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1931

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PART II.

REPORTS

LANDS AND FORESTS

MINES

INSPECTOR OF LEGAL OFFICES

INSURANCE

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

For the Year Ending 31st October

1930

PRINTED BY ORDER OF
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SESSIONAL PAPER No. 3, 1931



ONTARIO

TORONTO:
Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty
1931

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

MAY IT PLEASE YOUR HONOUR:

The undersigned has the honour to present to your Honour, Report on the Operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1930.

WILLIAM FINLAYSON,
Minister.

HONOURABLE WILLIAM FINLAYSON,
Minister of Lands and Forests.

We have the honour to submit herewith a report on the operations of the Department of Lands and Forests for the fiscal year ending 31st October, 1930.

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

E. J. ZAVITZ,
Deputy Minister, Forestry.

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

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

For the Year ending 31st October, 1930

A BRIEF RETROSPECT AND GENERAL ADMINISTRATION

A cursory examination of the records of this Department in respect of its activities during the last quarter of a century, or since the beginning of the early part of the year 1905 when a change of Government occurred, discloses most interesting and gratifying results that reflect continued progress.

At that time the northern boundaries of the Province extended only to the English River, Lake Joseph and the Great Albany River flowing into James Bay, while the entire natural resources were directly comprised within and listed under the control of the Crown Lands Department which nomenclature had obtained since the cession by the French following the Battle of the Plains of Abraham.

Now the northern boundaries, by the acquisition in 1912 of additional territory formerly part of the North West Territories, reach the Hudson Bay and embrace a new empire of 130,000 square miles and lengthen the distance from the most southerly point, Pelee, in Lake Erie, to the most northerly on the Hudson Bay by 375 miles so that it is now approximately 1,000 miles as the crow flies.

Thousands of miles of road have since been constructed, fertile agricultural land, mining land and water power has been developed, the wilderness, so called, of Northern Ontario has given place to fervid business enterprises, until to-day we have in that area mining fields known the world over, six cities, twenty-two towns and over one hundred and fifty communities under some form of municipal government with a population of three hundred and fifty thousand people.

Such is progress, and the mark of destiny reveals itself day by day indicating that Ontario is still in process of a general expansion and development notwithstanding the general depression which she in part shares in common with the rest of the world to-day.

The term "Crown Lands" covered indeed a multitude of potentialities and a diversity of administrative activities—land for agricultural and other endless purposes, mines and minerals, timber and all forest supplies, fur-bearing animals, game and fish, water power and its kindred interests, river driving, navigation within limitations, road and bridge building, colonization and immigration and aids to settlers. All these in their different aspects were governed by various Acts coming within the scope and under the jurisdiction of the responsible Minister, the Commissioner of Crown Lands.

Important changes, however, were soon made to harmonize with a new era. The growth of the mining industry and its prospective contribution to the future industrial prosperity of the country demanded a recognition hitherto not accorded it, and in 1905 the old Crown Lands Department was changed to the Department of Lands and Mines. While this change was an outstanding recognition of the fact that "land" produced the precious metals, it failed to

fully satisfy the complete title and functioning of the administrative system since it overlooked the forests. Consequently the following year 1906 by a further statutory amendment the title was changed to Department of Lands, Forests and Mines.

The tapping of the northern part of the Province by the Temiskaming and Northern Ontario Railway, the first sections of which were completed in 1903, and later on the building of the Canadian Northern, Transcontinental and Grand Trunk Pacific Railways opened up the treasures of the new sections traversed, and resulted in a rush of settlement and industrial activity. The world famous Cobalt area and the ever continuous impetus its discovery gave to prospecting in the great mineralized zones and to the establishment of substantial businesses so increased the work and enlarged the importance of the mineral wealth of Ontario that a separate and distinct Department of Mines was created in 1920, and the marked development since then has amply justified the legislation.

New avenues of trade and commerce invited the settler, a vital link in the real chain of community life, and demands for road building and general assistance were adequately provided for by the passing in 1912 of The Northern Development Act under which a special appropriation by the Legislature has been annually voted. The great expansion of Northern Ontario, however, involving increasing expenditures under this head, made it necessary to constitute an organization apart from Lands and Forests to exclusively operate in this field. Hence the Northern Development Department was constituted in 1925 and is presided over by the Minister of Lands and Forests.

The need of applying technical and the most modern method to the care of our forests and of providing professional investigations for the requirements of reforestation has been met by the appointment a few years ago of a Deputy Head for this particular branch, and under his supervision the work is satisfactorily proceeding.

Furthermore the pushing back of the frontier with the increased aggressive expansion in commerce and industry, the success of which is so largely dependent upon the forests for raw material, called for an adequate forest fire protection system to patrol the timber areas otherwise inaccessible. Thus in 1925 the Government established its own aerial fire patrol organization, now acknowledged the finest of its kind in the world. A fleet of twenty-five planes owned, operated and controlled by the Department of Lands and Forests has rendered excellent service and made an enviable record in the field of practical and efficient aeronautics. This air service has not been entirely restricted to detection and suppression in connection with forest fires, but has been utilized on divers occasions to enforce law and order, to go on errands of mercy and to fulfil other important roles in certain departments of the Provincial Government and at times to render service to the Federal Government.

Hand in hand with and even in advance of settlement and substantial progress in different fields must go the technical surveyor, the engineer, the professional line blazer. In the earliest history of the country when extensive surveys were essential as precursors of pioneer movements and intimate details of the topography and possibilities of the land and waterways were required, prior even to the appointment of the first Commissioner of Crown Lands, over one hundred years ago, the work was under the Surveyor-General whose title after some decades was absorbed, and an officer known as Director of Surveys was charged with the duties of supervising all surveys. As the Province has so rapidly advanced in its development of water power, an invaluable heritage, and the need of engineering skill is recognized, it was deemed expedient that

such work as water powers, engineering problems and technical inspections should be subject to the supervision and under the control of a special officer to be called, like unto the past, Surveyor-General with the status of a Deputy Minister. Consequently the Public Lands Act was amended in 1926 to provide for such an officer. The Department as now constituted is presided over by a Minister with two Deputy Ministers, the first the Deputy Minister of Lands and Forests, second the Deputy Minister of Forestry, and a Surveyor-General.

The three divisions or sections of the Department thus organized are subdivided into branches as follows:

UNDER DEPUTY MINISTER OF LANDS AND FORESTS

Lands which is the clearing house for all dispositions of land for location or sale under agricultural regulations and for a variety of other purposes, the issuing of Licenses, Leases and other instruments and the general registration of all areas alienated from the Crown, including such as are granted for mining purposes.

Woods and Forests. Here all sales of Timber Limits are recorded, timber licenses issued, ground rent and fire protection charges levied and collected, all affidavits and returns in connection with the cutting and measurement of timber scrutinized, and accounts for timber bonus and dues and scaling rendered and accounted for. This branch also is responsible for the holding of scalers' examinations and the issue of Certificates to those qualified, and has charge of Rangers and Scalers in cruising, estimating and measuring timber.

Accounts. Supervises and accounts for all moneys received and expended by the entire Department and also for such moneys as are so handled by the Department of Mines, this relationship not having been broken when the Department of Mines was created. All cheques for the payment of Fire-ranging throughout the summer months are issued direct by this branch, and the daily returns of receipts of moneys are made to the Treasury Department.

