,840 30

LUTHERAN BROTHERHOOD*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Rev. E. Schmok, 460 Main St., Winnipeg, Man.

Assets.....	\$5,559,929	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	193,000	Premiums—Ontario (net).....	\$5,392
Canadian insurance in force (gross).....	707,500	Premiums—Canada (net).....	19,593
Total insurance in force (gross).....	46,620,761	Premiums—Total (net).....	1,724,510
		Benefits paid—Ontario (net).....	457
		Benefits paid—Canada (net).....	3,261
		Benefits paid—Total (net).....	642,129

LUTHERAN MUTUAL AID SOCIETY*

HEAD OFFICE, WAVERLY, IOWA

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Building, Winnipeg, Man.

Assets.....	\$6,001,370	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	97,261	Premiums—Ontario (net).....	\$4,260
Canadian insurance in force (gross).....	477,025	Premiums—Canada (net).....	20,130
Total insurance in force (gross).....	44,328,674	Premiums—Total (net).....	1,749,566
		Benefits paid—Ontario (net).....	2,454
		Benefits paid—Canada (net).....	7,022
		Benefits paid—Total (net).....	610,338

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Windsor, Ont.

Manager or Chief Executive Officer in Canada.—Mabel E. Blake, Windsor, Ont.

Chief or General Agent in Ontario.—Mabel E. Blake, Windsor, Ont.

Assets.....	\$46,264,787	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	3,286,408	Premiums—Ontario (net).....	\$114,700
Canadian insurance in force (gross).....	7,686,745	Premiums—Canada (net).....	241,931
Total insurance in force (gross).....	178,155,739	Premiums—Total (net).....	6,075,694
		Benefits paid—Ontario (net).....	127,475
		Benefits paid—Canada (net).....	226,672
		Total benefits paid (net).....	7,123,577

*See note on page 1.

THE MINISTERS LIFE AND CASUALTY UNION*

HEAD OFFICE, MINNEAPOLIS, MINN.

Manager or Chief Executive Officer in Canada.—Edmund P. Stewart, 30 Bloor St. West, Toronto.

Chief or General Agent in Ontario.—Edmund P. Stewart, 30 Bloor St. West, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,532,590	Premiums—Ontario (net).....	\$19,014
Ontario insurance in force (gross)...	18,400	Premiums—Canada (net).....	43,802
Canadian insurance in force (gross)	426,500	Premiums—Total (net).....	79,645
Total insurance in force (gross)....	9,522,157	Benefits paid—Ontario (net)....	13,316
		Benefits paid—Canada (net)....	31,794
		Benefits paid—Total (net).....	459,318

THE NATIONAL FRATERNAL SOCIETY OF THE DEAF*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,780,479	Premiums—Ontario (net).....	\$2,890
Ontario insurance in force (gross)...	112,462	Premiums—Canada (net).....	5,513
Canadian insurance in force (gross)	143,611	Premiums—Total (net).....	222,540
Total insurance in force (gross)....	4,802,578	Benefits paid—Ontario (net)....	410
		Benefits paid—Canada (net)....	1,149
		Benefits paid—Total (net).....	86,227

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

HEAD OFFICE, LONDON, ONT.

Organized.—December 23, 1876. *Incorporated.*—September 13, 1880.

Officers.—President, D. S. McGugan; Secretary, Geo. T. Hair; Treasurer, F. E. Harley; 1st Vice-President, A. S. Sippi; 2nd Vice-President, J. C. Doidge; Trustee, C. W. Nicholls.

Auditors.—A. G. Calder, F.C.A., J. W. Westervelt, C.A.

Actuary.—J. D. Buchanan, B.A., F.A.S.

Governing Executive Authority (as at date of filing statement).—D. S. McGugan, President, London, Ont.; Geo. T. Hair, Secretary, London, Ont.; F. E. Harley, Treasurer, London, Ont.

Summary of Funds

Balances of funds, December 31, 1935:		
Mortuary fund.....	\$1,058,411	07
General fund.....		Nil
Total Ledger Assets.....	\$1,058,411	07
Add non-ledger assets.....		33,772 62
Total Assets.....	\$1,092,183	69
Deduct due and accrued liabilities (except reserve).....		92,118 93
Net Balance of All Funds.....	\$1,000,064	76
Reserve as per actuary's report.....	\$	782,486 81
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$217,577	95

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate held for sale.....		\$7,811 09
First mortgage loans on real estate.....		508,794 18
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$481,673	21
In default.....	48,239	60
Cash in depositories other than Canadian banks.....		529,912 81
Total Ledger Assets.....	\$1,058,411	07

Non-Ledger Assets

Interest accrued.....		\$33,772 62
Total Assets.....	\$1,092,183	69

*See note on page 1.

Liabilities

Provision for unpaid death benefits.....	\$1,180 00
Salaries due and accrued.....	820 00
Reserve for depreciation of securities.....	40,000 00
Reserve adjustment fund.....	50,000 00
Special donations fund.....	118 93
Total Liabilities (except Reserve).....	\$92,118 93
Net required reserve, per actuary's report, for outstanding contracts of Mortuary Fund.....	\$782,486 81

Statement of Operations of Each Fund for the Year Ending 31st December, 1935**MORTUARY FUND**

Balance of fund (ledger assets), December 31, 1934.....	\$1,017,306 03
Income for the year:	
Premiums (with extra dues, etc.).....	\$25,280 00
Interest and rents.....	56,809 04
Profit on sale of securities.....	9,065 88
Total Income.....	91,154 92
Disbursements for the year:	\$1,108,460 95
Death claims.....	\$34,890 00
Total Disbursements.....	34,890 00
Deduct transfers to General Fund.....	\$1,073,570 95
	15,159 88
Balance of Fund (Ledger Assets), December 31, 1935.....	\$1,058,411 07

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$5,030 00
Postage.....	270 00
Auditors' fees.....	600 00
Actuaries' fees and expenses.....	100 00
Travelling expenses.....	82 54
Rents.....	1,080 00
Printing and supplies.....	585 86
Miscellaneous.....	2,067 03
Total.....	\$9,815 43
<i>Agency and Organization Expenses:</i>	
Salaries.....	326 00
<i>All Other Expenses:</i>	
Advertising.....	\$21 66
Conference expense.....	540 30
Testimonial, retiring President.....	402 00
Flowers.....	215 79
Taxes and licenses.....	264 60
Telephone, telegrams and express.....	93 14
Insurance.....	22 50
Light and water.....	20 44
Donations.....	158 50
Grant, Relief Fund.....	2,500 00
Office expenses.....	175 06
Miscellaneous.....	604 46
Total.....	5,018 45
Total Disbursements.....	\$15,159 88
Less transfers from Mortuary Fund.....	\$ 15,159 88
Balance of Fund (Ledger Assets), December 31, 1935.....	Nil

Valuation Balance Sheet**Liabilities**

Present value of sums assured.....	\$974,186 29
Other liabilities.....	2,118 93
Reserve for depreciation of securities.....	40,000 00
Reserve adjustment fund.....	50,000 00
Surplus.....	217,999 95
	\$1,284,305 17

Assets

Cash, securities, and other assets on hand.....	\$1,092,605 69
Present value of future premiums.....	191,699 48
	<u>\$1,284,305 17</u>

The basis of the valuation was the British Offices Ultimate Table of Mortality (OM [5]) with interest at 3 ½ per cent.

The rate of expense charge was taken as 42 ½ per cent.

The amount of insurance valued was \$1,502,886.00, representing 2,466 policies.

The ratio of assets to liabilities was 120.44 per cent.

The valuation was made by J. D. Buchanan, B.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1957.....	\$25,000 00	\$24,285 00
Dominion of Canada, 4 %, 1945.....	10,000 00	9,708 32
Dominion of Canada, 3 ½ %, 1949.....	34,000 00	32,889 33
Province of Ontario, 4 ½ %, 1949.....	20,000 00	19,475 00
Province of Alberta, 5 ½ %, 1947.....	10,000 00	10,465 90
Province of Alberta, 4 ½ %, 1956.....	17,000 00	16,269 77
Province of Saskatchewan, 4 ½ %, 1956.....	10,000 00	9,680 00
Province of Saskatchewan, 4 ½ %, 1951.....	12,000 00	10,927 06
Province of British Columbia, 5 %, 1954.....	25,000 00	23,529 76
Province of Manitoba, 5 ½ %, 1958.....	10,000 00	9,747 00
Province of Manitoba, 4 ½ %, 1956.....	17,000 00	16,391 47
Canadian National Railways, 4 ½ %, 1957.....	50,000 00	50,962 50
Hydro-Electric Power Commission, 3 ½ -4-5 %, 1952.....	27,500 00	24,242 79
City of Port Arthur, Ont., 5 %, 1937.....	10,000 00	10,053 22
City of London, 4 ½ %, 1943.....	5,000 00	4,733 28
City of Brandon, Man., 5 ½ %, 1939.....	12,000 00	11,736 72
Town of Glace Bay, N.S., 6 %, 1950.....	10,000 00	9,520 20
City of Cranbrook, B.C., 6 ½ %, 1940.....	5,000 00	4,902 80
City of New Westminster, B.C., 6 %, 1945.....	5,000 00	5,000 00
City of London, Ont., 5 ½ %, 1941-42.....	10,000 00	10,078 00
City of Sydney, N.S., 5 ½ %, 1954.....	24,000 00	24,000 00
City of Fort William, Ont., 5 %, 1944.....	5,000 00	4,940 00
City of Calgary, Alta., 5 ½ %, 1954.....	5,000 00	5,000 00
City of Edmonton, Alta., 5 ½ %, 1952.....	13,500 00	13,418 02
District of Penticton, B.C., 6 %, 1960.....	2,000 00	2,044 50
City of Edmonton, Alta., 5 ½ %, 1945.....	4,500 00	4,511 30
City of Moose Jaw, Sask., 5 %, 1953.....	5,000 00	4,905 66
City of Sarnia, Ont., 5 %, 1941.....	10,000 00	9,917 03
Township of Stamford, Ont., 5 %, 1943-45.....	14,157 46	14,026 29
Town of New Waterford, Ont., 5 ½ %, 1949.....	10,000 00	10,000 00
City of Saskatoon, Sask., 5 %, 1950.....	5,000 00	4,981 25
City of London, Ont., 4 ½ %, 1947.....	10,000 00	10,008 85
City of London, Ont., 5 %, 1947.....	5,000 00	4,962 48
City of London, Ont., 5 %, 1943.....	4,000 00	3,992 70
County of Northumberland, N.B., 5 %, 1956.....	10,000 00	8,818 75
City of Montreal, Que., 4 ½ %, 1948.....	15,000 00	14,482 02
City of Montreal, Que., 4 ½ %, 1950.....	15,000 00	14,338 24
City of Winnipeg, Man., 5 %, 1943.....	8,000 00	7,728 00
Ontario Loan and Debenture Company, 4 %, 1938.....	5,000 00	5,000 00
Totals.....	<u>\$494,657 46</u>	<u>\$481,673 21</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of Riverside, Ont., 6 ½ %, 1932.....	\$3,654 93	\$1,827 47	\$1,279 23
Town of Riverside, Ont., 5 ½ %, 1932-44.....	9,375 50	4,687 75	3,281 43
Town of Ford City, Ont. (E. Windsor), 6 %, 1942-44.....	15,000 00	7,500 00	7,200 00
Township of East York, 5 ½ %, 1947.....	10,000 00	10,288 03	7,200 00
Town of New Toronto, 6 ½ %, 1938.....	4,000 00	4,096 00	3,000 00
Township of East York, 5 %, 1958.....	5,000 00	4,883 71	3,600 00
Township of East York, 5 %, 1938.....	10,000 00	9,956 64	7,200 00
Township of Scarborough, 5 %, 1941.....	5,000 00	5,000 00	3,800 00
Totals.....	<u>\$60,030 43</u>	<u>\$48,239 60</u>	<u>\$36,560 66</u>

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. Starr Tait, Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell, M.P.P.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P.; J. J. Williams, M.D.; Major J. C. Boylen, James Harper, J. Starr Tait.

Assets.....	\$1,405,514	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	2,673,865	Premiums—Ontario (net).....	\$70,480
Canadian insurance in force (gross).....	3,361,445	Premiums—Canada (net).....	91,419
Total insurance in force (gross).....	3,581,845	Premiums—Total (net).....	94,414
		Benefits paid—Ontario (net).....	60,843
		Benefits paid—Canada (net).....	81,603
		Benefits paid—Total (net).....	81,603

*See note on page 1.

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1917.*Officers.*—Principal Officer, Stanley Lewis; Secretary, James J. O'Kelly; Treasurer, F. G. Kennedy; S. B. Blackler, G. P. Gordon, S. Orange.*Auditors.*—Milne, Steele & Company, C.A.*Actuary.*—H. B. Wickes, F.A.S.*Governing Executive Authority (as at date of filing statement).*—A. B. Turner, Ottawa; Jas. J. O'Kelly, Ottawa; S. B. Blackler, Ottawa; G. P. Gordon, Ottawa; A. MacMillan, Ottawa; N. Bordleau, Ottawa; S. Orange, Ottawa; M. Dolman, Ottawa; H. Chatterton, Ottawa.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$467,632 79	
In default.....	11,615 50	
		\$479,248 29
Cash in chartered banks of Canada in Canada.....		27,442 57
Total Ledger Assets.....		<u>\$506,690 86</u>

Non-Ledger Assets

Interest accrued.....		\$6,390 46
Total Assets.....		\$513,081 32
Deduct assets not admitted:		
Deficiency of market under book value of bonds and debentures in default...	2,615 50	
Total Admitted Assets.....		<u>\$510,465 82</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....		\$456,533 84
Income for the year:		
Interest on investments.....	\$22,816 69	
Pay roll contributions.....	25,317 99	
Grant, City of Ottawa.....	7,000 00	
Profit on sale of investments.....	601 31	
		\$ 55,735 99
Total Income.....		\$512,269 83
Disbursements for the year:		
Superannuation payments to firemen.....		4,090 35
		\$508,179 48
Deduct transfers to General Fund.....		1,488 62
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$506,690 86</u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$450 00	
Actuaries' fees and expenses.....	800 00	
Printing and supplies.....	30 74	
Miscellaneous.....	204 17	
Total.....	\$1,484 91	
<i>All Other Expenses:</i>		
Telephone, telegrams and express.....	3 71	
Total Disbursements.....		\$1,488 62
Less transfers from Superannuation Fund.....		\$1,488 62
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>Nil</u>

†The Management Board adopted on 26th March, 1935, the actuarial report of H. B. Wickes, F.A.S., showing the fund, by actuarial valuation, to have a surplus at December 31, 1934, of \$2,610.65.

Actuarial Valuation

As at December 31, 1934

Liabilities	
Pensions vested and about to vest in 6 other members.....	\$90,998 41
Pensions payable at age 60 and ill-health retirement payments.....	634,606 38
Cost of providing death benefits as per By-law No. 1.....	51,861 78
Return contributions on retirement in good health.....	1,283 24
Retirement allowance (one member).....	1,413 94
Provision for future expenses.....	3,000 00
Surplus.....	2,610 65
	<u>\$785,774 40</u>
Assets	
Future contributions.....	\$257,509 17
Value of payments from City of Ottawa.....	53,330 32
Securities, cash, etc.....	461,951 46
Excess value of securities over book value.....	12,983 45
	<u>\$785,774 40</u>

The actuarial rate of interest employed was 4 ½ per cent. per annum.

The valuation was based on rates deduced from the experience of a large body of firemen in the United States slightly modified to meet Canadian conditions. It was assumed that retirement at age 60 was compulsory.

The valuation was made by H. B. Wickes, F.A.S.

Mr. Wickes compiled a supplementary report under date of July 31, 1935, recommending certain amendments to the by-laws of the Society. Such amendments were passed and made effective as at January 1, 1936. Briefly summarized, they were as follows:

(1) Rate of contribution raised from 7 per cent. to 7 ½ per cent.

(2) Compulsory retirement at age 60.

(3) Basis of pension to be the average wage of pensioner for the last five years on which pension contributions had been made.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1956.....	\$13,000 00	\$14,137 50
Dominion of Canada, 4 ½ %, 1958.....	50,000 00	54,362 50
Province of Alberta, 4 ½ %, 1960.....	40,000 00	38,300 00
Province of British Columbia, 6 %, 1947.....	20,000 00	19,875 00
Province of British Columbia, 5 %, 1954.....	10,000 00	9,300 00
Province of Manitoba, 6 %, 1947.....	25,000 00	25,125 00
Province of Manitoba, 5 ½ %, 1955.....	11,000 00	11,605 00
Province of New Brunswick, 5 ½ %, 1952.....	10,000 00	11,550 00
Province of New Brunswick, 5 %, 1957.....	35,000 00	39,662 00
Province of New Brunswick, 5 %, 1960.....	8,000 00	8,000 00
Province of New Brunswick, 5 %, 1963.....	4,000 00	4,000 00
Province of Ontario, 5 %, 1948.....	30,000 00	30,096 29
Province of Ontario, 5 %, 1960.....	10,000 00	11,678 00
Province of Saskatchewan, 6 %, 1952.....	22,000 00	23,795 00
Province of Saskatchewan, 4 %, 1953.....	5,000 00	4,537 50
Province of Saskatchewan, 4 %, 1954.....	15,000 00	13,537 50
Dominion of Canada (Guar. Can. Nat. Rly.), 4 ½ %, 1957.....	64,000 00	63,622 50
Ontario Hydro-Electric Power, 3 ½-4-5 %, 1952.....	49,000 00	45,325 00
Ontario Hydro-Electric Power, 4 ½ %, 1960.....	10,000 00	10,624 00
City of Montreal, 5 %, 1945.....	20,000 00	19,450 00
City of Vancouver, 5 %, 1970.....	10,000 00	9,050 00
Totals.....	<u>\$461,000 00</u>	<u>\$467,632 00</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of New Toronto, 5 %, 1940.....	\$2,000 00	\$1,939 60	\$1,500 00
Town of New Toronto, 5 %, 1942.....	7,000 00	6,776 70	5,250 00
Town of New Toronto, 5 %, 1943.....	3,000 00	2,899 20	2,250 00
Totals.....	<u>\$12,000 00</u>	<u>\$11,615 50</u>	<u>\$9,000 00</u>

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—1926.

Officers.—Principal Officer, George McLeod; Secretary, Joseph P. Downey; Treasurer, Emile Joliat; Charles Clark, Michael McKennirey.

Auditors.—Arthur A. Crawley & Co.

Actuary.—H. B. Wickes, F.A.S.

Governing Executive Authority (as at date of filing statement).—Glen E. Strike, Police Magistrate, Ottawa; Stanley Lewis, Mayor of Ottawa; Edward J. Daly, Judge.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

First mortgage loans on real estate.....		\$7,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$392,091 56	
In default.....	4,988 67	
		397,080 23
Cash in chartered banks of Canada in Canada.....		11,816 84
Total Ledger Assets.....		<u>\$415,897 07</u>

Non-Ledger Assets

Interest due and accrued.....		\$7,610 68
Total Assets.....		\$423,507 75
Deduct assets not admitted:		
Deficiency of market under book value of bonds and debentures in default... ..		2,638 67
Total Admitted Assets.....		<u>\$420,869 08</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

SUPERANNUATION AND BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....		\$388,997 10
Income for the year:		
Member assessments.....	\$28,592 44	
Interest on investments and deposits.....	18,433 77	
Miscellaneous revenue.....	163 60	
Total Income.....		47,189 71
Disbursements for the year:		\$436,186 81
Pensions.....	\$14,401 84	
Retiring allowances.....	4,094 23	
Death benefits.....	1,839 94	
Total Disbursements.....		20,336 01
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$415,850 80</u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$309 08
Disbursements for the year:		
Head Office Expenses:		
Salaries.....	\$150 00	
Rents.....	25 00	
Miscellaneous.....	32 81	
Total.....		\$207 81
All Other Expenses:		
Taxes and licenses.....	55 00	
Total Disbursements.....		262 81
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$46 27</u>

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Dominion of Canada, 4 ½ %, 1958.....	\$10,000 00	\$10,445 73
Dominion of Canada, 4 ½ %, 1959.....	5,000 00	5,116 24
Dominion of Canada, 3 ½ %, 1949.....	10,000 00	10,188 14
Canadian National Railway Co., 5 %, 1954.....	14,000 00	14,570 73
Province of British Columbia, 6 %, 1946.....	16,000 00	16,580 40
Province of British Columbia, 6 %, 1947.....	5,000 00	4,984 10
Province of British Columbia, 5 %, 1953.....	15,000 00	14,238 15
Province of British Columbia, 4 ½ %, 1969.....	10,000 00	9,586 51
Province of Alberta, 4 ½ %, 1956.....	20,000 00	19,575 61
Province of Alberta, 4 ½ %, 1957.....	10,000 00	9,828 14
Province of Alberta, 4 ½ %, 1958.....	5,000 00	4,849 70
Province of Alberta, 4 ½ %, 1961.....	10,000 00	9,855 87
Province of Saskatchewan, 4 ½ %, 1955.....	10,000 00	9,950 83
Province of Saskatchewan, 5 %, 1948.....	17,500 00	16,281 37

†For last actuarial valuation (as at Dec. 31, 1933) see report of business for 1934. See also Special Report of Superintendent in report of business for 1934, page 226. Reference—Insurance Act, R.S.O. 1927, c. 222, sec. 220 (4) and sec. 234 *re* societies with membership limited to government or municipal employees.

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Manitoba, 6%, 1947.....	\$15,000 00	\$15,514 16
Province of Manitoba, 5½%, 1955.....	10,000 00	9,651 48
Province of Manitoba, 5½%, 1958.....	20,000 00	19,021 48
Province of New Brunswick, 5½%, 1952.....	5,000 00	5,063 63
Province of New Brunswick, 5%, 1957.....	20,000 00	21,021 90
Province of New Brunswick, 5%, 1960.....	10,000 00	10,491 00
Province of New Brunswick, 5%, 1963.....	20,000 00	20,000 00
Province of Nova Scotia, 4½%, 1960.....	30,000 00	29,746 22
Province of Nova Scotia, 4½%, 1961.....	5,000 00	4,988 53
St. John Dry Dock Company, 4%, 1953.....	40,000 00	39,294 16
Hydro-Electric Power Com. of Ontario, 4¾%, 1970.....	35,000 00	35,882 23
Township of Gloucester, Ont., 6%, 1938.....	412 83	412 83
Town of Kenora, Ont., 5%, 1951.....	5,000 00	5,033 28
Town of Kenora, Ont., 5%, 1952.....	5,000 00	5,033 94
City of Toronto, Ont., 5%, 1950.....	5,000 00	5,000 00
City of Hull, Que., 5%, 1936.....	1,000 00	999 83
City of Hull, Que., 5%, 1954.....	4,000 00	3,957 96
City of Ottawa, Ont., 4½%, 1962.....	5,000 00	4,927 37
Totals.....	<u>\$392,912 83</u>	<u>\$392,091 56</u>

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of Sandwich West, Ont., 5½%, 1937.....	<u>\$5,000.00</u>	<u>\$4,988.67</u>	<u>\$2,350.00</u>

SUPREME COUNCIL OF THE ROYAL ARCANUM*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—Lyman Lee, K.C., Hamilton, Ont.
Chief or General Agent in Ontario.—Lyman Lee, K.C., Birks Building, Hamilton, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$30,057,350	Premiums—Ontario (net)..... \$37,230
Ontario insurance in force (gross).....	977,328	Premiums—Canada (net)..... 111,813
Canadian insurance in force (gross).....	2,966,150	Premiums—Total (net)..... 5,148,596
Total insurance in force (gross).....	100,888,039	Benefits paid—Ontario (net)..... 40,348
		Benefits paid—Canada (net)..... 89,470
		Total benefits paid (net)..... 3,939,019

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Petrie, 6 Dundee Ave. East, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets.....	\$5,286,153	Premiums—Ontario (net)..... \$1,400
Ontario insurance in force (gross).....	39,650	Premiums—Canada (net)..... 7,703
Canadian insurance in force (gross).....	184,800	Premiums—Total (net)..... 923,348
Total insurance in force (gross).....	25,462,900	Benefits paid—Ontario (net)..... 249
		Benefits paid—Canada (net)..... 7,746
		Total benefits paid (net)..... 685,887

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19, 1875.

Officers.—Principal Officer, A. V. Hardwick; Secretary, Wm. V. Oglesby; Treasurer, Edward C. Green; Past President, Arthur J. Taylor; Vice-President, Canon W. L. Baynes-Reed.

Auditors.—Sharp, Milne & Co., C.A.*Actuary.*—S. H. Pipe, F.A.S., A.I.A.

Governing Executive Authority.—Supreme Council consisting of above-mentioned Officers, elected by Supreme Lodge.

*See note on page 1.

Summary of Funds

Balances of funds, December 31, 1935:	
Mortuary Fund.....	\$324,288 30
Guarantee Fund.....	9,653 17
Funeral Fund.....	37,007 11
Supreme Lodge Expense Fund.....	14,700 41
Widows' and Orphans' Fund.....	1,411 14
Mortuary Fund (Junior).....	458 84
Shakespeare Memorial Fund.....	368 79
General Fund.....	76,492 79
Total Ledger Assets.....	\$464,380 55
Add non-ledger assets.....	4,287 69
Total Assets.....	\$468,668 24
Deduct unadmitted assets.....	\$1,945 41
Deduct due and accrued liabilities (except reserve).....	1,600 91
	3,546 32
Net Balance of All Funds.....	\$465,121 92
Reserve as per actuary's report.....	\$259,115 08
Balance—Surplus of assets over all liabilities and reserve.....	\$206,006 84

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of office premises.....	\$37,626 39
First mortgage loans on real estate.....	6,914 54
Loans and liens on policies.....	17,672 00
Amortized book value of bonds, debentures and debenture stocks:	
Not in default.....	\$344,750 84
In default.....	8,145 41
	352,896 25
Cash on hand and in banks:	
On hand at head office.....	\$103 85
In chartered banks of Canada in Canada.....	49,167 52
	49,271 37
Total Ledger Assets.....	\$464,380 55

Non-Ledger Assets

Interest due, \$169.21; accrued, \$3,992.48.....	\$4,161 69
Rents due.....	126 00
Total Non-Ledger Assets.....	\$4,287 69
Total Assets.....	\$468,668 24
Deduct deficiency of market under book value of bonds and debentures in default.....	1,945 41
Total Admitted Assets.....	\$466,722 83

Liabilities

Present value of matured death claims payable by instalments.....	\$1,397 50
Accounts payable, merchandise.....	203 41
Total Liabilities (except Reserve).....	\$1,600 91
Net required reserve, per actuary's report, for outstanding contracts of:	
Mortuary Fund.....	\$258,656 24
Juvenile Fund.....	458 84
Total Reserve.....	\$259,115 08

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934.....	\$320,470 96
Income for the year:	
Premiums (with extra dues, etc.).....	\$35,316 45
Interest and rents.....	14,193 70
Total Income.....	49,510 15
	\$369,981 11
Disbursements for the year:	
Death claims.....	\$34,001 25
Surrender values.....	5,496 03
Total Disbursements.....	39,507 28
	\$330,473 83
Deduct transfers to General Fund.....	6,185 53
Balance of Fund (Ledger Assets), December 31, 1935.....	\$324,288 30

GUARANTEE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$13,696 57
Income for the year:		
Premiums.....	\$420 78	
Interest.....	602 74	
Total Income.....		1,023 52
Disbursements for the year: Bond claims.....		\$14,720 09
		136 18
Deduct transfers to General Fund.....		\$14 583 91
		4,930 74
Balance of Fund (Ledger Assets), December 31, 1935.....		\$9,653 17

FUNERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$40,752 76
Income for the year:		
Assessments.....	\$24,067 65	
Interest and rents.....	1,763 88	
Profit on sale of securities.....	486 85	
Total Income.....		26,318 38
Disbursements for the year: Funeral claims.....		\$67,071 14
		27,047 50
Deduct transfers to General Fund.....		\$40,023 64
		3,016 53
Balance of Fund (Ledger Assets), December 31, 1935.....		\$37,007 11

SUPREME LODGE EXPENSE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$9,014 51
Income for the year:		
Assessments.....	\$5,966 15	
Bank interest.....	209 93	
Total Income.....		6,176 08
Deduct transfers to General Fund.....		\$15,190 59
		490 18
Balance of Fund (Ledger Assets), December 31, 1935.....		\$14,700 41

WIDOWS' AND ORPHANS' FUND

Balance of fund (ledger assets), December 31, 1934.....		\$1,348 03
Income for the year:		
Contributions.....	\$5 00	
Interest.....	58 11	
Total Income.....		\$63 11
Balance of Fund (Ledger Assets), December 31, 1935.....		\$1,411 14

SHAKESPEARE MEMORIAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$352 81
Income for the year:		
Contributions.....	\$11 00	
Interest.....	4 98	
Total Income.....		\$15 98
Balance of Fund (Ledger Assets), December 31, 1935.....		\$368 79

MORTUARY FUND (JUNIOR)

Balance of fund (ledger assets), December 31, 1934.....		\$349 01
Income for the year:		
Premiums.....	\$150 90	
Interest.....	\$5 28	
Total Income.....		156 18
Deduct transfers to General Fund.....		\$505 19
		46 35
Balance of Fund (Ledger Assets), December 31, 1935.....		\$458 84

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$79,802 14
Income for the year:		
Assessments, dues, fees and fines.....	\$9,081 84	
Income from advertisements.....	309 35	
Lodge supplies.....	2,767 17	
Interest.....	1,366 33	
Rents.....	4,545 25	
Defunct lodge funds.....	257 57	
Profit on sale of securities.....	587 56	
Total Income.....		18,915 17
		\$98,717 21
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$10,714 62	
Directors' fees.....	1,506 15	
Auditors' fees.....	250 00	
Supreme President's office expenses.....	150 00	
Travelling expenses.....	1,074 70	
Rents.....	1,250 00	
Printing and supplies.....	330 40	
Total.....		\$15,275 87
<i>Agency and Organization Expenses:</i>		
Bonuses to members.....	\$1,064 15	
Organizing and opening new lodges.....	308 46	
Travelling expenses.....	438 93	
Total.....		1,811 54
<i>All Other Expenses:</i>		
Expenses from other funds.....	\$2,630 88	
Advertising.....	70 00	
Grants.....	803 16	
Wreaths.....	35 00	
Sickness benefit.....	404 84	
Taxes and licenses.....	2,049 05	
Telephone, telegrams, express, exchange and postage.....	650 12	
To cover unemployed members.....	1,429 44	
Birchcliffe property written down.....	2,442 96	
Light, fuel and water.....	626 78	
Lodge supplies.....	2,161 24	
Maintenance of building.....	973 19	
Official publications.....	4,726 04	
Fire insurance.....	393 30	
Jewels for presentation.....	210 64	
Miscellaneous.....	199 70	
Total.....		19,806 34
Total Disbursements.....		36,893 75
		\$61,823 46
Deduct transfers from: General Fund.....	\$6,185 53	
Guarantee Fund.....	4,930 74	
Funeral Fund.....	3,016 53	
Supreme Lodge Expense Fund.....	490 18	
Juvenile Fund.....	46 35	
		14,669 33
Balance of Fund (Ledger Assets), December 31, 1935.....		\$76,492 79

Exhibit of Policies (Adult 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 1934...	748	\$651,253 75	275	\$273,160 00	1,023	\$924,413 75	765	\$679,496 25
New issued.....	3	3,000 00	27	26,000 00	30	29,000 00	21	20,250 00
Transferred.....							2	2,075 00
Totals.....	751	\$654,253 75	302	\$299,160 00	1,053	\$953,413 75	788	\$701,821 25
Less ceased by:								
Death.....	36	32,411 25	1	1,070 00	37	33,486 25	32	29,616 25
Surrender.....	10	8,600 00	13	13,570 00	23	22,170 00	13	11,657 50
Lapse.....	5	4,575 00	4	4,250 00	9	8,825 00	5	4,787 50
Decrease.....								1,250 00
Total ceased.....	51	\$45,586 25	18	\$18,895 00	69	\$64,481 25	50	\$47,311 25
At end of 1935...	700	\$608,667 50	284	\$280,265 00	984	\$888,932 50	738	\$654,510 00

Particulars of distribution of surplus during last three years—1 1/2 per cent. bonus distribution (1934) applied to policies.

Exhibit of Policies (*Junior Mortuary*)

Classification	Total		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1934.....	37	\$9,250 00	24	\$6,000 00
New issued.....	5	1,250 00	4	1,000 00
Totals.....	42	\$10,500 00	28	\$7,000 00
Transferred to Adult Department.....	2	\$500 00	.....	.....
Total ceased.....	2	\$500 00	.....	.....
At end of 1935.....	40	\$10,000 00	28	\$7,000 00

Particulars of distribution of surplus during last three years—1½ per cent. bonus distribution (1934) applied to policies.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund:</i>	Par Value	Book Value
Dominion of Canada Conversion Loan Bonds, 4½%, 1959.....	\$70,000 00	\$68,430 64
Dominion of Canada National Service Loan Bonds, 5%, 1941.....	35,000 00	35,190 86
Province of New Brunswick Bonds, 5½%, 1952.....	5,000 00	4,876 86
Province of New Brunswick Bonds, 5½%, 1950.....	5,000 00	5,700 00
Province of Nova Scotia Bonds, 4½%, 1952.....	5,000 00	5,049 32
Province of Saskatchewan Bonds, 6%, 1952.....	6,000 00	5,442 94
Province of British Columbia Bonds, 6%, 1947.....	6,000 00	5,644 00
Province of Manitoba Bonds, 6%, 1947.....	5,000 00	4,799 51
Canadian National Railway Bonds, 5%, 1954.....	20,000 00	20,375 24
Dominion of Canada Guaranteed C.N.R. Bonds, 5%, 1969.....	5,000 00	5,250 53
City of Regina Bonds, 5½%, 1949.....	5,000 00	5,199 50
City of North Bay Bonds, 5%, 1941.....	5,000 00	4,988 11
City of Winnipeg Bonds, 4½%, 1957.....	5,000 00	5,043 35
Town of Portage la Prairie Bonds, 5%, 1948.....	5,000 00	5,028 59
Town of Smith's Falls Bonds, 5%, 1943.....	3,000 00	3,000 00
City of Moose Jaw Bonds, 5%, 1941.....	4,000 00	3,956 04
City of Toronto Bonds, 5%, 1938.....	4,000 00	4,040 90
City of Toronto Bonds, 5½%, 1945.....	5,000 00	4,929 79
Town of Cobourg Bonds, 5½%, 1938.....	1,000 00	1,008 66
Town of Cobourg Bonds, 5½%, 1939.....	2,000 00	2,021 57
Town of Cobourg Bonds, 5½%, 1940.....	3,000 00	3,037 44
City of Oshawa Bonds, 5½%, 1942.....	5,000 00	5,060 38
Town of Port Colborne Bonds, 5%, 1955.....	5,000 00	4,907 31
City of Vancouver Bonds, 5%, 1944.....	10,000 00	10,002 07
City of Saskatoon Bonds, 5%, 1945.....	10,000 00	9,966 24
Town of Kapuskasing Bonds, 6%, 1942.....	5,000 00	5,033 46
City of Montreal Bonds, 6%, 1941.....	5,000 00	5,056 17
City of Quebec Bonds, 6%, 1939.....	5,000 00	5,011 99
City of Edmonton Bonds, 5½%, 1945.....	3,000 00	3,044 92
City of Victoria Bonds, 6%, 1937.....	5,000 00	5,075 40
City of Edmonton Bonds, 5½%, 1945.....	7,000 00	7,104 80
Montreal Protestant Schools Bonds, 5%, 1944.....	5,000 00	5,008 32
Calgary School District Bonds, 5%, 1952.....	10,000 00	10,002 58
Walkerville E. Windsor Water Commission Bonds, 5½%, 1946.....	5,000 00	5,141 53
<i>Guarantee Fund:</i>		
Dominion of Canada Conversion Loan Bonds, 4½%, 1959.....	5,000 00	4,853 66
Province of Alberta Bonds, 6%, 1947.....	5,000 00	4,799 51
<i>Adult and Junior Funeral Funds:</i>		
Dominion of Canada Conversion Loan Bonds, 4½%, 1959.....	15,000 00	14,867 74
Province of Alberta Bond, 4%, 1957.....	500 00	440 00
City of Toronto Bonds, 5%, 1938.....	5,000 00	4,920 15
City of Port William Bonds, 6%, 1962.....	5,000 00	5,495 27
City of Montreal Bonds, 4½%, 1948.....	5,000 00	4,929 50
<i>General Fund:</i>		
Dominion of Canada Victory Bonds, 5½%, 1937.....	150 00	150 00
Province of Ontario Bonds, 5½%, 1947.....	8,000 00	7,983 34
City of Toronto Bonds, 5%, 1938.....	12,000 00	11,902 62
<i>Widows' and Orphans' Fund:</i>		
Dominion of Canada National Service Loan Bonds, 5%, 1941.....	1,000 00	980 03
Totals.....	\$345,650 00	\$344,750 84

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Life Insurance Fund:</i>	Par Value	Book Value	Authorized Value
Town of Weston, 5%, 1941.....	\$2,000 00	\$2,045 57	\$1,600 00
City of Windsor, 5%, 1940.....	1,000 00	1,000 12	750 00
Town of Leaside, 5½%, 1958.....	5,000 00	5,099 72	3,850 00
Totals.....	\$8,000 00	\$8,145 41	\$6,200 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized.—June 27, 1876. *Incorporated.*—April 8, 1880.

Officers.—Principal Officer, Dr. John Ferguson; Secretary, Robert Lewis; Treasurer, Geo. S. Fleming; Past Grand Chief, Rev. D. W. Christie; Grand Chieftain, W. A. Murray; Grand Medical Examiner, Dr. C. A. Warren.

Auditors.—John Archibald, T. O. Fraser.

Actuary.—Prof. M. A. Mackenzie.

Governing Executive Authority (as at date of filing statement).—John Ferguson, M.A., M.D., Grand Chief, Chairman; Rev. D. Wallace Christie, B.D., Past Grand Chief; W. A. Murray, Grand Chieftain; Robert Lewis, Grand Secretary; Geo. S. Fleming, Grand Treasurer; Judge John Tytler, Toronto; J. P. MacGregor, K.C., Toronto; Geo. Anderson, Montreal; J. S. Clouston, Toronto; J. M. Duncan, Winnipeg; G. W. Robertson, Regina.

Summary of Funds

Balances of Funds, December 31, 1935:

Mortuary Fund.....	\$1,541,214 65	
Sickness Fund.....	35,893 38	
Juvenile Fund.....	2,529 25	
General Fund.....	4,736 36	
Total Ledger Assets.....	\$1,584,373 64	
Add non-ledger assets.....	30,773 02	
Total Assets.....	\$1,615,146 66	
Deduct due and accrued liabilities (except reserve).....	53,580 91	
Net Balance of All Funds.....	\$1,561,565 75	
Reserve as per actuary's report.....	\$1,364,760 00	
Balance—Surplus of Assets over All Liabilities and Reserve.....	\$196,805 75	

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Loans and liens on policies.....	\$9,015 97	
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$1,489,806 44	
In default.....	61,045 46	
	<u>1,550,851 90</u>	
Cash on hand and in banks:		
On hand at head office.....	\$5,514 37	
In chartered banks of Canada in Canada.....	13,991 40	
	<u>19,505 77</u>	
Deposit with Quebec Government.....	5,000 00	
Total Ledger Assets.....	\$1,584,373 64	

Non-Ledger Assets

Interest accrued.....	\$23,595 02	
Collections reported, but not received by head office.....	7,178 00	
Total Non-Ledger Assets.....	\$30,773 02	
Total Assets.....	\$1,615,146 66	

Liabilities

Provision for unpaid death claims.....	\$10,580 91	
Investment reserve.....	43,000 00	
Total Liabilities (except Reserve).....	\$53,580 91	
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$1,305,620 00	
Sickness Fund.....	57,730 00	
Juvenile Fund.....	1,410 00	
	<u>1,364,760 00</u>	
Total Reserve.....	\$1,364,760 00	

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

MORTUARY FUND

Balance of fund (ledger assets), December 31, 1934.....		\$1,492,378	15
Income for the year:			
Premiums (with extra dues, etc.).....	\$81,888	16	
Interest and rents.....	72,064	04	
Profit on sale of securities.....	3,319	77	
Outstanding cheque cancelled.....	10	00	
Total Income.....		157,281	97
		\$1,649,660	12
Disbursements for the year:			
Death claims.....	\$77,020	81	
Surrender values.....	1,424	66	
Total Disbursements.....		78,445	47
		\$1,571,214	65
Deduct transfers to General Fund.....		30,000	00
Balance of Fund (Ledger Assets), December 31, 1935.....		\$1,541,214	65

SICKNESS FUND

Balance of fund (ledger assets), December 31, 1934.....		\$34,145	70
Income for the year:			
Premiums.....	\$2,426	15	
Interest and rents.....	1,282	97	
Total Income.....		3,709	12
		\$37,854	82
Disbursements for the year—Sickness claims.....		1,961	44
Balance of Fund (Ledger Assets), December 31, 1935.....		\$35,893	38

JUVENILE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$1,957	87
Income for the year:			
Premiums.....	\$561	63	
Interest.....	9	75	
Total Income.....		571	38
Balance of Fund (Ledger Assets), December 31, 1935.....		\$2,529	25

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$7,611	40
Income for the year:			
Assessments, dues, fees and fines.....	\$12,000	00	
Interest.....	6	29	
Total Income.....		12,006	29
		\$19,617	69

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$11,093	15	
Directors' fees and expenses.....	1,417	55	
Auditors' fees.....	200	00	
Actuaries' fees and expenses.....	615	00	
Travelling expenses.....	396	00	
Rents.....	1,200	00	
Printing and supplies.....	2,072	88	
Total.....		\$16,994	58

Agency and Organization Expenses:

Commissions.....	\$377	25	
Salaries.....	12,045	00	
Travelling expenses.....	2,490	05	
Miscellaneous.....	265	00	
Total.....		15,177	30

All Other Expenses:

Advertising.....	\$5	00	
Legal fees.....	283	00	
Medical fees.....	189	50	
Taxes and licenses.....	474	01	
Telephone, telegrams and express.....	198	28	
Light, fuel and water.....	35	28	
Meeting of Supreme Body.....	7,163	20	
Miscellaneous.....	4,361	18	
Total.....		12,709	45

Total Disbursements.....		44,881	33
Add transfers from Mortuary Fund.....		\$30,000	00
Balance of Fund (Ledger Assets), December 31, 1935.....		\$4,736	36

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	4,239	\$2,567,250 00	1,396	\$802,750 00	464	\$257,000 00
New issued.....	355	154,250 00	247	133,000 00	61	32,500 00
Old revived.....	24	12,750 00	12	7,000 00	7	3,000 00
Old increased.....				250 00		
Totals.....	4,618	\$2,734,250 00	1,655	\$943,000 00	532	\$292,500 00
Less ceased by:						
Death.....	79	\$63,500 00	2	\$750 00		
Surrender.....	57	32,750 00	27	13,250 00	12	\$6,000 00
Lapse.....	282	137,000 00	150	80,750 00	38	20,500 00
Decrease.....		1,500 00				
Transferred from.....						
Total ceased.....	418	\$234,750 00	179	\$94,750 00	50	\$26,500 00
At end of 1935.....	4,200	\$2,499,500 00	1,476	\$848,250 00	482	\$266,000 00
Juvenile members.....					8	\$2,780 00

Classification	Other Plans		Bonus Additions	Totals		Totals for the Province only	
	No.	Amount		No.	Amount	No.	Amount
At end of 1934.....	313	\$84,327 00	\$221,495 00	6,412	\$3,932,822 00	4,305	\$2,811,625 00
New issued.....	99	27,015 00	62,120 00	762	408,885 00	504	277,437 00
Old revived.....			1,195 00	43	23,945 00	22	11,435 00
Old increased.....					250 00		250 00
Totals.....	412	\$111,342 00	\$284,810 00	7,217	\$4,365,902 00	4,831	\$3,100,747 00
Less ceased by:							
Death.....	6	\$4,608 00	\$7,575 00	87	\$76,433 00	77	\$68,872 00
Surrender.....			6,440 00	96	58,440 00	48	32,995 00
Lapse.....			3,335 00	470	241,585 00	330	171,975 00
Decrease.....					1,500 00		500 00
Transferred from.....						1	1,000 00
Total ceased.....	6	\$4,608 00	\$17,350 00	653	\$377,958 00	456	\$275,342 00
At end of 1935.....	406	\$106,734 00	\$267,460 00	6,564	\$3,987,944 00	4,375	\$2,825,405 00
Juvenile members.....				8	\$2,780 00		

Miscellaneous

Classes of members entitled in event of discontinuance of premium payment to benefit thereafter—"Active" and "Juvenile" Members.

Conditions as to membership, etc., under which such benefits are available—Five full years' membership in the case of Paid-up Insurance and twenty and ten years' full membership in the case of Cash Surrender Values. Endowment Insurance, ten years.

The nature of benefits so granted—Paid-up Insurance and Cash Surrender Values. Other Insurance, twenty years.

Particulars of distribution of surplus during last three years—Bonus of 2 per cent. of Insurance given to all "Active Members" and "Juvenile Members" carrying Endowment Policies in 1933 and 1935 who were in good standing for 2 full years prior thereto.

Valuation Balance Sheet

MORTUARY FUND

Net reserve on outstanding insurance.....	\$1,126,980 00
Net reserve on bonus additions.....	159,300 00
Reserve for bonus in 1937.....	19,340 00
Death claims in course of settlement.....	10,530 00
Investment reserve.....	40,000 00
Surplus of assets over liabilities.....	214,190 00
	<u>\$1,570,390 00</u>
Total ledger assets.....	\$1,541,210 00
Non-ledger assets.....	29,180 00
	<u>\$1,570,390 00</u>

Ratio of assets to liabilities was 116 per cent.

The valuation was made upon the basis of the British Offices Males Experience (Om) with interest at 3½ per cent.

The amount of insurance valued was \$3,720,484.00 with vested bonus additions of \$267,460.00

Ratio of actual to expected claims was 69 per cent.

The average rate of interest earned was 4.99 per cent.

SICKNESS FUND

Liabilities

Present value of benefits.....	\$57,730 00
Investment reserve.....	3,000 00
Surplus.....	5,870 00
	\$66,600 00

Assets

Ledger assets.....	\$35,890 00
Non-ledger assets.....	670 00
Present value of future premiums.....	30,040 00
	\$66,600 00

The valuation was made upon the basis of the experience of the Manchester Unity of Odd-fellows with suitable modifications, combined with the mortality table deduced from the same experience. The rate of interest employed was 3½ per cent.

The number of certificates valued was 301.

JUVENILE FUND

Liabilities

Net reserve on outstanding certificates.....	\$1,410 00
Surplus.....	1,150 00
	\$2,560 00

Assets

Ledger assets.....	\$2,530 00
Non-ledger assets.....	30 00
	\$2,560 00

The net reserve was arrived at by accumulating the gross premiums (excluding those paid in the year of issue) to the end of 1935 with interest compounded at the rate of 3½ per cent. per annum.

The number of certificates valued was 204.

All valuations were made by M. A. Mackenzie, M.A., Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Mortuary Fund:</i>	Par Value	Book Value
Dominion of Canada Refunding Loan, 5%, 1943.....	\$25,000 00	\$24,771 06
Dominion of Canada Refunding Loan, 4½%, 1940.....	100,000 00	98,870 00
Dominion of Canada National Service, 5%, 1941.....	20,000 00	19,867 18
Dominion of Canada Conversion Loan, 4½%, 1959.....	20,000 00	19,370 00
Dominion of Canada, 4½%, 1959.....	25,000 00	26,940 75
Dominion of Canada, 3%, 1955.....	40,000 00	39,213 00
Dominion of Canada, 3%, 1955.....	50,000 00	49,509 00
Dominion of Canada, 4½%, 1958.....	40,000 00	43,295 89
Canadian National Railway Bonds, 5%, 1954.....	35,000 00	35,302 60
Canadian National Railway Bonds, 5%, 1954.....	100,000 00	101,405 60
Canadian National Railway Bonds, 5%, 1954.....	249,000 00	252,966 43
Canadian National Railway Bonds, 5%, 1954.....	30,000 00	30,294 62
Canadian National Railway Bonds, 5%, 1954.....	35,000 00	35,553 15
Canadian National Railway Bonds, 5%, 1954.....	40,000 00	41,259 24
Canadian National Railway Bonds, 5%, 1954.....	15,000 00	15,841 80
Canadian National Railway Bonds, 5%, 1954.....	12,000 00	12,337 00
Canadian National Railway Bonds, 5%, 1954.....	15,000 00	15,032 76
Canadian National Railway Bonds, 5%, 1954.....	5,000 00	4,966 50
Canadian National Railway Debenture Stock, 3½%, 1958.....	45,000 00	35,839 96
Province of Saskatchewan, 4½%, 1951.....	20,000 00	18,799 31
Province of Manitoba, 5%, 1959.....	15,000 00	14,966 23
Province of Ontario, 5½%, 1947.....	50,000 00	52,840 00
Province of Ontario, 6%, 1941.....	25,000 00	24,974 75
Province of Ontario, 6%, 1936.....	20,000 00	19,995 00
Province of Ontario, 5%, 1948.....	40,000 00	40,122 79
Province of Ontario, 5%, 1948.....	30,000 00	30,182 99
Province of Ontario, 5½%, 1947.....	25,000 00	24,000 00
Province of Ontario, 6%, 1941.....	15,000 00	15,175 50
Ontario Hydro-Electric Power Com., 3½-4-5%, 1952.....	10,000 00	9,354 00
Ontario Hydro-Electric Power Com., 3½-4-5%, 1952.....	10,000 00	9,359 99
Ontario Hydro-Electric Power Com., 4¾%, 1970.....	40,000 00	40,000 00
Ontario West Shore Railway, 5%, 1938.....	17,000 00	17,168 91
City of Port Arthur, 5%, 1936.....	6,000 00	6,021 79
Town of Haileybury, No. 1, 5%, 1939.....	2,537 36	2,525 64
Town of Haileybury, No. 2, 5%, 1937.....	3,066 86	3,022 00
Town of Kitchener, 4½%, 1941.....	4,433 09	4,411 52
Town of Hanover, 6%, 1942.....	2,838 81	2,838 81
Village of Brighton, 6%, 1943.....	8,556 76	8,585 45
Town of Wingham, 5%, 1943.....	2,054 59	1,973 32
Town of Whitby, 5%, 1939.....	3,690 70	3,655 99

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

<i>Mortuary Fund—Continued</i>	Par Value	Book Value
Town of Chesley, 6%, 1943.....	\$2,571 73	\$2,635 46
Village of Maxville, 6%, 1945.....	5,614 41	5,672 21
City of Sault Ste. Marie, 5½%, 1943.....	10,000 00	9,848 77
Town of Smith's Falls, 5½%, 1945.....	18,152 04	17,847 62
City of St. Catharines, 5%, 1945.....	12,000 00	11,880 93
City of Toronto, 5½%, 1948.....	17,000 00	18,454 87
Township of York, 5%, 1949.....	25,000 00	25,235 14
City of Hamilton, 5%, 1936.....	4,000 00	4,006 94
City of Fort William, 5%, 1955.....	8,000 00	8,150 16
City of Toronto, 4%, 1948.....	8,273 32	7,526 00
City of Port Arthur, 5%, 1959.....	15,000 00	14,497 79
City of London, 5%, 1956.....	30,000 00	30,000 00
Town of Dundalk, 5%, 1950.....	19,864 12	20,157 11
City of Hamilton, 6%, 1961.....	10,000 00	10,000 00
City of Montreal, 6%, 1944.....	25,000 00	25,840 00
Totals.....	\$1,461,653 79	\$1,464,363 53
<i>Sickness Fund:</i>		
Dominion of Canada Bonds, 4½%, 1959.....	\$5,000 00	\$4,842 50
Canadian National Railway Bonds, 5%, 1954.....	13,000 00	13,207 54
Canadian National Railway Bonds, 5%, 1954.....	7,000 00	7,392 87
Totals.....	\$25,000 00	\$25,442 91
GRAND TOTALS.....	\$1,486,653 79	\$1,489,806 44

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

<i>Mortuary Fund:</i>	Par Value	Book Value	Authorized Value
Town of Midland, 4½%, 1934-35.....	\$574 83	\$577 99	\$471 36
Town of Thorold, 5%, 1935-39.....	4,224 60	4,283 65	3,464 17
Town of Weston, 5%, 1940.....	15,892 93	15,892 93	12,414 34
Township of Scarborough, 5%, 1956.....	21,979 27	22,242 18	16,704 25
Township of Scarborough, 5%, 1945.....	15,042 24	15,013 51	11,432 10
Totals.....	\$57,713 87	\$58,010 26	\$44,486 22
<i>Sickness Fund:</i>			
Township of Scarborough, 5%, 1955.....	\$3,000 00	\$3,035 20	\$2,280 00
GRAND TOTALS.....	\$60,713 87	\$61,045 46	\$46,766 22

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND

HEAD OFFICE, STRATFORD, ONT.

Incorporated.—April, 1930.*Officers.*—Principal Officer, Cecil Wright; Secretary, A. S. Kappel; Treasurer, W. H. Gregory.*Auditor.*—F. P. Gibbs, C.A.*Governing Executive Authority (as at date of filing statement).*—W. H. Gregory, C. E. Moore, Wm. Graham, A. S. Kappel, Andrew Parker, R. J. Beatty, Cecil Wright.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks, not in default..	\$92,557 22
Cash in chartered banks of Canada in Canada.....	2,430 21
Total Ledger Assets.....	\$94,987 43

Non-Ledger Assets

Interest accrued.....	\$2,052 87
Total Assets.....	\$97,040 30

Liabilities

Present value of matured claims payable by instalments—Pensions.....	\$11,259 82
Total Liabilities (except Reserve).....	\$11,259 82

Statement for Year Ending 31st December, 1935

BENEFIT FUND		
Balance of fund (ledger assets), December 31, 1934.....		\$87,653 06
Income for the year:		
Members' assessments.....	\$2,670 12	
City of Stratford grant.....	2,600 00	
Interest received.....	4,303 79	
Total Income.....		9,573 91
		<u>\$97,226 97</u>
Disbursements for the year:		
Benefits and pensions.....	\$1,372 50	
Accrued interest paid out.....	46 30	
Premium on bonds purchased.....	650 00	
Total Disbursements.....		2,068 80
		<u>\$95,158 17</u>
Deduct transfers to General Fund.....		170 74
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$94,987 43</u>

GENERAL FUND		
Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$100 00	
Auditors' fees.....	25 00	
Total.....		\$125 00
<i>All Other Expenses:</i>		
Taxes and licenses.....	\$30 00	
Miscellaneous.....	15 74	
Total.....		45 74
Total Disbursements.....		<u>\$170 74</u>
Add transfers from Benefit Fund.....		<u>\$170 74</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>Nil</u>

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 4 1/2 % 1957.....	\$15,000 00	\$14,906 25
Dominion of Canada, 4 1/2 % 1957.....	5,000 00	5,000 00
Province of Manitoba, 4 % 1950.....	5,000 00	4,925 00
Province of New Brunswick, 4 % 1948.....	5,000 00	4,962 50
Province of Nova Scotia, 4 1/2 % 1960.....	5,000 00	5,000 00
Province of Ontario, 5 1/2 % 1946.....	5,000 00	4,850 00
Province of Quebec, 4 1/2 % 1963.....	5,000 00	4,925 00
City of Toronto, 5 1/2 % 1949.....	1,000 00	1,000 00
City of Stratford, 5 % 1944.....	1,000 00	1,000 00
City of Stratford, 5 % 1940.....	4,827 30	4,827 30
City of Stratford, 5 % 1939.....	4,597 98	4,597 98
City of Stratford, 5 % 1941.....	1,300 00	1,300 00
City of Stratford, 5 % 1942.....	1,400 00	1,400 00
City of Stratford, 5 % 1941.....	1,400 00	1,400 00
City of Stratford, 5 % 1942.....	1,500 00	1,500 00
City of Stratford, 5 % 1942.....	2,000 00	2,000 00
City of Stratford, 5 1/2 % 1942.....	156 79	156 79
City of Stratford, 5 % 1949.....	164 64	164 64
City of Stratford, 5 % 1950.....	172 84	172 84
City of Stratford, 5 % 1951.....	181 49	181 49
City of Stratford, 5 % 1952.....	190 54	190 54
City of Stratford, 5 % 1953.....	200 04	200 04
City of Stratford, 5 % 1954.....	210 04	210 04
City of Stratford, 5 % 1955.....	220 54	220 54
City of Stratford, 5 % 1956.....	231 54	231 54
City of Stratford, 5 % 1957.....	243 17	243 17
City of Stratford, 5 % 1958.....	850 00	850 00
City of Stratford, 5 % 1943.....	900 00	900 00
City of Stratford, 5 % 1944.....	950 00	950 00
City of Stratford, 5 % 1945.....	1,000 00	1,000 00
City of Stratford, 5 % 1946.....	1,040 00	1,040 00
City of Stratford, 5 % 1947.....	1,100 00	1,100 00
City of Stratford, 5 % 1948.....	1,150 00	1,150 00
City of Stratford, 5 % 1949.....	2,200 00	2,200 00
City of Stratford, 5 % 1949.....	2,300 00	2,300 00
City of Stratford, 5 % 1950.....	1,474 31	1,474 31
City of Stratford, 5 % 1944.....	1,548 00	1,548 00
City of Stratford, 5 % 1945.....	1,600 00	1,600 00
City of Stratford, 5 % 1937.....	1,600 00	1,600 00
City of Stratford, 5 % 1938.....	1,700 00	1,700 00
City of Stratford, 5 % 1939.....	1,275 77	1,275 77
City of Stratford, 5 % 1941.....	1,303 48	1,303 48
City of Stratford, 5 % 1947-51.....	4,000 00	4,000 00
McLeod Milling Co., 5 1/2 % 1939-43.....	1,000 00	1,000 00
Burritt & Co., 5 1/2 % 1943.....	1,000 00	1,000 00
Totals.....	<u>\$92,988 47</u>	<u>\$92,557 22</u>

TORONTO FIREMEN'S BENEFIT FUND

HEAD OFFICE, CITY HALL, TORONTO

Incorporated.—January 1st, 1891.*Officers.*—Chairman, Ralph C. Day; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.*Auditor.*—S. C. Scott, A.C.A.*Governing Executive Authority (as at date of filing statement).*—Ralph C. Day, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, Geo. A. Allen, G. A. Lascelles.

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

Assets

Ledger Assets

Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$2,749,140	42
In default.....	110,374	39
	<u>\$2,859,514</u>	<u>81</u>
Cash in chartered banks of Canada in Canada.....		14 67
Total Ledger Assets.....	<u>\$2,859,529</u>	<u>48</u>

Non-Ledger Assets

Interest accrued.....	\$28,449	74
Contributions (arrears).....	204	64
Total Non-Ledger Assets.....	<u>\$28,654</u>	<u>38</u>
Total Assets.....	<u>\$2,888,183</u>	<u>86</u>
Deduct deficiency of market under book value of bonds and debentures in default.....	25,466	36
Total Admitted Assets.....	<u>\$2,862,717</u>	<u>50</u>

Liabilities†

Present value of matured claims payable by instalments—retiring allowances.....	\$1,788	67
Total Liabilities (except Reserve).....	<u>\$1,788</u>	<u>67</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....	\$2,692,846	88
Income for the year:		
Contributions.....	\$101,925	17
Donations.....	260	00
Interest.....	130,176	79
Exchange.....	22	58
Grant from City of Toronto.....	27,300	00
Total Income.....	<u>259,684</u>	<u>54</u>
	<u>\$2,952,531</u>	<u>42</u>
Disbursements for the year:		
Pensions.....	\$56,709	86
Death claims.....	31,500	00
Retiring allowances.....	3,109	66
Interest on deferred death claims.....	322	67
Total Disbursements.....	<u>91,642</u>	<u>19</u>
	<u>\$2,860,889</u>	<u>23</u>
Deduct transfers to General Fund.....	1,359	75
Balance of Fund (Ledger Assets), December 31, 1935.....	<u>\$2,859,529</u>	<u>48</u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
Salary.....	\$500	00
License fee.....	150	00
Postage and excise stamps.....	65	00
Actuaries' fees.....	493	62
Annual statement fee.....	5	00
Printing and supplies.....	98	19
Insurance premiums.....	47	94
Total Disbursements.....	<u>\$1,359</u>	<u>75</u>
Add transfers from Benefit Fund.....	<u>\$1,359</u>	<u>75</u>
Balance of Fund (Ledger Assets), December 31, 1935.....		Nil

†For last actuarial report see report of the business for the year 1929. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Ontario, 4½%, 1950.....	\$35,000 00	\$34,076 28
Province of New Brunswick, 5½%, 1950.....	1,000 00	1,089 50
Province of New Brunswick, 5½%, 1952.....	1,500 00	1,637 00
Province of New Brunswick, 4¾%, 1955.....	10,000 00	10,836 28
Province of Prince Edward Island, 6%, 1947.....	1,000 00	1,129 00
Province of Prince Edward Island, 4½%, 1944.....	1,000 00	1,028 44
Province of Manitoba, 6%, 1947.....	25,000 00	25,445 48
Province of Manitoba, 5½%, 1955.....	25,000 00	24,881 41
Province of Saskatchewan, 6%, 1952.....	10,000 00	10,080 00
Province of Saskatchewan, 5½%, 1952.....	10,000 00	9,658 40
Province of Alberta, 6%, 1947.....	25,000 00	25,499 53
Province of Alberta, 5%, 1955.....	25,000 00	23,578 77
Dominion of Canada, C.N.R., 5%, 1969.....	60,000 00	63,294 14
Province of Ontario, H.E.P.C., 6%, 1941.....	8,000 00	8,069 32
Province of Ontario, H.E.P.C., 6%, 1961.....	1,000 00	1,261 74
City of Toronto, 6%, 1936-51.....	310,000 00	331,899 31
City of Toronto, 5¾%, 1936.....	2,000 00	2,000 00
City of Toronto, 5½%, 1936-62.....	361,000 00	375,732 96
City of Toronto, 5%, 1936-60.....	509,587 87	514,631 76
City of Toronto, 4½%, 1936-58.....	975,114 62	948,246 58
City of Toronto, 4%, 1936-58.....	83,406 66	76,319 70
City of Toronto, 3½%, 1944.....	1,594 66	1,448 77
Toronto Harbour Commission, 4½%, 1953.....	22,000 00	22,681 64
City of Hamilton, 6%, 1941-43.....	10,021 10	10,890 70
City of Hamilton, 5½%, 1939.....	3,000 00	3,140 51
City of Hamilton, 5%, 1943-49.....	31,000 00	30,970 40
City of London, 6%, 1948.....	10,000 00	12,005 86
City of London, 5%, 1945.....	1,000 00	1,041 16
City of London, 5%, 1954.....	1,000 00	1,103 97
City of London, 4½%, 1944.....	2,000 00	2,010 13
City of Brantford, 5½%, 1936-52.....	3,400 00	3,449 15
City of Brantford, 5%, 1940-41.....	5,000 00	5,147 44
City of Ottawa, 6%, 1949.....	9,000 00	10,676 00
City of Ottawa, 5½%, 1951.....	1,000 00	1,156 27
City of Ottawa, 5½%, 1961.....	2,000 00	2,404 64
City of Belleville, 5%, 1941-43.....	7,867 10	8,028 39
City of St. Catharines, 5%, 1943.....	6,000 00	6,237 77
City of Peterborough, 6%, 1949.....	1,000 00	1,184 07
City of Peterborough, 6%, 1950.....	5,000 00	6,030 84
City of Halifax, 6%, 1952.....	15,000 00	18,290 97
City of Halifax, 5½%, 1953.....	5,000 00	5,685 21
City of Fort William, 8%, 1950.....	4,000 00	4,274 25
City of Fort William, 6%, 1953.....	937 92	5,359 62
City of Sault Ste. Marie, 5½%, 1942.....	10,000 00	10,000 00
Town of Aurora, 5%, 1943-45.....	3,935 46	3,960 66
Town of Tilbury, 6%, 1943-48.....	9,571 78	10,316 87
Village of Forest Hill, 6%, 1940-47.....	16,887 69	17,203 66
County of Carleton, 5%, 1947-49.....	13,450 97	14,565 53
Township of Cornwall, 5½%, 1936-40.....	1,598 83	1,626 57
Township of Cornwall, 5%, 1936-40.....	2,196 77	2,213 60
Township of Nepean, 6%, 1961.....	10,000 00	10,300 73
Toronto Separate School Board, 5½%, 1939-40.....	13,000 00	13,158 30
Toronto Separate School Board, 5%, 1945.....	12,000 00	12,181 14
Totals.....	\$2,721,133 51	\$2,749,140 42

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of East York, 5½%, 1937.....	\$1,000 00	\$1,004 26	\$ 720 00
Township of East York, 5½%, 1934.....	2,000 00	2,000 00	1,440 00
Township of East York, 5½%, 1945.....	4,000 00	4,182 80	2,880 00
Township of East York, 5%, 1937.....	938 33	937 21	675 60
Township of East York, 5%, 1939.....	2,000 00	2,010 05	1,440 00
Township of East York, 5%, 1937.....	1,000 00		
Township of East York, 5%, 1940.....	1,068 44	2,064 11	1,489 28
Township of East York, 5%, 1937.....	1,034 06		
Township of East York, 5%, 1938.....	1,085 76	2,117 05	1,526 27
Township of East York, 5%, 1935.....	937 92		
Township of East York, 5%, 1936.....	678 76	2,724 72	1,962 85
Township of East York, 5%, 1937.....	1,109 56		
Township of East York, 5%, 1943.....	3,293 30		
Township of East York, 5%, 1944.....	1,000 00		
Township of East York, 5%, 1945.....	2,000 00	9,149 38	6,691 18
Township of East York, 5%, 1946.....	3,000 00		
Township of East York, 5%, 1935.....	2,000 00		
Township of East York, 5%, 1936.....	1,000 00	3,000 00	2,160 00
Township of East York, 5%, 1935.....	229 04		
Township of East York, 5%, 1936.....	340 49	569 53	410 06
Township of North York, 5%, 1942.....	7,000 00	7,018 30	5,950 00
Township of North York, 5%, 1938.....	7,010 21		
Township of North York, 5%, 1939.....	510 72	7,536 64	6,392 79
Township of York, 5%, 1937.....	3,000 00		
Township of York, 5%, 1946.....	2,000 00	5,008 08	4,000 00

Schedule "D"—Continued

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value		
Township of Scarborough, 5%, 1944.....	\$14,000 00	\$25,000 00	\$19,000 00		
Township of Scarborough, 5%, 1945.....	8,000 00				
Township of Scarborough, 5%, 1946.....	3,000 00	15,307 55	12,000 00		
Town of Weston, 6 ½%, 1948.....	3,000 00				
Town of Weston, 6 ½%, 1949.....	4,000 00				
Town of Weston, 6 ½%, 1950.....	4,000 00				
Town of Weston, 6 ½%, 1951.....	4,000 00				
Town of New Toronto, 6%, 1946.....	9,000 00				
Town of New Toronto, 6%, 1947.....	6,000 00				
Town of Midland, 5 ½%, 1938.....	6,000 00				
Totals.....	\$110,236 53			\$110,374 39	\$ 84,908 03

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONT.

Organized.—January 1st, 1882.

Officers.—Chairman, John Wm. Elliott; Secretary, Wm. Kelly; Treasurer, Geo. Wilson.

Auditor.—S. C. Scott, A.C.A.

Governing Executive Authority (as at date of filing statement).—John Wm. Elliott, J. G. Ramsden, Geo. Wilson, C. M. Colquhoun, K.C., Wm. Martin, G. A. Fraser, Geo. Elliott.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

First mortgage loans on real estate.....		\$40,000 00
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$3,139,556 00	
In default.....	208,683 95	
		3,348,239 95
Cash in chartered banks of Canada in Canada.....		88 22
Total Ledger Assets.....		\$3,388,328 67

Non-Ledger Assets

Interest accrued.....		\$49,180 01
Contributions.....		32 30
Total Non-Ledger Assets.....		\$49,212 31
Total Assets.....		\$3,437,540 98
Deduct deficiency of market under book value of bonds and debentures in default.....		44,735 62
Total Admitted Assets.....		\$3,392,805 36

Liabilities†

Present value of matured death claims payable by instalments.....		\$5,770 00
Total Liabilities (except Reserve).....		\$5,770 00

Statement of Operations of Each Fund for the Year Ending 31st December, 1935

BENEFIT FUND

Balance of fund (ledger assets), December 31, 1934.....		\$3,082,827 79
Income for the year:		
Contributions.....	\$148,809 16	
Interest.....	154,673 27	
City of Toronto annual grants.....	153,941 00	
Exchange.....	818 39	
Profit on bonds redeemed.....	3,375 64	
Total Income.....		461,617 46
		\$3,544,445 25
Disbursements for the year:		
Pensions.....	\$144,791 06	
Retiring allowances.....	5,066 60	
Death claims.....	5,030 00	
Total Disbursements.....		154,887 66
		\$3,389,557 59
Deduct transfers to General Fund.....		1,228 92
Balance of Fund (Ledger Assets), December 31, 1935.....		\$3,388,328 67

†For last actuarial report see report of business for the year 1930. See Insurance Act, R.S.O. 1927, c. 222, sec. 220, ss. 4, and sec. 234, *re* societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		Nil
Disbursements for the year:		
Salaries.....	\$500 00	
License fees.....	150 00	
Imperial Bank—Care of bonds.....	250 00	
Insurance premiums.....	92 06	
Postage stamps.....	90 00	
Annual statement fee.....	5 00	
Printing and supplies.....	91 86	
Medical services.....	50 00	
Total Disbursements.....		\$1,228 92
Add transfers from Benefit fund.....		\$1,228 92
Balance of Fund (Ledger Assets), December 31, 1935.....		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4 ½ %, 1944.....	\$30,000 00	\$28,454 00
Province of Ontario, 6 %, 1941-43.....	197,000 00	198,553 10
Province of Ontario, 5 ½ %, 1946-47.....	25,600 00	27,526 91
Province of New Brunswick, 5 ½ %, 1945-52.....	125,000 00	131,741 49
Province of New Brunswick, 5 %, 1957.....	5,000 00	5,638 92
Province of Nova Scotia, 5 %, 1960.....	25,000 00	27,808 14
Province of Manitoba, 6 %, 1947.....	57,500 00	56,864 23
Province of Saskatchewan, 6 %, 1952.....	22,000 00	19,175 75
Province of Alberta, 6 %, 1947.....	30,000 00	30,812 72
Dominion of Canada, C.N.R., 5 %, 1954-69.....	67,000 00	66,736 96
Dominion of Canada, C.N.R., 4 ¾ %, 1955.....	60,000 00	56,420 59
Province of Ontario, H.E.P.C., 6 %, 1940.....	20,000 00	20,642 40
Province of Ontario, H.E.P.C., 4 ¾ %, 1970.....	41,000 00	39,690 16
Province of Ontario, 3 ½ % Railway Certificates, 1936-44.....	10,501 35	10,019 54
City of Toronto, 6 %, 1936-51.....	378,000 00	396,619 09
City of Toronto, 5 ½ %, 1937-59.....	590,500 00	609,700 17
City of Toronto, 5 %, 1937-57.....	349,000 00	347,359 23
City of Toronto, 4 ½ %, 1939-61.....	194,250 00	182,431 48
City of Toronto, 4 %, 1948.....	22,386 66	20,540 14
Toronto Harbour Commission, 5 %, 1953.....	20,000 00	20,517 36
Toronto Harbour Commission, 4 ½ %, 1953.....	25,000 00	26,490 40
Toronto Housing Company, Ltd., 5 %, 1953.....	1,000 00	1,072 70
City of Hamilton, 6 %, 1939-62.....	180,000 00	187,972 65
City of Hamilton, 5 ½ %, 1939-41.....	6,000 00	6,342 59
City of Hamilton, 5 %, 1946.....	15,000 00	15,000 00
City of Hamilton, 4 ½ %, 1941-49.....	6,000 00	6,152 44
City of London, 6 %, 1948.....	6,847 49	8,152 18
City of London, 5 %, 1945-54.....	27,000 00	27,077 00
City of London, 5 ½ %, 1941.....	1,000 00	1,073 41
City of St. Catharines, 5 ½ %, 1947.....	4,000 00	4,403 42
City of St. Catharines, 5 %, 1942-43.....	6,000 00	6,255 86
City of Brantford, 5 ½ %, 1936-52.....	8,500 00	8,623 14
City of Brantford, 5 %, 1943.....	5,000 00	5,140 91
City of Brantford, 4 ½ %, 1951-52.....	8,212 10	8,553 19
City of Stratford, 6 %, 1952.....	10,000 00	12,059 21
City of Stratford, 5 ½ %, 1937.....	1,000 00	1,010 90
City of Kitchener, 6 %, 1946-49.....	23,901 27	28,266 44
City of Kitchener, 5 ½ %, 1949.....	5,000 00	5,135 27
City of Guelph, 5 ½ %, 1945.....	25,882 00	25,742 25
City of Guelph, 4 %, 1944.....	5,000 00	4,894 01
City of Galt, 6 %, 1941-42.....	15,000 00	16,460 07
City of Woodstock, 5 ½ %, 1950.....	1,000 00	1,144 36
City of St. Thomas, 5 %, 1945.....	1,000 00	1,055 58
City of Owen Sound, 5 %, 1945.....	5,000 00	5,115 70
City of Peterborough, 6 %, 1939-50.....	39,000 00	46,907 63
City of Kingston, 6 %, 1951.....	12,000 00	14,712 13
City of Belleville, 6 %, 1941-49.....	14,732 55	16,106 59
City of Belleville, 5 %, 1950-58.....	7,000 00	7,332 44
City of Belleville, 4 ½ %, 1940.....	5,000 00	5,050 47
City of Ottawa, 6 %, 1941-51.....	31,000 00	37,128 05
City of Ottawa, 5 ½ %, 1946-61.....	4,000 00	4,682 79
City of Halifax, 5 %, 1961.....	50,000 00	50,367 80
City of St. John, 6 %, 1947-48.....	10,000 00	11,455 40
City of Sault Ste. Marie, 5 ½ %, 1941-42.....	10,000 00	10,000 00
City of Port Arthur, 5 %, 1959.....	50,000 00	48,863 50
City of Fort William, 6 %, 1950-53.....	13,000 00	13,392 28
City of Fort William, 5 %, 1944.....	2,000 00	2,000 00
Town of Oshawa, 5 ½ %, 1936.....	1,007 02	1,007 02
Village of Forest Hill, 6 %, 1941-47.....	14,000 00	15,563 55
Village of Forest Hill, 5 %, 1940-51.....	4,619 07	4,729 90
County of Carleton, 6 %, 1939-50.....	15,131 71	16,991 70
County of Carleton, 5 %, 1950-51.....	12,383 92	13,549 00
County of York, 5 %, 1951-53.....	2,000 00	2,000 00
Township of Barton, 5 ½ %, 1940.....	9,105 55	9,025 79
Township of Nepean, 6 %, 1959.....	15,000 00	16,090 68
Township of Cornwall, 5 ½ %, 1936-49.....	4,062 40	4,301 96
Toronto Separate School Board, 6 %, 1941.....	25,000 00	25,887 50
Toronto Separate School Board, 5 ½ %, 1939-40.....	14,000 00	14,185 42
Toronto Separate School Board, 5 %, 1945.....	19,000 00	19,175 34
Totals.....	\$3,063,123 09	\$3,139,556 00

Schedule "D"

BONDS and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Township of East York, 5 1/2 %, 1937.....	\$25,771 19	\$25,825 60	\$18,555 26
Township of North York, 6 %, 1940-41.....	11,000 00	10,720 48	9,350 00
Township of York, 5 %, 1943-47.....	50,035 43	49,424 56	40,028 34
Township of York, 5 %, 1952.....	14,000 00	14,067 20	11,200 00
Township of York, 5 %, 1951.....	12,000 00	12,055 50	9,600 00
Township of York, 5 %, 1954.....	16,000 00	16,083 16	12,800 00
Township of York, 5 %, 1953.....	15,000 00	15,075 48	12,000 00
Township of York, 5 %, 1950.....	3,000 00	3,013 29	2,400 00
Township of Scarborough, 5 %, 1938-40.....	25,369 66	25,372 63	19,280 94
Town of Leaside, 5 1/2 %, 1936-51.....	17,497 52	17,793 88	13,473 09
Town of Leaside, 5 1/2 %, 1940.....	4,000 00	4,056 68	3,080 00
Town of Weston, 5 %, 1937-43.....	10,000 00	10,097 08	8,000 00
Town of Midland, 5 1/2 %, 1938.....	5,098 41	5,098 41	4,180 70
Totals.....	<u>\$208,772 21</u>	<u>\$208,683 95</u>	<u>\$163,948 33</u>

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.—March, 1863. *Incorporated.*—June, 1864.*Officers.*—Principal Officer, Dr. R. H. Parent; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Adviser, Guy Guibault.*Auditors.*—Valmore Bondreault, Henri Legault.*Actuary.*—J. B. Mabon.*Governing Executive Authority (as at date of filing statement).*—Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Louis Gignac, Penetanguishene, Ont.; Dr. J. M. Laframboise, Ottawa, Ont.; Notary J. E. Guillet, Three Rivers, Que.; O. A. Delorme, St. Hyacinthe, Que.; Ovila Duquette, Hull, Que.; J. L. A. Godbout, Quebec, Que.; Guy Guibault, Joliette, Que.; Joseph Trépanier, Quebec, Que.

Summary of Funds

Balances of funds, December 31, 1935:		
Mortuary Fund.....	\$4,628,764 97	
Sickness Fund.....	314,246 63	
Juvenile Fund.....	23,075 53	
General Fund Reserve.....	33,807 51	
Oeuvre Centin Collegial.....	47 53	
General Fund.....	40,191 86	
Total Ledger Assets.....		\$5,040,134 03
Add non-ledger assets.....		161,052 48
Total Assets.....		\$5,201,186 51
Deduct unadmitted assets.....	\$1,031,965 33	
Deduct due and accrued liabilities (except reserve).....	39,660 71	
		1,071,626 04
Net Balance of All Funds.....		\$4,129,560 47
Reserve as per actuary's report.....		\$4,129,437 00
Balance—Surplus of Assets over All Liabilities and Reserve.....		123 47

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances).....	\$125,000 00	
Held for sale (less encumbrances).....	6,600 00	
First mortgage loans on real estate.....		6,000 00
Loans and liens on policies.....		103,526 82
Amortized book value of bonds, debentures and debenture stocks:		
Not in default.....	\$2,287,861 77	
In default.....	2,450,311 28	
Cash on hand and in banks:		4,738,173 05
On hand at head office.....	\$3,370 79	
In chartered banks of Canada in Canada.....	53,230 22	
In all other banks and depositories.....	5,000 00	
Organizers' amounts collected but not paid head office.....	\$4,921 71	
Debit balances of local lodges.....	311 44	
		5,233 15
Total Ledger Assets.....		\$5,040,134 03

Non-Ledger Assets

Interest and rents due and accrued.....	\$28,810	28
Due and outstanding premium.....	21,227	22
Non-interest bearing loans to members of Caisse Sociale.....	111,014	98
Total Non-Ledger Assets.....	\$161,052	48
Total Assets.....	\$5,201,186	51
Deduct deficiency of market under book value of bonds and debentures in default	1,031,965	33
Total Admitted Assets.....	\$4,169,221	18

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$16,665	14
Funeral benefits.....	150	00
Death benefits, Juvenile Fund.....	360	00
		\$17,175 14
Present value of matured claims payable by instalments:		
Death claims.....	\$8,573	82
Disability claims.....	8,403	00
		16,976 82
Premiums paid in advance.....		5,461 22
Oeuvre Centin Collegial.....		47 53
Total Liabilities (except Reserve).....		\$36,660 71
Net required reserve, per actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$3,861,725	00
Sickness Fund.....	245,857	00
Juvenile Fund.....	21,855	00
Total Reserve.....	\$4,129,437	00

Statement of Operations of Each Fund for the Year Ended 31st December, 1935**MORTUARY FUND**

Balance of fund (ledger assets, December 31, 1934.....)	\$4,485,251	98
Income for the year:		
Premiums (with extra dues, etc.).....	\$221,057	71
Interest and rents.....	115,762	93
Total Income.....	336,820	64
	\$4,822,072	62
Disbursements for the year:		
Death claims.....	\$143,289	12
Disability claims.....	2,400	00
Surrender values.....	26,356	92
Old age claims.....	18,975	45
Other disbursements:		
Funeral benefits.....	2,275	00
Sickness benefits to members Bon-Conjoint Class.....	752	16
Total Disbursements.....	194,048	65
	\$4,628,023	97
Add transfers from Juvenile Fund.....	741	00
Balance of Fund (Ledger Assets), December 31, 1935.....	\$4,628,764	97

SICKNESS FUND

Balance of fund (ledger assets), December 31, 1934.....	\$299,124	55
Income for the year:		
Premiums.....	\$53,868	53
Interest and rents.....	7,687	15
Total Income.....	\$61,555	68
	\$360,680	23
Disbursements for the year:		
Sickness claims.....	46,433	60
Balance of Fund (Ledger Assets), December 31, 1935.....	\$314,246	63

JUVENILE FUND

Balance of fund (ledger assets), December 31, 1934.....		\$19,670 59
Income for the year:		
Premiums.....	\$5,109 64	
Interest and rents.....	542 55	
Total Income.....		5,652 19
		<u>\$25,322 78</u>
Disbursements for the year:		
Funeral claims.....	\$1,165 00	
Surrender values.....	341 25	
Total Disbursements.....		1,506 25
		<u>\$23,816 53</u>
Deduct transfers to Mortuary Fund.....		\$741 00
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$23,075 53</u>

GENERAL FUND—RESERVE

Balance of fund (ledger assets), December 31, 1934.....		\$29,720 79
Income for the year:		
Premiums.....	\$3,967 83	
Interest and rents.....	777 89	
Total Income.....		4,745 72
		<u>\$34,466 51</u>
Disbursements for the year:		
Statutory contributions to General Fund.....	659 00	
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$33,807 51</u>

OEUVRE DU CENTIN COLLEGIAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$16 70
Income for the year:		
Voluntary donations.....		201 25
		<u>\$217 95</u>
Disbursements for the year:		
Remittances to treasurer of the Fund.....	170 42	
Balance of Fund (Ledger Assets), December 31, 1935.....		<u>\$47 53</u>

GENERAL FUND

Balance of fund (ledger assets), December 31, 1934.....		\$35,397 53
Income for the year:		
Assessments, dues, fees and fines.....	\$99,779 22	
Entry fees.....	5,458 20	
Transfer fees and stationery.....	234 10	
Profit and loss.....	81 36	
Interest and rents.....	990 55	
Sale of office equipment.....	40 00	
Total Income.....		106,583 43

Disbursements for the year: \$141,980 96

Head Office Expenses:

Salaries.....	\$19,967 37
Directors' fees and salaries.....	6,273 28
Auditors' fees.....	2,000 16
Actuaries' fees and expenses.....	800 00
Travelling expenses.....	2,420 00
Printing and supplies.....	2,446 47

Total..... \$33,907 28

Agency and Organization Expenses:

Commissions.....	\$15,625 40
Salaries.....	4,835 65
Travelling expenses.....	13,383 08
Miscellaneous.....	339 60

Total..... 34,188 73

All Other Expenses:

Draughting of policies.....	\$774 20
Books and periodicals.....	97 97
Legal fees.....	585 60
Safety and P.O. boxes.....	355 00
Medical fees.....	692 50
Taxes and licenses.....	210 00
Telephone, telegrams, express and postage....	1,860 22
Premiums on fidelity bonds.....	45 00
Loss and gain account.....	29 82
Commissions to lodges for collection of dues..	20,269 48
Official publications.....	1,991 15
Meeting of supreme body.....	5,613 98
Miscellaneous.....	387 22
Maintenance of office premises.....	780 95

Total..... 33,693 09

Total Disbursements..... 101,789 10

Balance of Fund (Ledger Assets), December 31, 1935..... \$40,191 86

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	7,533	\$5,991,688 00	1,581	\$1,536,000 00	8,954	\$6,991,473 50
New issued.....			231	245,000 00	1,188	1,041,000 00
Old revived.....	1,196	886,804 00	5	4,500 00	38	25,730 00
Transferred to.....	210	58,573 00				
Totals.....	8,939	\$6,937,065 00	1,817	\$1,785,500 00	10,180	\$8,058,203 50
Less ceased by:						
Death.....	125	92,722 00	11	11,500 00	68	50,652 00
Lapse.....	1,041	815,114 00	285	283,000 00	1,000	863,500 00
Decrease.....						
Transferred from.....	77	67,400 00	30	33,000 00	88	82,300 00
Total ceased.....	1,243	\$975,236 00	326	\$327,500 00	1,156	\$996,452 00
At end of 1935.....	7,696	\$5,961,829 00	1,491	\$1,458,000 00	9,024	\$7,061,751 50

Classification	Other Plans		Totals		Totals for the Province only	
	No.	Amount	No.	Amount	No.	Amount
At end of 1934.....	432	\$546,000 00	18,500	\$15,065,161 50	4,037	\$3,576,846 00
New issued.....			2,337	1,945,800 00	398	386,200 00
Old revived.....	7	8,250 00	285	235,254 00	66	59,200 00
Transferred to.....			253	88,803 00	45	28,560 00
Totals.....	439	\$554,250 00	21,375	\$17,335,018 50	4,546	\$4,050,806 00
Less ceased by:						
Death.....	8	\$8,250 00	212	\$163,124 00	56	\$42,100 00
Lapse.....	12	15,000 00	2,338	1,976,614 00	429	413,876 00
Decrease.....						29,207 00
Transferred from.....	4	5,250 00	199	187,950 00		
Total ceased.....	24	\$28,500 00	2,749	\$2,327,688 00	485	\$485,183 00
At end of 1935.....	415	\$525,750 00	18,626	\$15,007,330 50	4,061	\$3,565,623 00

Miscellaneous

Classes of members entitled in event of discontinuance of premium payment to benefit thereafter—All classes of members admitted since January, 1934, and previous members with 20 years of membership.

Conditions as to membership, etc., under which such benefits are available—From three to six years of membership according to the nature of the policy.

Nature of benefits so granted—Paid-up values in all classes and cash surrender values in the 20 and 30 year endowments.

Particulars of any distribution of surplus during last three years—None.