Files. Under the centralized system of filing introduced in 1916 this branch initiates and houses files dealing with the multitudinous matters of the Department. All correspondence is registered daily and immediately attached to the files and then distributed amongst the different branches dealing with the covering subject. The files in due time are returned to the central filing office and always in readiness for a call from any branch responsible for their use.

Provincial Land Tax. This branch lists all lands subject to the Provincial Land Tax Act, makes assessments and collects the taxes thereunder.

Statistics. Data of importance concerning the whole Department are detailed by this branch and carefully listed and properly catalogued. The work in this connection has been undertaken only within the last year or so and is still in a formative state, it being carried on in a more or less restricted way by the Secretary of the Department, but a good foundation is being laid upon which a permanent superstructure will ultimately be built.

UNDER THE DEPUTY MINISTER OF FORESTRY

Forest Fire Protection. This comprises the task of providing against and fighting forest fires, and includes a complete link up system of ground and air patrol and an effective body for suppression. Forest Reserve and Permit areas are set aside and governed by special legislative enactments and regulations.

Aerial Photography and Mapping and Radio Communications. In making inventory of our timber resources photographs from the air are taken preliminary

to careful ground cruises followed by map preparation for permanent records. Radio stations are operated in certain districts, largely for communication between provincial posts as part of the forest fire protection organization, although some stations are utilized to a large extent for commercial work.

Reforestation. This embraces the various nursery stations throughout the Province, the distribution of trees, the setting aside specific areas for experimental and replanting purposes and in general all investigations and inspections of a technical character that pertain to the welfare of the forest.

UNDER THE SURVEYOR-GENERAL

Surveys and Plans. Provides for supervision over and responsibility for all surveys made and plans prepared respecting Crown lands and resurveys under Municipal Act; the recording of mining claims in unsurveyed territory is closely linked up with and forms part of the duties of the officers.

Water Powers and Dams. Under this heading comes the engineering responsibility of reporting on power possibilities, issuing power leases, inspecting sites for dams and investigating matters falling within the purview of the Lakes and Rivers Improvement Act.

Cartography and Drafting. All maps authorized by the Province are prepared by the staff, and the plans and descriptions in respect thereof checked and approved.

LEGISLATIVE ENACTMENTS

During the session of 1930 the old *Forest Fire Prevention Act* was repealed and a new one enacted. This was done to facilitate control of forest areas in such a way as to eliminate as far as possible casual forest fire causes, to fully equip accredited officers of the Crown with authority to direct, identify and control those of the public who find it necessary for either business or pleasure purposes.

The Provincial Land Tax Act was primarily designed to cover those in unorganized territory who did not contribute anything to the provincial revenue, but were direct beneficiaries of general expenditures. It was not intended to apply to those coming within the category of *bona fide* settlers. But due to misunderstandings and misinterpretations of the Act certain doubts arose with respect to those subject to exemption, and to remove such doubts an amendment of the Act was passed last session, and such amendment has operated successfully and without hardship in the enforcement of the Act.

The Burlington Beach Act passed in the year 1907 created a Commission with all the powers of municipal corporation, within certain limitations, to administer Burlington Beach, at that time a mere sand bar with but few settlers or even transient occupants. The tremendous growth of this summer rendezvous, now one of the most important in the Province, demanded the exercise of additional powers to those vested in the Commission. To provide, therefore, for public services such as schools, waterworks, etc., and to more clearly define the provisions of the original Act and the powers of the Commission thereunder, a complete new Act known by the same name was passed during the last session.

INDIAN RIGHTS CEDED

Under this heading reference was made in last year's report to the fact that negotiations between Ontario and the Department of Indian Affairs had been undertaken with a view to concluding a Treaty with the Indians inhabiting that

far-flung area north of the Albany River added to Ontario in the year 1912. The Commissioners, Walter C. Cain, Deputy Minister of Lands and Forests, representing Ontario, and H. N. Awrey, of Ottawa, representing the Dominion, completed during the past summer the work begun the previous season. The trip was made by airplane, the Commissioners hopping off from Ottawa on July 2nd and making a complete circuit of Ontario's hinterland and returning on August 8th. Adhesions to Treaty No. 9 were signed the past year at Nikip, southwest of Trout Lake on the head waters of the Severn River and at Fort Severn and Winisk, both on the Hudson Bay, while important missions were carried out at certain other points. Some thirteen Indian posts were visited including, other than those above mentioned, a settlement at Sandy Lake Narrows near the Manitoba boundary and such points as Fort Hope, Lansdowne House, Osnaburgh, Attawapiskat, Albany and Moose Factory.

The result of these negotiations has been the surrender by the Indians of the entire area, some 128,000 square miles, and its acquirement by the Crown in the right of the Province. Important reserves at strategic locations, selected by the Indians themselves, were approved by the Commissioners and will later on be regularly surveyed at the expense of the Department of Indian Affairs.

A complete résumé of the Commissioners' activities for the year 1930 appears in the annual report of the Department of Indian Affairs for the fiscal year ending March 31st, 1930.

LAND TRANSACTIONS

Free Grants

In Free Grant activities the number of settlers locating and purchasing land under the Free Grant Section of the Act varied but little from the previous year. While during 1929—456 individuals were located, 460 were located during the year 1930, in addition to which eighty-three purchasers were effected as against ninety-nine for the year 1929. Approximately ten per cent. of those taking up such holdings is found in Southern Ontario, the balance in Northern Ontario. Thunder Bay District absorbed the highest number, there being 163, Rainy River coming next with 121, Kenora and Sudbury following in the order named with seventy-three and fifty-four respectively.

A consistent checking up of Free Grant sections resulted in the cancellation of 388 locatees who had for various reasons neglected to meet settlement requirements. Generally speaking, where just grounds are found for permitting extensions of time to fulfil obligations, leniency is granted, but persistent failure to respond to reasonable performance demands necessarily results in cancellation.

As pointed out in former annual reports, those sections of Southern Ontario allocated for free grants have been largely acquired in the past, the remaining lots being but few and for the most part sought by sons or immediate relatives of old settlers who successfully managed to steer through the pioneer period and by constant thrift round out producing farms and make comfortable livings. A strict application of confining the actual taking up of Crown land in the older parts of the Province to such lots as cannot be primarily considered good agricultural possibilities has lessened the conflict, that in former times operated between timber licensees and so-called settlers, and developed a healthy respect for the timber interests.

As an evidence that numbers are still clinging to their old free lots and acquiring title in fee, it may be observed that 245 secured their patents by proving up, this being an increase of twenty-five over last year.

The privileges extended to returned soldiers of taking up land free in the different portions of Northern Ontario have not been generally exercised by this class of individual as might be expected, and it is with regret that those who have taken advantage of the special regulations, have in the main found difficulty in making a success of pioneering in the north. During the year while only forty-one locations were thus acquired, no less than sixty-eight former holders had their lands cancelled by reason of their inability or failure to perform the necessary settlement duties.

Detailed figures with regard to Free Grant activities may be examined in Appendix No. 12.

SALE LANDS

A noticeable increase in the number of persons buying Crown land for settlement purposes occurred during the year. Practically every district in Northern Ontario shows an increase. The largest increase is found in the District of Cochrane, in that portion of the great clay belt traversed by the Transcontinental Railway, where over 1,000 acquired lots as against slightly over 400 for the year 1929. Temiskaming and Nipissing, served by the Temiskaming and Northern Ontario Railway, added to the number settling the previous year. Other districts when considered in the light of both free grant and sales transactions held their own in comparison with the preceding year.

Adequate enforcement of timber and wood cutting regulations, which require the individual settler to secure permits for pulpwood, etc., and subsequent clearances, is resulting in a more vigorous attempt on the part of land purchasers to meet their pioneer obligations. Should satisfactory progress be not made towards bona fide clearing and cultivation, clearances are refused and penalties imposed.

By a system of close checking the spurious operator is having greater difficulty than ever before in evading the law. Purchasers of and dealers in timber or wood, realizing the power of the Department to seize and control raw material taken without clearance, are protecting both the Department and themselves by insisting upon production of clearance papers prior to completing payments under contract. The percentage of withheld amounts is ample to cover the interests of the Crown in the timber or wood. Knowledge of a follow-up practice by Government officials and of such a co-operative move by the purchaser gives an impetus to the settler to make a satisfactory showing. Important arrangements entered into by the Department of Lands and Forests with the various railways, who have generously co-operated, provide that certificates of accredited agents of the Government be attached to and form part of the shipping bill of lading before any pulpwood or material is accepted for export.

The Supervisor of Settlement has visited various sections of the different districts throughout the year and reports reasonably healthy progress in clearing land, and while the confused state of business disconcerts all classes of settlers it is noted with satisfaction that many of the pioneer settlers are optimistically proceeding because of their abiding faith in the possibilities of the land.

OLD SALES

A decided effort in stirring up old claimants and occupants of land sold years ago, in many instances the cases antedating Confederation period, has had good effect. Of the numerous sales of old farm lots made prior to the year ending 31st October, 1909, nearly 2,000 were found to be in arrears, and after careful inquiry 536 were cancelled, the former claimants or occupants having abandoned them or ceased to take any interest therein in the way of paying arrears to the Crown or in certain cases taxes to the municipalities or school sections. Arrears upon 436 of these sales were duly paid, evidence of performance of duties lodged and patents for the land were issued.

There are remaining over 900 sales still in abeyance, and by persistent demands upon the holders of the land on the part of the Department it is expected that in due time like action to that taken as above cited will be followed, and the accounts outstanding under this head considerably reduced.

CLERGY SALES

The sum of \$2,643.57 under this heading was collected as against \$3,200.00 for the previous year.

COMMON SCHOOL LANDS

From this source the sum of \$8,728.08 was received or twice that of the year 1929.

GRAMMAR SCHOOL LANDS

Arrears on old sales of this kind accounted for \$2,028.83.

UNIVERSITY SALES

Collections under this heading amounted to only \$174.90.

CROWN LANDS

For settlement, tourist, townsite and other various purposes the total area sold and leased amounted to \$145,110.00 for which part payment to the extent of \$99,579.00 was received. In addition the sum of \$474,672.98 was collected on former sales and leases, the aggregate exceeding the receipts of the year 1929 by over \$76,000.00.

PROVINCIAL LAND TAX

The revenue derived from this tax was \$139,832.01, over \$12,000.00 in excess of the year previous. The property assessable is all situated in unorganized territory and does not include that held by bona fide settlers who are undertaking the task of pioneering in farm work. Certain objections to the Act have been cared for by amended legislation and enforcement is being followed, by the application of reasonable leniency in determining those subject to exemption. Nearly 60 per cent. of the tax collected came from old patented veteran claims, largely held now by individuals or companies for the exploitation of the timber, while approximately 18 per cent. came from summer resorts, an equal percentage from railway lands and the balance from miscellaneous parcels.

SUMMER RESORTS, ETC.

The sale of islands and mainland for tourist purposes and of town lots for building showed a slightly improved tone over the preceding period.

MILITARY GRANTS

The routine activities of this section of the lands branch have almost ceased to be of any real charge. Of the original certificates numbering 13,998 issued to the veterans of 1866 and those of the South African war only a number less than 1,000 are still outstanding. These certificates, authorizing each holder the privilege of acquiring 160 acres of land free, are accepted now, owing to statutory amendments to the original Act, only as scrip having a cash surrender value of \$50.00 each, or as payment for Crown land to the value of \$80.00. Three such certificates were surrendered during the year.

PATENTS, LEASES, LICENSES, ETC.

The number of instruments, as may be observed from Appendix No. 14, totalled 1,578. Patents and transfers issued under the Public Lands Act accounted for over 50 per cent., and licenses and leases under the same Act for 25 per cent., and mining patents for the balance.

COMMUNICATIONS

Some 50,858 communications were received by the various services, exclusive of those directly pertaining to the Minister's Office, Land Tax Branch and Forestry, while nearly 65,000 were mailed by the same services. Appendix No. 15 furnishes details.

PROVINCIAL PARKS

Unabated interest was manifested in the three great Provincial Parks, Algonquin and Rondeau in Southern Ontario and Quetico in the northwestern part.

The first mentioned has its headquarters at Cache Lake on the Canadian National Railways, where the railway company own and have operated a large and accommodating inn for the use of visitors and the travelling public.

The park consists of a staff of some 35 rangers whose duties involve a close control of the entire park, checking up on poachers, clearing trails, fighting fires and generally operating for the betterment of the park.

Several new shelter houses for rangers have been provided, certain camping areas selected for tourists and work on short roads undertaken. A new concrete dam on the Madawaska River to control the waters on Cache Lake and materially add to the safety and convenience of small craft has been projected and will be completed this fall. There was a slight decrease in non-resident fishing licenses and a noticeable increase in resident licenses, while a larger number of licenses for guides and motor boats issued.

With a view to co-ordinating the various services under a single head in the park, a change in the administration was introduced in the month of September, and Mr. J. W. Millar, who has been acting Superintendent for several years,

was transferred to the head office in Toronto, and Mr. J. H. McDonald, Forest Engineer, an efficient Forestry Officer of several years standing with the Department, appointed Superintendent. He has actively undertaken the responsibilities of the park, now in existence since 1893, and it is confidently expected that when his experience and technical knowledge are brought to bear on the administration there will in due time be evolved a system that will redound to the advantage of the public and be entirely consistent with the original aims and objects of those who were responsible for the establishment of this virgin area of 2,749 square miles.

Certain requests have been made for the construction of a motor road across the Province easterly from the Ferguson Highway to connect with the Northern Road from Lake Ontario and River St. Lawrence area to the Ottawa Valley points. A portion of this suggested road traverses a small corner of Algonquin Park in the southwest corner, and a division of opinion seems to exist as to the advisability of undertaking the project. However, if and when the time appears opportune for furthering the project, the Government will take such action as may be within the best interests of the Province as a whole and that will not be to the particular disadvantage of the great park area whose sanctuary requirements must be well maintained.

Quetico Park consists of 1,740 square miles in the Rainy River district along the International Boundary between Minnesota and Ontario. It is becoming increasingly popular, particularly with Americans. The park staff consists of a Superintendent, fifteen rangers and a housekeeper. In addition, to the buildings at headquarters, which are at Kawene, there are now 38 stop-over cabins for the use of rangers on patrol. Most of these cabins are equipped with stoves, blankets and cooking utensils. Telephones have been installed in four of the cabins to facilitate communications between the patrols and headquarters. During the year two new cabins have been constructed and consideration will require to be given to the renovation of the existing headquarters' buildings or the construction of new ones in the near future. Ninety-six portages have been cleaned out, two new ones have been cut and 280 signs have been placed on the portages.