Valuation Balance Sheet

MORTUARY FUND

Liabilities	
Present value of benefits.....	\$6,928,111 00
Claims payable by instalments.....	8,573 82
Commuted value of disability claims.....	8,403 00
Other liabilities.....	16,815 14
	<u>\$6,961,902 96</u>
Assets	
Funds applicable to benefits.....	\$3,631,905 92
Present value of future contributions.....	3,066,386 00
Sickness benefits already paid on certificates in force.....	111,014 98
Deficit.....	152,596 06
	<u>\$6,961,902 96</u>

The basis of the valuation was the N.F.C. Mortality Table with interest at 4%.

Rate of interest earned was 2.91%.

The amount of insurance valued was \$15,007,330.50.

The actuary is of the opinion that the Mortuary Fund with future contributions at the rates now in force will be able to provide for the payment of all obligations of the fund without deduction or abatement. It is, however, recognized that until a settlement is reached on those securities in default owned by the Society, the true situation is obscure.

SICKNESS FUND

Liabilities

Present value of benefits.....	\$1,040,799 00
Surplus.....	70,617 63
	<u>\$1,111,416 63</u>

Assets

Funds applicable to benefits.....	\$316,474 63
Present value of contributions.....	777,053 00
Negative values included.....	17,889 00
	<u>\$1,111,416 63</u>

JUVENILE FUND

Liabilities

Reserve.....	\$21,855 00
Other liabilities.....	360 00
Surplus.....	1,852 53
	<u>\$24,067 53</u>

Assets

Funds applicable to benefits.....	\$24,067 53
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The above valuations were made by J. B. Mabon, F.I.A., F.A.S.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Grand Trunk Pacific Railway, 4%, 1955.....	\$55,480 00	\$52,269 88
Province of Alberta, 4%, 1953.....	1,000 00	938 77
Province of Alberta, 6%, 1947.....	25,000 00	26,493 31
Province of Alberta, 6%, 1947.....	8,000 00	8,425 18
Province of Alberta, 6%, 1947.....	2,000 00	2,137 28
Province of Alberta, 6%, 1947.....	1,000 00	1,114 48
Province of Alberta, 4%, 1954.....	5,000 00	5,000 00
Province of Alberta, 6%, 1947.....	10,000 00	11,335 00
Province of Alberta, 6%, 1947.....	2,000 00	2,000 00
Province of Alberta, 6%, 1941.....	2,000 00	2,000 00
Province of Alberta, 5 1/2%, 1947.....	6,000 00	6,206 88
Canadian Northern Ontario Railway, 4%, Perpetual.....	17,033 33	15,330 00
Province of Saskatchewan, 4%, 1953.....	2,000 00	1,831 27
Province of Saskatchewan, 4%, 1954.....	25,000 00	23,722 38
Province of Saskatchewan, 6%, 1952.....	10,000 00	11,357 05
Province of Saskatchewan, 4%, 1953.....	2,000 00	1,865 89
Baie Shawinigan, 6%, 1942.....	2,000 00	2,144 21
Dolbeau, 5 1/2%, 1940.....	2,000 00	2,000 00
Edmonton, 5 1/2%, 1964.....	1,000 00	900 18
Edmonton, 5 1/2%, 1947.....	10,000 00	9,391 32
Edmonton, 5 1/2%, 1944.....	1,000 00	967 15
Edmonton, 4 1/2%, 1957.....	6,000 00	5,756 02
Edmonton, 5 1/2%, 1945.....	1,000 00	1,038 97
Edmonton, 5%, 1950.....	3,000 00	3,000 00
Edmonton, 5%, 1946.....	1,000 00	1,000 00
Edmonton, 5 1/2%, 1964.....	1,000 00	1,000 00
Edmonton, 5 1/2%, 1944.....	3,000 00	3,000 00
Edmonton, 5 1/2%, 1965.....	3,000 00	3,000 00
Edmonton, 5 1/2%, 1945.....	10,000 00	10,000 00
Fort William, 4 1/2%, 1957.....	2,000 00	2,000 00
Lévis, 5 1/2%, 1956-59.....	7,000 00	7,705 77
Lévis, 5%, 1945.....	5,000 00	5,000 00
Lévis, 5 1/2%, 1957-63.....	3,000 00	3,000 00
Lévis, 5 1/2%, 1955.....	3,000 00	3,165 19
Medicine Hat, 5%, 1951.....	1,000 00	1,000 00
Medicine Hat, 5 1/2%, 1945.....	1,000 00	1,038 98
Mont Laurier, 6%, 1953.....	15,000 00	16,188 09
Montreal Sud, 5 1/2%, 1957.....	1,000 00	1,051 90
Montreal, 3%, Perpetual.....	76,893 97	68,245 27
North Bay, 6%, 1941-49.....	3,952 39	4,175 59
North Bay, 6%, 1958-61.....	4,008 64	4,276 21
Prince Albert, 6%, 1963.....	434,377 86	385,391 67
Sydney, N.S., 6%, 1952.....	18,000 00	18,996 76
Sydney, N.S., 6%, 1951.....	1,000 00	1,025 92
St-Lambert, 5 1/2%, 1952-54.....	20,000 00	20,913 00
Three Rivers, 5 1/2%, 1959-61.....	10,000 00	10,984 14
Amos, 6%, 1945-53.....	22,000 00	23,693 01
Amos, 6%, 1950-52.....	15,000 00	16,589 97
Amqui, 5 1/2%, 1946.....	30,000 00	31,212 86
Big Valley, 6%, 1941.....	1,235 98	1,235 98
Baie Shawinigan, 6%, 1942.....	2,000 00	2,144 21
Dolbeau, 5 1/2%, 1945.....	47,000 00	48,401 78
Dorval Island, 6%, 1945.....	600 00	640 62
Dorval Island, 6%, 1945-46.....	1,500 00	1,500 00
Dalhousie, 5 1/2%, 1969.....	1,000 00	1,080 87

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Dalhousie, 5 1/2 %, 1959.....	\$1,000 00	\$1,069 42
Dalhousie, 5 %, 1945.....	1,000 00	1,000 00
Dalhousie, 5 1/2 %, 1953.....	4,000 00	4,187 00
Dalhousie, 5 1/2 %, 1959.....	3,000 00	3,165 16
Dalhousie, 5 1/2 %, 1969.....	3,000 00	3,192 74
Dalhousie, 6 %, 1972.....	2,000 00	2,242 63
Dolbeau, 5 1/2 %, 1940.....	2,000 00	2,000 00
Edmundston, 6 %, 1952.....	23,500 00	24,764 02
East Angus, 5 %, 1952.....	2,000 00	2,000 00
Farnham, 4 1/2 %, 1960.....	10,000 00	10,000 00
Greenfield Park, 5 1/2 %, 1969.....	3,700 00	3,700 00
Greenfield Park, 5 %, 1969.....	1,300 00	1,300 00
Glace Bay, 5 %, 1946.....	2,000 00	2,000 00
Glace Bay, 5 1/2 %, 1951.....	1,000 00	1,081 60
Glace Bay, 6 %, 1950.....	1,000 00	1,048 19
Glace Bay, 6 %, 1952.....	1,000 00	1,053 82
Glace Bay, 5 1/2 %, 1951.....	4,000 00	4,105 01
Humbolt, 5 1/2 %, 1935-75.....	46,064 61	46,064 61
Haileybury, 6 %, 1958-63.....	15,000 00	15,497 54
Haileybury, 6 %, 1953-57.....	10,405 59	11,050 64
Kapuskasig, 6 %, 1943-49.....	181,000 00	196,394 73
Kenogami, 5 1/2 %, 1941.....	10,000 00	10,227 80
Kenora, 5 %, 1957-60.....	9,713 08	9,713 08
Kenora, 5 %, 1946.....	1,000 00	991 65
Laval sur le Lac, 5 1/2 %, 1936.....	500 00	501 21
Laval sur le Lac, 6 %, 1946.....	4,000 00	4,290 00
Montreal West, 4 %, 1941.....	10,000 00	9,895 15
Melville, 5 %, 1935-59.....	41,188 11	41,188 11
Melville, 6 %, 1935-59.....	828 70	868 37
Mont Joli, 5 1/2 %, 1940.....	21,000 00	21,333 97
Mont Joli, 5 1/2 %, 1940.....	1,700 00	1,700 00
Mégantic, 5 1/2 %, 1950-53.....	14,000 00	15,164 92
Mégantic, 5 1/2 %, 1947-51.....	5,315 60	2,825 66
Mégantic, 6 %, 1943.....	2,000 00	2,130 63
McLeod, 4 %, 1935-74.....	42,510 00	34,574 83
McLeod, 4 %, 1935-74.....	42,519 75	35,732 71
McLeod, 4 %, 1935-74.....	3,171 90	2,733 55
Montreal South, 5 1/2 %, 1957.....	2,000 00	2,000 00
Montreal South, 5 1/2 %, 1957.....	1,000 00	1,051 90
North Battleford, 5 1/2 %, 1938-43.....	933 10	927 07
North Battleford, 5 %, 1952.....	3,000 00	2,806 86
North Battleford, 5 1/2 %, 1953.....	12,920 00	12,920 00
North Battleford, 5 1/2 %, 1943.....	486 66	486 66
North Battleford, 5 1/2 %, 1943-53.....	7,786 65	8,000 50
North Battleford, 5 1/2 %, 1943-53.....	18,493 29	19,417 20
North Bay, 6 %, 1945-47.....	5,498 93	5,956 34
Oshawa, 5 %, 1944-45.....	14,059 18	13,551 55
Oshawa, 5 %, 1936-54.....	12,000 00	12,000 00
Oshawa, 5 %, 1937.....	2,000 00	2,000 00
Pointe aux Trembles, 6 %, 1953.....	1,000 00	1,117 73
Pointe aux Trembles, 6 %, 1941.....	500 00	509 35
Rouen, 5 %, 1951.....	5,800 00	5,275 78
Rouen, 5 %, 1951.....	1,000 00	972 36
Rouen, 5 %, 1951.....	2,100 00	2,058 00
St-Lambert, 5 1/2 %, 1952-54.....	6,000 00	6,174 84
St-Lambert, 5 1/2 %, 1954-62.....	44,000 00	46,827 05
St-Lambert, 5 1/2 %, 1952-62.....	5,000 00	5,000 00
St-Lambert, 5 1/2 %, 1952-54.....	20,000 00	20,913 10
Ste-Agathe des Monts, 6 %, 1955.....	4,000 00	4,494 49
Springhill, 6 %, 1957.....	6,000 00	6,709 16
Westville, 5 %, 1951.....	5,000 00	5,000 00
Westville, 5 %, 1951.....	6,600 00	6,528 28
Yorkton, 5 %, 1940.....	501 53	488 65
Carmanguay, 6 %, 1935-66.....	5,392 40	5,392 40
Isle Cadieux, 5 1/2 %, 1946-50.....	5,000 00	4,885 25
Isle Cadieux, 5 1/2 %, 1940-41.....	1,000 00	1,000 00
Isle Cadieux, 5 1/2 %, 1945.....	1,000 00	1,018 57
L'Assomption, 5 %, 1958.....	3,325 05	3,487 55
Port Colbourne, 5 %, 1950.....	2,929 67	2,929 67
Pointe Gatineau, 6 %, 1946-47.....	1,000 00	1,064 09
St-Joseph Bce., 5 %, 1959.....	8,251 36	8,658 44
Saindon, 5 1/2 %, 1950-52.....	2,000 00	2,053 19
Tofield, 6 %, 1935-64.....	21,477 89	23,161 31
Val Jalbert, 6 %, 1944.....	2,000 00	2,063 30
Westville, 5 1/2 %, 1944.....	1,000 00	1,035 88
Canton Marchand, 5 %, 1936.....	4,000 00	4,019 51
Maniwaki, 6 %, 1951.....	2,000 00	2,218 49
Teck, 6 %, 1946-47.....	4,000 00	4,343 45
Saguenay, 5 1/2 %, 1953.....	1,000 00	1,057 92
Cape Breton, 4 1/2 %, 1961.....	3,000 00	3,000 00
East Angus, 5 1/2 %, 1946.....	500 00	500 00
East Angus, 5 1/2 %, 1950-53.....	1,500 00	1,500 00
La Tuque, 5 1/2 %, 1952-55.....	40,000 00	42,286 28
La Tuque, 5 1/2 %, 1950-51.....	25,000 00	27,064 48
N. D. de Défense, Montréal, 5 1/2 %, 1960-61.....	1,500 00	1,452 03
N. D. de Défense, Montréal, 5 1/2 %, 1956-58.....	1,500 00	1,500 00
Ste-Anne des Monts, 6 %, 1942.....	6,100 00	6,100 00
Ste-Annedes Monts, 6 %, 1942.....	500 00	529 20
St-Herménégilde, 6 %, 1952.....	2,000 00	2,213 35
St-Ignace Port Rouge, 5 %, 1935-54.....	19,100 00	19,100 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Ste-Jeanne d'Arc, 6%, 1960-62.....	\$4,000 00	\$4,415 00
St-Lazare Trois Rivières, 5%, 1948.....	500 00	455 11
Ste-Thérèse Amos, 6%, 1942.....	1,500 00	1,500 00
St-Victor Montréal, 5 ½%, 1941.....	500 00	500 00
Gravelbourg, 4%, 1953-58.....	20,000 00	21,936 81
Gravelbourg, 4%, 1948.....	36,600 00	36,600 00
Pembroke, 5 ½%, 1961.....	21,500 00	23,204 07
Pembroke, 5 ½%, 1957.....	1,000 00	1,000 00
Prince Albert, 4%, 1958-65.....	143,000 00	153,258 90
Ottawa, scolaire, 6%, 1962.....	24,000 00	27,148 19
Ottawa, 6%, 1962.....	16,000 00	18,356 31
Ottawa, 6%, 1962.....	10,000 00	11,234 56
Ottawa, 6%, 1962.....	10,000 00	11,872 39
Renfrew, 5%, 1961.....	1,500 00	1,500 00
Chicoutimi, 5%, 1939.....	1,000 00	984 21
Dolbeau, 5 ½%, 1951.....	1,000 00	1,000 00
Greenfield Park, 6%, 1943.....	500 00	532 61
Hull, 5 ½%, 1953.....	6,000 00	6,275 42
Hull, 5 ½%, 1953.....	5,000 00	5,473 38
Hull, 5 ½%, 1952.....	500 00	525 48
Kenogami, 5%, 1943.....	2,000 00	2,000 00
La Tuque, 5%, 1950.....	500 00	500 00
Lachine, 6%, 1946.....	2,000 00	2,145 00
Point aux Trembles, 6%, 1937.....	1,500 00	1,500 00
Point aux Trembles, 6%, 1937.....	1,500 00	1,511 70
St-Jean Marie Vianney, 5 ½%, 1942-60.....	34,600 00	36,572 25
St-Jean Marie Vianney, 5 ½%, 1941-46.....	1,500 00	1,500 00
St-Jean Marie Vianney, 5%, 1952-60.....	20,000 00	21,372 80
Verdun, 5 ½%, 1967.....	1,000 00	1,100 75
Verdun, 5 ½%, 1963.....	1,000 00	1,099 18
Prince Albert, 4%, 1966.....	37,131 06	32,942 68
College Montreal, Inc., 6%, 1961.....	3,000 00	3,386 45
Peel Street, 6 ½%, 1950.....	60,000 00	62,139 97
Peel Street, 6 ½%, 1950.....	16,000 00	16,767 53
Peel Street, 6 ½%, 1941-50.....	5,000 00	5,105 94
Peel Street, 6 ½%, 1940-50.....	3,000 00	3,000 00
Totals.....	\$2,293,586 28	\$2,287,861 77

Schedule "D"

Bonds and Debentures Owned by the Society (*in default*)

	Par Value	Book Value	Authorized Value
Town of St. Boniface, 5-5 ½-6%, 1939-56.....	\$210,168 99	\$220,273 41	\$115,592 95
Town of Bagotville, 5 ½%, 1941-46.....	17,000 00	17,679 98	12,240 00
Town of Cap Madeleine, 6%, 1942.....	4,000 00	4,053 57	3,880 00
Town of Eastview, 5 ½%, 1948-51.....	21,998 15	23,098 59	15,178 62
Town of Ford City, 5%, 1959-64.....	1,500 00	1,500 00	720 00
Town of Gravelbourg, 7%, 1932.....	772 26	772 26	401 54
Town of Greenfield Park, 5 ½%, 1969.....	10,900 00	11,374 39	7,521 00
Town of Inverness, 4 ½%, 1937.....	1,000 00	976 72	850 00
Town of Jonquières, 5-5 ½%, 1937-56.....	61,500 00	62,551 46	52,275 00
Town of La Salle, 6%, 1940-59.....	47,059 56	51,737 52	23,059 20
Town of Laval des Rapides, 6%, 1954.....	2,000 00	2,179 38	1,700 00
Town of Leaside, 5 ½%, 1941-49.....	20,000 00	20,000 00	15,400 00
Town of Riverside, 5 ½%, 1942-49.....	91,888 30	95,087 54	32,160 91
Town of St. Joseph d'Alma, 5 ½%, 1947-49.....	10,000 00	10,457 56	7,600 00
Township of Sandwich West, 5%, 1940-49.....	26,000 00	26,000 00	12,220 00
Town of Sudbury, 6%, 1951-52.....	71,000 00	74,461 05	60,350 00
Town of Transcona, 4%, 1956.....	88,300 00	87,561 47	40,618 00
Town of Watrous, 5 ½%, 1956-58.....	53,026 60	53,026 60	35,527 82
Rural Municipality of Assiniboia, 5%, 1936.....	5,979 83	5,951 50	3,408 50
Rural Municipality of Calvert, 5 ½%, 1943.....	100 00	100 00	87 00
Rural Municipality of Fort Garry, 5-6%, 1943-52.....	49,000 00	51,163 58	39,200 00
Rural Municipality of St. James, 5 ½%, 1956.....	712,000 00	731,889 03	384,480 00
Rural Mun. of St. Remi d'Amherst, 6%, 1933-61.....	13,900 00	15,030 23	11,398 00
Township of Sandwich West, 5-5 ½%, 1940-59.....	165,639 74	167,941 66	77,850 69
Township of Sandwich East, 5 ½%, 1942-50.....	9,502 91	9,878 74	4,466 36
Rural Municipality of St. Vital, 5 ½%, 1956.....	47,600 00	50,611 34	24,276 00
Rural Municipality of West Kildonan, 5 ½%, 1956.....	344,100 00	356,126 92	247,752 00
St. Francis Xavier Chic., 5%, 1937.....	7,000 00	6,562 50	5,950 00
St. Coeur de Marie, 5 ½%, 1949-51.....	35,000 00	36,910 10	28,000 00
School District of Eastview, 5 ½%, 1960.....	55,000 00	58,902 33	39,600 00
School District of Riverside, 5 ½-6%, 1933-54.....	15,783 93	16,792 59	7,102 80
School District of Windsor East, 5 ½%, 1943-60.....	124,376 15	130,819 27	69,650 56
School District of Ste.-Anne Chic., 6%, 1942-45.....	3,000 00	3,218 10	2,550 00
School District of Bagotville, 5-5 ½-6%, 1933-41.....	16,200 00	16,669 08	11,664 00
School District of Black Lake, 5 ½%, 1941.....	2,500 00	2,531 93	1,825 00
School District of Jonquières, 5%, 1948.....	2,000 00	2,000 00	1,640 00
School District of Rivière Bleue, 5 ½%, 1940.....	5,000 00	5,000 00	4,000 00
School District of St. Boniface, 5 ½%, 1936-45.....	19,000 00	19,420 88	16,150 00
Totals.....	\$2,370,796 42	\$2,450,311 28	\$1,418,345 95

THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, 171 Market St., Winnipeg, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 17 Main Street East, Hamilton, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,046,697	Premiums—Ontario (net).....	\$15,572
Ontario certificate in force (number) ..	963	Premiums—Canada (net).....	46,112
Canadian certificates in force (number)	2,900	Premiums—Total (net).....	1,033,237
		Benefits paid—Ontario (net).....	10,862
		Benefits paid—Canada (net).....	24,924
		Total benefits paid (net).....	678,015

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICH.

Principal Office in Canada, Sarnia, Ont.

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$34,541,172	Premiums—Ontario (net).....	\$8,580
Ontario insurance in force (gross) ..	302,899	Premiums—Canada (net).....	51,856
Canadian insurance in force (gross)	1,953,841	Premiums—Total (net).....	4,445,767
Total insurance in force (gross)....	123,024,147	Benefits paid—Ontario (net).....	2,896
		Benefits paid—Canada (net).....	23,442
		Total benefits paid (net).....	2,926,673

THE WORKMEN'S CIRCLE

HEAD OFFICE, NEW YORK, N.Y.

Manager or Chief Executive Officer in Canada.—A. Riba, 226 Crawford St., Toronto, Ont.

Chief or General Agent in Ontario.—A. Riba, Toronto, Ont.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$6,305,366	Premiums—Ontario (net).....	\$4,529
Ontario insurance in force (gross) ..	97,400	Premiums—Canada (net).....	11,262
Canadian insurance in force (gross)	180,700	Premiums—Total (net).....	1,298,562
Total insurance in force (gross)....	17,118,250	Benefits paid—Ontario (net).....	3,087
		Benefits paid—Canada (net).....	6,272
		Total benefits paid (net).....	1,101,979

*See note on page 1.

E
MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1935

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D.

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized.—July 27, 1855. *Incorporated in Ontario.*—November 19, 1874.

The Executive Officers of the Society, at December 31, 1935, were as follows: J. P. F. Williams, Grand Master, 550 Palmerston Blvd., Toronto; W. T. Kingston, Deputy Grand Master, Cardinal, Ont.; A. L. Bruner, Grand Warden, Ruthven, Ont.; Wm. Brooks, Grand Secretary, 229 College Street, Toronto; N. J. M. Lockhart, Grand Treasurer, St. Catharines, Ont.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at December 31, 1935, was 40,585.

The number of deaths in the Society in 1935 was 767.

The amount of funeral benefits paid in 1935, in respect to deceased members, was \$29,956.01.

Total amount of funeral benefits paid in respect of deceased wives, \$2,596.51.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1935 was 2,396.

The amount of benefits paid in 1935, in respect of sick members, was \$70,113.70.

The number of weeks' sickness experienced in 1935 was 22,415. Amount paid for medical attendance and nursing during 1935, \$12,160.94.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate.....	\$277,034 69	\$1,539,931 79
Cash value of mortgages.....	350 00	.....
Amount of securities.....	136,716 36	1,289,555 11
Cash in hands of Grand Secretary and in banks.....	119 40	252,775 58
Amount of cash in Dominion Bank.....	22,325 58	.....
Cash in Canada Permanent Mortgage Company.....	3,780 61	.....
All other assets.....	43,780 99	.....
Assets not admitted:		
Grand Lodge.....	\$69,072 72	
Subordinate Lodges.....	654,735 34	
Total Amount of Assets.....	\$484,107 63	\$3,082,262 48

IV. Liabilities

	Grand Body	Subordinate Bodies
Sick benefits, funeral benefits, all other liabilities.....	\$7,947 00	\$74,853 51

V. Miscellaneous

The books and accounts of the Subordinate Lodges were audited in October, 1935, and those of the Grand Lodge in February, 1936.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. D. Campbell, F.C.A., Toronto.

Sections 104, 107, 120 (g), 120 (9) of the Grand Lodge Constitution were amended at 1935 session of Grand Lodge; a complete revision of the Subordinate Lodge Constitution was made at the 1935 session of Grand Lodge.

Amount of bond of Grand Secretary, \$5,000.

Amount of bond of Grand Treasurer, \$5,000.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1934 (not extended), \$67,494.92.

	Grand Lodge	Subordinate Lodges
Cash received during 1935 from:		
Initiation fees, etc.....	.....	\$12,938 85
Dues.....	.....	252,671 14
Per capita tax and levies.....	\$67,684 30	.....
Fines.....	25 00	.....
Supplies sold.....	7,007 54	.....
Interest, dividends and rent.....	6,800 85	178,616 33
Premiums for guarantee.....	90 60	.....
All other sources.....	12,056 34	65,772 02
Cash received from sold or matured investments (not extended)	Nil	Nil
Total Receipts.....	\$93,664 63	\$509,998 34

VII. Cash Expenditure

	(a) Expenses of Management	Grand Lodge	Subordinate Bodies
Cash paid during 1935 for:			
Commission and organization expenses.....		\$320 90	.....
Per capita tax.....		150 00	.....
Expenses of annual meeting.....		7,855 65	.....
Registration fee.....		10 00	.....
Rent, etc.....		1,650 00	.....
Supplies bought.....		5,349 91	.....
Travelling expenses and appropriations to officers.....		2,152 10	.....
Salaries, officers' and auditors' fees.....		6,397 16	.....
Printing, stationery and advertising.....		994 25	.....
Postage and express.....		631 62	.....
Premiums.....		37 50	.....
Interest.....		877 11	.....
Other management expenses (detailed in memo.).....		5,129 57	\$192,145 20
		\$31,555 77	\$192,145 20
	(b) Miscellaneous Expenditure		
Benefits to widows and orphans.....			34,524 25
Funeral benefits.....			29,956 01
Sick benefits.....			68,440 34
Medical attendance and nursing.....			12,160 94
Gratuities—special relief.....			6,730 03
All other.....		41,790 69	157,782 16
For investments (not extended), NIL.			
Grand Totals.....		\$73,346 46	\$501,738 93

(A) Abstract from the Returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, December 31, 1934.....	3,827	16,714	20,541
Admitted during 1935.....	42	508	550
Totals.....	3,869	17,222	21,091
Deduct (withdrawn or cancelled).....	554	1,559	2,113
Membership, December 31, 1935.....	3,315	15,663	18,978

Receipts

Dues.....	\$33,324 67
Admissions.....	2,137 90
Rents, etc.....	708 06
Miscellaneous.....	28,855 50
Total.....	\$65,026 13

Expenditure for Relief Only

Relief of members.....	\$610 99
Relief of widowed families.....	151 10
I.O.O.F. Home.....	346 18
Orphans.....	.....
Special relief.....	894 27
Total.....	\$2,002 54

Miscellaneous

Expenses, lodges.....	\$60,806 07
Invested funds of Rebekah Lodges.....	63,102 14
Cash on hand, Rebekah Lodges.....	25,972 01
Working expenses of Assembly.....	14,433 79
Cash in Assembly funds.....	5,629 48
Invested funds of Assembly.....	8,000 00
Expended for home tax.....	.....
Number of lodges.....	242

(B) The Following Summary from the Returns of the Grand Encampment Shows the Membership and Standing at December 31, 1935

Number of members as from last report.....	6,339
Initiated during the year ending December 31, 1935.....	100
Admitted by card during the year ending December 31, 1935.....	9
Reinstated during the year ending December 31, 1935.....	41
Total.....	6,489
Deductions:	
Withdrawn by card.....	52
Suspended by non-payment of dues.....	310
Suspended from Subordinate Lodge.....	93
Deceased.....	80
Expelled.....	.....
Error in previous report.....	29
	564
Net Membership, December 31, 1935.....	5,925

Summary—Continued

Number of patriarchs relieved in 1935.....	\$160
Number of weeks for which benefits were paid.....	1,005
Amount paid for burying the dead in 1935.....	\$295 25
Amount paid for relief of patriarchs (sick benefits).....	1,673 36
Amount paid for special relief in 1935.....	594 68
Relief of widowed families.....	363 80
Total Amount of Relief Paid.....	<u>\$2,927 09</u>
Receipts from all sources.....	\$15,241 84
Working expenses of subordinate encampment.....	13,146 74
Cash assets.....	\$11,716 66
Invested in mortgages and securities.....	41,107 81
Invested in buildings and lands.....	7,657 43
Invested in furniture and regalia.....	17,935 67
All other assets.....	8,624 71
Total Funds of Subordinate Encampments, December 31, 1935.....	\$87,042 28
Less liabilities.....	2,473 25
	<u>\$84,569 03</u>

(C) The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1935.....	3
Number of members, December 31, 1935.....	484
Amount of cash received during the year 1935.....	\$1,678 92
Amount of expenses in management in 1935.....	279 54
Amount paid funeral claims.....	750 00
Amount on hand, December 31, 1935.....	1,334 68

(D) Department of Ontario, P.M., I.O.O.F.

Number of cantons.....	17
Number of members, last report.....	500
Mustered during year.....	28
Admitted on honourable discharge papers.....	1
Reinstated.....	2
Total.....	531
From which deduct:	
Withdrawn by honourable discharge papers.....	4
Deceased.....	3
Suspended during year.....	36
Expelled.....	...
Total.....	43
Total Membership, December 31, 1935.....	488
Net Decrease for the Year.....	12

Assets

Cash balance on hand, last report.....	\$13 99
Receipts from grants and per capita taxes.....	1,679 19
Receipts from badges, jewels, etc.....	346 00
Receipts from commissions and supplies.....	96 47
Total Assets.....	<u>\$2,135 65</u>

Disbursements

Department sundries.....	\$1,216 85
Badges and jewels.....	118 04
S.G.L. supplies.....	198 48
Total.....	\$1,553 37
Cash Balance, December 31, 1935.....	<u>\$602 28</u>

Twansker Mutual Ben. Society	1,100 00	2,100 00	5,000 00	388 13	1,488 13	116 00	1,488 13
Judean Benevolent and Friendly Society	3,475 00	2,100 00	5,000 00	5,287 07	15,862 07	116 00	15,862 07
Kielzger Sick Ben. Society	2,803 25	2,100 00	5,912 96	807 89	9,564 10	35 25	9,564 10
Knights of Malta, Chap. General of Canada			5,188 73	1,804 46	6,993 19	147 86	6,993 19
Knights of Pythias, Grand Lodge of Ontario		1,225 00	43,235 30	16,970 34	63,856 96	2,160 44	63,856 96
Labour League Mutual Ben. Society	1,960 00			3,715 75	5,675 75	33 00	5,675 75
Lagover Mutual Ben. Society	1,087 81			324 52	1,412 33		1,412 33
Leaside Mutual Aid Society		3,700 00	3,000 00	192 67	1,927 67	250 00	1,927 67
Limitzer Sick Ben. Society		9,901 99	15,500 00	4,593 24	11,293 24	250 00	11,293 24
Loyal Orange Young Briton Lodge, No. 33	5,399 77			981 09	981 09		981 09
Loyal Order of Moose of Ontario				36,561 23	67,782 99	9,404 12	67,782 99
Loyal True Blue Association				2,531 08	2,531 08		2,531 08
MacLean Publishing Co., Ltd., Mechanical Div., Mut. Ben. Assn.			2,000 00	5,229 67	5,229 67		5,229 67
Massey-Harris Co., Verity Works, Slek and Funeral Ben. Assn.			1,000 00	2,040 51	3,040 51	19 50	3,040 51
Massey-Harris Employees' Ben. Assn. (Brantford)				1,283 15	1,283 15		1,283 15
Massey-Harris (Toronto) Mut. Ben. Society			1,400 00	8,224 00	17,299 00		17,299 00
Mozzer Sick Benefit Society	9,075 00			540 78	1,940 78		1,940 78
Mut. Ben. Society of Alumnae Assn., Victoria Hosp. School of Nursing			1,500 00	257 43	2,202 37		2,202 37
National Masonic Compact of St. Catharines				6,801 24	6,801 24		6,801 24
National Cash Register Co.'s Empl. Ben. Society				1,305 72	1,305 72		1,305 72
National Slovak Mut. Ben. Society				3,070 06	4,470 06		4,470 06
Order of Sons of Italy Mut. Ben. Society	1,400 00		1,500 00	817 15	3,317 15	165 93	3,317 15
Ottawa Hebrew Benevolent Society		2,000 00		3,603 23	3,603 23		3,603 23
Ottawa Typographical Union Sick Ben., No. 102				4,119 80	6,119 80	90 50	6,119 80
Polish Alliance Friendly Society of Canada				1,012 05	1,012 05		1,012 05
Postal Veterans' Mut. Ben. Society			21,000 00	13,452 24	34,452 24		34,452 24
Postal Benefit Assn. of Toronto			10,239 80	30,273 82	164,214 58		164,214 58
Pride of Israel Sick Ben. Society	9,464 39	114,236 54		1,151 89	7,101 89	1,162 00	7,101 89
Provincial Grand Lodge (Manchester Unity), Independent Order of Oddfellows	6,550 00			1,863 16	1,863 16		1,863 16
Radomer Mutual Ben. Society				880 33	880 33		880 33
Rani Garh Grotto Mut. Ben. Society			1,500 00	3,952 06	7,826 06		7,826 06
Rogers, m., Manfg. Co., Welfare Society			4,000 00	500 07	4,500 07		4,500 07
Ryerson Press Benefit Society			1,000 00	499 46	1,499 46		1,499 46
St. Albert Friendly Society			500 00	1,163 74	2,186 74		2,186 74
St. Boniface Benefit Society		523 00	1,000 00	159 25	1,159 25		1,159 25
St. Joseph's Mutual Ben. Society			1,000 00	1,727 93	2,727 93		2,727 93
St. Joseph's Aid Society				300 26	740 53	31	740 53
Sauver-Masse, Ltd. Empl. Mut. Ben. Assn.		7,100 00		724 77	13,394 77		13,394 77
Shelby-Baynes, Ltd. Empl. Mut. Ben. Society				347 07	2,747 07		2,747 07
Societe Figli d'Italia Di Mutuo Soccorso St. Antonio d'Ottawa	12,670 00			2,728 08	2,728 08		2,728 08
Societe Italiana Di Mutuo Soccorso Guglielmo Marconi	2,400 00			4,988 72	4,988 72		4,988 72
Societe Di Mutuo Soccorso Recalmutese, Hamilton			15,000 00	5,910 20	20,910 20		20,910 20
Societe Di Mutuo Soccorso Trinacria, Toronto				701 36	1,081 36		1,081 36
Sons and Daughters of Canadian-Lithuanian Mut. Ben. Society			13,000 00	6,139 17	22,269 87	54 00	22,269 87
Sons of David Mut. Ben. Society	380 00			1,241 15	1,241 15		1,241 15
Sons of Jacob Benevolent Society	3,000 00			9,937 01	27,337 01		27,337 01
Star of Italy Mut. Aid and Ben. Society	7,500 00			2,515 91	13,015 91		13,015 91
Star Mutual Benefit Society	1,500 00	1,250 00	7,398 02	1,070 75	14,718 77	323 00	14,718 77
Theatrical Mutual Association (Hamilton)				2,162 37	2,162 37		2,162 37
Toronto Civic Empl. Benevolent Assn.	5,000 00			1,500 00	2,348 00		2,348 00
Toronto Hebrew Benevolent Society	2,000 00		69,100 00	17,251 04	114,351 04		114,351 04
Toronto Hydro-Electric System Empl. Mut. Ben. Society	28,000 00		2,500 00	1,001 32	3,591 32		3,591 32
Toronto Industrial Protective Assn.			6,987 10	904 17	7,891 27		7,891 27
Toronto Typographical Union, No. 91				2,326 63	6,326 63		6,326 63
Transportation Club of Toronto							
Ukrainian National Mut. Ben. Assn. of Ft. William	4,000 00						

Short Name of Society	ASSETS					LIABILITIES			
	Real estate	Mortgages on real estate	Bonds, debentures, and other securities	Cash on hand and in bank	All other	Total	Claims unpaid	All other	Total
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Ulga Mutual Benefit Society.....				1,609 05					
Union of Ukrainian Brotherhoods.....				8,063 60					
United Mutual Ben. Society of A. Pushkin.....		1,500 00		393 00					
Vitese Mutual Benefit Society.....	1,047 20			373 28					
Warsaw Lodzer Mut. Ben. Asscn.....	5,172 06	2,450 00	1,500 00	4,300 78					
Young Men's Hebrew Association.....	5,000 00		6,100 00	2,310 88					
Zion Benevolent Society.....									
Totals.....	156,392 71	337,322 90	606,902 92	372,612 66	11,406 54	1,484,637 73	2,303 05	18,865 93	21,168 98

Short Name of Society	EXPERIENCE				INCOME				Received from investments				
	Number reported at 31st Dec., 1935	Number of members who died during 1935	Number of members sick during 1935	Number of weeks sickness during 1935	Interest		All other			Total			
					\$	c.	\$	c.		\$	c.		
A. & P. (Toronto) Managers' Mut. Ben. Society	372	83	215	2,587	25	41	16	482	06	3,110	47		
A. & P. (Toronto) Mutual Ben. Society	163	69	174	1,546	75	66	80	607	01	2,154	36		
American Watch Case Co. Empl. M.W.A.	38	3	8	163	25	66	86	30	30	260	41	150 00	
Army & Navy Veterans' Society, Hamilton	180	2	.....	586	40	32	57	1,223	61	1,842	58	
Army & Navy Veterans' Society, Toronto	239	4	.....	368	55	248	69	247	55	864	79	1,250 00
Beaver Sick and Funeral Ben. Club	192	**1	80	1,378	75	.....	.....	.....	.....	1,378	75	
Border Cities Italian Club Mut. Ben. Society	148	12	23	915	00	2	38	223	00	1,138	78		
Brantford Carriage Co., Ltd., Relief Assn.	150	27	125	859	50	12	73	.....	.....	571	73	
Brantford Hungarian Mut. Ben. Society	153	55	158	1,615	00	32	44	12	00	1,777	74		
Brantford Polish Mut. Ben. and Friendly Society	111	9	21	416	70	4	47	1,908	07	2,409	04		
Brown Bros., Ltd., Employees' Sick Ben. Society	32	17	15	238	75	11	88	.....	.....	244	33	
Brunner Mond Mut. Ben. Society	180	17	179	2,482	50	19	58	.....	.....	2,444	58	
Canada Cycle & Motor Co., Ltd., Empl. Mut. Ben. Society	328	3	300	5,208	25	27	62	250	00	5,485	87		
Canadian Acme Screw & Gear Empl. Mut. Ben. Society	850	3	400	5,938	25	13	06	.....	.....	1,969	91	
Canadian Alis-Chalmers, Ltd., Empl. Mut. Ben. Society	560	2	48	1,537	25	19	16	21	00	1,556	41		
Canadian General Electric, Ward St. Works Div., Empl. Mut. Ben. Society	291	1	48	3,434	98	263	56	.....	.....	3,717	24	
Canadian Hebrew Benevolent Society	1,175	14	646	8,774	98	688	12	8	70	7,562	12		
Canadian Nat. Expressmen's Sick Ben. Assn.	1,569	1	42	208	883	27	2,047	78	443	80	5,374	85	800 00
Canadian Order of Rechabites	1,452	12	251	10,640	00	259	15	.....	.....	10,899	15	
Canadian Pacific Expressmen's Sick Ben. Assn.	261	2	43	973	00	16	36	150	00	1,139	36		
Chemist Mut. Ben. Assn.	.....	.....	.....	300	00	.....	.....	.....	.....	300	00	
Citizens' Mut. Ben. Assn.	30	0	31	224	50	1	88	12	00	238	38		
Cobban Manfg. Co.'s Empl. Mut. Ben. Society	428	2	35	1,341	50	12	21	1,341	50	2,695	21		
Cockshutt Flow Co. Empl. Relief Assn.	538	8	450	4,259	10	.....	.....	500	00	4,759	10	
Consumers' Gas Co.'s Empl. Mut. Ben. Society	88	.....	.....	645	60	4	82	.....	.....	680	42	
Croatian Mut. Ben. Society	276	**1	126	5,385	62	392	29	124	20	5,902	11		
Dzenoshower Aid Society	6,403	1	589	2,511	35,632	07	2,751	04	3,934	97	42,318	08	
Daughters of England Benevolent Society	219	40	105	2,317	00	32	51	.....	.....	2,349	51	
Dominion Forge & Stamping Co. Empl. Mut. Ben. Assn.	582	1	149	331	488	50	34	79	.....	3,523	29	
Dunlop Tire & Rubber Goods Empl. Mut. Ben. Society	37	1	14	270	10	82	72	.....	.....	352	82	
Engineers' Mut. Ben. Fund	196	42	152	1,216	00	21	95	150	00	1,387	95		
Evening Telegram Empl. Ben. Society	8,156	**46	142	45,625	32	18,237	21	28,114	38	91,976	91	32,642 61	
Foresis, Ancient Order of Subsid. High Court	128	13	47	893	50	166	15	.....	.....	1,060	58	
Globe Printing Empl. Ben. Society	209	2	115	3,315	04	33	75	152	19	3,500	98		
Grand Order Israel Ben. Society	351	24	51	470	10	156	71	.....	.....	626	81	
Greene Wire Co., Ltd. Empl. Ben. Society	955	8	183	2,723	50	60	28	2	10	2,785	88		
H.A. Mut. Ben. Association	1,504	6	900	11,626	54	70	61	239	57	11,936	72		
Hamilton St. Stanislaus Mut. Ben. Society	78	2	25	517	00	52	60	73	01	642	61		
Hebrew Friendly Society	166	1	47	570	00	61	56	755	70	1,387	26		
Hebrew Sick Benefit Society	184	2	31	2,979	99	816	96	.....	.....	3,670	12	
Hibernians Ancient Order of	116	11	93	3,304	78	.....	.....	690	13	4,121	74	
Imperial Varnish and Color Co. Sick Ben. Society	1,749	10	38	304	67	4	74	.....	.....	309	41	
Independent Mut. Ben. Federation	.....	2	268	10,508	82	33	43	1,164	46	11,706	71	
Italian Brotherly Mut. Benevolent Society	164	44	179	1,731	00	31	58	.....	.....	1,762	58	

Ivankov Mut. Ben. Society	265 64	40 00	84 00	279 00	36 60	279 47	984 71
Indian Benevolent and Friendly Society	1,856 51	509 00	1,350 73	623 50	582 44	351 75	5,273 93
Kentler Sick Ben. Society	947 80	275 50	432 00	1,247 00		1,799 09	4,701 39
Knights of Malta, Chap. General of Canada	571 20	300 00			251 22		1,122 42
Knights of Pythias, Grand Lodge of Ontario	25,080 29	1,725 04	3,372 11	1,059 38	1,231 46	205 00	32,468 28
Labor League Mut. Ben. Society	3,190 15	141 00	1,264 15	1,825 25	293 18		6,918 98
Leaver Mut. Ben. Society	757 07	10 05	106 50	194 00	56 95	113 48	1,238 05
Leaside Mutual Aid Society	118 44	357 00					475 44
Linzler Sick Ben. Society	1,017 34	325 25	1,494 00	752 00	120 00		3,708 59
Loyal Orange Young Briton Lodge, No. 33	32 36	3,200 00	18,760 00	892 99		1,934 63	107 36
Loyal Order of Moose of Ontario	59,847 80	1,900 00					84,635 42
Loyal True Blue Association	2,467 41						4,367 41
MacLean Publishing Co., Ltd., Mech. Div., Mut. Ben. Assn.	18 63		1,755 15				1,773 78
Massey-Harris Co., Ventry Works, Sick and Funeral Ben. Assn.	147 04	210 00	1,149 33		1,149 33		1,506 37
Massey-Harris (Toronto) Ben. Assn. (Braantford)	148 33	450 00	1,998 75				2,597 08
Massey-Harris (Toronto) Ben. Society	667 20	660 00	1,673 00				3,000 20
Mozier Sick Ben. Society	627 60	793 45	1,022 00	1,345 60		2,620 30	6,408 95
Mut. Ben. Society of Alumnae Assn., Victoria Hosp. School of Nursing	30 95	500 00	1,34 29				165 24
Mutual Masonic Compact of St. Catharines	122 04						622 04
National Cash Register Co.'s Empl. Ben. Society	50 10	400 00	702 15			62 82	815 07
National Slovak Mut. Ben. Society	4,424 43	800 00	4,549 00				9,373 43
Order of Sons of Italy Mut. Ben. Society	140 01	400 00					940 01
Ostrowetz Independent Mut. Ben. Society	829 31	30 00	408 50	704 50		315 90	1,972 31
Ottawa Hebrew Ben. Society	421 37		48 00	40 00	104 80		825 27
Ottawa Typographical Union Sick Ben., No. 102		400 00	1,490 00	418 17			1,594 80
Polish Alliance Friendly Society of Canada	1,508 06		4,543 00	15 00			6,869 23
Polish Veterans' Mut. Ben. Society	34 30		110 00				159 30
Postal Ben. Assn. of Toronto	89 15	300 00					389 15
Pride of Israel Sick Ben. Society	2,180 10	1,705 52	2,576 00	1,925 50	1,220 75	6,707 97	16,315 84
Prov. Grand Lodge (Manchester Unity), Independent Order of Oddfellows	8,847 97	2,424 04	13,947 29	3,037 87	263 63	12,927 90	41,448 70
Radomer Mut. Ben. Society	206 71		63 00	214 45			484 16
Rani Ghar Grotto Mut. Ben. Society	123 59	1,000 00					1,123 59
Rogers, Wm., Manlg. Co., Welfare Society	40 69		233 00				273 69
Ryerson Press Ben. Society	40 00	200 00	2,120 70	3 00		5 00	2,350 70
St. Albert Friendly Society	92 21					14 50	106 71
St. Boniface Ben. Society	136 00	180 00	729 20	112 80	2 50	193 00	1,047 70
St. David's Mut. Ben. Society	137 20	75 00	588 23				1,106 23
St. Joseph's Aid Society	44 00	120 00	235 50			110 00	509 50
Sawyer-Massey, Ltd., Empl. Mut. Ben. Assn.	59 50	100 00	401 50				561 00
Slingsby Manlg. Co., Ltd., Empl. Mut. Ben. Society	159 11		1,157 65				1,316 76
Societe Figli d'Italia di Mutuo Soccorso St. Antonio d'Ottawa	380 16	140 00	1,088 82	45 00	38 00		1,091 98
Societe Italiana di Mutuo Soccorso Guglielmo Marconi	601 41		1,484 00	441 00			4,770 36
Societe di Mutuo Soccorso Recalmatese, Hamilton	405 27	410 00	145 00	185 00			1,045 27
Societe di Mutuo Soccorso Trinaeriu, Toronto	793 99		2,539 00	270 00	17 00	284 00	1,479 99
Sons and Daughters of Canadian Lithuanian Mut. Ben. Society	447 26	120 00	25 50	2 00			3,108 26
Sons and Daughters of Ireland Protestant Assn.	1,445 00	900 00	508 00	677 65	307 53	1,171 25	4,526 93
Sons of David Mut. Ben. Society	390 31		281 44	182 44	120 00	150 25	1,510 00
Sons of Jacob Benevolent Society	1,026 92	587 50	616 25	1,172 70	265 00	1,275 34	4,943 71
Star of Italy Mut. Aid and Ben. Society	326 36		386 21	184 06	42 00	10 03	2,088 66
Star Mut. Ben. Society	121 00		2,388 00				2,509 00
Theatrical Mut. Assn. (Hamilton)	145 36		706 00	41 64		234 04	3,771 04
Theatrical Mut. Assn. (Toronto)	1,094 60	1,400 00	500 00	184 50	199 00	60 00	3,734 09
Toronto Civic Empl. Benevolent Assn.	1,528 80	1,050 00	718 50	322 51	12 15		6,887 06
Toronto Hebrew Benevolent Society	1,046 69	354 50	1,931 50	1,155 70	528 69		8,858 14
Toronto Hydro-Electric System Empl. Mut. Ben. Society	313 34	1,800 00	2,497 00				1,640 06
Toronto Independent Benevolent Assn.	687 77	82 95	380 00	316 85	184 75	906 36	2,558 78
Toronto Musical Protective Assn.	12,864 79	600 00	380 00		668 65	4,369 58	19,019 02
Toronto Typographical Union, No. 91	1,275 82	700 00	3,510 00		161 65	15 00	4,513 90
Transportation Club of Toronto	1,575 82	200 00					1,765 82
Ukrainian National Mut. Ben. Assn. of Ft. William	855 63	144 00	184 00	152 75		439 70	1,776 08

Short Name of Society	EXPENDITURE															
	Expenses of management		Amount paid for funeral benefits during 1935		Amount paid for sick benefits during 1935		Amount paid for medical attendance during 1935		Amount paid for special relief during 1935		All other		Total		Paid for investments	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Ulga Mut. Ben. Society.....	73	15			774	00	6	00					853	15		
Union of Ukrainian Brotherhoods.....	758	75	150	00	1,189	00	246	00					2,343	75		
United Mutual Ben. Society of A. Pushkin.....	165	05			135	00	16	00			3	55	319	60		
Vitese Mut. Ben. Society.....	340	52	175	00									515	52		
Warsaw Lodzer Mut. Ben. Assn.....	507	27	236	05			271	88					1,238	20		
Young Men's Hebrew Assn.....	799	42			440	00	720	50	147	50	589	25	2,696	67	910	46
Zion Benevolent Society.....	1,652	47	368	95	421	00	490	50	380	55	433	81	3,747	28		
Totals.....	220,486	38	60,579	77	171,385	40	46,906	68	7,988	88	58,896	72	566,243	83	95,727	14

When organized or incorporated	Name of Society	Head Office	Name of President	Name of Secretary	Address
1929	A. & P. (Toronto) Managers' Mutual Benefit Society	Toronto	G. Jones	F. J. Beeson	Toronto
1934	A. & P. (Toronto) Mutual Benefit Society	Toronto	John M. Shotton	Margaret Macleod	Port Credit
1919	American Watch Case Company Employees' Mutual Welfare Association	Toronto	W. G. M. Gallinger	A. Jessman	Hamilton
1889	Army and Navy Veterans' Society of Hamilton, His Majesty's	Hamilton	John Wharrie	W. M. C. Wardley	Toronto
1887	Army and Navy Veterans' Society of Toronto, His Majesty's	Toronto	W. J. Durrant	F. A. Woolford	Toronto
1917	Beaver Sick and Funeral Benefit Club	Toronto	W. M. Chisholm	Henry Page	Toronto
1933	Border Cities Italian Club Mutual Benefit Society	Windsor	P. Marchini	A. Ferrario	Windsor
1920	Brantford Carriage Company Relief Association	Brantford	Geo. Reeve	F. T. Brydges	Brantford
1913	Brantford Hungarian Mutual Benefit Society	Brantford	G. Kirchlechner	Joseph Tamas	Brantford
1932	Brantford Polish Mutual Benefit and Friendly Society	Brantford	W. M. Kowal	J. Kurkuk	Brantford
1898	Brown Brothers' Limited, Employees' Sick Benefit Society	Amherstburg	A. G. Potts	J. E. Lamb	Toronto
1918	Bruner Mond Mutual Benefit Society	Weston	T. G. Barrington	H. M. Stanchiff	Amherstburg
1918	Canadian Cycle and Motor Company, Limited, Employees' Mutual Benefit Society	Weston	Geo. P. Argo	Perky Knight	Weston
1920	Canadian Acme Screw and Gear Employees' Mutual Benefit Society	Toronto	Geo. Priest	Frank J. McGlashan	Toronto
1897	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society	Toronto	F. J. Boyes	F. J. McIntyre	Toronto
1890	Canadian General Electric, Ward St. Works Division, Employees' Sick Benefit Society	Toronto	P. Cockfield	H. M. Robinson	Toronto
1920	Canadian Hebrew Benevolent Society	Toronto	W. M. Sacks	J. Schein	Toronto
1890	Canadian National Expressmen's Mutual Benefit Association	Toronto	R. H. Jones	W. T. Murphy	Toronto
1912	Canadian Pacific Expressmen's Sick Benefit Association	Toronto	Jas. Paterson	A. Carmichael	Toronto
1890	Chemical Mutual Benefit Society	Toronto	G. R. Jones	J. Donaldson	Toronto
1932	Citizens' Mutual Benefit Association	Windsor	W. M. Jewell	Jas. Haliburton	Toronto
1889	Citibank Manufacturing Company's Employees' Mutual Benefit Society	Windsor	Leonard F. Bedal	Lawson C. Clouse	Windsor
1899	Cockshutt Plov Company, Limited, Employees' Relief Association	Brantford	Geo. Crosbie	John S. Hunter	Brantford
1918	Consumers' Gas Company's Employees' Mutual Benefit Society	Toronto	Frank Hartley	F. Elliott	Toronto
1933	Croatian Mutual Benefit Society of Canada	Schumacher	Geo. Leggett	Chris J. Kennedy	Toronto
1914	Czentosherer Aid Society	Toronto	J. Krzmaric	K. Borusic	Schumacher
1890	Daughters of England Benevolent Society of Canada	Burlington	M. Tarnowsky	J. Potash	Burlington
1920	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Assn.	Walkerville	Mrs. G. Shawcross	W. M. E. Miller	Windsor
1913	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society	Toronto	A. W. Porter	E. A. Lacroix	Toronto
1925	Engineers' Mutual Benefit Fund	Toronto	Jas. D. Neville	L. P. Arlett	Toronto
1912	Evening Telegram Employees' Benefit Society	Toronto	F. W. Baill	W. T. Gilmour	Toronto
1892	Foresters, Ancient Order of, Subsidiary High Court of Dominion of Canada	Toronto	T. J. Porter	A. N. MacDonald	Toronto
1885	Globe Printing Company Employees' Benefit Society	Toronto	A. E. Harlock	W. T. McDowell	Toronto
1908	Grand Order of Israel Benefit Society	Hamilton	Lawrence Mason	Geo. Cashman	Toronto
1910	B. Greening Wire Company, Limited, Employees' Benefit Society	Hamilton	Sidney Alexander	J. Freedman	Hamilton
1901	Gutta Percha and Rubber Manufacturing Company of Toronto, Limited, Employees' Sick Benefit Society	Toronto	J. Child	G. S. Batram	Hamilton
1918	H. A. Mutual Benefit Association	Toronto	A. Fisher	S. F. Wrathall	Toronto
1912	Hamilton St. Stanislaus Mutual Benefit Society	Hamilton	Mrs. M. Gordon	G. Moutford	Toronto
1907	Hebrew Friendly Society	Toronto	L. Gabuszka	A. Monczka	Hamilton
1910	Hebrew Sick Benefit Society	Toronto	H. Freedman	S. Pearlman	Toronto
1888	Hibernians, Ancient Order of	Ottawa	H. Korenblum	S. Dillick	Toronto
1924	Imperial Varnish and Color Company Sick Benefit Society	Ottawa	P. W. Falvey	W. M. Ryder	Ottawa
1924	Independent Mutual Benefit Federation	Toronto	F. Lancaster	J. White	Toronto
1920	Italian Brotherly Mutual Benefit Association	Toronto	Nick Pasztor	Joseph Magyar	Toronto
1919	Italian Mutual Benefit Society	Port Arthur	F. Narrocco	Joseph Contini	Port Arthur
1931	Italo-Canadian Benefit Society	Toronto	C. Suroello	F. Colno	Toronto
1919	Iwankser Mutual Benefit Society	Toronto	G. Malta	N. Costarella	Toronto
1913	Judean Benevolent and Friendly Society	Toronto	Max Myers	M. Blenheimfield	Toronto
1913	Keitzer Sick Benefit Society	Toronto	S. Cohen	P. Caplan	Toronto
1910	Knights of Malta, Chapter General of Canada	Toronto	N. Yassy	N. Yassy	Toronto
			W. H. Richardson	J. B. Pugh	Toronto

Toronto Independent Benevolent Association.....	Toronto.....	S. Hirdhoran.....	Dr. L. Lockhart.....	Toronto
Toronto Musical Protective Association.....	Toronto.....	Wm. M. Murdoch.....	Arthur Dowell.....	Toronto
Toronto Typographical Union, No. 91.....	Toronto.....	Wm. R. Lucas.....	Wm. A. Kelly.....	Toronto
Transportation Club of Toronto.....	Toronto.....	I. E. Coulter.....	Wm. G. Hamilton.....	Toronto
Ukrainian National Mutual Benefit Association of Fort William.....	Ft. William.....	P. Humenik.....	A. Hryk.....	Ft. William
Ulga Mutual Benefit Society.....	Toronto.....	Harry Peleck.....	Mike Nork.....	Toronto
Union of Ukrainian Brotherhoods.....	Toronto.....	Wm. Isaryk.....	John Bartoch.....	Toronto
United Mutual Benefit Society of A. Pushkin.....	Toronto.....	N. Yasinski.....	E. Zabadsky.....	Toronto
Vitese Mutual Benefit Society.....	Toronto.....	Geo. Somine.....	Wm. Parise.....	Toronto
Warsaw Lodzer Mutual Benefit Association.....	Toronto.....	I. Cohen.....	Mrs. M. Goshinsky.....	Toronto
Young Men's Hebrew Association.....	Toronto.....	H. Stanley.....	Harry Bocknek.....	Toronto
Zion Benevolent Society.....	Toronto.....	S. M. Ross.....	P. J. Isaacson.....	Toronto

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COMPANIES NOT WITHIN
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F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, STE. HYACINTHE, QUE.

Officers.—President, Hon. Alfred Leduc; Vice-President, Irenee Auclaire; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, L. C. Vallie; Treasurer, T. A. St. Germain.

Directors.—J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Morin, Irenee Auclaire, Ovila Demers, T. A. St. Germain, Hon. E. L. Patenaude, Lucien St. Germain.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Capital stock paid in cash.....</td> <td style="text-align: right;">\$124,000</td> </tr> <tr> <td>Total assets.....</td> <td style="text-align: right;">1,597,152</td> </tr> <tr> <td>Total liabilities.....</td> <td style="text-align: right;">184,134</td> </tr> <tr> <td>Surplus protection of policyholders.</td> <td style="text-align: right;">1,413,017</td> </tr> </table>	Capital stock paid in cash.....	\$124,000	Total assets.....	1,597,152	Total liabilities.....	184,134	Surplus protection of policyholders.	1,413,017	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td>Premiums—Ontario (net).....</td> <td style="text-align: right;">\$110,678</td> </tr> <tr> <td>Premiums—Total business (net)..</td> <td style="text-align: right;">379,571</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">35,221</td> </tr> <tr> <td>Claims—Total business (net)....</td> <td style="text-align: right;">133,077</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$110,678	Premiums—Total business (net)..	379,571	Claims—Ontario (net).....	35,221	Claims—Total business (net)....	133,077
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MUTUAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President, R. O. McCulloch, Galt; Vice-President, L. L. Lang, Kitchener; General Manager, W. H. Somerville, Waterloo; Secretary, H. M. Cook.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; G. B. Gordon, Montreal, Que.; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. G. Murrin, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. G. Long, K.C., Toronto; T. A. Russell, Toronto; W. H. Somerville, Waterloo, Ont.; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal; C. H. Houson, Chatham, Ont.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Total assets.....</td> <td style="text-align: right;">\$152,637,157</td> </tr> <tr> <td>Ontario business in force (gross)...</td> <td style="text-align: right;">274,926,469</td> </tr> <tr> <td>Total business in force (gross)....</td> <td style="text-align: right;">527,372,186</td> </tr> </table>	Total assets.....	\$152,637,157	Ontario business in force (gross)...	274,926,469	Total business in force (gross)....	527,372,186	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td>Premiums—Ontario (net).....</td> <td style="text-align: right;">\$8,626,557</td> </tr> <tr> <td>Premiums—Total business (net)..</td> <td style="text-align: right;">17,772,449</td> </tr> <tr> <td>Death Claims and Disability— Ontario (net).....</td> <td style="text-align: right;">1,750,517</td> </tr> <tr> <td>Death Claims and Disability— Total business (net).....</td> <td style="text-align: right;">3,416,371</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$8,626,557	Premiums—Total business (net)..	17,772,449	Death Claims and Disability— Ontario (net).....	1,750,517	Death Claims and Disability— Total business (net).....	3,416,371
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Death Claims and Disability— Total business (net).....	3,416,371																

NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, T. Bradshaw; Vice-Presidents, C. W. I. Woodland, Frank A. Rolph, A. J. Mitchell; Secretary, W. G. Gallow; General Manager, D. E. Kilgour, F.A.S.

Directors.—C. L. Burton, F. S. Corrigan, Hon. G. S. Henry, A. J. Mitchell, C. W. I. Woodland, T. Bradshaw, W. B. Taylor, D. E. Kilgour, F. A. Rolph, all of Toronto, Ont.; Hon. L. A. Taschereau, Quebec, P.Q.; G. H. A. Montgomery, Montreal, Que.; E. W. Kneeland, Winnipeg; Hector McInnes, K.C., Halifax, N.S.; W. E. Buckingham, K.C., Guelph.

Date of Incorporation.—May 15, 1879. *Date commenced business in Canada.*—January 10, 1881.

<table style="width: 100%; border-collapse: collapse;"> <tr> <td>Assets in Canada.....</td> <td style="text-align: right;">\$50,856,222</td> </tr> <tr> <td>Ontario business in force (gross)...</td> <td style="text-align: right;">71,815,372</td> </tr> <tr> <td>Canadian business in force (gross)...</td> <td style="text-align: right;">188,266,906</td> </tr> </table>	Assets in Canada.....	\$50,856,222	Ontario business in force (gross)...	71,815,372	Canadian business in force (gross)...	188,266,906	<table style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="2" style="text-align: left;">PREMIUMS WRITTEN—CLAIMS INCURRED</th> </tr> <tr> <td>Premiums—Ontario (net).....</td> <td style="text-align: right;">\$2,354,702</td> </tr> <tr> <td>Premiums—Canada (net).....</td> <td style="text-align: right;">6,763,801</td> </tr> <tr> <td>Claims—Ontario (net).....</td> <td style="text-align: right;">512,108</td> </tr> <tr> <td>Claims—Canada (net).....</td> <td style="text-align: right;">1,090,182</td> </tr> </table>	PREMIUMS WRITTEN—CLAIMS INCURRED		Premiums—Ontario (net).....	\$2,354,702	Premiums—Canada (net).....	6,763,801	Claims—Ontario (net).....	512,108	Claims—Canada (net).....	1,090,182
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Claims—Canada (net).....	1,090,182																

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Date commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers.—President, Hon. Jacob Nicol; Vice-President, C. B. Howard, M.P. Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—Amédée Caron, M.P.P., A. E. Curtis, Chas. B. Howard, M.P., Walter G. Hunt, F. W. McCrea, N. R. Mitchell, Hon. Jacob Nicol, F. J. Southwood, T. A. St. Germain.

Auditors.—J. H. Bryce, C.P.A.

*See note on page 1.

Statement for Year Ending 31st December, 1935

Capital Stock	Amount Subscribed for	Amount Paid in Cash
Amount of capital stock authorized, \$200,000.		
Number of shares, 2,000. Par value, \$100.		
Capital stock at beginning of year.....	\$200,000 00	\$143,000 00
Calls on capital received during year.....	Nil	7,000 00
Capital stock at end of year.....	<u>\$200,000 00</u>	<u>\$150,000 00</u>

Assets

Book value of real estate:		
Office premises.....		\$28,994 06
Held for sale.....		74,162 79
Mortgage loans on real estate:		
First mortgages.....	\$172,703 00	
Agreements for sale.....	26,999 71	
		199,702 71
Amortized book value of bonds, debentures and debenture stocks owned:		
Not in default.....	\$561,745 70	
In default.....	56,189 30	
		617,935 00
Cash on hand and in banks:		
On hand at Head Office.....	\$3,141 60	
In chartered banks of Canada in Canada.....	74,424 05	
		77,565 65
Interest due, \$1,201.06; accrued, \$9,824.75.....	\$11,025 81	
Rents due.....	506 36	
		11,532 17
Agents' balances and premiums uncollected:		
Written on or after October 1, 1935.....	\$50,339 60	
Premiums due from reinsuring companies:		
Written on or after October 1, 1935.....	8,533 13	
		61,323 08
Amount due from reinsurance on losses already paid.....		7,272 79
Total Admitted Assets.....		<u>\$1,076,037 90</u>

Liabilities

	In the Province	Elsewhere	Total
Total provision for unpaid claims.....	\$1,064 15	\$7,776 74	\$8,840 89
Total net reserve, carried out at 100 % thereof....	64,355 89	164,803 66	229,159 55
Expenses due and accrued.....			10,898 51
Taxes due and accrued.....			727 97
Reinsurance premiums.....			7,321 08
Total Liabilities (excluding capital stock).....			\$256,948 00
Capital stock paid in cash.....		\$150,000 00	
Surplus or deficit in profit and loss account.....		669,089 90	
Excess of assets over liabilities (surplus for protection of policyholders).....			819,089 90
Total Liabilities.....			<u>\$1,076,037 90</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$89,981 81	\$206,064 94	\$296,046 75
Reserve of unearned premiums (100 %):			
At beginning of year.....	\$59,148 62	\$141,137 46	\$200,286 08
At end of year.....	64,355 89	164,803 66	229,159 55
Increase.....	\$5,207 27	\$23,666 20	\$28,873 47
Net premiums earned.....	\$84,774 54	\$182,398 74	\$267,173 28
Net losses and claims incurred.....	\$31,630 75	\$69,498 95	\$101,129 70
Net adjustment expenses.....	1,264 48	3,985 62	5,250 10
Commissions.....	30,683 60	29,272 99	59,956 59
Taxes (excluding taxes on real estate).....	1,619 51	11,458 36	13,077 87
Salaries, fees and travelling expenses.....	.....	28,740 91	28,740 91
All other expenses.....			11,797 56
Total claims and expenses.....			\$219,952 73
Underwriting profit.....			\$47,220 55

Profit and Loss Account—Continued

Other revenue:			
Interest earned.....	\$37,315	57	
Rents earned.....	1,613	52	
			38,929 09
Other expenditure:			
Loss on sale of securities and real estate.....	\$6,902	00	
Investment administration expense.....	5,000	00	
			11,902 00
Net Profit for the Year.....			\$74,247 64

Surplus for Protection of Policyholders

Surplus of assets over liabilities (excluding capital stock) at beginning of year.....	\$733,490	65
Increase in paid-in capital stock.....	\$7,000	00
Net profit for the year brought down.....	74,247	64
		81,247 64
		\$814,738 29
Dividends declared to shareholders.....		14,150 00
		\$800,588 29
Add decrease in unadmitted assets.....		18,501 61
Surplus of Assets over Liabilities (excluding capital stock) at End of Year..		\$819,089 90

Summary of Risks—Fire

	In Ontario	Elsewhere	All Business
Gross in force, December 31, 1934.....	\$18,848,448 45	\$37,608,739 78	\$56,457,188 23
Taken in 1935, including renewed.....	15,356,469 71	35,283,696 96	50,640,166 67
Totals.....	\$34,204,918 16	\$72,892,436 74	\$107,097,354 90
Ceased in 1935, including renewed.....	14,720,500 83	31,915,614 84	46,636,115 67
Gross in force, December 31, 1935.....	\$19,484,417 33	\$40,976,821 90	\$60,461,239 23
Reinsurance in force, December 31, 1935...	5,106,841 29	14,550,713 03	19,657,554 32
Net in Force, December 31, 1935..	\$14,377,576 04	\$26,426,108 87	\$40,803,684 91

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1934		Taken in 1935, Including Renewed		Ceased in 1935		Gross in Force, Dec. 31, 1935		Reinsurance in Force, Dec. 31, 1935		Net in Force, Dec. 31, 1935	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Fire:												
Ontario.....	153,417	73	132,782	62	122,780	46	163,419	89	37,325	51	126,094	38
Elsewhere.....	412,253	43	366,324	71	322,709	92	455,868	22	143,834	14	312,034	08
Totals.....	565,671	16	499,107	33	445,490	38	619,288	11	181,159	65	438,128	46

Schedule "D"

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Dominion of Canada Refunding Loan, 4%, 1945.....	\$20,500 00	\$19,782 50
Dominion of Canada Refunding Loan, 3 ½%, 1949.....	52,000 00	50,180 00
Dominion of Canada, 4%, 1952.....	50,000 00	46,725 00
Manitoba Province, 5 ½%, 1955.....	10,000 00	9,800 00
Quebec Province, 4 ½%, 1956.....	4,000 00	3,904 40
Quebec Province, 4 ½%, 1956.....	1,000 00	976 10
Quebec Province, 4 ½%, 1956.....	35,000 00	34,125 00
Quebec Province, 4 ½%, 1958.....	14,000 00	13,650 00
Quebec Province, 4 ½%, 1958.....	6,000 00	5,850 00
Quebec Province, 4 ½%, 1958.....	25,000 00	24,375 00
Frères de la Charite, 5%, 1951.....	2,000 00	1,905 60
Frères de la Charite, 5%, 1952.....	23,000 00	21,882 20
Delorimier Village, 5%, 1948.....	20,000 00	20,000 00
Fort William, 4 ½%, 1937.....	3,000 00	3,000 00
Granby City, 5%, 1959.....	10,500 00	10,500 00
Granby City, 5%, 1962.....	12,000 00	12,000 00
Kenora Town, 6%, 1936.....	2,000 00	2,000 00
Maisonneuve City, 4 ½%, 1941.....	2,000 00	2,039 75
Maisonneuve Town, 4 ½%, 1949.....	8,000 00	7,560 00
Montreal City, 4 ½%, 1940.....	4,000 00	4,000 00
Montreal City, 6%, 1940.....	7,500 00	7,912 50
Montreal City, 6%, 1941.....	4,000 00	4,240 00
Montreal City, 6%, 1941.....	10,000 00	10,762 50
Montreal City, 6%, 1941.....	15,000 00	16,125 00
Montreal City, 4 ½%, 1942.....	2,000 00	1,997 50
Montreal City, 3 ½%, 1943.....	1,000 00	990 00

Schedule "C"—Continued

Bonds and Debentures Owned by the Company (not in default)

	Par Value	Book Value
Montreal City, 3 ½ % 1944.....	\$4,000 00	\$3,960 00
Montreal City, 4 ½ % 1951.....	7,000 00	6,790 00
Montreal City, 4 ½ % 1951.....	3,000 00	2,910 00
Montreal City, 4 ½ % 1966.....	17,000 00	16,304 70
Montreal East, 6 % 1955.....	4,000 00	4,000 00
Quebec City, 3 ½ % 1940.....	5,000 00	5,031 25
Sherbrooke City, 4 ½ % 1943.....	1,500 00	1,507 50
Sherbrooke City, 4 ½ % 1944.....	500 00	502 50
Sherbrooke City, 4 ½ % 1945.....	3,500 00	3,517 50
Sherbrooke City, 4 ½ % 1945.....	500 00	502 50
Sherbrooke City, 4 ½ % 1946.....	3,500 00	3,508 75
Sherbrooke City, 4 ½ % 1947.....	4,000 00	4,000 00
Sherbrooke City, 4 ½ % 1948.....	2,000 00	2,005 00
Sherbrooke City, 4 ½ % 1948.....	1,500 00	1,503 75
Sherbrooke City, 4 ½ % 1948.....	1,000 00	1,000 00
Sherbrooke City, 4 ½ % 1949.....	1,000 00	1,002 50
Sherbrooke City, 4 ½ % 1949.....	1,000 00	1,000 00
Sherbrooke City, 4 ½ % 1952.....	1,000 00	1,000 00
Sherbrooke City, 4 ½ % 1953.....	15,000 00	13,725 00
Sherbrooke City, 4 ½ % 1954.....	1,000 00	1,000 00
Sherbrooke City, 5 % 1954.....	5,000 00	4,825 00
Sherbrooke City, 4 ½ % 1955.....	1,000 00	1,000 00
Sherbrooke City, 4 ½ % 1955.....	1,000 00	1,005 00
Sherbrooke City, 4 ½ % 1956.....	3,000 00	3,015 00
Sherbrooke City, 4 ½ % 1956.....	1,000 00	1,000 00
Sherbrooke City, 4 ½ % 1956.....	7,000 00	7,175 00
Sherbrooke City, 4 ½ % 1957.....	3,000 00	3,075 00
Sherbrooke City, 5 % 1958.....	10,000 00	10,175 00
Sherbrooke City, 5 % 1958.....	15,000 00	15,337 50
South Vancouver District, 5 % 1959.....	4,000 00	4,219 20
Church of the Ascension of Our Lord, Westmount, 4 ½ % 1942.....	7,000 00	7,070 00
Church of the Ascension of Our Lord, Westmount, 4 ½ % 1943.....	7,500 00	7,575 00
Sherbrooke Protestant Schools, 5 ½ % 1947.....	5,000 00	5,200 00
Debenture & Securities Corporation, 4 % 1936.....	2,500 00	2,000 00
Le Soleil, Limitée, 6 % 1941.....	4,000 00	4,000 00
Mayor Building, Ltd., 4 ½ % 1942.....	10,000 00	10,050 00
Mayor Building, Ltd., 4 ½ % 1942.....	10,000 00	10,100 00
McCrea-Wilson Lumber, 6 % 1939.....	4,500 00	4,545 00
McCrea-Wilson Lumber, 6 % 1939.....	20,000 00	20,800 00
McCrea-Wilson Lumber, 6 % 1939.....	3,000 00	2,550 00
Quebec Apartments, Ltd., 5 % 1950.....	11,500 00	10,925 00
Sherbrooke Trust Co., 5 % 1937.....	10,000 00	10,000 00
Sherbrooke Trust Co., 4 ½ % 1939.....	5,000 00	5,000 00
Totals.....	\$570,500 00	\$561,745 70

Bonds and Debentures Owned by the Company (in default)

	Par Value	Book Value	Market Value
Detroit International Bridge, 6 ½ % 1952.....	\$17,000 00	\$14,705 00	\$765 00
Quinte & Trente Valley Power Co., 6 % 1955.....	15,000 00	15,000 00	1,200 00
Abitibi Power & Paper Co., 5 % 1953.....	31,000 00	27,032 50	12,632 50
Acadia Apartments, 6 ½ % 1939.....	10,000 00	9,650 00	4,500 00
Consolidated Paper Corporation, 5 ½ % 1961.....	11,000 00	11,000 00	3,300 00
Railway Exchange Building, 6 ½ % 1942.....	25,000 00	24,375 00	8,375 00
Sherbrooke Street Realty Corp., 6 ½ % 1940.....	15,000 00	14,875 00	5,100 00
Windsor Hotel, Ltd., 6 % 1947.....	1,000 00	1,020 00	170 00
Totals.....	\$125,000 00	\$117,657 50	\$36,042 50

G
RECIPROCAL OR INTER-INSURANCE
EXCHANGES

G

AFFILIATED UNDERWRITERS*

PRINCIPAL OFFICE, 1 PARK AVE., NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Total assets..... \$944,710 19 Total liabilities..... \$513,128 72

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$13,200 38	\$393,530 81
Claims incurred.....	4,339 56	88,599 43
Saved for subscribers.....	2,597 90	54,001 12
Savings returned.....	1,118 71	78,212 02

AMERICAN EXCHANGE UNDERWRITERS*

PRINCIPAL OFFICE, 116 JOHN ST., NEW YORK, N.Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.
Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Total assets.....\$1,254,718 10 Total liabilities..... \$562,069 02

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$1,884 74	\$164,213 75
Claims incurred.....	170 00	51,887 15
Saved for subscribers.....	1,848 12	61,936 34
Savings returned.....	4,862 12	190,058 97

CANADIAN RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, TORONTO, ONTARIO

Attorney-in-Fact.—Reciprocal Managers, Limited.

Advisory Committee.—Leo G. Ryan, Montreal, Que.

Ontario Representative.—V. W. Gerrish, Canadian Bank of Commerce Bldg., Toronto, Ont.
Date of Organization.—January 1, 1934. *Date of initial Ontario license.*—January 1, 1934.

Auditors.—Clarkson, Gordon, Dilworth & Nash, Toronto, Ont.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures.....	\$112,625 00
Cash in banks and other depositories.....	12,171 66
Premium deposits in course of collection:	
Written on or subsequent to October 1, 1935.....	6,925 12
Total Ledger Assets.....	\$131,721 78

Non-Ledger Assets

Interest accrued.....	\$1,181 03
Total Non-Ledger Assets.....	\$1,181 03
Total Admitted Assets.....	\$132,902 81

Liabilities

Net provision for unpaid losses and claims.....	\$178 00
Unearned premium deposits.....	18,743 07
Administration expense.....	499 66
Taxes due and accrued.....	219 65
Total Liabilities.....	\$19,640 38
Surplus of admitted assets over all liabilities.....	113,262 43
Total.....	\$132,902 81

*See note on page 1.

Income and Expenditure

All Business

Gross premium deposits written.....		\$35,795 40
Deduct:		
Reinsurance.....		Nil
Return premium deposits on cancelled business.....		1,258 00
Net premium deposits written.....		\$34,537 40
Reserve of unearned premium deposits:		
At beginning of year.....	\$13,757 32	
At end of year.....	18,743 07	
Increase.....		4,985 75
Net premium deposits earned.....		\$29,551 65
Net losses incurred.....	\$13,230 31	
Administration and other expenses:		
Administration.....	3,297 40	
Advisory committee.....	652 85	
Taxes and licenses.....	619 17	
Legal.....	3 70	
Other expense.....	1,853 71	
		19,657 14
Net Underwriting Profit or Savings for Subscribers.....		<u>\$9,894 51</u>

Subscribers' Surplus

(Limit: Five Times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1, 1935.....		\$107,547 37
Reserves received during 1935.....		1,585 11
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$9,894 51	
Income from interest and dividends.....	4,046 40	
Decrease by adjustment of bonds and stocks.....	112 50	
Profit on sale of securities.....	2,022 50	
Increase in market over book value of securities.....	2,582 44	
Exchange.....	6 37	
		18,439 72
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Bonus fund.....	\$584 11	
Contingency reserve fund.....	3,400 00	
		3,984 11
Deduct:		
Amount transferred to special surplus or reserve funds to be retained to the credit of subscribers:		
(a) Bonus reserve.....	\$295 52	
(b) Contingency reserve.....	1,742 30	
		2,037 82
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		13,579 41
Amount Held to the Credit of Subscribers' Savings or Surplus Accounts (not including premium deposits on unexpired risks), Dec. 31, 1935..		<u>\$115,939 08</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$115,939 08
Other special surplus or reserve accounts—contingency reserve.....	43 35
	\$115,982 43
Deduct assets not admitted.....	2,720 00
Surplus of Admitted Assets over all Liabilities.....	<u>\$113,262 43</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, December 31, 1934.....	\$4,001,314	\$9,205 52	\$14,639,468	\$33,893 51
Written or renewed during year.....	3,906,837	7,947 97	15,433,645	35,795 40
Totals.....	\$7,908,151	\$17,153 49	\$30,073,113	\$69,688 91
Deduct expired and marked off as terminated.....	3,846,314	8,261 48	14,195,272	30,041 03
Net in Force, December 31, 1935..	<u>\$4,061,837</u>	<u>\$8,892 01</u>	<u>\$15,877,841</u>	<u>\$39,647 88</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two and one-half times their annual premium on a single risk, maximum liability not to exceed in the aggregate ten times one annual premium, irrespective of the number of single risks involved.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent of current savings retained until reserve is fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$50,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$12,500.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm and Damage by Aircraft and Explosion.

	In the Province	All Business
Gross claims paid during year.....	\$5,864 00	\$13,028 41
Expenses of adjustment and settlement of losses.....	126 47	459 52
Totals.....	\$5,990 47	\$13,487 94
Less reinsurance on losses paid during year.....	Nil	335 96
Net losses paid.....	\$5,990 47	\$13,151 98
Deduct net claims outstanding at beginning of year.....	1 67	99 67
Add net claims outstanding at end of year.....	92 45	178 00
Net Losses Incurred.....	\$6,081 25	\$13,230 31

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$8,710 11
Net losses paid in the Province.....	5,990 47
Percentage.....	69.82
Net premium deposits earned in the Province.....	\$7,691 80
Net losses incurred in the Province.....	6,081 25
Percentage.....	79.06

CANNERS' EXCHANGE SUBSCRIBERS AT WARNER INTER-INSURANCE BUREAU

PRINCIPAL OFFICE, CHICAGO, ILL.

Attorney-in-Fact.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1907. Date of initial Ontario license.—October 12, 1927.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures, U.S. Government securities.....	\$1,775,000 00
Cash in banks and other depositories.....	1,384,200 77
Expense and guarantee fund deposits in course of collection on policies dated subsequent to October 1, 1935.....	123,337 49
Total.....	\$3,282,538 26

Non-Ledger Assets

Interest accrued.....	\$12,495 74
Excess of market over book value of bonds and stocks.....	107,251 56
Total.....	\$119,747 30
Total Admitted Assets.....	\$3,402,285 56

Liabilities

Net provision for unpaid losses and claims.....	\$16,675 00
Expense and guarantee fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,429,130 04
Unearned expense and guarantee fund deposits.....	714,565 02
Return expense and guarantee fund deposits on reinsurance.....	12,755 47
Other liabilities, reserve for state taxes.....	18,062 60
Total Liabilities.....	\$762,058 09
Surplus of admitted assets over all liabilities.....	2,640,227 47
Total.....	\$3,402,285 56

Income and Expenditure—All Business

Gross expense and guarantee fund deposits written.....		\$2,502,322	39
Deduct:			
Reinsurance.....	\$41,723	83	
Return expense and guarantee fund deposits on cancelled business.....	793,952	51	
		<u>855,676</u>	<u>34</u>
Net expense and guarantee fund deposits written.....		\$1,666,646	05
Reserve of unearned expense and guarantee fund deposits:			
At beginning of year.....	\$588,597	51	
At end of year.....	714,565	02	
Increase.....		<u>125,967</u>	<u>51</u>
Net expense and guarantee fund deposits.....		\$1,540,678	54
Net losses incurred.....	\$313,194	83	
Administration and other expenses:			
Administration.....	419,739	36	
Advisory committee.....	3,464	77	
Legal.....	17,671	68	
Taxes and licenses.....	21,966	80	
Audit expense.....	793	33	
Rating bureau expense.....	9,417	62	
Exchange on subscribers' cheques.....	1,006	52	
		<u>787,254</u>	<u>91</u>
Net Savings for Subscribers.....		<u>\$753,423</u>	<u>63</u>

Subscribers' Surplus—All Business

Amount held to credit of subscribers' savings or surplus accounts, not including expense and guarantee fund deposits on unexpired risks, January 1, 1935....		\$956,917	80
Amount saved from expense and guarantee fund deposits for subscribers on risks expired during the year.....	\$753,423	63	
Income from interest.....	62,185	67	
Increase of market value over book value of bonds.....	15,267	16	
Profit on sale of securities.....	16,718	75	
Decrease by adjustment of bonds and stocks.....	1,500	00	
Additional amounts to the credit of subscribers.....		<u>846,095</u>	<u>21</u>
		\$1,803,013	01
Deduct:			
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:			
Surplus reserve.....	\$141,553	03	
Interest on surplus reserve.....	39,314	93	
		<u>180,867</u>	<u>96</u>
Amount of savings returned to subscribers or applied in payment of current expense and guarantee fund deposits due.....		<u>572,427</u>	<u>77</u>
Amount Held to the Credit of Subscribers' Savings or Surplus Accounts (not including expense and guarantee fund deposits on unexpired risks), December 31, 1935.....		<u>\$1,049,717</u>	<u>28</u>

Summary of Subscribers' Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers' surplus.....		\$1,049,717	28
Other special surplus or reserve accounts as per detailed schedules attached.....		1,594,031	35
Total.....		\$2,643,748	63
Deduct assets not admitted.....		3,521	16
Surplus of Admitted Assets over all Liabilities.....		<u>\$2,640,227</u>	<u>47</u>

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of Jan. 1, 1935.....		\$1,065,429	87
Add:			
Amount transferred from surplus.....	\$141,555	67	
Interest on surplus reserve.....	39,314	93	
		<u>180,870</u>	<u>60</u>
Total.....		\$1,246,300	47
Deduct:			
Amount of surplus reserve returned to subscribers.....		<u>95,488</u>	<u>12</u>
Amount Held to Credit of Subscribers' Surplus Reserve Accounts as of December 31, 1935.....		<u>\$1,150,812</u>	<u>35</u>

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1, 1935..	\$371,906 00
Add:	
Amount received from subscribers.....	92,281 00
	\$464,187 00
Deduct:	
Amount of reserve fund returned to subscribers.....	20,968 00
Amount Held to Credit of Subscribers' Reserve Fund Accounts as of December 31, 1935.....	\$443,219 00

Risks and Expense and Guarantee Deposits

	ALL INSURANCE	
	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, December 31, 1934.....	\$151,586,929	\$1,471,493 78
Written or renewed during year.....	267,394,882	2,502,322 39
	\$418,981,811	\$3,973,816 17
Deduct expired and marked off as terminated.....	228,226,404	2,187,403 62
Gross in force, December 31, 1935.....	\$190,755,407	\$1,786,412 55
Deduct:		
Reinsured and authorized deductions.....	Nil	357,282 51
Net in Force, December 31, 1935.....	\$190,755,407	\$1,429,130 04

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Five times the amount of reserve fund.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$1,000,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$176,000.

Give classes of insurance written: Fire and allied lines.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$75,856 02	\$311,017 14
Expenses of adjustment and settlement of losses.....	Nil	5,056 20
	\$75,856 02	\$316,073 34
Less reinsurance on losses paid during year.....	Nil	Nil
Net losses paid.....	\$75,856 02	\$316,073 34
Add net recoveries outstanding at beginning of year.....	Nil	19,553 51
Add net claims outstanding at end of year.....	Nil	16,675 00
Net Losses Incurred.....	\$75,856 02	\$313,194 83

Provincial Net Premium Deposits and Losses

Net expense and guarantee fund deposits written in the Province.....	\$41,539 40
Net losses paid in the Province.....	75,856 02
Percentage.....	182.61
Net expenses and guarantee fund deposits earned in the Province.....	\$38,179 36
Net losses incurred in the Province.....	75,856 02
Percentage.....	198.68

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, 139 BAGLEY AVE., DETROIT, MICH.

Attorneys-in-Fact.—John C. Burkhardt, Sidney D. Waldon, Edward N. Hines.

Date of Organization.—March, 1922. *Date of initial Ontario license.*—August 1, 1930.

Total assets.....\$4,468,122 99 Total liabilities.....\$1,899,006 88

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	Nil	\$2,308,217 73
Claims incurred.....	Nil	1,233,594 32
Saved for subscribers.....	Nil	309,142 55
Savings returned.....	Nil	364,005 98

*See note on page 1.

FIREPROOF SPRINKLERED UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.*Date of Organization.*—1926. *Date of initial Ontario license.*—July 21, 1927.

Total assets.....	\$458,372 81	Total liabilities.....	\$118,859 65
-------------------	--------------	------------------------	--------------

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$2,536 86	\$69,233 00
Claims incurred.....	571 50	13,440 78
Saved for subscribers.....	2,036 41	28,141 18
Savings returned.....	1,943 43	71,356 00

INDIVIDUAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.*Ontario Representative.*—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.*Date of Organization.*—1881. *Date of initial Ontario license.*—June, 1926.