In enforcement of the park regulations a number of persons were apprehended, and several served time in the Fort Frances jail. Two were given suspended sentences and one was fined. Confiscations were as follows: One Ford truck, five beaver pelts, one marten pelt, one shotgun, one revolver, one belt, three hunting knives, one flashlight, 71 traps.

1,234 persons entered the park during the year and purchased fishing licenses; the bulk of these being from the United States. Deer, moose, beaver and partridge are all increasing in number.

Rondeau Park, situated in Kent County, comprises some 5,000 acres, it being a point extending into Lake Erie being part of Kent County. It is the rendezvous during the summer months of those resident in the southwestern part of the Province and in the city of Detroit and adjacent American areas, who are seeking health and recreation. Over 250 leaseholders spend the summer months and countless visitors and week-end tourists find opportunities here for rest and enjoyment. Ample accommodation for transient tourists is made, and amusement features for the young provided.

A very capable Superintendent, a technical forester, is in charge and is assisted by a competent staff.

Though the area of the park is rather small when compared to the other Provincial parks, it is nevertheless no less interesting from the viewpoint of timber growth and wild life. An exceptionally fine type of mixed timber exists and offers good opportunities for experimental studies.

Hundreds of deer exist within the restricted area, to such an extent indeed that at times they become a menace and it is found necessary to reduce them.

Areas facing both the lake and bay have been subdivided for leasing purposes, and those interested in acquiring lots on favourable terms may get full particulars by writing the Superintendent, R. S. Carman, Morpeth Post Office, Ontario.

SURVEYS, WATER POWERS, VALUATIONS AND ENGINEERING

The Crown surveys carried on during the year, included provincial boundaries, township boundaries, base lines, ground control, summer resorts, lake and river traverses and other miscellaneous surveys.

The Ontario-Manitoba boundary line was completed as far as the eastern point of Island Lake and 30 miles of trial line were run on the last lap of this boundary. This work was performed under the instructions of the Commissioners, namely: Surveyor-General of Dominion Lands; Surveyor-General of the Province of Ontario, and Surveyor-Commissioner of the Province of Manitoba.

The Ontario-Quebec boundary was extended northerly from the 140th Mile north of Lake Timiskaming, as established some years ago, for a distance of 68 miles, and 11 miles of the old boundary, south from the 140th Mile Post, were retraced. This work was performed under the instructions of the Commissioners, namely: Surveyor-General of the Province of Ontario and Director of Surveys for the Province of Quebec.

Control surveys were made in co-operation with the Dominion Government's aerial photographic work for mapping purposes in Algonquin Park, and in the territory west of Fort William and Port Arthur.

Inspection of surveys including water lots, mining claims and other surveys, was carried on and valuations covering Crown lands applied for, for various purposes, were made where required.

The total expenditure for survey work during the past year was—\$144,059.55, being an increase of \$22,001.00 over the former year's expenditure.

The development of water powers under water power leases was carried on by the following:—Northern Ontario Power Co., Limited, at the "Upper Notch" on the Montreal River, District of Temiskaming; Algoma District Power Co., Limited, on the Montreal River, District of Algoma; Hydro-Electric Power Commission of Ontario at Camp Alexander on the Nipigon River, District of Thunder Bay; Ear Falls on the English River, District of Kenora, and Chats Falls on the Ottawa River, in the County of Carleton.

The revenue from water power rentals was \$249,523.18, being an increase of \$44,666.04 over the past year.

Plans and specifications of new dams on the different streams throughout the Province were filed for approval, as required, under the Lakes and Rivers Improvement Act.

Maps of the Province and different districts have been revised and published during the past year, as occasion required.

TIMBER ADMINISTRATION

It is gratifying to remark that the sympathetic co-operation, which has been so effectively developed during the last few years between the Government and the lumber operators, continued throughout the year just closed. The Inspector of Operators, Major J. I. Hartt, reports having visited various timber agencies and confirms the statement that those taking out logs or operating in the forests are anxious to work harmoniously with the Government officials in both a theoretical and practical way. The operators more than ever recognize that to act in terms of 100 years from now is the sanest method of providing for a perpetual crop of timber; hence they are interested in and try to carry out what the technical forester attempts to point out can be done to assist nature in sustaining the yield. Again, where improved practical methods in cutting or in selecting timber are suggested by our bush men and can be employed to the economic advantage of both the present user and the future, these are accepted in a spirit of fairness and readiness.

While the bush operations for the winter season of 1929-30 were particularly encouraging, the market for forest products ceased to be inviting as a result of the general financial oppression. It is true that for some time the industries depending upon forest supplies have been passing through expectant periods, and the downward trend of trade in the early part of 1930 accentuated their position. With restricted markets the manufacturers soon found themselves with an overproduction and were forced during the summer season, following a rather extensive winter undertaking, to curtail their mill output and to provide for a reduced bush operation this coming winter.

The troublous times through which the operators were passing actuated them in making a strenuous appeal to the Government for relief measures. This appeal included a request for the remission of all Crown dues on timber cut during the season and a reduction in the bonus rates on stumpage by 50 per cent. The extent of such an appeal, if given effect, from a monetary point of view would be too great a demand upon the financial resources of the Province and would not be uniformly fair.

It was felt, however, since the situation so far as the industries dependent upon timber and wood supplies was most serious, that some assistance could be given without requiring the Crown to make any cash contribution or refund any portion of the bonus or timber charges due the Crown for timber cut. As numbers of the operators deemed it important to maintain their logging organizations by going into the bush the coming season at least to a limited extent, although they would be greatly handicapped in so doing if all charges owing the Crown had to be paid, it was considered reasonable that the operators owing the Crown for timber cut should be given the privilege of paying their accounts on an instalment basis without the obligation of paying interest thereon. Consequently every operator was permitted to pay 50 per cent. of the charges arising from the 1929-30 operations on or before the 31st day of October, 1930, and to carry the balance without interest for the next six months or until the 30th of April, 1931, provided that at the end of the said six months another 25 per cent. of the account is paid, the balance or last 25 per cent. to be paid without interest on or before 31st October, 1931. The concession is applicable only to those who had paid up all accounts prior to those arising from this year's operations.

It is earnestly hoped this interest abatement concession will be accepted by a goodly number, and that some, who might otherwise be hard pressed by

taking men in the bush, will thus be able to assist somewhat the unemployment situation which is assuming serious proportions in the north country where so many communities are solely dependent upon logging activities for their fall and winter welfare.

TIMBER AREAS SOLD

Consistent with its policy to restrict the sale of timber areas to those in which existing concerns are interested and thus enable such concerns to continue, the Government offered for public competition some fifty-two parcels. These varied in size from one-quarter square mile to fifty-five square miles. Temiskaming led with twelve, followed by Thunder Bay with ten, Cochrane with nine, Kenora with six, Rainy River with five, Nipissing and Parry Sound with three each, and Renfrew, Haliburton and Peterborough with one each. A number of these areas, as may be observed by a reference to Appendix No. 11, were small pulpwood operations and the others straight or mixed logging and fuelwood with an occasional tie and pole proposition. The Crown received beyond its upset price in 70 per cent. of the sales, and at least the upset price in all other cases.

Reference was made in last year's report to a large area disposed of to the Howard Smith Paper Mills Limited, large book, bond, litho, writing and stationery paper manufacturers in Cornwall, Ontario, with subsidiary mills at Merritton and Georgetown. The agreement, duly executed since the last report, is covered by Appendix 15½, and specifically provides that the finished product must be other than newsprint. With the assurance of this material the company will be less dependent upon sources outside of the Province for their raw material supply and in a more advantageous position to enlarge the pay roll of employees in Ontario.

LOGGING

The areas covered by some 1,010 timber licenses comprised 21,744 square miles other than those included in special pulp agreements which comprise 55,590 square miles. Red and White Pine cut almost equalled that of last year's, there being 200,027,064 feet B.M. as against 207,742,496 feet B.M. for 1929. Jack pine for milling purposes decreased from last year by 16½ million feet, some 55,468,292 feet B.M. having been cut. Other classes of log timber for conversion into lumber, ties or some other product other than pulpwood, pulp or paper were less than last year's by over five million feet. Railway ties were less by five hundred thousand.

While there was a general reduction in the cut of the types mentioned, it is worthy and rather surprising to note that the cut of pulpwood from Crown areas reached the large total of 1,051,631 cords, or two and a quarter times the output for 1929, and this excessive cut more than counteracted, from a revenue accrual standpoint, the reduction in the sawmill timber.

The total accruals from all timber sources, which include ground rent, fire charges, bonus and dues, reached the very advanced figures of \$5,088,925.00, the largest in the history of the Department.) Appendix No. 8 discloses the accruals in detail.

PULPWOOD OPERATIONS

Contrary to expectations the cut of pulpwood was, as already stated in this report, much larger than last year. It was predicted that there would be a lessening of field operations by reason of the general instability in the newsprint

situation, and yet from Crown lands over one million cords were cut, while last year there were less than five hundred thousand cords. Even on settlers' lands the cut, all of which is free from dues, increased over the previous year by nearly 100 per cent., there being operated no less than 917,026 cords as against 461,992 cords for the year ending October 31st, 1929.

Of the total taken from settlers' land, all of which is exportable, only 496,534 cords were exported, or 54 per cent. as against 64 per cent. last year.

In the large operations of such companies as the Abitibi and Spruce Falls, covered by special agreements, the areas to be cut are ear-marked, and the actual cutting is carefully checked by an official of the Department, and adequate measures adopted to ensure satisfactory fulfillment of the terms and conditions of the contract, the basic principle underlying which is the intention to promote forest growth and provide as far as it is possible for a continuous supply of raw material for the consuming plants.

It is with the keenest regret that the newsprint industry is going through such a perplexing period of uncertainty. This being one of the major national industries its prosperity is of deep concern to the whole country as it has contributed so largely to maintaining the balance of international trade.

So many factors enter into a consideration of the question, such as, amongst others, overproduction, restricted markets resulting from world wide economic depression, European importations and divided efforts towards stabilization, that it is impossible to say within reason what the future will bring. However, there are those whose faith and optimism in the natural resources of the country with the business acumen of the experienced leaders are such as to hope that in the general righting of things the industry in due time will recover from its present illness and assume a stronger position.

FOREST FIRE PROTECTION

The Forest Fires Prevention Act was revised and with the exception of a few minor changes appears to contain all the legislation that is necessary for the present.

The fire season of 1930 was very similar to that of 1929 with almost every part of the Province experiencing a particularly high hazard at one time or another. The most critical situation developed in the western districts where the fires accounted for 94 per cent. of the total area burned.

Of the total number of 1,402 fires 54 per cent. occurred before the end of June and burned over 94 per cent. of the total area for the year.

The total area burned over was 711,809 acres and of this 56.1 per cent. was timber land, 9.8 per cent. cut-over land, 14.1 per cent. young growth and 20.0 per cent. muskeg, grass land and barrens.

The area burned according to causes was: Settlers 3.6 per cent., campers 77.6 per cent., railways 1.7 per cent., lightning 8.3 per cent., logging operations 0.8 per cent., smokers 0.8 per cent., road construction 0.1 per cent., miscellaneous 3.2 per cent. and unknown 3.9 per cent. See Part II of this report for details.

FOREST SURVEYS AND INVESTIGATION

Forest surveys were carried on over the unlicensed Crown lands of the Timagami and Georgian Bay Provincial Forests and covered in all 975 square miles.

Forest conditions following logging on pulpwood and pine stands were investigated in the Sault Ste. Marie, Sudbury and North Bay Inspectorates. See complete reference in Part II.

AERIAL SURVEYS

Aerial surveys included two main classes of work—(1) Type Sketching, (2) Mapping Forested Areas. Of these, Forest Type Sketching, which consists in subdividing the general forest growth into standard classes or types on the basis of size or age and tree species composition, was carried on mainly in an area northeast of the Nipigon Provincial Forest. Mapping forested areas, which is preliminary to field work of any kind, was confined very largely to the Eastern Provincial Forest. This work was based on vertical aerial photography. See Part II of this report.

RADIO COMMUNICATION

Radio was used for (1) point to point communication in new districts where long distances and the undeveloped condition of the country place it at a cost advantage over the standard bush telephone. Twenty-eight stations of this type were operated. In addition (2) a portable ground set and (3) an aircraft set were put into service in the past season. The usefulness of these latter will be further tested in the season of 1931. See Part II of this report.

REFORESTATION

Reforestation acquired increased attention this year on the part of the public, the total number of persons applying for trees being over 6,000. A new scheme of school planting was inaugurated this year including the publication of a pamphlet. This was well received by a school boards throughout the Province.

The four Department nurseries carried on their annual programme and an increasing number of visitors to these properties marked a further advance in interest in this work by the people of the Province. Several new demonstration plots were established and many others were added to. County forests were extended and preliminary work was done in the establishing of new ones. Reforestation on Crown land in Northern Ontario was extended and over 3,584,000 trees were planted for this work alone. See Part II of this report.

REVENUE

The world wide depression following the financial debacle that occurred early in the year affected all branches of the forest products' industries, and was reflected in the inability of dealers to market their manufactures, and to readily meet their payment obligations to the Crown. While the bush operations throughout the year comprised accruals to the extent of over five million dollars as against approximately four and a quarter million for the previous year, the actual collections or entire revenue of the Department amounted to only \$3,307,945.49 as against \$5,059,878.20 for the fiscal year ending October 31st, 1929. Special concession privileges on the basis of instalment payments with interest abatements were extended to operators and this urged some to effect at least initial instalments which otherwise might not have been paid within the year. Of the total amount collected \$2,024,248.75 is directly attributed to timber administration and the balance to the sale and lease of lands, water powers, rentals, land tax and incidental items.

Ground rent and fire protection charges brought in \$455,835.99 within \$7,000.00 of the previous year, while rentals on Crown Leases and Licenses of Occupation netted \$291,726.06 or an increase of over \$48,000.00.

The ordinary revenue exceeded the capital by \$1,757,261.07.