Total assets.....	\$1,926,258 08	Total liabilities.....	\$479,036 14
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$24,972 42	\$378,489 10
Claims incurred.....	4,864 00	104,524 45
Saved for subscribers.....	3,266 50	118,673 23
Savings returned.....	3,405 76	192,503 82

INTER-INSURERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.*Ontario Representative.*—L. D. Payette, Star Building, Toronto, Ont.*Date of Organization.*—January, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets.....	\$164,532 33	Total liabilities.....	\$14,801 59
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Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$421 61	\$13,367 59
Claims incurred.....	25 00	304 29
Saved for subscribers.....	404 24	12,111 18
Savings returned.....	773 84	22,091 97

LUMBERMEN'S UNDERWRITING ALLIANCE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Company.*Ontario Representative.*—L. D. Payette, 1612 Toronto Star Building, Toronto, Ont.*Date of Organization.*—January 9, 1905. *Date of initial Ontario license.*—July 1, 1925.

Total assets.....	\$2,555,617 26	Total liabilities.....	\$1,106,368 45
-------------------	----------------	------------------------	----------------

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$114,118 20	\$2,302,911 47
Claims incurred.....	43,137 47	1,025,303 24
Saved for subscribers.....	23,262 66	541,833 67
Savings returned.....	22,823 65	345,719 29

*See note on page 1.

MANUFACTURING LUMBERMEN'S UNDERWRITERS*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Company.

Ontario Representative.—J. L. MacFarlane, 720 Federal Building, Toronto, Ont.

Date of Organization.—November 1, 1898. *Date of initial Ontario license.*—1918.

Total assets. \$3,027,090 36 Total liabilities. \$1,496,975 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.	\$25,990 51	\$2,394,842 87
Claims incurred.	14,724 86	1,146,555 42
Saved for subscribers.	Dr. 16,537 18	302,900 44
Savings returned.	1,534 95	482,917 64

METROPOLITAN INTER-INSURERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.

Date of Organization.—1928. *Date of initial Ontario license.*—September 4, 1928.

Total assets. \$957,973 49 Total liabilities. \$276,699 17

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.	\$15,073 29	\$234,734 52
Claims incurred.	8,209 30	34,547 34
Saved for subscribers.	5,579 54	93,217 22
Savings returned.	181 77	64,191 70

NEW YORK RECIPROCAL UNDERWRITERS*

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—V. W. Gerrish, The Canadian Bank of Commerce Bldg., Toronto, Ont.

Date of Organization.—1891. *Date of initial Ontario license.*—June, 1926.

Total assets. \$1,862,474 34 Total liabilities. \$471,131 43

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.	\$14,461 13	\$317,921 99
Claims incurred.	1,319 53	62,009 17
Saved for subscribers.	7,048 92	135,477 34
Savings returned.	3,746 92	246,038 69

TORNADO INTER-INSURANCE EXCHANGE*

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselmann.

Ontario Representative.—S. R. Freed, Fort William, Ont.

Date of Organization.—October, 1920. *Date of initial Ontario license.*—December 1, 1929.

Total assets. \$267,189 09 Total liabilities. \$3,415 63

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.	\$520 20	\$7,393 27
Claims incurred.	107 55	9 91
Saved for subscribers.	243 45	2,994 31
Savings returned.	1,155 68	14,527 28

UNDERWRITERS EXCHANGE*

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Company.

Ontario Representative.—L. D. Payette, 1601 Toronto Daily Star Building, Toronto.

Date of Organization.—February, 1902. *Date of initial Ontario license.*—July 1, 1925.

Total assets. \$1,165,940 70 Total liabilities. \$147,489 24

*See note on page 1.

Summary of Operations for the Year

	Ontario	All Business
Net premium deposits written.....	\$1,837 76	\$133,736 74
Claims incurred.....	125 00	46,556 27
Saved for subscribers.....	826 26	62,445 08
Savings returned.....	1,689 25	172,286 62

WARNER RECIPROCAL INSURERS

PRINCIPAL OFFICE, CHICAGO, ILL.

Agent.—Lansing B. Warner, Inc.

Ontario Representative.—W. E. Sommerville, Toronto, Ont.

Date of Organization.—1926. Date of initial Ontario license.—October 12, 1927.

Statement for Year Ending 31st December, 1935

Assets

Ledger Assets

Book value of bonds and debentures, United States Government securities.....	\$473,583 25
Cash in banks and other depositories.....	382,704 16
Guaranty deposits in course of collection: On policies dated subsequent to October 1, 1935.....	58,949 79
Total Ledger Assets.....	\$915,237 20

Non-Ledger Assets

Interest accrued.....	\$3,881 34
Excess of market over book value of bonds and stocks.....	41,573 00
Total Non-Ledger Assets.....	\$45,454 34
Total Admitted Assets.....	\$960,691 54

Liabilities

Net provision for unpaid losses and claims.....	\$934 08
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$564,475 43
Unearned guaranty deposits.....	300,643 93
Return guaranty deposits on cancelled insurance.....	3,044 50
Other liabilities: Reserve for state taxes.....	6,490 29
Total Liabilities.....	\$311,112 80
Surplus of admitted assets over all liabilities.....	649,578 74
Total.....	\$960,691 54

Income and Expenditure—All Business

Gross guaranty deposits written.....	\$845,575 82
Deduct: Reinsurance.....	\$11,956 34
Return guaranty deposits on cancelled insurance.....	199,224 96
	211,181 30
Net guaranty deposits written.....	\$634,394 52
Reserve of unearned guaranty deposits: At beginning of year.....	\$263,656 70
At end of year.....	300,643 93
Increase.....	36,987 23
Net guaranty deposits.....	\$597,407 29
Net losses incurred.....	\$205,077 91
Administration and other expenses: Administration.....	131,607 09
Advisors.....	3,527 53
Legal.....	9,429 23
Taxes and licenses.....	9,739 51
Rating bureau expense.....	5,585 40
Exchange on insurers' cheques.....	415 71
Audit expense.....	610 00
	365,992 33
Net Savings for Subscribers.....	\$231,414 91

Subscribers' Surplus—All Business

(Limit: Five Times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts, not including guaranty deposits on unexpired risks, January 1, 1935.....		\$270,488	54
Amount saved from guaranty deposits for subscribers on risks expired during the year.....	\$231,414	91	
Income from interest.....	16,940	61	
Increase in market value over book value of bonds.....	11,890	62	
Additional amounts accumulated to the credit of subscribers.....		260,246	14
		<u>\$530,734</u>	<u>68</u>
Deduct:			
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due.....		187,444	63
Amount transferred to reserve funds to be retained to the credit of subscribers:			
Reserve fund.....	\$30,875	30	
Interest on reserve fund.....	12,570	68	
		<u>43,445</u>	<u>98</u>
Amount Held to the Credit of Subscribers' Savings Accounts, (not including guaranty deposits on unexpired risks), December 31, 1935.....		<u>\$299,844</u>	<u>07</u>

Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings.....	\$299,844	07
Other special reserve accounts as per detailed schedules attached.....	359,830	40
Total.....	<u>\$659,674</u>	<u>47</u>
Deduct assets not admitted.....	10,095	73
Surplus of Admitted Assets over all Liabilities.....	<u>\$649,578</u>	<u>74</u>

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund account as of January 1, 1935..	\$360,904	13
Add:		
Transferred from savings.....	\$30,937	43
Interest on reserve fund.....	12,570	68
	<u>43,508</u>	<u>11</u>
Deduct:		
Amount of reserve fund returned to subscribers.....	44,581	84
Amount Held to Credit of Subscribers' Reserve Fund Accounts as of December 31, 1935.....	<u>\$359,830</u>	<u>40</u>

Risks and Guarantee Deposits

	ALL INSURANCE	
	Risks	Gross Guaranty Deposits
Gross in force, December 31, 1934.....	\$73,720,531	\$633,291 17
Written or renewed during year.....	99,452,562	845,575 82
Totals.....	<u>\$173,173,093</u>	<u>\$1,478,866 99</u>
Deduct expired and marked off as terminated.....	90,410,967	773,272 70
Gross in force, December 31, 1935.....	\$82,762,126	\$705,594 29
Deduct:		
Reinsured and authorized deductions.....	Nil	141,118 86
Net in Force, December 31, 1935.....	<u>\$82,762,126</u>	<u>\$564,475 43</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—The extent of guarantee deposits of the insured.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$300,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$75,000.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy, and Sprinkler Leakage.

Losses

	All Insurance
Gross claims paid during year.....	\$244,151 45
Expenses of adjustment and settlement of losses.....	5,563 00
Total.....	\$249,714 45
Less reinsurance on losses paid during year.....	9,157 37
Net losses paid.....	\$240,557 08
Deduct net claims outstanding at beginning of year.....	27,038 25
Add net claims outstanding at end of year.....	—8,440 92
Net Losses Incurred.....	<u>\$205,077 91</u>

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province.....	\$737 57
Net losses paid in the Province.....	Nil
Percentage.....	Nil
Net guaranty deposits earned in the Province.....	388 04
Net losses incurred in the Province.....	Nil
Percentage.....	Nil

H

UNDERWRITERS OR SYNDICATES OF UNDER-
WRITERS OPERATING ON THE PLAN KNOWN
AS LLOYD'S

H

THE NON-MARINE UNDERWRITERS, MEMBERS OF LLOYD'S, LONDON

HEAD OFFICE, LONDON, ENGLAND

Attorney for Canada.—R. C. Stevenson, C.A., 437 St. James St., Montreal, Que.

Organized pursuant to Lloyd's Act, 1871 (Imperial Statutes 34 Vict. C. XXI) and amendments thereto.

Date commenced business in Canada.—June 29, 1932.

PREMIUMS WRITTEN		CLAIMS INCURRED	
Premiums—Ontario (net).....	\$607,972 53	Claims—Ontario (net).....	\$278,484 60
Premiums—Canada (net).....	1,917,897 84	Claims—Canada (net).....	949,685 26

I
PENSION FUND ASSOCIATIONS

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 351.

Officers.—General Manager, Antoni Lesage; President, Louis S. St. Laurent; Vice-President C. E. Auteuil.

Directors.—Nap. G. Kirouac, Hon. Lucien Moraud, P. H. Bédard, M.D., J. Adolphe Grenier Yves Montreuil.

Capital Stock

Authorized.....	\$1,000,000 00
Subscribed.....	350,000 00
Paid up.....	<u>350,000 00</u>

Statement for Year Ending 31st December, 1935

Company Funds

BALANCE SHEET

Assets

Book value of bonds.....	\$49,615 17
Interest accrued.....	607 74
Real estate.....	155,000 00
Cash on hand and in banks.....	8,229 68
Notes receivable secured by persons.....	12,340 97
Contributions due and unpaid.....	28,694 39
Agents' and branch balances.....	3,475 10
Rents due.....	1,301 90
Stocks held.....	<u>6,534 00</u>
Total Admitted Assets.....	<u>\$265,798 95</u>

Liabilities

Bank overdraft.....	\$13,481 88
Reserve for building repairs.....	1,500 00
Reserve for costs of collection.....	18,925 01
Prepaid assessments.....	8,002 43
Capital paid in.....	\$350,000 00
Less: Deficit in Profit and Loss Account.....	<u>126,110 37</u>
	223,889 63
Total Liabilities.....	<u>\$265,798 95</u>

Revenue Account

Income

Contributions from members.....	\$100,009 22
Entrance fees.....	8,322 00
Forfeited contributions.....	278 00
Income from real estate.....	3,839 53
Interest.....	4,744 81
Commission <i>re</i> administration of properties.....	1,064 61
Commission <i>re</i> fire insurance policies.....	189 70
Total.....	<u>\$118,447 87</u>

Expenditure

Advertising.....	\$941 75
Guarantee Insurance.....	754 50
Commission on collections.....	14,302 21
First year commissions.....	17,951 62
Circulars.....	232 85
Branch office expenses.....	5,838 13
Taxes, directors' and auditors' fees, legal expense, etc.....	6,664 28
General expenses, including rents.....	6,768 93
Travelling expenses.....	11,727 41
Postage.....	1,933 14
Stationery.....	1,304 66
Salaries.....	25,047 00
Depreciation on real estate.....	5,945 58
Surplus carried to Profit and Loss Account.....	<u>19,035 81</u>
Total.....	<u>\$118,447 87</u>

Profit and Loss Account

Deficit brought forward from previous year.....		\$150,188 83
Surplus transferred from Revenue Account.....		19,035 81
		<u>\$131,153 02</u>
Add: Decrease in disallowed assets.....		15,998 60
		<u>\$115,154 42</u>
Deduct: Advance commission written off.....	\$5,100 00	
Transfer to reserve for entry fees due and unpaid.....	463 75	
Transfer to reserve for contributions due and unpaid.....	5,392 20	
		<u>10,955 95</u>
Deficit in Profit and Loss Account, December 31, 1935.....		<u>\$126,110 37</u>

Pension Fund

BALANCE SHEET

Assets

Real estate.....		\$421,738 38
First mortgages.....		1,583,071 80
Bonds and debentures: Not in default.....	\$4,009,786 94	
In default.....	891,587 61	
		<u>4,901,374 55</u>
Cash on hand and in bank.....		72,487 09
Accrued interest on investments.....		102,429 71
Assessments due and unpaid.....		363,932 74
Rents due and unpaid.....		4,815 75
Deferred taxes on real estate.....		9,384 89
Total Assets.....		<u>\$7,459,234 91</u>

Liabilities

Assessments paid in advance.....		\$26,368 20
General reserve.....		1,749,059 23
Special reserve.....		175,860 01
Reserve for unpaid assessments.....		363,932 74
Principal of Pension Fund.....		5,144,014 73
Total Liabilities.....		<u>\$7,459,234 91</u>

Statement of Operations

Income

Assessments, active members.....		\$345,897 90
Forfeited assessments.....		65,186 57
Interest on investments.....		268,291 68
Profit on sale of securities.....		1,128 02
Previous year's pensions.....		97 00
Total.....		<u>\$680,601 17</u>

Expenditure

Pensions paid 1935.....		\$377,220 38
Pensions paid to deceased members.....		27 91
Deficit on operations of real estate.....		8,973 14
Discount on premiums paid in advance.....		856 57
Legal fees.....		80 66
Transferred to Profit and Loss Account.....		293,442 51
Total.....		<u>\$680,601 17</u>

Balance of Pension Fund, December 31, 1934.....		\$5,239,291 76
Add: Decrease in reserve for arrears of assessments.....	\$31,583 86	
Excess of income transferred.....	293,442 51	
		<u>325,026 37</u>
		<u>\$5,564,318 13</u>
Deduct: Previous years' assessments written off.....	\$148,794 00	
Transfer to General Reserve.....	261,273 76	
Transfer to Special Reserve.....	10,235 64	
		<u>420,303 40</u>
Balance of Pension Fund, December 31, 1935.....		<u>\$5,144,014 73</u>

Annuity Fund

BALANCE SHEET

Assets

First mortgages.....		\$5,500 00
Bonds and debentures: Not in default.....	\$47,389 95	
In default.....	28,773 86	
Cash in bank.....		76,163 81
Interest accrued.....		5,491 82
		611 91
Total Assets.....		\$48,688 79

Liabilities

Surplus (organization costs credit balance).....		\$1,298 84
Statutory Reserve.....		47,389 95
Total Liabilities.....		\$48,688 79

Revenue Account**Income**

Interest on investments.....		\$1,642 75
Profit on sale of securities.....		428 13
Other income.....		3,384 76
Total Income.....		\$5,455 64

Disbursements

Commissions.....		\$1,250 00
Rents.....		227 18
General expense.....		122 04
Unpaid interest disallowed.....		1,054 34
Surplus credited to deferred organization costs.....		2,802 08
Total Disbursements.....		\$5,455 64

Reimbursement Fund

BALANCE SHEET

Assets

Bonds and debentures: Not in default.....	\$23,143 20	
In default.....	4,193 00	
Cash in bank.....		\$27,336 20
Assessments due and unpaid.....		6,646 52
Interest accrued.....		6,053 07
		302 00
Total Assets.....		\$40,337 79

Liabilities

Assessments paid in advance.....		\$1,315 89
Principal of fund.....		39,021 90
Total.....		\$40,337 79

Statement of Operations**Income**

Interest.....		\$1,404 23
Forfeited assessments.....		489 25
Contributions <i>re</i> deceased members.....		111 00
Assessments.....		9,270 75
		\$11,275 23

Expenditure

Repayments to deceased members.....		\$252 07
Previous year's assessments <i>re</i> expelled and deceased members.....		1,658 00
Discount on prepaid assessments.....		2 30
Balance to Profit and Loss account.....		9,362 86
		\$11,275 23

Profit and Loss Account

Principal of Fund, December 31, 1934.....	\$29,659 04
Add: Current surplus.....	9,362 86
Principal of Fund, December 31, 1935.....	<u>\$39,021 90</u>

Business in Ontario

Assessments, contributions, etc.: Entrance fees.....	\$10 00
Contributions.....	1,213 07
Assessments.....	3,960 41
Total Collections for 1935.....	<u>\$5,183 48</u>

	Members	Shares
Total membership in Ontario, December 31, 1934.....	889	2,322
New members.....	4	5
Transferred.....	893	2,327
Expiration by pre-emption.....	10	32
	126	229
Total Membership in Ontario, December 31, 1935.....	<u>757</u>	<u>2,066</u>

SOCIETE ST.-JEAN BAPTISTE DE MONTREAL

HEAD OFFICE, MONTREAL, QUE.

CAISSE NATIONALE D'ECONOMIE—CAISSE DE REMBOURSEMENT

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 352.

Officers.—President, J. E. LaForce, Montreal; 1st Vice-President, Arthur Tremblay, Montreal; 2nd Vice-President, Jos. Dansereau, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, Aimé Parent, Outremont; General Treasurer, J. A. Bariteau, Montreal.

Directors.—J. E. Laforce, Emile Pigeon, Victor Doré, Maurice Tessier, J. V. Desaulniers, Guy Vanier, Arthur Tremblay, Jos. Dansereau, Rodolphe Dagenais, J. A. Bariteau, V. E. Beaupré, J. A. Bernier, Aimé Parent, Donat Allaire, H. LeMoynes de Martigny.

Consolidated Balance Sheet of Caisse Nationale d'Economie
and Caisse de Remboursement

As of December 31, 1935

Assets		
Cash on hand and in banks.....		\$151,569 39
Bonds.....	\$3,933,376 23	
Mortgages.....	6,028,913 88	
Interest due and accrued.....	196,695 88	
Real estate.....		9,618,985 99
Other assets.....		935,561 67
		41,720 49
Total Assets.....		<u>\$10,747,837 54</u>
Liabilities		
<i>Caisse Nationale d'Economie:</i>		
Capital First Period—Pension Fund.....	\$7,808,525 05	
Capital Second Period—Pension Fund.....	155,007 99	
		\$7,963,536 04
General Reserve Fund, First Period:		
Capital revenue.....	\$1,173,528 15	
Joint certificate reserve.....	135,338 75	
Family certificate reserve.....	394,395 08	
		1,703,261 98
General Reserve Fund, Second Period:		
Ordinary certificate.....	\$180,450 87	
Deferred pensions with profits.....	6,361 31	
Deferred pensions with profits and annuities.....	16,041 62	
Single payment premium.....	61,758 41	
Surplus.....	18,574 76	
		283,186 97
Pensioners (unclaimed pensions, 1927-35).....	\$8,673 68	
Creditors.....	35,054 27	
Prepaid premiums.....	25,487 42	
		\$69,215 37
<i>Caisse de Remboursement:</i>		
Deferred pensions—Reserve Fund.....	\$2,956 94	
Guaranteed—Reserve Fund.....	613,010 14	
Contingent—Surplus.....	112,670 10	
		728,637 18
Total Liabilities.....		<u>\$10,747,837 54</u>

Summary Statement of Operations for the Year Ended December 31st, 1935

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

Capital:

Balance, December 31, 1934.....	\$7,502,456 71	
Contributions paid by members.....	306,071 34	\$7,808,528 05

*General Reserve:**A. Capital Revenue:*

Balance, December 31, 1934.....	\$971,007 40	
Transferred from Pension Fund Revenue Account:		
Excess of 1935 revenue over 1934	\$36,461 27	
Confiscated pensions.....	1,314 00	
Reserve on investments.....	800 00	
Pensioners and contributions...	95,886 00	
		134,461 27

Own Revenue:

Profit on sale of securities.....	\$8,714 64	
Interest on investments.....	58,981 01	
Special premiums.....	342 94	
Interest on Pensions' Fund.....	20 89	
		\$68,059 48

Balance, December 31, 1935.....\$1,173,528 15

B. Joint Certificates:

Balance, December 31, 1934	\$111,382 88	
Contributions.....	12,988 48	
Interest earned.....	7,612 76	
		\$131,984 12

Less: Transferred to Special Reserve—

Donor's death.....	\$6,220 25	
Annuities paid to beneficiaries..	2,376 37	
		8,596 62
		\$123,387 50

Reserve for Contributions—Donor's Death:

Balance as of December 31, 1934....	\$7,897 75	
Transferred during year.....	6,220 25	
		\$14,118 00

Less: Paid in contributions for 1935.. 2,166 75

11,951 25

Balance, December 31, 1935..... 135,338 75

C. Family Certificates:

Balance, December 31, 1934.....	\$326,375 99	
Contributions.....	38,272 44	
Interest earned.....	22,031 00	
		\$386,679 43

Less: Transferred to Special Reserve—

Donor's death.....	\$16,172 10	
Annuities paid to beneficiaries..	3,931 95	
		20,104 05
		\$366,575 38

Reserve for Contributions—Donor's Death:

Balance as of December 31, 1934....	\$14,093 40	
Transferred during year.....	14,886 90	
Reserve for future pensions.....	1,285 20	
		\$30,265 50

Less: Paid in contributions for 1935. 2,445 80

Balance, December 31, 1935..... \$27,819 70

394,395 08

\$1,703,261 98

Pension Fund Revenue Account:

Interest revenue on capital fund investments....	\$454,770 98	
<i>Less: Excess of 1935 revenue over 1934.....</i>	36,482 16	
Transferred to pensioners' account (see below).....	\$418,288 82	

Pensioners' Account:

FIRST PERIOD

Balance unpaid pensions, December 31, 1934.....	\$6,987 60
1934 pensions (from pension fund revenue account).....	418,288 82

	\$425,276 42
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Less: Paid 1935 pensioners.....	\$413,799 00
Paid pensions of previous years.....	1,825 04
Transferred to general reserve.....	1,295 00

	416,919 04
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Balance unpaid pensions, December 31, 1935.....	\$8,357 38
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SECOND PERIOD

Unpaid pensions, December 31, 1934.....	\$66 83
From General Reserve Revenue Account.....	8,138 10

	\$8,204 93
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Less: Paid in 1935 to pensioners.....	7,888 63
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	316 30
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8,673 68

SECOND PERIOD

Capital:

Balance, December 31, 1934.....	\$143,128 32
Interest revenue.....	8,774 15
Contributions paid by members.....	3,105 52

Balance, December 31, 1935.....	\$155,007 99
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General Reserve:

GUARANTEED MINIMUM ANNUITIES:

Balance, December 31, 1934.....	\$170,736 76
Interest on investments.....	\$11,678 86
Contributions by members.....	6,536 44

	\$18,215 30
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Less: Pensions paid.....	8,501 19
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	9,714 11
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Statutory Reserve.....	\$180,450 87
Surplus.....	18,574 76

Balance, December 31, 1935.....	\$199,025 63
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GUARANTEED PENSIONS WITH PROFITS:

Balance, December 31, 1934.....	\$1,061 79
Interest on investments.....	\$347 45
Contributions by members.....	5,198 56

	\$5,546 01
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Less: Proportion of contributions un-	
paid to Administration.....	\$246 49

	5,299 52
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Balance, December 31, 1935.....	6,361 31
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GUARANTEED PENSIONS WITH PROFITS AND ANNUITIES

Balance, December 31, 1934.....	\$2,620 02
Interest on investments.....	842 69
Contributions paid by members.....	13,685 79

	\$17,148 50
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Less: Proportion of contributions un-	
paid to administration.....	\$495 48

Annuities paid to beneficiaries.....	611 40
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	1,106 88
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Balance, December 31, 1935 (Statutory Reserve).....	16,041 62
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GUARANTEED PENSIONS WITH PROFITS (SINGLE PREMIUM)

Balance, December 31, 1934.....	\$6,207 43
Interest on investments.....	2,190 18
Contributions by members.....	61,587 00

	\$69,984 61
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Less: Proportion of contributions un-	
paid to administration.....	\$6,473 94

Paid to pensioners.....	1,752 26
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	8,226 20
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Balance, December 31, 1935 (Statutory Reserve).....	61,758 41
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	\$438,194 96
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Total Funds.....	\$9,958,658 67
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II. CAISSE DE REMBOURSEMENT

Guaranteed Fund:

Balance, December 31, 1934.....	\$577,037 57	
Contributions by members.....		35,972 57
Interest earned.....	\$34,570 29	
Less: Paid to heirs of deceased mem- bers.....	18,974 08	
	\$15,596 21	
Less: Transferred to Contingent Fund	15,596 21	
		Nil

Balance, December 31, 1935..... \$613,010 14

Contingent Fund:

Balance, December 31, 1934.....	\$91,674 05	
Interest on investments.....	\$5,399 84	
Transferred from Guaranteed Fund.	15,596 21	
	20,996 05	

Balance, December 31, 1935..... \$112,670 10

Deferred Pensions, with Profits:

Contributions by members.....	\$2,906 87	
Interest on investments.....	\$60 07	
Less: Paid to heirs of deceased mem- bers.....	10 00	
	50 07	

Balance, December 31, 1935..... 2,956 94

Total Fund..... \$728,637 18

Administration Fund

(Caisse Nationale d'Economie and Caisse de Remboursement)

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$27,363 66
Bonds and debentures.....	5,023 80
Interest accrued.....	48 75
Call Loan, Societz Nationale de Fiducie.....	131,450 59
Commission paid in advance.....	21 55
Sundry accounts receivable.....	1,978 00
Total Assets.....	<u>\$165,886 35</u>

Liabilities

Accounts payable.....	\$8,746 71
Contributions paid in advance.....	252 80
Reserve: Insurance on agents.....	15,000 00
Insurance on sub-agents.....	2,000 00
Contingencies.....	76,864 00
Surplus of assets over liabilities.....	63,022 84
	<u>\$165,886 35</u>

Revenue Account

Income

<i>Caisse Nationale d'Economie:</i>	
Entrance fees—First period.....	\$8,877 87
Entrance fees—Second period.....	18,224 55
Contributions—First period renewals.....	125,923 84
Contributions—Second period renewals.....	4,648 82
Fines, H.O. Commission.....	7,544 16
Interest on investments and bank balances.....	3,114 59
	\$168,333 83
<i>Caisse de Remboursement:</i>	
Entrance fees and renewals—First period.....	\$22,000 76
Entrance fees and renewals—Second period.....	1,404 78
	23,405 54
	<u>\$191,739 37</u>

Expenditure (Combined)

Commission to agents.....	\$59,789 10
Publicity extension and organization.....	32,284 46
Administration expenses.....	68,617 39
Fees, Societz Nationale de Fiducie.....	15,589 80
	\$176,280 75
Carried forward to Profit and Loss.....	15,458 62
	<u>\$191,739 37</u>

Profit and Loss Account

Balance, December 31, 1934.....		\$60,645 35
From Revenue Account.....		<u>15,458 62</u>
		\$76,103 97
Less: Increase in reserves.....	\$12,517 00	
Increase in assets not admitted.....	<u>564 13</u>	
		<u>13,081 13</u>
Balance, December 31, 1935.....		<u><u>\$63,022 84</u></u>

II
ANNUAL STATEMENTS
ABSTRACTS

A
JOINT STOCK AND
CASH-MUTUAL INSURANCE COMPANIES

- I. LIFE
II. FIRE AND OTHER CLASSES
ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
-
-

I.—LIFE
ASSETS, DECEMBER 31ST, 1935

Name of Company	LEDGER ASSETS										NON-LEDGER ASSETS				
	Real estate less encumbrances thereon.	Mortgage loans on real estate.	Loans on collateral.	Stocks, bonds and debentures.	Policy loans.	Cash on hand and in bank.	Other ledger assets.	Total ledger assets.	Interest, dividends and rents due and accrued.	Outstanding and deferred premiums and annuity consideration.	Other non-ledger assets.	Total non-ledger assets.	Total assets.		
Empire Life Insurance Co.	\$ 165,991 89	\$ 585,723 11	\$	\$ 2,374,574 07	\$ 345,440 94	\$ 64,486 86	\$ 3,362 48	\$ 3,530,579 35	\$ 44,034 58	\$ 83,861 63	\$ 2,245 64	\$ 130,141 85	\$ 3,669,721 20		
*Mutual Relief Life Ins. Co.	427,888 16	281,020 00	38,000 00	4,208,018 49	352,447 89	41,050 72	1,838 22	5,380,263 48	64,604 79	38,868 37	.....	103,473 16	5,483,736 64	
Ontario Equitable Life.	391,847 29	3,841,937 75	16,769 69	3,688,438 15	1,745,621 29	39,126 22	135 00	9,723,895 39	317,939 39	241,640 79	.....	559,580 78	10,283,476 17	
Totals.	985,727 34	4,708,680 86	54,769 69	10,271,030 71	2,473,510 12	144,663 80	5,355 70	18,643,738 22	426,579 36	364,370 79	2,245 64	793,195 79	19,436,934 01		

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Empire Life Insurance Company, \$80,000; Mutual Relief Life Insurance Company, \$55,000; Ontario Equitable Life, \$55,000.

LIABILITIES, DECEMBER 31ST, 1935

Name of Company	Net liability under contracts in force due (reserve)	Net liability for payments due under settled (un-settled) claims)	Provision for un-reported claims.	Miscellaneous liability under assurance contracts.	Taxes due and accrued	Expenses, commissions, etc.	Deficiency of market value under book value of securities.	All other liabilities.	Reserve, special.	Surplus account.	Total of all liabilities except capital stock.	Capital stock paid in.	Net amount at risk.
	Empire Life Insurance Co.	\$ 2,677,053 00	\$ 10,890 00	\$ 20,000 00	\$ 37,843 52	\$ 8,000 00	\$ 2,822 90	\$ 413,215 69	\$ 23 60	\$ 5,000 00	\$ 202,109 09	\$ 3,356,758 70	\$ 312,962 50	$ 17,282,894 00
*Mutual Relief Life Ins. Co.	4,794,309 00	34,510 00	10,000 00	49,035 66	6,500 00	3,816 57	456,327 02	740 76	75,000 00	43,497 69	5,483,736 64	.....	18,514,931 44
Ontario Equitable Life.	8,633,268 00	31,500 00	10,000 00	87,524 37	23,000 00	788 00	556,735 15	27,584 31	180,000 00	77,520 09	9,627,889 92	655,586 25	40,965,744 00
Totals.	16,104,630 00	76,900 00	30,000 00	174,203 49	37,500 00	7,397 47	1,426,277 86	28,348 67	260,000 00	323,127 77	18,468,385 26	968,548 75	76,763,269 44

*A mutual company.

I.—LIFE—Concluded
 INCOME RECEIPTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Company	Assurance premiums and consideration for annuities.	Consideration for supplementary contracts.	Interest, dividends and rents.	Gross profit on sale or maturity of ledger assets.	All other income receipts.	Total income receipts (not including receipts on account of capital stock).	Paid in on capital stock.	Premium on capital stock.
Empire Life Insurance Company.....	\$ 505,314 51	\$	\$ 135,568 04	\$ 34,390 92	\$ 15,676 38	\$ 690,949 85	\$ 57 50	\$
*Mutual Relief Life Insurance Company.....	534,725 99	224,531 18	224,531 18	16,854 04	13,125 79	789,237 00	280 35	619 65
Ontario Equitable Life.....	1,100,549 31	12,623 00	480,690 29	46,159 86	68,113 42	1,708,135 88	..	..
Totals.....	2,140,589 81	12,623 00	840,789 51	97,404 82	96,915 59	3,188,322 73	337 85	619 65

EXPENDITURE DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1935

Name of Company	Taxes, licenses and fees.	Head office, branch office and agency expenses.	All other expenses.	Total expenses.	In respect of annuity and assurance contracts.	Supplementary contracts, premium reductions, and deposits withdrawn.	Dividends to shareholders.	Gross loss on sale or maturity of ledger assets.	All other disbursements.	Total disbursements.
Empire Life Insurance Company.....	\$ 9,310 83	\$ 154,433 37	\$ 26,734 29	\$ 190,478 49	\$ 205,052 09	\$ 6,845 33	\$	\$	\$	\$ 402,375 91
*Mutual Relief Life Insurance Company.....	9,126 98	170,174 66	22,700 59	202,002 23	464,833 03	6,551 60	..	2,545 62	..	675,932 48
Ontario Equitable Life.....	21,736 05	211,719 75	34,182 06	267,637 86	601,368 95	21,573 31	..	73,693 88	..	964,274 00
Totals.....	40,173 86	536,327 78	83,616 94	660,118 58	1,271,254 07	34,970 24	..	76,239 50	..	2,042,582 39

*A mutual company.

II.—FIRE AND OTHER CLASSES
ASSETS, DECEMBER 31st, 1935

Name of Company	Real Estate (less encumbrances thereon).		Mortgage loans on real estate.		Bonds, debentures and debenture stocks.		Stocks.		Cash on hand and in banks.		Interest, dividends and rents due and accrued.		Agents' balances and account of same.		Bills receivable, miscellaneous.		Reinsurance on losses paid.		Other assets.		Total admitted assets.			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
JOINT STOCK																								
Federal Fire Insurance Co.	5,200	00	8,000	00	386,943	25	67,994	06	29,196	02	3,633	66	41,289	69	41,289	69	4,633	92	709	44	534,400	04		
Hand-in-Hand Insurance Co.	100,000	00	13,000	00	408,979	57	568	90	36,290	99	5,118	75	6,142	67	6,142	67	.....	.....	.....	.....	470,300	88
Merchants Fire Insurance Co.	333,608	25	3,100	00	561,492	65	.....	.....	89,376	12	7,038	90	16,489	01	16,489	01	.....	.....	.....	.....	787,396	68
Pilot Insurance Co.	40,000	00	3,209	34	552,111	05	.....	.....	116,452	75	4,366	76	62,735	58	62,735	58	.....	.....	.....	.....	740,007	71
Provident Assurance Co.	3,500	00	300	00	259,308	11	212,515	15	81,166	70	4,497	97	175,893	37	175,893	37	.....	.....	.....	.....	1,320,207	81
Queen City Fire Insurance Co.	.....	.....	41,300	00	638,097	82	27,501	26	48,674	93	8,245	79	11,746	69	11,746	69	.....	.....	.....	.....	774,620	31
Toronto General Insurance Co.	.....	.....	.....	.....	848,838	04	131,061	55	82,321	51	11,735	72	99,340	72	99,340	72	.....	.....	.....	.....	1,230,090	47
Wellington Fire Insurance Co.	.....	.....	1,844	33	537,986	23	55,072	50	37,250	97	4,931	19	61,673	32	61,673	32	.....	.....	.....	.....	703,367	65
CASH MUTUAL																								
Economical	69,465	54	769,050	34	1,127,369	52	69,889	33	41,971	22	22,556	72	43,216	91	43,216	91	.....	.....	.....	.....	2,145,519	58
Gore District	140,016	22	192,773	89	1,787,104	12	.....	.....	71,018	49	31,193	19	38,207	47	38,207	47	.....	.....	.....	.....	2,260,735	99
Perth	41,000	00	31,043	80	1,314,646	45	.....	.....	80,078	81	19,355	51	27,882	42	27,882	42	.....	.....	.....	.....	1,514,001	57
Waterloo	45,000	00	141,512	50	1,365,381	12	7,501	00	99,542	14	16,307	61	43,280	22	43,280	22	.....	.....	.....	.....	1,718,524	59
MUTUAL																								
Union Mutual	.....	.....	.....	.....	621,625	34	399,202	11	120,586	92	6,691	50	21,230	70	21,230	70	.....	.....	.....	.....	1,185,460	2
STOCK MUTUAL																								
Stanstead and Sherbrooke Fire Insurance Co.	103,156	85	199,702	71	617,935	00	.....	.....	77,565	65	11,532	17	58,872	73	58,872	73	.....	.....	.....	.....	1,076,037	90
Totals	880,946	86	1,414,836	91	11,027,818	27	971,305	86	1,011,493	22	157,185	44	708,001	50	708,001	50	2,889	00	79,685	90	206,508	50	16,460,671	46

The amounts of deposits (par value) pursuant to Section 38 of The Insurance Act at date of publication are as follows: Federal Fire Insurance Co., \$101,435.85; Hand-in-Hand Insurance Co., \$47,990.60; Merchants Fire Insurance Co., \$66,140.00; Pilot Insurance Co., \$30,000.00; Provident Assurance Co., \$127,972.50; Queen City Fire Insurance Co., \$61,893.33; Toronto General Insurance Co., \$86,000.00; Wellington Fire Insurance Co., \$100,000.00; Economical Mutual Fire Insurance Co., \$241,000.00; Gore District Mutual Fire Insurance Co., \$101,000.00; Perth Mutual Fire Insurance Co., \$100,000.00; Waterloo Mutual Fire Insurance Co., \$100,000.00; Stanstead and Sherbrooke Fire Insurance Co., \$53,000.00; Union Mutual Fire Insurance Co. maintains with Canadian trustee approved assets in excess of liabilities in Canada.

II.—FIRE AND OTHER CLASSES—Continued
LIABILITIES, DECEMBER 31ST, 1935

Name of Company	Provision for unpaid claims in Ontario.	Provision for unpaid claims elsewhere.	Reserve of unearned premiums in Ontario.	Reserve of unearned premiums elsewhere.	Dividends to shareholders.	Taxes and other expenses due and accrued.	Contingency reserve.	All other liabilities.	Total liabilities excluding capital stock.	Excess of assets over liabilities, excluding capital stock.	Capital stock paid in.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
JOINT STOCK											
Federal Fire Insurance Co.	4,998 18	1,132 68	163,822 34	13,867 85		8,827 14		12,347 96	204,996 15	329,403 89	125,000 00
Hand-in-Hand Insurance Co.	7,199 00		138,309 34	13 15		2,694 26		168,837 18	217,052 93	253,247 95	100,000 00
Merchants Fire Insurance Co.	5,317 00		138,304 33	61 41		12,831 32	21,285 19	349 31	173,448 56	613,948 12	150,000 00
Pilot Insurance Co.	131,258 83	220 00	23,587 97	1,574 09		15,416 67		3,854 22	375,911 78	364,095 93	270,000 00
Provident Assurance Co.	50,501 49	337,658 62	49,578 97	262,307 98		4,409 29		371,950 97	1,076,507 32	243,700 55	253,444 00
Queen City Fire Insurance Co.	1,759 00		75,969 85	52 09		8,884 10		1,485 30	88,150 34	686,469 97	100,000 00
Toronto General Insurance Co.	524,112 85	140,566 32	135,178 01	153,694 60		18,073 89	35,000 00	21,599 23	556,224 90	673,865 57	284,391 00
Wellington Fire Insurance Co.	25,317 35	2,091 58	197,157 86	37,531 23		12,021 50		14,594 14	288,713 66	414,653 99	150,000 00
CASH MUTUAL											
Economical	2,834 70	1,670 37	183,342 27	23,378 91		7,917 41	135,000 00	1,870 69	356,014 35	1,789,505 23	
Gore District	13,029 47	1,445 20	244,899 94	19,257 86		9,000 00	52,944 22	20,641 29	361,217 98	1,899,518 01	
Perth	13,694 81		149,028 82			10,000 00	75,000 00	137 01	247,860 64	1,266,140 93	
Waterloo	6,000 00	2,000 00	231,792 84	21,631 15		7,500 00	150,000 00	2,415 81	421,539 80	1,296,984 79	
MUTUAL											
Union Mutual		23,912 94	5,581 41	549,370 37		13,766 79		17,847 42	610,478 93	574,981 29	150,000 00
STOCK MUTUAL											
Stanstead and Sherbrooke Fire Insurance Co.	1,064 15	7,776 74	64,355 89	164,803 66		11,626 48		7,321 08	256,948 00	819,089 90	150,000 00
Totals	315,086 83	518,474 45	1,896,309 84	1,247,744 35		142,968 85	469,229 41	645,251 61	5,235,065 34	11,225,606 12	1,732,835 00

II.—FIRE AND OTHER CLASSES—Continued
 PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31ST, 1935

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 claims, commissions, adjustments and other expenses.		Underwriting profit or loss (*).			
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
JOINT STOCK																						
Federal Fire Insurance Co.	204,841	63	21,508	37	226,350	00	199,413	17	10,983	09	210,396	26	74,381	28	110,018	19	189,599	47	20,796	79		
Hand-in-Hand Insurance Co.	53,999	03	18	70	54,017	73	54,328	63	18	70	54,347	33	21,898	70	29,909	78	51,808	48	2,538	85		
Merchants Fire Insurance Co.	159,728	71	153	50	159,882	21	166,283	22	92	09	166,375	31	43,254	96	96,984	70	140,239	66	26,135	65		
Pilot Insurance Co.	586,864	43	4,722	99	591,587	42	566,443	13	3,597	98	570,041	11	349,461	19	298,953	72	650,135	22	*80,094	11		
Provident Assurance Co.	132,990	44	823,420	93	956,411	37	183,306	75	830,180	66	1,013,487	04	183,465	94	400,695	33	1,016,563	31	*3,075	90		
Queen City Fire Insurance Co.	73,058	76	104	18	73,162	94	75,715	08	52	09	75,767	17	21,461	26	43,796	16	65,257	42	10,509	75		
Toronto General Insurance Co.	267,710	24	350,477	03	618,187	27	264,670	23	344,634	02	609,304	25	108,991	10	331,987	12	624,457	45	*15,153	20		
Wellington Fire Insurance Co.	319,849	80	62,246	21	382,096	01	313,371	63	44,474	37	357,846	00	134,760	93	174,519	48	332,158	07	25,087	93		
CASH MUTUAL																						
Economical	271,266	23	42,210	33	313,476	56	259,262	44	41,604	46	300,866	90	78,601	81	157,461	76	257,641	50	43,225	40		
Gore	296,224	28	38,381	21	334,605	49	277,703	62	38,474	68	316,178	30	97,229	24	154,393	46	262,354	22	53,874	08		
Perth	179,172	41	.....	.....	179,172	41	175,192	69	6,791	82	181,984	51	71,468	13	91,015	48	162,483	61	19,500	90	
Waterloo	255,067	79	44,137	86	299,205	65	254,082	69	43,097	19	297,179	88	103,004	01	149,861	41	273,075	67	24,104	71		
MUTUAL																						
Union Mutual	9,008	09	515,560	56	524,568	65	11,716	76	399,150	03	410,866	79	2,857	13	115,791	50	220,924	09	189,942	70		
STOCK MUTUAL																						
Stanstead and Sherbrooke Fire Ins. Co.	89,981	81	206,064	94	296,046	75	84,774	54	182,398	74	267,173	28	32,895	23	113,572	93	219,952	73	47,220	55		
Totals	2,899,763	65	2,109,006	81	5,008,770	46	2,886,264	58	1,945,549	92	4,831,814	50	1,323,730	91	887,475	01	2,255,444	98	4,466,650	90	365,163	60

* Deficit

II.—FIRE AND OTHER CLASSES—Concluded
 PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDING DECEMBER 31ST, 1935—Concluded

Name of Company	Interest, dividends and rents earned.	Bad debts recovered off previously written off.	Profit on sale of investments.	Other gains.	Total other revenue.	Loss on sale of investments.	Bad debts written off.	Decrease in market value of investments.	Other expenditure.	Total other expenditure.	Excess of other revenue over other expenditure.	Total net profit or loss (*) for year.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
JOINT STOCK												
Federal Fire Insurance Co.	18,876 64		2,803 69	9,980 02	28,856 66			8,482 95	1,680 00	10,162 95	17,693 71	39,490 50
Hand-in-Hand Insurance Co.	13,001 87				15,805 56		30 57	3,226 60	1,290 97	4,602 14	11,203 42	13,742 27
Merchants Fire Insurance Co.	32,377 12			3 50	32,380 62	3,942 62	66 63	18,697 53	37 50	22,744 28	9,636 34	35,771 99
Pilot Insurance Co.	20,114 86		16,510 00	66 75	36,691 61		1,673 54		324 60	1,998 14	34,693 47	*45,400 64
Provident Assurance Co.	23,910 30	915 59	5,209 85	1,829 22	31,864 96	750 00	13,078 26	170,085 30	11,986 21	145,899 77	†114,034 81	*117,110 71
Queen City Fire Insurance Co.	37,522 61		4,783 54	6 00	36,982 15			18,831 04	442 16	19,285 02	17,697 13	28,206 88
Toronto General Insurance Co.	37,535 11	2,373 76	1,253 50	2,599 22	57,781 59		1,129 47		2,077 36	3,206 83	54,574 76	39,421 56
Wellington Fire Insurance Co.	25,682 48			5,408 13	30,090 61				5,717 00	5,717 00	25,273 61	50,961 54
CASH MUTUAL												
Economical	90,907 55	158 04	2,302 62	889 53	94,257 74				1,225 63	1,225 63	93,032 11	136,257 51
Gore	99,827 30		25,692 95		125,515 94				3,700 00	3,000 00	122,515 94	176,340 02
Perth	61,094 20		6,054 25		67,148 45				31,770 09	31,770 09	35,378 36	54,879 26
Waterloo	63,003 86			83 10	63,086 96		2,776 10			64,485 89	†398 93	22,705 28
MUTUAL												
Union Mutual	28,385 85			102,433 84	130,819 69					11,155 79	119,663 90	309,606 60
STOCK MUTUAL												
Stanstead and Sherbrooke Fire Ins. Co.	38,929 09				38,929 09	6,902 00			5,000 00	11,902 00	27,027 09	74,247 64
Totals	599,854 53	3,447 39	64,610 40	123,199 31	791,111 63	84,460 20	18,766 39	169,377 42	64,551 52	337,155 53	453,956 10	819,119 70

*Deficit. †Increase in investment reserve.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES
WRITING FIRE AND OTHER CLASSES
FOR THE YEAR ENDING DECEMBER 31ST, 1935

Classes of Insurance	Ontario				Ontario and elsewhere				Net losses incurred during the year not including adjustment expenses
	Gross risks written	Net at risk	Less cancelled and reinsured	Net premiums written	Gross risks written	Net at risk	Less cancelled and reinsured	Net premiums written	
FEDERAL FIRE INSURANCE COMPANY									
Fire.....	\$ 36,969,043	\$ 45,550,461	\$ 110,177	\$ 187,248	\$ 39,481,399	\$ 47,262,444	\$ 126,729	\$ 204,538	\$ 64,503
Plate Glass.....	7,668	86	692	61	3,164	73	987	50	3,667
Public Liability.....	4,843	55	1,385	46	3,458	09	1,584	64	1,396
Theft.....	8,798	28	1,639	46	7,158	82	1,941	20	6,706
Totals.....	36,969,043	45,550,461	119,895	13	204,841	63	131,243	11	76,273
HAND-IN-HAND INSURANCE COMPANY									
Fire.....	7,354,929	8,539,427	4,620	89	47,539	03	4,628	48	19,539
Automobile.....	8,768	86	745	92	4,753	80	745	92	952
Plate Glass.....	1,723	81	39	19	1,684	62	39	19	1,684
Sprinkler Leakage.....	21	58	21	58	21	58	21	58	21
Totals.....	7,354,929	8,539,427	5,406	00	53,999	03	5,413	59	20,945
MERCHANTS FIRE INSURANCE COMPANY									
Fire.....	\$ 32,442,038	\$ 48,765,191	\$ 37,333	\$ 40	\$ 33,524,163	\$ 48,846,416	\$ 37,338	\$ 21	\$ 39,125
Automobile.....	8,768	86	1,196	28	7,572	58	1,196	28	7,572
Sprinkler Leakage.....	205	34	20	69	184	65	20	69	184
Weather.....	88	73	7	96	80	77	7	96	80
Totals.....	32,442,038	48,765,191	38,558	33	39,797	17	38,562	93	39,797
PILOT INSURANCE COMPANY									
Fire.....	7,300,091	7,910,412	24,066	16	7,300,091	7,910,412	24,066	16	13,119
Automobile.....	48,986	96	767,015	74	546,857	90	220,899	20	549,330
Accident.....	7,910	412	220,157	84	211	21	258	09	211
Employers' Liability.....	584	09	170	06	414	03	450	85	1,531
Guarantee.....	4,103	20	2,292	32	2,810	88	1,292	32	2,979
Inland Transportation.....	2,105	56	518	27	1,587	29	518	27	1,587
Plate Glass.....	3,138	71	580	43	2,558	28	606	23	2,676
Public Liability.....	6,564	13	1,843	12	4,721	01	7,282	65	3,551
Theft.....	3,668	98	885	95	2,783	03	1,982	75	3,047
Totals.....	7,300,091	7,910,412	249,772	24	7,300,091	7,910,412	251,051	15	591,587

PROVIDENT ASSURANCE COMPANY

Fire.....	\$	6,688,850 00	C.	\$	5,182,024 00	C.	\$	5,182,024 00	C.	\$	6,688,850 00	C.	\$	247,508 40	C.	\$	116,999 91
Automobile.....		97,040 29			3,197 06			71,887,250 00			474,389 13			283,163 23			225,799 81
Accident and Sickness.....		318,832 74			109,392 40			758,088 53			474,925 30			63,695 98			40,717 55
Workers' Compensation.....		11,604 70			9,460 08			70,928 43			7,232 45						
Guarantee.....		151 09			88 48			323,951 08			69,826 01			254,125 07			71,901 36
Inland Transportation.....		191 50			25 49			27,987 81			4,881 69			23,106 12			4,365 76
Plate Glass.....		5,506 05			3,118 29			7,729 64			3,733 50			3,996 14			3,019 51
Public Liability.....		1,658 87			683 23			17,205 04			6,199 39			11,005 65			8,097 81
Theft.....		13,798 30			4,754 76			42,957 85			12,305 53			30,652 32			11,506 37
Life.....		1,776 53			544 31			24,269 44			7,318 59			16,950 85			8,699 65
Totals.....		450,560 07			317,569 63			1,067,871 86			959,740 33			517,567 04			

QUEEN CITY FIRE INSURANCE COMPANY

Fire.....	\$	14,051,425 00	C.	\$	24,115,079 00	C.	\$	24,115,079 00	C.	\$	14,051,425 00	C.	\$	73,122 60	C.	\$	20,311 40
Sprinkler Leakage.....		11 75			11 75			83,089 26			11 75			11 75			
Weather.....		28 59			28 59			28 59			28 59			28 59			
Totals.....		83,025 42			73,058 76			83,129 60			9,966 66			73,162 94			20,311 40

TORONTO GENERAL INSURANCE COMPANY

Fire.....	\$	16,785,323 00	C.	\$	19,572,213 00	C.	\$	19,572,213 00	C.	\$	16,785,323 00	C.	\$	146,081 84	C.	\$	55,918 87
Automobile.....		221,949 67			2,891 55			437,469 37			5,570 55			297,406 49			154,905 16
Accident.....		389 85			108 95			6,477 71			1,612 30			2,359 76			1,345 70
Employers' Liability.....		21,103 70			3,908 64			67,178 63			14,243 37			52,935 26			42,488 73
Guarantee.....		6,681 25			2,934 84			11,991 08			3,402 88			1,764 95			1,504 14
Inland Transportation.....		2,937 61			478 57			12,820 40			2,857 10			9,963 30			4,506 95
Plate Glass.....		18,932 86			4,420 05			37,159 62			12,123 36			25,036 26			3,313 28
Public Liability.....		4,267 48			879 67			20,505 39			3,890 22			16,615 17			7,534 37
Theft.....		4 25			21 00			492 22			244 25			247 97			1,979 98
Weather.....		180 00			17 55			50,807 03			3,374 82			47,432 21			13,450 16
Workers' Compensation.....		1,992 12			475 77			10,131 85			3,476 45			6,655 40			2,264 52
Blanket Residence.....		407,441 21			139,730 97			937,782 24			319,594 97			618,187 27			263,876 49
Totals.....		16,785,323 00			19,572,213 00			32,413,627 00			32,413,627 00			32,413,627 00			32,413,627 00

WELLINGTON FIRE INSURANCE COMPANY

Fire.....	\$	42,694,937 00	C.	\$	53,357,353 00	C.	\$	53,357,353 00	C.	\$	42,694,937 00	C.	\$	246,106 93	C.	\$	90,079 57
Automobile.....		166,165 62			39,805 78			180,155 98			44,166 90			135,989 08			56,915 43
Totals.....		488,326 31			168,476 51			592,299 06			210,203 05			382,096 01			146,995 00

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK AND CASH MUTUAL INSURANCE COMPANIES
WRITING FIRE AND OTHER CLASSES—Concluded
FOR THE YEAR ENDING DECEMBER 31ST, 1935

Classes of Insurance	Ontario					Ontario and elsewhere						
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
ECONOMICAL MUTUAL FIRE INSURANCE COMPANY												
Fire.....	\$ 38,270.376 00	\$ 54,009,270 00	\$ 345,151.38	\$ 74,218.98	\$ 270,932.40	\$ 77,157.97	\$ 43,355,438 00	\$ 59,685,716 00	\$ 395,406.66	\$ 82,263.93	\$ 313,142.73	\$ 98,735.90
Weather.....	.....	.....	378.83	45.00	333.83	.....	.....	.....	378.83	45.00	333.83	.....
Totals.....	38,270.376 00	54,009,270 00	345,530.21	74,263.98	271,266.23	77,157.97	43,355,438 00	59,685,716 00	395,785.49	82,308.93	313,476.56	98,735.90
GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY												
Fire.....	29,821,476 80	62,241,361 05	377,616 71	81,392 43	296,224 28	94,282 48	34,270,212 87	67,537,847 12	420,773 56	86,168 07	334,605 49	104,633 70
PERTH MUTUAL FIRE INSURANCE COMPANY												
Fire.....	29,527,229 00	43,116,736 00	274,316 47	95,144 06	179,172 41	69,508 61	29,527,229 00	43,116,736 00	274,316 47	95,144 06	179,172 41	69,508 61
WATERLOO MUTUAL FIRE INSURANCE COMPANY												
Fire.....	36,365,223 00	64,220,464 00	350,729 63	95,661 84	255,067 79	101,272 42	41,447,166 00	69,534,411 00	401,770 76	102,565 11	299,205 65	121,482 67
*UNION MUTUAL FIRE INSURANCE COMPANY												
Fire.....	363,962 00	425,182 00	3,132 11	—182 06	3,314 17	34 98	1,100,699 00	1,231,369 00	13,420 36	4,412 27	9,008 09	2,857 13
STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY												
Fire.....	15,356,469 71	14,377,576 04	130,247 71	40,265 90	89,981 81	31 630 75	50,640,166 67	40,803,684 91	494,263 54	198,216 79	296,046 75	101,129 70

*Business in Canada only.

PROVIDENT ASSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1926	257,870 48	327,288 96	327,288 96	327,288 96	304,693 73	304,693 73	310,612 66
1927	347,714 44	441,792 98	437,654 98	436,835 05	436,835 05	437,376 60	437,716 16
1928	545,610 66	424,641 61	441,194 90	441,194 90	454,698 87	452,213 66	458,065 94
1929	721,749 94	744,618 87	744,618 87	784,888 50	782,381 04	785,126 29	799,378 16
1930	571,946 57	708,225 64	658,620 54	662,307 54	662,319 70	661,432 28	.....
1931	682,938 64	699,519 99	720,770 73	719,613 05	717,280 65	.....	.....
1932	615,051 17	604,841 24	609,712 13	606,158 04	.....	.....	.....
1933	498,417 33	528,928 50	523,688 36	.....	.....	.....	.....
1934	618,039 19	634,060 50	.....	.....	.....	.....	.....
1935	617,842 15	.....	.....	.....	.....	.....	.....

QUEEN CITY FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1926	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27	44,818 27
1927	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24	34,876 24
1928	38,742 88	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15	39,198 15
1929	46,944 23	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83	46,888 83
1930	40,188 46	39,870 18	39,870 18	39,870 18	39,870 18	39,870 18	.....
1931	60,447 40	57,937 55	57,937 55	57,937 55	57,937 55	.....	.....
1932	38,962 68	38,644 49	38,644 49	38,644 49	.....	.....	.....
1933	51,326 71	51,778 12	51,778 12	.....	.....	.....	.....
1934	35,205 81	35,112 96	.....	.....	.....	.....	.....
1935	21,557 19	.....	.....	.....	.....	.....	.....

STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1928	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99	66,310 99
1929	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57	110,907 57
1930	125,992 06	124,947 39	125,181 81	125,181 81	125,181 81	125,181 81	.....
1931	145,248 13	144,350 79	144,350 79	144,458 06	144,458 06	.....	.....
1932	253,672 77	254,749 46	252,544 91	253,294 91	.....	.....	.....
1933	127,398 64	127,326 49	125,828 20	.....	.....	.....	.....
1934	112,316 72	111,456 70	.....	.....	.....	.....	.....
1935	102,738 01	.....	.....	.....	.....	.....	.....

TORONTO GENERAL INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1926	466,965 34	525,748 28	529,428 83	538,437 79	538,437 79	542,988 16	544,512 31
1927	401,321 29	444,184 27	454,194 61	454,194 61	459,722 80	457,822 80	457,822 80
1928	362,063 58	410,366 35	377,547 85	386,083 88	386,380 36	386,820 37	458,725 39
1929	542,691 78	539,627 75	536,380 95	537,197 35	542,659 75	542,451 12	543,720 87
1930	747,110 57	673,652 03	689,067 17	702,692 56	703,333 93	703,337 58	.....
1931	510,908 66	430,078 06	447,242 29	440,765 79	440,655 55	.....	.....
1932	411,666 47	352,701 43	350,308 45	351,189 67	.....	.....	.....
1933	284,543 37	282,526 11	278,283 00	.....	.....	.....	.....
1934	298,905 41	288,441 61	.....	.....	.....	.....	.....
1935	307,412 86	.....	.....	.....	.....	.....	.....

WELLINGTON FIRE INSURANCE COMPANY

Year Incurred	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	Ultimate
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
1926	85,288 86	84,838 03	84,838 03	84,838 03	84,838 03	84,838 03	84,838 03
1927	95,319 87	95,933 11	95,933 11	95,933 11	95,933 11	95,933 11	95,933 11
1928	81,451 79	80,690 98	80,690 98	80,690 98	80,690 98	80,690 98	80,690 98
1929	84,971 33	83,699 68	83,699 68	83,699 68	83,699 68	83,699 68	83,699 68
1930	113,699 64	87,553 35	87,553 35	87,553 35	87,553 35	87,553 35	.....
1931	146,043 54	146,043 54	146,043 54	146,043 54	146,043 54	.....	.....
1932	129,832 96	114,275 92	114,275 92	114,275 92	.....	.....	.....
1933	162,079 42	139,094 40	139,094 40	.....	.....	.....	.....
1934	185,867 95	179,048 26	.....	.....	.....	.....	.....
1935	171,824 61	.....	.....	.....	.....	.....	.....

B

MUTUAL INSURANCE CORPORATIONS

- I. FARMERS' MUTUALS—FIRE [See page 102]
- II. FARMERS' MUTUALS—WEATHER [See page 110]
- III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES: RECEIPTS AND EXPENDITURES

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS, DECEMBER 31ST, 1935

Name of Insurer	Book value of real estate		Mortgage loans on real estate		Book value of bonds and debentures		Book value of stocks		Cash on hand, in banks, and other depositories		Premium deposits in course of collection and bills receivable taken thereon		Other assets		Interest and dividends due and accrued		Reinsurance losses paid		Market value of bonds and stocks over book value		Total admitted assets		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
American Mutual			541,681	46	1,559,762	15	71,936	17	26,559	61	5,882	23	—	—	142,317	56	—	—	2,063,504	06			
Arkwright Mutual			5,754,036	60	915,671	90	604,643	49	85,117	21	73,470	45	—	—	508,883	48	—	—	6,924,056	17			
Blackstone Mutual			1,341,418	31	1,727,579	31	164,347	86	49,499	51	18,580	36	—	—	413,757	35	—	—	3,387,668	20			
Boston Manufacturers			6,286,035	34	740,127	69	387,222	31	246,946	47	71,909	71	—	—	387,185	53	—	—	7,315,055	99			
Cotton & Woollens Manufacturers			1,248,860	35	1,520,400	00	108,672	63	18,079	60	21,467	51	—	—	48,666	12	—	—	1,726,313	97			
Enterprise Mutual			1,242,686	38	1,520,354	89	174,172	00	26,559	60	6,075	14	—	—	—	—	—	—	2,034,113	64			
Fall River Manufacturers			1,734,433	38	1,729,160	00	125,326	76	21,283	64	22,818	38	—	—	—	—	—	—	1,755,255	58			
Firemen's Mutual			2,094,163	66	2,118,060	32	257,054	91	79,710	27	28,886	56	—	—	—	—	—	—	2,242,286	47			
Hope Mutual			1,013,478	23	318,402	32	51,807	50	18,020	77	8,947	78	—	—	—	—	—	—	1,342,590	32			
Industrial Mutual			924,172	41	2,517,048	39	59,041	00	9,039	77	12,164	16	—	—	—	—	—	—	1,616,800	80			
Manufacturers Mutual			658,430	78	1,727,098	95	76,088	87	44,265	94	10,586	38	—	—	—	—	—	—	3,511,639	96			
Mechanics' Mutual			419,409	89	1,747,329	05	76,088	57	26,559	60	7,918	18	—	—	—	—	—	—	1,987,728	77			
Merchants' Mutual			1,008,880	26	952,025	43	93,340	05	23,171	67	5,045	72	—	—	—	—	—	—	1,56,086	95			
Merchants' Mutual			553,262	02	228,050	53	56,657	70	29,674	88	10,356	11	—	—	—	—	—	—	245,072	03			
Mill Owners' Mutual			616,220	10	1,770,000	00	53,657	66	16,699	52	7,123	32	—	—	—	—	—	—	37,878	02			
Paper Mill Mutual			1,433,239	38	461,586	53	58,053	66	21,802	84	15,353	93	—	—	—	—	—	—	254,786	90			
Philadelphia Manufacturers			782,658	13	288,840	04	140,499	00	25,044	73	11,306	21	—	—	—	—	—	—	39,767	13			
Protection Mutual			1,611,916	29	2,759,839	16	119,268	19	44,725	91	1,300	21	—	—	—	—	—	—	323,302	79			
Rhode Island Mutual			1,041,926	94	2,759,839	16	117,094	97	18,079	60	21,852	70	—	—	—	—	—	—	51,485	51			
Rubber Manufacturers			1,159,457	14	3,430,034	84	129,068	28	53,119	24	13,854	10	—	—	—	—	—	—	222,791	91			
State Mutual			1,271,401	34	329,172	47	70,699	41	18,020	77	9,128	32	—	—	—	—	—	—	160,890	04			
What Cheer Mutual			1,655,310	00	229,513	75	216,737	46	19,203	94	26,127	08	—	—	—	—	—	—	42,670	17			
Worcester Manufacturers			206,488	76	22,957,397	86	3,399,983	33	930,750	04	428,087	56	—	—	—	—	—	—	4,023,502	75			
Totals			137,869	31	22,957,397	86	3,399,983	33	930,750	04	428,087	56	—	—	—	—	—	—	4,023,502	75			
																						59,622,850	11

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
LIABILITIES, DECEMBER 31ST, 1935

Name of Insurer	Provision for unpaid claims		Unearned premium deposits		Adminis- tration expense accrued		Return premium deposits		Contingency Reserve		Taxes due and accrued		Borrowed money		All other liabilities		Total liabilities		Excess of admitted assets over liabilities	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Mutual.....	13,962	33	884,653	87	492	69	8	88	.....	.....	2,586	97	.....	.....	901,704	74	1,161,799	32	.....	.....
Arkwright Mutual.....	67,926	46	2,220,154	03	2,500	00	.....	.....	.....	.....	9,471	76	.....	.....	2,300,522	55	4,623,533	92	.....	.....
Blackstone Mutual.....	31,694	13	1,498,567	30	1,073	77	.....	.....	.....	.....	1,540,744	60	.....	.....	1,540,744	60	1,846,923	67	.....	.....
Boston Manufacturers.....	74,794	51	2,902,135	45	3,141	39	.....	.....	.....	.....	8,620	05	.....	.....	2,989,371	37	4,376,883	67	.....	.....
Cotton & Woollen Manufacturers.....	15,913	60	564,295	84	1,818	62	.....	.....	.....	.....	3,620	59	.....	.....	585,868	97	1,149,485	05	.....	.....
Enterprise Mutual.....	13,962	34	884,653	87	492	55	8	88	.....	.....	2,586	97	.....	.....	901,704	75	1,137,408	89	.....	.....
Fall River Manufacturers.....	24,706	30	821,514	48	8,405	00	.....	.....	.....	.....	1,475	22	.....	.....	850,170	49	1,397,110	08	.....	.....
Fremen's Mutual.....	37,464	37	2,257,352	93	8,405	00	.....	.....	.....	.....	15,457	00	.....	.....	2,319,436	50	4,335,819	08	.....	.....
Hope Mutual.....	10,626	86	574,850	52	4,462	45	.....	.....	.....	.....	.....	.....	.....	.....	589,940	07	752,650	25	.....	.....
Industrial Mutual.....	1,984	29	1,544,453	08	891	14	.....	.....	.....	.....	2,270	48	.....	.....	293,016	75	698,741	73	.....	.....
Manufacturers' Mutual.....	23,570	30	1,584,853	08	462	66	.....	.....	.....	.....	4,511	63	.....	.....	1,502,841	23	2,008,798	73	.....	.....
Mechanics Mutual.....	13,972	35	584,095	88	2,812	00	.....	.....	.....	.....	7,586	98	.....	.....	901,704	76	1,385,871	55	.....	.....
Mercantile Mutual.....	1,930	32	873,473	48	510	00	.....	.....	.....	.....	4,195	00	.....	.....	731,742	97	390,839	40	.....	.....
Merrimack Mutual.....	1,931	32	873,473	48	510	00	.....	.....	.....	.....	5,800	00	.....	.....	897,129	80	954,064	39	.....	.....
Merrimack & Lowell Mutual.....	1,981	05	406,914	03	4,241	96	.....	.....	.....	.....	2,800	00	.....	.....	417,137	04	411,775	13	.....	.....
Mill Owners' Mutual.....	3,076	90	23,150	09	1,000	00	.....	.....	.....	.....	2,900	00	.....	.....	245,926	99	433,217	71	.....	.....
Paper Mills Mutual.....	14,643	51	582,729	32	500	00	.....	.....	.....	.....	1,500	00	.....	.....	920,907	15	813,438	29	.....	.....
Philadelphia Manufacturers.....	4,623	58	605,369	41	700	00	.....	.....	.....	.....	4,000	00	.....	.....	614,690	99	607,031	95	.....	.....
Plymouth Mutual.....	23,270	56	1,374,423	09	821	14	.....	.....	.....	.....	1,502,841	23	.....	.....	1,502,841	23	2,150,142	26	.....	.....
Rubber and Leather Manufacturers.....	15,913	60	564,295	84	1,818	92	.....	.....	.....	.....	4,311	63	.....	.....	585,812	77	1,160,046	21	.....	.....
Rubber and Tire Manufacturers.....	27,924	67	1,769,407	70	965	38	.....	.....	.....	.....	3,874	41	.....	.....	1,803,409	47	2,859,022	91	.....	.....
State Mutual.....	10,626	88	574,870	74	4,449	09	.....	.....	.....	.....	5,173	95	.....	.....	589,946	71	847,685	53	.....	.....
What Cheer Mutual.....	23,736	31	813,944	53	1,718	87	.....	.....	.....	.....	2,500	00	.....	.....	843,775	72	1,260,446	34	.....	.....
Worcester Manufacturers.....	497,151	48	24,163,530	27	44,691	64	.....	.....	.....	.....	98,812	51	.....	.....	24,830,347	12	34,792,502	99	.....	.....
Totals.....	497,151	48	24,163,530	27	44,691	64	1,950	04	21,534	32	98,812	51	2,676	86	24,830,347	12	34,792,502	99	.....	.....

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
 PROFIT AND LOSS ACCOUNT, YEAR ENDING DECEMBER 31st, 1935

Name of Insurer	Gross premium deposits written		Net premium deposits written		Net premium deposits earned		Net losses incurred		Administration and other expenses		Net gain from underwriting		Interest, dividends and rents earned		Increase + or decrease in market value of investments		Profit + or loss on sale of investments		Other revenues expenditures		Net gain for policyholders on operations during the year			
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
American Mutual,.....	965,784	92	838,453	57	783,533	27	48,290	82	69,396	50	665,845	95	78,010	15	372,090	28	12,471	07	.....	.....	1,103,475	31
Arkwright Mutual,.....	2,926,034	53	2,695,887	11	2,628,877	68	165,409	41	272,301	39	2,191,106	88	280,834	37	64,555	21	35,160	90	.....	.....	2,571,717	36
Blackstone Mutual,.....	1,694,077	24	1,509,166	31	1,437,450	16	101,066	05	178,273	45	1,158,110	66	135,033	70	441,075	38	87,474	24	.....	.....	1,646,745	50
Boston Mfrs.,.....	3,858,461	41	3,568,409	46	3,423,463	61	183,573	84	340,623	31	2,899,266	46	275,751	20	200,624	95	63,802	87	.....	.....	3,038,195	58
Cotton & Woollen Mfrs.,.....	696,505	17	618,958	10	612,871	46	41,868	15	68,786	04	502,217	27	74,908	92	29,965	11	10,243	84	.....	.....	555,390	68
Enterprise Mutual,.....	965,784	92	838,453	58	783,533	28	48,290	81	69,391	36	665,851	11	76,020	58	364,186	91	10,672	78	.....	.....	1,095,385	82
Fall River Mfrs.,.....	1,102,498	96	1,007,105	81	991,978	60	63,937	03	79,851	49	848,190	08	87,076	87	105,981	28	48,133	37	.....	.....	993,114	86
Firemen's Mutual,.....	2,503,603	34	2,208,201	59	2,099,630	36	130,553	85	315,571	44	1,653,505	07	208,463	12	442,215	61	121,738	86	.....	.....	2,182,444	94
Hope Mutual,.....	631,275	64	562,136	04	538,405	95	39,448	55	83,556	16	415,401	24	50,841	12	10,593	23	8,791	70	.....	.....	483,816	31
Industrial Mutual,.....	348,049	58	309,276	04	306,347	67	20,817	36	33,553	66	249,976	65	42,480	45	14,097	43	8,291	40	.....	.....	285,502	49
Manufacturers Mutual,.....	1,609,641	53	1,397,422	64	1,305,888	85	80,484	68	134,112	21	1,091,291	96	124,256	63	567,526	82	22,204	49	.....	.....	1,760,870	92
Mechanics Mutual,.....	965,784	92	838,453	58	783,533	28	48,290	81	72,828	15	550,603	98	87,966	90	392,462	62	12,565	36	.....	.....	1,102,379	83
Merchants Mutual,.....	790,611	58	699,218	61	664,932	95	41,500	82	72,828	15	662,333	94	44,324	27	106,651	27	23,060	82	.....	.....	678,518	70
Mill Owners' Mutual,.....	973,543	00	866,696	14	821,219	72	56,428	27	102,457	51	662,333	94	73,116	02	238,852	83	51,589	82	.....	.....	922,712	97
Paper Mill Mutual,.....	453,111	66	396,112	61	379,275	84	22,689	66	33,409	84	291,454	38	38,083	04	48,824	07	10,493	48	.....	.....	367,868	01
Philadelphia Mfrs.,.....	1,054,943	99	990,916	79	898,220	28	18,728	68	33,409	84	252,712	39	27,746	28	12,926	75	9,997	68	.....	.....	277,529	60
Protection Mutual,.....	679,667	49	594,168	87	573,915	36	34,034	51	126,477	77	709,890	22	53,631	02	102,632	71	10,546	07	.....	.....	875,748	93
Rhode Island Mutual,.....	1,609,641	53	1,397,422	64	1,305,888	85	80,484	68	159,366	07	1,066,038	10	134,183	20	614,161	49	19,514	80	.....	.....	1,794,867	99
Rubber Mfrs.,.....	696,505	17	618,958	10	612,871	46	41,868	15	68,703	58	502,299	73	75,831	36	12,261	36	36,864	33	.....	.....	551,484	10
State Mutual,.....	1,931,569	84	1,676,907	18	1,567,066	62	96,581	01	196,897	31	1,273,587	70	53,875	13	12,481	72	10,875	54	.....	.....	2,227,623	33
What Cheer Mutual,.....	631,275	65	562,136	05	538,547	27	39,441	72	83,413	51	415,692	04	53,875	13	12,481	72	10,875	54	.....	.....	490,983	33
Worcester Mfrs.,.....	1,090,717	27	1,062,676	68	983,924	76	63,385	27	95,740	04	824,799	45	82,840	82	51,568	00	27,605	00	.....	.....	931,603	87
Totals,.....	28,520,249	69	25,414,095	32	24,346,128	19	1,529,027	02	2,849,347	74	19,967,753	43	2,354,305	21	4,582,356	72	425,707	51	8,944	92	26,469,822	93

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
 SURPLUS ACCOUNT, YEAR ENDING DECEMBER 31st, 1935

Name of Insurer	Amount to credit of policyholders, January 1st, 1935		Net gain for policyholders on operations during the year		Premiums paid in advance		Unused premium deposits returned to policyholders		Transferred from contingency reserve		Ledger assets not admitted		Surplus of admitted assets over all liabilities	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Mutual	793,562	65	1,103,475	31	.....	733,153	99	.....	.....	2,084	65	1,161,799	32
Arkwright Mutual	3,093,441	16	2,571,717	36	2,373,384	53	443,691	53	41,931	90	4,623,533	92
Boston Mutual	1,466,813	97	1,646,745	50	.....	1,262,198	58	.....	.....	4,437	50	1,346,923	60
Boston Manufacturers	3,864,682	66	3,038,195	58	3,058,362	04	552,594	42	71,423	85	4,325,984	67
Cotton and Woolen Manufacturers	1,113,300	89	555,390	68	537,853	27	13,336	98	3,730	23	1,120,448	05
Enterprise Mutual	772,261	71	1,095,385	82	.....	733,153	99	.....	.....	2,084	65	1,32,408	89
Fall River Manufacturers	1,317,585	54	993,114	86	.....	911,357	48	.....	.....	7,226	84	1,32,408	89
Firemen's Mutual	2,097,757	14	2,182,444	94	1,853,673	02	16,240	02	6,950	00	2,335,619	08
Hope Mutual	743,714	11	483,816	31	.....	471,708	08	.....	.....	3,172	09	752,950	75
Industrial Mutual	680,121	23	285,502	49	268,926	62	3,904	74	1,860	11	698,798	73
Manufacturers' Mutual	1,473,325	56	1,760,870	92	.....	1,221,923	33	.....	.....	2,084	65	2,008,798	73
Mechanics' Mutual	1,018,730	36	1,102,379	83	.....	733,154	00	.....	.....	3,084	64	1,385,876	55
Mercantile Mutual	285,741	92	678,518	70	585,370	41	14,139	19	2,190	00	390,839	40
Merchants' Mutual	753,137	08	922,712	97	.....	719,202	90	.....	.....	2,582	76	954,064	30
Mill Owners' Mutual	366,075	66	367,868	01	.....	320,209	96	.....	.....	1,958	58	411,775	13
Paper Mill Mutual	429,076	14	277,529	60	278,490	33	6,780	42	1,678	12	433,217	71
Philadelphia Manufacturers	704,735	08	875,748	93	821,227	69	75,596	15	21,414	78	813,438	26
Protection Mutual	558,442	68	531,842	01	.....	480,314	97	.....	.....	2,937	77	607,031	95
Rhode Island Mutual	1,580,672	02	1,794,867	99	1,221,923	33	6,356	18	3,740	42	2,150,142	26
Rubber Manufacturers	1,143,789	43	551,484	10	.....	537,853	27	.....	.....	3,740	23	1,160,046	21
State Mutual	2,101,876	40	2,227,623	82	.....	1,466,308	01	.....	.....	4,169	30	2,859,022	91
What Cheer Mutual	831,941	24	490,983	33	.....	472,056	95	.....	.....	3,182	09	847,685	53
Worcester Manufacturers	1,239,136	03	931,603	87	.....	904,236	98	.....	.....	6,036	58	1,260,446	34
Totals	29,329,920	66	26,469,822	93	21,966,043	73	1,132,639	63	173,836	50	34,792,502	99

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
 ABSTRACT OF BUSINESS TRANSACTED DURING 1935 (ALL BUSINESS)

Name of Insurer	Risks		PREMIUMS				Net losses incurred	Unused premium deposits on expired policies returned to policyholders or applied against current premiums due	
	Gross risks written	Net at risk	Gross premiums written		Cancelled and reinsured				Net premiums written
			\$	c.	\$	c.				$	c.
American Mutual.....	177,863,105 00	298,296,788 00	965,784 92	127,331 35	838,453 57	48,290 82	733,153 99		
Arkwright Mutual.....	536,626,572 00	800,017,469 00	2,926,034 53	230,147 42	2,695,887 11	165,409 41	2,373,384 53		
Blackstone Mutual.....	307,822,736 00	513,834,615 00	1,694,077 24	184,910 93	1,509,166 31	101,066 05	1,262,198 58		
Boston Manufacturers.....	721,199,598 00	1,057,283,494 00	3,858,461 41	290,051 95	3,568,409 46	183,573 84	3,058,362 04		
Cotton & Woollen Manufacturers.....	121,801,263 00	192,892,584 00	696,505 17	77,547 07	618,958 10	41,868 15	537,853 27		
Enterprise Mutual.....	177,863,105 00	298,296,788 00	965,784 92	127,331 34	838,453 58	48,290 81	733,153 99		
Fall River Manufacturers.....	199,271,595 00	290,854,551 00	1,102,498 96	95,393 15	1,007,105 81	63,937 03	911,357 48		
Firemen's Mutual.....	455,220,687 00	773,527,796 00	2,503,603 34	293,401 75	2,208,201 59	130,553 85	1,853,673 02		
Hope Mutual.....	111,300,573 00	189,774,051 00	631,275 64	69,139 60	562,136 04	39,448 55	471,708 08		
Industrial Mutual.....	60,848,133 00	96,368,792 00	348,049 58	38,773 54	309,276 04	20,817 36	268,926 62		
Manufacturers' Mutual.....	296,438,508 00	497,161,311 00	1,609,641 53	212,218 89	1,397,422 64	80,484 68	1,221,923 33		
Mechanics' Mutual.....	177,863,105 00	298,296,786 00	965,784 92	127,331 34	838,453 58	48,290 81	733,154 00		
Mercantile Mutual.....	143,753,901 00	244,271,930 00	790,611 58	91,392 97	699,218 61	41,500 82	585,370 41		
Merchants' Mutual.....	77,106,728 00	299,068,261 00	973,543 00	106,846 86	866,696 14	56,428 27	719,202 90		
Mill Owners' Mutual.....	79,509,453 00	135,175,205 00	453,111 66	56,999 95	396,112 61	22,689 66	320,209 96		
Paper Mill Mutual.....	62,043,960 00	81,986,826 00	341,160 35	24,202 53	316,957 82	18,728 68	278,490 33		
Philadelphia Manufacturers.....	182,317,453 00	294,258,231 00	1,054,943 99	164,027 20	890,916 79	61,852 29	821,227 69		
Protection Mutual.....	119,264,180 00	202,762,795 00	679,667 49	85,498 62	594,168 87	34,034 51	480,314 97		
Rhode Island Mutual.....	121,801,263 00	497,161,311 00	1,609,641 53	212,218 89	1,397,422 64	80,484 68	1,221,923 33		
Rubber Manufacturers.....	355,726,209 00	596,593,575 00	1,931,569 84	254,662 66	1,676,907 18	96,581 61	1,466,308 01		
State Mutual.....	111,300,572 00	189,774,211 00	631,275 65	69,139 60	562,136 05	39,441 72	472,056 95		
What Cheer Mutual.....	197,751,977 00	285,895,016 00	1,090,717 27	88,040 59	1,002,676 68	63,385 27	904,236 98		
Worcester Manufacturers.....	5,191,133,184 00	8,326,144,970 00	28,520,249 68	3,106,154 37	25,414,095 32	1,529,027 02	21,966,043 73		
Totals.....									

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
 ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO DURING 1935

Name of Insurer	RISKS			PREMIUMS			Net losses incurred, including adjustment expenses					
	Gross risks written		Net at risk	Gross premiums written		Cancelled and reinsured		Net premiums written				
	\$	c.		\$	c.			\$	c.			
American Mutual	5,877,094	00	11,290,755	00	32,917	16	5,128	52	27,788	64	608	79
Arkwright Mutual	12,639,841	00	22,680,128	00	73,455	29	10,988	47	63,366	82	2,319	26
Blackstone Mutual	8,638,817	00	17,686,783	00	50,117	28	6,728	09	43,389	19	1,502	36
Boston Manufacturers	3,131,932	00	25,937,794	00	28,177	19	12,600	00	83,017	19	4,156	29
Cotton & Woollen Manufacturers	3,132,151	00	5,327,795	00	39,357	73	2,294	38	18,239	15	564	50
Enterprise Mutual	5,877,094	00	9,297,755	00	27,871	16	3,128	32	27,788	64	608	79
Fall River Manufacturers	4,664,671	00	9,169,443	00	71,812	16	7,574	88	23,257	28	480	43
Fremen's Mutual	11,795,117	00	20,877,207	00	7,387	25	1,983	29	63,767	41	1,933	43
Hope Mutual	3,670,459	00	7,911,494	00	10,782	37	1,183	92	18,798	45	498	22
Industrial Mutual	1,566,074	00	2,911,494	00	18,817	92	5,547	51	9,119	35	282	25
Manufacturers' Mutual	9,795,156	00	18,817,926	00	54,866	92	8,547	51	46,311	39	1,014	78
Mechanics' Mutual	5,877,093	00	11,290,755	00	32,917	16	2,456	65	27,788	05	608	75
Mercantile Mutual	3,724,774	00	6,592,802	00	22,593	72	2,456	65	20,117	27	610	55
Merchants' Mutual	5,185,558	00	10,752,737	00	30,140	63	3,913	36	26,317	27	610	55
Mill Owners' Mutual	1,698,443	00	3,204,377	00	10,735	02	1,211	42	9,352	20	350	52
Paper Mill Mutual	1,172,090	00	1,889,204	00	7,188	33	833	84	6,352	60	230	20
Philadelphia Manufacturers	4,221,635	00	8,318,622	00	17,188	33	3,445	71	23,721	61	560	54
Protection Mutual	2,412,635	00	4,320,498	00	26,167	32	1,817	13	14,285	40	525	81
Rhode Island Mutual	9,795,156	00	18,817,926	00	54,861	92	8,547	53	46,314	39	1,014	68
Rubber Manufacturers	3,132,151	00	5,322,790	00	20,533	73	2,294	58	18,239	15	564	50
State Mutual	11,754,151	00	22,882,511	00	65,834	31	10,257	03	55,577	28	1,217	59
What Cheer Mutual	3,670,460	00	7,387,254	00	21,782	37	2,983	63	18,798	74	498	22
Worcester Manufacturers	4,445,278	00	8,610,300	00	26,482	20	5,134	93	21,347	27	1,062	15
Totals	140,857,746	00	265,808,303	00	828,217	20	115,067	07	713,150	13	22,400	57

D

FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS;
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES
ASSETS, DECEMBER 31ST, 1935

Name	LEDGER ASSETS						NON-LEDGER ASSETS						Total of ledger and non-ledger assets	
	Real estate	Mortgage loans on real estate	Loans or liens on policies	Bonds and debentures	Cash on hand and in banks	All other	Total ledger assets	Interest and rents due and accrued	Collections reported not yet received	All other	Total non-ledger assets	Total		
												\$	c.	\$	c.
Canadian Order of Chosen Friends.	32,000 00		129,307 81	2,346,266 42	126,899 88		2,634,474 11	34,549 70	24,857 73	743 18	60,150 61	\$	c.	2,694,624 72
Canadian Order of Foresters.	29,000 00		178,950 20	16,244,175 41	226,175 04		16,678,300 65	381,417 86	64,330 17	6,617 68	452,365 71	\$	c.	17,130,666 36
Civil Service M.B. Society.			1,015 78	155,698 74	1,067 17		157,781 69	2,024 99	25 08		2,050 07			159,831 76
Hamilton Firemen.			975 56	580,234 01	3,455 43		584,665 00							584,665 00
Hamilton Police.	3,766 37	34,450 00		471,101 98	17,229 14		526,547 49							526,547 49
London Police.				297,553 22	12,671 99		310,225 21							310,225 21
Ont. Commercial Travellers Ass'n.	7,811 09	508,794 18		529,912 81	11,892 99		1,038,411 07	33,772 62	1,092,183 69	33,772 62				1,092,183 69
Ottawa Firemen.				479,248 29	27,442 57		506,690 86	6,390 46		6,390 46				513,081 32
Ottawa Police.	7,000 00			394,441 56	11,816 84		413,258 40	7,610 68		7,610 68				420,869 08
Sons of England.	37,626 39	6,914 54	17,672 00	350,950 84	49,271 37	5,000 00	462,435 14	4,743 78		4,743 78				467,178 92
Sons of Scotland.			9,015 97	1,550,851 90	19,505 37		1,584,373 64	23,595 02	7,178 00		30,773 02			1,615,146 66
St. Joseph I'Union du Canada.	125,600 00		103,526 82	3,703,537 72	61,601 01	5,233 15	3,999,498 70	28,811 28	15,766 00	111,014 98	155,592 26			4,155,090 96
Stratford M.B. Fund.				92,557 22	2,430 21		94,987 43	2,052 87		2,052 87				97,040 30
Toronto Firemen.				8,334,048 45	14 67		8,334,063 12	33,908 65		33,908 65				8,367,971 79
Toronto Police.		40,000 00		3,303,504 33	88 72		3,343,593 05	57,350 55		57,350 55				3,400,975 90
Totals.	235,803 85	597,158 72	440,464 14	33,334,082 90	571,562 80	10,233 15	35,189,305 56	616,225 46	112,156 98	118,612 78	846,995 22			36,036,300 78

FRATERNAL SOCIETIES—Continued
ASSETS AND LIABILITIES ACCORDING TO FUNDS, DECEMBER 31ST, 1935

Name	ASSETS (LEDGER AND NON-LEDGER)						LIABILITIES (EXCEPT RESERVE)													
	Mortuary Fund		Sickness and other beneficiary funds		Special funds		General Fund		Total		Mortuary Fund		Sickness and other beneficiary funds		Special funds		General Fund		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Order of Chosen Friends.....	2,414,849	18	226,650	91	21,897	07	31,227	56	2,694,624	72	36,904	64	1,454	84	35	20	546	69	38,941	37
Canadian Order of Foresters.....	16,461,086	83	632,370	91	.....	.....	37,208	62	17,140,666	36	154,065	56	4,663	75	.....	.....	2,305	45	161,034	76
Civil Service M. B. Society.....	159,831	76	584,665	00	.....	.....	.....	.....	159,831	76	549	45	.....	.....	.....	.....	.....	.....	549	45
Hamilton Firemen.....	.....	.....	526,547	49	.....	.....	.....	.....	526,547	49	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hamilton Police.....	.....	.....	310,225	21	.....	.....	.....	.....	310,225	21	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Police.....	.....	.....	.....	.....	.....	.....	.....	.....	1,092,183	69	42,118	93	.....	.....	.....	.....	.....	.....	42,118	93
Ontario Commercial Travellers Ass'n.....	1,092,183	69	513,081	32	.....	.....	.....	.....	513,081	32	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Firemen.....	.....	.....	420,869	08	.....	.....	.....	.....	420,869	08	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ottawa Police.....	.....	.....	37,308	78	.....	.....	.....	.....	467,178	92	1,397	50	.....	.....	.....	.....	.....	.....	1,600	91
Sons of England.....	325,856	46	.....	.....	26,736	10	77,277	58	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sons of Scotland.....	1,570,392	61	36,561	62	.....	.....	5,637	36	1,615,146	66	10,580	91	.....	.....	.....	.....	.....	.....	10,580	91
St. Joseph's Union du Canada.....	.....	.....	340,542	16	.....	.....	.....	.....	4,155,090	96	25,388	96	.....	.....	.....	.....	.....	.....	.....	.....
Stratford, M. B. Fund.....	3,739,711	90	97,040	30	.....	.....	40,981	86	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Firemen.....	.....	.....	2,868,173	41	.....	.....	.....	.....	97,040	30	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Toronto Police.....	.....	.....	3,400,975	90	.....	.....	.....	.....	2,868,173	41	6,853	25	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	25,763,912	43	9,995,012	09	85,043	28	192,332	98	36,036,300	78	277,859	20	30,662	33	82	73	3,055	55	311,659	81

FRATERNAL SOCIETIES—Continued
MORTUARY FUND, DECEMBER 31ST, 1935

Name	Balance ledger assets, Dec. 31st, 1934		RECEIPTS						DISBURSEMENTS					Balance ledger assets, Dec. 31st, 1935						
	\$	c.	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Claims	Loss on sale of securities	All other	Transfers to other funds	Total	\$	c.					
Canadian Order of Chosen Friends.....	2,538,982	08	254,769	38	4,220	41	193	19	365,589	79	239,524	50	37,775	76	22,703	95	300,004	21	2,604,567	66
Canadian Order of Foresters.....	15,940,067	09	813,145	28	775,269	10	18,966	94	1,607,381	32	899,940	78	1,865	04	95,000	00	996,805	82	16,550,642	59
Civil Service M.B. Society.....	148,008	98	13,091	70	7,362	66	6	13	20,460	49	4,800	00	950	54	605	15	6,360	76	162,108	71
Ontario Com. Travellers Ass'n.....	1,017,306	03	25,280	00	9,065	88	.....	.....	91,154	92	34,800	00	.....	.....	15,159	88	50,049	88	1,058,411	07
Sons of England.....	320,470	96	35,316	45	12,248	29	.....	.....	47,564	74	34,011	25	.....	.....	5,496	03	45,692	81	322,342	89
Sons of Scotland.....	1,492,378	15	81,888	16	71,012	93	.....	.....	157,281	97	77,020	81	.....	.....	1,424	66	108,445	47	1,541,214	65
St. Joseph l'Union du Canada.....	4,485,251	98	221,057	71	115,062	93	.....	.....	336,861	64	167,691	73	.....	.....	26,356	92	194,048	65	4,628,064	97
Totals.....	25,942,465	27	1,444,548	68	1,144,171	76	20,221	24	741	00	2,626,294	87	1,457,879	07	5	07	1,701,407	60	26,867,352	54

SICKNESS FUND AND SICKNESS AND FUNERAL FUND

Canadian Order of Chosen Friends.....	230,216	00	13,189	25	11,179	05	.....	.....	24,368	30	13,606	80	.....	.....	4,545	64	18,152	44	236,431	86
Canadian Order of Foresters.....	657,817	34	70,279	23	27,512	79	2,000	62	99,792	64	69,880	00	.....	.....	.....	.....	69,880	00	687,729	98
Sons of Scotland.....	34,145	70	2,426	15	1,279	97	3	00	3,709	12	1,961	44	.....	.....	.....	.....	1,961	44	35,893	38
St. Joseph l'Union du Canada.....	299,124	55	53,868	53	7,687	15	.....	.....	61,555	68	46,433	60	.....	.....	.....	.....	46,433	60	314,246	63
Totals.....	1,221,303	59	139,763	16	47,658	96	2,003	62	189,425	74	131,881	84	.....	.....	.....	.....	136,427	48	1,274,301	85

FUNERAL FUND

Sons of England.....	40,752	76	24,067	65	1,763	88	26,318	38	27,047	50	3,016	53	30,064	03	37,007	11
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CHILD OR JUVENILE FUND

Canadian Order of Chosen Friends.....	18,795 84	1,809 86	1,125 58	200 10	3,135 54	1,895 55	20,035 83
Sons of England.....	349 01	150 90	5 28	.....	156 18	.....	.....	46 35	458 84
Sons of Scotland.....	1,957 87	561 63	9 75	.....	571 38	.....	.....	571 00	2,529 25
St. Joseph l'Union du Canada.....	19,670 59	5,109 64	542 55	.....	5,652 19	1,165 00	341 25	741 00	23,075 53
Totals.....	40,773 31	7,632 03	1,683 16	200 10	9,515 29	1,165 00	341 25	2,682 90	46,099 45

WIDOWS AND ORPHANS FUND

Sons of England.....	1,348 03	5 00	58 11	63 11	1,411 14
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PENSION AND BENEFIT FUND (Municipal Pension Fund Associations Only)

Hamilton Firemen.....	526,491 39	23,161 33	27,690 95	20,668 45	96 90	71,617 63	12,688 22	755 80	13,444 02	584,665 00
Hamilton Police.....	494,287 12	19,185 30	24,943 05	.....	579 84	44,708 19	11,199 17	1,248 65	12,447 82	526,547 49
London Police.....	292,967 57	7,592 11	14,084 68	.....	60 00	22,336 79	4,930 15	149 00	5,079 15	310,225 21
Ottawa Firemen.....	456,533 84	25,317 99	15,339 74	4,074 58	11,003 68	55,735 99	4,090 35	1,488 62	5,578 97	506,690 86
Ottawa Police.....	388,997 10	28,592 44	18,433 67	.....	163 60	47,189 71	20,336 01	.....	20,336 01	415,850 80
Stratford, City of.....	87,653 06	2,670 12	4,303 79	.....	2,600 00	1,372 50	.....	170 74	2,239 54	94,987 43
Toronto Firemen.....	2,692,846 88	101,925 17	130,199 37	.....	21,560 00	259,684 54	91,642 19	1,359 75	93,001 94	2,859,529 48
Toronto Police.....	3,082,827 79	148,809 16	155,491 66	3,375 64	153,941 00	461,617 46	154,887 66	1,228 92	156,116 58	3,388,328 67
Totals.....	8,022,604 75	357,253 62	391,086 91	28,118 67	196,005 02	972,464 22	301,146 25	6,401 48	308,244 03	8,686,824 94

SPECIAL FUNDS

Canadian Order of Chosen Friends: Guarantee Fund.....	1,000 00	295 27	15 07	.....	310 34	.....	.....	310 34	1,000 00
Sons of England: Guarantee Fund.....	13,696 57	420 78	602 74	.....	1,023 52	136 18	.....	4,930 74	9,653 17
Supreme Lodge Expose Fund.....	9,014 51	5,966 15	209 93	.....	6,176 08	.....	.....	490 18	14,700 41
Shakespeare Memorial Fund.....	352 81	11 00	4 98	.....	15 98	.....	.....	.....	368 79
St. Joseph l'Union du Canada: General Reserve Fund.....	29,720 79	3,967 83	777 89	.....	4,745 72	.....	.....	659 00	33,807 51
Oeuvre du Centin Collegial.....	16 70	201 25	.....	.....	201 25	.....	.....	.....	170 42
Totals.....	53,801 38	10,862 28	1,610 61	.....	12,472 89	136 18	.....	6,390 26	59,577 41

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES

ASSETS—DECEMBER 31ST, 1935

Name of Insurer	Book value of bonds	Cash on hand, in banks and other depositories	Premium deposits uncollected	Other assets	Interest and dividends due and accrued	Market value of bonds over book value	Total admitted assets
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canadian Reciprocal Underwriters.....	112,625 00	12,171 66	6,925 12	1,181 03	1,181 03		132,902 81
Canners Exchange Subscribers.....	1,775,000 00	1,384,200 77	123,337 49	12,495 74	12,495 74	107,251 56	3,402,285 56
Warner Reciprocal Subscribers.....	473,583 25	382,704 16	58,949 79	3,881 34	3,881 34	41,573 00	960,691 54
Totals.....	2,361,208 25	1,779,076 59	189,212 40	17,558 11	17,558 11	148,824 56	4,495,879 91

LIABILITIES—DECEMBER 31ST, 1935

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Expenses and Reinsurance premiums accrued	Taxes accrued	Total liabilities	Excess of assets over liabilities
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canadian Reciprocal Underwriters.....	178 00	18,743 07	499 66	219 65	19,640 38	113,262 43
Canners Exchange Subscribers.....	16,675 00	714,565 02	12,755 47	18,062 60	762,058 09	2,640,227 47
Warner Reciprocal Subscribers.....	934 08	300,643 93	3,044 50	6,490 29	311,112 80	649,578 74
Totals.....	17,787 08	1,033,952 02	16,299 63	24,772 54	1,092,811 27	3,403,068 64

PROFIT AND LOSS ACCOUNT—1935

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Administration and other expenses	Net underwriting profit or savings for subscribers
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Canadian Reciprocal Underwriters.....	35,795 40	34,537 40	29,551 65	13,230 31	6,426 83	9,894 51
Canners Exchange Subscribers.....	2,502,322 39	1,666,646 05	1,540,678 54	313,194 83	474,060 08	753,423 63
Warner Reciprocal Subscribers.....	845,575 82	634,394 52	597,407 29	205,077 91	160,914 47	231,414 91
Totals.....	3,383,693 61	2,335,577 97	2,167,637 48	531,503 05	641,401 38	994,733 05

SURPLUS ACCOUNT—1935

Name of Insurer	Amount to credit of subscribers at Jan. 1, 1935		Net underwriting profit or savings for subscribers		Other revenue (net)		Savings and profits returned to subscribers		Transferred to special surplus or reserve accounts		Amount held to credit of subscribers' surplus		Special surplus or reserve accounts		Non-admitted assets		Surplus of admitted assets over all liabilities	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Reciprocal Underwriters.....	107,547	37	9,894	51	10,130	32	13,579	41	-1,946	29	115,939	08	43	35	2,720	00	113,262	43
Canners Exchange Subscribers.....	956,917	80	753,423	63	92,671	58	572,427	77	180,867	96	1,049,717	28	1,594,031	35	3,521	16	2,640,227	47
Warner Reciprocal Subscribers.....	270,488	54	231,414	91	28,831	23	187,444	63	43,445	98	299,844	07	359,830	40	10,095	73	649,578	74
Totals.....	1,334,953	71	994,733	05	131,633	13	773,451	81	222,367	65	1,465,500	43	1,953,905	10	16,336	89	3,403,068	64

ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO—1935

Name of Insurer	Gross premium deposits written		Return premiums		Net premium deposits written		Net premium deposits earned		Net losses incurred		Net savings and profits credited to subscribers	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Canadian Reciprocal Underwriters.....	9,108	40	398	29	8,710	11	7,691	80	6,081	25	2,985	11
Canners Exchange Subscribers.....	57,673	37	16,133	97	41,539	40	38,179	36	75,856	02	11,953	09
Warner Reciprocal Subscribers.....	737	57	.....	.....	737	57	388	04	.....	.....	.....	.....
Totals.....	67,519	34	16,532	26	50,987	08	46,259	20	81,937	27	14,938	20

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK, MUTUAL LIFE, AND CASH MUTUAL INSURANCE COMPANIES NOT REGISTERED UNDER THE DOMINION INSURANCE ACTS, FOR THE YEAR ENDING DECEMBER 31st, 1935

I—BONDS AND DEBENTURES PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 10	Province of Ontario, 5%, 1948	\$66,500 00	\$65,177 53	Waterloo Bond Corp.
Jan. 22	MacLaren-Quebec Power, 5½%, 1964	15,000 00	13,809 97	C. H. Burgess & Co.
Feb. 4	Can. Nor. Power Co., 5%, 1953	15,000 00	13,838 47	Cochran, Murray & Co.
Feb. 26	MacLaren-Quebec Power, 5½%, 1964	10,000 00	9,785 77	Harris, Ramsay & Co.
Mar. 23	Gatineau Power Co., 5%, 1956	10,000 00	9,756 00	A. E. Ames & Co.
Mar. 28	Province of New Brunswick, 4½%, 1958	10,000 00	10,925 00	Waterloo Bond Corp.
Apr. 2	Dominion of Canada, 4½%, 1958	25,000 00	27,750 00	Waterloo Bond Corp.
Apr. 2	Province of Ontario, 4½%, 1945	25,000 00	23,648 75	A. E. Ames & Co.
Apr. 2	Province of Ontario, 4½%, 1940	45,000 00	42,896 28	A. E. Ames & Co.
May 1	Westmount Golf & Country Club, Ltd., 5%, 1935-50	5,000 00	5,000 00	Direct.
May 27	Province of New Brunswick, 5½%, 1950	25,000 00	25,048 75	W. C. Pitfield & Co.
June 18	Dominion of Canada, 4½%, 1958	50,000 00	49,612 05	A. E. Ames & Co.
June 15	Province of Ontario, 3%, 1940	28,500 00	23,635 50	Dominion Securities Corp.
July 20	Province of Nova Scotia, 4½%, 1952	10,000 00	10,436 39	Bell, Gouinlock.
July 20	Province of Nova Scotia, 4½%, 1961	10,000 00	10,528 89	Cochran, Murray.
July 19	Hydro-Electric Power Com., 4½%, 1970	10,000 00	11,037 50	Cochran, Murray.
July 19	Dominion of Canada, 4½%, 1958	20,000 00	20,996 65	Waterloo Bond Corp.
July 18	Hydro-Electric Power Com., 4½%, 1970	10,000 00	10,336 51	Harris, Ramsay & Co.
Sept. 7	Province of Nova Scotia, 3%, 1945	29,000 00	23,845 50	Gairdner & Co.
Sept. 17	Dominion of Canada, 4½%, 1957	15,000 00	15,825 00	Waterloo Bond Corp.
Sept. 23	Dominion of Canada, 3½%, 1949	10,000 00	10,050 00	Seagram, Harris & Co.
Sept. 27	Duke-Price Power Co., 6%, 1966	5,000 00	5,169 10	Harris, Ramsay & Co.
Oct. 1	Duke-Price Power Co., 6%, 1966	10,000 00	10,156 00	C. H. Burgess & Co.
Oct. 9	Dominion of Canada, 4½%, 1958	10,000 00	10,436 39	A. E. Ames & Co.
Oct. 13	Province of Saskatchewan, 4%, 1960	10,000 00	9,627 83	Dymont, Anderson & Co.
Nov. 28	Dominion of Canada, 4%, 1945	25,000 00	22,652 89	Fry, Mills & Spence.
Nov. 30	Province of Nova Scotia, 3%, 1947	29,000 00	23,700 50	A. E. Ames & Co.
Dec. 7	Dominion of Canada, 4½%, 1958	3,000 00	3,232 50	Waterloo Bond Corp.
	Accumulation of book values towards par.		1,028 61	
	Totals	\$536,000 00	\$519,944 33	

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 3	Prov. of Prince Edward Island, 5%, 1950	\$1,000 00	\$1,115 00	Matthews & Co.
May 20	Province of Ontario, 4½%, 1950	25,000 00	27,250 00	Bartlett, Cayley & Co.
Jan. 16	City of Sherbrooke, 5%, 1964	4,000 00	4,397 60	Matthews & Co.
Jan. 3	City of St. Catharines, 5%, 1945	1,000 00	1,096 20	Matthews & Co.
Jan. 14	City of Montreal, 6%, 1941	1,000 00	1,070 00	L. G. Audette.
Jan. 3	Town of Preston, 5%, 1950	1,000 00	1,068 40	Matthews & Co.
Feb. 25	Town of Kincardine, 5%, 1936	1,000 00	1,000 00	Matthews & Co.
Jan. 16	Village of Forest Hill, 6%, 1946	1,000 00	1,177 90	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1941	701 96	714 38	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1942	737 06	751 65	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1943	773 91	790 78	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1944	812 60	831 86	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1945	853 23	874 99	Matthews & Co.
Jan. 16	Village of Madoc, 5%, 1946	895 90	920 36	Matthews & Co.
Jan. 17	Village of Acton, 6½%, 1945	1,000 00	1,161 20	Matthews & Co.
Jan. 28	B.C. Telephone Co., 5%, 1960	2,000 00	2,110 00	Matthews & Co.
Feb. 26	B.C. Telephone Co., 5%, 1960	3,000 00	3,165 00	Matthews & Co.
Jan. 31	Canada Bread Co., 6%, 1941	1,000 00	1,050 00	John Stark & Co.
Jan. 29	Canada Bread Co., 6%, 1941	3,500 00	3,675 00	John Stark & Co.
Feb. 11	Canada Bread Co., 6%, 1941	500 00	525 00	Matthews & Co.
Feb. 11	Canada Bread Co., 6%, 1941	1,000 00	1,052 50	Matthews & Co.
Jan. 25	Canada Cement Co., 5½%, 1947	10,000 00	10,450 00	Matthews & Co.
Jan. 29	Shawinigan Water & Power, 4½%, 1967	10,000 00	9,837 50	John Stark & Co.
Jan. 31	Duke-Price Co., 6%, 1966	5,000 00	5,068 75	John Stark & Co.
Mar. 5	MacLaren-Quebec Power Co., 5½%, 1964	15,000 00	15,600 00	Matthews & Co.
May 20	N.S. Light & Power, 5%, 1958	10,000 00	10,262 50	Matthews & Co.
May 14	Can. Nat. Railway, 3%, 1944	5,000 00	4,950 00	Matthews & Co.
May 14	Can. Nat. Railway, 3%, 1944	45,000 00	44,493 75	Matthews & Co.
June 17	T. & N.O. Railway, 4%, 1953	35,000 00	36,312 50	Matthews & Co.
May 14	Provincial Paper, Ltd., 5½%, 1947	10,000 00	10,287 50	Matthews & Co.
June 28	Roland Paper Co., 5½%, 1948	3,000 00	3,648 75	Matthews & Co.
Feb. 2	St. Luke's Hospital, 6%, 1942	2,000 00	2,114 50	John Stark & Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

THE EMPIRE LIFE INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 11	St. Luke's Hospital, 6%, 1945	\$10,000 00	\$10,698 00	Matthews & Co.
Oct. 9	Dominion of Canada, 4½%, 1958	50,000 00	52,437 50	Matthews & Co.
Nov. 15	Dominion of Canada, 3%, 1955	175,000 00	172,812 50	Matthews & Co.
Oct. 25	Province of Alberta, 5%, 1959	15,000 00	14,295 00	John Stark & Co.
Sept. 6	Province of Nova Scotia, 3%, 1950	25,000 00	22,216 61	Matthews & Co.
Aug. 19	Province of Saskatchewan, 4½%, 1951	10,000 00	9,900 00	Matthews & Co.
Oct. 25	Province of Saskatchewan, 6½%, 1946	5,000 00	5,107 00	John Stark & Co.
Aug. 13	City of Halifax, 5%, 1965	12,000 00	13,838 40	Matthews & Co.
Sept. 30	City of Kitchener, 6%, 1949	2,000 00	2,194 60	Matthews & Co.
Aug. 14	City of Sherbrooke, 5%, 1952	1,000 00	1,090 00	Griffis, Fairclough & Norsworthy.
July 20	Town of Kincardine, 6%, 1944	1,000 00	1,056 90	McLeod, Young & Weir.
July 20	Town of Kincardine, 6%, 1945	1,000 00	1,061 80	McLeod, Young & Weir.
Aug. 13	Canada Bread Co., 6%, 1941	2,000 00	2,156 20	Matthews & Co.
Aug. 13	Toronto Separate Schools, 6%, 1941	1,000 00	1,091 80	Matthews & Co.
Aug. 27	Canada Bread Co., 6%, 1941	1,000 00	1,072 50	Gardner & Co.
Aug. 27	Canada Bread Co., 6%, 1941	1,000 00	1,078 10	Matthews & Co.
Sept. 4	Dom. Tar & Chemical Co., 6%, 1949	5,000 00	5,043 75	Matthews & Co.
Sept. 27	Rolland Paper Co., 5½%, 1948	500 00	521 25	Matthews & Co.
Dec. 4	Rolland Paper Co., Ltd., 5½%, 1948	1,000 00	1,050 00	McTaggart, Hannaford, Birks, Gordon, Ltd.
Dec. 29	Sch. Dist. E. Kildonan, Man., 5%, 1965	1,411 66	1,411 66	Refunding agreement.
Dec. 31	Town of Watrous, 5½%, 1958	495 66	495 66	Refunding agreement.
	Accumulation of book values towards par		935 35	
	Totals	\$522,681 98	\$530,388 15	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 15	Dominion of Canada, 3%, 1955	\$10,000 00	\$9,875 00	Trusts & Guarantee Co., Ltd.
Dec. 27	Dominion of Canada, 4½%, 1959	30,000 00	32,370 00	Trusts & Guarantee Co., Ltd.
	Totals	\$40,000 00	\$42,245 00	

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 21	Calgary Power Co., Ltd., 5%, 1964	\$8,500 00	\$8,500 00	Matthews & Co.
Feb. 13	Calgary Power Co., Ltd., 5%, 1964	15,000 00	15,000 00	Cochran, Murray & Co., Ltd.
Apr. 26	Guelph and Ontario Investment and Savings Society, 4%, 1940	5,000 00	5,000 00	Guelph and Ontario Investment and Savings Society.
Sept. 11	Province of Ontario, 5½%, 1947	25,000 00	28,430 00	Cochran, Murray & Co.
Sept. 12	Province of Ontario, 5%, 1948	25,000 00	27,937 50	Bell, Gouinlock & Co., Ltd.
Sept. 11	Province of Ontario, 5%, 1948	25,000 00	27,587 50	Harris, Ramsay & Co., Ltd.
Sept. 27	Province of Nova Scotia, 3%, 1945	100,000 00	99,000 00	C. H. Burgess & Co., Ltd.
Sept. 25	City of North Battleford, 5½%, 1953	9,733 33	9,100 66	G. Tower Ferguson & Co.
Nov. 15	Dominion of Canada, 3%, 1955	50,000 00	49,375 00	Harris, Ramsay & Co. (\$30,000); Matthews & Co. (\$20,000).
Dec. 9	Town of Vegreville, 6%, 1950-52	10,324 37	10,324 37	G. Tower Ferguson & Co.
Dec. 27	Dominion of Canada, 4½%, 1959	54,000 00	58,033 80	Fry, Mills, Spence & Co.
Dec. 31	City of North Bay, 5%, 1941	1,000 00	1,000 00	Royal Bank of Canada.
Dec. 31	City of North Bay, 5%, 1939	500 00	500 00	Royal Bank of Canada.
	Totals	\$329,057 70	\$339,788 83	

MERCHANTS FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 28	Province of Quebec, 4¼%, 1958	\$9,000 00	\$10,012 50	Bell, Gouinlock & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 17	Manitoba, 5½%, 1958	\$10,000 00	\$10,700 00	Hanson Bros., Inc.
Jan. 10	Alberta, 6%, 1947	10,000 00	10,900 00	Jemmett, McCarthy & Co.
Jan. 24	Saskatchewan, 5½%, 1952	10,000 00	10,287 50	R. H. Chambers & Co.
Feb. 5	Saskatchewan, 6%, 1952	15,000 00	15,750 00	Wood, Gundy & Co.
Feb. 11	Saskatchewan, 6%, 1952	5,000 00	5,187 50	Wood, Gundy & Co., Ltd.
Feb. 19	Saskatchewan, 6%, 1952	25,000 00	25,968 75	A. E. Ames & Co., Ltd.
Feb. 21	Saskatchewan, 5½%, 1952	30,000 00	30,300 00	R. A. Daly & Co., Ltd.
Feb. 28	Alberta, 6%, 1947	25,000 00	27,125 00	Jas. Richardson & Sons.
Mar. 5	Manitoba, 5½%, 1958	6,000 00	6,420 00	R. A. Daly & Co. Ltd.
Mar. 18	Saskatchewan, 6%, 1952	22,000 00	23,045 00	Wood, Gundy & Co., Ltd.
Mar. 19	Manitoba, 6%, 1947	20,000 00	21,750 00	Hanson Bros., Inc.
Mar. 19	Manitoba, 5½%, 1955	5,000 00	5,337 50	Hanson Bros., Inc.
Mar. 21	Manitoba, 6%, 1947	10,000 00	10,925 00	Mathews & Co.
Mar. 21	Alberta, 6%, 1947	45,000 00	48,656 25	A. E. Ames & Co., Ltd.
Mar. 22	Saskatchewan, 6%, 1952	10,000 00	10,462 50	Mathews & Co.
Mar. 26	Alberta, 6%, 1947	10,000 00	10,847 00	Mathews & Co.
Apr. 1	Saskatchewan, 6%, 1952	10,000 00	10,425 00	A. E. Ames & Co., Ltd.
Apr. 2	Saskatchewan, 6%, 1952	5,000 00	5,245 50	Mathews & Co.
Apr. 15	New Brunswick, 4½%, 1961	20,000 00	20,800 00	R. A. Daly & Co., Ltd.
June 14	Ontario, 6%, 1943	4,000 00	4,270 00	Johnston & Ward.
May 13	Brazil, 5%, 1951	8,000 00	9,200 00	Mathews & Co.
Feb. 12	C.N.R., 5%, 1954	5,800 00	5,800 00	Exchanged for scrip certificates.
Feb. 14	C.N.R., 4½%, 1957	25,000 00	28,750 00	Mathews & Co.
Feb. 15	C.N.R., 5%, 1969	10,000 00	10,975 00	R. A. Daly & Co., Ltd.
Feb. 20	C.N.R., 5%, 1969	10,000 00	11,400 00	Brawley, Cathers & Co.
Feb. 22	C.N.R., 5%, 1969	10,000 00	11,400 00	Cochran, Murray & Co., Ltd.
Feb. 26	C.N.R., 5%, 1954	5,000 00	5,700 00	R. A. Daly & Co., Ltd.
June 6	Hydro-Electric Power, Ont., 6%, 1941	25,000 00	28,750 00	Hanson Bros., Inc.
Jan. 8	Madoc, 5%, 1953-59	8,000 00	8,916 00	Mathews & Co.
Jan. 9	Winnipeg, 4½%, 1961	10,263 93	10,829 91	A. E. Ames & Co., Ltd.
Feb. 14	Winnipeg, 6%, 1942	26,000 00	25,545 00	Bell, Gouinlock & Co., Ltd.
Feb. 19	Winnipeg, 6%, 1946	10,000 00	10,475 00	Jas. Richardson & Sons.
Feb. 22	Montreal, 5%, 1954	10,000 00	10,662 50	Jas. Richardson & Sons.
Feb. 19	East Kildonan, 5%, 1936-60	10,000 00	10,425 00	Hanson Bros., Inc.
Apr. 18	St. John, 6%, 1948	12,000 00	12,000 00	Replacing bondsmat. Feb. 1, 1935.
May 13	St. John, 5%, 1969	2,000 00	2,250 00	Johnston & Ward.
Jan. 7	Beauharnois Power, 5½%, 1973	1,000 00	1,125 00	Johnston & Ward.
Jan. 12	Gatineau Power, 5%, 1956	25,000 00	25,375 00	A. E. Ames & Co., Ltd.
Jan. 25	Shawinigan Water & Power, 5%, 1970	25,000 00	24,750 00	R. A. Daly & Co., Ltd.
Jan. 29	McCull Frontenac Oil Co., 6%, 1949	20,000 00	20,750 00	Dom. Securities Corp., Ltd.
Feb. 2	Ottawa Valley Power, 5½%, 1970	3,000 00	3,135 00	Cochran, Murray & Co., Ltd.
Feb. 13	Calgary Power Co., 5%, 1964	15,000 00	15,900 00	Wood, Gundy & Co., Ltd.
Feb. 18	McCull Frontenac Oil Co., 6%, 1949	10,000 00	10,075 00	Mathews & Co.
Feb. 19	Calgary Power Co., 5%, 1964	15,000 00	15,712 50	McLeod, Young, Weir & Co., Ltd.
Feb. 19	Canada Northern Power, 5%, 1953	5,000 00	5,037 50	Cochran, Murray & Co., Ltd.
Feb. 20	British Columbia Power, 5½%, 1960	5,000 00	5,000 00	Cochran, Murray & Co., Ltd.
Feb. 21	McCull Frontenac Oil Co., 6%, 1949	25,000 00	26,187 50	Wood, Gundy & Co., Ltd.
Feb. 27	Calgary Power Co., 5%, 1964	7,000 00	7,315 00	R. A. Daly & Co., Ltd.
June 26	British American Oil, 4%, 1945	10,000 00	10,075 00	Brawley, Cathers & Co.
Nov. 1	Dominion of Canada, 3%, 1955	10,000 00	10,000 00	Griffis, Fairclough & Norsworthy.
Aug. 1	Manitoba, 6%, 1947	25,000 00	24,687 50	Mathews & Co.
Aug. 9	New Brunswick, 5½%, 1952	10,000 00	10,950 00	R. A. Daly & Co.
Sept. 20	New Brunswick, 5½%, 1952	3,000 00	3,472 50	Hanson Bros., Inc.
Oct. 1	Saskatchewan, 4½%, 1951	2,000 00	1,887 56	Dom. Securities Corp.
Oct. 10	Saskatchewan, 4½%, 1951	21,000 00	20,003 00	Griffis, Fairclough & Norsworthy.
July 29	Manitoba, 6%, 1947	22,000 00	21,010 00	Griffis, Fairclough & Norsworthy.
Nov. 27	Saskatchewan, 4%, 1960	35,000 00	38,325 00	Mathews & Co.
Aug. 7	Cdn. Nat. Rys., 5%, 1954	47,000 00	41,301 25	Mathews & Co.
Sept. 17	Cdn. Nat. Rys., 5%, 1954	10,000 00	11,525 00	Wood, Gundy & Co., Ltd.
Sept. 19	Cdn. Nat. Rys., 5%, 1954	39,000 00	44,068 05	A. E. Ames & Co.
Aug. 28	Hydro-Electric of Ontario, 4¾%, 1970	10,000 00	11,262 50	A. E. Ames & Co.
Nov. 29	Hydro-Electric of Ontario, 5%, 1943	5,000 00	5,550 00	R. A. Daly & Co., Ltd.
July 4	Frontenac County, 5½%, 1937-42	26,000 00	25,275 64	Griffis, Fairclough & Norsworthy.
Aug. 9	Inverness, 5%, 1950	1,600 00	1,697 44	Aird, MacLeod & Co.
Oct. 11	York County, 5%, 1953	1,500 00	1,500 00	Exchanged for maturing bonds.
Oct. 21	New Waterford, 5½%, 1955	5,000 00	5,208 00	N. J. Robinson & Co.
Nov. 27	Hamilton, 4½%, 1947	8,000 00	8,529 60	N. J. Robinson & Co.
July 5	British American Oil, 4%, 1945	20,000 00	20,914 00	Griffis, Fairclough & Norsworthy.
Dec. 11	Ontario Province, 3%, 1940	5,000 00	4,993 75	Bank of Montreal
Dec. 21	Ontario Province, 3%, 1940	10,000 00	8,977 30	Wood, Gundy & Co., Ltd.
Dec. 30	Ontario Province, 3%, 1940	12,000 00	10,557 60	Mathews & Co.
Dec. 31	Ontario Province, 2%, 1939	29,000 00	24,722 50	Mathews & Co.
	Accumulation of book values towards par.	55,000 00	49,489 94	Mathews & Co.
			3,216 95	
	Totals	\$1,062,163 93	\$1,097,043 49	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 21	Dominion of Canada, 4½%, 1958.....	\$10,000 00	\$11,062 50	Cochran, Murray & Co.
Jan. 17	Dominion of Canada, 4½%, 1958.....	20,000 00	22,125 00	A. E. Ames & Co., Ltd.
Jan. 16	Dominion of Canada, 4½%, 1959.....	20,000 00	22,130 00	Wood, Gundy & Co.
Jan. 31	Dominion of Canada, 4½%, 1959.....	25,000 00	27,375 00	Wood, Gundy & Co.
Feb. 7	Dominion of Canada, 4½%, 1958.....	25,000 00	27,150 00	Nesbitt, Thomson & Co.
Mar. 23	Dominion of Canada, 4½%, 1959.....	13,000 00	14,163 50	A. E. Ames & Co., Ltd.
Apr. 23	Dominion of Canada, 5%, 1943.....	25,000 00	28,250 00	A. E. Ames & Co., Ltd.
June 12	Dominion of Canada, 4½%, 1944.....	15,000 00	16,462 50	A. E. Ames & Co., Ltd.
June 17	Dominion of Canada, 5%, 1943.....	25,000 00	28,225 00	A. E. Ames & Co., Ltd.
June 24	Dominion of Canada, 4%, 1945.....	20,000 00	21,100 00	Cochran, Murray & Co.
Apr. 4	Province of Ontario, 5½%, 1946.....	15,000 00	17,235 00	A. E. Ames & Co., Ltd.
May 29	Province of Saskatchewan, 4%, 1958.....	20,000 00	17,600 00	Dominion Securities.
June 4	Province of Alberta, 4½%, 1961.....	16,000 00	15,200 00	A. E. Ames & Co., Ltd.
June 25	Province of Ontario, 5½%, 1946.....	25,000 00	28,600 00	A. E. Ames & Co., Ltd.
Feb. 4	Canadian National Rlys., 5%, 1954.....	20,000 00	23,450 00	A. E. Ames & Co., Ltd.
Apr. 30	Canadian National Rlys., 3%, 1944.....	15,000 00	14,775 00	A. E. Ames & Co., Ltd.
June 12	Canadian National Rlys., 3%, 1944.....	20,000 00	19,825 00	A. E. Ames & Co., Ltd.
Jan. 14	Sandwich, Windsor & Amherstburg Rly., 4½%, 1943.....	1,000 00	1,050 00	A. E. Ames & Co., Ltd.
Feb. 28	Town of Ford City, 6½%, 1938.....	1,000 00	1,083 90	McLeod, Young, Weir & Co.
Apr. 17	Town of Cochrane, 5%, 1947.....	1,000 00	1,070 00	McLeod, Young, Weir & Co.
May 29	Hydro-Electric Power Com., 4½%, 1960.....	15,000 00	15,873 00	A. E. Ames & Co., Ltd.
May 23	Town of Ford City, 6½%, 1940.....	1,000 00	1,109 30	McLeod, Young, Weir & Co.
Mar. 13	Town of Waterloo, 5½%, 1935-53.....	5,464 82	6,053 90	A. E. Ames & Co., Ltd.
Mar. 13	Town of Waterloo, 5½%, 1935-43.....	5,805 53	6,124 24	A. E. Ames & Co., Ltd.
Jan. 30	Gatineau Power Co., 5%, 1956.....	10,000 00	9,825 00	McLeod, Young, Weir & Co.
Feb. 5	Winnipeg Electric Co., 5%, 1935.....	10,000 00	9,800 00	A. E. Ames & Co., Ltd.
Feb. 1	Canada Cement Co., Ltd., 5½%, 1947.....	10,000 00	10,350 00	Wood, Gundy & Co.
Feb. 5	Georgetown Coated Paper M., 6½%, 1947.....	7,000 00	7,140 00	R. A. Daly & Co., Ltd.
Feb. 23	Georgetown Coated Paper M., 6½%, 1947.....	4,500 00	4,590 00	R. A. Daly & Co., Ltd.
Apr. 16	Georgetown Coated Paper M., 6½%, 1947.....	1,000 00	1,020 00	R. A. Daly & Co., Ltd.
Mar. 8	St. John Harbour Com., 3%, 1937.....	25,000 00	24,312 50	A. E. Ames & Co., Ltd.
Mar. 8	Halifax Harbour Com., 3%, 1938.....	15,000 00	14,437 50	A. E. Ames & Co., Ltd.
Mar. 9	Dominion Textile Co., Ltd., 4½%, 1955.....	15,000 00	15,150 00	McTaggart, Hannafor, Birks & Gordon, Ltd.
Mar. 27	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1948-56.....	7,000 00	7,350 00	A. E. Ames & Co., Ltd.
Apr. 16	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1953.....	1,000 00	1,050 00	A. E. Ames & Co., Ltd.
Apr. 3	Halifax Harbour Com., 3%, 1938.....	5,000 00	4,812 50	A. E. Ames & Co., Ltd.
May 1	Westmount G. & C. Club, 5%, 1935-50.....	5,000 00	5,000 00	Westmount G. & Country Club.
Apr. 30	British American Oil Co., 4%, 1945.....	20,000 00	19,546 00	N. A. Mitchell & Co.
July 4	Dominion of Canada, 4½%, 1956.....	1,500 00	1,623 75	Bartlett, Cayley & Co.
July 4	Dominion of Canada, 4½%, 1959.....	10,000 00	10,900 00	McLeod, Young, Weir & Co.
July 9	Dominion of Canada, 4½%, 1944.....	25,000 00	27,475 00	A. E. Ames & Co., Ltd.
July 10	Dominion of Canada, 4½%, 1957.....	10,000 00	10,825 00	A. E. Ames & Co., Ltd.
July 16	Dominion of Canada, 4½%, 1957.....	5,000 00	5,418 75	A. E. Ames & Co., Ltd.
July 12	Dominion of Canada, 4½%, 1944.....	25,000 00	27,625 00	McLeod, Young, Weir & Co.
July 23	Dominion of Canada, 4½%, 1959.....	25,000 00	27,350 00	Bartlett, Cayley & Co.
July 24	Dominion of Canada, 4½%, 1944.....	20,000 00	22,200 00	Bartlett, Cayley & Co.
Nov. 14	Dominion of Canada, 4½%, 1959.....	20,000 00	21,630 00	Bartlett, Cayley & Co.
Nov. 12	Dominion of Canada, 3%, 1955.....	20,000 00	19,750 00	A. E. Ames & Co., Ltd.
Nov. 12	Dominion of Canada, 2%, 1939.....	20,000 00	19,886 00	A. E. Ames & Co., Ltd.
July 12	Province of Ontario, 5%, 1960.....	10,000 00	11,660 00	A. E. Ames & Co., Ltd.
July 23	Province of Ontario, 5%, 1960.....	5,000 00	5,830 00	A. E. Ames & Co., Ltd.
July 25	Province of Saskatchewan, 4%, 1960.....	5,000 00	4,500 00	A. E. Ames & Co., Ltd.
Sept. 26	Province of Alberta, 6%, 1936.....	1,500 00	1,485 00	A. E. Ames & Co., Ltd.
Oct. 1	Province of Alberta, 5%, 1940.....	5,000 00	4,734 50	A. E. Ames & Co., Ltd.
Oct. 10	Province of Alberta, 5%, 1939.....	3,000 00	2,866 80	A. E. Ames & Co., Ltd.
Oct. 10	Province of Alberta, 5%, 1940.....	2,000 00	1,893 80	A. E. Ames & Co., Ltd.
Aug. 6	Canadian National Rlys., 5%, 1969.....	10,000 00	11,700 00	A. E. Ames & Co., Ltd.
Aug. 6	Canadian National Rlys., 4½%, 1951.....	25,000 00	27,905 00	A. E. Ames & Co., Ltd.
Aug. 6	Canadian National Rlys., 5%, 1954.....	35,000 00	40,347 50	Bartlett, Cayley & Co.
July 9	Cnt. Hydro-Electric Com., 6%, 1961.....	1,000 00	1,288 50	McLeod, Young, Weir & Co.
July 15	Ont. Hydro-Electric Com., 4½%, 1970.....	15,000 00	16,525 00	A. E. Ames & Co., Ltd.
July 16	City of Merritt, 2% and 4%, 1954.....	30,000 00	28,946 10	Exchgd. for Southern Interior L & P. (guar. by C. of Merritt).
Aug. 21	Burrard Dry Dock, Ltd. (fully subsidized by Dominion of Canada), 5%, 1954.....	3,000 00	3,150 00	A. E. Ames & Co., Ltd.
Sept. 19	National Grocers Co., Ltd., 4%, 1946.....	5,000 00	4,962 50	McLeod, Young, Weir & Co.
Oct. 15	Georgetown Coated Paper M., 6½%, 1947.....	1,000 00	1,020 00	R. A. Daly & Co.
Oct. 28	British American Oil Co., 4%, 1945.....	10,000 00	10,150 00	A. E. Ames & Co., Ltd.
Oct. 21	Georgetown Coated Paper M., 6½%, 1947.....	1,000 00	1,020 00	R. A. Daly & Co.
Nov. 8	Bell Telephone Co., 5%, 1957.....	10,000 00	11,825 00	A. E. Ames & Co., Ltd.
Nov. 27	Sisters of Charity of Providence in B.C., 4%, 1944.....	10,000 00	9,815 00	Harris, MacKen & Co.
Dec. 9	Dominion of Canada, 3%, 1955.....	20,000 00	19,550 00	A. E. Ames & Co.
Nov. 29	Dominion of Canada, 3%, 1955.....	10,000 00	9,825 00	McLeod, Young, Weir & Co.
Dec. 17	Dominion of Canada, 4½%, 1956.....	25,000 00	26,722 50	A. E. Ames & Co., Ltd.
Dec. 26	Dominion of Canada, 4½%, 1946.....	25,000 00	27,375 00	A. E. Ames & Co., Ltd.
Dec. 27	Dominion of Canada, 5%, 1943.....	25,000 00	27,900 00	A. E. Ames & Co., Ltd.
Dec. 27	Province of Ontario, 4½%, 1950.....	25,000 00	26,365 00	A. E. Ames & Co., Ltd.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 1	Republic of Colombia (Arrears Certificate), 4%, 1936-46	\$ 150 00	\$ 150 00	Republic of Colombia.
Mar. 1	Province of Buenos Aires (Arrears Certificate), 5%, indefinite	199 92	199 92	Province of Buenos Aires.
Sept. 1	Province of Buenos Aires (Arrears Certificate), 5%, indefinite	204 96	204 96	Province of Buenos Aires.
Dec. 17	Canadian National Rlys., 5%, 1969	10,000 00	11,600 00	A. E. Ames & Co., Ltd.
Dec. 4	Inter-City Baking Co., 5½%, 1948	10,000 00	10,250 00	A. E. Ames & Co., Ltd.
	Accumulation of book values towards par		3,180 21	
	Totals	\$1,014,325 23	\$1,081,107 13	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 5	Province of New Brunswick, 4½%, 1958	\$10,000 00	\$10,957 50	Wood, Gundy & Co.
Feb. 5	Dominion of Canada, 4½%, 1959	40,000 00	44,275 00	Wood, Gundy & Co.
May 2	Canadian National Rlys., 3%, 1944	15,000 00	14,775 00	Scott Crane Co.
May 1	British Mtge. & Trust Corp., 4%, 1938	15,000 00	15,000 00	British Mortgage & Trust.
July 3	Province of Quebec, 4½%, 1963	30,000 00	34,050 00	Wood, Gundy & Co.
Aug. 4	Dominion of Canada, 4½%, 1949-59	35,000 00	38,395 00	Dominion Securities.
Sept. 2	Dominion of Canada, 4½%, 1948-58	44,500 00	46,502 50	Wood, Gundy & Co.
Nov. 1	British Mtge. & Trust Corp., 4%, 1938	10,000 00	10,000 00	British Mortgage & Trust.
Dec. 13	Town of Listowel, 5½%, 1936-42	14,266 50	15,060 80	A. E. Ames & Co.
Dec. 30	Province of New Brunswick, 3½%, 1945	15,000 00	14,917 50	Wood, Gundy & Co.
	Accumulation of book values towards par		263 58	
	Totals	\$228,766 50	\$244,196 88	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 12	Province of Ontario, 4½%, 1954	\$5,000 00	\$5,506 50	Lamont & Co.
May 28	Province of Ontario, 6%, 1941	25,000 00	28,182 50	W. C. Pitfield & Co.
May 28	Province of Ontario, 6%, 1936	5,000 00	5,136 50	W. C. Pitfield & Co.
Mar. 8	Province of Ontario, 4%, 1944	30,000 00	31,875 00	Canadian Bank of Commerce.
June 20	Province of Ontario, 3%, 1940	26,000 00	26,000 00	Royal Securities Corp.
June 20	Province of Ontario, 2¾%, 1937	42,000 00	42,000 00	Royal Securities Corp.
May 1	Canadian National Rlys., 3%, 1944	28,000 00	27,580 00	Lamont & Co.
Sept. 6	Dominion of Canada, 5%, 1936	25,000 00	25,920 00	Lamont & Co.
Nov. 5	Dominion of Canada, 2%, 1939	50,000 00	49,850 00	Wood, Gundy & Co.
Aug. 27	Dominion of Canada, 2%, 1943	12,000 00	11,988 00	Canadian Bank of Commerce.
July 19	Province of New Brunswick, 3½%, 1945	25,000 00	25,062 50	McLeod, Young, Weir & Co.
Sept. 6	Province of Nova Scotia, 3%, 1950	15,000 00	14,887 50	J. L. Graham & Co.
Nov. 8	Province of Ontario, 2%, 1939	25,000 00	24,707 50	Wood, Gundy & Co.
	Accumulation of book values towards par		1,200 00	
	Totals	\$313,000 00	\$319,896 00	

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 23	Province of Saskatchewan, 4%, 1954	\$20,000 00	\$17,640 00	Geoffrion & Pérodeau.
Apr. 16	Canadian National Rlys., 3%, 1944	15,000 00	14,775 00	Mead & Co.
Aug. 20	Province of Saskatchewan, 4½%, 1960	5,000 00	4,550 00	Mead & Co.
July 26	City of Montreal, 3½%, 1943	25,000 00	24,406 25	Mead & Co.
Nov. 27	Dominion of Canada, 3%, 1955	44,000 00	43,450 00	Ernest Savard & Co.
Dec. 6	Province of Nova Scotia, 3%, 1947	5,000 00	4,900 00	Mead & Co.
	Accumulation of book values towards par		763 27	
	Totals	\$114,000 00	\$110,484 52	

QUEEN CITY FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 1	Canada Perm. Mtge. Corp., 3½%, 1940	\$20,000 00	\$20,000 00	Canada Permanent Mtge. Corp.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

THE STANSTEAD & SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 21	Sherbrooke City, 4½%, 1957	\$3,000 00	\$3,075 00	Hanson Bros., Inc.
Mar. 21	Sherbrooke City, 4½%, 1956	7,000 00	7,175 00	Hanson Bros., Inc.
Apr. 25	Montreal City, 4½%, 1940	4,000 00	4,000 00	A. E. Ames & Co., Ltd.
Apr. 25	Montreal City, 4½%, 1942	2,000 00	1,997 50	A. E. Ames & Co., Ltd.
May 9	Montreal City, 6%, 1940	7,500 00	7,912 50	A. E. Ames & Co., Ltd.
May 9	Montreal City, 6%, 1941	4,000 00	4,240 00	A. E. Ames & Co., Ltd.
May 31	Montreal City, 6%, 1941	10,000 00	10,762 50	A. E. Ames & Co., Ltd.
June 8	Church of The Ascension of Our Lord, Westmount, Que., 4½%, 1943	7,500 00	7,575 00	Hanson Bros., Inc.
June 8	Church of The Ascension of Our Lord, Westmount, Que., 4½%, 1942	7,000 00	7,070 00	Hanson Bros., Inc.
June 18	Montreal City, 6%, 1941	15,000 00	16,125 00	Hanson Bros., Inc.
Sept. 19	Quebec City, 3½%, 1940	5,000 00	5,031 25	A. E. Ames & Co., Ltd.
Sept. 25	Montreal City, 3½%, 1943	1,000 00	990 00	A. E. Ames & Co., Ltd.
Sept. 25	Montreal City, 3½%, 1944	4,000 00	3,960 00	A. E. Ames & Co., Ltd.
Totals		\$77,000 00	\$79,913 75	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan.	Dominion of Canada, 3½%, 1949	\$5,000 00	\$4,825 00	Canadian Ins. Shares, Ltd.
Mar. 15	Dominion of Canada, 3%, 1942	25,000 00	25,843 75	Gairdner & Co.
Mar. 26	Dominion of Canada, 4½%, 1944	10,000 00	11,150 00	Bell, Gouinlock & Co.
Mar. 26	Dominion of Canada, 4½%, 1944	15,000 00	16,725 00	Bell, Gouinlock & Co.
June 5	Dominion of Canada, 3%, 1955	33,000 00	32,133 75	R. A. Daly & Co.
Jan.	Province of New Brunswick, 4¾%, 1936	25,000 00	25,000 00	Canadian Ins. Shares, Ltd.
Apr. 2	Province of Nova Scotia, 4½%, 1952	10,000 00	10,950 00	Dominion Securities Corp.
Apr. 2	Province of Manitoba, 4½%, 1940	11,000 00	11,137 50	Dominion Securities Corp.
Apr. 23	Province of Manitoba, 4½%, 1940	20,000 00	20,000 00	Lamont & Co.
June 19	Province of Ontario, 2¾%, 1937	15,000 00	15,000 00	Prov. of Ont. Savings Office.
May 1	Cdn. Nat. Rlys., 3%, 1944	25,000 00	24,531 25	D. E. Stewart & Co.
May 1	Cdn. Nat. Rlys., 3%, 1944	33,000 00	32,505 00	Bartlett, Cayley & Co.
Mar. 5	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	10,000 00	10,075 00	R. A. Daly & Co.
Mar. 8	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	15,000 00	15,150 00	R. A. Daly & Co.
Mar. 12	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	15,000 00	15,150 00	R. A. Daly & Co.
Apr. 11	Hydro-Elec. Power Com., 3½, 4, 5%, 1952	25,000 00	24,593 75	Bell, Gouinlock & Co.
Jan.	City of Winnipeg, 4%, 1936	15,000 00	14,812 50	Canadian Ins. Shares, Ltd.
Apr. 16	Town of Preston, 6%, 1939	1,000 00	1,045 00	Stewart, Scully Co., Ltd.
Apr. 30	City of North Bay, 6%, 1939	1,000 00	1,025 50	Stewart, Scully Co., Ltd.
Apr. 25	City of North Bay, 6%, 1941	4,000 00	4,140 00	Stewart, Scully Co., Ltd.
May 1	Village of Forest Hill, 6%, 1940	5,000 00	5,449 00	Stewart, Scully Co., Ltd.
June 4	City of Winnipeg, 4%, 1940-60	14,600 00	13,432 00	Lamont & Co.
Jan.	Cdn. Pacific Rlys., 4%, 1940	30,000 00	29,175 00	Canadian Ins. Shares, Ltd.
Apr. 11	Canada Northern Power, 5%, 1953	20,000 00	19,800 00	R. A. Daly & Co.
Apr. 30	Gatineau Power Co., 5%, 1956	5,000 00	4,400 00	Stewart, Scully Co., Ltd.
June 5	Halifax Harbour Com., 3%, 1938	10,000 00	9,587 50	Stewart, Scully Co., Ltd.
June 6	Ottawa Valley Power Co., 5½%, 1970	10,000 00	8,975 00	H. D. Bellingier & Co.
Feb. 20	Kingston Elevator Co., 6%, 1950	5,000 00	4,443 75	Harris, Ramsay Co.
Mar. 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,100 00	Stewart, Scully Co., Ltd.
Mar. 21	Simpsons, Ltd., 6%, 1949	10,000 00	10,000 00	Wood, Gundy & Co.
Mar. 21	Kingston Elevator Co., 6%, 1950	5,000 00	4,450 00	Milross Securities Corp.
Mar. 29	Huron & Erie Mtge. Corp., 4%, 1938	5,000 00	5,000 00	Huron & Erie Mtge. Corp.
Apr. 26	Massey Harris Co., Ltd., 5%, 1947	5,000 00	4,100 00	Stewart, Scully Co., Ltd.
Sept. 5	Province of Nova Scotia, 3%, 1950	25,000 00	24,875 00	Gairdner & Co.
Oct. 1	Province of Ontario, 6%, 1935	17,000 00	17,085 00	Lamont & Co.
Oct. 22	Province of Ontario, 6%, 1935	8,000 00	8,030 00	Lamont & Co.
Nov. 8	Province of Ontario, 6%, 1936	1,500 00	1,522 50	Bell, Gouinlock & Co.
Nov. 13	Province of Ontario, 6%, 1936	6,000 00	6,088 80	A. E. Ames & Co.
Nov. 13	Province of Ontario, 6%, 1935	6,000 00	6,014 40	A. E. Ames & Co.
Nov. 13	Province of Ontario, 6%, 1936	7,500 00	7,611 00	Bell, Gouinlock & Co.
Nov. 26	Province of Ontario, 6%, 1936	5,000 00	5,068 75	Lamont & Co.
July 16	County of Northumberland, 5%, 1954	6,000 00	6,192 00	Aird, MacLeod & Co.
July 16	County of Cape Breton, 5%, 1955	5,000 00	5,063 50	Aird, MacLeod & Co.
Aug. 2	City of Hamilton, 5%, 1942	5,000 00	5,237 50	D. E. Stewart & Co.
Oct. 31	City of Hamilton, 4½%, 1936	7,000 00	7,028 00	Lamont & Co.
Nov. 19	Hamilton By-Product Coke Ovens, Ltd., 5%, 1955	10,000 00	9,850 00	Gairdner & Co.
Nov. 19	Federal Grain Co., Ltd., 6%, 1949	10,000 00	9,837 50	Mclady, Sellers & Co., Ltd.
	Accumulation of book values towards par		1,202 87	
Totals		\$566,600 00	\$565,412 07	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Jan. 5	Redcliffe School District, 3%, 1934.....	\$64 93	\$64 93	Matured (arrears).
Jan. 5	Portreeve School Sistrict, 8%, 1934.....	570 05	572 70	Matured (arrears).
Jan. 29	Alberta Pacific Grain, 6%, 1946.....	1,000 00	945 00	Cochran, Murray.
Feb. 13	Alberta Pacific Grain, 6%, 1946.....	3,000 00	2,805 00	Cochran, Murray.
May 17	Arkansas Power & Light, 5%, 1956.....	5,000 00	4,616 25	Seagram, Harris & Bricker.
Apr. 30	British American Oil Co., 4%, 1945.....	5,000 00	4,886 50	Seagram, Harris & Bricker.
Apr. 30	British American Oil Co., 4%, 1945.....	20,000 00	19,546 00	Ames & Co.
Feb. 19	Central Illinois Elec. & Gas., 5%, 1951..	4,000 00	3,220 00	Seagram, Harris & Bricker.
May 17	Central Power Co., 5%, 1957.....	5,000 00	3,875 00	Seagram, Harris & Bricker.
May 17	Florida Power & Light Co., 5%, 1954.....	10,000 00	8,000 00	Seagram, Harris & Bricker.
May 9	Interstate Power Co., 5%, 1957.....	10,000 00	7,250 00	Seagram, Harris & Bricker.
June 25	Laclede Gas Light Co., 5½%, 1953.....	5,000 00	3,400 00	Seagram, Harris & Bricker.
Jan. 17	Power Corp. of Canada, 4½%, 1959.....	10,000 00	8,750 00	Nesbitt, Thompson.
June 12	Reliance Grain Co., 6%, 1948.....	10,000 00	10,000 00	Seagram, Harris & Bricker.
Jan. 14	Sherbrooke St. Realty Co., 6½%, 1940..	5,000 00	2,162 50	Royal Securities.
Feb. 23	United Corp., 5%, 1953.....	700 00	602 00	Dominion Securities.
Feb. 25	United Corp., 5%, 1953.....	11,000 00	9,320 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953.....	2,300 00	1,995 25	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953.....	2,000 00	1,730 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953.....	7,000 00	6,055 00	Seagram, Harris & Bricker.
Mar. 13	United Corp., 5%, 1953.....	10,000 00	8,700 00	Seagram, Harris & Bricker.
June 10	United Grain Growers, Ltd., 5%, 1948..	10,000 00	9,275 00	Seagram, Harris & Bricker.
May 1	Westmount G. & C. Club, 5%, 1950.....	5,000 00	5,000 00	Waterloo Trust.
Jan. 28	Western Grain Co., 6%, 1948.....	7,000 00	5,005 00	Harrison & Co.
Jan. 10	Cdn. Pacific Rly., 4%, 1949.....	10,000 00	9,525 00	Seagram, Harris & Bricker.
Feb. 4	Balfour Building, Ltd., 4%, 1943.....	5,000 00	2,300 00	Seagram, Harris & Bricker.
Aug. 20	Dominion of Canada, 2½%, 1945.....	25,000 00	24,500 00	Brown, Harriman.
Nov. 16	Dominion of Canada, 3%, 1955.....	15,000 00	14,812 50	Wood, Gundy & Co.
Nov. 18	Dominion of Canada, 3%, 1955.....	15,000 00	14,812 50	Waterloo Bond.
Nov. 29	Province of Ontario, 3%, 1940.....	63,000 00	63,630 00	Bell, Gouinlock & Co.
July 4	Acadia Sugar Refining Co., 6%, 1946.....	10,000 00	10,450 00	Seagram, Harris & Bricker.
Oct. 15	Acadia Sugar Refining Co., 4½%, 1955..	25,000 00	24,687 50	Royal Securities.
July 4	Avon River Power Co., 5%, 1964.....	10,000 00	9,800 00	Seagram, Harris & Bricker.
Sept. 10	British American Oil Co., 4%, 1945.....	10,000 00	10,100 00	Seagram, Harris & Bricker.
Nov. 23	Canada Cement Co., 5½%, 1947.....	5,000 00	5,187 50	Seagram, Harris & Bricker.
Sept. 29	Famous Players Can. Corp., 6%, 1948..	5,000 00	5,125 00	Seagram, Harris & Bricker.
July 17	Georgia Power Co., 5%, 1967.....	10,000 00	9,900 00	Seagram, Harris & Bricker.
Sept. 13	Northern Ontario Bldg., 6½%, 1939.....	4,000 00	3,775 00	Seagram, Harris & Bricker.
July 19	Ohio Public Service Co., 5%, 1954.....	10,000 00	10,450 00	Seagram, Harris & Bricker.
Aug. 10	Shawinigan Water & Power, 4½%, 1968.	25,000 00	25,062 50	Seagram, Harris & Bricker.
Aug. 2	United Corp., Ltd., 5%, 1953.....	7,500 00	6,560 00	Seagram, Harris & Bricker.
July 17	Wisconsin Power & Light, 5%, 1958.....	10,000 00	9,850 00	Seagram, Harris & Bricker.
Dec. 5	Dominion of Canada, 4½%, 1958.....	25,000 00	26,900 00	Cochran, Murray.
Dec. 20	Montreal Light, Heat & Power, 3%, 1939.	19,000 00	19,000 00	Seagram, Harris & Bricker.
Dec. 3	Northern Ontario Bldg., 6½%, 1939.....	1,000 00	945 00	Seagram, Harris & Bricker.
	Accumulation of book values towards par.....		1,754 64	
	Totals.....	\$458,134 98	\$436,903 27	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Oct. 29	Province of Ontario, 5%, 1948.....	\$11,000 00	\$12,017 50	Trusts & Guarantee.
Oct. 29	Province of Ontario, 4½%, 1950.....	9,000 00	9,607 50	Trusts & Guarantee.
Oct. 29	Province of Ontario, 4½%, 1949.....	10,000 00	10,675 00	Trusts & Guarantee.
Oct. 29	Can. Permanent Mtge. Corp., 5½%, 1938.	25,000 00	25,000 00	Canada Permanent Mtge. Corp.
	Totals.....	\$55,000 00	\$57,300 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 14	Town of Berlin, 4½%, 1935	\$248 14	\$248 14	\$248 14	Matured.
Jan. 10	Prov. of New Brunswick, 5½%, 1957	66,500 00	64,845 03	64,845 03	Waterloo Bond Corp.
Jan. 22	Can. Nor. Power, 5½%, 1953	10,000 00	9,314 96	9,314 96	C. H. Burgess & Co.
Jan. 22	Can. Nor. Power, 5½%, 1953	5,000 00	4,523 51	4,523 51	C. H. Burgess & Co.
Jan. 22	MacLaren-Quebec Power, 5½%, 1964	15,000 00	13,809 97	14,129 47	Cochran, Murray & Co.
Feb. 22	Beauharnois L.H. & P., 5½%, 1973	10,000 00	9,804 77	9,804 77	Harris, Ramsay & Co.
Mar. 23	Town of Kenora, 5½%, 1940	10,000 00	10,000 00	10,000 00	A. E. Ames & Co.
Apr. 2	Prov. of Ontario, 5½%, 1948	66,500 00	65,177 53	65,177 53	A. E. Ames & Co.
May 15	Prov. of Ontario, 4½%, 1945	25,000 00	23,648 75	23,648 75	W. C. Pitfield & Co.
June 1	Prov. of British Columbia, 4½%, 1953	13,000 00	11,479 44	12,341 38	Waterloo Bond Corp.
June 1	Prov. of British Columbia, 4½%, 1953	6,000 00	5,429 55	5,827 37	Waterloo Bond Corp.
June 17	Dominion of Canada, 4%, 1952	50,000 00	47,797 05	47,797 05	A. E. Ames & Co.
June 25	Prov. of Ontario, 5½%, 1942	26,000 00	23,995 50	23,995 50	Dominion Securities.
June 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,035 39	10,035 39	Bell, Gouinlock & Co.
July 20	Duke-Price Power Co., 6%, 1966	10,000 00	10,035 39	10,035 39	Cochran, Murray & Co.
July 20	Duke-Price Power Co., 6%, 1966	5,000 00	5,017 69	5,017 69	Harris, Ramsay & Co.
July 18	Canada Northern Power, 5%, 1953	10,000 00	9,225 65	9,225 65	Waterloo Bond Corp.
July 18	Canada Northern Power, 5%, 1953	5,000 00	4,612 82	4,612 82	Harris, Ramsay & Co.
Aug. 16	Prov. of Alberta, 5%, 1955	15,000 00	14,861 64	15,000 00	C. H. Burgess & Co.
Sept. 7	Prov. of Ontario, 3%, 1940	28,500 00	23,635 50	23,635 50	Gardiner & Co.
Oct. 15	City of Kitchener, 6%, 1935	149 44	149 44	149 44	Matured.
Oct. 1	Famous Players Corp., 6%, 1948	10,000 00	10,000 00	10,000 00	C. H. Burgess & Co.
Oct. 9	Prov. of Nova Scotia, 4½%, 1952	10,000 00	10,436 39	10,436 39	A. E. Ames & Co.
Nov. 1	Westmount G.C. Ltd., 5%, 1935-50	75 00	75 00	75 00	Matured.
Nov. 3	City of Vancouver, 5%, 1945	10,000 00	9,971 83	9,971 83	Dyment, Anderson.
Nov. 28	Dominion of Canada, 4½%, 1958	25,000 00	23,027 55	23,027 55	Fry, Mills & Spence.
Nov. 30	Prov. of Nova Scotia, 3%, 1945	29,000 00	23,845 50	23,845 50	A. E. Ames & Co.
Dec. 21	Dom. Tar & Chem. Co., 6%, 1949	15,000 00	15,000 00	15,341 00	Waterloo Bond Corp.
Dec. 23	Dom. Tar & Chem. Co., 6%, 1949	10,000 00	10,000 00	10,244 00	Cochran Murray & Co.
	Amortization of book values towards par		301 72		
	Totals	\$495,972 58	\$470,305 71	\$472,306 61	

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 10	Prov. of Alberta, 5%, 1955	\$10,000 00	\$9,531 00	\$9,600 00	Matthews & Co.
May 1	Prov. of Ontario, 4½%, 1950	25,000 00	27,312 50	27,312 50	Bartlett, Cayley & Co.
Feb. 7	City of Montreal, 5%, 1945	10,000 00	9,807 00	10,150 00	Matthews & Co.
Feb. 15	City of Montreal, 5%, 1945	5,000 00	4,903 50	5,075 00	Matthews & Co.
Feb. 16	City of Hull, 5%, 1947	12,500 00	12,500 00	12,125 00	Matthews & Co.
Feb. 18	City of Hamilton, 4½%, 1945	14,000 00	13,454 38	14,140 00	Matthews & Co.
June 1	City of Toronto, 6%, 1935	5,000 00	5,000 00	5,000 00	Matured.
Apr. 1	Town of East End, 6%, serial		322 86	322 86	Arrears of principal.
June 5	Town of Collingwood, 5½%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Mar. 1	County of Peel, 5%, 1935	1,000 00	1,000 00	1,000 00	Matured.
Apr. 1	County of Ontario, 5%, 1935	1,085 14	1,085 14	1,085 14	Matured.
June 5	County of Halton, 5½%, 1935	2,000 00	2,000 00	2,000 00	Matured.
June 25	County of Wentworth, 5%, 1935	483 73	483 73	483 73	Matured.
Mar. 12	Falher Consolidated, 6½%, serial		679 33	679 33	Arrears of principal.
May 3	Melfort School District, No. 1037, 6%, 1935-42	4,000 00	4,093 82	3,770 00	G. Tower Ferguson.
May 20	Cdn. Nat. Rlys., 3%, 1944	50,000 00	49,700 00	24,875 00	Wood, Gundy & Co.
May 22	Cdn. Nat. Rlys., 3%, 1944			24,825 00	Dominion Securities Corp.
Oct. 15	Dominion of Canada, 4½%, 1958	25,000 00	26,218 75	26,625 00	Matthews & Co.
Oct. 17	Dominion of Canada, 4½%, 1958	25,000 00	26,218 75	26,750 00	Dominion Securities Corp.
Oct. 21	Prov. of Ontario, 4½%, 1950	25,000 00	24,780 00	26,250 00	Matthews & Co.
Oct. 21	Prov. of Ontario, 4½%, 1950	25,000 00	24,780 00	26,250 00	Matthews & Co.
Aug. 24	Prov. of Ontario, 6%, 1941	5,000 00	5,165 11	5,537 50	Matthews & Co.
Aug. 26	Prov. of New Brunswick, 5½%, 1950	15,000 00	14,776 50	17,062 50	Matthews & Co.
Sept. 21	City of N. Battleford, 5½%, 1953	9,733 33	10,305 29	8,954 66	G. Tower Ferguson.
Nov. 1	Town of Drumheller, 6%, 1935-49	545 67	545 67	545 67	Instalment due.
Aug. 1	Village of Bath, 5½%, 1935	239 41	239 41	239 41	Matured.
Sept. 7	Village of Norwich, 6%, 1935	319 86	319 86	319 86	Matured.
Nov. 6	Falher Consol. S.D., 6½%, 1933-45	254 00	254 00	254 00	Principal due.
Dec. 5	Town of Vegreville, 6%, 1950-51-52	10,324 37	11,300 64	10,117 91	G. Tower Ferguson.
Dec. 9	Town of The Pas, 6%, 1959	4,000 00	4,480 00	3,640 00	McKinnon & Co.
Dec. 11	Town of The Pas, 6%, 1959	4,000 00	4,480 00	3,640 00	McKinnon & Co.
Dec. 31	Town of Dunnville, 5%, 1959	1,544 54	1,544 54	1,544 54	Matured.
Dec. 1	Town of Uxbridge, 5%, 1935	868 80	868 80	868 80	Matured.
Dec. 29	Town of Watrous, 5½%, 1935	495 66	495 66	495 66	Refunding agreement.
	Amortization of book values towards par		1,987 81		
	Totals	\$297,394 59	\$301,634 05	\$302,539 07	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935 Nov. 15	Prov. of British Columbia, 4½%, 1953	\$10,000 00	\$9,496 00	\$9,550 00	Trusts & Guarantee.

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935 Mar. 3	Guelph and Ontario Investment and Savings Society, 5%, 1935.....	\$5,000 00	\$5,000 00	\$5,000 00	Matured.
May 1	City of Galt, 5%, 1935.....	1,408 23	1,408 23	1,408 23	Matured.
May 12	Town of Port Frances 5½%, 1935.....	2,000 00	2,000 00	2,000 00	Matured.
May 15	City of North Bay, 5%, 1935.....	1,425 57	1,425 57	1,425 57	Matured.
Sept. 27	Prov. of Nova Scotia, 3½%, 1939.....	100,000 00	99,500 00	101,750 00	C. H. Burgess & Co.
Sept. 12	City of Toronto, 6%, 1947.....	25,000 00	25,000 00	29,957 50	Cochrane, Murray & Co.
Sept. 11	City of Toronto, 6%, 1947.....	25,000 00	25,000 00	29,572 50	Harris, Ramsay & Co.
Sept. 12	City of Toronto, 6%, 1949.....	25,000 00	25,000 00	30,617 50	Bell, Gouinlock & Co.
July 18	Town of Rainy River, 6%, 1935.....	857 99	857 99	857 99	Matured.
Nov. 21	Town of Rainy River, 6%, 1935.....	918 22	918 22	918 22	Matured.
Aug. 1	City of Galt, 5½%, 1935.....	1,000 00	1,000 00	1,000 00	Matured.
Nov. 15	Village of Waterdown, 5½%, 1935.....	301 24	301 24	301 24	Matured.
Dec. 1	Twp. of East Flamboro, 5%, 1935.....	439 20	439 20	439 20	Matured.
Dec. 15	Twp. of Teck, 5½%, 1935.....	3,161 90	3,311 45	3,161 90	Matured.
Dec. 27	City of Toronto, 6%, 1945.....	50,000 00	50,000 00	58,445 00	Fry, Mills, Spence & Co.
	Totals.....	\$241,512 35	\$241,161 90	\$266,854 85	

HAND-IN-HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935	Town of Southampton, 5%, 1935.....	\$282 44	\$254 55	\$282 44	Matured.
	Town of Gananogue, 4%, 1935.....	6,000 00	5,886 96	6,000 00	Matured.
	Town of Goderich, 5%, 1935.....	277 38	252 42	277 38	Matured.
	Town of Elmira, 6%, 1935.....	860 01	860 01	860 01	Matured.
	St. Paul's R.C. School, 1933.....	102 88	98 64	68 58	Settlement.
	Amortization of book values towards par.....		165 89		
	Totals.....	\$7,522 71	\$7,518 47	\$7,488 41	

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935 Mar. 1	Harbour Com. of City of Toronto, 4½%, 1953.....	\$1,000 00	\$815 00	\$1,050 00	Called.
Mar. 28	Grand Trunk Rly., 6½%, 1936.....	10,000 00	11,640 00	10,450 00	Bell, Gouinlock & Co.
Mar. 29	Township of King, 6%, 1935.....	97 73	97 73	97 73	Matured.
Apr. 18	Town of Wingham, 6½%, 1935.....	194 26	194 26	194 26	Matured.
June 17	Town of Alexandria, 6%, 1935.....	635 21	671 00	635 21	Matured.
July 1	City of Kingston, 6%, 1935.....	1,000 00	1,000 00	1,000 00	Matured.
Aug. 29	United Securities, Ltd., 5½%, 1952.....	5,000 00	5,100 00	4,050 00	Dominion Securities Corp.
Sept. 1	City of Owen Sound, 6½%, 1935.....	3,000 00	3,000 00	3,000 00	Matured.
Sept. 11	United Securities, Ltd., 5½%, 1952.....	20,000 00	20,400 00	16,100 00	Dominion Securities Corp.
	Totals.....	\$40,927 20	\$42,917 99	\$36,577 20	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 25	New Brunswick, 5%, 1960.....	\$20,000 00	\$22,027 61	\$23,100 00	Wood, Gundy & Co., Ltd.
Jan. 31	Ontario, 4%, 1966.....	5,000 00	4,636 86	5,275 00	Cochran, Murray & Co.
Feb. 2	New Brunswick, 4½%, 1958.....	10,000 00	10,439 72	10,900 00	Wood, Gundy & Co., Ltd.
Feb. 2	New Brunswick, 4½%, 1961.....	5,000 00	5,058 79	5,450 00	Wood, Gundy & Co., Ltd.
Feb. 19	Nova Scotia, 5%, 1960.....	25,000 00	28,125 00	29,000 00	A. E. Ames & Co., Ltd.
Feb. 28	Manitoba, 4½%, 1951.....	25,000 00	24,058 48	25,000 00	Jas. Richardson & Sons.
Mar. 18	Saskatchewan, 5%, 1942.....	10,000 00	9,976 27	9,975 00	Wood, Gundy & Co., Ltd.
Mar. 18	Saskatchewan, 5%, 1942.....	12,000 00	11,971 54	11,970 00	Wood, Gundy & Co., Ltd.
Mar. 19	Manitoba, 4½%, 1951.....	10,000 00	10,085 75	10,100 00	Matthews & Co.
Feb. 12	Cdn. Nat. Rlys., 4½%, 1968.....	10,000 00	10,372 58	10,375 00	Matthews & Co.
Feb. 12	Cdn. Nat. Rlys., 4½%, 1954.....	15,000 00	15,712 50	15,431 25	Matthews & Co.
Feb. 14	Cdn. Nat. Rlys., 4½%, 1968.....	10,000 00	10,397 41	10,375 00	R. A. Daly & Co., Ltd.
Feb. 26	Cdn. Nat. Rlys., 4½%, 1968.....	25,000 00	26,428 03	25,937 50	Hanson Bros., Inc.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	4,000 00	3,686 40	4,025 00	Wood, Gundy & Co., Ltd.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	6,000 00	5,510 40	6,037 50	Wood, Gundy & Co., Ltd.
Feb. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	5,000 00	4,678 61	5,031 25	Wood, Gundy & Co., Ltd.
Feb. 15	Hydro-Elec., Ont., 4¾%, 1970.....	10,000 00	11,068 26	11,350 00	Brawley, Cathers & Co.
Feb. 19	Hydro-Elec., Ont., 4¾%, 1970.....	10,000 00	11,055 85	11,350 00	Cochran, Murray & Co.
Feb. 22	Hydro-Elec., Ont., 4¾%, 1970.....	5,000 00	5,546 54	5,675 00	R. A. Daly & Co., Ltd.
Apr. 5	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	20,000 00	20,000 00	20,200 00	R. A. Daly & Co., Ltd.
June 6	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	8,000 00	8,000 00	8,000 00	Matthews & Co.
June 14	Hydro-Elec., Ont., 3½, 4, 5%, 1952.....	8,000 00	8,000 00	8,000 00	Matthews & Co.
Jan. 9	Coaticook, Que., 5%, 1958-62.....	26,000 00	26,756 38	26,845 00	Bell, Gouinlock & Co.
Feb. 19	Winnipeg, Man., 4½%, 1961.....	10,000 00	9,825 00	9,825 00	Jas. Richardson & Sons.
Feb. 14	Winnipeg, Man., 4½%, 1961.....	10,000 00	9,825 00	9,825 00	Jas. Richardson & Sons.
Feb. 21	Toronto, Ont., 6%, 1943-44.....	25,000 00	27,307 11	29,375 00	Cochran Murray & Co.
Feb. 22	Montreal, Que., 4½%, 1971.....	10,000 00	10,000 00	10,000 00	Hanson Bros., Inc.
Feb. 1	East Kildonan, Man., 5½%, 1935.....	12,000 00	12,000 00	12,000 00	Exchgd. for new bonds.
Mar. 5	Winnipeg, Man., 4½%, 1961.....	6,000 00	5,895 00	5,895 00	R. A. Daly & Co., Ltd.
Mar. 19	St. Anne de Bellevue, Que., 5%, 1952.....	20,000 00	20,000 00	20,075 00	Hanson Bros., Inc.
Mar. 19	St. John, N.B., 4½%, 1951.....	5,000 00	5,149 25	5,200 00	Hanson Bros., Inc.
Mar. 21	Halifax, N.S., 5%, 1961.....	45,900 00	49,092 22	50,604 75	A. E. Ames & Co., Ltd.
Mar. 22	Montreal, Que., 4½%, 1947.....	10,000 00	9,512 45	9,987 50	Matthews & Co.
Mar. 26	Maisonnette, Que., 5%, 1946.....	10,000 00	9,955 47	10,250 00	Matthews & Co.
Apr. 1	Longueuil, Que., 5%, 1953.....	10,000 00	9,634 87	9,925 00	A. E. Ames & Co., Ltd.
Apr. 2	St. Catharines, Ont., 5%, 1936.....	5,000 00	4,989 30	5,125 00	Matthews & Co.
Feb. 11	Quebec R.C. Schools, 4½%, 1961.....	5,000 00	5,000 00	5,012 50	Wood, Gundy & Co., Ltd.
Jan. 7	Howard Smith Paper Co., 5½%, 1953.....	25,000 00	24,127 45	25,500 00	A. E. Ames & Co., Ltd.
Jan. 12	Inter. P. & P. of Nfld., 5%, 1968.....	25,000 00	24,311 64	24,875 00	R. A. Daly & Co., Ltd.
Jan. 23	United Grain Growers, 5%, 1948.....	25,000 00	24,531 64	24,520 00	Jas. Richardson & Sons.
Feb. 20	Inter. P. & P. of Nfld., 5%, 1968.....	25,000 00	23,812 51	24,562 50	Wood, Gundy & Co., Ltd.
June 12	Can. Copper Refineries, 6%, 1945.....	10,000 00	9,923 99	10,512 50	Matthews & Co.
Jan. 1	Kingston, Ont., 5%, 1935.....	1,000 00	1,000 00	1,000 00	Matured principal.
Feb. 6	Lindsay, Ont., 6%, 1936-39.....	1,000 00	1,000 00	1,000 00	Matured principal.
Mar. 1	Elgin, Que., 5%, 1936-40.....	485 38	485 38	485 38	Matured principal.
Mar. 1	Sarnia, Ont., 6%, 1936-37.....	2,679 92	2,679 92	2,679 92	Matured principal.
Mar. 15	Halleybury, Ont., 6%, 1936-39.....	349 26	349 26	349 26	Matured principal.
Apr. 1	Smiths Falls, Ont., 6%, 1936-39.....	664 72	664 72	664 72	Matured principal.
Apr. 27	Renfrew, Ont., 5%, 1936-50.....	141 20	141 20	141 20	Matured principal.
Apr. 27	Renfrew, Ont., 5%, 1936-43.....	143 37	143 37	143 37	Matured principal.
June 1	Carleton Place, Ont., 5%, 1936-40.....	2,519 47	2,519 47	2,519 47	Matured principal.
July 29	Saskatchewan, 5%, 1959.....	35,000 00	34,943 26	35,306 25	Matthews & Co.
Aug. 6	Saskatchewan, 5%, 1959.....	10,000 00	10,000 00	10,150 00	R. A. Daly & Co., Ltd.
Sept. 6	Saskatchewan, 6%, 1952.....	10,000 00	10,454 16	10,462 50	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952.....	15,000 00	15,723 73	15,737 00	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952.....	22,000 00	23,026 15	23,045 00	A. E. Ames & Co., Ltd.
Sept. 17	Saskatchewan, 6%, 1952.....	5,000 00	5,241 12	5,245 75	A. E. Ames & Co., Ltd.
Sept. 20	New Brunswick, 5½%, 1950.....	2,000 00	1,907 56	1,907 56	Dominion Securities Corp.
Oct. 1	Saskatchewan, 6%, 1952.....	20,000 00	20,748 11	20,748 00	Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952.....	5,000 00	5,180 99	5,180 99	Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952.....	5,000 00	5,187 02	20,800 00	Griffis, Fairclough, Norsw'y.
Oct. 10	Saskatchewan, 6%, 1952.....	10,000 00	10,417 36	10,000 00	Griffis, Fairclough, Norsw'y.
Nov. 27	Saskatchewan, 5½%, 1952.....	40,000 00	40,567 43	41,000 00	Matthews & Co.
Nov. 29	Hydro-Elec., Ont., 4¾%, 1970.....	26,000 00	25,730 64	25,730 64	Griffis, Fairclough, Norsw'y.
July 2	Belleville, 5%, 1956.....	1,000 00	1,053 49	1,055 00	Wood, Gundy & Co., Ltd.
July 16	Belleville, 5%, 1957.....	2,000 00	2,109 97	2,120 00	Wood, Gundy & Co., Ltd.
July 16	Belleville, 5%, 1956.....	1,000 68	1,054 21	1,055 72	Wood, Gundy & Co., Ltd.
Oct. 11	Brandon, 4½%, 1939.....	5,000 00	5,018 00	5,020 00	N. J. Robinson & Co.
Oct. 21	Brandon, 5½%, 1939.....	8,000 00	7,957 50	8,040 00	N. J. Robinson & Co.
Nov. 20	North Bay, 5½%, 1936.....	703 64	700 51	700 33	Griffis, Fairclough, Norsw'y.
Nov. 20	North Bay, 5½%, 1945.....	10,083 89	9,979 99	9,712 80	Griffis, Fairclough, Norsw'y.
Nov. 20	North Bay, 5½%, 1944-45.....	21,000 00	21,600 38	20,274 80	Griffis, Fairclough, Norsw'y.
Nov. 21	North Bay, 5½%, 1947.....	901 77	894 03	863 99	Griffis, Fairclough, Norsw'y.
Nov. 30	North Bay, 5½%, 1948.....	886 37	878 34	847 10	Griffis, Fairclough, Norsw'y.
Aug. 7					
Aug. 9	Inter. P. & P. of Nfld., 5%, 1968.....	18,000 00	17,149 78	18,090 00	Wood, Gundy; Hanson; Daly.
Aug. 28					
July 1	Tillsonburg, 5%, 1936-42.....	330 23	330 23	330 23	Matured.
July 9	Renfrew, 6½%, 1936-48.....	348 82	348 82	348 82	Matured.
Aug. 1	Inverness, 4½%, 1935.....	3,500 00	3,500 00	3,500 00	Matured.
Aug. 1	North Bay, 5½%, 1936-42.....	562 69	562 69	562 69	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