Although the outstanding dues and charges at the end of the fiscal year are in excess of three million dollars it is difficult to assert with any degree of accuracy what proportion of the accounts will be collected the ensuing year, but it is hoped that better times are in the offing for the operators and manufacturers and a goodly percentage of accounts will be met.

Attention is directed to the fact that timber purchasers and operators are required to lodge collateral in the form of cash deposits and Guarantee Company and personal bonds in the Department as an assurance for the fulfilment of their obligations. On deposit at the end of the year there was cash alone to the amount of over two and a half million dollars, returnable on completion of the terms of agreement, in addition to bonds far in excess of the cash deposits.

For details respecting the source and figures of revenue see Appendices 3 to 6, inclusive.

DISBURSEMENTS

Expenditures for the year amounted to \$3,834,684.37, of which \$2,408,332.57 comprised Ordinary and \$1,426,351.80 Capital. Fire Ranging cost \$2,215,838.56 and of this 78 per cent. was Ordinary and 22 per cent. Capital. The appalling forest fires that so long menaced and affected large and important areas made unprecedented demands upon the protection system and kept the reserves in constant action and accounted for the increase by over half a million dollars of the cost of fire-fighting. Forest ranging, and the measurement of timber accounted for \$362,703.06 and reforestation for \$400,000 and the Surveys Branch for \$194,475.09. For itemized Expenditure Services see Appendix No. 7.

APPENDICES

PART I

Appendix No. 1

Return of Officers and Clerks of the Department of Lands and Forests, for the year ending October 31st, 1930.

Branch	Name	Designation	When Appointed	Salary per Annum	Remarks	
Main Office.	Finlayson, Hon. Wm.	Minister.	1926, Oct. 18	\$10,000 00		
	Cain, W. C.	Deputy Minister.	1903, Mar. 1	6,000 00		
	Ferguson, A.	Assistant to Deputy Minister.	1915, Dec. 15	3,300 00		
	Thompson, J. B.	Secretary to Minister and Dept. Secretary.	1925, Feb. 2	2,850 00		
	Bliss, M. E.	Secretarial Stenographer.	1909, Aug. 16	1,600 00		
	Halliday, E. G.	Clerk, Group 1.	1907, Feb. 21	1,600 00		
	Harrison, E.	Secretarial Stenographer.	1920, May 14	1,600 00		
	Molesworth, V. M.	Senior Clerk Stenographer.	1928, April 10	1,400 00		
	Smedley, Dorothy.	Clerk Stenographer, Group 1.	1926, July 9	1,125 00		
	Budd, F.	Office Boy.	1927, Nov. 4	675 00		
	Solicitor's Branch.	Titus, F. E.	Solicitor.	1920, Mar. 2	3,500 00	
		Draper, S.	Chief Clerk.	1900, May 1	3,300 00	
		Ledger, W. R.	Head Clerk, Group 2.	1894, Feb. 15	2,550 00	
Burns, C. E.		"	1897, July 29	2,550 00		
Millar, J. W.		Investigator, Provincial Parks.	1915, Nov. 29	2,190 00		
Drinkwater, J. E.		Senior Clerk.	1915, Oct. 19	2,100 00	Resigned January 1st, 1930	
Roe, A. E.		"	1906, Oct. 16	2,000 00	Superannuated as from	
Lucas, F. A.		"	1906, Dec. 18	2,000 00	Superannuated as from	
Platt, S. A.		"	1905, June 12	2,000 00	Superannuated as from	
Robillard, A. E.		"	1894, May 4	2,000 00	Superannuated as from	
Benson, B. M.		Clerk, Group 1.	1909, May 25	1,600 00	Superannuated as from	
O'Neil, E. F.		"	1902, July 7	1,600 00	Superannuated as from	
Hutchison, J.		"	1923, Nov. 22	1,600 00	Sept. 16th, 1930.	
Ross, S.	"	1917, July 9	1,600 00			
Carey, A. R.	Clerk, Group 2.	1925, July 7	1,125 00			
Eaton, E. F.	"	1927, Aug. 15	1,050 00			
Griffith, F.	Clerk Stenographer, Group 1.	1921, Jan. 22	1,200 00			
Pepler, A. V.	"	1922, Sept. 14	1,200 00			
Sutherland, M. I.	"	1921, Jan. 22	1,200 00			
McLeod, L.	"	1925, June 9	1,200 00			
Burke, M. G.	"	1928, Jan. 9	1,125 00			
Feehely, R. M.	"	1928, Feb. 9	1,125 00			
Lands Branch.	Robillard, A. E.	"	1894, May 4	2,000 00		
	Benson, B. M.	Clerk, Group 1.	1909, May 25	1,600 00		
	O'Neil, E. F.	"	1902, July 7	1,600 00		
	Hutchison, J.	"	1923, Nov. 22	1,600 00		
	Ross, S.	"	1917, July 9	1,600 00		
	Carey, A. R.	Clerk, Group 2.	1925, July 7	1,125 00		
	Eaton, E. F.	"	1927, Aug. 15	1,050 00		
	Griffith, F.	Clerk Stenographer, Group 1.	1921, Jan. 22	1,200 00		
	Pepler, A. V.	"	1922, Sept. 14	1,200 00		
	Sutherland, M. I.	"	1921, Jan. 22	1,200 00		
	McLeod, L.	"	1925, June 9	1,200 00		
	Burke, M. G.	"	1928, Jan. 9	1,125 00		
	Feehely, R. M.	"	1928, Feb. 9	1,125 00		

	Stephens, A. M.	"	"	1927, Oct. 4	1,050 00
	Mason, A. V.	"	"	1929 May 6	900 00
	Kelly, J. P.	Vault Caretaker.		1927, April 19	1,400 00
	Houser, J.	Chief Clerk.		1905, July 17	3,300 00
	Gillard, H. D.	Head Clerk, Group 2.		1897, Dec. 6	2,550 00
	O'Neil, A. H.	Principal Clerk.		1906, July 19	2,200 00
	Meeking, S. D.	"		1910, Feb. 8	2,100 00
	Telfer, E. H.	Senior Clerk.		1915, Sept. 27	2,000 00
	Lee, J. T.	"		1917, June 25	1,900 00
	Potter, G.	Clerk, Group 1.		1923, June 1	1,600 00
	McCord, W. A.	"		1926, May 26	1,500 00
	Quigley, E. F.	"		1921, May 4	1,400 00
	Armer, E. C.	Senior Clerk Stenographer.		1909, Aug. 6	1,500 00
	Bryce, J. J.	"		1922, July 24	1,400 00
	Ferguson, J.	"		1919, Aug. 4	1,400 00
	Stewart, F. E.	Clerk Stenographer, Group 1.		1927, July 25	1,200 00
	Judd, Wm.	Clerk, Group 2.		1928, April 24	1,050 00
	Lount, H. M.	Accountant, Group 2.		1903, Oct. 1	3,000 00
	Clarke, C. J.	Principal Clerk.		1905, Aug. 9	2,400 00
	Burrill, W. A.	Senior Clerk.		1907, Sept. 24	2,000 00
	McLean, A.	"		1926, Feb. 8	1,900 00
	Warren, J. F.	Clerk, Group 1.		1922, June 5	1,600 00
	Bowland, C.	"		1908, July 9	1,600 00
	Donald, L. G.	"		1924, June 2	1,500 00
	Bryson, James.	"		1927, Jan. 4	1,500 00
	Whyte, M. A.	"		1921, June 1	1,400 00
	Stuart, D. E.	Office Appliance Opr., Group 2.		1929, Jan. 5	1,050 00
	Fox, E. M.	Cheque Writer, Group 2.		1927, Jan. 11	1,200 00
	Armitage, M.	Clerk Typist, Group 2.		1927, Oct. 18	900 00
	Burdin, S. K.	Senior Clerk.		1916, April 6	2,500 00
	Samuels, F.	"		1903, Dec. 5	2,000 00
	Squire, E. H.	Clerk, Group 1.		1916, Jan. 4	1,600 00
	Hills, E.	"		1912, July 2	1,600 00
	Mathewson, N. B.	"		1915, May 7	1,600 00
	St. John, W. C.	"		1906, July 9	1,500 00
	Mulholland, S.	"		1918, May 6	1,500 00
	Black, R. N.	"		1915, Dec. 13	1,500 00
	Harris, G.	"		1925, Jan. 14	1,500 00
	Smith, Chas. J.	"		1928, April 14	1,400 00
	Meredith, Thos. A.	Senior Clerk Messenger.		1929, Mar. 29	1,125 00