MUTUAL RELIEF LIFE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Aug. 10	Strathroy, 6½%, 1936-38.....	\$976 02	\$976 02	\$976 02	Matured.
Sept. 1	Shelburne, 4%, 1936-39.....	285 19	285 19	285 19	Matured.
Sept. 1	Strathcona, 4½%, 1936-56.....	198 17	198 17	198 17	Matured.
Oct. 1	Renfrew, 5%, 1936-41.....	231 15	231 15	231 15	Matured.
Nov. 1	Haileybury, 5%, 1936-37.....	337 17	337 17	337 17	Matured.
Nov. 5	Brooks, 6%, 1936-38.....	215 24	215 24	215 24	Matured.
Nov. 5	Port Colborne, 5%, 1936-42.....	2,000 00	2,000 00	2,000 00	Matured.
Dec. 31	Ontario Province, 6%, 1941.....	50,000 00	49,539 94	49,539 94	Mathews & Co.
Dec. 21	Hydro-Elec., Ont., 6%, 1961.....	10,000 00	10,832 51	10,832 51	Mathews & Co.
Dec. 30	Toronto, 6%, 1945.....	25,000 00	24,382 92	24,360 00	Mathews & Co.
Dec. 6	North Bay, 5½%, 1945.....	2,000 00	1,970 14	1,926 40	Griffis, Fairclough, Norsw'y.
Dec. 12	North Bay, 6%, 1952.....	1,000 00	1,000 00	1,000 00	Griffis, Fairclough, Norsw'y.
Dec. 11	Consumers Glass, 5%, 1948.....	10,000 00	9,377 30	9,377 30	Wood, Gundy (called).
Dec. 1	Collingwood, 5%, 1936-45.....	266 24	266 24	266 24	Matured.
Dec. 1	Oakville, 5½%, 1936-42.....	1,701 20	1,701 20	1,701 20	Matured.
Dec. 1	Yorkton, 5%, 1936-41.....	235 78	235 78	235 78	Matured.
Dec. 2	Lethbridge, 6%, 1936-37.....	423 10	423 10	423 10	Matured.
Dec. 30	Smiths Falls, 5½%, 1936-42.....	189 85	189 85	189 85	Matured.
Dec. 31	Tompkins, 7½%, 1936-38.....	333 33	333 33	333 33	Matured.
Dec. 31	Oshawa, 5%, 1936-52.....	1,200 00	1,200 00	1,200 00	Matured.
Dec. 31	Hanna, 6%, 1936-47.....	48 27	48 27	48 27	Matured.
	Amortization of book values towards par.....		4,304 79		
	Totals.....	\$971,842 12	\$989,782 98	\$999,786 61	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 23	Dominion of Canada, 4%, 1945.....	\$10,000 00	\$9,686 98	\$10,600 00	A. E. Ames & Co., Ltd.
Apr. 23	Dominion of Canada, 4%, 1945.....	15,000 00	14,530 47	15,900 00	A. E. Ames & Co., Ltd.
June 21	Prov. of Ontario, 4½%, 1950.....	10,000 00	9,903 21	10,700 00	A. E. Ames & Co., Ltd.
June 27	Prov. of Ontario, 4½%, 1949.....	40,000 00	38,868 00	43,050 00	A. E. Ames & Co., Ltd.
Mar. 14	State of San Paulo, 7%, 1940.....	21,000 00	20,401 50	18,193 57	A. E. Ames & Co., Ltd.
Apr. 13	Cdn. Nat. Rlys., 4½%, 1968.....	1,000 00	923 20	1,037 50	Wood, Gundy & Co.
June 13	Cdn. Nat. Rlys., 3%, 1944.....	15,000 00	14,775 00	14,812 50	A. E. Ames & Co., Ltd.
June 25	Cdn. Nat. Rlys., 3%, 1944.....	20,000 00	19,825 00	19,825 00	Cochran, Murray & Co.
May 30	Hydro-Elec. Pwr. Com., 4½%, 1970.....	15,000 00	15,154 50	16,650 00	A. E. Ames & Co., Ltd.
Mar. 27	City of Toronto, 5½%, 1950.....	12,000 00	12,679 20	14,469 60	A. E. Ames & Co., Ltd.
Apr. 3	City of Winnipeg, 4½%, 1963.....	16,000 00	12,894 40	15,880 00	A. E. Ames & Co., Ltd.
May 17	Town of Waterloo, 6½%, 1935.....	146 46	201 08	146 46	Maturity.
June 15	Town of Waterloo, 5½%, 1935.....	170 24	213 51	170 24	Maturity.
June 15	Town of Waterloo, 5½%, 1935.....	515 78	389 85	515 78	Maturity.
Apr. 1	Town of Preston, 5½%, 1935.....	696 52	723 57	696 52	Maturity.
Apr. 1	Town of Preston, 5½%, 1935.....	131 26	140 75	131 26	Maturity.
Jan. 15	Town of Yorkton, 7%, 1935.....	8,630 91	8,716 62	8,630 91	Maturity.
Feb. 23	Village of Forest Hill, 5%, 1935.....	1,004 33	1,011 89	1,004 33	Maturity.
Apr. 1	Village of Crystal Beach, 5½%, 1935.....	500 00	498 35	500 00	Maturity.
Apr. 1	Village of Forest Hill, 5%, 1935.....	435 53	437 95	435 53	Maturity.
Apr. 11	Village of Tantallon, 8%, 1932.....	75 64	75 64	75 64	Maturity.
Feb. 8	Rural Mun. Whittemouth, 6%, 1934.....	636 30	614 95	636 30	Maturity.
July 1	Twp. of Tisdale, 5½%, 1935.....	3,814 26	3,817 94	3,814 26	Maturity.
Jan. 12	Hussar School District, 8%, 1933-34..	933 34	955 93	933 34	Maturity.
May 28	Greenvale School District, 7%, 1934..	68 36	68 36	68 36	Maturity.
Jan. 21	Wartime School District, 5¾%, 1932.....	710 65	714 85	710 65	Maturity.
Jan. 7	Edzell S.D., No. 1562, 6%, 1934.....	250 00	258 71	250 00	Maturity.
Jan. 7	Hanna S.D., No. 2912, 6%, 1934.....	112 03	112 03	112 03	Maturity.
Feb. 1	Edmonton Sep. Schools, 6%, 1935.....	1,000 00	1,000 00	1,000 00	Maturity.
Jan. 7	Lemberg School District, 6%, 1935.....	125 00	130 90	125 00	Maturity.
Jan. 7	Sundre School District, 8%, 1934.....	166 67	171 00	166 67	Maturity.
Jan. 7	Bradbury S.D., No. 1481, 6½%, 1935.....	100 00	101 55	100 00	Maturity.
Jan. 7	Striy S.D., No. 1424, 6½%, 1935.....	90 00	92 88	90 00	Maturity.
Feb. 6	Cummings School District, 5½%, 1935.....	112 46	112 46	112 46	Maturity.
Mar. 19	Brightstone School Dist., 8%, 1935.....	80 00	88 00	80 00	Maturity.
Apr. 11	Sambor School District, 6½%, 1935.....	102 66	109 69	102 66	Maturity.
May 25	Waskasoo School District, 7%, 1935.....	93 33	93 33	93 33	Maturity.
May 25	St. Henry's R.C. School, 6½%, 1935.....	625 00	661 84	625 00	Maturity.
May 3	Redvers School District, 5½%, 1934.....	208 61	208 61	208 61	Maturity.
Feb. 22	Eastern Edam R.T. Co., 7½%, 1934.....	254 49	272 71	254 49	Maturity.
May 27	Pilger R.T. Co., 6%, 1935.....	181 38	181 76	181 38	Maturity.
Apr. 2	Shawinigan W. & P., 6%, 1937.....	15,000 00	14,865 00	15,150 00	Called.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 15	Metropolitan Bldg. Co., Ltd., 7%, 1944	\$100 00	\$101 38	\$100 00	Called.
Jan. 15	Metropolitan Bldg. Co., Ltd., 7%, 1944	500 00	510 40	500 00	Called.
Feb. 8	United Corp., Ltd., 5%, 1953	7,000 00	7,000 00	5,950 00	Wood, Gundy & Co.
Apr. 3	St. John Harbour Com., 3%, 1937	5,000 00	4,862 50	4,912 50	A. E. Ames & Co., Ltd.
June 26	B.A. Oil Co., 5%, 1945	5,500 00	5,599 55	5,830 00	Seagram, Harris & Co.
July 4	Dominion of Canada, 4½%, 1946	1,500 00	1,421 85	1,646 25	Bartlett, Cayley & Co.
July 10	Dominion of Canada, 5%, 1943	25,000 00	28,225 00	28,145 00	A. E. Ames & Co.
July 11	Dominion of Canada, 4%, 1952	10,000 00	9,574 00	10,525 00	A. E. Ames & Co.
July 17	Dominion of Canada, 5%, 1943	25,000 00	28,250 00	28,312 50	McLeod, Young, Weir.
July 24	Dominion of Canada, 4%, 1942	5,000 00	4,787 00	5,268 75	A. E. Ames & Co.
Aug. 7	Dominion of Canada, 4½%, 1956	25,000 00	24,427 50	27,267 50	A. E. Ames & Co.
Aug. 16	Dominion of Canada, 4½%, 1959	10,000 00	10,900 00	11,025 00	Bartlett, Cayley & Co.
Aug. 16	Dominion of Canada, 4½%, 1959	25,000 00	27,350 00	27,562 50	Bartlett, Cayley & Co.
Nov. 12	Dominion of Canada, 4½%, 1958	10,000 00	9,986 36	10,725 00	A. E. Ames & Co.
Nov. 12	Dominion of Canada, 4½%, 1958	10,000 00	11,004 35	10,725 00	A. E. Ames & Co.
July 12	Province of Ontario, 5½%, 1946	10,000 00	9,758 50	11,400 00	A. E. Ames & Co.
July 17	Prov. of Ontario, 5½%, 1946	5,000 00	4,879 25	5,700 00	A. E. Ames & Co.
July 20	Prov. of Ontario, 5½%, 1946	25,000 00	28,475 00	28,612 50	A. E. Ames & Co.
July 25	Prov. of Saskatchewan, 4%, 1958	5,000 00	4,400 00	4,525 00	A. E. Ames & Co.
July 5	Prov. of Ontario, 6%, 1943	25,000 00	26,715 00	29,250 00	McLeod, Young, Weir.
Oct. 2	Prov. of Alberta, 6%, 1947	5,000 00	4,780 00	4,850 00	A. E. Ames & Co.
Oct. 11	Prov. of Alberta, 6%, 1947	5,000 00	4,780 00	4,850 00	A. E. Ames & Co.
July 6	Cdn. Nat. Rlys., 5%, 1954	10,000 00	10,451 00	11,475 00	McLeod, Young, Weir.
July 25	Cdn. Nat. Rlys., 5%, 1954	25,000 00	23,820 00	28,750 00	Bartlett, Cayley & Co.
Nov. 8	Cdn. Nat. Rlys., 5%, 1969	10,000 00	11,685 00	11,700 00	A. E. Ames & Co.
Nov. 14	Cdn. Nat. Rlys., 5%, 1954	20,000 00	23,600 00	22,770 00	Bartlett, Cayley & Co.
July 16	Hydro-Elec. Pwr. Com. (Ont. guar.), 4½%, 1960	15,000 00	15,873 00	15,850 00	A. E. Ames & Co.
July 31	Town of Kenora, 7%, 1935	572 43	577 32	572 43	Maturity.
Oct. 1	Town of Waterloo, 5½%, 1935	2,015 22	2,015 22	2,015 22	Maturity.
Oct. 15	Town of Waterloo, 4½%, 1935	210 25	210 25	210 25	Maturity.
Nov. 20	Town of Tuxedo, 6%, 1945	10,000 00	9,890 48	10,700 00	Wood, Gundy & Co.
Aug. 6	Village of St. Emelien, 5½%, 1935	400 00	400 00	400 00	Maturity.
Nov. 30	Village of Cayuga, 5½%, 1935	979 77	1,017 82	979 77	Maturity.
Aug. 24	Toronto Housing Com. (City of Toronto guar.), 5%, 1953	2,000 00	2,124 60	2,000 00	Called.
July 16	Southern Interior L. & P. (City of Merritt guar.), 5%, 1941	30,000 00	28,946 10	30,000 00	Exchange.
Aug. 30	Noranda Catholic Sch. Bd., 5%, 1935	2,600 00	2,476 01	2,600 00	Maturity.
Oct. 21	Hanna S.D., No. 2912, 6%, 1935	1,000 00	1,014 50	1,000 00	Maturity.
Oct. 7	Lebanon School District, 8%, 1935	63 00	64 43	63 00	Maturity.
Oct. 31	Tuxedo School District, 6%, 1935	1,000 00	1,017 00	1,000 00	Maturity.
Nov. 21	St. Jean School District, 6½%, 1935	100 00	101 11	100 00	Maturity.
July 3	B.A. Oil Co., Ltd., 5%, 1945	2,000 00	2,036 20	2,120 00	A. E. Ames & Co.
July 3	B.A. Oil Co., Ltd., 5%, 1945	4,500 00	4,581 45	4,770 00	A. E. Ames & Co.
July 3	B.A. Oil Co., Ltd., 5%, 1945	2,500 00	2,496 25	2,650 00	A. E. Ames & Co.
Aug. 7	Bell Telephone Co. of Can., 5%, 1960	10,000 00	10,856 00	11,950 00	A. E. Ames & Co.
Aug. 24	Cdn. Copper Refiners, 6%, 1945	10,000 00	9,925 96	10,400 00	Called.
Aug. 24	Cdn. Copper Refiners, 6%, 1945	5,000 00	4,981 40	5,200 00	Called.
Oct. 2	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	9,775 68	10,250 00	Wood, Gundy & Co.
Oct. 2	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	9,775 68	10,250 00	Wood, Gundy & Co.
Oct. 29	Halifax Harbour Com., 3%, 1938	15,000 00	14,499 00	14,499 00	A. E. Ames & Co.
Oct. 29	Halifax Harbour Com., 3%, 1938	5,000 00	4,833 00	4,833 00	A. E. Ames & Co.
Oct. 31	Westmount G. & C. Club, 5%, 1935	75 00	75 00	75 00	Maturity.
Nov. 12	St. John Harbour Com., 3%, 1937	20,000 00	19,583 60	19,584 00	A. E. Ames & Co.
Nov. 28	Sisters of Charity of Providence in B.C., 5½%, 1946	10,000 00	9,792 00	10,200 00	Harris, MacKee & Co.
Dec. 10	Dominion of Canada, 2%, 1939	20,000 00	19,886 00	19,950 00	A. E. Ames & Co.
Dec. 9	Prov. of Alberta, 6%, 1947	10,000 00	9,560 93	9,937 50	McLeod, Young, Weir.
Dec. 27	Prov. of Ontario, 4½%, 1949	25,000 00	24,504 25	26,365 00	A. E. Ames & Co.
Dec. 17	Cdn. Nat. Rlys., 4½%, 1951	25,000 00	27,847 86	27,500 00	A. E. Ames & Co.
Dec. 31	City of Oshawa, 5%, 1935	1,252 53	1,252 53	1,252 53	Maturity.
Dec. 1	Town of Waterloo, 5½%, 1935	304 53	304 53	304 53	Maturity.
Dec. 31	Town of Preston, 5½%, 1935	209 21	240 44	209 21	Maturity.
Dec. 23	Town of Coronation, 6%, 1935	570 40	578 94	570 40	Maturity.
Dec. 31	Town of Fort Frances, 6%, 1935	784 66	805 15	784 66	Maturity.
Dec. 30	Village of Kipling, 6%, 1932	406 62	413 80	406 62	Maturity.
Dec. 20	Hanna Mun. Hosp. Dist., 6%, 1935	57 53	57 53	57 53	Maturity.
Dec. 20	Hanna Mun. Hosp. Dist., 6%, 1935	132 12	132 12	132 12	Maturity.
Mar. 30	Norway Valley S.D., 8%, 1935-36	240 00	243 26	240 00	Maturity.
Dec. 4	Wartime School District, 5½%, 1933	751 51	755 94	751 51	Maturity.
Dec. 9	Wrentham Cons. S.D., 7½%, 1935	434 70	512 23	434 70	Maturity.
Dec. 19	Hussar School District, 8%, 1935	466 66	475 03	466 66	Maturity.
Dec. 28	Sundre School District, 8%, 1935	166 66	169 63	166 66	Maturity.
Dec. 27	Harmonien School Dist., 8%, 1935	133 33	135 64	133 33	Maturity.
Dec. 31	Kindersley School Dist., 6½%, 1934	81 63	98 94	81 63	Maturity.
Dec. 31	Greenvale School Dist., 7%, 1935	73 15	73 15	73 15	Maturity.
Dec. 3	Great Lakes Paper Co., 6%, 1950	5,000 00	4,978 00	2,000 00	McLeod, Young, Weir.
Dec. 3	Great Lakes Paper Co., 6%, 1950	5,000 00	4,978 00	2,000 00	McLeod, Young, Weir.
Dec. 9	Consol. Paper Corp., 1961	1,500 00	1,500 00	348 75	A. E. Ames & Co.
Dec. 17	Bell Telephone Co. of Can., 5%, 1957	10,000 00	11,801 11	11,825 00	A. E. Ames & Co.
Dec. 17	B.A. Oil Co., Ltd., 4%, 1945	10,000 00	10,150 00	10,250 00	Bartlett, Cayley & Co.
Oct. 23	Firstbrook Boxes, Ltd., 6%, 1948	100 00	100 00	100 00	Fasken, Robertson.
	Amortization of book values towards par		3,384 66		
	Totals	\$809,252 12	\$827,365 54	\$851,230 04	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Feb. 5	Gatineau Power Corp., 5%, 1956.....	\$25,000 00	\$25,000 00	\$25,000 00	Wood, Gundy & Co.
Jan. 2	Village of Tavistock, 5%, 1935.....	880 59	880 59	880 59	Matured.
Jan. 27	Town of Renfrew, 5%, 1935.....	186 87	186 87	186 87	Matured.
Jan. 27	Town of Renfrew, 5%, 1935.....	125 17	125 17	125 17	Matured.
Apr. 1	Lethbridge Prot. School, 6%, 1935.....	333 32	333 32	333 32	Matured.
May 1	British Mtge. & Trust, 5%, 1935.....	15,000 00	15,000 00	15,000 00	Matured.
June 1	Town of Preston, 6%, 1935.....	100 50	100 50	100 50	Matured.
July 1	Village of Blyth, 5%, 1935.....	321 79	321 79	321 79	Matured.
July 9	Prov. of Quebec, 4½%, 1958.....	11,000 00	10,731 60	12,127 50	Wood, Gundy & Co.
July 9	Prov. of Quebec, 4½%, 1958.....	19,000 00	18,495 35	20,947 50	Wood, Gundy & Co.
Aug. 14	Cdn. Nat. Rlys., 3%, 1944.....	15,000 00	14,775 00	15,150 00	Dominion Securities.
Aug. 31	Town of Mitchell, 5%, 1935.....	286 22	286 22	286 22	Matured.
Sept. 23	Ont. Hydro-Elec., 3½, 4, 5%, 1952.....	13,500 00	13,500 00	13,466 25	Wood, Gundy & Co.
Sept. 23	Ont. Hydro-Elec., 3½, 4, 5%, 1952.....	31,000 00	28,643 55	30,922 50	Wood, Gundy & Co.
Nov. 1	British Mtge. & Trust, 5%, 1935.....	10,000 00	10,000 00	10,000 00	Matured.
Dec. 28	United Grain Growers, 5%, 1948.....	25,000 00	25,000 00	25,000 00	Wood, Gundy & Co.
	Amortization of book values towards par.....		748 55		
	Totals.....	\$166,734 46	\$164,128 51	\$169,848 21	

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Apr. 12	Dominion of Canada, 5%, 1937.....	\$15,000 00	\$15,481 50	\$16,102 50	Mills & Spence Co., Ltd.
June 20	Dominion of Canada, 5%, 1937.....	25,000 00	25,402 50	26,687 50	Royal Securities Corp.
May 1	Dominion of Canada, 3%, 1942.....	27,000 00	26,190 00	27,675 00	Bartlett, Cayley & Co.
June 20	Prov. of Nova Scotia, 4½%, 1961.....	39,000 00	38,703 60	42,705 00	Royal Securities Corp.
May 28	Cdn. Nat. Rlys., 4½%, 1956.....	25,000 00	27,375 00	28,156 25	W. C. Pitfield & Co.
Apr. 2	Cdn. Nat. Rlys., 4½%, 1968.....	5,000 00	5,035 00	5,206 25	J. L. Graham & Co., Ltd.
Mar. 8	Bell Telephone Co., 5%, 1960.....	25,000 00	26,032 50	29,000 00	Can. Bank of Commerce.
Mar. 8	Bell Telephone Co., 5%, 1960.....	5,000 00	5,131 50	5,725 00	Can. Bank of Commerce.
Sept. 6	Dominion of Canada, 5%, 1937.....	25,000 00	25,802 50	26,375 00	Lamont & Co.
Nov. 8	Dominion of Canada, 5%, 1937.....	50,000 00	51,605 00	53,000 00	Wood, Gundy & Co.
Nov. 8	Dominion of Canada, 5%, 1937.....	20,000 00	21,203 00	21,200 00	Wood, Gundy & Co.
Aug. 27	Prov. of New Brunswick, 4¾%, 1960.....	5,000 00	4,942 00	5,550 00	Can. Bank of Commerce.
Aug. 27	Prov. of New Brunswick, 4¾%, 1961.....	6,000 00	5,828 40	6,510 00	Can. Bank of Commerce.
July 19	Shawinigan W. & P. Co., 4½%, 1970.....	20,000 00	19,480 00	19,920 00	McLeod, Young, Weir.
July 19	Shawinigan W. & P. Co., 4½%, 1970.....	5,000 00	4,720 00	4,830 00	McLeod, Young, Weir.
	Totals.....	\$297,000 00	\$302,932 50	\$318,642 50	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Jan. 3	Holdings, Ltd., 1939.....		\$4 51	\$4 51	Cert. of indebtedness 5% paid.
Apr. 16	Cdn. Nat. Rlys., 4½%, 1954.....	15,000 00	15,000 00	15,621 40	Mead & Co.
July 26	City of Montreal, 4½%, 1943.....	25,000 00	24,364 53	25,422 50	Mead & Co.
Aug. 15	Town of Aylmer, 5½%, 1934.....	5,000 00	5,000 00	4,250 00	Fortier & Co.
Nov. 27	Dominion of Canada, 3¾%, 1949.....	29,000 00	28,048 44	29,543 75	Ernest Savard, Ltd.
Nov. 27	Cdn. Nat. Rlys., 3%, 1944.....	15,000 00	14,775 00	14,991 00	Ernest Savard, Ltd.
Dec.	Prov. of Quebec, 4¼%, 1958.....	5,000 00	4,873 08	5,512 50	Mead & Co.
Dec.	Holdings, Ltd., 1939.....	4 51	4 51	4 51	Cert. of indebtedness 10% paid.
	Totals.....	\$94,004 51	\$92,070 07	\$95,350 17	

QUEEN CITY FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
	Town of Gananoque, 4%, 1935.....	\$2,000 00	\$2,000 00	\$2,000 00	Matured.
	Can. Perm. Mtge. Corp., 5%, 1935.....	20,000 00	20,000 00	20,000 00	Matured.
	Totals.....	\$22,000 00	\$22,000 00	\$22,000 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Sept. 9	Brown Co., 5½%, 1946.....	\$6,000 00	\$3,105 00	\$1,916 40	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1946.....	2,000 00	1,035 00	643 80	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1946.....	2,000 00	1,035 00	628 80	L. G. Beaubien & Co., Ltd.
Sept. 9	Brown Co., 5½%, 1950.....	10,000 00	5,175 00	3,119 00	L. G. Beaubien & Co., Ltd.
Sept. 19	Chomedy Apart., Ltd., 6%, 1950.....	6,000 00	6,000 00	3,000 00	Affairs of Co. wound up.
	Totals.....	\$26,000 00	\$16,350 00	\$9,308 00	

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
Mar. 26	Dominion of Canada, 4½%, 1958....	\$20,000 00	\$20,321 87	\$22,100 00	Bell, Gouinlock & Co.
Mar. 26	Dominion of Canada, 4½%, 1959....	5,000 00	5,114 56	5,532 50	Bell, Gouinlock & Co.
Apr. 11	Dominion of Canada, 3%, 1942.....	25,000 00	25,843 75	25,843 75	Bell, Gouinlock & Co.
May 1	Dominion of Canada, 3½%, 1949....	5,000 00	4,830 83	5,122 00	Bartlett, Cayley & Co.
May 1	Dominion of Canada, 4½%, 1944....	25,000 00	27,731 25	27,645 00	Bartlett, Cayley & Co.
Feb. 1	Prov. of New Brunswick, 4¾%, 1936..	35,000 00	35,000 00	36,050 00	Dominion Securities.
Mar. 7	Prov. of Ontario, 4½%, 1968.....	10,000 00	9,522 56	10,462 50	R. A. Daly & Co.
Mar. 7	Prov. of Ontario, 4½%, 1962.....	5,000 00	4,951 74	5,525 00	R. A. Daly & Co.
Mar. 5	Prov. of Ontario, 5½%, 1946.....	10,000 00	10,647 40	11,500 00	Harris, Ramsay & Co.
Mar. 20	Prov. of Saskatchewan, 4%, 1957.....	10,000 00	9,503 73	9,000 00	Stewart, Scully Co.
Mar. 28	Prov. of Manitoba, 5½%, 1958.....	5,000 00	4,902 08	5,312 50	Bell, Gouinlock & Co.
Apr. 1	Prov. of Manitoba, 4%, 1957.....	11,000 00	10,475 06	10,477 50	Dominion Securities.
Apr. 2	Prov. of New Brunswick, 5%, 1960..	15,000 00	16,214 42	16,950 00	R. A. Daly & Co.
Apr. 2	Prov. of Alberta, 6%, 1947.....	20,000 00	20,310 35	19,850 00	Bell, Gouinlock & Co.
May 8	Prov. of Saskatchewan, 4½%, 1955....	10,000 00	9,880 75	9,175 00	Stewart, Scully Co.
May 14	Prov. of Manitoba, 4½%, 1957.....	3,000 00	2,954 70	2,973 75	Lamont & Co.
May 20	Prov. of Manitoba, 4½%, 1957.....	8,000 00	7,879 31	7,930 00	Lamont & Co.
Apr. 1	Prov. of Nova Scotia, 4½%, 1961....	10,000 00	9,682 00	11,025 00	Dominion Securities.
Apr. 23	Prov. of Manitoba, 4%, 1957.....	20,000 00	19,045 54	18,800 00	Lamont & Co.
May 1	Prov. of Alberta, 4½%, 1951.....	10,000 00	9,010 00	9,162 50	Stewart & Co., D. E.
May 1	Prov. of Alberta, 5%, 1940.....	7,000 00	6,950 15	6,833 75	Stewart & Co., D. E.
June 6	Cdn. Nat. Riys., 3%, 1944.....	33,000 00	32,505 00	32,485 20	R. A. Daly & Co.
Apr. 10	Hydro-Elec. Pwr. Com., 4%, 1957....	15,000 00	14,085 93	15,178 50	Lamont & Co.
May 1	Grand Trunk Pacific, 4%, 1942.....	2,430 00	2,351 01	2,340 41	Stewart & Co., D. E.
Jan. 8	City of Victoria, 5%, 1944.....	2,000 00	1,942 05	1,888 80	Dominion Securities.
Jan. 21	Dist. of N. Vancouver, 5%, 1961....	10,000 00	10,146 98	6,894 00	A. E. Ames & Co.
Jan. 14	City of Vancouver, 5%, 1944.....	13,000 00	12,936 49	12,127 20	Dominion Securities.
May 16	City of Montreal, 4½%, 1943.....	15,000 00	14,637 60	14,953 50	R. A. Daly & Co.
June 6	City of Winnipeg, 4½%, 1960.....	5,000 00	4,904 51	4,909 50	Lamont & Co.
June 6	City of Winnipeg, 4½%, 1958.....	10,000 00	9,769 55	9,819 00	Lamont & Co.
May 2	Cobalt R.C. School, 5%, 1935.....	638 32	638 32	638 32	Matured.
Feb. 19	Ottawa R.C. Schools, 6%, 1962.....	15,000 00	16,180 00	15,891 00	H. D. Bellinger & Co.
Jan. 10	Beauharnois Pwr. Corp., 5%, 1973....	30,000 00	21,945 00	18,300 75	Dominion Securities.
Mar. 8	Gatineau Power Co., 5%, 1956.....	25,000 00	23,419 84	22,822 50	H. D. Bellinger & Co.
Feb. 4	Gatineau Power Co., 5%, 1956.....	10,000 00	9,242 61	9,669 00	H. D. Bellinger & Co.
Mar. 8	Beauharnois L., H. & P., 5½%, 1973..	11,200 00	10,661 24	10,785 78	H. D. Bellinger & Co.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1961..	9,000 00	8,542 35	8,499 60	H. D. Bellinger & Co.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1961..	3,500 00	3,300 75	3,305 40	Dominion Securities.
Mar. 8	MacLaren-Quebec Pwr., 5½%, 1964..	5,000 00	4,962 50	4,684 50	H. D. Bellinger & Co.
Apr. 2	Shawinigan W. & P., 6%, 1937.....	20,000 00	19,843 16	20,200 00	Called.
May 20	Cosmos Imperial Mills, 6½%, 1944..	5,000 00	5,130 00	5,150 00	Redeemed.
June 1	Saskatchewan General Trusts Corp., Guar. Trust Certificate.....	15 00	15 00	15 00	1% of principal.
June 1	Cdn. Realty Corp., 6%, 1949.....	1,000 00	1,035 30	1,000 00	Matured.
May 1	General Steel Wares, 6%, 1952.....	20,000 00	19,843 45	18,638 00	Stewart & Co., D. E.
Apr. 1	Huron & Erie Mfg. Corp., 5%, 1935..	1,000 00	1,000 00	1,000 00	Matured.
Oct. 10	Prov. of Saskatchewan, 4½%, 1951....	10,000 00	8,998 20	9,300 00	Griffis, Fairclough, Norsw'y.
Sept. 5	Cdn. Nat. Riys., 3%, 1944.....	25,000 00	24,531 25	25,422 50	Gairdner & Co.
July 24	Halifax Harbour Com., 3%, 1938....	2,500 00	2,396 87	2,398 50	Nesbitt, Thompson.
Sept. 11	Halifax Harbour Com., 3%, 1938....	7,500 00	7,190 63	7,195 50	Nesbitt, Thompson.
Dec. 1	Prov. of Ontario, 6%, 1935.....	31,000 00	31,129 40	31,000 00	Matured.
Dec. 1	Cdn. Realty Corp., 6%, 1935.....	1,000 00	1,035 30	1,000 00	Matured.
	Amortization of book values towards par.....		533 22		
	Totals.....	\$607,783 32	\$595,625 56	\$594,783 21	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935					
May 11	City of Edmonton, 5½%, 1945	\$25,000 00	\$25,119 31	\$21,875 00	Wood, Gundy & Co.
Feb. 8	Sault Ste. Marie, 5½%, 1952	5,000 00	5,196 64	4,950 00	Harrison & Co.
June 18	Sault Ste. Marie, 5½%, 1952	5,000 00	5,196 65	4,900 00	Bell, Gounlock & Co.
Jan. 23	City of Windsor, 4½%, 1960	20,000 00	17,829 93	11,000 00	Wood, Gundy & Co.
May 11	City of Windsor, 4½%, 1960	20,000 00	17,829 94	10,200 00	McLeod, Young, Weir.
Apr. 8	Town of Kenora, 5%, 1953	5,000 00	5,183 66	4,900 00	Bartlett, Cayley.
May 7	Town of Kenora, 5½%, 1953	9,375 37	9,299 78	9,187 85	Bartlett, Cayley.
May 8	Town of Renfrew, 5%, 1942	54 31	49 91	49 91	McLeod, Young, Weir.
May 8	Town of Renfrew, 5%, 1942	410 00	448 34	377 24	McLeod, Young, Weir.
May 8	Town of Renfrew, 5%, 1942	2,410 80	2,193 92	1,935 60	McLeod, Young, Weir.
May 8	Town of Renfrew, 5%, 1942	161 62	146 38	161 62	Maturity.
Apr. 18	Almond School District, 5½%, 1932	150 00	150 00	150 00	Maturity.
Jan. 15	Stettler School District, 5½%, 1935	333 33	333 33	333 33	Maturity.
Jan. 15	Central Ill. Elec. & Gas, 5%, 1952	4,000 00	3,220 00	3,700 00	Seagram, Harris & Bricker.
June 24	Duke-Price Power Co., 6%, 1966	10,000 00	9,659 36	10,225 00	Seagram, Harris & Bricker.
June 29	Florida Pwr. & Light, 5%, 1954	10,000 00	8,000 00	8,700 00	Seagram, Harris & Bricker.
Jan. 29	General Steel Wares, 6%, 1952	4,000 00	4,000 00	3,820 00	Cochran, Murray & Co.
May 28	McCull Frontenac Oil, 6%, 1949	10,000 00	9,904 65	10,462 50	Seagram, Harris & Bricker.
June 29	North West. Utilities, 7%, 1938	10,000 00	9,908 79	10,500 00	Redemption.
Apr. 1	Shawinigan W. & P., 6%, 1937	5,000 00	5,095 91	5,050 00	Redemption.
June 21	Lethbridge School Dist., 5%, 1935	266 66	266 66	266 66	Maturity.
Nov. 20	Town of Kenora, 5%, 1954	6,689 73	6,689 73	6,622 83	Bartlett, Cayley.
Oct. 11	Town of Sandwich, 6%, 1939	12,000 00	12,000 00	2,820 00	Seagram, Harris & Bricker.
Oct. 22	Town of Walkerville, 6%, 1942-47	33,000 00	33,000 00	19,800 00	Seagram, Harris & Bricker.
Nov. 6	Town of Walkerville, 6%, 1944	810 26	810 26	486 16	Seagram, Harris & Bricker.
Nov. 5	Town of Walkerville, 6%, 1947	920 12	920 12	552 07	Seagram, Harris & Bricker.
Nov. 6	Town of Walkerville, 6%, 1943	481 37	481 37	288 82	Seagram, Harris & Bricker.
Nov. 8	Town of Walkerville, 6%, 1946	528 41	528 41	317 05	Seagram, Harris & Bricker.
Nov. 9	Town of Walkerville, 6%, 1947	425 21	425 21	255 13	Seagram, Harris & Bricker.
July 30	Balcarres School Dist., 6%, 1931	475 00	475 00	261 25	T. K. Macallum.
Sept. 1	Melville School Dist., 5½%, 1942	400 00	386 52	386 52	Maturity.
Nov. 1	Moose Jaw School Dist., 5%, 1939	833 33	852 44	852 44	Maturity.
Sept. 3	Morse School Dist., 6¼%, 1933	1,000 00	1,000 00	700 00	T. K. Macallum.
Sept. 30	Shanaven School Dist., 7½%, 1935	4,915 27	4,999 73	2,703 40	T. K. Macallum.
Dec. 30	Sintaluta School Dist., 6%, 1937	380 00	386 86	386 86	Maturity.
July 2	Stettler School Dist., 5½%, 1936-42	2,333 33	2,401 53	2,146 66	G. T. Fergusson.
Oct. 15	Acadia Sugar Refin. Co., 6%, 1946	15,000 00	15,530 39	15,817 50	Royal Securities.
Nov. 14	Arkansas Pwr. & Light, 5%, 1956	5,000 00	4,626 44	4,912 50	Dominion Life.
Oct. 31	Balfour Building, 6%, 1943	5,000 00	2,370 00	2,250 00	Harris, Ramsay.
Aug. 6	Bell Telephone Co. of Can., 5%, 1955	24,000 00	25,902 46	27,300 00	Harris, Ramsay.
Nov. 14	British American Oil, 5%, 1945	14,000 00	14,591 27	14,875 00	Royal Securities.
Nov. 18	British American Oil, 5%, 1945	3,000 00	3,126 70	3,187 50	Royal Securities.
Nov. 22	British American Oil, 5%, 1945	6,000 00	6,253 40	6,375 00	Royal Securities.
Nov. 14	British Columbia Tel., 5%, 1960	10,000 00	10,286 32	10,675 00	Wood, Gundy.
Aug. 16	Canada North. Pwr. Co., 5%, 1953	3,000 00	2,862 40	3,060 00	Seagram, Harris & Bricker.
Aug. 19	Canada North. Pwr. Co., 5%, 1953	2,000 00	1,908 27	2,040 00	Seagram, Harris & Bricker.
Nov. 14	Canada North. Pwr. Co., 5%, 1953	20,000 00	19,101 60	20,400 00	Nesbitt, Thompson.
July 17	Central Power Co., 5%, 1957	5,000 00	3,885 86	4,250 00	Seagram, Harris & Bricker.
Aug. 16	Detroit Inter. Bridge., 6½%, 1952	15,000 00	15,000 00	600 00	Seagram, Harris & Bricker.
Nov. 1	Dominion Square Corp., 6%, 1948	11,000 00	5,955 00	5,912 50	Harris, Ramsay.
Sept. 30	Fraser Companies, Ltd., 6%, 1950	25,000 00	25,000 00	12,437 50	Royal Securities.
Aug. 12	Great Lakes Paper Co., 6%, 1950	5,000 00	5,000 00	2,025 00	Seagram, Harris & Bricker.
Nov. 21	Howard Smith Paper M., 5½%, 1953	20,000 00	18,668 33	20,950 00	Wood, Gundy.
July 30	Hydro-Elec. Bond & Sh., 5%, 1957	1,500 00	1,223 51	1,323 75	Seagram, Harris & Bricker.
July 30	Hydro-Elec. Bond & Sh., 5%, 1957	2,000 00	1,636 34	1,760 00	Dominion Life.
Nov. 19	Hydro-Elec. Bond & Sh., 5%, 1957	20,000 00	17,207 40	18,800 00	Société de Placements.
July 9	Interstate Power Co., 5%, 1957	10,000 00	7,351 19	8,000 00	Seagram, Harris & Bricker.
July 27	Laclede Gas Light Co., 5½%, 1953	5,000 00	3,400 00	3,810 00	Seagram, Harris & Bricker.
Oct. 26	Manitoba Power Co., 5½%, 1951	10,000 00	5,600 00	6,375 00	Royal Securities.
Nov. 22	Rolland Paper Co., 5½%, 1948	10,000 00	9,728 73	10,450 00	McTaggart, Hannaford, Birks & Gordon.
Nov. 18	United Corporations, 5%, 1953	40,500 00	34,962 25	37,260 00	Wood, Gundy.
Nov. 14	West Kootenay Power, 5%, 1956	5,000 00	5,162 63	5,312 50	Wood, Gundy.
Nov. 1	Westmount G.C. Ltd., 5%, 1950	75 00	75 00	75 00	Maturity.
Dec. 31	Town of Macleod, 4%, 1935	86 90	86 90	86 90	Maturity.
Dec. 31	Town of Melville, 5½%, 1935	35 07	35 07	35 07	Maturity.
Dec. 13	Town of Waterloo, 4%, 1935	194 32	194 32	194 32	Maturity.
Dec. 15	Twp. of Waterloo, 5%, 1935	467 29	467 29	467 29	Maturity.
Dec. 15	Twp. of Waterloo, 5%, 1935	591 14	591 14	591 14	Maturity.
Dec. 31	Taber School District, 4%, 1935	116 70	116 70	116 70	Maturity.
Dec. 7	Town of Sandwich, 5½%, 1946	4,679 54	4,679 54	1,076 29	Seagram, Harris & Bricker.
Dec. 2	Town of Walkerville, 6%, 1946	1,032 95	1,032 95	619 77	Seagram, Harris & Bricker.
Dec. 11	Town of Walkerville, 6%, 1946	1,088 10	1,088 10	652 86	Seagram, Harris & Bricker.
Dec. 7	British American Oil Co., 5%, 1945	1,500 00	1,563 36	1,593 75	Royal Securities.
	Amortization of book values towards par		2,490 24		
	Totals	\$512,954 47	\$483,061 44	\$416,725 08	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—*Continued*

II—BONDS AND DEBENTURES SOLD OR MATURED

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1935	Can. Perm. Mtge. Corp., 5½%, 1935.	\$25,000 00	\$25,000 00	\$25,000 00	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Apr. 10	General Electric Co.....		\$8,950 00	Matthews & Co.
May 27	Goodyear Tire Co.....	\$20,000 00	22,224 99	Matthews & Co.
June 30	Goodyear Tire Co.....	31,100 00	30,789 00	New issue, replacing old 7% cumulative preferred recalled.
June 1	Maple Leaf Milling.....		6 00	Stock dividend on Maple Leaf Milling bonds.
Mar. 22	Mission Corp.....		106 00	Stock dividend on Standard Oil of New Jersey.
Feb. 21	Radio Corp. of America.....		256 25	Stock dividend on Westinghouse Electric Co.
Apr. 10	Union Carbide.....		16,494 50	Matthews & Co.
Aug. 9	Bell Telephone Co. of Canada.....	10,000 00	12,997 00	Matthews & Co.
Aug. 9	British American Oil.....		8,096 87	Matthews & Co.
Aug. 20	Consumers' Gas Co., Toronto.....	1,000 00	1,910 00	Matthews & Co.
Aug. 24	Consumers' Gas Co., Toronto.....	1,500 00	2,895 00	Moss, Lawson & Co.
Oct. 18	International Milling, 5%.....	20,000 00	19,800 00	A. E. Ames & Co.
Oct. 25	North American Co.....		21,000 00	Matthews & Co.
Nov. 7	Robert Simpson Co., Ltd., 6%.....	10,000 00	10,712 50	John Stark & Co.
Nov. 19	British American Oil.....		8,125 00	Matthews & Co.
Oct. 21	International Milling, 5%.....	10,000 00	9,735 00	Replaces 100 shs. stock recalled.
	Total.....		\$174,098 11	

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
May 28	Consumers' Gas Co.....	\$7,500 00	\$13,897 37	Mara & McCarthy.
July 10	Consumers' Gas Co.....	2,500 00	4,734 37	Mara & McCarthy.
July 10	Mission Corp.....		16 00	Dividend.
Dec. 23	Shawinigan Water & Power.....		6,200 00	Mara & McCarthy.
	Total.....		\$24,847 74	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
June 23	Goodyear Tire & Rubber Co., 5% Cumulative Preferred.....	\$10,000 00	\$9,900 00	A. E. Ames & Co., Ltd.
Oct. 12	International Milling Co.....	10,000 00	9,900 00	A. E. Ames & Co., Ltd.
	Total.....		\$19,800 00	

THE PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Feb. 25	Montreal Light, Heat & Power Cons.....		\$33,517 50	British Col. Fire Ins. Co.
Oct. 1	Globe and Rutgers Insurance Co.....	\$660 00	4,400 00	New York Dept. of Ins.
	Total.....		\$37,917 50	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Mar. 21	Canadian General Electric Co.....	\$2,000 00	\$2,432 00	W. C. Harris & Co.
Apr. 4	Canadian General Electric Co.....	450 00	547 20	W. C. Harris & Co.
Apr. 23	Canadian General Electric Co.....	2,550 00	3,100 80	W. C. Harris & Co.
Apr. 10	Canadian Industries, Ltd.....	2,500 00	3,834 38	D. E. Stewart & Co.
Mar. 14	Consumers' Gas Co. of Toronto.....	10,000 00	19,287 50	W. C. Harris & Co.
May 25	Consumers' Gas Co. of Toronto.....	10,000 00	18,729 24	D. E. Stewart & Co.
May 21	Goodyear Tire & Rubber Co., Ltd.....	5,000 00	5,532 50	E. A. Pierce & Co.
May 28	Imperial Oil Co., Ltd.....	.....	11,100 00	D. E. Stewart & Co.
Mar. 21	International Nickel Co. of Can., Ltd.....	10,000 00	13,175 66	E. A. Pierce & Co.
May 29	International Nickel Co. of Can., Ltd.....	10,000 00	13,013 92	E. A. Pierce & Co.
Mar. 29	McColl Frontenac Oil Co., Ltd.....	5,000 00	5,008 75	D. E. Stewart & Co.
May 13	McColl Frontenac Oil Co., Ltd.....	5,000 00	4,815 00	D. E. Stewart & Co.
May 10	Steel Co. of Canada, Ltd.....	2,500 00	4,280 00	D. E. Stewart & Co.
July 2	Goodyear Tire & Rubber Co. of Can., Ltd.	3,150 00	3,118 50	Goodyear Tire & Rubber Co.
July 2	Goodyear Tire & Rubber Co. of Can., Ltd.	1,850 00	1,831 50	A. E. Ames & Co.
Oct. 18	International Milling Co.....	5,000 00	4,950 00	A. E. Ames & Co.
	Total.....		\$114,806 95	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
May 23	Consolidated Gas Co. of N.Y.....	\$10,000 00	\$9,450 00	Seagram, Harris & Bricker.
May 17	Electric Bond & Share Co.....	10,000 00	5,187 50	Seagram, Harris & Bricker.
June 29	Goodyear Tire & Rubber Co.....	3,750 00	3,712 50	Nesbitt, Thompson & Co.
Nov. 23	Canadian Cannery, Ltd.....	9,000 00	7,497 00	Seagram, Harris & Bricker.
Oct. 18	International Milling Co.....	10,000 00	9,900 00	A. E. Ames & Co.
	Total.....		\$35,747 00	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1935				
Nov. 15	Shawinigan Water & Power Co.....	.....	\$6,345 00	Gardiner, Wardrop & Co.
Nov. 15	Mission Corporation.....	.....	10 00	Stock dividend.
Dec. 23	Shawinigan Water & Power Co.....	.....	3,909 37	Gardiner, Wardrop & Co.
	Total.....		\$10,264 37	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

IV—STOCKS SOLD

THE EMPIRE LIFE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Apr. 10	American Telephone & Telegraph		\$45,100 00	\$25,448 23	Matthews & Co.
June 30	Goodyear Tire Co.	\$50,000 00	54,599 27	55,750 00	Recalled by Goodyear Tire.
Sept. 9	Mission Corp.		106 00	636 00	Moss, Lawson & Co.
Sept. 9	Maple Leaf Milling Co.		240 00	100 00	Moss, Lawson & Co.
Sept. 9	Canada Bread "B"	1,000 00	1,060 00	280 00	Moss, Lawson & Co.
Sept. 9	Burns & Co. "A"		1 00	75 00	Moss, Lawson & Co.
Sept. 13	Maple Leaf Milling Co.		180 00	66 25	Moss, Lawson & Co.
Sept. 13	Maple Leaf Milling Co.		34 00	10 25	Moss, Lawson & Co.
Oct. 18	Dupont de Nemours.		44,456 25	73,793 75	Matthews & Co.
Nov. 1	North American Co.		21,000 00	4,850 00	Matthews & Co.
Nov. 1	General Motors	5,000 00	19,500 00	26,100 00	Matthews & Co.
Nov. 1	General Electric		4,475 00	7,075 00	Matthews & Co.
Nov. 1	Union Carbide		16,494 50	13,950 00	Matthews & Co.
Nov. 4	Union Carbide		4,475 00	7,925 00	Matthews & Co.
Nov. 21	General Electric		4,475 00	7,925 00	Matthews & Co.
July 31	Goodyear Tire, 5% Inter. Milling, 7%, recalled and replaced by new issue.	21,100 00	20,889 00	20,889 00	Matthews & Co.
July 31	Profit on exch. of Goodyear 7% Pfd., applied to reduce ledger cost of new issue.	10,000 00	11,051 25	11,088 00	Recalled through National Trust Corp.
	Totals		\$245,660 32	\$280,685 53	

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Feb. 18	United Corporations, Ltd.			\$1,775 00	Wood, Gundy & Co.
Feb. 18	United Corporations, Ltd.			1,600 00	Wood, Gundy & Co.
July 5	Goodyear Tire & Rubber Co.	\$10,000 00	\$9,900 00	10,390 00	Seagram, Harris & Bricker.
Aug. 2	Consolidated Gas of New York		11,250 00	2,922 50	Seagram, Harris & Bricker.
Aug. 2	Consolidated Gas of New York		12,000 00	2,922 50	Seagram, Harris & Bricker.
Aug. 3	Public Service of New Jersey		12,449 34	3,972 50	Seagram, Harris & Bricker.
Nov. 6	International Petroleum		4,400 00	7,696 25	Seagram, Harris & Bricker.
Dec. 4	Winnipeg Electric Rly	10,000 00	10,920 00	1,380 00	McLeod, Young, Weir.
Dec. 7	International Nickel		33,670 00	22,925 00	R. N. Bryson & Co.
Dec. 9	Consolidated Paper Corp.			290 64	A. E. Ames & Co., Ltd.
	Totals		\$94,589 34	\$55,874 39	

PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
May 20	Imperial Oil		\$18,204 99	\$18,885 00	Fortier & Co.

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Sept. 10	Chomedy Apartments, Ltd.			\$140 00	Proceeds of winding up.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

IV—STOCKS SOLD

TORONTO GENERAL INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Jan. 24	Beauharnois Light, Heat & Pwr. Co..			\$1,171 00	D. E. Stewart & Co.
Jan. 24	Beauharnois Light, Heat & Pwr. Co..		\$2 00	802 13	D. E. Stewart & Co.
June 20	Goodyear Tire & Rubber Co., Ltd....	\$5,000 00	5,582 50	5,500 00	Redeemed.
Nov. 16	Canadian General Electric Co.....	5,000 00	6,080 00	5,750 00	Redeemed.
	Totals.....		\$11,660 50	\$13,223 13	

THE WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	To Whom Sold
1935					
Apr. 20	Public Service Corp. of N.J.....	\$5,000 00	\$3,856 25	\$4,077 25	Seagram, Harris & Bricker.
June 21	Electric Bond & Share.....	10,000 00	5,187 50	5,800 00	Seagram, Harris & Bricker.
June 25	Consolidated Gas of N.Y.....	10,000 00	9,450 00	9,900 00	Seagram, Harris & Bricker.
Oct. 4	Goodyear Tire & Rubber Co.....	3,750 00	3,712 50	4,050 00	Seagram, Harris & Bricker.
Nov. 20	International Milling Co.....	10,000 00	9,900 00	10,300 00	W. C. Harris & Co.
Nov. 21	Fraser Companies, Ltd.....	1 00	1 00	1 00	Pitfield & Co.
	Totals.....		\$32,107 25	\$35,002 25	

IV
STATISTICAL TABLES

TABLE I.—SUMMARY OF RESOURCES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1903 TO 1935, INCLUSIVE

TABLE I (a)

Year	Number of companies	Total assets		Total net premium note residue		Total liabilities (not including unearned premium liability)		Total net resources [(1) + (2) - (3)]		Total net amount at risk		Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)						
1903	73	\$ 437,463	c. 00	\$ 5,154,575	c. 34	\$ 33,187	c. 04	\$ 5,558,851	c. 30	\$ 160,385,333	c. 00	3.466
1904	72	478,974	70	5,428,499	31	30,841	27	5,876,632	74	169,847,278	00	3.460
1905	70	515,701	78	5,730,400	77	17,654	85	6,228,447	70	179,925,052	00	3.462
1906	69	534,791	16	6,012,173	29	15,885	45	6,531,079	00	190,139,952	00	3.435
1907	69	593,373	54	6,366,625	93	21,507	51	6,938,491	96	201,055,392	00	3.451
1908	69	619,974	73	6,623,552	43	38,331	27	7,205,195	89	210,097,305	00	3.429
1909	68	708,807	30	6,969,488	51	26,043	62	7,652,252	19	220,054,980	00	3.477
1910	69	718,331	37	7,306,805	48	17,767	24	8,007,369	61	231,991,755	00	3.452
1911	69	722,541	26	7,660,897	34	23,620	86	8,359,817	74	244,064,150	00	3.425
1912	69	797,853	10	7,916,593	35	20,344	37	8,694,102	08	255,573,924	64	3.402
1913	69	821,370	49	8,195,157	64	27,219	55	8,989,308	58	266,766,720	77	3.370
1914	70	913,622	99	8,504,623	93	37,274	82	9,380,972	10	276,865,089	54	3.388
1915	70	985,722	62	8,799,787	57	31,426	88	9,754,083	31	288,861,052	43	3.377
1916	70	1,011,981	69	9,199,124	58	48,152	38	10,162,953	89	302,138,372	22	3.364
1917	70	1,045,645	43	9,610,009	21	42,501	96	10,613,152	68	318,485,423	61	3.332
1918	71	1,078,899	96	10,307,516	58	58,519	04	11,327,897	50	341,798,832	10	3.314
1919	71	1,205,318	17	11,211,527	43	21,689	31	12,395,156	29	369,951,356	10	3.350
1920	72	1,435,113	18	12,490,584	59	22,832	97	13,902,864	80	409,858,341	60	3.392
1921	72	1,422,618	15	13,220,108	49	50,760	36	14,591,966	28	435,225,899	50	3.352
1922	73	1,293,125	26	13,839,241	88	78,712	65	15,053,654	49	456,407,519	54	3.298
1923	71	1,241,522	58	14,409,974	50	130,239	30	15,521,257	78	477,873,681	28	3.248

TABLE I (b)

Year	Number of companies	Total assets		Total net premium note residue		Total liabilities (including unearned premium liability)		Total net resources [(1) + (2) - (3)]		Total net amount at risk		Percentage of (4) to (5)
		(1)	(2)	(3)	(4)	(5)						
1924	71	\$ 1,267,311	c. 72	\$ 14,971,606	c. 40	\$ 475,990	c. 96	\$ 15,762,927	c. 16	\$ 499,206,379	c. 76	3.158
1925	71	1,502,849	38	14,779,956	18	512,727	95	15,770,077	61	523,055,132	00	3.015
1926	71	2,079,731	74	14,698,117	02	582,475	22	16,195,373	54	547,940,886	65	2.955
1927	71	2,370,112	45	14,716,178	79	641,441	70	16,454,327	98	574,876,643	36	2.862
1928	71	2,632,059	92	15,069,017	06	659,532	18	17,041,544	80	599,257,271	05	2.844
1929	71	2,633,619	22	15,314,130	77	762,951	78	17,184,798	21	618,768,649	15	2.777
1930	71	2,488,527	64	15,693,998	17	890,213	39	17,292,312	42	640,749,385	14	2.699
1931	69	2,363,643	70	15,277,948	57	1,728,213	26	15,913,379	01	633,569,360	41	2.512
1932	68	2,120,817	94	13,734,582	83	1,464,259	36	14,391,141	41	575,471,505	90	2.501
1933	68	2,070,257	66	12,995,784	83	1,353,519	07	13,712,523	42	545,522,076	08	2.514
1934	68	2,258,500	28	12,878,331	75	1,130,493	25	14,006,338	78	528,164,772	26	2.652
1935	68	2,542,819	95	12,944,305	11	1,077,158	01	14,409,966	95	528,058,162	79	2.729

NOTE:—Beginning 1924, companies were required to set up in their Annual Statements liability for unearned portions of Cash Payments paid three years in advance; beginning 1931, they were further required to set up liability for unearned portions of annual instalments of Cash Payments. Total liabilities reported increased accordingly.

TABLE II.—SUMMARY OF NET RECEIPTS AND EXPENDITURES OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1901 TO 1935, INCLUSIVE

Year	Cash collected from members (including assessments) (1)		Returned premiums, rebates, reinsurance, etc. (2)		Net cash collected (3)		Net losses paid (4)		Cost of management (5)		Percentages	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	of (4) to (3)	of (5) to (3)
1901	322,704	27	8,327	19	314,377	08	188,824	02	69,547	83	60.1	22.1
1902	335,325	60	7,627	93	327,697	67	202,472	04	71,022	23	61.8	21.7
1903	369,781	43	8,320	85	361,460	58	255,227	06	74,380	42	70.6	20.6
1904	392,045	25	8,920	38	383,124	87	279,325	92	78,315	96	72.9	20.4
1905	389,040	94	9,840	97	379,199	97	270,772	86	79,574	83	71.4	21.0
1906	452,584	29	11,975	69	440,608	60	359,980	45	85,601	85	81.7	19.4
1907	442,300	65	12,876	78	429,423	87	303,589	53	86,070	51	70.7	20.0
1908	476,861	45	13,880	72	462,980	73	373,068	39	91,123	04	80.6	19.7
1909	482,424	27	14,576	98	467,847	29	297,227	63	95,764	15	63.5	20.5
1910	509,707	13	15,378	52	494,328	61	408,241	65	101,345	51	82.6	20.5
1911	558,815	83	17,752	35	541,063	48	468,013	40	107,189	31	86.5	19.8
1912	587,336	78	16,870	49	570,466	29	408,215	23	113,039	67	71.6	19.8
1913	640,241	34	18,349	59	621,891	75	514,314	23	121,124	31	82.7	19.5
1914	623,814	36	19,720	47	604,093	89	434,191	36	115,922	54	71.9	19.2
1915	635,763	48	19,957	00	615,806	48	445,143	23	124,821	93	72.3	20.3
1916	673,028	69	23,622	53	649,406	16	534,732	89	132,656	25	82.3	20.4
1917	728,219	77	24,849	69	703,370	08	575,894	83	142,989	74	81.9	20.3
1918	790,796	02	30,339	91	760,456	11	628,764	35	149,382	66	82.7	19.6
1919	889,514	75	36,259	97	853,254	78	595,902	43	164,506	59	69.84	19.3
1920	1,016,650	73	54,692	69	961,958	04	605,162	84	183,305	87	62.9	19.1
1921	1,037,645	17	54,417	07	983,228	10	911,706	56	191,863	84	92.7	19.5
1922	1,050,740	45	55,064	66	995,675	79	1,020,528	07	203,004	05	102.5	20.4
1923	1,277,179	12	69,867	85	1,207,311	27	1,143,368	83	225,243	71	94.7	18.7
1924	1,398,243	06	75,378	65	1,322,864	41	1,059,984	93	230,975	70	80.1	17.5
1925	1,640,280	36	107,738	88	1,532,541	48	1,074,456	22	268,446	68	70.1	17.5
1926	1,802,779	84	164,258	61	1,638,521	23	818,128	24	272,996	53	49.9	16.7
1927	1,841,326	44	175,623	18	1,665,703	26	1,202,316	65	279,703	06	72.2	16.8
1928	1,904,142	30	243,777	72	1,660,364	58	1,209,342	60	313,042	99	72.8	18.8
1929	1,975,108	91	228,551	50	1,746,557	41	1,669,570	59	315,609	87	95.6	18.1
1930	2,090,619	56	217,363	91	1,873,255	65	1,836,030	24	324,365	09	98.0	17.3
1931	2,269,179	85	209,787	82	2,059,392	03	2,233,922	62	348,692	14	108.5	16.9
1932	2,163,399	99	162,964	97	2,000,435	02	1,805,753	28	318,974	33	90.3	15.9
1933	1,883,441	65	170,300	85	1,713,140	80	1,506,306	54	311,157	29	87.9	18.2
1934	1,840,492	13	166,784	32	1,673,707	81	1,098,108	00	305,138	85	65.6	17.9
1935	1,775,886	66	154,031	53	1,621,855	13	1,009,571	61	292,554	18	62.2	18.0
Totals	37,267,422	52	2,630,052	22	34,637,370	30	27,748,159	32	6,389,453	51	80.1	18.4
									1,753,999	99		
									4,635,453	52		12.8

TABLE III.—SUMMARY OF COST OF INSURANCE PER ANNUM OF ONTARIO INCORPORATED PURELY MUTUAL FIRE INSURANCE CORPORATIONS, FOR YEARS 1901 TO 1935, INCLUSIVE

Year	Number of companies	Average of total net amounts at risk at beginning and end of year (1)		Total amount of cost of management (2)		Percentage of (2) to (1)	Total amount of net incurred losses (3)		Percentage of (3) to (1)	Cost of \$100 of insurance during year cents
		\$	c.	\$	c.		\$	c.		
1901	75	138,076,465	00	69,547	83	.0504	194,621	13	.1410	19.14
1902	74	146,980,151	50	71,022	23	.0483	198,617	24	.1351	18.34
1903	73	155,683,539	50	74,380	42	.0478	246,641	77	.1584	20.62
1904	72	165,166,305	50	78,315	96	.0474	287,738	24	.1742	22.16
1905	70	174,886,165	00	79,574	83	.0455	270,158	13	.1545	19.00
1906	69	185,032,502	00	85,601	85	.0463	353,816	91	.1912	23.75
1907	69	195,597,672	00	86,070	51	.0440	310,671	58	.1588	20.28
1908	69	205,576,398	50	91,123	04	.0443	389,294	74	.1894	23.37
1909	68	215,076,142	50	95,764	15	.0445	288,207	74	.1340	17.85
1910	69	226,023,367	50	101,345	51	.0448	402,612	25	.1781	22.29
1911	69	238,027,952	50	107,179	31	.0450	466,618	35	.1960	24.10
1912	69	249,819,037	00	112,707	67	.0451	400,800	32	.1604	20.55
1913	69	261,170,322	00	121,415	61	.0465	523,238	37	.2003	24.68
1914	70	271,815,904	50	115,922	54	.0426	436,690	57	.1607	20.33
1915	70	282,863,070	50	124,383	07	.0440	445,316	73	.1574	20.14
1916	70	295,499,712	00	132,656	25	.0449	544,299	84	.1842	22.91
1917	70	310,311,897	50	142,989	74	.0461	569,486	52	.1835	22.96
1918	71	330,142,127	50	149,382	66	.0452	633,436	28	.1919	23.71
1919	71	355,875,094	00	164,467	12	.0462	575,305	19	.1617	20.79
1920	72	389,904,848	50	183,164	87	.0470	617,694	38	.1584	20.54
1921	72	422,542,120	00	191,863	84	.0454	924,855	29	.2189	26.43
1922	73	445,816,709	00	203,004	05	.0455	1,034,465	24	.2320	27.75
1923	71	467,190,600	00	225,243	71	.0472	1,151,282	86	.2464	29.36
1924	71	488,540,030	00	230,975	70	.0473	1,096,035	61	.2243	27.16
1925	71	511,130,755	50	261,446	68	.0511	1,020,812	78	.1997	25.08
1926	71	535,498,009	00	272,996	55	.0510	829,620	02	.1549	20.59
1927	71	561,408,764	50	280,380	07	.0499	1,206,519	33	.2149	26.48
1928	71	587,066,957	00	313,042	99	.0533	1,205,450	58	.2053	25.86
1929	71	609,012,960	00	315,609	87	.0518	1,686,656	95	.2769	32.87
1930	71	629,759,017	00	324,365	08	.0515	1,884,650	49	.2994	35.19
1931	69	637,159,372	50	341,092	14	.0535	2,558,545	10	.4016	45.51
1932	68	604,520,432	50	318,974	33	.0528	1,761,541	95	.2914	34.42
1933	68	560,496,790	50	311,157	29	.0555	1,475,427	12	.2632	31.87
1934	68	536,843,424	00	305,138	85	.0568	1,022,874	79	.1905	24.73
1935	68	528,111,467	00	292,554	18	.0554	972,707	67	.1842	23.96

TABLE IV.—COMPARATIVE SUMMARY OF NET AMOUNTS AT RISK, RESOURCES, ETC., RESPECTING BUSINESS OF ONTARIO INCORPORATED INSURERS TRANSACTED ON THE PREMIUM NOTE PLAN, FOR YEAR ENDING 31st DECEMBER, 1935

Name of Insurer	Net amount at risk		Premium note residue		Total net resources (including premium note residue)		New and renewed business taken during 1935		Premium notes taken during 1935	
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
PURELY MUTUAL										
1 Algoma	3,302,483	33	62,866	29	69,001	20	1,141,800	00	34,254	00
2 Amherst Island	352,050	00	11,257	20	20,154	67	91,675	00	3,667	00
3 Ayr	8,971,248	00	183,675	88	191,528	77	2,544,790	00	61,779	50
4 Bay of Quinte	10,563,417	00	247,078	95	245,753	55	4,457,350	00	112,943	75
5 Bertie and Willoughby	5,236,185	00	160,646	54	177,265	60	1,758,762	50	63,358	00
6 Blanshard	3,490,343	50	82,482	25	99,069	62	1,312,749	00	32,289	65
7 Blenheim, North	3,821,384	80	78,639	57	95,133	14	1,212,777	00	27,641	85
8 Brant County	5,971,886	85	138,910	58	132,189	41	1,613,303	25	41,903	95
9 Canadian Millers	1,555,800	00	110,808	53	407,675	58	597,950	00	66,774	00
10 Caradoc Farmers	4,353,782	00	102,467	40	122,941	34	1,555,247	00	44,362	35
11 Clinton Township	4,953,063	00	122,531	33	114,224	68	1,700,138	00	50,156	75
12 Culross	3,746,276	00	46,003	75	60,227	06	1,352,167	00	36,161	00
13 Dereham and West Oxford	3,702,538	67	79,787	86	75,762	71	1,486,911	49	34,270	56
14 Dorchester, North and South	6,683,590	00	165,133	76	170,670	34	2,792,974	00	74,954	19
15 Downie	4,506,898	00	112,139	60	145,637	35	1,819,643	00	47,934	00
16 Dufferin Farmers	9,586,346	75	220,313	60	238,266	69	3,456,970	00	93,569	05
17 Dumfries, North, and Waterloo, South	7,734,857	50	157,846	50	164,854	62	2,775,203	25	62,510	50
18 Dunwich Farmers	5,470,070	00	133,087	95	157,458	20	1,638,030	00	46,662	00
19 Easthope, South	11,162,610	00	407,046	16	475,840	81	3,584,865	00	144,312	10
20 Ekfrid	4,024,908	00	68,577	40	75,437	50	1,493,328	00	44,663	64
21 Elma Farmers	4,713,160	00	201,515	81	224,529	44	1,274,060	00	63,398	00
22 Eramosa	1,859,354	00	84,548	55	95,225	67	855,327	00	35,040	00
23 Erie Farmers	3,583,447	50	88,660	18	116,829	31	1,041,950	00	32,218	25
24 Farmers' Central	36,626,800	00	920,672	52	930,374	06	13,979,169	00	415,475	00
25 Farmers' Union	17,483,588	00	365,995	29	446,901	15	5,615,369	00	154,937	85
26 Formosa	8,045,498	00	194,424	47	209,487	74	3,842,458	00	101,003	00
27 Germania	7,680,362	66	178,417	72	195,314	85	2,608,091	00	70,343	51
28 Glengarry	7,729,625	00	162,450	50	145,705	43	2,771,000	00	81,150	00
29 Grand River	3,695,497	00	87,170	64	93,489	82	1,537,029	00	44,771	07
30 Grenville Patron	13,576,008	00	298,190	10	299,876	82	4,351,670	00	130,550	10
31 Grey and Bruce	5,537,558	00	130,771	11	134,083	32	2,287,899	00	56,770	00
32 Guelph Township	986,002	50	46,008	26	46,714	89	411,130	00	17,883	00
33 Halton Union	10,066,323	00	319,083	10	344,481	91	3,957,760	00	140,799	70
34 Hamilton Township	6,421,313	00	164,489	40	189,903	86	2,783,421	00	85,020	52
35 Hay Township	7,859,170	00	207,092	89	260,282	76	2,242,880	00	67,292	00
36 Hopewell Creek	1,271,290	00	32,940	89	44,533	65	483,372	00	13,706	50
37 Howard Farmers	9,787,814	00	229,644	67	255,517	82	3,918,789	00	116,036	55
38 Howick Farmers	14,184,986	00	342,744	00	375,689	86	4,920,168	00	123,330	50
39 Huron Weather	2,771,925	00	94,722	71	86,272	73	656,250	00	26,530	00
40 Kent and Essex	21,408,354	84	431,906	49	489,008	86	7,717,499	00	222,563	58
41 Lambton Farmers	14,638,004	00	403,394	63	434,528	64	5,501,673	00	195,095	19
42 Lanark	16,534,981	00	346,929	82	356,160	82	6,453,963	00	187,280	49
43 Lennox and Addington	4,547,163	00	100,894	30	120,955	93	1,818,603	00	51,311	15
44 Lobo	3,550,531	00	84,095	05	117,036	79	1,333,983	00	38,768	49
45 London Township	5,129,590	00	121,785	12	158,883	37	1,895,117	00	55,468	65
46 McGillivray	1,445,826	00	31,746	14	36,811	64	458,321	00	12,910	50
47 McKillop	7,891,083	50	177,855	40	216,068	49	2,202,240	00	59,391	40
48 Maple Leaf	16,499,687	00	386,543	40	361,627	51	6,830,240	00	207,213	75
49 Nissouri	11,334,967	00	252,720	92	287,746	09	4,504,892	00	131,184	51
50 Norfolk Farmers	3,035,331	50	84,720	82	85,644	21	1,080,805	00	37,211	39
51 North Kent	4,678,848	83	101,929	60	98,637	46	1,723,580	83	50,505	00
52 Oneida Farmers	1,406,830	00	30,283	78	31,593	97	509,245	00	13,597	35
53 Ontario Farmers' Weather	6,675,772	00	174,711	05	192,910	58	2,666,100	00	80,861	75
54 Ontario Threshermen's	519,295	00	38,474	59	42,802	37	525,725	00	52,572	50
55 Otter	8,590,232	00	193,639	55	232,978	90	2,720,975	00	71,592	75
56 Oxford	2,186,836	31	37,575	92	36,771	27	834,588	50	17,720	05
57 Peel County	24,375,178	00	650,906	70	679,417	75	9,498,796	00	297,302	00
58 Prescot and Maryborough	11,943,107	00	256,347	68	262,501	14	3,443,713	00	84,914	70
59 Prescott Farmers	3,454,985	00	48,029	50	27,273	03	1,219,960	00	31,129	80
60 Puslinch	1,377,531	25	64,657	16	63,366	52	665,857	50	31,821	75
61 Saltfleet and Binbrook	2,924,434	00	56,332	44	56,150	64	908,487	00	24,123	50
62 Southwell Farmers	3,252,933	00	76,872	21	82,989	02	1,189,470	00	33,285	30
63 Townsend Farmers	3,255,303	00	83,931	89	83,715	40	1,186,761	00	37,607	83
64 Usborne and Hibbert	12,164,525	00	321,028	15	421,881	95	3,110,745	00	93,346	35
65 Walpole Farmers	3,176,515	00	136,173	95	162,404	03	939,895	00	40,249	50
66 Waterloo, North	43,374,430	00	938,352	80	1,040,299	50	12,550,680	00	330,352	30
67 Wawanosh, West	13,543,652	50	461,059	00	480,074	65	3,550,065	00	138,849	20
68 Western Farmers' Weather	20,479,730	00	320,773	37	544,479	80	7,852,245	00	175,633	40
69 Westminster Township	4,696,170	00	116,421	76	127,668	33	1,788,925	00	47,414	19
70 Williams, East	3,661,189	00	88,439	67	92,924	65	1,188,180	00	35,435	40
71 Yarmouth	3,169,500	00	75,135	77	72,310	87	1,390,030	00	39,702	15
Totals	557,985,589	79	13,534,572	14	15,231,932	11	197,275,745	32	5,828,848	26
CASH MUTUAL										
72 Economical	5,182,901	00	184,492	69	*1,789,505	23	6,910,116	00	257,423	88
73 Gore	3,375,770	99	146,675	00	*1,899,518	01	1,457,290	00	87,176	00
74 Perth	3,289,775	00	70,788	87	*1,266,140	93	1,455,855	00	40,424	15
75 Waterloo	4,495,920	00	146,158	38	*1,296,984	79	2,214,725	00	93,147	65
Totals	16,344,366	99	548,114	94	6,252,148	96	12,037,986	00	478,171	68

*Does not include premium note residue. NOTE.—See also pages 362 and 363 for companies' 1935 loss ratios.

TABLE V.—LIFE INSURANCE—PREMIUM INCOME ON ONTARIO BUSINESS—1935

Companies	NET CONTRACT PREMIUM INCOME			Net consideration for annuities	Totals
	Ordinary	Industrial	Group		
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Aetna.....	417,817 05		163,240 38	5,418 68	586,476 11
Canada.....	4,403,713 75		489,141 79	1,443,616 77	6,336,472 31
Commercial Union.....	205 66				205 66
Confederation.....	2,329,950 68		142,755 78	729,938 93	3,202,645 39
Continental Assurance.....					
Continental Life.....	535,903 76		626 36	55,159 70	591,689 82
Crown.....	1,169,957 88		3,323 28	169,436 43	1,342,717 59
Dominion.....	1,710,211 29		7,095 73	441,852 79	2,159,159 81
Dominion of Canada General.....	122,531 97		1,099 10	3,160 00	126,791 07
Eaton, T.....	407,120 68				407,120 68
Empire.....	368,208 84			30,671 08	398,879 92
Excelsior.....	1,104,721 17	35 40		35,945 85	1,140,702 42
Great West.....	3,950,559 46		12,787 05	127,886 62	4,091,233 13
Imperial.....	2,935,156 86		21,064 27	252,265 00	3,208,486 13
Liverpool & London & Globe.....	1,069 14				1,069 14
London.....	5,159,411 63	3,972,399 43	271,388 19	173,728 01	9,576,927 26
London & Scottish.....	158,021 63				158,021 63
Loyal.....					
Manufacturers.....	3,200,560 20		60,736 25	306,061 08	3,567,357 53
Monarch.....	328,009 36			23,687 68	351,697 04
Montreal.....	171,822 13		55,617 97	113,296 76	340,736 86
Mutual Life & Citizens.....	121,537 91	186,140 07			307,677 98
National of Canada.....	381,195 83		8,901 59	32,472 26	422,569 68
North British & Mercantile.....	6,208 59				6,208 59
Northern.....	447,278 07		14,016 31	8,557 08	469,851 46
Occidental.....	49,145 43			122 40	49,267 83
Ontario Equitable.....	722,653 02		759 24	44,156 11	767,568 37
Phoenix Assurance.....	38,499 95				38,499 95
Prudential Assurance.....	200,891 52		10,537 73	85,314 16	296,743 41
Royal.....	180,891 77				180,891 77
Sauvegarde.....	81,798 79				81,798 79
Sovereign.....	135,540 97			72,269 04	207,810 01
Sun.....	7,366,860 63		672,057 29	824,551 68	8,863,469 60
Travelers of Hartford.....	814,279 47		146,878 56	50,013 34	1,011,171 37
Union Labor.....	2,997 04				2,997 04
United States.....	12,379 92			987 50	13,367 42
Western.....	5,129 04				5,129 04
MUTUAL					
Ancient Foresters'.....	73,605 27	72,429 61			146,034 88
Metropolitan.....	6,258,264 14	7,263,847 95	396,343 08	473,524 26	14,391,979 43
Mutual Relief.....	277,807 62			2,575 50	280,383 12
New York.....	1,542,768 94			33,548 98	1,576,317 92
Prudential.....	3,566,236 45	5,391,403 43	80,297 53	100,097 53	9,138,034 94
Royal Guardians.....	44,421 43	17,341 72			61,763 15
Standard.....	255,459 00				255,459 00
State.....	13,929 64				13,929 64
OTHER					
Mutual of Canada.....	8,057,902 27		79,394 03	489,261 42	8,626,557 72
North American.....	1,942,710 83	17 40	27,297 81	384,676 08	2,354,702 12
Totals.....	61,075,346 68	16,903,615 01	2,665,359 32	6,514,252 72	87,158,573 73

TABLE VI.—LIFE INSURANCE—DISBURSEMENTS TO POLICYHOLDERS IN ONTARIO—1935

Companies	DEATH CLAIMS				Matured Endowments	Surrender Values	Dividends	Other Payments	Totals
	Ordinary	Industrial	Group	Totals					
JOINT STOCK									
Aetna.....	241,961 00		208,500 00	450,361 00	122,749 00	131,713 34	9,228 84	738,457 97	
Canada.....	1,262,221 50		293,651 00	1,555,872 50	243,318 11	1,388,602 09	440,902 54	4,617,516 11	
Commercial Union.....	538,526 75		66,005 34	604,532 09	256,518 79	784,736 54	90,217 11	2,198,358 00	
Confederation.....	103,70 86		3,000 00	106,708 86	35,084 79	182,363 76	12,812 02	2,486,435 49	
Continental.....	283,540 38		4,000 00	287,540 38	75,597 07	370,749 31	24,359 09	838,919 45	
Crown.....	466,657 13			470,657 13	195,544 70	609,210 32	38,317 61	1,571,700 70	
Dominion of Canada General.....	21,826 83			21,826 83	56,446 83	26,035 56	1,498 32	49,360 61	
Eaton, T.....	50,441 10			50,441 10	59,300 00	98,127 26	8,963 12	223,161 48	
Empire.....	275,923 41			275,923 41	3,000 00	77,683 78	13,712 98	1,775,751 26	
Excelsior.....	675,269 29	202 00	9,540 00	684,809 00	91,209 00	447,229 66	9,977 03	2,486,435 49	
Great West.....	671,465 25		9,500 00	680,965 25	146,692 00	1,331,979 82	104,421 95	3,106,982 65	
Imperial.....					219,045 00	1,144,730 27	37,817 17	2,493,641 33	
Liverpool & London & Globe.....	702,474 01	424,228 35	128,994 26	1,255,697 22	671,401 21	2,104,889 45	131,228 66	5,115,990 33	
London.....	62,524 01			62,523 00	32,209 00	38,010 00	1,003 20	143,618 30	
London & Scottish.....	722,828 04			722,828 04	191,455 00	1,080,585 03	53,360 15	2,486,823 40	
Manufacturers.....	51,011 45		36,283 33	87,294 78	43,155 00	105,954 35	39,208 03	262,532 09	
Monarch.....	63,695 83			63,695 83	38,776 00	125,953 00	1,857 98	184,697 11	
Montreal.....	18,170 00	14,475 30		32,645 30	39,697 59	63,053 72	1,132 97	195,280 77	
Natal Life & Citizens.....	109,338 71		5,013 00	114,351 71	40,586 00	191,147 94	4,160 77	397,766 64	
National of Canada.....	971 51			971 51	1,246 75	1,326 00	143 36	3,687 62	
North British & Mercantile.....	110,019 26		8,500 00	118,519 26	46,846 00	190,463 91	8,020 58	417,430 79	
Northern.....	11,751 58			11,751 58		3,476 65	369 45	15,888 47	
Occidental.....	128,595 00		1,000 00	129,595 00	56,736 00	180,845 18	17,408 22	384,584 40	
Panama Equitable.....	43,985 25			43,985 25	7,668 80	15,677 34	64 00	57,682 55	
Phoenix Assurance.....	7,392 83			7,392 83		5,040 90	12,197 32	45,678 34	
Prudential Assurance.....	29,781 00		2,000 00	31,781 00	11,827 50	22,246 76	682 60	303,847 31	
Royal.....	12,500 00			12,500 00	2,000 00	7,123 94	2,080 65	25,305 16	
Sauvegarde.....	25,121 63			25,121 63	9,095 00	33,740 08	1,636 66	107,021 47	
Sovereign.....	1,402,847 73		374,575 50	1,777,423 23	416,943 88	2,697,321 39	413,268 34	6,623,003 58	
Survivors.....	345,823 33		89,478 00	435,301 33	31,289 46	1,066,871 43	111,951 15	1,457,749 17	
Travelers of Hartford.....	14,500 00			14,500 00		327 85	129 47	457 35	
United States.....						382 75		14,882 75	
Western.....									
MUTUAL									
Ancient Foresters Mutual.....	25,618 20	9,391 31		35,009 51	13,157 26	30,801 75	6,901 89	85,950 41	
Metropolitan.....	1,076,641 00	774,019 56	233,679 00	2,084,339 56	1,067,615 34	4,626,506 02	1,933,457 77	10,096,137 75	
Mutual Relief.....	208,801 35			208,801 35		44,714 83	480 00	258,678 69	
New York.....	630,234 36			630,234 36	60,570 00	428,560 11	96,037 76	1,563,020 65	
Prudential.....	638,757 13	723,810 92	90,059 86	1,452,627 91	447,047 37	4,145,188 61	1,157,162 91	7,340,275 82	
Royal Guardians.....	6,650 93	3,127 90		9,778 83	3,696 00	18,248 20	1,252 35	32,975 38	
Standard.....	140,410 00			140,410 00	34,707 00	88,946 00	30,341 34	299,903 07	
State.....	2,000 00			2,000 00	13,000 00	19,307 29	2,845 85	37,153 14	
OTHER									
Mutual of Canada.....	*1,711,121 70		39,395 29	1,750,516 99	829,518 79	2,521,142 69	1,791,966 82	6,951,170 63	
North American.....	502,607 79		9,500 00	512,107 79	188,814 50	687,779 38	29,151 96	1,852,816 33	
Totals.....	13,452,018 17	1,949,255 34	1,624,364 79	17,025,638 30	5,757,537 38	26,189,254 90	12,120,151 94	67,387,509 99	

*Including disability.

TABLE VII.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1935

Companies	At end of 1934			ADDITIONS						DEDUCTIONS						At end of 1935		Amount Reinsured
	No.	Amount	New issued	Other additions		Ceased by death		Ceased by maturity		Other deductions		No.	Amount	No.	Amount			
				No.	Amount	No.	Amount	No.	Amount	No.	Amount							
JOINT STOCK																		
Aetna.....	4,426	\$ 40,898,001	315	\$ 2,134,127	8	\$ 5,350,853	60	\$ 421,917	92	\$ 172,749	309	\$ 3,935,709	4,198	\$ 43,902,606	1,337,750			
Canada.....	54,091	208,422,931	3,474	10,021,947	207	5,952,226	439	1,689,599	149	259,287	3,317	12,919,495	53,867	209,471,873	†			
Capital.....	2,040	3,615,437									2,040	3,613,437						
Commercial Union.....	13	27,684												26,684				
Confederated.....	39,313	92,009,139	3,419	8,885,105	2,621	6,406,284	292	718,861	228	201,751	3,031	7,544,370	41,802	98,775,546	7,505,387			
Continental Assurance.....	10,636	18,987,675	1,843	3,781,395	130	226,268	65	101,538	33	43,084	1,534	2,954,118	10,977	19,896,598	1,281,579			
Crown.....	17,184	35,327,591	1,847	4,591,324	503	1,381,955	95	228,068	57	87,057	2,110	4,654,722	17,272	36,331,023	2,077,769			
Dominion.....	25,424	71,349,573	2,111	5,713,331	124	624,381	164	498,399	127	195,544	1,635	7,769,899	25,733	72,537,482	1,777,068			
Dominion of Canada General.....	2,715	5,713,331	521	914,606	30	65,889	1	21,200			318	693,848	2,936	5,978,778	1,132,222			
Eaton, T.....	6,232	13,970,788	576	1,238,290	22	70,764	20	64,979	32	59,630	403	863,873	6,338	14,291,560	1,924,711			
Empire.....	7,810	13,628,807	879	1,564,895	128	210,503	60	120,847	3	3,000	884	1,642,740	7,870	13,637,618	2,497,107			
Excelsior.....	20,780	43,978,059	3,617	7,595,689	1,196	2,879,963	160	333,912	61	95,273	3,963	7,419,535	21,409	46,012,991	2,467,458			
Great West.....	56,460	121,911,764	3,838	8,903,388	877	12,540,784	263	630,280	83	120,873	9,128	19,331,092	56,594	124,173,753	2,584,551			
Imperial.....	40,137	103,588,349	2,828	7,319,902	2,377	9,214,339	212	632,518	143	236,955	2,790	7,085,957	40,057	103,883,898	6,928,453			
Liverpool & London & Globe.....	21	38,626												38,626				
London.....	380,894	321,281,372	64,132	46,094,121	7,021	11,693,046	2,032	1,317,226	2,178	665,007	59,057	46,834,931	388,780	330,251,775	4,553,411			
London & Scottish.....	2,587	6,125,323	251	1,084,001	20	24,554	35	65,941	30	35,649	240	496,582	2,553	6,635,706	309,640			
Loyal Life Insurance Company.....	49,131	112,800,634	3,916	9,468,300	527	2,252,871	292	837,051	125	217,223	3,861	9,279,250	49,296	114,188,281	2,120,449			
Manarch.....	10,960	10,960,596												10,960				
Montreal.....	2,212	7,415,575	425	1,443,171	23	113,363	181	54,830	34	39,257	328	893,177	2,284	7,984,845	1,068,448			
Mutual Life & Citizens.....	32,367	8,929,888	6,235	1,723,743	4,807	957,651	184	45,979	248	30,359	10,633	2,655,209	32,347	8,979,735	8,843			
National of Canada.....	6,271	15,120,439	780	2,223,530	114	659,532	58	248,324	19	28,950	818	2,345,740	6,270	15,390,487				
North British & Mercantile.....	23	178,076												178,076				
Northern.....	10,283	17,019,673	905	2,882,134	1,058	1,978,739	55	121,043	49	46,854	1,943	3,550,021	10,199	18,162,628	744,882			
Occidental.....	713	2,079,074	88	219,514	7	18,000	4	10,000			148	402,087	656	1,904,501				
Ontario Equitable.....	13,459	31,246,921	945	3,331,443	37	107,309	69	163,885	37	63,396	1,086	2,578,620	13,249	31,879,772	2,684,194			
Phoenix Assurance.....	457	1,872,089	8	55,899										1,824,297	46,875			
Prudential Assurance.....	2,632	5,995,708	1,115	2,323,717	110	329,778	9	12,000	3	4,265	461	1,187,745	3,387	7,049,458	190,000			
Royal.....	1,228	6,007,024	209	648,407	22	77,857	22	12,933	3	12,213	405	310,857	1,367	6,527,285	767,278			
Sauvageard.....	1,684	2,599,848	386	471,781	38	43,000	8	12,500	2	2,000	329	492,988	1,769	2,607,141	200,706			
Sovereign.....	3,041	5,297,464	836	1,974,840	14	52,198	21	8,282	8	9,095	459	933,363	3,403	6,348,216	138,300			
Sun.....	93,712	300,901,572	5,531	17,537,368	982	10,679,390	541	2,046,101	285	455,905	8,523	29,067,838	90,876	297,548,486	3,127,816			
Travelers of Hartford.....	7,007	39,413,280	508	2,265,500	2	2,197,647	59	419,878	17	22,300	475	3,732,641	6,964	39,701,608	222,814			
Union Labor.....	42	77,500	6	9,000										80,502				
United States.....	130	452,030												452,030				
Western.....	90	136,750	7	13,000	1	1,000	4	16,000	13	47,177	32	53,000	66	97,750	69,506			
MUTUAL																		
Ancient Forester's Mutual Life Insurance Company.....	911,445	391,389,860	111,481	1,677,558	10,496	4,520,824	55	36,996	12	13,157	3,885	1,343,476	11,886	4,804,753	20,000			
Metropolitan.....	8,277	9,847,489	578	920,373	238	385,891	203	210,161	7,136	1,160,581	122,507	66,771,501	916,573	404,486,551	83,150			
Mutual Relief.....	20,034	46,766,755	1,118	1,511,406	12	29,454	109	602,242	38	60,570	7,200	1,230,381	8,117	9,704,211	316,600			
New York.....	732,400	259,321,518	107,918	36,729,841	5,054	6,262,985	4,283	1,405,226	3,650	449,943	98,970	36,195,064	738,464	264,204,111	54,000			
Prudential.....	5,463	2,110,065	1,276	538,332	76	18,793	3	10,893	17	3,696	1,226	447,038	5,533	2,205,511	44,969			
Royal Guardians.....	3,382	9,355,411	458	1,299,846	3	166,917	63	159,366	27	49,305	221	643,628	3,532	9,969,795	44,969			
Standard.....	124	1,023,221												1,023,221				
State.....	184	377,133												377,133				
Union Mutual.....																		
MUTUAL OTHER																		
Mutual Life of Canada.....	103,277	262,651,610	8,130	21,033,000	8,304	25,379,231	691	1,908,285	531	836,751	12,857	31,392,336	105,632	274,926,469	15,595,017			
North American.....	28,927	65,357,488	3,359	11,859,732	419	888,348	210	537,288	116	189,535	2,444	5,563,173	30,135	71,815,572	3,447,185			
TOTALS.....	2,708,758	2,717,179,201	351,007	291,952,463	79,379	134,479,919	16,754	18,022,699	15,600	5,988,418	304,306	333,653,397	2,742,484	2,785,947,069	70,584,912			

†Not available.