Resigned as from Sept. 30th, 1930.

Woods and Forests Branch.....

Accounts Branch.....

Files Branch.....

Appendix No. 1—Continued

Return of Officers and Clerks of the Department of Lands and Forests for the year ending October 31st, 1930.

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	1,600 00	
	Craddock, M. M.	Clerk, Group 2.	1928, Mar. 7	1,050 00	
	Deacon, C. H.	" " 2.	1927, Sept. 29	975 00	
	Stephens, F. E.	" " 2.	1926, May 27	975 00	
	Lyons, H. M.	Clerk Stenographer, Group 1.	1926, May 31	1,050 00	
	Riches, E. P.	" " 1.	1925, Aug. 10	1,050 00	
	Madill, S.	" " 2.	1927, July 14	975 00	
	Lomas, M. E.	Clerk Typist, Group 2.	1927, Oct. 18	825 00	
	Surveys Branch.	Rorke, L. V.	Surveyor General.	1909, May 1	5,200 00
Morris, Jas. L.		Inspector of Surveys.	1928, Mar. 1	3,500 00	
Butterfield, J. E. C.		Assistant Inspector.	1927, Jan. 17	2,700 00	Resigned as from Nov. 15th, 1929.
Heath, W. H.		Geographer.	1923, Nov. 28	2,700 00	
Burwash, N. A.		Surveyor and Sr. Draughtsman.	1917, April 26	2,400 00	
Barnard, Wm. A. C.		Sr. Map Draughtsman, Group 2	1928, Jan. 1	2,300 00	
Jarvis, E. M.		Senior Clerk.	1897, April 25	2,000 00	
Treedy, H.		Map Draughtsman.	1897, May, 8	2,000 00	
Blanchet, F. E.		" "	1906, May 15	2,000 00	
Leaman, A.		" "	1907, Sept. 12	2,000 00	
Forestry Branch.	Barr, F. L.	Senior Draughtsman, Group 2.	1923, Oct. 31	2,000 00	
	Vance, V.	Clerk, Group 2.	1924, Sept. 10	1,050 00	
	Dennis, S. O.	Senior Clerk Stenographer.	1924, April 5	1,300 00	
	Stork, G. E. M.	Clerk Stenographer, Group 1.	1927, July 28	1,125 00	
	Haskett, M. C.	Clerk Stenographer, Group 2.	1928, Sept. 5	900 00	
	Pugh, M. B.	Filing Clerk, Group 1.	1929, Aug. 15	900 00	
	Zavitz, E. J.	Deputy Minister.	1905, May 1	5,400 00	
	Mills, C. R.	Assistant Provincial Forester.	1921, Mar. 28	4,000 00	
	Richardson, A. H.	" "	1921, June 15	3,300 00	
	Johnston, R. N.	" "	1915, Aug. 15	3,300 00	
Forestry Branch.	Sharpe, J. F.	Forester in charge of Prov. Forests	1922, May 15	3,300 00	
	Westland, C. E.	Assistant Forester, Group 1.	1923, May 16	2,300 00	
	Bayly, G.	" " 1.	1924, Mar. 1	2,300 00	
	Simmons, J. F. L.	" " 2.	1928, Mar. 19	2,000 00	
	Bishop, J. M.	Draughtsman, Group 1.	1924, Nov. 1	1,900 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	1,700 00
Rowland, M. C.	Senior Clerk Stenographer	1912, May	1	1,500 00
Bald, J.	"	1913, June	12	1,500 00
McKeyes, 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
Evans, G. H.	Clerk Typist, Group 1	1928, Mar.	22	975 00
DeNure, K. H.	Clerk Stenographer, Group 2	1928, Sept.	1	900 00

Appendix No. 2

List of Agents for the year ending October 31st, 1930

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Alexander, James A.	Fort Frances	Part Rainy River District	1921, May 26		
Arthurs, E.	Espanola Mills		1915, June 1	\$600 00	For salary see Crown Timber Agents and Mining Records.
Barnes, E. H.	Sault Ste. Marie	" " Sault Ste. Marie	1929, June 20		For salary see Homestead Inspectors.
Blank, F.	Wilno	" of Renfrew County and South Part Nipissing District	1921, April 1	500 00	
Both, C.	Denbigh	" of Frontenac, Lennox and Addington District of Cochrane	1905, Oct. 20	300 00	
Bresnahan, John	Hearst	Part District of Cochrane	1924, April 28	1,200 00	
Cameron, Wm.	Stratton Station	" " Rainy River	1911, May 8	500 00	
Campbell, I. M.	Parry Sound	" " Parry Sound	1914, Nov. 15	650 00	
Clark, John	Englehart	" " Temiskaming	1929, Mar. 14	800 00	
Dempsey, S. J.	Cochrane	" " Cochrane	1911, Feb. 1	1,100 00	
Ellis, H. J.	Powassan	" " Parry Sound	1909, May 20	500 00	
Fink, J. Arthur	Mattawa	" " Nipissing	1925, Mar. 18	500 00	
Fleming, A. W.	Minden	Haliburton County	1928, May 14	350 00	
Freelborn, J. S.	Maguetawan	" District of Parry Sound	1905, Nov. 10	500 00	
Freeland, A. W.	Enslede	" " "	1927, Nov. 1	500 00	
Fuller, David	Bancroft	" Hastings County	1926, Mar. 20	500 00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14		For salary see Homestead Inspectors.
Gilson, J. E.	Dryden	Part District of Kenora	1914, Dec. 5	1,300 00	
Grigg, Albert	Bruce Mines	" " Algoma	1925, Sept. 1	1,000 00	
Hales, W.	Aspley	" County of Peterborough	1911, July 17	250 00	Also Homestead Inspector.
Hough, John A.	Matheson	" District of Cochrane	1926, April 20	1,400 00	
MacCrea, J. R.	New Liskeard	" District of Temiskaming	1924, Nov. 15	1,400 00	
MacLennan, J. K.	Sudbury	" " Sudbury	1905, July 3	700 00	
MacPhee, W. F.	North Bay	" " Nipissing and Parry Sound	1929, Oct. 1	1,050 00	
Marchildon, J. P.	Sturgeon Falls	" " Nipissing and Part Sudbury	1923, April 27	1.60	per day
Millicham, Thos.	Markstay	" " Nipissing and Sudbury	1928, Nov. 1	700 00	