TABLE VIII.—FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO—1935

Societies	PREMIUMS (INCLUDING DUES)						DISBURSEMENTS													
	Mortuary Funds		Sick and Funeral Funds		General Funds		Other Funds		Total		Mortuary Funds		Sick and Funeral Funds		General Funds		Other Funds		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Aid Association of Lutherans.....	7,741	56	136	61	2,785	50	475	88	11,139	55	3,312	61	115	05	5,851	93	20	59	9,300	18
Alliance Nationale.....	6,814	00	947	60	2,070	54	310	03	10,142	17	4,240	27	483	60	761	69	187	34	5,672	90
La Societe des Artisans Canadiens-Francais.....	15,970	22	3,136	08	4,204	60	347	60	23,558	50	17,800	00	4,593	32	2,914	67	45	00	25,352	99
Canadian Order of Chosen Friends.....	213,981	51	7,213	95	9,325	47	1,070	47	31,591	40	245,538	28	8,016	10	418	65	.....	.....	253,973	03
Catholic Mutual Benefit Society.....	32,879	04	249	95	2,715	11	.....	.....	35,844	10	37,957	88	169	02	2,293	61	.....	.....	40,420	51
Civil Service Mutual Benefit Society.....	13,091	70	.....	.....	.....	.....	.....	.....	13,091	70	5,723	35	.....	.....	637	41	.....	.....	6,360	76
Commercial Travelers Association of Canada.....	96,197	00	.....	.....	19,554	34	.....	.....	96,197	00	125,273	38	.....	.....	13,408	88	.....	.....	125,273	38
Com. Travelers Mutual Accident Ass n of America.....	415,842	62	29,168	14	32,121	33	.....	.....	477,132	09	515,436	40	28,233	20	71,566	64	.....	.....	615,236	24
Foresters, Catholic Order of.....	70,666	06	.....	.....	12,037	01	2,696	05	85,399	12	107,861	00	.....	.....	6,511	21	1,470	50	115,842	71
Foresters, Independent Order of.....	600,096	51	37,945	67	.....	.....	4,610	05	642,652	23	1,030,641	06	26,399	59	.....	.....	.....	.....	1,057,040	65
Grand Orange Lodge of British America.....	.....	.....	.....	.....	70,480	35	.....	.....	70,480	35	.....	.....	.....	.....	60,843	17	.....	.....	60,843	17
Hamilton Firemen's Benefit Fund.....	.....	.....	.....	.....	23,161	33	.....	.....	23,161	33	.....	.....	.....	.....	13,444	02	.....	.....	13,444	02
Hamilton Police Benefit Fund.....	.....	.....	.....	.....	19,185	30	.....	.....	19,185	30	.....	.....	.....	.....	12,707	36	.....	.....	12,707	36
Jewish National Workers' Alliance.....	1,832	38	1,253	63	1,317	07	.....	.....	4,403	08	1,576	00	844	55	544	82	.....	.....	2,965	37
Knights of Columbus.....	20,921	74	.....	.....	9,613	33	.....	.....	30,535	07	14,000	00	.....	.....	3,523	20	.....	.....	17,523	20
London Police Benefit Fund Association.....	.....	.....	.....	.....	7,592	11	.....	.....	7,592	11	.....	.....	.....	.....	5,079	11	.....	.....	5,079	11
Lutheran Brotherhood.....	3,322	10	.....	.....	1,803	62	66	22	5,391	94	457	05	.....	.....	1,361	81	.....	.....	1,818	86
Lutheran Mutual Aid Society.....	3,501	99	.....	.....	2,590	53	167	35	4,259	87	2,450	28	.....	.....	264	66	.....	.....	3	67
Macabees, The.....	85,915	08	2,567	87	22,456	67	3,760	17	114,699	79	122,278	59	4,627	42	.....	.....	.....	.....	127,474	87
Ministers' Life and Casualty Union.....	6,983	79	8,674	21	2,883	30	472	88	19,014	24	495	87	11,726	55	2,713	48	1,093	99	16,029	89
National Fraternal Society of the Deaf.....	2,056	07	440	55	325	26	68	45	2,890	33	34,890	00	340	00	243	93	70	10	654	03
Ontario Commercial Travelers' Association.....	25,280	00	.....	.....	25,317	99	.....	.....	25,280	00	.....	.....	.....	.....	5,578	97	.....	.....	34,890	00
Ottawa Firemen's Superannuation and Benefit Fund.....	.....	.....	.....	.....	28,592	44	.....	.....	28,592	44	.....	.....	.....	.....	20,336	01	.....	.....	5,578	97
Ottawa Police Benefit Fund.....	33,120	66	.....	.....	4,131	00	69	36	37,330	02	40,348	25	.....	.....	1,708	41	.....	.....	20,336	01
Royal Arcanum, Supreme Council of The.....	55,555	95	9,579	11	27,030	84	2,742	73	94,908	63	55,641	64	7,612	67	49,237	60	490	05	112,981	96
St. Joseph's Union du Canada.....	120	29	464	40	36	48	.....	.....	4,400	51	32,919	13	196	50	150	00	.....	.....	52	00
Slovene National Benefit Society.....	26,382	08	18,909	28	.....	.....	4,814	39	50,005	75	32,919	13	21,047	50	.....	.....	.....	.....	10,979	81
Sons of England Benefit Society.....	56,142	55	763	67	8,389	11	390	29	65,685	02	68,630	24	551	43	31,707	83	136	18	109,779	50
Sons of Scotland Benefit Society.....	.....	.....	.....	.....	101,670	12	.....	.....	101,670	12	.....	.....	.....	.....	3,068	80	.....	.....	93,068	80
Stratford Municipal Benefit Fund.....	.....	.....	.....	.....	148,803	16	.....	.....	148,803	16	.....	.....	.....	.....	156,116	58	.....	.....	156,116	58
Toronto Firemen's Benefit Fund.....	5,204	57	.....	.....	3,803	06	6,384	62	18,572	35	5,200	00	.....	.....	.....	.....	.....	.....	5,662	07
Toronto Police Benefit Fund.....	146,870	04	9,455	19	27,784	15	1,874	15	180,571	09	84,054	93	2,465	19	25,771	08	1,576	05	114,766	95
United Commercial Travelers of America.....	6,988	07	1,675	28	1,772	68	627	92	8,570	07	2,704	50	.....	.....	.....	.....	.....	.....	2,896	35
Woodmen of the World, The Canadian.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	800	00	1,957	00	330	00	.....	.....	191	75
Women's Benefit Association.....	516	22	.....	.....	.....	.....	.....	.....	4,529	10	.....	.....	.....	.....	.....	.....	.....	.....	3,087	00
Workmen's Circle.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	1,954,172	80	132,281	25	621,479	50	31,259	29	2,739,192	84	2,561,149	81	119,358	69	591,187	47	11,568	75	3,283,264	72

TABLE IX.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1935

Societies	At end of 1934		ADDITIONS				DEDUCTIONS				At end of 1935			
	No.	Amount \$	New Issued		Other additions		Ceased by death		Ceased by maturity		Other deductions		No.	Amount \$
			No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$	No.	Amount \$		
Aid Association of Lutherans.....	219	373,449	200	219,500	15	20,456	1	2,000	27	30,651	406	480,754		
Alliance Nationale.....	475	259,860	35	18,050	17	8,266	1	500	52	35,578	474	350,098		
La Societe des Artisans Canadiens-Francais.....	1,333	1,147,807	17	14,000	32	27,500	17	13,250	165	137,995	1,198	1,036,812		
Canadian Order of Chosen Friends.....	7,324	6,043,712	26	17,880	177	147,005	243	232,088	439	378,942	6,845	5,591,567		
Catholic Mutual Benefit Association.....	1,204	1,384,649	108	57,586	18	17,582	44	53,290	58	60,688	1,120	1,288,253		
Civil Service Mutual Benefit Society.....	1,443	677,991	612	57,586	177	500	14	5,523	17	8,803	1,520	721,751		
Commercial Travelers Association of Canada.....	8,766	.....	236	.....	61	.....	11	.....	19	.....	8,644	.....	
Com. Travelers Mutual Accident Ass'n of America.....	1,107	4,901,245	.....	.....	.....	.....	.....	.....	.....	4,901,245	1,239	.....	
Foresters, Ancient Order of.....	10,164	18,547,322	573	553,500	237	231,000	557	513,447	682	864,106	19,638	17,954,269		
Foresters, Canadian.....	20,087	3,801,504	117	105,500	.....	11,000	114	109,228	245	232,944	4,131	3,575,832	
Foresters, Catholic Order of.....	4,383	27,015,904	1,765	1,241,700	2,092	1,994,570	660	697,262	4,056	3,741,818	27,339	25,783,930		
Foresters, Independent Order of.....	28,313	2,674,204	143	119,750	17	23,000	43	41,500	114	101,589	2,359	2,673,865		
Grand Orange Lodge of British America.....	2,556	322	111,262	64	13,200	37	15,100	4	2,250	41	18,025	374	119,287	
Jewish National Workers' Alliance.....	1,659	2,078,339	59	90,000	45	61,000	6	9,000	259	311,250	1,503	1,909,089		
Knights of Columbus.....	91	143,000	59	58,250	18	16,000	.....	.....	20	24,250	148	193,000
Lutheran Brotherhood.....	117	97,128	1	1,000	3	7,073	1	2,000	3	4,000	111	97,261		
Lutheran Mutual Aid Society.....	4,834	3,373,066	602	373,000	132	.....	90	83,500	2,215	843,589	3,203	2,818,977	
Macabees The.....	109	180,500	6	13,000	.....	.....	1	3,000	4	6,500	110	184,000
Ministers' Life and Casualty Union.....	151	115,703	2	1,250	.....	.....	.....	.....	5	4,491	148	117,242
National Fraternal Society of the Deaf.....	2,489	1,525,121	97	17,170	.....	26,937	50	30,689	70	35,653	2,466	1,502,586	
Ontario Commercial Travelers Ass'n.....	846	1,099,685	38	36,000	31	39,657	18	32,014	118	135,500	738	977,528		
Royal Arcaneum Supreme Council of The.....	141	77,519	.....	.....	.....	.....	.....	.....	141	77,519	.....	.....
Royal Clu Order of Scottish Clans.....	4,037	3,576,846	398	386,200	111	87,760	56	42,100	429	443,083	4,061	3,565,623		
St. Joseph's Union du Canada.....	47	39,600	.....	.....	.....	5,050	.....	.....	5	5,000	.....	33,650
Stevens National Benefit Society.....	765	679,496	21	20,250	2	2,075	32	29,616	18	16,445	738	654,510		
Sons of England Benefit Society.....	4,305	2,811,625	504	277,437	22	11,685	77	68,872	379	206,250	4,375	2,825,405		
Sons of Scotland Benevolent Association.....	435	320,100	50	50,750	.....	.....	4	2,067	68	65,864	432	307,899
Women's Benefit Association.....	3,400	3,093,764	204	202,000	13	18,200	75	74,732	317	344,987	3,275	2,894,245		
Workmen of the World, Canadian.....	560	96,800	48	5,500	.....	.....	7	800	36	5,000	571	97,400
Totals.....	111,682	86,247,201	5,995	3,892,473	3,086	2,772,566	2,303	2,048,728	394	184,539	20,608	12,921,810	97,458	77,757,163

TABLE X—FRATERNAL SOCIETIES—
EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1935

Societies	Number at end of 1934	Number new issued	Number revived	Terminated by death	Terminated by lapse	Number at end of 1935
Aid Association of Lutherans.....	31	5	2	.....	6	32
Alliance Nationale.....	136	10	11	.....	20	137
Artisans Canadien-Francais.....	788	4	14	13	92	701
Canadian Order of Chosen Friends.....	1,335	1	73	32	109	1,268
Catholic Mutual Benefit Association.....	37	.....	.....	.....	1	36
Foresters, Canadian Order of.....	8,634	152	134	460	261	8,199
Jewish National Workers' Alliance.....	266	48	23	3	34	300
Maccabees, The.....	435	38	2	7	59	409
Ministers' Life and Casualty Union.....	807	27	.....	1	44	789
St. Joseph l'Union du Canada.....	3,020	574	77	26	671	2,974
Sons of England Benefit Society.....	9,009	803	.....	176	532	9,104
Sons of Scotland Benevolent Association....	244	73	2	1	52	266
United Commercial Travelers of America....	1,023	46	27	11	122	963
Woodmen of the World, The Canadian.....	474	39	.....	2	72	439
Workmen's Circle.....	372	34	.....	5	16	385
Totals.....	26,611	1,854	365	737	2,091	26,002

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Acadia Fire.....	91,357 85	36,190 10	55,167 75	56,603 81	13,726 59	24.25
Aetna.....	145,063 79	480 05	144,583 74	152,396 86	28,383 48	18.62
Agricultural.....	22,727 14	5,347 63	17,379 51	20,819 40	6,801 12	32.66
Alliance Assurance.....	100,592 20	982 98	99,609 22	104,686 42	41,231 51	39.39
Alliance Insurance.....	76,670 72	14,678 80	61,991 92	37,773 38	4,750 11	12.57
American Alliance.....	25,335 21	13,029 49	12,305 72	11,663 67	4,793 98	41.10
American Central.....	44,305 08	21,235 56	23,069 52	23,596 58	8,641 03	36.62
American Equitable.....	68,222 58	-3,438 41	71,660 99	64,053 45	21,517 88	33.59
American Home Fire.....	63,416 93	15,198 77	48,218 16	38,479 48	15,217 98	39.55
American Insurance.....	35,965 21	10,610 93	25,354 28	28,481 04	12,427 39	43.63
Anglo-Scottish.....	65,792 10	20,264 27	45,527 83	47,303 73	16,110 05	34.06
Atlas Assurance.....	185,270 66	26,871 13	158,399 53	168,953 97	62,587 27	37.04
Automobile Insurance.....	224 97	— 01	224 98	412 55	.....	.....
Baloise Fire.....	44,192 77	2,439 05	41,753 72	41,759 34	18,665 29	44.70
Bankers & Shippers.....	31,644 32	.....	31,644 32	20,347 31	14,335 70	70.45
Beaver Fire.....	6,778 82	4,067 43	2,711 39	3,327 17	466 57	14.02
Bee Fire.....	89,539 72	9,999 02	79,540 70	68,440 18	27,208 34	39.75
Boston Insurance.....	6,432 58	-874 19	7,306 77	8,395 27	2,391 34	28.48
British America.....	192,727 03	24,466 40	168,260 63	161,044 03	36,294 00	22.54
British Canadian.....	18,269 38	1,175 97	17,093 41	17,769 93	3,060 72	16.89
British Crown.....	125,690 79	10,257 73	115,433 06	115,649 92	60,664 93	52.45
British Empire.....	33,017 44	3,497 40	29,520 04	31,036 15	13,197 15	42.52
British & European.....	30,688 73	16,847 02	13,841 71	14,157 56	5,184 83	36.62
British General.....	58,805 47	35,735 95	23,069 52	23,799 95	8,642 42	36.31
British Law.....	50,563 32	26,557 24	24,006 08	28,611 00	5,337 63	12.36
British Northwestern.....	104,092 28	46,018 63	58,073 65	63,230 99	23,823 82	37.68
British Oak.....	19,360 53	165 17	19,195 36	23,522 25	5,661 00	24.07
British Traders.....	147,315 54	108,304 95	39,010 59	64,132 59	14,971 47	23.34
Caledonian American.....	18,736 22	4,898 61	13,837 61	13,973 72	2,944 60	21.08
Caledonian Insurance.....	125,416 56	9,985 91	115,430 65	114,091 44	58,534 24	51.30
California Insurance.....	54,350 62	40,508 91	13,841 71	14,349 09	5,283 22	36.82
Camden Fire.....	19,568 83	2,044 86	17,523 97	16,916 18	6,358 38	37.58
Canada Accident & Fire.....	120,687 94	65,321 10	55,366 84	56,631 73	20,753 64	36.65
Canada Security.....	70,645 08	25,249 08	45,396 00	44,574 00	8,475 56	19.01
Canadian Fire.....	110,310 27	2,959 36	107,350 91	113,115 08	39,156 28	34.61
Canadian General.....	108,374 07	16,378 38	91,995 69	84,774 26	23,370 07	27.56
Canadian Indemnity.....	40,923 65	809 09	40,114 56	39,786 28	11,423 32	28.72
Canadian Surety.....	43,453 65	22,296 32	21,157 33	23,737 38	8,731 94	36.79
Car & General.....	28,169 81	4,591 45	23,578 36	24,222 58	5,877 68	24.26
Casualty Co. of Canada.....	34,856 78	1,795 26	33,061 52	24,232 60	5,054 03	20.85
Central Insurance.....	48,297 49	12,974 78	35,322 71	36,341 22	13,405 34	36.89
Central Union.....	11,150 61	6,670 34	4,480 27	7,026 88	1,686 57	24.00
Century Insurance.....	115,056 16	46,022 50	69,033 66	70,767 82	17,426 02	24.62
China Fire.....	21,542 65	13,775 43	7,767 22	8,817 57	2,103 62	23.86
Citizens of New Jersey.....	24,699 35	18,397 65	6,301 70	5,516 75	306 63	5.56
City of New York Insurance.....	5,099 26	.....	18,399 26	3,913 20	4,337 17	11.07
Columbia Insurance.....	52,465 67	34,076 42	18,389 25	18,869 93	4,575 53	24.25
Commercial Union Assurance.....	554,696 28	335,589 09	219,106 29	224,688 26	96,142 95	42.79
Connecticut Fire.....	80,535 98	34,130 12	46,405 86	47,788 93	13,272 84	27.77
Consolidated Fire & Casualty.....	82,800 93	17,106 34	65,702 59	65,154 68	29,668 58	45.53
Continental Insurance.....	92,133 11	11,956 05	80,177 06	90,214 23	35,787 64	39.67
Cornhill Insurance.....	56,468 51	1,955 43	54,513 08	54,528 01	30,610 07	56.15
County Fire of Philadelphia.....	37,677 10	35,215 95	2,461 15	2,382 39	936 20	39.29
Dominion of Canada General.....	197,453 62	24,267 68	173,185 94	132,789 37	38,882 03	29.28
Dominion Fire.....	224,518 78	38,440 61	186,078 17	181,872 35	68,538 65	37.69
Eagle, Star & British Dominion.....	116,196 59	4,095 58	112,101 01	116,297 30	43,127 05	37.08
Employers' Liability.....	243,542 00	30,162 27	213,379 73	212,187 27	61,017 27	28.79
Ensign Insurance.....	36,138 91	3,612 78	32,526 13	33,308 09	14,337 66	43.05
Equitable Fire & Marine.....	36,002 30	26,721 13	9,281 17	9,557 45	2,654 58	27.77
Excess Insurance Co.....	8,488 53	406 32	8,082 21	2,789 98	.....	.....
Essex & Suffolk Equitable.....	44,256 26	23,626 52	20,628 74	22,128 16	7,874 35	35.59
Eureka Security.....	6,767 36	4,260 50	2,506 86	1,227 09	64 65	5.27
Federal Fire.....	271,729 03	84,840 56	187,248 47	182,790 54	63,978 24	35.00
Federal Insurance.....	.....	.....	.....	.....	.....	.....
Fidelity-Phoenix.....	99,282 31	5,012 13	94,270 18	97,534 78	32,324 55	33.14
Fire Association of Philadelphia.....	41,247 79	7,142 10	34,105 69	28,194 57	6,369 48	22.59
Fire Insurance of Canada.....	195,035 28	2,930 22	192,105 06	184,575 67	89,526 71	48.50
Firemen's Fund.....	59,037 92	6,808 88	52,229 04	54,094 82	23,669 88	43.75
Firemen's Insurance of Newark.....	34,631 47	59 17	34,572 30	35,718 67	12,842 57	35.95
First American Fire.....	8,924 86	1,027 28	7,897 58	8,898 39	5,985 55	67.27
First National of America.....	6,050 72	6,050 72	.....	.....	.....	.....
Fonciere Fire of Paris, France.....	33,542 92	2,302 30	31,240 62	24,686 93	14,960 98	60.60
Franklin Fire of Philadelphia.....	30,032 74	126 20	29,906 54	27,814 03	10,991 61	39.52
General Accident of Canada.....	69,667 41	12,751 97	56,915 44	48,604 71	39,471 44	81.20
General Accident, Fire & Life.....	182,692 05	23,946 71	158,745 34	151,259 02	44,862 81	29.66
General Fire of Paris, France.....	43,446 93	19,756 95	23,689 98	22,881 64	9,684 11	42.32
General Insurance of America.....	45,282 73	996 29	44,286 44	30,521 23	21,196 49	69.45
Girard Fire & Marine.....	15,566 54	109 62	15,456 92	15,289 44	3,590 37	23.48
Glens Falls.....	42,141 10	6,372 76	35,768 34	34,691 00	13,517 16	38.96
Globe Indemnity of Canada.....	105,543 28	61,389 89	44,153 39	45,426 54	16,756 69	36.89
Grain Insurance & Guarantee.....	51 00	43 50	7 50	7 50	.....	.....
Granite State Fire.....	6,496 13	1,676 35	4,819 78	4,548 93	433 16	9.52

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—Continued

Companies	PREMIUMS WRITTEN						Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned		
	Gross less return premiums		Licensed reinsurance ceded		Net						
	\$	c.	\$	c.	\$	c.	\$	c.	%		
JOINT STOCK											
Great American Insurance	133,614	38	23,159	24	110,455	14	106,888	27	41,297	99	38.64
Guardian Assurance	274,116	39	16,119	93	257,996	46	244,683	63	78,362	79	32.02
Guardian Insurance	54,792	42	17,036	74	37,755	68	37,328	30	5,272	31	14.12
Guildhall	34,996	17	12,208	98	22,787	19	24,048	12	5,293	98	22.01
Halifax Fire	83,570	61	17,232	06	66,338	55	58,118	74	18,582	89	31.97
Hand-in-Hand	48,450	78	893	05	47,557	73	46,967	62	20,102	40	42.81
Hanover Fire	43,485	95	3,125	14	40,360	81	37,807	45	15,827	42	41.86
Hartford Fire	212,547	03	10,331	19	202,215	84	221,698	27	69,836	05	31.50
Home Fire & Marine	24,682	49	147	95	24,534	54	25,610	65	15,434	83	60.27
Home Insurance	240,219	43	3,573	15	236,646	28	243,019	42	94,477	95	38.88
Homestead	24,717	09			24,717	09	20,013	70	5,481	33	27.40
Hudson Bay	115,534	77	60,286	43	55,248	34	56,841	20	20,967	26	36.89
Imperial Assurance	70,693	64	33,915	14	36,778	50	37,739	85	9,151	06	24.25
Imperial Guarantee & Accident	24,700	08	6,119	12	18,580	96	17,714	17	4,429	24	25.00
Imperial Insurance Office	54,548	86	3,551	77	50,997	09	60,405	33	26,835	33	44.42
Insurance Co. of North America	196,887	41	22,359	30	174,528	11	127,211	82	52,769	29	41.48
International	50,364	24			50,364	24	30,712	11	15,952	58	51.94
Law, Union & Rock	86,929	59	6,772	45	80,157	14	80,730	18	12,759	62	15.81
Legal & General	68,233	19	7,347	62	60,885	57	56,086	05	25,040	37	44.65
Liverpool & London & Globe	569,746	28	262,153	43	307,592	85	328,466	27	109,808	60	33.43
Liverpool-Manitoba	186,639	07	115,993	65	70,645	42	72,682	44	26,810	69	36.89
Local Government Guarantee	7,303	35	1,786	34	5,517	01	5,820	42	1,165	86	20.03
London Assurance	161,008	03	23,985	66	137,022	37	137,712	45	29,597	87	21.49
London-Canada	112,249	08	35,076	40	77,172	68	80,796	02	25,238	62	31.24
London & County	17,573	45	2,045	60	15,527	85	14,014	37	7,317	36	52.21
London Guarantee & Accident	101,237	59	64,387	98	36,849	61	37,752	15	9,269	33	24.55
London & Lancashire Guarantee & Accident of Canada	26,014	76	13,868	03	12,146	73	12,407	60	1,856	85	14.97
London & Lancashire	475,925	91	64,449	02	411,476	89	417,801	20	137,617	02	32.94
London & Provincial Marine & Gen.	14,410	37	1,863	31	12,547	06	13,136	42	4,642	17	35.34
London & Scottish	25,906	18	5,351	76	20,554	42	21,008	14	4,769	52	22.70
Lumbermen's Insurance	46,252	03	47	79	46,204	24	47,436	67	7,594	31	16.01
Marine	7,389	28	1,639	12	5,750	16	7,539	23	701	36	9.30
Maryland	95,552	69	44,200	77	51,351	92	56,458	07	13,751	02	24.36
Mercantile Fire	76,747	98	193	02	76,554	96	95,500	44	15,254	68	15.98
Merchants Fire of New York	157,523	12	5,632	41	151,890	71	158,877	74	41,799	54	26.31
Merchants & Manufacturers	63,648	63	-1,536	12	65,184	75	57,286	71	30,335	61	52.95
Merchants Fire	53,100	72	590	62	52,510	10	50,347	29	12,841	21	25.50
Merchants Marine	20,028	62	3,064	26	16,964	36	17,486	57	4,911	77	28.09
Michigan Fire & Marine	13,206	09	7,087	27	6,118	82	6,054	73	2,238	59	36.97
Motor Union	27,184	25	3,155	42	24,028	83	23,859	40	5,413	07	22.69
National-Ben Franklin	80,708	66	249	44	80,459	22	82,902	39	49,623	95	59.86
National Fire of Hartford	62,812	78	6,745	15	56,067	63	62,350	21	17,823	38	28.58
National Liberty	8,698	79	566	34	8,132	45	4,333	14	7,446	84	171.85
National-Liverpool	84,853	99	49,531	28	35,322	71	36,341	22	13,405	34	36.89
National Provincial	31,375	83	5,308	76	26,067	07	27,038	03	6,338	26	23.44
National Union Fire	50,463	80	3,406	92	47,056	88	59,530	94	21,534	27	36.17
Nationale Fire of Paris	112,040	78	2,013	11	110,027	67	108,224	85	43,808	42	40.48
Newark Fire	71,911	64	33,863	93	38,047	71	39,122	29	14,414	94	36.87
New Brunswick	14,462	03	328	15	14,133	88	22,093	83	12,477	55	56.47
New Hampshire Fire	41,429	32	7,368	11	34,061	21	35,098	09	13,878	04	39.54
New Jersey	10,971	52	2,251	41	8,720	11	10,473	14	828	66	7.91
New York Fire	35,786	43	-2,066	14	37,852	57	32,556	67	13,871	67	42.60
New York Underwriters	78,154	73	23,654	42	54,500	31	37,776	18	10,824	11	28.65
Niagara Fire	50,952	25	4,148	53	46,803	72	55,606	71	28,794	55	51.78
North British & Mercantile	272,537	53	35,373	68	237,163	85	244,917	81	74,030	14	30.23
North Empire	71,815	45	35,036	95	36,778	50	37,739	85	9,151	06	24.25
North River	33,924	92	1,879	79	32,045	13	32,283	17	3,185	85	9.87
North West Fire	48,736	12	25,666	60	23,069	52	23,595	61	8,641	03	36.62
Northern Assurance	168,056	38	13,294	96	154,761	42	160,862	42	53,597	11	33.31
Northwestern National	74,923	97	1,624	01	73,299	96	75,788	23	33,984	77	44.84
Norwich Union	381,201	89	45,129	73	336,072	16	338,773	19	103,453	90	30.54
Occidental Fire	54,134	06	10,815	54	43,318	52	41,285	04	11,469	50	27.78
Ocean Accident & Guarantee	150,280	73	18,807	64	131,473	09	128,849	33	38,338	63	29.75
Pacific Coast Fire	62,660	35	26,038	46	36,621	89	43,670	73	10,288	21	23.55
Pacific Fire	112,395	97	29,456	86	82,939	11	79,098	16	25,516	90	32.26
Palatine Insurance	111,086	44	46,491	79	64,594	65	66,661	93	25,193	95	37.78
Patriotic Assurance	45,455	32	6,366	31	39,089	01	40,684	08	9,484	81	23.31
Pearl Assurance	109,086	01	3,453	95	105,632	06	98,986	55	18,397	91	18.58
Phenix Fire of Paris, France	36,256	62	15,133	21	21,123	41	23,257	69	10,906	32	46.89
Philadelphia Fire & Marine	28,232	42	3,379	44	24,853	98	14,870	11	381	79	2.57
Phoenix Assurance	467,930	51	249,733	33	218,197	18	223,209	43	50,479	17	22.61
Phoenix of Hartford	150,396	91	73,413	47	76,983	44	79,442	34	21,995	00	27.69
Pilot Insurance	40,651	07	15,730	27	24,920	80	20,826	47	13,666	86	65.62
Pioneer	53,858	38	22,781	19	31,077	19	31,973	13	11,794	41	36.89
Planet Assurance	30,201	88	8,869	20	21,332	68	23,669	91	6,306	17	26.64
Providence Fire of Paris, France	39,786	19	7,481	55	32,304	64	21,915	57	23,539	29	107.38
Providence-Washington	27,256	80	5,474	22	21,782	58	20,972	56	7,507	20	35.80
Provident Assurance	72,734	53	32,800	34	39,934	19	57,883	72	63,627	46	109.92
Provincial Insurance	70,132	63	2,049	39	68,083	24	68,367	09	37,154	86	54.34
Prudential Assurance	308,177	49	83,914	46	224,263	03	210,909	88	69,158	31	32.79

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Quebec Fire.....	56,227 02	22,760 87	33,466 15	37,173 14	6,884 04	18.52
Queen City.....	75,274 00	2,151 40	73,122 60	75,747 01	21,461 26	28.33
Queen Insurance.....	278,048 93	119,161 90	158,887 03	163,448 29	60,281 28	36.88
Railway Passengers.....	23,195 20	4,443 42	18,751 78	19,500 49	4,953 08	25.40
Reliance Insurance.....	25,082 13	5,636 63	19,445 50	18,445 72	5,211 66	28.25
Rhode Island.....	12,114 80	742 93	11,371 87	10,138 25	2,450 98	24.17
Royal Exchange.....	181,744 41	27,910 05	153,834 36	167,462 32	42,844 79	25.58
Royal Insurance.....	1,199,287 32	726,180 04	473,107 28	502,652 82	193,935 81	38.58
Royal Scottish.....	53,327 71	12,340 96	40,986 75	43,179 38	17,359 30	40.20
St. Paul Fire & Marine.....	64,702 23	11,726 57	52,975 66	54,580 13	18,690 06	34.24
Scottish Canadian.....	44,644 63	5,663 90	38,980 73	37,607 55	12,821 95	34.09
Scottish Metropolitan.....	80,722 44	10,999 14	69,723 30	67,761 85	31,373 41	46.29
Scottish Union & National.....	94,014 03	2,716 02	91,298 01	90,647 10	33,940 51	37.44
Sea Insurance.....	47,231 21	1,780 59	45,450 62	45,254 98	15,618 44	34.51
Security Insurance of New Haven.....	37,222 44	11,062 76	26,159 68	27,136 27	5,964 53	21.98
Security National.....	10,224 42	3,228 96	6,995 46	3,688 01	1,556 31	42.20
Sentinel Fire.....	18,128 27	19,608 57	1,529 70	1,456 49	559 69	38.39
Southern Insurance.....	18,744 69	5,496 12	13,248 57	14,574 77	3,460 56	23.74
Springfield Fire & Marine.....	80,656 93	19,617 97	61,038 96	58,524 77	22,050 85	37.68
State Assurance.....	14,559 56	1,671 93	12,887 63	11,782 95	2,859 50	24.27
Sun Insurance Office.....	270,211 03	18,571 60	251,639 43	258,129 59	96,214 67	37.27
Sussex Fire.....	11,351 06	184 29	11,166 77	10,504 47	5,410 70	51.51
Tokio Marine & Fire.....						
Toronto General.....	104,507 52	14,798 28	89,709 24	72,895 56	27,189 73	37.30
Travelers Fire.....	103,603 33	1,052 00	102,551 33	92,003 65	49,433 51	53.73
Union Assurance.....	215,385 87	123,107 80	92,278 07	95,052 95	34,566 86	36.36
Union Fire, Accident & General.....	46,021 36	1,040 61	44,980 75	39,686 69	26,235 04	66.10
Union Insurance of Canton.....	181,144 58	61,398 11	119,746 47	92,207 41	27,133 22	29.43
Union Marine & General.....	73,750 64	36,972 14	36,778 50	37,648 34	9,151 06	24.31
United British.....	24,874 07	2,719 26	22,154 81	22,732 06	7,830 25	34.44
United Firemen's.....	23,906 15	5,516 90	18,389 25	18,869 93	4,575 53	24.25
United States Fire.....	21,016 28	812 43	70,203 85	97,745 88	37,067 97	37.92
Urbaine Fire.....	28,031 87	52 09	27,979 78	26,302 72	9,914 08	37.69
Wellington Fire.....	288,023 45	94,533 49	193,489 96	190,575 80	74,330 20	39.00
Westchester Fire.....	38,530 46	13,315 00	25,215 46	24,653 95	11,547 34	46.84
Western Assurance.....	325,065 24	51,818 40	273,246 84	273,035 71	58,989 60	21.60
Westminster Fire Office.....	10,488 38	10,488 38				
World Fire & Marine.....	21,585 83	1,847 05	19,738 78	22,856 30	5,079 33	22.22
World Marine & General.....	30,963 90	4,602 94	26,360 96	29,696 52	6,772 26	22.80
Yorkshire Insurance.....	104,493 55	6,229 90	98,263 65	99,512 89	44,153 63	44.37
Totals.....	18,295,340 36	4,934,137 53	13,361,202 83	13,331,547 27	4,630,208 08	34.73
‡FARMERS' MUTUALS						
Algoma.....	15,293 92	489 25	14,804 67	14,626 06	11,920 20	81.50
Amherst Island.....	746 85		746 85	741 74	15 00	1.59
Ayr.....	25,654 77	1,005 77	24,649 00	24,587 66	18,660 86	75.90
Bay of Quinte.....	36,314 22	1,104 35	35,209 87	32,321 14	29,131 31	90.13
Bertie & Willoughby.....	18,639 81	1,210 28	17,429 53	17,301 87	10,435 38	60.31
Blanshard.....	12,073 12	818 25	11,254 87	10,450 07	4,746 59	45.42
Blenheim, North.....	10,919 09	931 40	9,987 69	11,541 08	11,734 20	101.67
Brant County.....	19,067 88	977 85	18,090 03	17,660 90	7,676 71	43.47
Canadian Millers.....	7,073 64	357 97	6,715 67	6,767 59	14,162 22	209.26
Caradoc Farmers'.....	13,332 64	357 97	12,974 67	12,947 69	6,321 13	48.82
Clinton.....	15,150 26	399 70	14,750 56	14,725 97	16,933 91	114.99
Culross.....	9,041 55	912 65	8,128 90	7,657 53	10,098 02	131.87
Dorham & W. Oxford.....	12,932 54	3,118 31	9,814 23	10,257 21	7,089 04	69.11
Dorchester, N. & S.....	22,782 97	3,772 65	19,010 32	19,603 18	10,151 18	51.78
Downie.....	9,999 33	1,063 50	8,935 83	8,976 12	2,439 24	27.17
Dufferin Farmers'.....	29,155 19	2,092 87	27,062 32	26,782 60	7,308 12	27.29
Dumfries, N., & Waterloo, S.....	23,676 90	2,050 74	21,626 16	21,317 18	14,324 43	67.20
Dunwich.....	14,036 80	292 00	13,744 80	13,605 26	7,413 57	54.49
Easthope, South.....	22,449 03		22,449 03	22,062 91	14,619 93	66.26
Ekfrid.....	12,547 61	362 63	12,184 98	12,237 32	11,610 62	94.88
Elma.....	13,233 61		13,233 61	13,690 68	7,453 76	54.44
Eramosa.....	6,814 10	1,646 05	5,168 05	5,289 41	3,881 20	73.38
Erie.....	13,847 03	1,710 25	12,136 78	11,573 85	5,007 01	43.35
Farmers' Central.....	140,663 20	10,423 16	130,240 04	131,674 90	93,354 15	70.90
Farmers' Union.....	49,413 24	1,700 61	47,712 63	46,686 62	44,934 54	79.27
Formosa.....	33,686 17	6,620 99	27,065 18	27,408 30	22,621 22	82.53
Germania.....	30,209 56	2,414 71	27,794 85	26,882 31	13,251 10	49.29
Glengarry.....	27,485 91	1,823 00	25,662 91	25,522 11	14,025 02	54.95
Grand River.....	12,188 05	564 00	11,624 05	11,109 24	7,543 17	67.90
Grenville Patron.....	46,057 79		46,057 79	46,056 84	24,198 67	52.54
Grey & Bruce.....	24,250 20	3,608 35	20,641 85	20,026 49	8,005 14	39.97
Guelph Township.....	3,243 42	416 00	2,827 42	2,629 53	4,274 32	162.55
Halton Union.....	37,621 22	3,685 60	33,935 62	31,417 15	12,416 93	39.52
Hamilton Township.....	23,234 03	1,855 20	21,378 83	18,819 81	11,977 02	63.64

‡In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
†FARMERS' MUTUALS						
Hay Township.....	11,871 95		11,871 95	11,735 32	5,678 00	48.38
Hopewell Creek.....	3,557 77	571 64	2,986 13	2,921 57	1,062 44	36.37
Howard.....	34,148 26	969 22	33,179 04	31,672 33	26,149 46	82.56
Howick.....	46,957 59	5,563 65	41,393 94	41,629 56	13,336 48	32.04
Kent & Essex.....	73,009 73	1,164 00	71,845 73	69,714 43	45,696 01	65.55
Lambton.....	48,207 41	788 21	47,419 20	44,899 26	15,296 11	34.07
Lanark County.....	80,020 63	2,405 55	77,615 08	76,475 14	41,122 51	53.77
Lennox & Addington.....	17,450 76	802 12	16,648 64	15,858 21	16,202 93	102.17
Lobo.....	8,207 21	283 80	7,923 41	7,342 68	928 44	12.64
London Township.....	12,497 90	258 60	12,239 30	11,664 94	6,337 67	54.33
McGillivray.....	2,730 10	49 50	2,680 60	2,877 98	2,809 58	97.62
McKillop.....	23,119 60	830 58	22,289 02	22,032 89	6,008 59	27.27
Maple Leaf.....	55,351 65	4,841 50	50,510 15	53,190 23	39,559 11	74.37
Nissouri.....	25,484 24	1,106 99	24,377 25	24,023 74	14,566 17	60.63
Norfolk.....	10,884 50	302 50	10,582 00	10,599 89	2,154 55	20.33
North Kent.....	18,759 71	310 50	18,449 21	17,616 60	15,462 84	87.77
Oneida.....	18,597 74	590 40	18,007 34	8,683 99	5,945 39	68.46
Ontario Threshermen's.....	12,902 31		12,902 31	12,118 35	2,539 20	20.95
Otter.....	26,999 16	1,393 79	25,605 37	25,093 11	14,440 10	57.55
Oxford.....	7,121 71	1,203 53	5,918 18	6,202 12	3,580 63	57.73
Peel County.....	84,924 20	9,073 10	75,851 10	74,323 48	32,503 10	43.73
Peel & Maryborough.....	34,580 04	2,999 56	31,580 48	31,933 09	19,618 58	61.44
Prescott.....	13,900 52	654 00	13,246 52	14,709 03	10,870 23	73.90
Puslinch.....	4,880 82	684 87	4,195 95	4,548 63	867 75	19.08
Saltfleet & Binbrook.....	8,179 90	402 60	7,777 30	8,464 90	2,702 98	31.93
Southwold.....	10,849 17	896 54	9,952 63	10,520 67	10,188 13	96.84
Townsend.....	10,887 75	373 00	10,514 75	10,920 26	7,775 00	71.20
Usborne & Hibbert.....	18,369 95		18,369 95	19,573 51	2,797 65	14.29
Walpole.....	9,906 55	254 80	9,651 75	9,614 67	3,353 45	34.88
Waterloo, North.....	114,134 41	3,136 08	110,998 33	108,820 93	60,402 73	55.51
Wawanosh, West.....	41,616 02	907 79	40,708 23	40,921 94	28,185 02	68.88
Westminster Township.....	12,388 93	1,031 85	11,357 08	11,421 01	13,817 63	120.98
Williams, East.....	11,400 75	251 76	11,148 99	11,110 27	3,242 07	29.18
Yarmouth.....	10,424 06	788 23	9,235 83	9,609 49	7,762 23	80.78
Totals.....	1,707,349 05	102,318 35	1,605,030 70	1,598,002 54	972,707 67	*60.87
**ASSOCIATED NEW ENGLAND FACTORY MUTUALS						
American Mutual Fire Ins. Co., Providence, R.I.....	27,788 64		27,788 64	11,290,755	608 79	.054
Arkwright Mutual Fire Ins. Co., Boston, Mass.....	63,366 82		63,366 82	22,480,128	2,319 26	.103
Blackstone Mutual Fire Ins. Co., Providence, R.I.....	43,389 15		43,389 15	17,086,783	1,502 36	.088
Boston Mfrs. Mutual Fire Ins. Co., Boston, Mass.....	83,017 79		83,017 79	28,584,194	4,156 29	.145
Cotton & Woollen Mfrs. Mutual, Boston, Mass.....	18,239 15		18,239 15	5,822,790	564 50	.097
Enterprise Mutual Fire Ins. Co., Providence, R.I.....	27,788 64		27,788 64	11,290,755	608 79	.054
Fall River Mutual Fire Ins. Co., Fall River, Mass.....	23,257 28		23,257 28	9,169,346	480 43	.052
Firemen's Mutual Insurance Co., Providence, R.I.....	63,767 41		63,767 41	20,877,207	1,933 43	.093
Hope Mutual Fire Insurance Co., Providence, R.I.....	18,798 75		18,798 75	7,387,254	498 22	.067
Industrial Mutual Fire Ins. Co., Boston, Mass.....	9,119 55		9,119 55	2,911,394	282 25	.097
Manufacturers Mutual Fire Ins. Co., Providence, R.I.....	46,314 39		46,314 39	18,817,926	1,014 68	.054
Mechanics Mutual Fire Ins. Co., Providence, R.I.....	27,788 65		27,788 65	11,290,755	608 79	.054
Mercantile Mutual Fire Ins. Co., Providence, R.I.....	20,137 07		20,137 07	6,592,802	610 55	.093
Merchants Mutual Fire Ins. Co., Providence, R.I.....	26,217 27		26,217 27	10,752,377	932 72	.087
Mill Owners Mutual Fire Ins. Co., Chicago, Ill.....	9,523 60		9,523 60	3,204,372	350 52	.109
Paper Mill Mutual Insurance Co., Boston, Mass.....	6,352 69		6,352 69	1,889,204	476 50	.252
Philadelphia Mfrs. Mutual Ins. Co., Philadelphia, Pa.....	23,721 61		23,721 61	8,318,622	569 54	.068

†In these companies, "Premiums Written" consists of cash payments or instalments thereof levied, reinsurance premiums written, and assessments levied.

†Includes 1935 assessment.

*Ratio of total management cost (including adjustment expense) to total net premiums earned—18.31%.

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net amount at risk"; Col. 6, "Ratio net losses incurred to net amount at risk (per \$1,000)."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$	\$ c.	%
**ASSOCIATED NEW ENGLAND FACTORY MUTUALS						
Protection Mutual Fire Ins. Co., Chicago, Ill.	14,285 40		14,285 40	4,820,498	525 81	.109
Rhode Island Mutual Fire Ins. Co., Providence, R.I.	46,314 39		46,314 39	18,817,926	1,014 68	.054
Rubber Mfrs. Mutual Insurance Co., Providence, R.I.	18,239 15		18,239 15	5,822,790	564 50	.097
State Mutual Fire Insurance Co., Providence, R.I.	55,577 28		55,577 28	22,582,511	1,217 59	.054
What Cheer Mutual Fire Ins. Co., Providence, R.I.	18,798 74		18,798 74	7,387,254	498 22	.067
Worcester Mfrs. Mutual Ins. Co., Worcester, Mass.	21,347 27		21,347 27	8,610,300	1,062 15	.123
Totals	713,150 69		713,150 69	265,808,303	22,400 57	.084
OTHER MUTUALS						
Central Manufacturers	40,331 26	1,131 37	39,199 89	44,532 54	8,429 32	18.92
Hardware Dealers	98,476 17	6,317 61	92,158 56	91,582 15	40,609 23	44.34
Hardware Mutual	100,017 71	1,716 34	98,301 37	95,214 66	39,444 99	41.33
Indiana Lumbermen's	42,186 90	10,910 38	31,276 52	29,611 63	9,279 19	31.33
Lumber Mutual	41,699 30	1,647 85	40,051 45	38,729 87	21,403 51	55.26
Lumbermen's Mutual	25,396 55	1,209 03	24,187 52	24,016 93	9,637 17	40.12
Mill Owners	110,209 19	10,576 08	99,633 11	99,330 88	26,289 13	26.46
Minnesota Implement	105,399 96	6,187 19	99,212 77	95,783 86	39,430 88	41.17
Northwestern Mutual	221,627 45	42,573 17	179,054 28	176,056 97	58,075 22	32.99
Pennsylvania Lumbermen's	34,420 99	7,546 88	26,874 11	25,650 02	13,384 89	52.18
Union Mutual Fire	13,420 36	4,412 27	9,008 09	11,716 76	2,857 13	24.38
United Mutual	74,281 32	19,536 40	54,744 92	50,403 73	16,599 54	32.93
Totals	907,467 16	114,764 57	792,702 59	782,630 00	266,440 20	34.04
CASH MUTUALS (Without Share Capital)						
Economical	315,746 86	40,630 10	275,116 76	263,323 92	78,601 81	29.84
Gore District	342,749 66	46,256 44	296,493 22	288,802 72	107,960 76	37.38
Millers National	69,959 44	12,255 57	57,703 87	60,356 36	20,677 20	34.26
Perth	241,104 51	61,932 10	179,172 41	181,984 51	71,468 13	39.27
Portage La Prairie	136,308 41	—146 03	136,454 44	116,576 84	81,104 12	69.57
Waterloo	314,983 68	59,915 89	255,067 79	254,082 69	103,004 01	40.53
Wawanesa	417,782 14		417,782 14	354,677 20	179,396 17	50.58
Totals	1,838,634 70	220,844 07	1,617,790 63	1,459,804 24	642,212 20	43.99
CASH MUTUALS (With Share Capital)						
Commerce Mutual	114,586 91	3,909 33	110,677 58	95,422 89	35,220 68	36.91
Stanstead and Sherbrooke	115,699 68	16,278 43	99,421 25	83,842 87	35,610 36	42.47
Totals	230,286 59	20,187 76	210,098 83	179,265 76	70,831 04	39.51
RECIPROCAL EXCHANGES						
Affiliated Underwriters	17,829 80	4,629 42	13,200 38	14,856 49	4,339 56	29.21
American Exchange Underwriters	1,884 74		1,884 74	3,420 52	170 00	4.96
Canadian Reciprocal Underwriters	8,710 11		8,710 11	7,691 80	6,081 25	79.06
Canners Exchange Subscribers	41,539 40		41,539 40	38,179 36	75,856 02	198.68
Fireproof Sprinklered	2,574 33	37 47	2,536 86	4,610 70	571 50	12.40
Individual Underwriters	25,665 80	693 38	24,972 42	23,836 82	4,864 00	20.41
Inter-Insurers Exchange	421 61		421 61	471 96	25 00	5.28
Lumbermen's Underwriting Alliance	114,118 28		114,118 28	118,673 82	43,137 47	36.35
Mfg. Lumbermen's Underwriters	30,753 34	4,762 83	25,990 51	19,268 16	14,724 86	76.42
Metropolitan Inter-Insurers	15,562 66	489 37	15,073 29	12,805 38	8,209 30	64.11
New York Reciprocal Underwriters	14,873 34	412 21	14,461 13	15,576 39	1,319 53	8.47
Tornado Inter-Insurance Exchange	520 20		520 20	526 87		
Underwriters Exchange	1,837 76		1,837 76	1,933 74	125 00	6.47
Warner Reciprocal Insurers	737 57		737 57	388 04		
Totals	277,028 94	11,024 68	266,004 26	262,240 05	159,423 49	60.79
NON-MARINE UNDERWRITERS AT LLOYDS						
	194,279 64		194,279 64	127,297 97	57,648 04	45.27

**For this class of insurer the columns should read: Cols. 1 to 3, "Premium deposits written"; Col. 4, "Net amount at risk"; Col. 6, "Ratio net losses incurred to net amount at risk (per \$1,000)."

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1935—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
RECAPITULATION	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Joint Stock Companies.....	18,295,340 36	4,934,137 53	13,361,202 83	13,331,547 27	4,630,208 08	34.73
Mutual Insurance Corporations:						
(a) Farmers' Mutuals.....	1,707,349 05	102,318 35	1,605,030 70	1,598,002 54	972,707 67	60.87
(b) Associated New England Factory Mutuals.....	713,150 69	.....	713,150 69	*	22,400 57	.....
(c) Other Mutuals.....	907,467 16	114,764 57	792,702 59	782,630 00	266,440 20	34.04
Cash Mutual Insurance:						
(a) Without Share Capital.....	1,838,634 70	220,844 07	1,617,790 63	1,459,804 24	642,212 20	43.99
(b) With Share Capital.....	230,286 59	20,187 76	210,098 83	179,265 76	70,831 04	39.51
Reciprocal Exchanges.....	277,028 94	11,024 68	266,004 26	262,240 05	159,423 49	60.79
Lloyds.....	194,279 64	.....	194,279 64	127,297 97	57,648 04	45.27

*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per \$1,000.

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1935

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratios net losses incurred to net premium earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Aetna Casualty						
Alliance Assurance	26,840 96		26,840 96	29,995 42	25,381 71	84 62
Alliance Insurance	1,131 56	245 42	886 14	1,556 53	4,281 57	275 07
American Alliance	327 44		327 44	301 91	317 85	105 28
American Automobile Fire	82,332 44		82,532 41	84,746 84	29,918 04	35 30
American Automobile Insurance	322,947 18		322,947 18	328,096 50	228,484 81	69 64
American Home Fire	40,167 10		40,167 10	30,989 00	24,403 32	78 74
American Insurance	1,423 84		1,423 84	1,282 57	176 22	13 73
Anglo-Scottish Insurance	44,523 38	16,391 72	28,131 66	29,105 73	16,225 74	55 75
Atlas Assurance	27,372 43		27,372 43	25,588 75	19,218 67	75 11
British America Assurance	66,484 82	481 64	66,003 18	68,248 06	29,404 24	43 08
British Canadian	13,217 58	98 72	13,118 86	13,788 37	4,985 37	36 16
British Crown					—102 92	
British Empire	41,972 10	295 36	41,676 74	43,266 31	21,600 42	49 95
British General	4,719 46		4,719 46	4,671 21	1,963 79	42 04
British Law	1,625 52		1,625 52	996 86	353 87	35 50
British Oak	26,491 24		26,491 24	25,693 49	21,654 51	84 28
British Traders	35,487 06	6,760 13	28,726 93	27,250 67	9,662 24	35 46
Caledonian Insurance	2,970 07		2,970 07	2,668 38	1,188 20	44 52
Camden Fire	2,645 71	323 51	2,322 20	2,377 19	3,003 59	126 42
Canada Accident & Fire	52,534 44		52,534 44	51,852 94	36,551 45	70 49
Canada Security	26,030 68		26,030 68	25,462 19	14,585 11	57 28
Canadian Fire Insurance	59,706 28	462 24	59,244 04	61,093 00	23,481 55	38 43
Canadian General Insurance	179,248 02	1,581 00	177,667 02	171,119 86	110,266 43	64 43
Canadian Indemnity	60,761 31	522 15	60,239 16	58,835 46	33,030 42	56 14
Canadian Surety	34,402 37	1,327 28	33,075 09	34,181 58	13,606 17	39 81
Car & General	5,134 99	13 88	5,121 11	5,609 00	1,507 91	26 88
Casualty Co. of Canada	45,484 68	958 62	44,526 06	46,184 00	22,324 47	48 34
Central Insurance	4,009 57	4,009 57				
Century Insurance	67,901 68	39,488 68	28,413 00	29,386 57	16,225 74	55 21
Commercial Union	23,439 40	95 56	23,343 84	23,363 61	18,964 24	81 17
Consolidated Fire & Casualty	85,636 45		85,636 45	81,361 27	43,059 24	52 92
Continental Casualty	27,279 56	132 78	27,146 78	33,821 52	28,318 69	83 73
Cornhill Insurance	44,027 39		44,027 39	41,931 80	21,212 21	50 59
County Fire	827 77	762 28	65 49	62 31	63 07	101 22
Dominion of Canada General	266,982 65	3,151 23	263,831 42	271,184 06	138,886 89	51 21
Dominion Fire	88,373 54	75,900 41	12,473 13	10,366 13	4,126 34	39 81
Employers' Liability	238,600 85	154 22	238,446 63	249,339 04	86,415 13	34 65
Federal Insurance	28,812 66		28,812 66	26,182 84	21,145 55	80 76
Fidelity of Canada	44,921 22	2,365 06	42,556 16	41,420 13	24,040 76	58 04
Fire Association of Philadelphia	247 25		247 25	233 40	18 85	8 08
First National	3,034 32	3,034 32				
Fonciere Fire						
Fonciere Transport & Accident	124,662 86	1,701 10	122,961 76	99,489 91	74,935 52	75 32
Franklin Fire	336 95		336 95	248 78	524 97	211 01
General Accident	217,360 86		217,360 86	207,191 75	174,734 30	84 33
General Accident, Fire & Life	41,935 39		41,935 39	37,190 97	21,593 37	58 06
General Casualty of America	36,422 77		36,422 77	29,506 96	23,317 64	79 02
General Casualty of Paris	20,221 46	58 55	20,162 91	21,212 74	6,496 59	30 62
General Exchange	305,338 24		305,338 24	289,105 04	176,882 80	61 18
General Insurance of America	13,245 33		13,245 33	10,049 97	3,047 09	30 32
Glens Falls	132,076 58		132,076 58	115,728 27	41,694 72	36 03
Globe Indemnity	204,800 17	117,497 55	87,302 62	92,141 52	46,612 33	50 59
Great American Indemnity	8,203 92		8,203 92	8,182 95	19,893 29	243 11
Great American Insurance	3,274 39	392 93	2,881 46	2,749 73	2,772 57	100 83
Guardian Insurance of Canada	47,551 60	1,133 77	46,417 83	43,486 67	46,349 67	106 58
Guildhall Insurance	94,051 18		94,051 18	102,216 31	103,889 85	101 64
Halifax Fire	89,351 80	4,406 95	84,944 85	88,253 62	30,131 41	34 14
Hand-in-Hand	4,753 80		4,753 80	5,398 25	1,832 86	33 95
Hartford Accident & Indemnity	51,612 06		51,612 06	48,457 22	27,121 65	55 97
Hartford Fire	6,934 91		6,934 91	7,026 38	1,261 12	17 95
Home Insurance	36,886 92		36,886 92	37,633 59	23,351 61	62 05
Home tead Fire	31,833 89		31,833 89	22,748 93	18,314 09	80 50
Hudson Bay	11,444 68	11,444 68				
Imperial Guarantee & Accident	32,299 66	234 44	32,065 22	33,000 06	14,386 20	43 59
Imperial Insurance Office	7,436 74	4 24	7,432 50	10,211 87	6,848 47	67 06
Indemnity Insurance of N.A.	25,621 37	6,544 67	19,076 70	28,612 05	23,827 23	83 27
Insurance Co. of North America	5,246 34	50 80	5,195 54	7,762 37	23,847 07	39 81
Law, Union & Rock	48,889 01	3,057 43	45,831 58	59,900 44	30,212 55	90 17
Legal & General	9,728 28		9,728 28	33,308 68	24,230 71	44 17
Liverpool & London & Globe	96,093 30	42,621 34	53,471 96	54,855 21	4,867 15	49 81
Liverpool-Manitoba	14,933 85	5,613 51	9,320 34	9,771 13	1,469 13	22 29
London Assurance	6,711 74	29 72	6,682 02	6,590 90	1,469 13	22 29
London & Canada	10,332 69	1,048 28	9,284 41	10,849 50	6,153 38	56 71
London & County	7,145 75		7,145 75	143 51		
London Guarantee & Accident	87,882 69		87,882 69	96,873 67	43,124 94	44 52
London & Lancashire Guar. & Acc.	79,503 90	9,120 70	70,383 20	72,820 48	41,502 82	56 99
London & Lancashire	29,894 87	70 39	29,824 48	29,574 19	31,619 61	106 92
London Provincial Marine & Gen.	5,788 85	3 28	5,785 57	6,843 46	861 42	12 58
London & Scottish	4,068 69		4,068 69	4,257 42	—241 76	
Marine Insurance	1,973 14	1,073 50	899 64	974 97	580 42	59 53

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1935—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Maryland Casualty.....	12,663 93		12,663 93	14,241 98	5,468 96	38.40
Merchants Casualty.....	115,389 95		115,389 95	111,758 08	40,090 83	35.87
Merchants Fire.....	7,676 40	103 82	7,572 58	7,254 77	1,415 07	19.50
Merchants Marine.....	430 64		430 64	349 45	-96 32	
Mercury.....	634 50		634 50	667 39	23 43	3.51
Metropolitan Casualty of N.Y.....	75,784 76		75,784 76	62,177 99	56,314 72	90.57
Motor Union Insurance.....	15,295 61	331 97	14,963 64	17,331 43	13,134 02	75.78
National-Ben Franklin.....	1,391 61		1,391 61	1,142 97	1,192 82	104.36
National Liberty.....	158 10		158 10	94 86		
National Union Fire.....	1,318 05		1,318 05	1,616 55	438 66	27.13
Newark Fire.....	14,134 90	7,162 33	6,972 57	7,383 14	3,121 15	42.27
New Hampshire Fire.....	1,586 04		1,586 04	1,634 47	1,100 27	67.32
New York Underwriters Insurance.....		-33 60	33 60	51 96		
North British & Mercantile.....	41,752 09		41,752 09	42,046 91	22,148 42	52.68
Northern Assurance.....	49,661 62	3,281 43	46,380 19	44,865 64	15,415 78	34.35
Northwest Casualty.....	17,335 80		17,335 80	15,727 34	7,881 05	50.11
Northwestern National.....	3,499 61		3,499 61	3,037 29	3,001 36	98.82
Norwich Union Fire.....	125,435 88		125,435 88	133,078 05	83,515 44	62.76
Occidental Fire.....	3,403 34	170 17	3,233 17	4,524 68	-1,685 02	
Ocean Accident & Guarantee.....	137,742 99	5,768 73	131,974 26	141,697 23	51,850 96	36.59
Pacific Coast Fire.....	34,680 74	6,830 39	27,850 35	28,937 46	16,225 74	56.07
Palatine Insurance.....	4,586 38	26 12	4,560 26	5,071 40	3,795 10	74.83
Patriotic Assurance.....	61 96		61 96	201 73	2 03	1.01
Pearl Assurance.....	25,514 74		25,514 74	23,828 02	10,894 61	45.72
Phoenix Assurance.....	27,541 29		27,541 29	25,995 49	10,536 90	40.53
Pilot.....	562,168 08	858 60	561,309 48	546,312 73	387,860 64	71.00
Providence-Washington.....	1,863 30		1,863 30	2,027 55	-290 14	
Provident Assurance.....	224,938 78	63,711 93	161,226 85	173,012 71	178,907 45	103.41
Provincial Insurance.....	43,966 43		43,966 43	42,982 07	23,148 09	53.86
Prudential Assurance.....	61,464 06	725 38	60,738 68	53,974 21	41,301 58	76.52
Queen.....	10,877 75	2,494 63	8,383 12	8,896 30	3,745 79	42.10
Railway Passengers.....	25,057 88	93 20	24,964 68	27,133 26	13,538 05	49.89
Rhode Island.....	106 75		106 75	66 61		
Royal Exchange.....	30,833 38	891 43	29,941 95	31,545 97	13,761 46	43.62
Royal Insurance.....	266,679 94	158,583 28	108,096 66	114,198 75	56,953 18	49.87
St. Paul Fire & Marine.....	38,043 70		38,043 70	41,997 13	18,797 79	44.76
St. Paul Mercury Indemnity.....	2,819 41		2,819 41	2,636 63	-94 75	
Scottish Metropolitan.....	17,639 54		17,639 54	18,555 57	6,767 93	36.47
Scottish Union & National.....	16,133 35		16,133 35	14,823 17	9,501 99	64.10
Security Insurance of New Haven.....	1,970 83		1,970 83	1,694 89	1,172 87	69.20
Sentinel Fire.....	13,721 77	4,344 54	9,377 23	9,701 91	5,408 63	55.75
Southern.....						
Springfield Fire & Marine.....	29,260 61	167 75	29,092 86	29,307 23	17,461 67	59.58
Sun Insurance Office.....	157,727 40	515 79	157,211 61	160,529 32	73,771 31	45.96
Toronto General.....	16,380 54		16,380 54	17,374 92	3,988 39	22.95
Travelers Fire.....	106,693 76		106,693 76	113,206 04	32,770 13	28.95
Travelers Indemnity.....	16,772 95	10 50	16,762 45	16,644 38	4,739 03	28.47
Union Assurance.....	102,452 46		102,452 46	83,229 58	71,218 93	85.56
Union Fire, Accident & General.....	87,337 84	13,352 17	73,985 67	76,842 28	37,730 49	49.10
Union Marine & General.....	12,943 50		12,943 50	12,050 41	2,709 24	22.48
United British.....	19,269 72	1,238 44	18,031 28	17,875 58	17,997 34	100.68
United States Fidelity & Guaranty.....	28,746 69	88 84	28,657 85	34,273 00	31,245 54	91.17
United States Guarantee.....	5,003 94		5,003 94	4,758 44	1,119 91	23.53
Wellington Fire.....	136,126 25	9,766 41	126,359 84	122,795 82	65,356 24	53.22
Western Assurance.....	138,828 98	1,737 20	137,091 78	138,110 67	66,577 83	48.21
Westminster Fire Office.....	1,299 90		1,299 90			
World Marine & General.....	31,533 07	15,766 54	15,766 53	15,632 65	7,413 33	47.42
Yorkshire Insurance.....	38,681 95	336 60	38,345 35	38,640 90	25,800 33	66.76
Zurich Gen. Acc. & Liability.....	92,528 30		92,528 30	90,987 06	75,231 20	82.68
MUTUALS						
Central Manufacturers.....	26,507 67		26,507 67	28,637 60	4,847 94	16.92
Hardware Dealers.....	1,655 80		1,655 80	1,719 39	177 16	10.30
Hardware Mutual.....	1,655 80		1,655 80	1,719 39	177 16	10.30
Lumbermen's Mutual Casualty.....	145,537 49		145,537 49	149,698 29	55,496 80	37.07
Lumbermen's Mutual Insurance.....	69 08		69 08	108 65		
Minnesota Implement.....	1,655 80		1,655 80	1,719 39	177 16	10.30
Northwestern Mutual.....	25,436 47		25,436 47	23,145 65	7,049 42	30.46
Portage La Prairie.....	-5,777 39		-5,777 39	26,446 31	37,615 30	142.23
Wawanesa Mutual.....	131,116 01		131,116 01	117,967 48	85,192 59	72.21
OTHER						
Non-Marine Underwriters at Lloyds	216,787 62		216,787 62	136,208 62	91,635 25	67.27
Totals.....	7,681,315 66	664,288 10	7,017,027 56	6,963,889 62	4,123,232 78	59.21

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1935,
ACCORDING TO CLASSES OF INSURANCE

Companies	PREMIUMS WRITTEN						Ratio net losses incurred to net premiums earned					
	Gross less return premiums		Licensed reinsurance ceded		Net			Net premiums earned	Net losses incurred			
	\$	c.	\$	c.	\$	c.		\$	c.			
JOINT STOCK												
Aetna Life	344	20			344	20	362	31	50	00	13	80
Alliance Assurance	3,198	91	280	32	2,918	59	2,909	31	2,046	22	70	33
Anglo-Scottish												
Atlas Assurance												
British America	5,868	22	263	26	5,604	96	5,250	47	1,672	66	31	86
British Canadian	1,958	18			1,956	18	1,758	85	184	00	10	46
British Empire	3,383	42	18	10	3,365	32	3,066	66	657	49	21	44
British North Western	3,684	92	66	67	3,618	25	3,040	39	229	60	7	55
Canada Accident & Fire	19,728	17	2,572	49	17,155	68	17,850	80	6,237	81	34	94
Canada Security	4,014	44	179	20	3,835	24	3,368	65	1,890	82	56	13
Canadian Fire	1,979	07			1,979	07	2,085	78	397	63	19	07
Canadian General	1,405	67	—	66	1,412	33	547	14	1,858	89	339	74
Canadian Indemnity	4,815	40	1,979	07	2,836	33	2,895	53	551	79	19	05
Canadian Surety												
Car & General	1,823	74	135	97	1,687	77	1,610	66	329	23	20	44
Casualty Co. of Canada	22,135	34	1,143	35	20,991	99	20,127	29	15,639	73	77	70
Century Insurance	4,338	85			4,338	85	3,898	15	—	86	82	
Commercial Union	2,923	51	516	27	2,407	24	2,240	16	623	39	27	83
Confederation	3,115	62			3,115	62	3,011	62	1,000	00	33	20
Consolidated Fire	1,263	60			1,263	60	1,464	67	301	42	20	58
Continental Casualty	109,699	86	260	59	109,439	27	106,186	93	34,121	89	32	13
Dominion of Canada General	122,748	93	7,522	75	115,226	18	120,648	83	46,568	59	38	60
Dominion Fire	628	10	628	10								
Employers' Liability	122,307	31	491	28	121,816	03	124,885	44	52,038	00	41	66
Fidelity Insurance of Canada	10,712	56	5,473	34	5,244	22	4,671	36	4,177	91	87	29
Fidelity & Casualty of New York	509	14			509	14	558	58				
Fonciere Transport	11,598	58	167	73	11,430	85	10,551	90	6,137	16	58	16
General Accident of Canada	56,095	15	1,931	35	54,163	80	53,445	67	34,916	04	65	32
General Accident, Fire & Life	16,973	84	319	63	16,654	21	15,407	07	7,661	91	49	73
General Casualty of Paris	8,985	50	135	18	8,850	32	8,805	00	—	1,125	16	
Globe Indemnity	53,120	80	28,726	28	24,394	52	25,057	21	6,491	04	25	90
Guardian Insurance of Canada	24,869	10	196	43	24,672	67	20,254	37	8,848	60	43	68
Guildhall	2,072	17	60	90	2,011	27	1,878	93	2,702	00	143	80
Hartford Accident & Indemnity	3,876	70	196	39	3,680	31	3,820	16	1,749	75	45	80
Hudson Bay	120	50	120	50								
Imperial Guarantee & Accident Co.	40,321	04	1,215	71	39,105	33	38,953	34	9,176	41	23	56
Imperial Insurance Office	3,638	75			3,638	75	3,564	51	2,805	99	78	72
Indemnity Ins. of North America	6,918	73	77	00	6,841	73	7,275	24	4,754	54	65	35
Law, Union & Rock	10,547	94	318	13	10,229	81	10,004	60	4,513	07	45	11
Legal & General	1,097	52	2	00	1,095	52	730	62	1,550	00	212	15
Liverpool & London & Globe	8,207	15	5,001	60	3,205	55	3,264	93	720	56	22	07
London Guarantee & Accident	26,554	69	126	67	26,428	02	28,710	78	12,560	81	43	75
London & Lancashire G. & A.	26,281	73	2,674	36	23,607	37	23,510	12	25,960	58	110	42
London & Provincial	3,833	65			3,833	65	3,805	06	2,596	62	68	24
London & Scottish	525	00	3	00	522	00	555	42	1,239	50	223	33
Maryland Casualty	7,796	60	22	78	7,773	82	7,601	39	5,325	49	70	06
Metropolitan Casualty	2,427	15			2,427	15	2,266	88	593	58	26	18
Motor Union	1,905	57	35	00	1,870	57	1,855	85	858	92	46	28
North American Accident	1,041	61	11	04	1,030	57	1,131	59	161	56	14	28
North British & Mercantile	10,611	38			10,611	38	10,118	87	3,066	98	30	31
Northern Assurance	9,395	31	3,410	33	5,984	98	6,077	45	9,451	61	155	53
Norwich Union	28,505	00	2,176	07	26,328	93	25,905	73	11,403	01	44	02
Occidental Fire	1,442	74	235	48	1,207	26	1,330	52	1,181	19	88	78
Occidental Life	4,567	98			4,567	98	4,491	11	2,943	22	65	53
Ocean Accident & Guarantee	74,232	85	1,241	24	72,991	61	71,442	01	55,909	89	78	25
Pacific Coast Fire												
Pearl Assurance	856	18	210	74	645	44	681	64	2,678	44		
Phoenix Assurance	4,627	39			4,627	39	4,209	67	764	04	18	15
Pilot	391	00			391	00	407	51	129	17	31	70
Provident												
Prudential Assurance	11,062	86	218	50	10,844	36	9,657	54	2,329	38	24	12
Railway Passengers												
Royal Exchange												
Royal Insurance	50,562	79	27,158	74	23,404	05	24,136	52	6,143	95	25	45
Scottish Metropolitan	1,822	00	36	32	1,785	68	1,806	83	4,541	80	251	34
Sun Insurance Office	12,099	25			12,099	25	9,876	84	5,353	13	54	20
Toronto General	2,464	29			2,464	29	1,845	82	920	64	49	87
Travelers Indemnity												
Travelers Insurance	124,696	40			124,696	40	125,508	73	33,625	53	26	79
Union Assurance Society	3,521	92	126	59	3,395	33	3,588	36	1,552	90	43	28
Union of Canton	21,852	54	7	67	21,844	87	21,622	54	10,003	39	46	26
Union Marine	1,630	08			1,630	08	1,528	41	440	63	28	83
U.S. Fidelity & Guarantee	18,028	51	1,334	43	16,694	08	18,344	20	14,897	96	81	18
Western	15,269	18	623	10	14,646	08	13,580	70	5,432	36	40	00
World Marine & General	7,359	20	4,490	75	2,868	45	2,916	89	5,944	74	203	79
Yorkshire	27,653	25	92	20	27,561	05	27,824	23	20,611	93	74	07
Zurich	19,448	77			19,448	77	19,485	71	21,110	04	108	33

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

ACCIDENT—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
MUTUALS						
Lumbermen's Mutual Casualty..	932 27		932 27	969 87	223 82	23 07
Metropolitan Life.....	78,750 08		78,750 08	83,010 97	20,385 00	24 56
Mutual Benefit H. & A.....						
Prudential Insurance.....	883 55		883 55	888 50		
OTHER						
Lloyds.....	10,082 32		10,082 32	7,098 50	1,275 49	17 97
Totals.....	1,314,148 42	104,227 94	1,209,920 48	1,203,245 89	552,235 44	45 90

ACCIDENT AND SICKNESS COMBINED

JOINT STOCK						
Aetna Life.....	30,257 10		30,257 10	30,349 84	17,814 97	58 70
Alliance Ass'ce.....	1,894 62		1,894 62	2,064 67	683 25	33 09
British America.....						
British Canadian.....						
British Empire.....						
British North Western.....						
Canada Accident.....						
Canada Security.....						
Canadian Indemnity.....						
Car and General.....						
Casualty of Canada.....	415 06		415 06	415 06	129 00	31 08
Commercial Union.....						
Confederation Life.....	41,388 38	6,683 39	34,704 99	33,307 14	22,360 57	67 13
Consolidated Fire.....						
Continental Casualty.....						
Dominion of Canada General.....	5,917 14		5,917 14	5,917 14	1,867 06	31 55
Employers' Liability.....						
Fidelity and Casualty.....						
Fidelity of Canada.....						
General Accident of Canada.....	18,244 35		18,244 35	19,302 57	7,830 26	40 56
Gen. Accident, Fire & Life.....	526 48		526 48	518 17	210 64	40 65
Gen. Casualty of Paris.....	1,207 00		1,207 00	1,042 12	920 00	88 28
Globe Indemnity.....						
Guardian Insurance of Canada.....						
Guildhall.....						
Hartford Accident.....						
Hudson Bay.....						
Imperial Guarantee.....						
Imperial Insurance Office.....	71 50		71 50	46 51	7 00	15 05
Indemnity of North America.....						
Law, Union & Rock.....						
Legal and General.....						
Liverpool & London & Globe.....						
London Guarantee & Accident.....	20,007 42		20,007 42	18,934 45	8,484 82	44 81
London & Lancashire Guarantee.....						
London Life.....	134,392 08	15,878 33	118,513 75	117,559 75	79,539 94	67 66
London & Provincial.....	2,911 86		2,911 86	2,947 09	2,228 54	75 61
London & Scottish.....						
Loyal Protective Insurance.....	126,442 41		126,442 41	125,640 83	66,106 70	52 62
Maryland Casualty.....						
Merchants Casualty.....	81,200 15	1,075 34	80,124 81	80,587 34	49,645 54	61 64
Metropolitan Life (Mutual).....	213,061 14		213,061 14	210,889 24	119,397 00	56 62
Mutual Benefit H. & A. (Mutual).....	26,203 51		26,203 51	23,847 53	4,492 00	18 84
North American Accident.....	23,000 78		23,000 78	23,000 78	7,200 02	31 30
North British & Mercantile.....						
Northern Ass'ce.....						
Norwich Union.....						
Occidental Fire.....						
Occidental Life.....						
Ocean Accident.....						
Phoenix of London.....						
Pilot.....						
Protective Association.....	201,286 68		201,286 68	202,442 71	136,360 55	67 35
Provident.....	10,067 59	607 51	9,460 08	12,872 53	13,839 56	107 51
Prudential Ass'ce.....	9,893 43		9,893 43	9,657 14	8,809 39	90 85
Prudential Insurance (Mutual).....						
Railway Passengers.....	18,998 29		18,998 29	18,740 47	10,723 83	57 22

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued
ACCIDENT AND SICKNESS COMBINED—Concluded

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Royal Exchange	7,851 02	1,282 46	6,568 56	6,045 05	3,365 35	55.67
Royal Guardians (Mutual)						
Royal Insurance						
Scottish Metropolitan						
Sun Insurance Office	205 50		205 50	220 49	459 98	208.62
Travelers Insurance						
Union Assurance						
Union of Canton						
Union Marine						
United States Fidelity						
Western Ass'ce						
World Marine & General						
Yorkshire	14,930 17		14,930 17	15,393 87	7,495 57	65.08
Zurich						
Totals	990,373 66	25,527 03	964,846 63	961,742 49	569,971 33	59.26

AIRCRAFT

British America	6 00		6 00	2 00		
Continental Insurance	160 36		160 36	246 91		
Fidelity & Casualty of New York	1,286 56		1,286 56	1,077 98		
Fidelity of Canada						
Great American Indemnity	561 05		561 05	1,757 66		
Great American Insurance	1,742 95		1,742 95	2,140 58		
Hartford Accident						
Hartford Fire						
Imperial Guarantee				3 34		
Insurance Co. of North America	23 62		23 62	12 73		
Lloyds	27,741 76		27,741 76	17,492 70	21,845 35	124.88
London Guarantee	420 00		420 00	252 00		
London & Lancashire Ins. Co.	71 50		71 50	40 76		
Marine Insurance	329 55	197 49	132 06	215 97	546 62	253 10
Maryland Casualty						
National Fire of Hartford						
New York Underwriters						
Pilot						
Travelers Fire						
United States Fidelity						
United States Fire						
Westchester						
Western Ass'ce				4 20		
Totals	32,343 35	197 49	32,145 86	23,246 83	22,391 97	96.32

BOILER AND MACHINERY

Boiler Inspection	177,525 57		177,525 57	175,014 39	19,742 30	11.28
British Canadian	139 94	133 84	6 10	9 39		
Canada Accident	1,068 97	1,068 97				
Dominion of Canada General	8,485 75	8,461 46		24 29		
Employers' Liability	16,156 15		16,156 15	20,012 75	878 02	4.38
Fidelity & Casualty of New York	460 64		460 64	1,135 27		
General Accident of Canada	74,477 24		74,477 24	75,821 70	16,425 91	21.66
Globe Indemnity	5,032 02	739 04	4,292 98	4,681 14		
Guardian Insurance of Canada	2,467 66		2,467 66	-3,146 18		
Hudson Bay						
Liverpool & London & Globe	932 60	293 52	639 08	755 42		
Lloyds	608 81		608 81	480 35		
London Guarantee	115 71		115 71	724 31		
London & Provincial				39 40		
Maryland Casualty	6,524 20		6,524 20	9,065 05	4,925 00	54.33
Northern Assurance	842 07	842 07				
Ocean Accident & Guarantee	25,789 68	23 59	25,766 09	42,365 04	1,796 33	4.24
Pilot						
Royal Insurance	9,019 32	4,857 23	4,162 09	1,452 02		
Travelers Indemnity	37,946 27		37,946 27	39,917 72	1,811 47	4.54
Western	1,197 64	1,164 75	32 89	-1 11		
World Marine & General	322 58	322 58				
Yorkshire						
Totals	369,112 82	17,907 05	351,205 77	368,326 66	45,579 03	12.37

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

CREDIT

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
American Credit	91,331 83		91,331 83	86,936 14	33,434 07	38.46
National Surety						
Totals	91,331 83		91,331 83	86,936 14	33,434 07	38.46

EMPLOYERS' LIABILITY

Aetna Life	315 60		315 60	231 27		
Atlas Assurance						
Alliance Assurance						
British America	81 33		81 33	622 52	100 00	16.06
British Canadian	25 00		25 00	14 98		
British Empire	12 75		12 75	11 15		
British Northwestern Fire	374 18		374 18	362 63	201 50	55.57
Canada Accident	334 10		334 10	261 71	511 30	195.37
Canada Security	47 25		47 25	43 78		
Canadian General	1,057 28		1,057 28	1,181 82	-100 00	
Canadian Indemnity	1,160 41		1,160 41	2,199 35	106 00	4.81
Canadian Surety	79 19		79 19	59 98	5 00	8.33
Car & General	29 76		29 76	18 17		
Casualty Co. of Canada	267 50		267 50	192 09		
Consolidated Fire						
Continental Casualty	709 30		709 30	502 75	6 00	1.19
Dominion of Canada General	1,230 32	208 07	1,022 25	911 52	478 00	52.43
Employers' Liability						
Fidelity Casualty of New York	235 53		235 53	225 75		
Fidelity Insurance of Canada						
Fonciere Transport	1,496 52	2 27	1,494 25	895 02	1,032 75	115.38
General Accident of Canada	10,276 47	267 94	10,008 53	11,237 50	9,351 80	83.21
General Accident, Fire & Life	319 05	16 50	302 55	249 31	105 58	42.35
General Casualty of Paris	367 58		367 58	336 85		
Globe Indemnity	13,848 73	8,542 44	5,306 29	5,960 83	7,653 73	128.40
Guardian Insurance of Canada	4,233 37		4,233 37	2,667 03	1,104 50	41.41
Guildhall	25 00		25 00	15 79		
Hartford Accident & Indemnity	6,746 55		6,746 55	6,828 57	81 78	1.20
Hudson Bay	21 88	21 88				
Imperial Guarantee & Accident	115 83	22 44	93 39	231 55	50 00	21.59
Imperial Insurance Office						
Indemnity Ins. of North America	6 00		6 00	6 85		
Law, Union & Rock	4,479 97		4,479 97	4,012 58	1,243 38	30.99
Liverpool & London & Globe	1,441 46	1,058 29	383 17	606 23	850 19	140.24
Lloyds	988 37		988 37	735 74		
London Guarantee & Accident	763 02		763 02	702 09	8,295 22	1,181.50
London & Lancashire Guar. & Acc.	1,518 41	144 43	1,373 98	1,440 15	53 50	3.72
London & Provincial	37 50		37 50	32 50		
London & Scottish	326 72		326 72	322 64		
Maryland Casualty	165 18		165 18	54 94		
Merchants Casualty						
Metropolitan Casualty						
North British & Mercantile	995 39		995 39	964 97		
Northern Assurance	2,385 49		2,385 49	2,587 80	1,706 15	65.92
Norwich Union	1,407 47	45 50	1,361 97	1,205 86	404 41	33.54
Ocean Accident & Guarantee	2,343 05		2,343 05	2,543 30	16 00	.62
Phoenix of London	669 26		669 26	485 42		
Pilot	466 57		466 57	266 48		
Provident Assurance						
Prudential Assurance	1,457 95		1,457 95	1,025 08	782 27	76.31
Railway Passengers	89 09		89 09	150 12	-165 00	
Royal Exchange	338 09	29 76	308 33	215 64		
Royal Insurance	10,924 04	5,895 88	5,028 16	5,638 28	7,244 82	128.49
Scottish Metropolitan	43 90	-7 70	51 60	36 28		
Sun Insurance Office	374 25	3 50	370 75	342 40		
Toronto General	309 46		309 46	298 56	-7 38	
Travelers Insurance	11,154 99		11 154 99	10,829 05	27,804 75	256.76
Union of Canton	10,944 23		10,944 23	9,737 33	2,433 11	24.99
Union Marine						
United States Fidelity	46 00	45 00	1 00	-42 12	-757 06	
Western	1,329 75	2 27	1,327 48	1,006 70	256 75	25.50
World Marine & General	4,378 68	2,190 06	2,188 62	2,264 30	1,692 16	74.74
Yorkshire	390 77		390 77	314 01		
Zurich	2,743 02		2,743 02	3,220 41	659 10	20.47
MUTUAL						
Lumbermen's Mutual Casualty						
Totals	105,928 56	18,488 53	87,440 03	86,265 51	73,196 42	84.85

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

Companies	GUARANTEE						Ratio net losses incurred to net premiums earned
	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred		
	Gross less return premiums	Licensed reinsurance ceded	Net				
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%	
Aetna Casualty	399 17		399 17	399 17	158 48	39.70	
Alliance Assurance	3,254 47	210 27	3,044 20	3,852 40	1,428 87	37.09	
American Surety	8,622 07		8,622 07	8,901 41	239 52	26.91	
British America	7,918 58	2,251 04	5,667 54	5,295 46	1,040 44	19.65	
British Canadian	275 87		275 87	213 81	-50 00		
British Empire	845 25	100 00	745 25	604 52			
Canada Accident & Fire	5,473 79	1,172 96	4,300 83	4,251 46	136 85	3.22	
Canada Security	1,449 61	78 62	1,370 99	1,176 61	142 90	12.14	
Canadian Fire	4,113 82		4,113 82	3,171 36	420 38	13.25	
Canadian General	77,410 10	26,257 07	51,153 03	46,704 07	2,084 10	4.46	
Canadian Indemnity	36,008 24	7,171 04	28,837 20	26,168 12	4,454 11	17.02	
Canadian Surety	69,017 21	15,612 98	53,404 23	58,937 76	11,854 74	20.11	
Casualty Co. of Canada	4,150 89	273 38	3,877 51	3,999 23	4,996 22	124.93	
Century Insurance	2,290 04	100 00	2,190 04	1,911 51	604 42	31.62	
Consolidated Fire	5,301 50	1,667 26	3,634 24	2,913 26	-20 65		
Dominion of Canada General	100,063 42	14,647 48	85,415 94	88,074 33	30,155 60	34.24	
Employers' Liability	56,665 37	6,021 28	50,644 09	48,660 24	8,013 23	16.46	
Fidelity & Casualty of New York	-116 41		-116 41	141 78			
Fidelity Insurance of Canada	74,852 52	27,150 03	47,702 49	47,313 94	10,958 95	23.16	
General Accident of Canada	64,575 55	6,281 81	58,293 74	52,760 32	10,235 83	19.40	
General Casualty of Paris	2,393 52	46 00	2,347 52	1,723 35	-565 20		
Globe Indemnity	19,630 28	6,740 42	12,889 86	12,550 46	3,738 08	29.78	
Grain Insurance	391 49	27 00	364 49	482 69			
Guarantee Co. of North America	72,006 27	9,227 40	62,778 87	61,419 14	-1,612 69		
Guardian Insurance of Canada	15,996 35	125 00	15,871 35	18,143 24	5,272 40	29.05	
Hartford Accident & Indemnity	4,048 17		4,048 17	3,647 48	1,060 00	29.06	
Hudson Bay	2,361 94	2,361 94					
Imperial Guarantee & Accident	21,421 65	911 08	20,510 57	19,097 91	5,909 69	30.94	
Imperial Insurance Office	428 39	68 92	359 47	375 08	03		
Indemnity of North America	28,706 27	1,617 58	27,088 69	31,439 30	2,878 35	9.16	
International Fidelity	1,372 00		1,372 00	1,371 64	-30 00		
Law, Union & Rock	265 00		265 00	276 82			
Liverpool & London & Globe	10,385 07	6,019 36	4,365 71	4,161 43	328 23	7.89	
Lloyds	19,362 23		19,362 23	16,981 84	100 00	.59	
London Guarantee & Accident	50,414 15	6,037 47	44,376 68	44,005 67	8,756 60	19.90	
London & Lancashire G. & A.	38,739 29	13,429 26	25,310 03	25,183 90	-23,516 16		
London & Provincial	262 00		262 00	276 88	-67 50		
Maryland Casualty	8,085 47	121 25	7,964 22	7,976 68	1,666 61	20.89	
Metropolitan Casualty	334 50		334 50	282 87			
National Surety	24,789 20	950 77	23,838 43	19,992 62	7,781 64	38.93	
North British & Mercantile	3,039 77		3,039 77	2,980 31			
Northern Assurance	1,868 99	231 99	1,637 00	1,522 60	477 23	31.33	
Norwich Union Fire	12,418 63	2,189 68	10,228 95	9,320 39	255 67	2.74	
Ocean Accident & Guarantee	30,190 04	7,007 41	23,182 63	23,075 97	6,114 90	26.49	
Pearl Assurance	3,434 44	1,203 26	2,231 18	2,207 57	-21 84		
Phoenix Assurance, London	12,702 26		12,702 26	14,344 32			
Pilot	3,713 14	80 00	3,633 14	3,318 07	216 88	6.53	
Provident	156 01	-10 00	166 01	183 74			
Prudential Assurance	998 58	12 50	986 08	926 98	1,560 00	168.29	
Railway Passengers	841 63		841 63	939 55	-1 72		
Royal Exchange	8,933 24	1,334 38	7,598 86	7,636 21	1,238 18	16.21	
Royal Insurance	28,476 63	14,707 85	13,768 78	13,255 71	3,638 41	27.45	
Scottish Metropolitan	234 40		234 40	291 45	72 53	24.92	
Sun Insurance Office	745 06	5 00	740 06	802 06	186 76	23.29	
Toronto General	18,804 02	911 04	17,892 98	14,829 21	336 54	2.26	
Union of Canton	1,755 64	50 00	1,705 64	2,165 18	1,329 95	61.43	
Union Marine & General	1,970 54		1,970 54	1,865 11	439 19	23.55	
United States Fidelity	157,506 49	15,264 54	142,241 95	129,868 38	81,994 61	63.13	
Western	9,983 08	930 64	9,052 44	8,669 62	-1,525 05		
World Marine & General	758 30	492 26	266 04	300 54	7 95	2.64	
Yorkshire	1,807 07	1 76	1,805 31	1,644 50	1,739 85	105.79	
Totals	1,144,418 67	201,090 98	943,327 69	914,987 23	196,614 11	21.49	

HAIL

JOINT STOCK					
Aetna					
Alliance					
American Alliance	1,377 25		1,377 25	1,377 25	1,691 47
American Central					
American Insurance					

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

HAIL—Concluded

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Canada Security						
Canadian Fire						
Canadian Indemnity						
Citizens Insurance						
City of New York						
Connecticut						
Continental Insurance	17,628 30	280 00	17,348 30	17,348 30	21,319 62	122.89
County Fire	275 45		275 45	275 45	338 29	122.81
Equitable Fire & Marine						
Fidelity-Phenix	6,835 75		6,835 75	6,835 75	7,716 83	112.89
Firemen's Insurance						
First American	3,323 00		3,323 00	3,323 00	790 07	23.77
Franklin Fire						
General Casualty of Paris	84,534 70		84,534 70	84,534 70	122,204 42	144.56
Girard						
Great American Insurance	26,253 50	14,133 70	12,119 80	12,119 80	14,884 93	122.81
Hartford Fire						
Home Insurance	1,769 99		1,769 99	1,769 99	4,218 26	238.32
Homestead						
Insurance of North America						
London-Canada						
London & Lancashire Guarantee						
London and Provincial						
London & Scottish						
Maryland Insurance						
Merchants Fire Insurance						
Mercury Insurance						
Michigan Fire & Marine						
National Liberty						
New Brunswick						
New York Underwriters						
Niagara	38 00		38 00	38 00		
Norwich Union						
Occidental Fire						
Phoenix of Hartford						
Pilot						
Providence-Washington						
Reliance						
National Liberty						
New Brunswick						
New York Underwriters						
Niagara						
Norwich Union						
Occidental Fire						
Security						
Security National						
Sentinel						
Springfield						
Travelers Fire						
Westchester						
World Fire and Marine						
Yorkshire						
Totals	142,035 94	14,413 70	127,622 24	127,622 24	173,163 89	135.68

INLAND TRANSPORTATION

Aetna Insurance	154,762 89	7,231 47	147,531 42	115,834 11	24,162 72	20.86
Alliance Assurance	794 77		794 77	784 25	78 90	10.06
Alliance of Philadelphia	17,808 72		17,808 72	17,667 24	6,543 45	37.04
American Alliance	360 41	71 52	288 89	246 12	63 58	25.83
American Home						
Atlas Assurance	3,848 04		3,848 04	2,771 33	244 96	8.84
Automobile	13,119 25	1,247 67	11,871 58	12,029 30	966 20	8.04
British America	20,012 00	5,065 03	14,946 97	15,139 53	5,905 52	39.01
British Canadian						
British Empire						
British & Foreign	2,830 55		2,830 55	2,544 00		
British Northwestern	4,731 74	180 06	4,551 68	4,999 37	1,587 58	31.76
British Oak	242 42		242 42	350 92	56 00	15.96
Canada Security	780 05	75 87	704 18	636 72	694 23	109.03
Canadian Fire						
Canadian General	7,568 86	539 17	7,029 69	7,011 47	3,174 36	45.27

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

INLAND TRANSPORTATION—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Canadian Indemnity.....	1,694 43	112 50	1,581 93	1,418 82	56 67	4.00
Citizens Insurance of New Jersey						
City of New York.....						
Columbia.....	8,320 91	8,320 91				
Commercial Union.....	7,858 51		7,858 51	7,858 51	68 25	.87
Connecticut Fire.....	6,503 72	137 70	6,366 02	6,453 23	1,657 05	25.68
Continental Insurance.....	6,323 59	1,952 46	4,371 13	4,097 89	917 22	22.38
County Fire.....	57 78		57 78	49 72	12 72	25.58
Dominion of Canada General.....	13,332 40	371 44	12,960 96	12,437 36	7,732 93	62.18
Eaton, T., General.....	6,771 59		6,771 59	6,771 59	126 26	1.86
Equitable Fire.....	2,669 28	1,396 08	1,273 20	1,290 64	331 40	25.68
Federal Insurance of New Jersey.....	1,414 88		1,414 88	4,957 23		
Fidelity Phenix Fire.....	1,957 49		1,957 49	1,850 26	79 11	4.28
Fire Association of Philadelphia.....	16,207 79	1,267 46	14,940 33	13,610 54	5,905 52	37.83
Firemen's Fund Insurance Co.....	11,402 76	-10 90	11,413 66	10,946 75	2,308 27	21.09
First American.....	245 60		245 60	293 19	179 81	61.33
Fonciere Transport.....						
Franklin.....	2,050 48		2,050 48	1,966 48	2,109 26	107.26
General Accident, Fire & Life.....	2,803 16		2,803 16	3,506 14	540 83	15.43
General Casualty of Paris.....	367 65		367 65	375 52	112 34	29.91
General Insurance of America.....	785 66		785 66	1,098 85	341 56	31.08
Glens Falls.....	10,415 18	1,618 55	8,796 63	8,526 77	5,886 74	69.04
Globe Indemnity.....	1,561 74	1,561 74				
Great American.....	3,037 61	488 09	2,549 52	2,216 85	559 52	25.24
Guardian Insurance of Canada.....	2,423 11	95 54	2,327 57	1,725 56	1,389 49	80.52
Hartford Fire.....	23,912 94		23,912 94	23,844 15	5,320 87	22.32
Home.....	7,149 31	222 92	6,926 39	7,009 64	3,222 01	45.97
Homestead Fire.....						
Imperial Guarantee & Acc. Co.....						
Indemnity Marine.....	16,024 98	860 13	15,164 85	15,615 91	5,931 55	37.98
Insurance Co. of North America.....	43,244 59		43,244 59	52,433 11	11,867 41	22.63
Legal & General.....	2,024 73		2,024 73	5,190 21	3,380 04	65.12
Liverpool & London & Globe.....	11,352 81	5,717 92	5,634 89	4,481 53	2,106 85	47.01
Lloyds.....	8,593 77		8,593 77	6,708 69	6,103 21	90.98
London Assurance.....	4,517 32	-24 86	4,542 18	4,195 78	534 10	12.73
London-Canada.....						
London Guarantee & Accident.....	2,301 83	258 62	2,043 21	1,951 52	1,156 62	59.27
London & Lancashire G. & A.....	165 90		165 90	213 50	47 37	22.19
London & Lancashire Insurance.....	12,101 07	2,727 46	9,373 61	5,540 01	608 19	10.98
Marine Insurance.....	13,965 04		13,965 04	11,511 57	3,823 32	33.21
Maryland Insurance.....						
National Fire of Hartford.....						
National Liberty.....	122 80		122 80	122 80		
National Union Fire.....	5,923 25	184 40	5,738 85	5,031 74	2,668 05	53.02
New Brunswick Fire.....						
New York Underwriters.....						
Niagara Fire.....	970 57		970 57	1,033 73	383 35	37.08
North British & Mercantile.....	1,115 85		1,115 85	2,163 47	-451 49	
North River.....						
Northern Assurance.....	935 37	30 00	905 37	997 67	759 20	76.09
Northwestern National.....	359 87		359 87	305 96	1,675 50	547.62
Norwich Union.....	10,397 92	2,601 94	7,795 98	7,263 95	3,574 08	49.20
Ocean Accident.....	5,024 13	1,096 01	3,928 12	3,252 28	1,433 60	44.08
Pearl Assurance.....	3,422 61		3,422 61	2,670 48	575 10	21.54
Philadelphia Fire.....	726 92		726 92	1,058 13	52 32	4.94
Phoenix Assurance.....	2,779 98	59 08	2,720 90	2,756 07	421 79	15.30
Phoenix of Hartford.....	18,354 65	7,805 27	10,549 38	10,693 92	2,745 96	25.68
Pilot.....	1,587 29		1,587 29	1,600 47	1,003 86	62.72
Providence-Washington.....	1,304 09		1,304 09	1,203 87	1,613 07	133.99
Provident.....	3,848 59	646 38	3,202 21	3,125 84	1,942 87	62.15
Prudential Assurance Co.....	1,381 32	368 67	1,012 65	1,023 35	218 15	21.32
Queen Insurance Co. of America.....	2,282 34	70 00	2,212 34	2,020 21	764 11	37.82
Railway Passengers.....	345 00		345 00	624 54	233 50	37.39
Royal Exchange.....	129 90		129 90	121 48		
Royal Insurance.....	13,626 00	6,704 04	6,921 96	5,809 83	2,559 65	44.06
St. Paul Fire & Marine.....	40,009 66	100 00	39,909 66	39,360 52	8,337 71	21.18
Scottish Metropolitan.....						
Sea Insurance.....	353 71		353 71	353 04	63 87	18.09
Standard Marine.....						
Springfield.....	6,746 87	1,034 14	5,712 73	4,075 13	2,361 63	57.05
Sun Insurance Office.....	846 83		846 83	868 07	7 24	0.85
Tokio Marine & Fire.....	15,755 99	639 94	15,116 05	15,769 65	5,905 53	37.45
Toronto General.....	5,330 78	1,316 54	4,014 24	3,495 07	1,198 46	34.29
Travelers Fire.....	5,868 73	635 42	5,233 31	5,416 27	1,091 17	20.15
Union Assurance Society.....	7,441 84	7,788 14	153 70	288 37	15 45	5.36
Union of Canton.....	26,441 26		26,441 26	27,068 50	22,033 99	81.40
Union Marine.....	12,973 52	7,495 37	5,478 15	4,056 29	1,524 44	37.58
United States Fire.....	18,354 95	3,426 25	14,928 70	15,607 90	5,905 52	37.84

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

INLAND TRANSPORTATION—Concluded

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Westchester Fire.....	14,928 20		14,928 20	15,667 01	5,905 52	37.69
Western.....	130,257 35	92,778 62	37,478 73	44,784 07	11,686 23	26.09
World Fire & Marine.....	4,435 13		4,435 13	5,695 90	1,753 97	30.79
World Marine & General.....	1,745 37	1,217 49	527 88	579 88	717 81	123.79
Yorkshire.....	6,997 22	549 29	6,447 93	6,646 41	881 43	13.26
Totals.....	854,045 17	178,031 54	676,013 63	654,773 75	209,513 39	32.00

LIVE STOCK

Hartford Live Stock.....	15,218 41		15,218 41	14,393 92	15,388 00	106.91
Indemnity of North America.....	2,068 98		2,068 98	4,382 00	850 00	19.40
Lloyds.....	4,973 30		4,973 30	3,239 00	1,569 65	48.46
Yorkshire.....	234 42		234 42	220 34		
Totals.....	22,495 11		22,495 11	22,235 26	17,807 65	80.09

MARINE

Aetna.....	15,354 00		15,354 00	9,308 49	2,618 95	28.14
Agricultural.....						
Alliance of Philadelphia.....	2,602 35		2,602 35	2,602 35	265 90	10.22
Automobile.....	10,995 40	288 01	10,707 39	11,053 51	9,000 71	81.43
Boston.....	852 71	21 99	830 72	636 12	14 75	2.32
British America.....	106,941 13	71,549 25	35,391 88	30,817 77	15,532 12	50.40
British Canadian.....						
British Empire.....						
British & Foreign.....	1,771 24	21 69	1,749 55	1,677 48	411 92	24.56
British Traders.....	5,158 83	562 50	4,596 33	4,932 37	3,195 14	64.78
City of New York.....						
Columbia.....	1,376 96	1,376 96				
Connecticut Fire.....						
Continental Insurance.....						
Eagle, Star & British Dominions.....	10,995 40	288 01	10,707 39	10,809 68	8,210 16	75.95
Federal Insurance.....	17 50		17 50	17 50		
Fidelity-Phenix Fire of New York.....	7,566 50		7,566 50	7,566 50	5,258 75	69.50
Fire Association of Philadelphia.....	36,585 81	1,193 20	35,392 61	30,646 12	15,170 12	49.50
Firemen's Fund.....	16,850 35	6,749 40	10,100 95	9,736 69	4,007 51	41.16
Franklin.....	5 97		5 97	5 97		
Great American.....						
Hartford Fire.....	11,882 29		11,882 29	11,882 29	5,961 58	50.17
Home Fire & Marine.....	974 20		974 20	1,141 06	645 98	56.61
Home Insurance.....	7,383 22		7,383 22	7,383 22	226 93	3.07
Homestead.....						
Imperial Guar. & Accident Co.....						
Indemnity Marine.....	36,425 40	1,027 03	35,398 37	31,586 29	16,331 10	51.70
Insurance Co. of North America.....	38,200 39	1,488 93	36,711 46	36,711 46	31,261 73	85.16
Liverpool & London & Globe.....	6,945 49	986 08	5,959 41	5,959 41	563 01	9.45
London Assurance.....						
Marine Insurance.....	4,795 01		4,795 01	4,786 29	1,020 31	21.32
New Brunswick Fire.....						
New York Underwriters.....						
Northern Assurance.....	187 08		187 08	187 08	33 64	17.98
Norwich Union.....	8,547 60	2,282 40	6,265 20	8,417 05	888 86	10.56
Philadelphia Fire & Marine.....						
Phoenix of London.....	6,967 92	6,967 92				
Pilot.....						
Providence-Washington.....	3,554 41	185 64	3,368 77	3,368 77	274 11	8.14
Queen.....	1,607 47	572 50	1,034 97	1,034 97	24 09	2.33
Royal Exchange.....	14,660 52	384 02	14,276 50	14,276 50	11,843 45	82.96
Royal Insurance.....	1,285 17	155 61	1,129 56	1,129 56	521 28	46.15
St. Paul Fire & Marine.....	26,660 10	509 01	26,151 09	26,151 09	7,887 55	30.16
Scottish Metropolitan.....					-11 39	
Standard Marine.....	9,627 30	1,124 04	8,503 26	7,595 12	9 32	.12
Tokio Marine & Fire.....	37,064 35	1,491 58	35,572 77	34,214 27	15,532 12	45.40
Union of Canton.....	52,103 28	2,883 35	49,219 93	48,316 84	28,549 48	59.09
Union Marine.....	11,610 57	4,452 06	7,158 51	7,160 47	1,246 38	17.41
United States Fire.....	36,822 69	1,431 48	35,391 21	33,855 80	15,543 51	45.91
Westchester Fire.....	36,332 71	941 50	35,391 21	33,548 32	15,543 51	46.31
Western Assurance.....	301,211 71	183,066 59	118,145 12	97,634 33	52,588 44	53.86
World Fire & Marine.....						
Yorkshire.....	1,074 76		1,074 76	981 37	280 30	28.56
Totals.....	872,997 79	292,000 75	580,997 04	537,132 11	270,451 32	50.35

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE)
PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORD-
ING TO CLASSES OF INSURANCE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.			
JOINT STOCK						%
Alliance Assurance.....	2,191 70		2,191 70	1,931 95	685 46	35.48
Anglo Scottish Insurance.....	20 73		20 73	-61 39		
Atlas Insurance.....	1,506 12		1,506 12	501 99	43 43	8.65
British American.....	990 21		990 21	1,415 76	397 14	28.05
British Canadian.....	327 76		327 76	256 68	168 00	65.45
British Empire.....	275 50		275 50	112 61	121 97	108.31
British Northwestern.....	551 73		551 73	429 75	97 99	22.80
Canada Accident & Fire.....	3,699 51	-12 51	3,712 02	4,409 36	974 08	22.99
Canada Security.....	577 96		577 96	814 83	386 44	47.43
Canadian Fire.....	1,732 57		1,732 57	1,744 09	764 13	43.81
Canadian General.....	5,094 80	238 23	4,856 57	4,047 54	2,689 37	66.44
Canadian Indemnity.....	2,444 03		2,444 03	3,165 40	1,296 64	40.96
Canadian Surety.....	2,802 04	86 75	2,715 29	2,301 48	871 76	37.88
Casualty Co. of Canada.....	9,586 94		9,586 94	8,639 84	3,242 77	67.87
Century Insurance.....	848 92		848 92	429 08	291 22	35.78
Commercial Union.....	805 35		805 35	604 24	357 58	59.18
Consolidated Fire.....	1,099 78		1,099 78	1,520 80	639 83	42.07
Continental Casualty.....	5,140 19		5,140 19	4,616 48	1,705 05	36.93
Dominion of Canada General.....	12,994 01	132 50	12,861 51	12,442 16	4,936 59	39.68
Dominion Fire.....	2,869 83		2,869 83	2,398 88	1,258 22	52.45
Eagle, Star & British Dominion.....	2,777 80		2,777 80	3,101 93	724 87	23.37
Employers' Liability.....	8,598 76	192 00	8,406 76	7,801 88	3,810 60	48.84
Federal Fire.....	6,976 25		6,976 25	5,983 23	3,174 78	53.06
Fidelity & Casualty, N.Y.....	14 53		14 53	-2 32		
Fidelity Insurance of Canada.....	1,609 06		1,609 06	1,465 85	725 38	49.49
General Accident of Canada.....	14,157 25	-58 17	14,215 42	14,755 61	7,112 76	48.20
General Accident, Fire & Life.....	2,223 02		2,223 02	1,997 53	1,141 20	57.13
General Casualty of America.....	1,033 63		1,033 63	585 85	122 75	20.95
General Casualty of Paris.....	1,258 74		1,258 74	1,214 31	411 86	33.92
Globe Indemnity.....	4,533 47	984 50	3,548 97	3,707 16	1,412 22	38.09
Globe Indemnity.....	1,131 05		1,131 05	1,725 33	843 84	48.91
Guardian Insurance of Canada.....	3,067 18		3,067 18	2,959 27	1,514 16	51.17
Guildhall.....	818 95		818 95	584 06	296 58	50.78
Halifax Fire.....	767 59		767 59	765 87	91 68	11.97
Hand-in-Hand.....	1,684 62		1,684 62	1,970 67	453 86	23.03
Hartford Accident & Indemnity.....	1,533 33		1,533 33	1,564 10	862 54	55.15
Hudson Bay.....	532 62	532 62				
Imperial Guarantee & Accident.....	534 65		534 65	494 50	287 06	58.05
Imperial Insurance Office.....	374 11	10 02	364 09	389 48		
Indemnity of North America.....	1,331 48		1,331 48	597 09	103 03	17.26
Law, Union & Rock.....	299 86		299 86	414 67	191 17	46.10
Legal & General.....	342 58		342 58	346 47	25 57	7.38
Liverpool & London & Globe.....	2,199 18	1,804 85	394 33	411 90	156 81	38.07
London Guarantee & Accident.....	2,559 99		2,559 99	2,739 34	1,031 53	37.66
London & Lancashire Guar. & Acc.....	4,635 07		4,635 07	5,092 24	2,261 50	44.41
London & Provincial.....	63 78		63 78	156 11	2 40	1.54
London & Scottish.....	1,189 96		1,189 96	1,043 19	257 52	24.69
Maryland Casualty.....	1,335 94		1,335 94	1,245 93	959 25	76.99
Metropolitan Casualty.....	362 65		362 65	431 72	54 84	12.70
Motor Union.....	929 34		929 34	711 95	147 22	20.68
National Provincial.....	1,867 15		1,867 15	2,480 91	1,170 18	47.17
North British & Mercantile.....	4,877 31		4,877 31	4,820 20	2,381 28	49.40
Northern Assurance.....	6,933 99		6,933 99	6,726 46	2,427 06	36.08
Northwest Casualty.....	1,726 63		1,726 63	1,601 91	393 03	24.54
Norwich Union.....	6,460 03		6,460 03	6,758 22	2,460 69	36.41
Occidental Fire.....	500 89		500 89	485 74	173 28	35.67
Ocean Accident & Guarantee.....	41,531 21		41,531 21	42,930 82	16,880 01	39.32
Phoenix of London.....	311 73		311 73	360 27	115 64	32.10
Pilot.....	2,558 28		2,558 28	2,378 06	922 96	38.81
Provident.....	975 64		975 64	1,279 33	774 05	60.50
Prudential Assurance Co., Ltd.....	2,913 35		2,913 35	1,869 70	1,031 92	55.19
Railway Passengers.....	696 30		696 30	1,059 64	285 33	26.93
Royal Insurance.....	7,302 40	3,943 30	3,359 10	3,508 80	1,335 85	38.07
Scottish Metropolitan.....	478 36		478 36	630 52	150 58	23.88
Southern.....	1,105 38		1,105 38	936 95	275 31	29.38
Sun Insurance Office.....	543 28	62 35	480 93	495 77	91 90	18.54
Toronto General.....	2,518 64	59 60	2,459 04	2,142 54	1,787 46	83.43
Travelers Indemnity.....	4,081 88		4,081 88	4,353 21	1,519 45	34.90
Union Assurance Society.....	1,092 79		1,092 79	641 43	296 08	46.16
Union of Canton.....	2,856 01		2,856 01	2,847 06	1,021 06	35.86
Union Marine.....	916 06		916 06	635 49	311 34	48.99
United States Fidelity.....	3,375 41		3,375 41	3,585 85	651 48	18.17
Western.....	3,017 44	96 43	2,921 01	2,912 24	1,242 87	42.67
World Marine & General.....	11,219 89	5,609 94	5,609 95	5,337 39	1,661 58	31.13
Yorkshire.....	2,094 49		2,094 49	2,429 20	546 48	22.50
Zurich.....	3,765 86		3,765 86	3,553 95	1,134 83	31.93

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

PLATE GLASS—Concluded

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
CASH MUTUALS						
Portage La Prairie.....	25 99		25 99	576 54	164 15	28.47
Wawanesa.....	211 09		211 09	107 53	9 85	9.16
MUTUALS						
Lumbermen's Mutual Casualty Co.	1,117 02		1,117 02	1,054 62	591 80	56.11
OTHER						
Lloyds.....	100 47		100 47	60 28	31 89	52.90
Totals.....	241,611 09	13,682 41	227,928 68	224,537 08	90,944 04	40.50

PROPERTY DAMAGE

Acadia.....	8 61		8 61	2 06		
Aetna.....	936 95		936 95	650 51		
Alliance Ass'ce.....						
Alliance Insurance.....	156 38		156 38	85 26		
American Alliance.....	50		50	04		
American Equitable.....						
American Home Fire.....						
American Insurance.....						
Anglo-Scottish.....						
Atlas Ass'ce.....						
Automobile Insurance.....						
Bee Fire Insurance.....						
British America Ass'ce.....						
British Canadian.....						
British Crown Ass'ce.....						
British Empire.....						
British Northwestern.....						
British Traders.....	435 70	329 62	106 08	77 62		
Camden Fire Insurance.....						
Canada Security.....						
Canadian Fire.....	460 00		460 00	189 47		
Canadian Indemnity.....						
Canadian Surety.....	606 93	4 09	602 84	425 80	10,460 17	
The Casualty Co. of Canada.....						
Central Union Insurance.....						
Century Insurance.....						
China Fire Insurance.....	21 79	6 62	15 17	11 10		
Citizens Insurance.....						
City of New York.....						
Columbia Insurance.....	2 87		2 87	69		
Connecticut.....	325 36	136 77	188 59	120 87		
Consolidated Fire & Casualty.....						
Continental Casualty.....	393 47		393 47	37 34	242 59	649.68
Continental Insurance.....	5 00		5 00	2 11		
Cornhill Insurance Co.....						
County Fire Insurance.....	10		10	— 01		
Dominion of Canada General.....						
Eagle, Star & British Dominion.....						
Employers' Liability Ass'ce.....	1,380 40		1,380 40	1,161 57	880 74	75.82
Equitable Fire & Marine.....	319 49	281 78	37 71	24 17		
Eureka Security.....						
Federal Insurance Co.....						
Fidelity Insurance of Canada.....						
Fidelity-Phenix.....						
Fire Assoc. of Philadelphia.....						
Firemen's Fund Insurance.....						
First National.....						
Franklin Fire.....						
General Accident of Canada.....						
General Accident, Fire & Life.....						
General Insurance of America.....						
Glens Falls.....						
Globe Indemnity.....						
Great American Insurance.....						
Guardian Ass'ce.....						
Guardian Insurance of Canada.....						
Hartford Fire.....						
Home, Fire & Marine Insurance.....						
Home Insurance.....						
Homestead.....						
Imperial Ass'ce.....	14 52	8 78	5 74	1 36		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PROPERTY DAMAGE—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Imperial Guarantee.....						
Indemnity of North America.....						
Indemnity Marine.....						
Insurance of North America.....	1,255 61	1,176 50	79 11	2,088 70		
Law, Union & Rock.....						
Legal & General.....						
Liverpool & London & Globe.....	142 66		142 66	29 43	85 22	289 57
Liverpool-Manitoba.....	14 00	14 00				
Lloyds.....	8,076 13		8,076 13	5,029 51	61,947 31	1,231 68
London Ass'ce.....				6 31		
London-Canada.....						
London Guarantee & Accident.....						
London & Lancashire Guarantee.....						
London & Lancashire Insurance.....	234 76		234 76	857 99		
London & Provincial.....						
London & Scottish.....						
Lumbermen's Mutual Casualty.....						
Marine Insurance Co.....						
Maryland Casualty.....						
Mercantile Fire.....						
Merchants Casualty.....						
Merchants Fire Ass'ce.....						
Merchants & Manufacturers.....						
Merchants Marine.....						
Metropolitan Casualty.....						
Michigan Fire & Marine.....	92		92			
Mill Owners.....						
National Fire Insurance Co.....						
National Liberty.....						
National-Liverpool.....						
New Brunswick.....						
New York Fire.....						
New York Underwriters.....	137 38	68 69	68 69	46 04		
Niagara.....						
North British & Mercantile.....						
North Empire Fire.....	5 74		5 74	1 36		
North River.....	107 64		107 64	137 20		
Northern Ass'ce.....	4,286 02		4,286 02	4,250 55	-68 55	
Norwich Union.....						
Occidental Fire.....						
Ocean Accident.....						
Pacific Coast.....						
Pearl Ass'ce Co.....						
Pennsylvania Lumbermen's.....						
Philadelphia Fire & Marine.....						
Phoenix of London.....	465 79	37 31	428 48	138 91		
Phoenix of Hartford.....	726 56	414 04	312 52	200 29		
Pilot.....						
Providence-Washington.....	225 58	51 66	173 92	99 97		
Provident.....						
Provincial Insurance Co.....						
Prudential Ass'ce.....						
Queen Insurance Co.....						
Railway Passengers.....						
Reliance.....						
Royal Insurance.....	539 31		539 31	349 37		
St. Paul Fire & Marine.....						
Scottish Union & National.....	12 50		12 50	-71 44		
Sea Insurance Co.....						
Security.....						
Security-National.....						
Sentinel.....	23		23	16		
Southern.....						
Springfield.....	9 16	1 15	8 01	4 50		
Sun Insurance Office.....	254 75	9 00	245 75	197 97	6 07	3 07
Tokio Marine & Fire.....						
Travelers Fire.....						
Travelers Indemnity.....						
Union of Canton.....	261 42	79 55	181 87	133 08		
Union Marine.....	5 74		5 74	1 38		
United Firemen's Insurance.....	15 37	12 50	2 87	69		
United States Fidelity.....	4,018 73		4,018 73	2,446 60	1,359 26	55 56
United States Fire Insurance.....						
Westchester.....	341 05	156 63	184 42	102 45		
Western Assurance.....	602 16	156 34	445 82	530 15		
Westminster Fire Office.....						
World Fire & Marine.....	7 00		7 00	12 54		
World Marine & General.....	6,643 03	3,473 32	3,169 71	3,174 82	-38 25	
Yorkshire.....						
Zurich.....						
Totals.....	33,457 31	6,418 35	27,038 96	22,521 22	64,840 19	287 91

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	
	Gross less return premiums	Licensed reinsurance ceded	Net				
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%	
Aetna Life.....							
Alliance Assurance.....							
Atlas Assurance.....	1,817	03		1,817	03	15.04	
British America.....	3,206	56		3,206	56	118.43	
British Canadian.....	152	50	13 19	139	31		
British Empire.....	451	24		451	24	1.57	
British Northwestern Fire.....					6 50		
Canada Accident.....	9,230	10	3,090 12	6,139 98	6,276 08	380 33	6.06
Canada Security.....	2,931	10		2,931 10	2,943 20	312 40	10.61
Canadian Fire.....	237	55		237 55	204 27		
Canadian General.....	24,221	98	507 01	23,714 97	20,899 59	2,838 43	13.58
Canadian Indemnity.....	17,534	05		17,534 05	15,959 96	3,987 33	24.98
Canadian Surety.....	7,435	85	591 02	6,844 83	6,250 27	1,177 94	18.85
Car & General.....	98	67		98 67	130 47		
Casualty Co. of Canada.....	3,600	20	79 60	3,520 60	3,620 42	675 84	18.67
Commercial Union.....	2,083	36	466 09	1,617 27	1,399 01	68 50	4.90
Consolidated Fire.....	3,348	92		3,348 92	7,588 68	6,118 49	80.63
Continental Casualty.....	4,041	14	30 63	4,010 51	4,412 12	3,540 40	80.24
Dominion of Canada General.....	16,590	02	320 85	16,269 17	14,820 62	2,999 67	20.24
Employers' Liability.....	104,529	10	4,261 22	100,267 88	92,551 20	16,028 98	17.32
Federal Fire.....	4,250	02	791 93	3,458 09	2,995 04	1,504 07	50.22
Fidelity Casualty of New York.....							
Fidelity Insurance of Canada.....	18,446	85	1,161 19	17,285 66	14,511 72	4,007 17	27.61
General Accident of Canada.....	67,834	31	966 96	66,867 35	60,805 02	43,470 06	71.49
General Accident, Fire & Life.....	2,140	08	547 73	1,592 35	1,712 48	858 21	50.12
General Casualty of Paris.....	2,172	69		2,172 69	2,904 66	— 254 33	
Globe Indemnity.....	115,221	77	69,655 94	45,565 83	58,329 77	38,738 54	65.84
Guardian Insurance of Canada.....	9,804	09	191 50	9,612 59	10,762 73	14,001 92	130.10
Guildhall.....	6,295	57	1,380 00	4,915 57	2,960 94	2,095 04	70.76
Hartford Accident & Indemnity.....	7,438	26		7,438 26	8,380 73	3,242 59	38.69
Hudson Bay.....	80	78	80 78				
Imperial Guarantee & Accident.....	6,734	39	21 37	6,713 02	6,768 97	— 268 63	
Imperial Insurance Office.....	1,457	28	49 80	1,407 48	1,198 80	1,043 90	87.08
Indemnity of North America.....	4,479	54		4,479 54	5,149 98	— 1,783 00	
Law, Union & Rock.....	2,986	90	139 95	2,846 95	3,516 15	435 10	12.37
Legal & General.....	117	00		117 00	155 14	26 00	16.76
Liverpool & London & Globe.....	7,349	70	2,498 99	4,850 71	7,353 51	4,305 73	58.55
London Guarantee & Accident.....	14,425	87		14,425 87	18,852 37	6,355 84	33.71
London & Lancashire Guar. & Acc.....	13,204	21	3,400 62	9,803 59	13,110 92	9,418 60	71.84
London & Provincial.....	354	08		354 08	296 68	4,139 77	1,395.37
London & Scottish.....	1,580	81		1,580 81	1,396 90	29 53	
Maryland Casualty.....	5,305	40		5,305 40	4,479 18	816 66	18.23
Merchants Casualty.....	955	85	4 54	951 31	973 20	8 63	
Metropolitan Casualty.....	3,718	72		3,718 72	2,615 72	1,681 75	64.29
Motor Union.....	790	70	203 66	587 04	556 38		
North British & Mercantile.....	4,659	63		4,659 63	4,294 84	1,906 08	44.38
Northern Assurance.....	11,105	47	1,455 16	9,650 31	9,570 76	1,830 83	19.13
Norwich Union.....	11,142	59		11,142 59	10,470 67	1,773 00	16.93
Occidental Fire.....	492	36	292 18	200 18	186 50		
Ocean Accident & Guarantee.....	13,944	36	59 14	13,885 22	12,103 83	8,830 88	72.96
Pearl.....	18,614	97		18,614 97	11,417 13	9,415 45	82.47
Phoenix of London.....	4,517	99		4,517 99	4,227 57	— 2,054 90	
Pilot.....	5,644	66		5,644 66	5,346 65	3,782 89	70.75
Provident Assurance.....	9,428	57	385 03	9,043 54	8,462 60	7,462 61	88.18
Prudential Assurance.....	26,111	70		26,111 70	21,949 49	10,748 38	48.97
Railway Passengers.....	1,420	38		1,420 38	1,715 42	190 25	11.09
Royal Exchange.....	8,785	97	171 26	8,614 71	7,635 64	2,184 21	28.61
Royal Insurance.....	94,128	57	50,628 70	43,499 87	56,101 49	36,667 82	65.36
Scottish Metropolitan.....	364	99		364 99	302 09	275 00	91.03
Sun Insurance Office.....	2,296	07		2,296 07	1,942 90	173 39	8.92
Toronto General.....	17,432	63	2,556 12	14,876 51	15,690 83	231 78	1.48
Travelers Indemnity.....	6,709	26		6,709 26	6,291 56	94 67	1.50
Travelers Insurance.....	19,176	94		19,176 94	33,772 34	— 15,520 89	
Union Assurance Society.....	3,836	22	51 83	3,784 39	3,232 70	575 44	17.80
Union of Canton.....	53,457	19	5,067 32	48,389 87	47,634 28	19,425 49	40.78
Union Marine.....	5,379	44		5,379 44	5,354 14	— 3,734 78	
United States Fidelity.....	17,373	28	76 30	17,296 98	17,425 44	15,500 69	88.95
United States Guarantee.....							
Western.....	11,374	47		11,374 47	10,246 16	1,984 74	19.37
World Marine & General.....	13,725	05	7,471 02	6,254 03	7,484 06	353 75	4.73
Yorkshire.....	6,506	10	50 00	6,456 10	4,967 00	— 875 70	
Zurich.....	19,068	20		19,068 20	20,168 81	9,832 14	48.75
CASH MUTUAL							
Wawanesa.....	63	75		63 75	60 10		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

PUBLIC LIABILITY—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
MUTUAL	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Lumbermen's Mutual Casualty . . .	1,101 49		1,101 49	683 09	298 59	43.71
OTHER						
Lloyds	77,907 24		77,907 24	47,000 30	32,676 87	69.52
Totals	964,423 78	158,718 75	805,705 03	787,577 55	319,457 84	40.56

SICKNESS

JOINT STOCK						
Aetna Life	30 00		30 00	32 98		
Alliance Assurance	1,679 80	144 35	1,535 45	1,661 84	5,360 05	322.54
British America	1,574 34		1,574 34	1,538 53	838 55	54.50
British Canadian	785 76		785 76	717 95	303 53	42.28
British Empire	785 21		785 21	748 81	841 14	112.33
British Northwestern	57 75		57 75	68 94		
Canada Accident	7,262 06	689 99	6,572 07	6,700 30	4,696 99	70.10
Canada Security	2,290 81	207 84	2,082 97	1,717 49	1,961 59	114.21
Canadian Fire						
Canadian Indemnity	1,766 37		1,766 37	1,719 22	785 65	45.70
Car & General	721 10	30 00	691 10	653 50	259 28	39.68
Casualty Co. of Canada	10,778 98	497 30	10,281 68	10,284 86	5,369 17	52.20
Commercial Union	2,210 31	319 68	1,890 63	1,728 85	1,345 53	77.83
Confederation Life						
Consolidated Fire	2,451 31	32 00	2,419 31	2,521 84	823 12	32.64
Continental Casualty	97,245 25		97,245 25	93,610 80	66,988 24	71.56
Dominion of Canada General	47,264 70	2,860 97	44,403 73	44,396 49	26,746 91	60.25
Employers' Liability	48,724 42	20 33	48,704 09	50,203 55	29,275 50	58.31
Fidelity & Casualty of N.Y.						
Fidelity Insurance of Canada	3,761 26	2,348 52	1,412 74	1,850 89	2,066 39	111.64
General Accident of Canada	29,678 16	804 15	28,874 01	29,298 74	22,489 32	76.76
General Accident, Fire & Life	9,798 84	73 51	9,725 33	9,334 31	12,888 43	138.08
General Casualty of Paris	5,373 45	156 69	5,216 76	5,351 24	4,339 06	81.08
Globe Indemnity	23,966 20	13,204 06	10,762 14	11,163 62	7,409 78	66.37
Guardian Insurance of Canada	1,553 61		1,553 61	1,419 55	599 89	42.26
Guildhall	465 11	70 10	395 01	404 31	1,476 98	365.31
Hartford Accident & Indemnity	589 66	153 45	436 21	445 45	2,011 21	451.50
Hudson Bay	108 80	108 80				
Imperial Guarantee & Accident	17,590 55	99 54	17,491 01	17,609 48	9,911 95	56.29
Imperial Insurance Office	1,268 99		1,268 99	1,336 11	1,343 21	100.53
Indemnity Co. of North America	361 63		361 63	356 18	42 86	12.03
Law, Union & Rock	1,854 17	72 63	1,781 54	1,730 80	1,516 08	87.59
Legal & General	75 26		75 26	79 34	10 71	13.50
Liverpool & London & Globe	4,266 08	2,950 88	1,315 20	1,346 81	917 17	68.10
London Guarantee & Accident	8,176 84	145 83	8,031 01	8,285 13	3,457 24	41.73
London & Lancashire Guar. & Acc.	10,251 81	701 73	9,550 08	9,837 77	3,683 24	37.44
London Life						
London & Provincial						
London & Scottish						
Loyal Protective						
Maryland Casualty	2,118 34		2,118 34	2,174 36	375 01	17.25
Merchants Casualty						
Metropolitan Casualty Co.	876 25		876 25	774 22	930 59	120.20
Mutual Benefit Health & Accident						
North American Accident	1,177 41	12 48	1,164 93	1,142 40	827 14	72.40
North British & Mercantile	4,127 53		4,127 53	3,551 54	3,499 60	98.54
Northern Assurance	4,011 71	2,442 94	1,568 77	1,568 83	470 60	30.00
Norwich Union Fire	11,957 97	939 64	11,018 33	11,157 32	5,529 67	49.56
Occidental Fire	651 04	75 26	575 78	590 85	563 95	95.45
Occidental Life	2,768 47		2,768 47	2,802 47	3,039 81	108.47
Ocean Accident & Guarantee	21,943 74	218 94	21,724 80	21,399 17	18,025 74	84.23
Phoenix of London	1,676 73		1,676 73	1,602 72	444 93	27.76
Pilot						
Protective Association						
Provident Assurance						
Prudential Assurance	4,127 17	6 25	4,120 92	3,881 07	3,648 50	94.01
Railway Passengers	6,979 45		6,979 45	6,895 79	3,986 71	57.82
Royal Exchange	2,997 80	683 91	2,313 89	2,208 84	1,723 58	78.03
Royal Insurance	22,200 18	12,013 79	10,186 39	10,568 33	7,011 02	66.34
Scottish Metropolitan						
Sun Insurance Office	2,722 96		2,722 96	2,487 83	2,259 38	90.82

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

SICKNESS—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Travelers Insurance.....	27,182 48		27,182 48	27,622 15	12,830 40	46.45
Union Assurance Society.....	1,156 62	25 00	1,131 62	1,206 18	946 84	78.50
Union of Canton.....	15,125 40		15,125 40	14,633 49	6,801 10	46.48
Union Marine.....	639 34		639 34	539 41	1,600 80	296.77
United States Fidelity.....	7,120 11	80 00	7,040 11	8,053 23	4,812 56	59.76
Western.....	5,242 18	48 60	5,193 58	4,806 78	3,058 91	63.64
World Marine.....	3,727 77	2,159 02	1,568 75	1,567 50	470 59	30.02
Yorkshire.....						
Zurich.....	29,681 12		29,681 12	29,836 41	13,667 98	45.81
MUTUALS						
Metropolitan Life.....	10,871 03		10,871 03	11,322 90	4,769 00	42.12
Prudential Insurance.....	2,205 38		2,205 38	2,236 38	533 75	23.87
Royal Guardians.....	1,021 26		1,021 26	1,084 29	617 56	56.96
Totals.....	539,078 03	44,398 18	494,679 85	493,870 14	322,194 54	65.24

SPRINKLER LEAKAGE

Acadia.....	109 98	11 93	98 05	23 33	177 41	760.44
Aetna Insurance.....	3,294 54		3,294 54	1,988 88	518 31	26.06
Alliance of Philadelphia.....	258 05		258 05	409 94		
British America.....	227 46	28 91	198 55	175 17		
British Canadian.....	14 40	3 00	11 40	7 77		
British Empire.....	62 13	15 38	46 75	46 90		
British Oak.....				7 57		
Canadian Fire.....	880 50		880 50	819 49		
Columbia.....	200 73	168 05	32 68	7 80	59 14	758.21
Continental Insurance.....	378 44	-239 98	618 42	168 77		
Fidelity Phenix.....	-82 06	13 99	-96 05	-34 61		
First American.....	31 00	11 04	19 96	7 12	625 13	8,778.09
General Fire of Paris.....	113 22	61 20	52 02	47 19		
Hand-in-Hand.....	21 58		21 58	10 79		
Imperial Assurance.....	236 99	171 62	65 37	15 59	118 27	758.63
Imperial Guarantee.....	300 48	82 84	217 64	206 48		
Indiana Lumbermen's.....	154 92	30 20	124 72	110 78		
Insurance Co. of North America.....	4,006 76		4,006 76	4,705 04	674 21	14.33
Law, Union & Rock.....	277 50	67 40	210 10	207 69		
Lloyds.....	277 80		277 80	166 68	1,399 34	839.54
London-Canada.....	132 85	103 59	29 26	24 63		
London & Lancashire.....	634 56	47 56	587 00	436 06	495 78	113.70
Lumber Mutual.....	44 51		44 51	49 22		
Lumbermen's Mutual.....	19 82		19 82	30 40		
Maryland Casualty.....	1,270 38		1,270 38	994 63	290 00	29.16
Maryland Insurance.....	88 67	7 62	81 05	24 68		
Mercantile Fire.....	133 72	60 79	72 93	104 29	51 83	49.70
Merchants Fire.....	184 65		184 65	109 43	40 35	36.87
Niagara.....	62 72	9 37	53 35	14 90		
North Empire.....	297 24	231 87	65 37	15 59	118 27	758.63
North River.....	323 31	92 33	230 98	219 06	29 63	13.53
Pennsylvania Lumbermen.....	-1 26	24 87	-26 13	-6 10		
Phenix of Paris.....	53 74	7 00	46 74	29 43		
Phoenix of London.....	1,061 95	424 89	637 06	206 53	450 77	218.26
Quebec Fire.....	73 45	3 13	70 32	90 58		
Queen City.....	11 75		11 75	5 87		
Union Marine.....	71 85	6 48	65 37	15 75	118 27	750.92
United Firemen's.....	32 68		32 68	7 80	59 14	758.21
Western Ass'ce.....	819 33	138 49	680 84	630 48	200 00	31.72
Totals.....	16,080 34	1,583 57	14,496 77	12,101 60	5,425 85	44.83

THEFT

Alliance Assurance.....	2,291 12	6 00	2,285 12	1,923 44	1,174 06	61.04
American Surety.....	2,047 86		2,047 86	1,962 92	-291 43	
Anglo-Scottish.....						
Atlas Assurance.....	3,163 52		3,163 52	2,409 93	361 64	15.01
Automobile Insurance.....						

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Continued*

THEFT—*Continued*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
British America	4,259 03	38 44	4,220 59	3,784 84	2,683 98	70.91
British Canadian	708 00	13 33	694 67	651 07	289 25	44.43
British Empire	1,127 80	11 50	1,116 30	1,068 19	582 51	54.53
British Northwestern	1,297 18		1,297 18	279 02	466 16	167.07
Canada Accident	6,304 79	1,251 37	5,053 42	4,046 05	4,361 86	107.81
Canada Security	1,149 75	86 35	1,063 40	1,037 23	202 60	19 53
Canadian Fire	1,040 07		1,040 07	1,903 13	3 67	19
Canadian General	13,984 36	1,685 12	12,299 24	11,499 02	8,409 96	73.14
Canadian Indemnity	9,613 54	583 54	9,030 00	18,661 35	9,333 10	50.01
Canadian Surety	18,448 58	2,456 33	15,992 25	17,019 45	1,695 30	9 96
Casualty Co. of Canada	11,286 53	394 06	10,892 47	9,746 39	3,662 32	37.58
Century Insurance	1,291 67	13 50	1,278 17	1,737 10	355 29	20.45
Commercial Union	2,665 42	1,354 53	1,310 89	1,141 04	158 38	13.88
Continental Casualty	1,273 39		1,273 39	1,273 97	449 23	35.26
Continental Insurance						
Dominion of Canada General	34,744 45	3,797 11	30,947 34	27,086 11	19,289 28	71.21
Employers' Liability	31,867 36	1,109 61	31,757 75	26,119 41	11,181 60	42.81
Federal Fire	7,856 49	697 67	7,158 82	6,329 37	5,490 44	86.75
Fidelity & Casualty of New York	64 65		64 65	67 85		
Fidelity Insurance of Canada	25,972 57	3,364 53	22,608 04	20,578 57	22,373 57	108.72
Fidelity-Phenix						
Fonciere Transport	17,108 70	72 50	17,036 20	-3,500 08	4,829 01	
Franklin Fire						
General Accident of Canada	37,700 28	1,102 56	36,597 72	31,827 13	15,563 57	48.90
General Accident, Fire & Life	2,101 49		2,101 49	2,069 87	768 10	37.11
General Casualty of Paris	2,744 19	138 66	2,605 53	3,068 89	2,032 80	66.24
Glens Falls						
Globe Indemnity	17,651 95	5,839 60	11,812 35	11,521 62	8,604 31	74.68
Grain Insurance	371 82		371 82	518 99		
Guarantee Co. of North America	707 46		707 46	90 61		
Guardian Insurance of Canada	26,328 96	4,730 00	21,598 96	17,623 72	9,481 06	53.80
Guildhall	2,265 96		2,265 96	1,462 65	2,211 70	151.21
Hartford Accident & Indemnity	9,302 20	163 00	9,139 20	7,742 38	4,287 43	55.38
Home Insurance						
Hudson Bay	406 77	406 77				
Imperial Guarantee & Accident	2,853 24	281 52	2,571 72	2,661 38	1,101 41	41.38
Imperial Insurance Office	305 68		305 68	756 57	686 35	90.72
Indemnity of North America	13,936 08	497 14	13,438 94	9,328 39	11,905 73	127.63
Law, Union & Rock	611 88		611 88	578 55	403 46	69.74
Legal & General	682 39		682 39	871 68	1,504 25	176.57
Liverpool & London & Globe	6,645 91	3,844 15	2,801 76	2,643 48	956 26	32.17
Lloyds	37,410 57		37,410 57	20,686 47	2,252 20	10.89
London Guarantee & Accident	9,186 66	50 20	9,136 46	10,333 42	3,637 40	35.20
London & Lancashire G. & A.	4,839 54	252 85	4,586 69	4,161 11	1,840 15	44.22
London & Provincial	758 34	15 00	743 34	615 93	390 00	63.32
London & Scottish	820 23		820 23	762 35	97 22	12.75
Maryland Casualty	6,863 48		6,863 48	5,842 96	2,154 75	36.88
Metropolitan Casualty	3,749 63		3,749 63	3,037 97	1,762 28	58.01
National Liberty						
National Surety	14,388 21		14,388 21	18,876 14	9,115 35	48.29
Niagara Fire						
North British & Mercantile	8,209 98	78 60	8,131 38	6,838 59	4,202 33	61.45
Northern Assurance	10,619 54	63 02	10,556 52	9,640 66	5,938 07	61.59
Northwest Casualty	625 90		625 90	364 66	45 06	12.36
Norwich Union Fire	12,250 90	262 14	11,988 76	11,258 56	9,943 00	88.32
Occidental Fire	829 80	-15 93	845 73	697 87	488 65	70.02
Ocean Accident & Guarantee	19,869 46	1,403 64	18,465 82	18,693 80	11,740 22	62.80
Pearl Assurance	2,537 08	362 55	2,174 53	1,735 91	545 11	31.40
Phoenix Insurance	1,351 07		1,351 07	1,669 46	1,389 45	83.23
Pilot	3,192 44		3,192 44	2,825 91	811 48	28.72
Portage La Prairie (Mutual)	6 79		6 79	64 45		
Provident	1,365 39	133 17	1,232 22	1,030 05	608 19	59.04
Prudential Assurance	3,632 80	179 18	3,453 62	2,720 85	1,965 82	72.25
Railway Passengers	2,567 52		2,567 52	2,239 70	2,284 56	102.00
Reliance	1,144 93	65 12	1,079 81	920 11	499 70	54.31
Royal Exchange	5,297 41	138 50	5,158 91	5,176 49	7,250 35	140.06
Royal Insurance	26,543 26	13,164 54	13,378 72	13,230 67	8,369 77	63.26
Sun Insurance Office	3,376 89	128 33	3,248 56	2,666 21	533 27	20.00
Toronto General	5,469 51	374 93	5,094 58	5,225 84	5,861 30	112.16
Travelers Indemnity	51,870 32		51,870 32	48,596 91	30,648 18	53.07
Union Assurance Society	4,049 18	394 32	3,654 86	3,172 71	4,122 44	129.93
Union of Canton	6,959 94		6,959 94	5,794 15	6,757 14	116.62
Union Fire	190 00		190 00	118 70		
Union Marine	868 54		868 54	813 56	580 00	71.29
United States Fidelity	25,406 97	740 49	24,666 48	44,378 38	15,257 70	36.62
United States Guarantee	960 19		960 19	691 59	359 55	51.99
Wawanesa Mutual	88 25		88 25	51 41		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

THEFT—Concluded

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	£ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Western.....	11,178 68	278 48	10,900 20	10,039 38	6,362 99	63.38
World Marine & General.....	10,401 99	5,233 90	5,168 09	5,039 54	2,582 67	51.25
Yorkshire.....	6,233 15	414 21	5,818 94	5,669 95	2,209 10	38.96
Zurich.....	7,581 68	87 50	7,494 18	10,310 13	4,469 89	43.35
Totals.....	636,879 31	57,743 63	579,135 68	535,583 84	314,638 64	58.75

WEATHER INSURANCE

JOINT STOCK						
Acadia Fire Insurance.....	13 63		13 63	6 06	9 33	153.96
Aetna Insurance.....	148 26		148 26	194 70	35 50	18.23
Alliance of Philadelphia.....	357 57		357 57	178 77		
American Alliance.....	23 70	4 00	19 70	16 66	6 58	39.50
American Central.....						
American Home Fire.....						
American Insurance.....	116 08	36 60	79 48	53 90		
Anglo-Scottish.....						
Automobile Insurance.....	53 46		53 46	53 46		
Beaver Fire Insurance.....						
Bee Fire Insurance.....						
Boston.....	-44 68	-54 35	9 67	44 31		
British America Ass'ce.....	72 62	7 27	65 35	210 21	33 70	16.03
British Canadian Insurance.....						
British Crown Ass'ce.....	66 59		66 59	23 76		
British Empire Ass'ce.....	12 15		12 15	9 13	12 66	138.66
British & European Insurance.....						
British General Insurance.....						
British Law Insurance.....						
British Northwestern Fire.....						
British Traders Insurance.....	40 01	11 30	28 71	-77 47		
Caledonian-American Insurance.....						
Caledonian Insurance Co.....						
California Insurance Co.....						
Canada Accident & Fire.....						
Canada Security.....	2 14		2 14	4 56	9 89	216.89
Canadian Fire.....	786 27	287 93	498 34	205 36	17 90	8.72
Canadian General.....	-12 90	-4 90	-8 00	647 34	37 47	5.79
Car & General Insurance Corp.....						
Central Union Insurance.....						
Century Insurance Co.....						
China Fire Insurance Co.....	4 14	04	4 10	82		
Citizens Insurance.....						
City of New York.....						
Columbia Insurance Co.....	4 54		4 54	29 24	3 11	10.64
Commercial Union Ass'ce.....						
Connecticut.....	177 52	39 86	137 66	193 20	95 30	49.33
Continental Insurance.....	1,203 29	73 77	1,129 52	1,015 77	875 17	86.16
Cornhill Insurance.....						
County Fire Insurance.....	83 08	79 14	3 94	3 19	1 31	41.07
Eagle, Star & British Dom. Ins.....						
Employers' Liability Ass'ce.....	437 39	163 50	273 89	352 65		
Equitable Fire & Marine.....	83 95	56 40	27 55	38 59	19 06	49.39
Eureka Security.....	6 00		6 00	3 60		
Fidelity-Phenix.....	1,359 34	4 90	1,354 44	955 48	382 27	40.01
Fire Assoc. of Philadelphia.....	97 88	24 06	73 82	27 75		
Firemen's Fund Insurance.....						
Firemen's Insurance.....	2,292 54		2,292 54	1,963 88	319 78	16.28
First American Fire.....	67 80		67 80	56 70	6 11	10.78
First National Insurance.....						
Franklin Fire.....	408 36		408 36	73 78	18 91	25.63
General Accident Ass'ce.....						
General Accident, Fire & Life.....	26 30	15 08	11 22	4 42		
General Fire of Paris.....				188 87		
General Insurance of America.....						
Girard.....						
Glens Falls.....	1,124 83		1,124 83	887 71	126 30	14.23
Globe Indemnity.....						
Great American Insurance.....	201 97	24 24	177 73	115 52	57 86	50.09
Guardian Ass'ce Co.....						
Guardian Insurance of Canada.....						
Guildhall.....	6 37		6 37	3 53		
Hartford Fire.....	33,771 22		33,771 22	29,235 70	7,774 23	26.59
Home, Fire & Marine.....						
Home Insurance.....	27,618 52		27,618 52	25,524 59	11,882 33	46.55

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—Continued

WEATHER INSURANCE—Continued

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
JOINT STOCK	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
Homestead.....	159 30		159 30	223 79	100 00	44.68
Hudson Bay.....						
Imperial Ass'ce Co.....	2 25	—11 34	9 09	58 49	6 22	10.63
Imperial Guarantee.....	20 00	— 56	20 56	20 50		
Imperial Insurance Office.....						
Insurance of North America.....	949 28		949 28	1,547 20	45 00	2.91
Law, Union & Rock.....	3 75		3 75	3 91		
Legal & General.....	6 25		6 25	3 75		
Liverpool & London & Globe.....						
Liverpool-Manitoba Ass'ce.....						
Local Government.....						
London Assurance.....	135 87	12 67	123 20	108 30		
London-Canada.....	188 43	201 18	—12 75			
London & County Insurance.....						
London Guarantee & Accident.....	9 09		9 09	58 50	6 22	10.63
London & Lancashire Insurance.....	1,239 00	325 07	913 93	2,012 64	8 00	.40
London & Lancashire Guar. & Acc.....						
Maryland Insurance.....	399 05	261 36	137 69	212 67		
Mercantile Fire Insurance.....	65 44	37 83	27 61	31 87		
Merchants Fire.....	80 77		80 77	41 27		
Merchants Marine Insurance.....	119 09		119 09	47 33		
Mercury.....	387 52		387 52	490 47	27 18	5.54
Michigan Fire & Marine.....	47 65		47 65	36 16		
Motor Union Insurance.....						
National Fire.....	250 29	75 94	174 35	377 01		
National Liberty.....						
National-Liverpool.....						
National-Provincial.....						
National Union.....	715 62		715 62	873 59	72 76	8.33
Newark Fire Insurance.....						
New Brunswick.....	—17 39		—17 39	65 45		
New York Underwriters.....	351 28	114 40	236 88	95 78		
Niagara.....	563 86	3 28	560 58	210 86		
North British & Mercantile.....						
North Empire Fire Insurance.....	9 09		9 09	58 49	6 22	10.63
North River Insurance Co.....						
Northwestern National.....	7,773 79		7,773 79	5,848 64	3,086 75	52.78
North West Fire Insurance.....						
Northern Ass'ce.....						
Norwich Union.....	68 48	53 50	14 98	15 53	69 24	445.85
Occidental Fire.....						
Ocean Accident.....						
Pacific Coast.....						
Palatine Insurance.....						
Patriotic Ass'ce.....						
Pearl.....	18 00		18 00	129 27		
Philadelphia Fire & Marine.....				13 11		
Phenix of Paris.....	11 32		11 32	4 07		
Phoenix of Hartford.....	389 18	160 80	228 38	307 93	157 94	51.29
Phoenix of London.....	472 67	239 67	233 00	413 79	61 05	14.75
Pilot.....						
Pioneer Insurance.....						
Planet Ass'ce.....				1 20		
Providence-Washington.....	126 04	9 32	116 72	18 51	41 32	223.23
Provident.....						
Provincial Insurance Co.....						
Prudential Ass'ce.....	1,536 58	228 44	1,308 14	566 16	591 60	104.49
Quebec Fire Ass'ce.....						
Queen City.....	28 59		28 59	14 29		
Queen Insurance of America.....						
Railway Passengers.....						
Reliance.....	59 89	38 94	20 95	93 83		
Rhode Island Insurance.....						
Royal Exchange.....						
Royal Insurance.....						
Royal Scottish Insurance.....						
St. Paul Fire & Marine.....	2,571 13	232 22	2,338 91	1,829 36	173 97	9.51
Scottish Canadian Ass'ce.....						
Scottish Metropolitan.....						
Scottish Union & National.....						
Sea Insurance Co.....						
Security.....	16 23	2 92	13 31	17 80		
Sentinel.....	582 41	570 50	11 91	6 23		
Southern Insurance.....						
Springfield.....	894 20	244 30	649 90	413 19		
State Ass'ce.....						

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1935, ACCORDING TO CLASSES OF INSURANCE—*Concluded*

WEATHER INSURANCE—*Concluded*

Companies	PREMIUMS WRITTEN			Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net			
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	%
JOINT STOCK						
Sun Insurance Office.....	—54 20		—54 20	—76 48		
Toronto General Insurance.....	—22 75		—22 75	2,586 28	2,057 68	79.56
Travelers Fire.....						
Union Ass'ce.....						
Union of Canton.....	26 80	26 74	06	39 32		
Union Marine.....	71 01	61 92	9 09	58 93	6 22	10.55
United British Insurance.....						
United Firemen's.....	4 54		4 54	29 24	3 11	10.64
United States Fidelity.....						
United States Fire.....	11 07		11 07	94 84		
Westchester.....	206 85	119 54	87 31	3 38	35 36	1,046.15
Western Ass'ce.....	692 12	24 13	667 99	660 53	135 39	20.50
World Fire & Marine.....	100 00		100 00	54 25	23 00	42.40
World Marine & General.....						
MUTUAL						
Economical.....	378 83	45 00	333 83	122 88		
Hardware Dealers.....	49 68		49 68	99 85	66 65	66.75
Hardware Mutual.....	49 68		49 68	99 46	66 65	67.01
Indiana Lumbermen's.....	44 99		44 99	21 47		
Lumbermen's Mutual.....	16 50		16 50	16 30		
Lumber Mutual.....	171 00	106 00	65 00	64 15		
Mill Owners Mutual.....	63 70		63 70	69 13		
Minnesota Implement.....	49 68		49 68	99 80	66 65	66.78
Northwestern Mutual.....	197 37		197 37	150 84		
Pennsylvania Lumbermen's.....	16 50		16 50	—29 18		
Portage La Prairie.....	1,074 82		1,074 82	925 08	55 60	6.01
Wawanesa.....	17,097 61		17,097 61	10,287 25	3,119 77	30.33
FARMERS' MUTUAL						
Huron Weather.....	3,703 73		3,703 73	5,580 27	1,795 07	32.17
Ontario Farmers' Weather.....	13,669 28		13,669 28	12,321 23	3,588 16	29.12
Western Farmers' Weather.....	41,292 69		41,292 69	33,664 97	7,595 12	22.56
OTHER						
Lloyds.....	782 50		782 50	469 50		
Totals.....	170,533 44	3,952 61	166,580 83	145,927 97	44,792 67	30.69

WORKMEN'S COMPENSATION INSURANCE

JOINT STOCK						
Canada Security.....						
Employers' Liability.....						
Fidelity & Casualty.....	10 85		10 85	8 16		
Fidelity Insurance of Canada.....						
Hartford Accident & Indemnity.....						
Imperial Insurance Office America.....						
Indemnity of North America.....						
Law, Union & Rock.....						
London Guarantee & Accident.....						
London & Lancashire Guar. & Acc.....						
Maryland Casualty.....				—19 34		
Northern Assurance.....						
North British & Mercantile.....						
Norwich Union.....						
Ocean Accident & Guarantee.....						
Pilot.....						
Provident Assurance.....						
Prudential Assurance.....	62 61		62 61	118 51	62 50	52.74
Railway Passengers.....						
Royal Exchange.....						
Royal Insurance.....						
Scottish Metropolitan.....						
Sun Insurance Office.....						
Toronto General.....	180 00		180 00	169 67		
Union of Canton.....	2,102 38		2,102 38	3,504 18	4,333 89	123.68
United States Fidelity.....						
Western.....	119 70		119 70	119 96	323 14	269.37
World Marine & General.....						
Totals.....	2,475 54		2,475 54	3,901 14	4,719 53	120.97

TABLE XIV.—COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING DECEMBER 31st, 1934 AND 1935

Class	1934				1935			
	Net premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	Net premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	\$	\$	\$	%	\$	\$	\$	%
Fire—								
Joint Stock	13,631,199	57	13,631,199	57	13,361,202	83	4,630,208	34.73
Farmers' Mutuals	1,633,636	28	1,072,874	72	1,605,030	70	9,727,077	60.87
*New England Factory Mutuals	594,821	81	70,371	55	713,150	69	22,400	57
Other Mutuals	792,019	54	786,085	40	1,792,702	59	266,440	34.04
Cash Mutuals Without Capital	1,556,437	00	1,569,390	38	1,617,790	63	642,212	43.99
Cash Mutuals With Capital	189,954	01	154,031	80	2,010,938	83	70,831	39.51
Reciprocal Exchanges	271,781	10	254,106	01	266,004	26	159,423	49
Lloyds	6,931,896	36	6,748,426	33	194,279	64	57,648	40.45
Automobile	1,205,962	42	1,706,317	30	7,017,027	56	4,123,232	59.21
Accident	850,689	08	853,271	20	1,209,920	48	552,235	45.90
Accident and Sickness Combined	7,007	87	6,164	23	964,846	63	569,971	59.26
Aircraft	409,911	15	317,631	23	32,145	86	22,391	97
Boiler and Machinery	73,800	82	85,587	06	351,205	77	368,326	66
Credit	159,091	58	146,976	09	91,331	83	86,936	14
Employers' Liability	917,386	53	897,984	67	87,440	03	33,434	38.46
Guarantee	62,336	42	62,336	42	943,327	69	73,196	42
Hail	664,033	26	613,056	52	127,622	24	196,614	11
Inland Transportation	16,733	60	15,503	46	670,013	63	173,163	89
Live Stock	459,360	95	451,899	44	22,495	11	209,513	39
Marine	237,220	92	225,901	92	580,997	04	17,807	65
Plate Glass	17,578	21	18,849	35	227,928	68	270,451	32
Property Damage	691,851	08	642,935	00	22,938	90	90,944	40.50
Public Liability	470,590	94	474,846	94	803,703	03	64,840	19
Sickness	8,150	32	6,087	21	493,877	55	319,457	84
Sprinkler Leakage	497,241	02	476,051	34	12,101	60	322,194	54
Theft	136,162	68	139,384	00	579,435	08	5,425	85
Weather	11,810	86	11,631	26	145,927	97	314,638	64
Workmen's Compensation					166,550	83	44,792	67
					3,901	14	4,719	53

*"Net premiums earned" was not calculated. The ratio of net losses incurred to net amount at risk was .084 per \$1,000.

V

APPENDICES

APPENDIX I

REVIEW OF 1936 LEGISLATION, ONTARIO

At the 1935 session of the Legislature certain amendments were effected to *The Insurance Act*, R.S.O. 1927, Chapter 222, by *The Insurance Amendment Act, 1935* (25 Geo. V., Chapter 29), which were not reviewed in Appendix I of the 1935 Report of the Superintendent, on account of the fact that it was provided that these sections were to come into force on a day to be named by the Lieutenant-Governor by his proclamation. These amendments are set out in Sections 2 to 29 of Chapter 29 and relate to life insurance. By *The Insurance Amendment Act, 1936* (1 Edw. VIII, Chapter 30), some further amendments were made to *The Insurance Act*. With one exception these amendments pertained to life insurance, and the Act provided that Sections 1 to 11 should come into force on a day to be named by the Lieutenant-Governor by his proclamation. Sections 2 to 29 of *The Insurance Amendment Act, 1935*, and Sections 2 to 11 of *The Insurance Amendment Act, 1936*, have been proclaimed effective July 2nd, 1936. Section 12 of *The Insurance Amendment Act, 1936*, came into force on the date of Royal Assent, April 9th, 1936.

Accordingly, the following synopsis, in so far as it relates to life insurance, includes both 1935 and 1936 amendments.

Life Insurance

Section 119 of *The Insurance Act* is repealed and a new section substituted therefor. A number of the definitions in the repealed section have been re-enacted without change. The former definitions did not include "adopted child" nor "adopting parent." The new definitions provide for their inclusion. In order to avoid all difficulties arising out of domicile or conflict of laws, the test is that the child shall be entitled to inherit real property from an intestate adopting parent. The title to real property is covered by the law of the place where the property is situate.

"Contract of life insurance." This definition is revised to correspond with the definition of "life insurance" contained in paragraph 36 of Section 1 of the Act and with Section 24*b* of the Act defining the scope of life insurance licenses.

"Fraternal society." The former definition merely authorized benefits to beneficiaries, whereas benefits are frequently payable to the members themselves. The new definition is otherwise, in substance, the same.

"Insured." The former definition provided that "unless the context otherwise requires" the insured "includes the person whose life is insured." The words "unless the context otherwise requires" were not clear in their application to the provisions of the legislation. The amendment reads "if the context so requires," making the application more definite.

"Parent," "Father" and "Mother." This is a new definition to make it clear that these include an adopting parent.

Section 120 (2) is amended and a new subsection substituted therefor. The former subsection read in part "unless hereinafter otherwise specifically provided," and uses the expression "unmatured obligations of every contract." There is no such specific provision and the expression "unmatured obligations" is indefinite. The new subsection is designed to remove both difficulties.

Section 123 (1) is amended by striking out the words "other than a fraternal society." In order to make it perfectly clear that none of the provisions of Section 123 apply to fraternal societies, Subsection (5) was added.

New Subsections (2) and (3) were added to Section 123 and are intended to comprise statutory conditions which must be contained in a policy and replace similar provisions which were originally contained in Section 91 of the old *Dominion Insurance Act*.

Subsection (2) of Section 123 is renumbered Section 123*a* and is amended to have the limit referred to therein increased to an amount not exceeding \$2,000.

Subsection (3) of Section 124 is amended and a new subsection substituted therefor, but the only change of substance is the insertion of the words "the policy" which were apparently inadvertently omitted in the former subsection.

Sections 125, 126 and 127 of the Act are repealed and new sections substituted therefor. Section 125 (1) relates to disclosure and misrepresentation by the insured and was rewritten out of a combination of the old Subsections (1) and (2) of Section 125. In the old section the expression "conscious failure" is used but in the amendment the word "conscious" was omitted. The meaning of the word "conscious" was indefinite and contained the idea that there must be a wilful failure to disclose some material facts, a matter which it would be almost impossible for a company to prove. It was considered that the expression "within his knowledge" makes it sufficiently onerous for the insurer to establish either fraud, misrepresentation or failure to disclose. Section 125 (2) replaces former Section 127, and in addition a proviso was added to show that this provision shall not apply with respect to disability insurance or double indemnity insurance.

Section 126 corresponds to former Subsection (3) of Section 125, except that former Section 126 "contracts not void unless facts material" was dropped and the proviso contained in the last four lines was added as new material.

Section 127 relating to "materiality" was formerly contained in Section 126 (2). Subsection 1 of Section 130 is amended by replacing the words "a contract providing for the payment of premiums weekly" with the words "an industrial contract."

The Act is amended by adding a new Section 130a, which provides that where a contract lapses and its cash value has not been paid and any options as to paid-up or extended insurance have not been exercised, the insured shall be entitled to have the contract reinstated upon application within two years, or in the case of an industrial contract within one year, from the date of lapse upon production of evidence of good health, etc. This section in general re-enacts what was also a statutory condition under Section 91 of the former *Dominion Insurance Act*. Subsection (2) makes it clear that the provisions of Section 125 are applicable to reinstatement where a contract has lapsed, and Subsection (3) makes it clear that policy conditions with respect to suicide are applicable to reinstated contracts. Section 4 expressly exempts fraternal societies from the provisions of this section, as reinstatement in the case of their contracts is generally dealt with by their by-laws or otherwise than by the policy itself.

Section 132 of the Act, defining the meaning of "heirs" and "next of kin" as re-enacted by Section 9 of *The Insurance Amendment Act, 1935*, is repealed and a new section substituted therefor. Formerly it was the law that insurance moneys payable to "heirs," "legal heirs," "lawful heirs," "next of kin," etc., went to the estate of the assured and so were subject to his debts, notwithstanding that the Act (Section 140) provided that certain of these persons are preferred beneficiaries and take free of debts of the estate. Fraternal societies have issued a large number of their policies made payable to next of kin who are in fact persons within the preferred class. Further, such policies had been issued by them in accordance with their constitution and by-laws in the belief that moneys would not be subject to the debts of the assured. Accordingly, the amendment makes an exception in the case of the policies issued by fraternal societies prior to January 1st, 1937, so that the beneficiaries would have priority over the claims of creditors of the assured.

Section 138 of the Act, relating to the power of a minor respecting insurance on his own life, is repealed and a new section substituted therefor. When insurance has been taken out by a parent on the life of a child and the parent is the sole owner, the question has arisen as to whether the child has any right or interest in the policy. The new section, in addition to conferring full capacity on a minor of fifteen to effect insurance on his own life, empowers him to ratify any contract made before attaining the age of fifteen, to deal with what interest he may have in the contract effected by another on his life, and to provide for the case of married minors so that they may have the same right to insure one another's lives as adults.

Section 140 (2) of the Act was repealed and a revised subsection substituted therefor which includes in the class of preferred beneficiaries, adopted children, adopting parents and children of adopted children.

Section 141 of the Act is repealed and a revised section substituted therefor. The old section provided that a beneficiary for value and an assignee for value shall have a vested interest in the policy. The new section requires the beneficiary for value or assignee for value, except beneficiaries for value expressly described as such in the policy, to give notice in writing of their interest to the insurer in order to establish their priority of interest as against any other subsequent beneficiary or assignee.

Section 142 (2) is repealed and two new subsections substituted therefor. Subsection 2 provides for the priority of a subsequent declaration over a declaration made in a will of prior date and also for the priority of a beneficiary or assignee for value as against a beneficiary under a will of prior date. A declaration made in a will of prior date will not affect the rights of a beneficiary or assignee for value unless notice of the will has been filed with the insurer. Former Subsection 2 refers to "a declaration contained in an unrevoked instrument." The word "unrevoked" has given rise to difficulties and does not cover the case of revocation by operation of law. The new Subsection 3 is designed to remove the difficulties.

Section 144 of the Act was repealed and a revised section substituted therefor. Former Section 144 provided for the dealing with the share of a deceased ordinary beneficiary before the maturity of the contract. The new section provides for the case not only where there are ordinary beneficiaries, but also where both ordinary and preferred beneficiaries are appointed.

Section 145 (1) of the Act is amended by striking out the words "so long as any of the class of preferred beneficiaries remain." The revised subsection is intended to make it clear that, where a preferred beneficiary is designated, a trust is created in favour of the designated beneficiary and outside the control of the insured or his creditors until some event arises under which it becomes free in pursuance of some other provision of the legislation.

Subsections (2) and (3) of Section 145 of the Act are repealed and new subsections substituted therefor. The first part of former Subsection (3) is dealt with under revised Section 148, and the remainder appears in revised form in Subsection (2). Both Subsections (1) and (2) are made subject to new Subsection (3) dealing with vested rights of beneficiaries for value, etc.

Section 147 (1) is amended by striking out the words "the next following subsections" and inserting the words "Section 148." This amendment resulted from the addition of new Section 147*a*, which defines the status of an "adopted child" and "adopting parent" as preferred or ordinary beneficiaries. As a general working principle it is provided that after the adoption the adopted child and the adopting parent shall be as towards one another preferred beneficiaries, while the adopted child and its natural parent will become ordinary beneficiaries as towards one another.

Section 148 (1) of the Act, dealing with the disposal of the share of a deceased preferred beneficiary, is repealed and three new subsections substituted, which include also the first part of old Section 145 (3).

Section 148 (2) of the Act is renumbered Subsection (4) and amended by striking out the words "subject to Subsection (1) and to any provision in the policy or a declaration" and substituting the words "subject to the provisions of this section" and by the addition of the words "such issue taking by representation." The amended subsection is in conformity with the preceding amendment and also makes clear in clause (a) that the issue is to take by representation, as provided by Section 147 (1).

Section 149 (3) is amended regarding notice of divorce. The old subsection provided that an insurer may deal with insurance money as if no divorce had been granted until notice of such divorce had been received. The amended section provides that the insurer must receive such notice at its head or principal office in Canada and provides the form of such notice.

Section 152 of the Act is repealed and a revised section substituted therefor. Subsection (1) brings the Act in accordance with the present practice of the companies in the matter of disposal of surplus or profits where a preferred beneficiary is designated. Subsection (2) gives insurers authority to apply surplus or profits to keep the insurance in force where not otherwise applied or dealt with under Subsection (1).

Section 153 of the Act is amended by adding two new Subsections (3) and (4). Subsection (3) provides for a court order where insurance money is made payable to a minor, lunatic, etc. Subsection (4) makes it clear that the rights of the beneficiary are not abrogated by a charge created against the policy, and that when the charge is satisfied the assignee of the policy must clear the title to the policy.

Section 154 of the Act is amended by inserting after the word "contract" in the first line the words "or any instrument in writing." The words added here are to provide for the case of a declaration.

Section 155 (1) of the Act is amended by striking out the words "a subsequent" and substituting the word "an." The word "subsequent" is struck out because the instrument might be a will made previously to the contract or there might be an instrument made simultaneously with the contract.

Section 156 of the Act, dealing with the insurance money after the maturity of the contract, is repealed and a new section substituted therefor. It is a substantial re-enactment of the former section with the word "subsequent" struck out for the reason indicated in connection with the amendment to Section 155, with provision made for interest where no rate is agreed upon, and with a proviso that the insurer shall not be bound to carry out the terms of any declaration to which it has not agreed in writing.

Section 157 (1) is amended by inserting after the word "received" the words "at its head or principal office in Canada." The former subsection provided that an insurer, without notice of any change in the title to insurance money, might make any payment which otherwise would have been lawful and valid unless notice of such change in title had been received by the insurer prior to payment. There was no provision as to where such notice should be delivered. The amendment provides that such notice must be received at the head or principal office in Canada.

A new section 157a is enacted to provide that the insurer shall not incur any liability for giving information as to any notice or instrument in writing affecting the insurance money which the insurer has received.

Section 158 (2) of the Act is repealed and a revised subsection substituted therefor. The subsection is redrawn so that an insurer may always ask proof of the name and age of the beneficiary.

Section 159 (2) of the Act, which provided that insurance money shall be payable in the Province in lawful money of Canada, is repealed and three new Subsections (2), (3) and (4) substituted therefor. Subsection (2) makes clear what province is intended and also provides that if the insured's domicile is not in Canada and the contract does not otherwise provide, the money shall be payable at the head office of the company. New Subsection (3) provides for payment in other than Canadian currency, where the contract so provides. New Subsection (4) provides that the expression "dollars" shall mean Canadian "dollars" unless another currency is specified. This takes care of a difficulty which arose in cases of *Schon vs. New York Life Insurance Company* and of *Weiss vs. State Life Insurance Company*.

A new Section 159a is enacted to take care of the case where the policyholder does not live in Canada and has no need to take out administration in Canada. Many contracts are made by Canadian companies in the United States and elsewhere and Canadian policyholders often move to foreign parts. This section facilitates payment in such cases.

Subsections (1), (2) and (3) of Section 160 of the Act are repealed and new subsections substituted therefor. Subsection (1) is amended in three respects, *viz.*, the insertion of the words "admit the validity of the contract"; by extending the time from ten days to thirty days; and by giving the court a more general power as to further proof. Subsection (2) is amended so that in addition to the insurer the claimant may apply for a declaration as to presumption of death, and the time is extended to thirty days' notice. Subsection (3) is amended by changing the words "parties to the application" to the words "applicant and all parties notified of the application." It rests with the court to require proper notice to be given.

Section 162 (3) of the Act is amended by adding the words "whichever period shall first expire but not afterwards." The added words make the intention clear and removes existing ambiguity.

Section 162 (4) of the Act is amended to provide that, where an action or proceeding is prematurely brought, the plaintiff may commence a new action or proceeding at any time within six months after the final determination of the first action or proceeding.

Section 164 (1) of the Act is repealed and a new subsection substituted therefor. The only material change is to take care of the case where the trustee dies or otherwise becomes incapable of acting as trustee in connection with the payment of insurance money to minors, lunatics, etc. The amendment also substitutes the words "under the law of this province" in place of "by the court," so that the section will now refer to a guardian or trustee "duly appointed under the law of the province."

Section 165 (1) of the Act, which provides for obtaining an order for the payment of insurance moneys into court, is amended to provide as to how the motion shall be made, and adds at the end of the subsection the words "and such application shall in the first instance be made *ex parte*." The fact is that the court could require notice to all parties, although the application is first made *ex parte*.

APPENDIX II

REPORT OF STANDING COMMITTEE ON VALUATION OF SECURITIES

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADA

The following resolution was adopted at the 14th Annual Conference of the Association held in Winnipeg, Manitoba, September 9th to 11th, 1931:

"Whereas it is desirable that all provinces should prescribe the same basis of valuation of securities for use by insurers in completing annual statement blanks;

"Be it resolved that the Provinces of Quebec and Ontario are hereby constituted the Associated 'Standing Committee on Valuation of Securities,' with full power to determine the basis of valuation of securities and with instructions to publish through the Secretary, not later than the 15th of January in each year, a list of securities held by insurers as at the December 31st next preceding, with valuations thereof, to be used in completing annual statement blanks."

Each year since 1931 your Committee has submitted reports determining the basis of valuation of bonds, debentures and stocks in respect of annual statements for each of the past four years, and subsequently lists of securities held by insurance companies showing the values so determined were published and used to complete the said annual statements for all provinces.

The question of valuation of securities in respect of annual statements for the current years has been under consideration by your Committee for the past several months. Three weeks ago a member of your Committee attended the annual meeting of the National Convention of Insurance Commissioners and the meetings of the Committee on Valuation of Securities held in connection therewith, when the Commissioners of Insurance of the United States agreed upon the manner in which securities should be required to be valued for the purpose of completing annual statements to the several state departments in the United States. Your Committee is pleased to report again this year that, in its opinion, the basis of valuation approved by the National Convention of Insurance Commissioners is a sound one and again recommends that, having regard to the peculiarly international character of the insurance business, with United States companies carrying on business in every province of Canada and numerous Canadian companies doing a large and increasing business in the United States, the several provinces of Canada approve the same basis of valuation as that adopted by the several states of the United States.

The resolution unanimously adopted by the National Convention of Insurance Commissioners is appended to this report. Your Committee has unanimously concluded to determine that the values of bonds, debentures and stocks shall be fixed, for the purposes of the provinces of Canada, upon the same basis as the value of such securities has been determined by the said resolution for the states of the United States, subject only to such minor adjustments as are necessary to adapt the said basis to Canadian statutes, practice and forms.

On or about January 15th, 1936, a list of securities held by insurance companies, other than

- (a) securities required to be valued at market quotations, and
- (b) securities permitted to be valued on an amortized basis, and
- (c) securities authorized to be valued at the Association values as of December 31st, 1934,

within the terms of the said resolution, will be published showing the value of each security listed, to be used in completing annual statement blanks as of December 31st, 1935, and distributed to all insurers by the Secretary of the Association.

(Sgd.) B. ARTHUR DUGAL (P.Q.).

(Sgd.) HARTLEY D. McNAIRN (Ont.).

Dated at Toronto this 30th day of December, A.D. 1935.

RESOLUTION ADOPTED BY THE NATIONAL CONVENTION OF INSURANCE COMMISSIONERS
AT THE ANNUAL MEETING HELD IN NEW YORK, N.Y., ON TUESDAY
AND WEDNESDAY, DECEMBER 3RD AND 4TH, 1935

RESOLVED: that the book containing the valuations of securities as of December 31st, 1935, published under the auspices of the National Convention of Insurance Commissioners, shall be upon the following basis:

1. Stocks and bonds (other than those described in 2, below) shall be valued at market quotations of December 31st, 1935.
2. (a) Bonds of states of the United States and of provinces of the Dominion of Canada and political subdivisions thereof shall be valued as provided in the resolution adopted July 12th, 1935, by this Convention. (Copy annexed.)
(b) Such bonds, if issued in 1935, prior to July 1st, shall be valued at July 1st market quotations; if issued subsequent to July 1st, the original offering price (cost) shall be used.
3. Bonds in default shall be valued on a flat basis, i.e., including past due and accrued interest. A symbol "F" shall be used to designate such values.
4. Stock valuations shall include dividends declared or accrued.

RESOLVED: that for the inventory of stocks and bonds in the annual statements of insurance companies as of December 31st, 1935, the following basis is recommended as fair market value:

1. All bonds amply secured and not in default should be valued on an amortized basis wherever permitted by law.
2. All other bonds—and, where amortization is not permitted by law, all bonds—should be valued as shown in "Valuations of Securities" book published under the auspices of the National Convention of Insurance Commissioners.
3. Stocks should be valued as shown in "Valuations of Securities" book described above, except as hereinafter provided.
4. Stocks held by life insurance companies may be valued in the aggregate at the cost or book value, whichever is lower, provided the income received by such companies on such stocks in the aggregate, during each of the five years preceding the date of valuation, shall have been at a rate sufficient to meet the interest required to maintain policy reserves and other policy obligations, and provided further that the net investment income received by such companies on their ledger assets shall not have been less than required to maintain the reserve. This shall not apply to stocks of corporations in receivership or similar status. Cost as usual shall be held to include stocks received as exchanges or rights received as dividends or otherwise at not to exceed the market value quoted on the date acquired.

FURTHER RESOLVED: that in cases where the condition of insurance companies may require the immediate disposition of securities, it is recommended that the discretion of the state supervisory officials of insurance should be exercised to vary the general formula herein set forth, so as to adopt prices reflected by the exchanges.

RESOLUTION OF JULY 12TH, 1935

RESOLVED: that the Committee on Valuation of Securities of the National Convention of Insurance Commissioners recommends the following basis of valuing bonds of states of the United States and of the provinces of the Dominion of Canada and political subdivisions thereof for the inventory of such securities in the annual statements of insurance companies as of December 31st, 1935:

1. Such bonds where not in default should be valued at the mean of the values established by the National Convention of Insurance Commissioners for December 31st, 1934, and the market quotations of July 1st, 1935.
2. Where such bonds are in default, values should be established by the publisher of the Convention book containing security values with such reasonable adjustments of market quotations as are warranted by the circumstances involved in the separate issues. These adjusted values should approximate the means of the valuations established by the Convention of December 31st, 1934, and the indicated market quotations of July 1st, 1935. These adjustments in values shall be subject to review by the Committee on Valuation of Securities.

The Superintendents of Insurance of the provinces of Canada and the states of the United States have reached an agreement upon the basis of valuation of securities for the purpose of insurers' annual statements to the several provincial and state Departments as of December 31st, 1935. The complete text of the report of the Standing Committee on Valuation of Securities of this Association, dated December 30th, 1935, is printed at the back of this booklet (*see Appendix II to this Report*). This list of securities is published and distributed by the Secretary of the Association in furtherance of the said Report.

The securities listed herein (*not printed in this Report*) are bonds and debentures of the political subdivisions of the provinces of Canada and the United States of America which are not eligible for amortization and which are valued on a calculated basis.

The values of securities payable in other than Canadian currency have been determined by reference to the various British and foreign stock exchanges and allowance made for exchange. Due and accrued interest has also been considered. In other words, the values are flat Canadian values not subject to increase, directly or indirectly, on account of premium on exchange, interest or otherwise, except where "book value" is indicated.

Where exchange quotations were not available or the quoted prices seemed merely nominal, an arbitrary quotation was determined as the facts appeared to the financial adviser to the Committee to warrant and the deduction formula thereupon applied.

There follows some general instructions prepared for the convenience and guidance of insurers.

GENERAL INSTRUCTIONS

Schedules of bonds, debentures and stocks owned or held as security for loans by insurers as of December 31st, 1935, required to be filed with the several Provincial Departments of Insurance in Canada shall be valued in accordance with the foregoing and with these instructions:

1. *Stocks and Bonds Generally.* Except as hereinafter provided, stocks and bonds shall be valued at market quotations as of December 31st, 1935.

2. *Amortization Basis for Bonds Not in Default.* All bonds with certain exclusions as follows, having a fixed term and rate of interest and not in default as to principal or interest, shall be valued on an amortized basis.

Bonds of corporations other than municipal, which have been subject of a plan of refinancing either by the issue of new bonds, income or otherwise, or upon which the whole or any part of interest payments have been deferred or payable by any consideration other than cash, should be valued at market quotations as of December 31st, 1935, and may be classified as "not in default."

3. *Bonds of Municipalities in Default.* Bonds of states of the United States and of the provinces of the Dominion of Canada and political subdivisions thereof, not eligible to amortization, shall be valued at the rates shown in this booklet (*not printed in this Report*).

Where any corporation, municipal or otherwise, has defaulted principal and/or interest on any outstanding liability, all securities of that corporation must be classified as in default and the promulgated values used in all cases.

4. *Stocks of Life Companies:* Stocks held by life insurance companies shall be valued, where eligible, in accordance with the second last paragraph of the Convention's resolution, i.e. cost or book value.

Omissions or inaccuracies in this publication or requests for additional information should be drawn to the attention of or made to the Secretary.

HARTLEY D. McNAIRN,
Secretary.

Toronto, January 17th, 1936.

APPENDIX III

UNLICENSED INSURANCE PLACED DURING 1935 BY SPECIAL INSURANCE BROKERS
LICENSED PURSUANT TO SECTION 259 OF THE INSURANCE ACT

NAME OF COMPANY	Barton & Ellis, Ltd.	Irish & Maulson, Ltd.	Merry, M. N.	Mitchell & Ryerson	Muntz & Beatty, Ltd.	Willis, Faber & Co., Ltd.	Total
Lloyds, Chicago.....	\$60,800						\$60,800
Economic Insurance Co., Ltd., London.....					\$27,760		27,760
National Petroleum.....							
Mutual Insurance Co. of Philadelphia, Pa.....					150,000		150,000
National Fire & Marine Insurance Co., N.J.....						\$15,000	15,000
Richmond Insurance Co., N.Y.....		\$164,214				79,500	243,714
Standard Insurance Co., N.Y.....					85,000		85,000
Gross Amount Insurance Placed.....	\$60,800	\$164,214			\$262,760	\$94,500	\$582,274
Amount Cancellations.....	\$85,000					\$87,400	\$172,400
Net Amount Insurance Placed.....	—24,200	\$164,214			\$262,760	7,100	409,874
Gross Amount in Force Dec. 31st, 1935.....	\$60,800	\$164,214			\$262,760	\$49,000	\$536,774
Gross Premiums.....	\$1,023	\$656			\$1,182	\$1,945	\$4,806
Return Premiums.....	251					2,014	2,265
Net Premiums Written.....	\$772	\$656			\$1,182	—\$69	\$2,541

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Algoma Mutual	Mutual	Sault Ste. Marie	H. Knight
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	R. G. Bailey
Bay of Quinte Agricultural	Mutual	Picton	Frank Eaton
Bertie and Willoughby Farmers'	Mutual	Wainfleet	F. J. King
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Plattsville	A. R. G. Smith
Brant County	Mutual	Brantford	Chas. McIntyre
Canadian Millers'	Mutual	Hamilton	Lt. Col. A. L. Noble
Caradoc Farmers'	Mutual	Mount Brydges	Archie Walker
Chosen Friends, Canadian Order Soc.	Fraternal	Hamilton	W. H. Montague
Civil Service Mutual Benefit	Fraternal	Ottawa	A. H. Brown
Clinton Township	Mutual	Beamsville	W. E. Boughner
Culross	Mutual	Teeswater	Thomas P. McDonald
Dereham and W. Oxford	Mutual	Ingersoll	J. Campbell
Dorchester, North and South	Mutual	Harrietsville	S. S. McDermand
Downie	Mutual	St. Paul's	Leslie Brown
Dufferin Farmers'	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Robt. E. Cowan
Dunwich Farmers'	Mutual	Iona Station	John McPherson
Easthope, South	Mutual	Tavistock	S. A. Goring
Economical	Cash-Mutual	Kitchener	Henry Knell
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	Frank H. Boyd
Empire Life Insurance Company	Stock	Kingston	C. P. Fell
Eramosa	Mutual	Rockwood	Jos. R. Rutherford
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Farmers' Central	Mutual	Walkerton	Moses Bilger
Farmers' Union	Mutual	Lindsay	Bruce McNevin
Federal Fire Insurance Co.	Stock	Toronto	W. S. Morden
Foresters, Canadian Order of	Fraternal	Brantford	W. M. Couper
Formosa	Mutual	Formosa	Jno. F. Waechter
Germania Farmers'	Mutual	Ayton	Andrew Schenk
Glengarry Farmers'	Mutual	Alexandria	E. L. McNaughton
Gore District	Cash-Mutual	Galt	A. R. Goldie
Grand River	Mutual	Caledonia	Whitfield Teasdale
Grenville Patron	Mutual	Spencerville	E. D. Perrin
Grey and Bruce	Mutual	Hanover	D. McKinnon
Guelph Township	Mutual	Guelph	J. P. Henderson
Halton Union	Mutual	Campbellville	W. A. Lasby
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Geo. Newcombe
Hamilton Police Benefit Fund	Fraternal	Hamilton	John Duffy
Hamilton Township	Mutual	Cobourg	E. H. Martyn
Hand-in-Hand	Stock	Toronto	W. R. Houghton
Hay Township	Mutual	Zurich	Geo. Armstrong
Hopewell Creek	Mutual	New Germany	A. G. Brohman
Howard Farmers'	Mutual	Ridgetown	R. L. Smyth
Howick Farmers'	Mutual	Wroxeter	Alex. Mc Kercher
Kent and Essex	Mutual	Merlin	Thos. R. Clark

DIX IV

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Sault Ste. Marie.	J. A. Donaghue.....	Sault Ste. Marie.	Lt.-Col. T. H. Elliott.	Sault Ste. Marie
Stella.....	A. N. Hitchins.....	Stella.....	E. C. McDonald.....	Stella
Galt.....	A. C. Becker.....	Ayr.....	A. L. Easton.....	Ayr
Picton.....	A. E. Welbanks.....	Milford.....	W. A. Davis.....	Picton
Ridgeway.....	E. O. Disher.....	Ridgeway.....	Jno. G. Wills.....	Wainfleet
St. Mary's.....	Jas. A. Highet.....	Science Hill.....	Thos. H. Driver.....	Science Hill
New Hamburg.....	R. W. Newton.....	Tavistock.....	Stuart Hastings.....	Plattsville
Scotland.....	U. O. Kendrick.....	Cainsville.....	E. M. Edy.....	Brantford
Norval.....	R. A. Thompson.....	Lynden.....	Miss V. McGregor.....	Hamilton
Muncey.....	C. M. Trott.....	Mt. Brydges.....	E. W. J. Sutherland.....	Mt. Brydges
Hamilton.....	E. J. Gott.....	Amherstburg.....	C. H. Fitch.....	Hamilton
Ottawa.....	.....	.....	J. J. McGill.....	Ottawa
Beamsville.....	C. Wismer.....	Jordan.....	G. A. Tinlin.....	Beamsville
Teeswater.....	Levi Boyle.....	Holyrood.....	F. G. Moffat.....	Teeswater
Salford.....	R. H. Mayberry.....	Ingersoll.....	C. H. Kipp.....	Ingersoll
Port Burwell.....	A. E. Jackson.....	Mossley.....	S. E. Facey.....	Harrietsville
Motherwell.....	A. J. Bradshaw.....	St. Paul's.....	Geo. Armstrong.....	St. Paul's
Shelburne.....	J. A. Marshall.....	Orangeville.....	J. A. Richardson.....	Shelburne
Galt.....	Wm. Shaw.....	Hespeler.....	W. R. Cross.....	Galt
Dutton.....	J. F. McMillan.....	Rodney.....	W. A. Galbraith.....	Iona Station
Woodstock, R. 6.	W. L. Schaefer.....	Tavistock, R. 3.	Edwin Caister.....	Tavistock
Kitchener.....	C. Kranz.....	Kitchener.....	F. W. Snyder.....	Kitchener
Glencoe.....	L. L. McTaggart.....	Appin.....	Herman Galbraith.....	Appin
Atwood.....	Thomas Cleland.....	Listowel.....	J. A. McBain.....	Atwood
Toronto.....	A. H. K. Russell.....	Toronto.....	L. T. Boyd.....	K'ngston
Rockwood.....	John Hindley.....	Rockwood.....	W. A. Dickieson.....	Rockwood
Dunnville.....	Walter Ebert.....	Cayuga.....	A. E. Havill.....	South Cayuga
Mildmay.....	John Oswald.....	Chesley.....	B. W. Schumacher.....	Walkerton
Reaboro.....	J. J. Robertson.....	Dunsford.....	Miss P. James.....	Lindsay
Toronto.....	J. J. Warren.....	Toronto.....	H. Begg.....	Toronto
Montreal.....	.....	.....	Alf. P. Van Someren.....	Brantford
Walkerton.....	Thos. Inglis.....	Clifford.....	Miss G. Kuntz.....	Formosa
Ayton.....	Adam Ries.....	Clifford.....	Miss Ada B. Fortune.....	Ayton
Lancaster.....	D. A. Ross.....	Martintown.....	V. G. Chisholm.....	Alexandria
Galt.....	Jno. R. Blake.....	Galt.....	J. N. MacKendrick.....	Galt
Cayuga.....	Wm. Bell.....	Cantfield.....	J. E. Stubbs.....	Caledonia
Prescott.....	Geo. Ferguson.....	Oxford Stn.....	W. M. Snyder.....	Spencerville
Chesley.....	A. McArthur.....	Priceville.....	Wm. Ruttle.....	Hanover
Guelph.....	D. Small.....	Guelph.....	A. B. Falconbridge.....	Guelph
Acton.....	D. Campbell.....	Moffat.....	A. T. Moore.....	Campbellville
Hamilton.....	.....	.....	Jas. Cochran.....	Hamilton
Hamilton.....	.....	.....	Jas. McKay.....	Hamilton
Port Hope.....	A. E. Eagleson.....	Cobourg.....	W. A. Hoskin.....	Cobourg
Toronto.....	Jos. Walmsley.....	Toronto.....	C. H. C. Fortner.....	Toronto
Exeter.....	Fred. J. Haberer.....	Exeter.....	H. K. Eilber.....	Crediton
Ariss.....	A. Newstead.....	Breslau.....	A. J. Frank.....	New Germany
Blenheim.....	David Wilson.....	Ridgetown.....	A. Gillanders.....	Ridgetown
Wroxeter.....	W. H. Gregg.....	Gorrie.....	J. H. Wylie.....	Wroxeter
Fletcher.....	Charles T. Sellars.....	Kingsville.....	T. B. Harvey.....	Merlin

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Lambton Farmers'	Mutual	Watford	J. P. McVicar
Lanark	Mutual	Perth	M. L. Dowdall
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	W. H. Salisbury
London Police Benefit Fund	Fraternal	London	W. J. McCullough
London Township	Mutual	Denfield	Homer J. Hardy
McGillivray	Mutual	Parkhill	Wm. E. Lee
McKillop	Mutual	Seaforth	Alex. Broadfoot
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nissouri	Mutual	Kintore	Harold M. Quinn
Norfolk	Mutual	Simcoe	Milton N. Porter
North Kent	Mutual	Dresden	J. E. Richardson
Oneida Farmers'	Mutual	Hagersville	David Smith
Ontario Commercial Travellers' Ass'n	Fraternal	London	D. S. McGugan
Ontario Equitable Life and Accident	Stock	Waterloo	Hon. C. A. Dunning
Ontario Farmers' Weather	Mutual	Grand Valley	Walter Richardson
Ontario Threshermen's Mutual	Mutual	Chatham	Byrell Harris
Ottawa Firemen	Fraternal	Ottawa	J. S. Lewis
Ottawa Police Benefit Fund Ass'n	Fraternal	Ottawa	Geo. McLeod
Otter	Mutual	Norwich	W. R. Carroll
Peel County	Mutual	Brampton	J. M. Dolson
Peel and Maryborough	Mutual	Drayton	P. J. Cunningham
Perth	Cash-Mutual	Stratford	G. G. McPherson, K.C.
Pilot Insurance Company	Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	F. X. Cadieux
*Provident Assurance Co.	Stock	Montreal, Que.	Hon. P. R. Du Tremblay
Puslinch	Mutual	Arkell	Thos. S. Doyle
Queen City	Stock	Toronto	W. R. Houghton
Saltfleet and Binbrook	Mutual	Hannon	B. E. Corman
Sons of England	Fraternal	Toronto	A. V. Hardwick
Sons of Scotland	Fraternal	Toronto	Dr. John Ferguson
Southwold Farmers'	Mutual	Shedden	Maxwell Hunter
St. Joseph Union of Canada	Fraternal	Ottawa	Dr. R. H. Parent
*Stanstead and Sherbrooke	Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	Cecil Wright
Toronto General Ins. Co.	Stock	Toronto	G. Larrett Smith, K.C.
Toronto Firemen's Benefit Fund	Fraternal	Toronto	Ralph C. Day
Toronto Police Benefit Fund	Fraternal	Toronto	John Wm. Elliott
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	W. H. Coates

*Incorporated under Quebec laws.

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Inwood	T. L. McCormick . . .	Watford, R. 5 . . .	A. G. Minielly	Watford
Perth	A. A. Bowes	Perth	J. E. Anderson	Perth
Napanee	A. Hartman	Odessa	D. A. Garrison	Napanee
Ilderton, R. 2 . . .	J. C. McIntyre	Komoka, R. 3 . . .	A. E. McKay	Ilderton, R. 2
London			P. W. Harpur	London
Denfield, R. 4 . . .	V. A. Tackabury	London, R. 6 . . .	Alfred T. Pattison . . .	Denfield, R.R. 2
Clandeboye	D. Drummond	Ailsa Craig	A. E. Taylor	Parkhill
Seaforth	John E. Pepper	Brucefield	M. A. Reid	Seaforth
Oshawa	D. M. Morgan	Claremont	P. G. Purves	Columbus
Toronto			Chas. M. Horswell . . .	Toronto
Kingston	D. A. Shaw	Kingston	W. T. Fortye	Kingston
Thamesford	D. E. Henderson	St. Mary's, R. 4 . .	E. J. Gleason	Lakeside
Pt. Dover	J. H. Lawrence	Vittoria	N. S. Boughner	Simcoe
Wallaceburg	J. B. McDowell	Thamesville	W. S. Holmes	Dresden
Hagersville	Allan Anderson	Caledonia	Knud Wodskou	Hagersville
London			Geo. T. Hair	London
Montreal, Que. . .	{ Sen. H. W. Laird . . .	Regina, Sask. . . .	M. J. Smith	Waterloo
	{ J. C. Breithaupt . . .	Kitchener		
	{ J. C. Haight, K.C. . .	Waterloo		
Grand Valley . . .	D. L. Gear	Orton	Miss N. M. Foster	Grand Valley
Chatham	E. S. Down	Shedden	Miss G. A. Rouse	Chatham
Ottawa			James J. O'Kelly	Ottawa
Ottawa			Jos. P. Downey	Ottawa
Norwich, R. 2 . . .	J. R. Johnson	Springford	H. C. Cayley	Norwich
Brampton	Albert Hewson	Weston	F. J. Thompson	Brampton
Rothesay	R. A. Cherrey	Drayton	Mrs. E. Cragg	Drayton
Stratford	H. W. Strudley	Perth	A. E. Dodds	Stratford
Detroit	C. C. Bowen	Detroit	N. G. Duffett	Toronto
L'Orignal	Geo. Menard	Casselman	B. G. Parisien	Alfred
Montreal	M. Raymond	Montreal	J. H. Pigeon	Montreal
Guelph	J. A. McPherson	Puslinch	Fred Roszell	Hespeler
Toronto	Jos. Walmsley	Toronto	H. F. Crighton	Toronto
Stoney Creek . . .	A. O. Smith	Hannon	R. E. Smith	Ancaster
Toronto	W. L. Baynes-Reid . . .	Toronto	W. V. Oglesby	Toronto
Toronto			Robt. Lewis	Toronto
Southwold Stn. . .	Jno. A. Campbell	St. Thomas	John H. Sells	Shedden
Ottawa			Charles Leclerc	Ottawa
Sherbrooke, Que. .	C. B. Howard	Sherbrooke, Que. .	J. G. Armitage	Sherbrooke
Stratford			A. S. Kappelé	Stratford
Toronto	{ Rt. Hon. A. Meighen	Toronto	W. P. Fess	Toronto
	{ W. P. Fess	Toronto		
Toronto			G. A. Lascelles	Toronto
Toronto			Insp. Wm. Kelly	Toronto
Waterford	C. D. Renner	Waterford	D. A. Hill	Waterford
Exeter	Samuel Norris	Staffa	B. W. F. Beavers	Exeter

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President or Principal Officer
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	W. G. Weichel
Waterloo, North, Farmers'	Mutual	Waterloo	H. Bowman
Wawanosh, West	Mutual	Dungannon	Ernest Ackert
Wellington	Stock	Toronto	H. Begg
Western Farmers' Weather	Mutual	Woodstock	Jas. Donaldson
Westminster Township	Mutual	Wilton Grove	M. E. Hooper
Williams, East	Mutual	Kerrwood	Jno. McCallum
Yarmouth	Mutual	St. Thomas	C. A. Campbell

DIX IV—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Jarvis.....	Geo. E. Pond.....	Selkirk.....	Geo. L. Miller.....	Jarvis
Waterloo.....	J. H. Simpson.....	Guelph.....	F. H. Moser.....	Waterloo
Ariss.....	L. Hagey.....	Preston.....	Jos. H. Woods.....	Waterloo
Holyrood.....	Dan MacKay.....	Ripley, R.R.....	G. C. Treleaven.....	Dungannon
Toronto.....			W. H. Buscombe.....	Toronto
Listowel.....	Geo. McIntosh.....	Embro.....	H. W. Sutherland....	Woodstock
Lambeth.....	Geo. T. Gartley.....	Wilton Grove...	R. S. Nichol.....	WiltonGr., R.R. 2
Denfield, R. 3..	W. N. McLeish.....	Kerrwood, R. 3..	Jno. A. McLeish....	Kerrwood, R.R. 3
Belmont.....	C. E. Locke.....	St. Thomas....	A. E. Bucke.....	St. Thomas, R.R. 8

APPENDIX V
CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1930-34
 (EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED				FRAME UNPROTECTED				BRICK PROTECTED				BRICK UNPROTECTED				FIRE-PROOF				Class No.
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)			
2	\$ 94,860	\$ 77,757	81.97	\$ 107,309	\$ 102,232	95.27	\$ 15,708	\$ 10,672	67.94	\$ 4,707	\$ 1,292	27.45	\$ 372	\$		\$ 3,372	\$		2		
4	101,726	71,921	70.70	114,272	48,974	42.86	908,271	746,737	82.22	130,942	36,263	27.69	5,974	2,338	39.14	5,974	2,338	39.14	4		
6	60,569	7,979	12.89	34,998	38,153	108.96	608,907	252,161	41.41	45,899	11,949	26.03	22,777	482	2.12	22,777	482	2.12	6		
8	92,723	19,601	21.14	212,964	66,154	31.06	1,143,833	436,266	38.16	223,936	48,663	21.73	131,166	20,714	15.79	131,166	20,714	15.79	8		
10	9,304,812	4,300,179	44.39	3,255,711	2,618,193	80.42	8,700,864	3,325,202	38.22	687,867	348,787	50.71	46,466	10,914	23.49	46,466	10,914	23.49	10		
14	72,138	40,694	56.41	2,286,889	1,326,219	59.30	9,450	13,105	138.68	29,319	5,247	17.90	668	93	13.92	668	93	13.92	14		
16	14,003	29,327	209.45	3,580,051	3,816,065	106.59	4,250	13,105	318.68	197,153	132,243	67.17	372			197,153	132,243	67.17	16		
22	101,122	51,799	51.22	37,715	21,424	56.80	47,270	7,951	16.82	3,708	84	1.96	572			3,708	84	1.96	22		
24	31,975	19,944	62.37	21,184	4,524	21.21	238,071	28,556	11.99	36,632	2,883	7.87	72,251	1,321	1.83	72,251	1,321	1.83	24		
101	1,185,303	591,043	50.86	676,525	420,745	62.11	4,305,496	2,318,586	53.85	316,068	113,025	35.76	19,238	17,976	6.01	19,238	17,976	6.01	101		
102	57,689	17,083	29.61	35,777	16,038	46.31	178,958	71,264	39.85	17,428	5,102	29.28	12,283	60	0.46	17,428	5,102	29.28	102		
103	13,778	6,083	44.19	2,570	4,156	160.33	2,570	4,156	160.33	7,649	1,585	20.32	4,500	87	1.93	7,649	1,585	20.32	103		
110	38,071	3,220	8.47	13,202	2,258	17.35	225,150	240,144	106.72	11,531	13,768	19.40	1,574			11,531	13,768	19.40	110		
112	6,814	3,549	52.08	3,492	2,638	75.54	6,814	2,638	38.74	364	304	83.57	1,208			364	304	83.57	112		
114	107,485	165,719	167.36	27,925	18,952	67.87	632,788	828,938	131.14	26,351	20,305	76.73	4,003	3,093	22.11	26,351	20,305	76.73	114		
124	7,206	29,418	41.31	3,331	7,860	19.93	30,758	63,068	207.48	2,801	1,335	47.85	3,938	2,171	55.49	2,801	1,335	47.85	124		
128	2,758	2,115	93.67	1,342	9,816	38.45	30,770	44,856	145.76	44,891	4,257	10.33	4,971	271	6.47	44,891	4,257	10.33	128		
130	1,691	98,369	145.04	2,666	9,160	38.71	70,763	44,856	63.51	18,997	5,366	28.25	8,277	10,043	23.76	18,997	5,366	28.25	130		
132	59,345	39,417	66.42	23,050	5,143	22.31	266,631	185,704	69.68	178.13	33	18.57	9,880	10,043	23.76	178.13	33	18.57	132		
136	231,874	47,258	52.24	103,627	74,052	71.47	442,707	181,137	40.92	18,666	2,798	14.99	6,965	572	8.21	18,666	2,798	14.99	136		
138	35,962	14,961	41.60	9,600	6,780	8.13	40,720	102,714	53.23	20,883	11,578	55.44	13,633	435	3.14	20,883	11,578	55.44	138		
140	155,270	91,702	59.08	131,923	87,409	66.33	479,837	328,355	68.42	96,579	29,292	30.66	7,398	188	1.38	96,579	29,292	30.66	140		
142	8,813	25,230	286.28	1,178	2,261	191.94	47,221	136,215	288.42	176.40	12,568	30.37	4,077	8,469	114.48	176.40	12,568	30.37	142		
144	156,202	107,080	68.55	102,411	54,524	53.24	352,914	131,077	37.14	41,382	12,568	30.37	4,077	260	6.38	41,382	12,568	30.37	144		
154	3,399			2,166			20,301			2,424			1,204			2,424			154		
156	30,629	10,737	35.06	40,546	18,537	45.72	122,327	58,745	47.98	19,059	4,853	25.46	5,263	690	13.11	19,059	4,853	25.46	156		
160	406,108	332,831	81.96	162,811	129,671	79.65	1,641,377	1,276,263	77.76	84,159	42,716	50.76	57,519	10,729	18.65	84,159	42,716	50.76	160		
164	267	89	33.33	1,375	1,276	92.87	4,532	12,544	276.79	43,384	9,830	22.66	4,338	5	1.14	43,384	9,830	22.66	164		
168	38,318	4,680	12.21	12,109	12,109	100.00	515,942	163,141	31.62	43,881	3,590	8.15	308,180	5,856	1.90	43,881	3,590	8.15	168		
176	40,451	22,374	55.31	37,790	26,351	136.60	147,040	169,025	114.95	6,815	3,590	52.68	4,783	696	14.54	6,815	3,590	52.68	176		
184	1,957	2,345	118.83	4,193	2,182	52.04	22,221	11,728	52.78	4,723	3,590	75.69	4,433	4		4,723	3,590	75.69	184		
188	5,718	3,933	68.78	188,604	107,247	56.86	5,428	5,062	93.26	209,382	76,796	37.11	16,070	519	3.23	209,382	76,796	37.11	188		
186	149,176	80,737	54.12	712,340	404,769	56.82	307,231	293,882	95.66	206,044	76,796	37.11	1,022	519	3.23	206,044	76,796	37.11	186		
196	2,922	7	0.24	679	529	77.91	13,652	20,056	146.91	1,421	260	18.26	1,022	519	3.23	1,421	260	18.26	196		
197	16,531	804	4.86	10,709	7,553	70.53	11,201	91	0.81	856	29	3.39	748	103	13.74	856	29	3.39	197		
200	895,208	394,835	44.11	395,650	205,301	51.89	2,266,310	736,549	32.50	166,126	85,860	51.68	5,952	1,103	18.53	166,126	85,860	51.68	200		
254	18,341	3,058	16.67	5,961	2,737	45.92	63,179	16,477	26.17	2,352	260	11.06	4,095	103	2.54	2,352	260	11.06	254		
256	1,225	1,186	96.86	1,063	13,030	1,225.78	4,509	14,677	31.74	2,447	16,685	152.08	187	119	63.64	2,447	16,685	152.08	256		
260	355,274	286,134	80.54	164,810	221,538	134.42	478,245	434,532	90.86	10,971	16,685	152.08	41,435	40,257	97.16	10,971	16,685	152.08	260		
266	4,260	1,375	32.28	2,355	5,483	234.82	4,320	1,529	35.39	126	674	534.96	369	266	266	126	674	534.96	266		
268	12,328	2,512	20.38	1,929	5,187	268.90	60,334	13,945	23.11	674	1,203	177.73	26,743	1,203	4.50	674	1,203	177.73	268		
276	20,155	9	0.04	6,770	10,665	157.53	11,485	697	6.06	4,541	1,008	22.21	550	284	278	4,541	1,008	22.21	276		
280	7,529	6,707	89.08	1,444	16,962	1,175.31	16,962	143,816	847.87	1,069	32,921	3,079.61	1,570	104,370	6,647.77	1,069	32,921	3,079.61	1,570	280	

APPENDIX V—Continued
CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1940-34
 (EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND FACTORY MUTUALS)

Class No.	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF			Class No.
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	
502	\$ 354			\$	\$		\$ 68			\$	\$		\$ 62			502
504	1,527			198			11,906	207	1.74	329			11,823	45	.38	504
506	4,810	1,600	33.26	1,810			12,807	1,425	11.13	2,584			3,028			506
508	4,802	2,010	41.86	3,120			16,392	1,415	8.63	2,554			3,040			508
510	2,144			47			3,408		6.69	9			582			510
514	13,429	8,025	64.23	10,847	3,586	813.15	16,474	15,158	92.35	440			1,658			514
516	1,937	18,419	950.90	17,228	17,228	188.88	58,810	48,810	82.79	1,658	4,000	241.25	1,527			516
522	3,447	2,141	62.11	2,141			28,086	28,085	100.00	169			1,527			522
526	3,380			4,157			57,410	2,147	3.74	21,094	169	5.22	2,870			526
528	13,151	8,703	66.58	11,824	7,634	64.55	78,373	42,495	54.22	17,932	9,112	50.81	895			528
532	18,696	103		11,700	160		531			222			43			532
534	3,977	402		75,224	51,721	68.77	16,493			7618	4,188	54.98	263			534
604	97,272			1,889			64,174	11,200	17.45	2,812			1,996			604
606	17,455	2,491	14.30	25,458	6,692	23.04	40,190	12,784	31.81	10,290	2,944	28.61	39,466	5,572	14.12	606
610	159,325	85,192	53.44	161,534	99,676	61.71	513,571	384,580	74.88	57,901	41,883	72.34	60,130	11,913	19.81	610
622	105,342	51,172	48.63	621,522	315,426	50.75	19,037	4,201	18.16	48,588	5,765	11.87	3,257	1,349	41.42	622
624	192,049	63,429	33.03	22,585	8,611	38.13	19,037	7,631	40.09	622			490			624
626	1,018	37		417			1,085	3,544	326.64	142			116			626
628	3,152	248		2,354	102		1,401	113	8.07	Cr.			291			628
630	352,048	120,134	34.12	219,460	93,062	42.40	186,628	34,505	18.49	11,524	1,313	11.39	37,604	6,535	17.38	630
636	292,892	128,237	43.78	173,356	117,226	67.62	945,049	310,024	32.78	110,729	24,765	22.37	97,234	1,896	1.95	636
642	1,975			1,754	150		1,634			Cr.			60			642
648	32,915	7,503	22.80	18,728	42,536	227.13	3,517	126	3.58	967			1,379			648
650	375,030	163,542	43.61	797,723	1,227,976	153.94	11,757	13,093	111.36	1,502	9,665	643.48	2,349			650
652	114,298	37,746	33.08	67,868	39,076	57.58	6,071	231	3.80	496			230			652
654	35,203	20,809	58.93	60,552	5,482	9.05	27,395	1,520	5.55	3,064			2,301			654
656	475,441	220,486	46.38	632,689	381,416	60.28	323,951	366,057	44.43	59,417	18,992	31.96	78,097	9,786	12.53	656
670	136,328	103,625	76.01	369,145	164,125	44.46	278,683	107,155	38.45	18,581	6,825	36.73	29,075	29,630	101.91	670
672	13,707	18,011	131.40	102,397	161,342	157.57	14,121	1,312	9.29	3,638	211	5.80	5,354	38	7.12	672
674	27,400	6,166	22.50	3,023	101		30,438	7,274	23.90	458			5,547	111	2.00	674
680	22,763	36,395	159.89	15,828	21,169	136.33	342,575	86,944	25.38	16,907	2,117	12.52	132,214	33,951	25.68	680
682	3,117			433,819	271,499	62.58	1,171	104	8.88	282			262			682
686	8,519	3,166	37.19	142,849	50,450	35.32	14,397	5,494	38.16	6,823	1,857	27.22	7,106	115	34.85	686
702	107,657	24,166	22.46	268,017	76,833	28.67	208,197	109,574	52.63	27,741	1,516	5.46	3,251	45.75	14.12	702
704	8,743			235	508		395			179			188			704
706	952	1,524	160.08	1,767	12,083	683.81	1,408	3	21	3			177			706
708	685	131		66	290		60	143	238.33	8			189			708
710	46			37	688	244.84	642	5,277	19.03	374	452	120.86	173	9	2.24	710
712	217			286			1,589	916	57.65	27			402			712
714	35,700	9,202	25.78	41,527	13,385	32.16	3,292	912	24.31	15			3,639	73	2.01	714
720	469			452			527	828	157.12	11			106			720

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1930-1934

Year	1,880	1,328	70.64	1,172	25,079	3,714	14.81	808	5,666	105	1.85
802	11,118	6,062	54.52	901	700,466	114,735	16.38	5,853	144,922	15,458	10.67
804	8,371	3,336	39.85	1,944	329,340	72,221	21.93	6,041	59,551	12,157	20.41
820	152,290	19,879	13.05	32,888	424,642	165,274	38.92	22,031	7,392	10,481	141.79
842	33,130	11,762	35.50	3,870	493,535	127,456	25.83	16,946	45,890	3,431	7.48
852	12,257	24,708	201.58	1,873	114,841	33,516	29.18	4,036	6,367	399	6.27
858	83,517	1,064	1.27	17,437	196,993	38,068	19.32	9,937	39,474	6,715	17.01
862	8,856	28,327	319.86	2,997	282,340	265,872	94.17	12,664	37,969	38,927	102.52
866	188,943	36,192	22.77	51,237	2,635,826	791,965	30.05	145,754	357,222	86,775	24.29
886	30				11,295	30	.27		409	85	20.78
896	16,836	889	5.28	5,665	148,986	22,175	14.88	4,464	21,413	1,866	8.71
952	319			61	15,658	1,951	12.46	124	12,984	397	3.06
956	19,674,746	9,700,248	49.30	20,050,613	40,543,171	20,290,992	50.05	3,963,296	3,496,175	737,086	21.08

Year	FRAME PROTECTED			FRAME UNPROTECTED			BRICK PROTECTED			BRICK UNPROTECTED			FIRE-PROOF		
	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)	Premiums Written	Claims Paid	Ratio (%)
1930	\$ 4,370,304	\$ 2,499,966	57.20	\$ 4,622,003	\$ 3,240,330	70.11	\$ 8,955,205	\$ 5,021,252	56.07	\$ 953,798	\$ 476,210	49.93	\$ 724,701	\$ 283,714	39.15
1931	4,175,876	2,193,128	52.52	4,285,993	3,701,471	86.36	8,872,260	4,533,952	51.10	902,374	327,547	36.29	733,872	117,176	15.96
1932	3,975,160	1,880,683	47.31	3,948,281	3,592,468	90.99	7,921,838	3,946,587	49.82	786,732	267,088	33.95	654,512	114,150	17.44
1933	3,560,406	1,702,476	47.82	3,538,534	2,785,007	78.71	7,301,424	3,798,207	52.02	678,533	294,623	43.42	680,358	110,241	16.20
1934	3,593,000	1,423,995	39.63	3,655,802	2,208,729	60.42	7,492,444	2,990,994	39.92	641,858	280,155	43.65	702,732	111,805	15.91
Totals	19,674,746	9,700,248	49.30	20,050,613	15,528,005	77.45	40,543,171	20,290,992	50.05	3,963,296	1,645,623	41.52	3,496,175	737,086	21.08

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS NO.	NON-HAZARDOUS	CLASS NO.	
2.	Barns and Stables, Private, other than farm.	140.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment, Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, retail.
4.	Churches and Chapels.	142.	Mercantile Stocks—Hardware, Iron and Steel Bars and Piping, Cutlery, Surgical Instruments, Machinery, Belting, Mill Equipment Supplies, Stoves, Tinware, House Furnishings, Wooden, Willow and Basketware, wholesale.
6.	City and Town Halls, Courthouses, State Capitols, Armories, Fire Department Houses, Libraries (Public), Museums of Art, and Natural History.	146.	Household Furniture in Mercantile Buildings.
8.	Colleges, Universities, Boarding Schools, Convents, Schools and Academies, with or without dormitories.	154.	Mercantile Stocks—Liquors and Wines, wholesale.
10.	Dwellings without Barns or with Barns Attached (excluding seasonal and farm risks), Apartment and Flat Houses, Palatial Dwellings. (Apartment Houses having one general Dining Room, classify with Hotels, see 620.)	156.	Lodge and Society Rooms (Masonic, Oddfellows, etc.), Contents only.
14.	Dwellings and Outbuildings—Summer or Winter only.	160.	Mercantile Stocks — Miscellaneous, wholesale and retail.
16.	Farm Risks (buildings and contents), including Live Stock.	164.	Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
22.	Garages (private).	168.	Offices and Banks, Telephone Exchanges, Buildings and Contents.
24.	Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.	176.	Restaurants, Contents only.
		180.	Saloons (Liquor), Contents only.
		184.	Stores, Country (Remote or Crossroad), usually of moderate or small values, Buildings and Contents.
	MERCANTILE	186.	Stores, General (village or city), including Department Stores, Contents only.
101.	Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (see 168, 200, 184 and 186).	196.	Mercantile Stocks — Tobacco, Cigars, Smokers' Articles, wholesale.
103.	Mercantile Buildings with Wholesale Occupancy exclusively.	197.	Wharf Risks, Ferry Houses, Contents.
102.	Mercantile Stocks—Agricultural Implements, Automobile and Carriage Sales-rooms.	200.	Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.
110.	Mercantile Stocks—Boots and Shoes, retail.		
112.	Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.		WAREHOUSES
114.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.	254.	Cold Storage, Contents only.
116.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.	256.	Cotton (no compressing), Building and Contents.
124.	Mercantile Stocks—Drugs, Chemicals and Medicines, retail.	260.	General Storage, not specifically classed, Contents only.
126.	Mercantile Stocks—Drugs, Chemicals and Medicines, wholesale.	266.	Fibres (other than Cotton and Wool and Tobacco), Contents only.
128.	Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, retail.	268.	Household Furniture, Contents only.
130.	Mercantile Stocks—Dry Goods, Woollens, Carpets and Notions, Chinese and Japanese Goods, wholesale.	276.	Tobacco, Building and Contents.
132.	Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.	278.	Whiskey, Building and Contents.
136.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.	280.	Wool, Contents only.
138.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.		
			MANUFACTURING SPECIALS
			WOODWORKERS
			(Building and Contents)
		300.	Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX V—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS NO.	CLASS NO.
302. General Woodworking, without power, including Carpenter and Cabinet Shops, Looking Glass and Picture Frame Factories, Cooper Shops.	370. Cereal Mills—Grist and Feed Mills and Rice Mills.
304. General Woodworking, with power and without finishing, Chair, Pail, Tub, Tank, Bobbin, Ladder, Wooden Toy Factories, Match Factories, Moulding, Turning, Wheel, Hub, Spoke and Spool Factories—Carpenter Shops with power.	372. Chemical Works of the milder hazards.
306. Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.	374. Chemical Works of hazardous nature or with explosive hazard.
308. Marine Railways, Shipyards, Boat Building, Dry Docks.	386. Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
316. Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.	388. Coal Breakers and Mining Buildings—Anthracite.
318. Saw Mills.	390. Coal Tipples and Top Works—Bituminous.
320. Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.	394. Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
METAL WORKERS	
(Building and Contents)	
322. Automobile Factories.	396. Confectionery, Chocolate and Chewing Gum Factories.
324. Heavy Metal Workers Generally—Foundries for Iron, Brass, Type Work and Stoves—Furnaces, Rolling Mills, Machine Shops (with Foundries connected)—Boiler Shops, Nut and Bolt Works, Bicycle and Firearms Factories, Locomotive Works, Wireworking and Drawing, Machine Shops without Foundries.	402. Cotton Gins.
326. Light Metal Workers generally—Hardware Factories for manufacturing Cutlery, Copper or Brassware, Axes, Tools, Nails, Tacks, Pins and Needles—also Clock Factories if no woodworking, Jewellery, Watch, Dental, Scientific and Surgical Instrument Factories Miscellaneous Metal Workers, not otherwise specified, Silver, Aluminum and Tableware Factories—Electro-plating.	404. Cotton Mills (Full Process).
338. Stamping Works—Tin, Hollowware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.	406. Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
OTHER OCCUPATIONS	
(Building and Contents)	
346. Bakeries and Macaroni Factories.	412. Distilleries and Rectifying Works (Steam).
350. Bleacheries, Dye and Print Works.	416. Electric Light and Power Plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
352. Boot, Shoe, Slipper, Heel and Counter Factories.	418. Fertilizer and Phosphate Factories.
354. Breweries.	420. Flour Mills.
356. Brush and Broom Factories.	424. Fur Hat, Fur Cutting, Forming and Dressing Mills.
358. Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.	426. Glass Works.
366. Celluloid Works—Celluloid and Celluloid Goods Factories.	430. Grain Elevators and Warehouses—Terminal.
368. Cement Mills.	432. Grain Elevators and Warehouses—Country.
	438. Hemp and Jute Mills—Cordage and Bagging Factories—Waste and Shoddy Mills, Carpet Lining and Batting Factories.
	442. Ice Factories.
	446. Laundries (hand or power)—Cleaning Establishments.
	450. Leather Goods Factories (except Boot and Shoe), such as Harness, Saddlery, Pocketbook, Glove, Bag, Leather Trunk, Whip and Sporting Goods.
	452. Malt Houses.
	458. Mining Risks (other than Coal, including Mining Dredges).
	460. Miscellaneous Manufacturing Establishments, not otherwise classified.
	464. Oil Works—Vegetable.
	466. Oil—Vegetable—in tanks.
	468. Oil Works—Fish.
	470. Oil Works—Minerals—Refineries, Oil Derricks, Pipe Lines.
	472. Oil—Mineral—in Tanks or Sumps.
	474. Packing Houses, Slaughtering, Rendering, Oleomargarine, Lard, Candle, Crude Glycerine and Glue Works.
	476. Paint, Varnish, White Lead and Oil Colour Works—Turpentine Refineries, Printing Ink Works.
	480. Paper, Pulp, Leather Board and Straw Board Mills.
	484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
	486. Printing Establishments, Lithographers, Book Binderies.

APPENDIX V—Concluded

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS

CLASS
NO.

490. Rubber Mills—Including Manufacture of Rubber Goods and Clothing.
 492. Salt Works.
 494. Silk Mills.
 498. Soap Factories (when insured separately from Packing Houses or other plants).
 502. Sugar Houses.
 504. Sugar (Cane and Beet) Refineries.
 506. Tanneries—(Heavy Leather).
 508. Tanneries—(Light Leather, Currying Shops, Morocco Works and Leather-making generally without japanning).
 510. Tanneries—(Light), with Japanning or Enamelling.
 514. Tobacco, Cigar, Cigarette and Snuff Factories.
 516. Tobacco Stemmeries, Prizeries and Re-handling Houses.
 522. Weaving and Knitting Mills (no Preparatory Process), Embroidery and Lace Curtain Factories.
 526. Wineries.
 528. Woollen Mills (full process—all Wool or Mixed Stocks, Worsted, Carpet, Knitting, Felting, Wool Hat Factories).
 533. Pulpwood in connection with mills.
 534. Pulpwood, Cordwood, Ties, Bark or Logs, when in bush or beside railway tracks.

NON-MANUFACTURING SPECIALS

(Building and Contents)

604. Asylums—Insane and Inebriate, Poor Farms and Alms Houses, Jails, Prisons, Penitentiaries and Reform Schools.
 606. Barns and Stables (public)—Livery, Sales, Bus, Express, Hotel and Boarding.
 617. Builders' Risks—Buildings in Process of Construction.
 620. Club Houses (city), Y.M.C.A., Y.W.C.A.—Gymnasiums and Hotels and Boarding Houses (all the year round).
 622. Club Houses (country), Boat and Bath Houses, Yacht and Rowing Clubs, Hotels and Boarding Houses (Summer or Winter only).
 624. Coal and Wood Yards, Coal Trestles.
 626. Cotton Compresses, with Warehouses with Platforms if communicating therewith.
 628. Cotton Yards and Platforms, when not communicating with Compress.
 630. Exhibition Buildings, Carousels, Rinks, Fair Grounds, Race Tracks, Ball Grounds and Similar Amusement Properties.

CLASS
NO.

636. Garages (public).
 642. Hay Presses and Barns.
Hotels, see 620 and 622.
 648. Ice Storage Houses.
 650. Lumber Yards, Wholesale and Mill.
 652. Lumber Yards, retail.
 654. Marble and Stone Yards with Power and Mills (not stone crushers).
 656. Miscellaneous Non-manufacturing Specials not otherwise classified.
 670. Steam Railway Risks—(excluding Merchandise for other parties in Freight Houses), Street Railway and Traction Properties, including Storage and Operating Houses.
 672. Steamers, Vessels, Tugs, Ferry Boats, Marine Dredges, Yachts—Shipping in Port or Laid Up.
 674. Stock Yards.
 680. Theatres and Opera Houses, Moving Picture Houses.
 682. Tobacco Barns.
 686. Tobacco-curing Barns Using Artificial Heat.

MISCELLANEOUS

702. Floaters, except Automobile and Cotton.
 703. Grain Growing in Fields.
 704. Hay and Grain in Stacks in Field.
 705. Floaters, Automobiles.
 706. Cotton, all classes not otherwise provided for, including Floaters.
 708. Motion Picture Studios.
 710. Films Stored at Studios.
 712. Film Exchanges.
 714. Oil and Gasoline Filling Stations.
 720. Standing Timber.

AUTOMATIC SPRINKLERED RISKS

(Building and Contents)

802. Miscellaneous—Non-hazardous.
 804. Miscellaneous—Mercantile Risks.
 820. Miscellaneous—Warehouses.
 842. Miscellaneous—Woodworkers.
 852. Miscellaneous—Metal Workers.
 858. Leather Workers.
 862. Cereal, Flour and Rice Mills and Elevators.
 866. Textile and Cloth Workers.
 886. Miscellaneous Manufacturing Specials not otherwise classified.
 952. Miscellaneous Non-manufacturing Specials.
 956. Street Railway and Traction Properties.

APPENDIX VI

RE "THE AUTOMOBILE INSURANCE ACT" AND STANDARD FORMS

(Note.—The following is an extract from the "Foreword" and "Table of Contents" of the pamphlet containing the Automobile Insurance "Standard Forms" recommended to the Association of Superintendents of Insurance of the Provinces of Canada by the Committee of Underwriters and approved for use under the uniform automobile insurance Acts in all provinces (except Quebec). This foreword replaces the "Letter of Transmittal and Approval" dated August 1st, 1935.

ASSOCIATION OF SUPERINTENDENTS OF INSURANCE
OF THE PROVINCES OF CANADASTANDING COMMITTEE ON
AUTOMOBILE INSURANCE STANDARD FORMS

This pamphlet (as amended to date) contains the automobile insurance "Standard Forms" (not printed in this Report) which have been recommended to the Standing Committee on Automobile Insurance Standard Forms of this Association by the Committee of Underwriters for use under *The Uniform Automobile Insurance Act*. The Standing Committee has concurred in the recommendations of the Committee of Underwriters, and the "Standard Forms" and "General Instructions" which follow herein (not printed in this Report) have been placed on file with the Superintendent of Insurance or other supervising official in every province of Canada (except Quebec). In accordance with the agreement entered into between all provinces such approval and filing automatically carries approval under the uniform Act in all provinces.

All application, endorsement and policy forms not included herein must be filed with the Superintendent in each province for special approval in strict conformity with the Act.

Complete information as to the work of the Standing Committee of this Association and as to the proceedings, personnel, etc., of the Committee of Underwriters will be found in the "Minutes of Proceedings" of the Annual Conferences of the Association.

Additional copies of this loose-leaf booklet of "Standard Forms" and of new or reprinted pages may be obtained at cost direct from the printers, Thompson and Sons, Limited, 384 Adelaide Street West, Toronto.

All communications respecting automobile insurance Standard Forms should be addressed to Mr. John Edwards, F.C.A.S., Actuary, Ontario Insurance Department, Parliament Buildings, Toronto, who is Secretary of the Committee of Underwriters and of the Standing Committee on Automobile Insurance Standard Forms.

HARTLEY D. McNAIRN,
Chairman.

August 1st, 1936.

STANDARD FORMS

Revised to August 1st, 1936

I. ENDORSEMENT FORMS:

- (1) Passenger Hazard Included Endorsement.
- (1a) Restricted Passenger Hazard Endorsement.
- (2) Drive Other Automobiles Endorsement (Restricted Form).
- (2a) Drive Other Automobiles Endorsement (Broad Form).
- (3) Employer's Liability Endorsement (Named Employees).
- (3a) Employer's Liability Endorsement (Employees not Named).
- (4) Permission to Carry Explosives Endorsement.
- (5) Permission to Rent or Lease Endorsement.
- (6) Permission to Carry Passengers for Compensation or Hire Endorsement.
- (7) Inclusive Coverage Endorsement.
- (8) Automobile Plate Glass Endorsement.
- (9) Permission to Use Trailer Endorsement.
- (10) Farmer's Truck Endorsement.
- (11) Automobile Salesmen and Garage Employees Policy Written at Private Passenger Car Rates Endorsement.
- (12) Additional Coverage Endorsement.
- (13) Deleted Coverage Endorsement (Insured's Form).
- (13a) Deleted Coverage Endorsement (Insurer's Form).
- (14) Funeral Directors Endorsement.
- (15) Substitution or Addition of Automobile Endorsement.
- (16) Winter Cancellation Endorsement.
- (17) Reinstatement of Winter Cancellation Endorsement.
- (18) Radio Endorsement.
- (19) \$50 Deductible Property Damage Endorsement.
(Commercial and Public Automobiles.)

- (20) More Automobiles than Operators Endorsement.
- (21) Automatic Coverage Endorsement. (Fleets.)
- (22) Motorcycle Endorsement. (Theft.)
- (23) Mortgage Endorsement.
- (24) Fire Apparatus Endorsement.
- (25) Alteration Endorsement.
- (26) Additional Insured Endorsement (Garage Payroll Form).
- (27) Automobile Service Station Endorsement (Garage Payroll Form).
- (28) Excluding Named Person Endorsement.

II. APPLICATION FORMS:

- (1) Owner's Form.
- (2) Driver's Form.
- (3) Application and Agreement for Winter Cancellation.
- (4) Garage Payroll Form.

III. POLICY FORMS:

- (1) Owner's Form (revised July 1st, 1935).
- (2) Driver's Form.
- (3) Standard Automobile Renewal Certificate.
- (4) Garage Payroll Form.

APPENDIX VII

AUTOMOBILE INSURANCE LOSS-COST EXPERIENCE IN ONTARIO
FOR POLICY YEARS 1931, 1932, 1933, 1934 AND 1935.

The following statistical tables, numbered 1 to 14, inclusive, have been filed by the Canadian Underwriters' Association, the statistical agency designated to compile the Ontario Automobile Insurance Loss-Cost Experience pursuant to Section 69a of *The Insurance Act*.

Tables 1 (a) (b) (c). *Private Passenger Public Liability Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935 developed as of June 30th, 1936.*

Table 1 (a) furnishes experience covering "passenger hazard" only, and Table 1 (b) public liability, excluding passenger hazard. Table 1 (c) includes both classes of coverage shown in Tables 1 (a) and 1 (b). Reference to column 6 of Table 1 (c) indicates a downward trend in the loss-cost due, no doubt, in part to the 1935 amendment to The Highway Traffic Act respecting the non-liability for injuries to gratuitous passengers. Column 9 of the same Table indicates that the public liability coverage has been written by insurers at a loss for the five-year period.

Table 2. *Private Passenger Property Damage Liability Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

Little trend is indicated in the loss experience for property damage for the five-year period, 1931-1935, inclusive, except in the percentage of losses incurred to premiums earned, which appears to be definitely upward.

Tables 3 and 4. *Private Passenger Collision Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

By reference to Table 3, Column 2, it will be seen that 1935 produced a much larger volume of business written for collision coverage compared with former years. Column 6 of the Table also indicates an increase in loss-cost due largely to the upward trend in the claim frequency. Also, by reference to column 9 of Table 3, a definite upward trend is noted in the loss ratio. Table 4 furnishes the collision experience separately by coverages.

Table 5. *Private Passenger Fire Damage Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

By reference to Table 5 it will be seen that the experience on private passenger cars insured against fire continues to be favourable, which is reflected in the larger number of cars insured for this hazard, with a reduction in the earned premiums. The loss ratio shown in column 9 of the Table indicates a continued favourable experience to the companies.

Table 6. *Private Passenger Theft Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

Little variation or trend is noted in the five-year period as regards loss-cost and claim frequency (columns 6 and 7 of the Table). The loss ratio continues to be favourable to companies notwithstanding that a larger number of cars insured for the last four years (1932-1935) progressively produced a smaller premium income with a resulting rise in loss ratio.

Table 7-12, inclusive. *Commercial Automobile Insurance Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

On account of lack of sufficient volume the experience reported for commercial vehicles is merely a guide and is not very reliable for the purpose of rate-making. These Tables show separately the commercial Public Liability, Property Damage, Collision, Fire and Theft.

Tables 13 and 14. *Public Vehicles (including buses, taxis, jitneys and liveries), Fleets, Garages, Automobile Dealers and Manufacturers. Experience in Ontario for the complete policy years 1931, 1932, 1933 and 1934, and the incomplete policy year 1935, developed as of June 30th, 1936.*

These Tables show the premiums earned, losses incurred with the resultant percentage of losses incurred to such premiums earned for the five-year period, 1931 to 1935, inclusive.

TABLE 1

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS (INCLUDING FLEETS)—PUBLIC LIABILITY

ALL ONTARIO TERRITORIES COMBINED

(a) Passenger Hazard Only

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	175,766	.....	\$443,654	\$901	\$2.52	5%	\$492	.....
1932.....	164,655	.....	452,354	914	2.75	6	495	.....
1933.....	159,268	\$79,634	445,310	838	2.80	5	531	559%
1934.....	156,545	313,090	368,917	798	2.36	5	462	118
1935.....	120,189	120,189	99,406	268	.83	2	371	83
Totals.....	776,423	\$512,913	\$1,809,641	3,719	\$2.33	5%	\$487	353%

(b) Excluding Passenger Claims

1931.....	175,766	\$2,394,486	\$1,193,441	3,088	\$6.79	1.8%	\$386	50%
1932.....	164,655	2,194,111	1,178,340	2,998	7.16	1.8	393	54
1933.....	164,046	2,038,158	1,265,443	3,048	7.71	1.9	415	62
1934.....	171,851	1,995,893	1,339,296	3,382	7.79	2.0	396	67
1935.....	166,259	1,854,362	1,339,460	3,010	8.06	1.8	445	72
Totals.....	842,577	\$10,477,010	\$6,315,980	15,526	\$7.50	1.8%	\$407	60%

(c) All Public Liability Claims

1931.....	175,766	\$2,394,486	\$1,637,095	3,989	\$9.31	2.27%	\$410	68.37%
1932.....	164,655	2,194,111	1,630,694	3,912	9.90	2.38	417	74.32
1933.....	164,046	2,117,792	1,710,753	3,886	10.43	2.37	440	80.78
1934.....	171,851	2,308,983	1,708,213	4,180	9.94	2.43	409	73.98
1935.....	166,259	1,974,551	1,438,866	3,278	8.65	1.97	439	72.87
Totals.....	842,577	\$10,989,923	\$8,125,621	19,245	\$9.64	2.28%	\$429	73.94%

In 1931 no separation was provided in the Statistical Plan for Passenger Hazard Claims. Consequently the Losses Incurred and Number of Claims for Passenger Hazard are estimated on the basis of 1932-33 Province-wide figures.
 ‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.
 ‡Column 6, "Indicated Pure Premium." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 2

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	173,505	\$1,802,960	\$746,331	20,053	\$4.30	11.6%	\$37	41%
1932.....	162,452	1,609,927	575,311	17,530	3.54	10.8	33	36
1933.....	162,341	1,134,274	537,446	17,019	3.31	10.5	32	47
1934.....	170,979	1,087,444	619,925	18,259	3.63	10.7	34	57
1935.....	177,723	1,048,642	657,708	20,071	3.70	11.3	33	63
Totals.....	847,000	\$6,683,247	\$3,136,721	92,932	\$3.70	11.0%	\$34	47%

TABLE 3

BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)

PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE

ALL COVERAGES COMBINED

ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	27,324	\$902,665	\$383,135	3,253	\$14.02	11.9%	\$118	42%
1932.....	22,012	690,481	230,946	2,143	10.49	9.7	108	33
1933.....	21,271	517,002	212,494	1,884	9.99	8.9	113	41
1934.....	29,843	562,273	303,536	2,604	10.17	8.7	117	54
1935.....	39,533	601,500	408,069	3,576	10.32	9.0	114	68
Totals.....	139,983	\$3,273,921	\$1,538,180	13,460	\$10.99	9.6%	\$114	47%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 4
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—COLLISION DAMAGE
ALL ONTARIO TERRITORIES COMBINED
COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	1,001	\$81,091	\$40,830	710	\$40.79	70.9%	\$58	50%
1932.....	611	51,311	17,408	440	28.49	72.0	40	34
1933.....	403	32,760	9,536	288	23.66	71.5	33	29
1934.....	387	27,528	17,208	346	44.47	89.4	50	63
1935.....	401	24,812	35,857	466	89.42	116.2	77	145
Totals.....	2,803	\$217,502	\$120,839	2,250	\$43.11	80.3%	\$54	56%

COLLISION (\$25 DEDUCTIBLE)

1931.....	13,342	\$469,483	\$219,306	1,830	\$16.44	13.7%	\$120	47%
1932.....	10,449	353,380	135,831	1,193	13.00	11.4	114	38
1933.....	9,347	262,122	119,320	1,070	12.77	11.4	112	46
1934.....	9,884	249,154	143,318	1,199	14.50	12.1	120	58
1935.....	11,527	239,046	160,918	1,436	13.96	12.5	112	67
Totals.....	54,549	\$1,573,185	\$778,693	6,728	\$14.28	12.3%	\$116	49%

COLLISION (\$50 DEDUCTIBLE)

1931.....	7,926	\$241,101	\$91,388	556	\$11.53	7.0%	\$164	38%
1932.....	6,605	193,145	58,544	404	8.86	6.1	145	30
1933.....	6,945	150,920	63,110	409	9.09	5.9	154	42
1934.....	12,996	203,849	112,698	844	8.67	6.5	134	55
1935.....	20,336	260,472	170,734	1,378	8.40	6.8	124	66
Totals.....	54,808	\$1,049,487	\$496,474	3,591	\$9.06	6.6%	\$138	47%

COLLISION (\$100 DEDUCTIBLE)

1931.....	5,055	110,990	31,611	157	\$6.25	3.1%	\$201	28%
1932.....	4,347	92,645	19,163	106	4.41	2.4	181	21
1933.....	4,576	71,200	20,528	117	4.49	2.6	175	29
1934.....	6,576	81,742	30,312	215	4.61	3.3	141	37
1935.....	7,269	77,170	40,560	296	5.58	4.1	137	53
Totals.....	27,823	\$433,747	\$142,174	891	\$5.11	3.2%	\$160	33%

TABLE 5
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Less-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—FIRE DAMAGE
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	172,588	\$819,542	\$305,595	2,931	\$1.77	1.7%	\$104	37%
1932.....	156,062	731,335	211,694	2,759	1.36	1.8	77	29
1933.....	149,552	618,463	138,000	2,433	.92	1.6	57	22
1934.....	132,087	598,792	160,961	2,752	.99	1.7	58	27
1935.....	166,029	527,152	141,341	2,445	.85	1.5	58	27
Totals.....	807,318	\$3,295,284	\$957,591	13,320	\$1.19	1.6%	\$72	29%

TABLE 6
BUREAU AND NON-BUREAU COMPANIES COMBINED
PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
PRIVATE PASSENGER CARS (INCLUDING FLEETS)—THEFT
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) ‡	(3)	(4)	(5)	(6) ‡	(7)	(8)	(9)
1931.....	149,202	\$563,922	\$142,470	4,515	\$0.95	3.0%	\$32	25%
1932.....	134,953	487,944	123,798	4,950	.92	3.7	25	25
1933.....	132,775	350,971	115,260	5,704	.87	4.3	20	33
1934.....	147,507	350,229	138,592	7,712	.94	5.2	18	40
1935.....	151,254	312,794	138,944	7,164	.92	4.7	19	44
Totals.....	715,691	\$2,065,860	\$659,064	30,045	\$0.92	4.2%	\$22	32%

‡Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

‡Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 7
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO
Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—PUBLIC LIABILITY
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	24,833	\$528,973	\$290,506	768	\$11.70	3.1%	\$378	55%
1932.....	23,531	461,458	328,299	751	13.95	3.2	437	71
1933.....	22,658	412,970	249,396	754	11.01	3.3	331	60
1934.....	24,367	426,551	326,776	799	13.41	3.3	409	77
1935.....	23,506	425,881	302,654	788	12.88	3.4	384	71
Totals.....	118,895	\$2,255,833	\$1,497,631	3,860	\$12.60	3.2%	\$388	66%

TABLE 8
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO
Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—PROPERTY DAMAGE LIABILITY
ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	23,735	\$582,154	266,348	7,047	\$11.22	29.7%	\$38	46%
1932.....	22,648	556,810	195,643	5,792	8.64	25.6	34	35
1933.....	21,239	505,369	207,758	6,426	9.78	30.3	32	41
1934.....	21,989	498,779	211,144	6,788	9.60	30.9	31	42
1935.....	22,670	468,474	227,461	7,079	10.03	31.2	32	49
Totals.....	112,281	\$2,611,586	\$1,108,354	33,132	\$9.87	29.5%	\$33	42%

TABLE 9
BUREAU AND NON-BUREAU COMPANIES COMBINED

PROVINCE OF ONTARIO
Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE
ALL ONTARIO TERRITORIES COMBINED
COLLISION (FULL COVERAGE)

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	209	\$13,334	\$3,356	76	\$16.06	36.4%	\$44	25%
1932.....	134	8,949	3,865	51	28.84	38.1	76	43
1933.....	77	4,764	2,003	49	26.01	63.6	41	42
1934.....	82	4,889	2,139	32	26.09	39.0	67	44
1935.....	64	3,818	2,750	47	42.97	73.4	59	72
Totals.....	566	\$35,754	\$14,113	255	\$24.93	45.1%	\$55	39%

COLLISION (\$25 DEDUCTIBLE)

1931.....	1,620	\$60,727	\$22,089	174	\$13.64	10.7%	\$127	36%
1932.....	1,374	45,127	13,359	111	9.72	8.1	120	30
1933.....	1,199	37,076	12,787	97	10.66	8.1	132	34
1934.....	1,162	33,517	14,254	103	12.27	8.9	138	43
1935.....	1,003	27,493	15,280	118	15.23	11.8	129	56
Totals.....	6,358	\$203,940	\$77,769	603	\$12.23	9.5%	\$129	38%

COLLISION (\$50 DEDUCTIBLE)

1931.....	1,120	\$36,785	\$14,420	84	\$12.88	7.5%	\$172	39%
1932.....	875	26,682	10,968	57	12.53	6.5	192	41
1933.....	885	23,468	18,188	95	20.55	10.7	191	78
1934.....	1,062	23,757	12,124	72	11.42	6.8	168	51
1935.....	1,309	25,410	14,391	90	10.99	6.9	160	57
Totals.....	5,251	\$136,102	\$70,091	398	\$13.35	7.6%	\$176	51%

COLLISION (\$100 DEDUCTIBLE)

1931.....	1,759	\$46,658	\$16,705	57	\$9.50	3.2%	\$293	36%
1932.....	1,208	29,355	10,241	54	8.48	4.5	190	35
1933.....	1,264	28,390	14,816	60	11.72	4.7	247	52
1934.....	2,639	42,355	29,413	147	11.15	5.6	200	69
1935.....	3,144	44,440	30,578	152	9.73	4.8	201	69
Totals.....	10,014	\$191,198	\$101,753	470	\$10.16	4.7%	\$216	53%

†Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

†Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 10
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—COLLISION DAMAGE—ALL COVERAGES
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	4,708	\$157,504	\$56,570	391	\$12.02	8.3%	\$145	36%
1932.....	3,591	110,113	38,433	273	10.70	7.6	141	35
1933.....	3,425	93,698	47,794	301	13.95	8.8	159	51
1934.....	4,945	104,518	57,930	354	11.71	7.2	164	55
1935.....	5,520	101,161	62,999	407	11.41	7.4	155	62
Totals.....	22,189	\$566,994	\$263,726	1,726	\$11.89	7.8%	\$153	47%

TABLE 11
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—FIRE DAMAGE
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	25,180	\$188,599	\$123,180	528	\$4.89	2.1%	\$233	65%
1932.....	23,194	176,425	114,239	486	4.93	2.1	235	65
1933.....	21,991	152,735	72,504	428	3.30	1.9	169	47
1934.....	24,602	163,258	80,832	463	3.29	1.9	175	50
1935.....	23,167	158,334	81,773	405	3.53	1.7	202	52
Totals.....	118,134	\$839,351	\$472,528	2,310	\$4.00	2.0%	\$205	56%

TABLE 12
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO

Automobile Loss-Cost Experience—Policy Years 1931, 1932, 1933, 1934 and Incomplete 1935 (18 Months)
COMMERCIAL CARS (INCLUDING FLEETS)—THEFT
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Number of Cars Exposed	Earned Premiums	Indicated Incurred Losses	Number of Claims	Indicated Pure Premiums	Claim Frequency	Indicated Average Claim	Indicated Loss Ratio
(1)	(2) †	(3)	(4)	(5)	(6) †	(7)	(8)	(9)
1931.....	15,181	\$30,344	\$9,248	228	\$0.61	1.5%	\$41	30%
1932.....	13,936	24,033	10,633	230	.76	1.7	46	44
1933.....	13,325	22,348	12,400	272	.93	2.0	46	55
1934.....	15,849	29,276	15,065	377	.95	2.4	40	51
1935.....	15,789	30,849	17,361	332	1.10	2.1	52	56
Totals.....	74,080	\$136,850	\$64,707	1,439	\$0.87	1.9%	\$45	47%

†Column 2, "Number of Cars Exposed." This title means the number of cars insured for a period of 12 months.

†Column 6, "Indicated Pure Premiums." This title means the average loss-cost of cars insured for a period of 12 months. The 1935 experience is reduced to an earned basis.

TABLE 13
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO
Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933, 1934 and
Incomplete 1935 (18 Months)
PUBLIC VEHICLES—TAXICABS, JITNEYS AND LIVERIES—ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931	\$68,967	\$40,869	59%
1932	74,119	53,087	72
1933	71,427	45,416	64
1934	81,637	80,368	98
1935	86,838	62,824	72
Totals	\$382,988	\$282,564	74%

PUBLIC VEHICLES—BUSES—ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED
 (Excluding School, Hotel and Country Club Buses)

1931	\$139,082	\$52,673	38%
1932	106,698	30,031	28
1933	93,276	39,633	42
1934	85,999	36,046	42
1935	86,230	26,210	30
Totals	\$511,285	\$184,593	36%

OTHER PUBLIC VEHICLES—ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931	\$12,252	\$1,360	11%
1932	10,511	3,079	29
1933	12,040	3,535	29
1934	14,987	2,267	15
1935	15,388	12,711	83
Totals	\$65,178	\$22,952	83%

The 1935 experience is reduced to an earned basis

TABLE 14
BUREAU AND NON-BUREAU COMPANIES COMBINED
 PROVINCE OF ONTARIO
Automobile Insurance Loss Ratio Data—Policy Years 1931, 1932, 1933, 1934 and
Incomplete 1935 (18 Months)
FLEETS—PRIVATE PASSENGER, COMMERCIAL AND PUBLIC VEHICLES—
ALL COVERAGES COMBINED
 ALL ONTARIO TERRITORIES COMBINED

Policy Year	Earned Premiums	Indicated Incurred Losses	Indicated Loss Ratio
1931	\$1,242,792	\$591,980	48%
1932	1,146,218	598,936	52
1933	1,049,820	573,114	55
1934	1,061,804	580,517	55
1935	943,075	540,981	57
Totals	\$5,443,709	\$2,885,528	53%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS
PUBLIC LIABILITY, PROPERTY DAMAGE AND COLLISION COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931	\$153,873	\$71,140	46%
1932	136,182	60,452	44
1933	124,190	89,231	72
1934	147,818	116,810	79
1935	158,068	98,840	63
Totals	\$720,131	\$436,473	61%

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS
FIRE AND THEFT COMBINED
 ALL ONTARIO TERRITORIES COMBINED

1931	\$63,145	\$14,904	24%
1932	45,829	6,828	15
1933	37,527	10,806	29
1934	50,585	11,480	23
1935	65,769	11,603	18
Totals	\$262,855	\$55,621	21%

The 1935 experience is reduced to an earned basis.

APPENDIX VIII

REPRESENTATIVE AUTOMOBILE INSURANCE PREMIUM RATES FOR PRIVATE PASSENGER CARS.
PROMULGATED BY THE CANADIAN UNDERWRITERS' ASSOCIATION
COVERING THE PERIOD FROM APRIL 1ST, 1928, TO DECEMBER, 1936.

PUBLIC LIABILITY AND PROPERTY DAMAGE INSURANCE RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929

	Public Liability (Standard Limits)			Property Damage (Standard Limits)		
	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 118 W.B.), Hupmobile (8)	Cadillac (large), Stutz, Pierce-Arrow	Ford, Chevrolet, Durant (4 cyl.), Essex, Overland	Auburn (6 & 8 cyl.), Buick (over 118 W.B.), Hupmobile (8)	Cadillac (large), Stutz, Pierce-Arrow
Toronto, Hamilton and Windsor*	\$11 00	\$13 00	\$17 00	\$9 00	\$11 00	\$14 00
Remainder of Province*.....	9 00	11 00	14 00	7 00	9 00	12 00

EFFECTIVE FEBRUARY 1ST, 1929, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*	\$16 00	\$19 00	\$25 00	\$13 00	\$16 00	\$21 00
Remainder of Province*.....	13 00	16 00	21 00	10 00	13 00	18 00

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

Toronto, Hamilton and Windsor	\$15 00	\$19 00	\$23 00	\$11 00	\$15 00	\$19 00
18 smaller cities and towns....	11 00	16 00	18 00	9 00	12 00	15 00
Remainder of Province.....	10 00	14 00	16 00	8 00	11 00	13 00

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor*	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
18 smaller cities and towns†...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.....	10 00	14 00	16 00	6 00	8 00	10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)

Toronto, Hamilton and Windsor*	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
18 smaller cities and towns†...	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
Remainder of Province‡.....	10 00	14 00	16 00	6 00	8 00	10 00

1935 AND 1936 PREMIUM RATES (EFFECTIVE APRIL 1ST, 1935)

Toronto, Hamilton, Windsor and Niagara Falls†.....	\$17 00	\$22 00	\$26 00	\$9 00	\$12 00	\$16 00
11 smaller cities‡.....	13 00	18 00	21 00	9 00	12 00	15 00
Northern Ontario‡.....	10 00	14 00	16 00	8 00	11 00	13 00
54 towns.....	10 00	14 00	16 00	6 00	8 00	10 00
Remainder of Province‡.....	9 00	12 00	14 00	5 00	7 00	9 00

†Deduct from the combined 1933 Public Liability and Property Damage Rates 10 per cent. for "no claims bonus" allowed for 12 months accident free record. After April 15th, 1933, the "no claims bonus" was changed to 10 per cent. discount for 12 months accident-free record, 15 per cent. discount for 24 months accident-free record, and 20 per cent. for 36 months accident-free record.

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

COLLISION INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1929, ON CHEVROLET AND FORD CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$81 00	\$37 00	\$24 00	\$13 00	\$54 00	\$24 00	\$17 00	\$12 00

EFFECTIVE FEB. 1ST, 1929, TO FEB. 1ST, 1931, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor*				Remainder of Province*			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$101 00	\$46 00	\$30 00	\$16 00	\$67 00	\$30 00	\$21 00	\$15 00

EFFECTIVE FEB. 1ST, 1931, TO DEC. 1ST, 1932, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00

EFFECTIVE DEC. 1ST, 1932, TO APRIL 15TH, 1933, ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns and Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87 00	\$39 00	\$26 00	\$14 00	\$57 00	\$26 00	\$18 00	\$13 00	\$46 00	\$21 00	\$14 00	\$10 00

1933 AND 1934 PREMIUM RATES (EFFECTIVE APRIL 15TH, 1933)
ON CHEVROLET, FORD AND PLYMOUTH CARS

Toronto, Hamilton and Windsor				18 Smaller Cities and Towns				Northern Ontario				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$87.00	\$35.10	\$20.80	\$9.80	\$57.00	\$23.40	\$14.40	\$9.10	\$57.00	\$26.00	\$18.00	\$13.00	\$46.00	\$18.90	\$11.20	\$7.00

1935 AND 1936 PREMIUM RATES (EFFECTIVE APRIL 1ST, 1935)
ON CHEVROLET (MASTER), FORD (8) AND PLYMOUTH CARS

Toronto, Hamilton, Windsor and Niagara Falls				11 Smaller Cities				Northern Ontario				54 Towns				Remainder of Province			
Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible	Full Coverage	\$25 Deductible	\$50 Deductible	\$100 Deductible
\$78.30	\$28.40	\$16.80	\$7.90	\$51.30	\$19.00	\$11.70	\$7.40	\$51.30	\$23.40	\$16.20	\$11.70	\$41.40	\$17.00	\$10.10	\$6.30	\$35.20	\$14.50	\$8.60	\$5.40

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE FIRE INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*		(1) ON FORD CARS Northern Ontario*		Remainder of Province*	
Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
\$2.20	\$3 05	\$6 70	\$9 10	\$2 20	\$3 05
\$3 05	\$3 45	\$9 10	\$10 30	\$3 05	\$3 45

EFFECTIVE FEBRUARY 1ST, 1931, TO JANUARY 20TH, 1932

		(1) ON FORD CARS			
\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25

EFFECTIVE JANUARY 20TH, 1932, TO APRIL 15TH, 1933

		(1) ON FORD CARS (4 CYLINDER)			
\$2 10	\$2 90	\$4 35	\$5 95	\$2 10	\$2 90
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
		(2) ON FORD CARS (8 CYLINDER)			
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
		(3) ON CHEVROLET CARS (1931 AND EARLIER 4 AND 6-CYLINDER MODELS)			
\$2 90	\$3 25	\$5 95	\$6 70	\$2 90	\$3 25
		(4) ON CHEVROLET CARS (1932 MODELS)			
\$3 25	\$3 65	\$6 70	\$7 50	\$3 25	\$3 65

1933 AND 1934 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933

		(1) ON FORD CARS (4 CYLINDER)			
\$1 80	\$2 45	\$4 35	\$5 95	\$1 80	\$2 45
		(2) ON FORD CARS (8 CYLINDER)			
\$2 45	\$2 75	\$5 95	\$6 70	\$2 45	\$2 75
		(3) ON CHEVROLET (1932 MODELS)			
\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10
		(4) ON CHEVROLET (1933 AND 1934 STANDARD MODEL)			
\$2 45	\$2 45	\$5 95	\$5 95	\$2 45	\$2 45
		(5) ON CHEVROLET (1933 AND 1934 MASTER MODEL)			
\$2 75	\$3 10	\$6 70	\$7 50	\$2 75	\$3 10

1935 AND 1936 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

Northern Ontario	Cities and Towns	Rural
	(1) ON FORD CARS (4 CYLINDER)	
\$4 35	\$1 80	\$1 55
	(2) ON FORD CARS (8 CYLINDER)	
\$5 95	\$2 45	\$2 10
	(3) CHEVROLET (STANDARD 1935)	
\$4 35	\$1 80	\$1 55
	(4) CHEVROLET (MASTER AND 1936 STANDARD)	
\$5 95	\$2 45	\$2 10

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent. when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

AUTOMOBILE THEFT (FULL COVERAGE) INSURANCE PREMIUM RATES

EFFECTIVE APRIL 1ST, 1928, TO FEBRUARY 1ST, 1931

Toronto, Hamilton and Windsor*		Remainder of Province*	
Open Models	Closed Models	Open Models	Closed Models
\$2 70	\$3 70	\$1 75	\$2 35
\$3 70	\$4 15	\$2 35	\$2 65

EFFECTIVE FEBRUARY 1ST, 1931, TO DECEMBER 1ST, 1932

(1) ON FORD CARS (4 CYLINDER)		(2) ON CHEVROLET CARS (1931 AND EARLIER)	
\$1 95	\$2 70	\$1 70	\$2 30
\$2 70	\$3 05	\$2 30	\$2 60
(3) ON FORD (V8) CARS		(4) ON CHEVROLET CARS (1932)	
\$2 70	\$3 05	\$2 30	\$2 60
\$3 05	\$3 40	\$2 60	\$2 95

EFFECTIVE DECEMBER 1ST, 1932, TO APRIL 15TH, 1933

Toronto, Hamilton and Windsor		Northern Ontario		Remainder of Province	
Open Models	Closed Models	Open Models	Closed Models	Open Models	Closed Models
\$1 60	\$2 15	\$1 70	\$2 30	\$1 35	\$1 85
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
\$2 15	\$2 45	\$2 30	\$2 60	\$1 85	\$2 10
\$2 45	\$2 70	\$2 60	\$2 95	\$2 10	\$2 35

1933 PREMIUM RATES, EFFECTIVE APRIL 15TH, 1933

(1) ON FORD CARS (4 CYLINDER)		(2) ON FORD (V8) CARS		(3) ON CHEVROLET CARS (1932)	
\$1 35	\$1 85	\$1 70	\$2 30	\$1 15	\$1 55
\$1 85	\$2 05	\$2 30	\$2 60	\$1 55	\$1 80
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00
\$1 85	\$1 85	\$2 30	\$2 30	\$1 55	\$1 55
\$2 05	\$2 30	\$2 60	\$2 95	\$1 80	\$2 00

1935 AND 1936 PREMIUM RATES, EFFECTIVE APRIL 1ST, 1935

Northern Ontario	Toronto, Hamilton, Windsor, Niagara Falls	Other Cities and Towns	Remainder of Province
\$1 70	\$1 35	\$1 15	\$1 00
\$2 30	\$1 85	\$1 55	\$1 30
\$1 70	\$1 35	\$1 15	\$1 00
\$2 30	\$1 85	\$1 55	\$1 30

*During 1928, 1929 and 1930 insurers permitted a discount from the above rates of 10 per cent, when all five forms of coverage were insured under one policy, viz.: Public Liability, Property Damage, Collision, Fire and Theft. If three coverages were insured under the one policy, viz.: Public Liability, Property Damage and Collision, a discount of 5 per cent. was allowed.

APPENDIX IX

REPORT OF QUARTERLY RETURN OF AGENTS' BALANCES
AS OF SEPTEMBER 30TH, 1936

To the Members of the Special Committee of the Association of Superintendents
of Insurance of the Provinces of Canada:

In accordance with the request of your Committee, we beg to submit a further Comparative Report of the results obtained by Ontario in calling for the Quarterly Return of Agents' Balances more than ninety days overdue for the five quarterly periods, September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936.

This report is prepared as of November 20th, 1936, when 2 companies and 26 General Agents had filed no return.

1. *Completeness of Data:* The following table shows the number of companies filing returns and the number which made "NIL" returns at each period.

Period Ending	No. of Companies Asked to File Returns	No. not Complying	No. of "NIL" Returns
Sept. 30th, 1935.....	245	..	93
Dec. 31st, 1935.....	247	..	89
Mar. 31st, 1935.....	249	..	92
June 30th, 1936.....	253	13	91
Sept. 30th, 1936.....	255	2	84

The following table shows the number of "General Agents" filing returns and the number which made "NIL" returns at each period.

Period Ending	No. of General Agents Asked to File Returns	No. not Complying	No. of "NIL" Returns
Sept. 30th, 1935.....	83	..	69
Dec. 31st, 1935.....	82	..	55
Mar. 31st, 1936.....	80	..	61
June 30th, 1936.....	82	28	34
Sept. 30th, 1936.....	82	26	36

2. *Number of Agents Reported in Returns:* The following table shows the number of agents reported and by how many offices for the five periods. The figures for September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936, include the agents reported on the Return of General Agents. A comparison of the figures by amounts outstanding will be found in paragraph 5.

Number Reported by	PERIODS ENDING				
	1935		1936		
	Sept. 30th	Dec. 31st	Mar. 31st	June 30th	Sept. 30th
One company.....	723	561	562	612	916
Two companies.....	183	136	129	141	239
Three ".....	77	46	41	47	122
Four ".....	27	28	22	21	58
Five ".....	18	7	14	10	33
More than 5 companies.....	27	9	13	11	68
More than 10 companies.....	3	..	1	2	16
More than 20 companies.....	1	1	1	1	..
Totals.....	1,059	788	783	845	1,452

3. *Aggregate Amounts of Balances Overdue:* The following table shows the aggregate amount of balances reported by the *companies only*, as ninety days or more overdue, for the five periods:

Period Ending	Amount Outstanding	Increase or Decrease Over Preceding Period	
Sept. 30th, 1935.....	\$322,332.53	\$ 66,399.96	\$
Dec. 31st, 1935.....	235,841.75	.....	86,490.78
Mar. 31st, 1936.....	195,079.25	.....	40,762.50
June 30th, 1936.....	184,683.16	.....	10,396.09
Sept. 30th, 1936.....	519,359.85	334,676.69	.....

4. *Amount Reported by General Agents:* The amount of balances reported by General Agents as being ninety days or more overdue from sub-agents or brokers or other persons from whom they accept business and to whom they pay commissions was as follows (for five periods):

Period Ending	Amount Outstanding	Increase or Decrease Over Preceding Period	
Sept. 30th, 1935.....	\$27,604.49	\$14,946.69	\$
Dec. 31st, 1935.....	19,788.98	.....	7,815.51
Mar. 31st, 1936.....	21,077.82	1,288.84	.....
June 30th, 1936.....	18,944.41	.....	2,133.41
Sept. 30th, 1936.....	65,362.52	46,418.11	.....

5. *Comparison of the Number of Agents Reported in the Five Periods:* i.e., September 30th and December 31st, 1935, March 31st, June 30th and September 30th, 1936:

Period Ending	Under \$1,000	Over \$1,000	Over \$2,000	Over \$3,000	Over \$4,000	Over \$5,000	Over \$10,000	Over \$20,000	Total
<i>1935</i>									
Sept. 30th.....	974	47	17	6	5	10	..	..	1,058
Dec. 31st.....	730	33	8	3	4	10	..	..	788
<i>1936</i>									
Mar. 31st.....	732	27	15	4	2	3	..	..	783
June 30th.....	799	28	6	4	4	4	..	..	845
Sept. 30th.....	1,344	54	23	10	4	16	1	..	1,452

6. *Analysis of Agencies by Territories and by Amounts of Balances Owning.*

The following table shows an analysis of the Quarterly Returns, wherein the Province is divided into *five* districts and the premiums reported as "Under \$1,000," "Over \$1,000," "Over \$2,000," etc.

Statement of number of agents with balances ninety days or more in arrears as of September 30th, 1936.

Location	Under \$1,000	Over \$1,000	Over \$2,000	Over \$3,000	Over \$4,000	Over \$5,000	Over \$10,000	Over \$20,000	Total
Toronto.....	456	19	11	5	..	11	1	..	503
Hamilton.....	53	3	1	1	..	1	..	..	59
London.....	43	3	1	1	..	..	..	..	48
Windsor.....	28	2	1	1	1	1	..	..	34
Ottawa.....	75	4	2	1	2	..	..	..	84
Elsewhere.....	689	23	7	1	1	3	..	..	724
Totals.....	1,344	54	23	10	4	16	1	..	1,452

7. Following our usual practice, this report covers five quarterly periods, and thus a comparison of the same period for two years is made. In compiling the data it is noted that the amount outstanding more than ninety days, according to the returns of the companies, shows an *increase* over the June 30th, 1936, period of \$334,676.69, and the amount reported by General Agents an *increase* of \$46,418.11, making an aggregate *increase* of \$381,094.80.

Compared with the same period in 1935, there is a considerable increase shown, *viz.*, \$234,785.35.

It is to be noted, however, that \$102,164.00 has been paid during the month of October. This figure doubtless represents the amount paid by agents in the ten days of grace formerly allowed, and it is to be hoped that for the period ending December 31st, 1936, those agents who have been taking the ten days will make a special effort to pay their accounts strictly within the 90-day period.

8. We appreciate the fact that not much notice was given of our intention to eliminate the ten days of grace previously allowed and, therefore, are the more pleased with the manner in which the companies co-operated in filing their returns on or before October 15th, as requested.

The General Agents, however, are somewhat dilatory, and it is noted that twenty-six of them failed to make a return. These agents and the two companies which failed to comply with our request will be asked to make a suitable explanation, failing which appropriate action will be taken.

9. There has been considerable delay in compiling these returns, which may be accounted for in part by the fact that there was a considerable increase in the number of agents and the amount reported; but the chief reason is that there is no uniformity in the manner in which the returns are made up. Some of these returns are correctly made in that the agents are listed according to location, *i.e.*, Toronto, Hamilton, London, Windsor, Ottawa and elsewhere, and the names of the agents alphabetically arranged; others are made up haphazardly according to location and name of agent. Within the next few weeks the companies and General Agents will be circularized and given a specimen return form for their guidance in making their return for the period ending December 31st, 1936, and it is to be hoped that an effort will be made to see that the returns for that period are correctly made and promptly filed.

10. In commenting on the analysis of the returns for the period ending September 30th, 1936, one cannot help expressing the thought that, in the past, the companies and General Agents have allowed agents too much latitude at the end of each period. This is shown by the tremendous increase in the amount outstanding more than ninety days at the end of the period under discussion. The aggregate amount reported by companies and General Agents for this period is greater by \$182,583.00 than the amount shown in the first return made in June, 1934, and indicates that a stricter accounting by agents of funds entrusted to them is absolutely necessary if the cost of insurance to the public is to be kept down to a minimum.

HARTLEY D. McNAIRN,
Superintendent of Insurance.

Toronto, Ont.,
November 20th, 1936.

APPENDIX X

RE AGENTS' AND BROKERS' LICENSE FEES

Copy of an Order-in-Council, approved by the Honourable the Lieutenant-Governor, dated the 3rd day of June, A.D. 1936.

Upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council advise that, pursuant to section 78 of *The Insurance Act*, R.S.O. 1927, chapter 222, items 11, 12 and 13 of Schedule "A" to the said Act be repealed, effective the first day of October, 1936, and the following substituted therefor:

- | | |
|--|---------|
| 11. Licenses for life insurance or life and accident insurance, or life and accident and sickness insurance; original or annual renewal thereof..... | \$ 5.00 |
| 12. Licenses for any class of insurance other than life insurance; original or annual renewal thereof— | |
| (i) where a licensee carries on business in any municipality having a population in excess of 50,000 according to the last municipal enumeration by the assessors, or is a resident outside the Province..... | 25.00 |
| (ii) where a licensee carries on business in any municipality having a population of 25,000 and not exceeding 50,000 according to the last municipal enumeration by the assessors..... | 15.00 |
| (iii) where a licensee carries on business in any municipality having a population of 10,000 and not exceeding 25,000 according to the last municipal enumeration by the assessors..... | 10.00 |
| (iv) where a licensee carries on business elsewhere in the Province, or where a licensee is expressly limited to accident and sickness insurance only..... | 5.00 |
| provided that the Essex Border Municipalities, the City of Kitchener and the Town of Waterloo, and the Cities of Port Arthur and Fort William, shall respectively be deemed one municipality for the purpose of this clause. | |
| 13. Licenses for insurance brokers: original or annual renewal thereof..... | 25.00 |

Certified,

C. F. BULMER,
Clerk, Executive Council.

APPENDIX XI

UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names for the term ending June 30, 1936:

Company	Agency
Norwich Union Fire Insurance Society, Limited,	British and Canadian Underwriters' Agency.
Hardware Mutual Fire Insurance Company of Minnesota,	Agency.
Hardware Dealers' Mutual Fire Insurance Company,	Canadian Hardware and Implement Underwriters' Agency.
Minnesota Implement Mutual Fire Insurance Company,	Agency.
Lumbermen's Mutual Casualty Company,	Canadian Motor Underwriters' Agency.
Central Manufacturers' Mutual Fire Insurance Company,	Canadian Motor Underwriters' Agency.
Westchester Fire Insurance Company,	Delaware Underwriters' Agency.
Scottish Union and National Insurance Company,	Edinburgh Underwriters' Agency.
Home Insurance Company,	Home Underwriters' Agency.
London Assurance,	London Underwriters' Agency.
Insurance Company of North America,	Montreal Underwriters' Agency.
Home Insurance Company,	Nova Scotia Underwriters' Agency.
Pearl Assurance Company, Limited,	Pearl Underwriters' Agency.
Phoenix Insurance Company,	Protector Underwriters' Agency.
Provident Assurance Company,	Retail Merchants Underwriters' Agency.
Great American Insurance Company,	Rochester Underwriters' Agency.
Western Assurance Company,	St. Lawrence Underwriters' Agency.
Home Insurance Company,	Winnipeg Fire Underwriters' Agency.

APPENDIX XII

INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending June 30, 1936:

Barton & Ellis, Limited, Toronto.	Muntz & Beatty, Limited, Toronto.
Irish & Maulson, Limited, Toronto.	Willis Faber & Co., Toronto.
Mitchell & Ryerson, Toronto.	

APPENDIX XIII

GUARANTEE COMPANIES

List of licensed insurers whose bonds have, by Order-in-Council of the Lieutenant-Governor of Ontario, been authorized for acceptance in lieu of personal or private suretyship prescribed or required by The Guarantee Companies Securities Act, R.S.O. 1927, Chap. 230, or The Judicature Act, R.S.O. 1927, Chap. 88, or of The Public Officers' Act, R.S.O. 1927, Chap. 17, or any other Act of the Province of Ontario, wherein or whereby His Honour-in-Council is empowered to authorize the giving or acceptance of securities or of the personal bonds of sureties:

<p>Alliance Assurance Company. American Surety Company of New York. British America Assurance Company. British Canadian Insurance Company. British Empire Assurance Company. Canada Security Assurance Company. Canada Accident and Fire Assurance Company. Canadian Fire Insurance Company. Canadian General Insurance Company. Canadian Indemnity Company. Canadian Surety Company. Casualty Company of Canada. Century Insurance Company, Limited. Consolidated Fire and Casualty Insurance Company. Dominion of Canada General Insurance Company. Employers' Liability Assurance Corporation, Limited. Fidelity and Casualty Company of New York. Fidelity Insurance Company of Canada. General Accident Assurance Company of Canada. General Casualty Company of Paris. Globe Indemnity Company of Canada. Guarantee Company of North America. The Guardian Insurance Company of Canada, Montreal, Quebec. Hartford Accident and Indemnity Company. Imperial Guarantee and Accident Insurance Company of Canada. Imperial Insurance Office. Liverpool and London and Globe Insurance Company, Limited. London Guarantee and Accident Company, Limited.</p>	<p>London and Lancashire Guarantee and Accident Company of Canada. London and Provincial Marine and General Insurance Company, Limited. Maryland Casualty Company. Metropolitan Casualty Insurance Company of New York. National Surety Corporation. North British and Mercantile Insurance Company. Northern Assurance Company, Limited. Norwich Union Fire Insurance Society, Limited. Ocean Accident and Guarantee Corporation, Limited. Pearl Assurance Company, Limited. Phoenix Assurance Company, Limited. Pilot Insurance Company. Provident Assurance Company. Prudential Assurance Company, Limited. Railway Passengers' Assurance Company of London, England. Royal Exchange Assurance Company. Royal Insurance Company. Scottish Metropolitan Assurance Company, Limited. Sun Insurance Office, Limited. Toronto General Insurance Company. Union Insurance Society of Canton, Limited. Union Marine and General Insurance Company, Limited. United States Fidelity and Guaranty Company. Western Assurance Company. World Marine and General Insurance Company, Limited. Yorkshire Insurance Company.</p>
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