Smith, J. D. C.	Kenora	" " Kenora	1921, May 9	.....	For salary see Crown Timber Agents and Mining Recorders.
Sheppard, H. E.	Kapuskasing	" " Cochrane	1909, Feb. 13	.....	For salary see Homestead Inspectors.
Teasdale, R. A.	Massey	" " Sudbury	1917, July 1	600 00	
Trainer, W. J.	Hilton Beach	St. Joseph Island	1925, Sept. 12	300 00	
Watt, F.	Pembroke	Part Renfrew County	1923, Sept. 11	300 00	
Wilson, A. N.	Kinmount	" County of Peterborough and Haliburton	1915, May 6	175 00	
Wilson, S. H.	Port Arthur	" District of Thunder Bay	1921, Nov. 26	1,400 00	
<i>Homestead Inspectors</i>					
Barnes, E. H.	Sault Ste. Marie	Part Algoma District	1929, June 20	1,050 00	Also Crown Lands Agent.
Barr, J. C.	Fort Frances	District of Rainy River	1906, Dec. 1	1,800 00	
Bastien, J. A.	Chelmsford	West Part of Sudbury District	1913, May 12	1,400 00	
Cragg, W. V.	New Liskeard	South Part of Temiskaming District	1913, April 1	1,900 00	
Gerhart, Wm. G.	Bracebridge	Muskoka District	1924, Oct. 14	1,300 00	Also Crown Lands Agent.
Grigg, Albert	Bruce Mines	Part District of Algoma	1925, Sept. 1	.....	For salary see Crown Lands Agents.
Hough, Wm.	Englehart	Centre Part of Temiskaming District	1926, Jan. 18	1,400 00	
Hughes, T.	Murrillo	Thunder Bay District	1908, July 29	1,400 00	
Jervis, H. F.	Callander	District of Parry Sound	1920, June 10	1,900 00	
Owens, H. B.	Cache Bay	East Part Sudbury and West part Nipissing Districts	1918, July 1	1,400 00	
Sheppard, H. E.	Kapuskasing	Part District of Cochrane	1909, Feb. 13	1,900 00	Also Crown Lands Agent.
Smith, D.	Cochrane	" Cochrane District	1912, April 24	1,900 00	
Van Horn, L. E.	Monteith	" "	1920, Jan. 27	1,900 00	
Wigle, R. G.	Dryden	Kenora District	1914, June 1	1,900 00	
<i>Timber Agents</i>					
Alexander, J. A.	Fort Frances	Fort Frances District	1921, May 26	2,500 00	Also Crown Lands Agent and Mining Recorder.
Fletcher, N. B.	Parry Sound	Part Parry Sound and Muskoka Districts	1923, Dec. 1	1,900 00	
Huckson, A. H.	Sault Ste. Marie	" Part District of Algoma	1914, April 1	2,500 00	
Larose, S. C.	Ottawa	" Ottawa District	1890, May 8	1,800 00	
MacDonald, S. C.	New Liskeard	" Temiskaming District	1907, Jan. 1	2,500 00	
McDougall, J. J.	North Bay	Nipissing and part Sudbury Districts	1908, July 1	2,500 00	
Milway, Jos. H.	Port Arthur	Part Thunder Bay District	1910, Oct. 1	2,500 00	
Smith, J. D. C.	Kenora	Kenora District	1921, May 9	2,500 00	Also Acting Crown Lands Agent and Mining Recorder.

Appendix No. 2—Continued

List of Agents for the year ending October 31st, 1930

Name	Post Office Address	District or County	Date of Appointment	Salary per Annum	Remarks
Stevenson, A.	Peterborough	Bellefille District	1905, Oct. 4	2,000 00	
Whelan, P. J.	Renfrew	Renfrew Agency	1908, Feb. 4	2,500 00	
McCaw, J. G.	Sudbury	Part District of Sudbury	1909, Oct. 1	2,500 00	
Hartt, J. I.	Orillia	Inspector of Crown Timber Agencies and Supervisor of Operations in connection with Timber Administration	1923, Sept. 5	4,600 00	
Hawkins, S. J.	Toronto	Relieving Crown Timber Agent	1905, Aug. 16	2,500 00	

Appendix No. 3

Statement of Lands Sold and Leased. Amount of Sales and Leases, and Amount of Collections for the year ending October 31st, 1930

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 and Townsites	113,128.91	87,629.66	109,288.56
Clergy Lands	400.00	724.22	2,643.57
Common School Lands	573.00	1,048.60	8,728.08
University Lands			174.90
Grammar School Lands			2,028.83
<i>Lands Leased:</i>			
Crown	31,008.77	10,177.21	311,556.72
Provincial Land Tax			139,832.01
	145,110.68	99,579.69	574,252.67

Appendix No. 4

Statement of the Revenue of the Department of Lands and Forests for the year ending
October 31st, 1930

Service	\$	c.	\$	c.	\$	c.
LANDS COLLECTIONS						
<i>Crown Lands:</i>						
Agricultural.....	100,165	56				
Townsites.....	9,123	00				
			109,288	56		
Clergy Lands.....	2,643	57				
Common School Lands.....	8,728	08				
University Lands.....	174	90				
Grammar School Lands.....	2,028	83				
			13,575	38		
					122,863	94
<i>Rent:</i>						
Crown Leases.....			291,726	06		
Algonquin Provincial Park.....			4,693	67		
Rondeau Provincial Park.....			9,349	75		
Bruce Beach.....			1,535	82		
Jordan Harbour.....			107	02		
Temagami Islands.....			4,144	40		
Provincial Land Tax.....			139,832	01		
					451,388	73
<i>Woods and Forests:</i>						
Bonus.....			949,839	25		
Timber Dues.....			1,277,147	67		
Ground Rent.....			111,424	12		
Fire Protection.....			344,411	87		
Transfer Fees.....			2,120	00		
Mill License Fees.....			584	75		
					2,685,527	66
<i>Parks:</i>						
Algonquin Provincial Park.....			13,110	35		
Rondeau Provincial Park.....			2,925	44		
Quetico Provincial Park.....			7,809	34		
					23,845	13
Casual Fees.....			2,303	31		
Culler's Act.....			260	00		
					2,563	31
<i>Refunds:</i>						
Fire Ranging.....			6,352	30		
Forest Ranging.....			204	86		
Forest Research.....			51	10		
Forestry Act.....			133	87		
Lac Seul Storage Dam.....			5,262	65		
Lands Contingencies.....			77	35		
Long Point Park Road.....			132	23		
Reforestation.....			7,820	36		
Surveys.....			1,698	00		
Surveys Contingencies.....			24	00		
					21,756	72
					3,307,945	49

*Appendix No. 5*Statement of Revenue Refunds of the Department of Lands and Forests
for the year ending October 31st, 1930

Service	\$	c.
Algonquin Park—Rent.....	32	00
Algonquin Park—Miscellaneous.....	6	00
Casual Fees.....	18	75
Crown Rent.....	195	04
Crown Lands Sales.....	2,419	15
Lac Seul Storage Dam.....	44,975	95
Mill License Fees.....	16	00
Provincial Land Taxes.....	297	80
Rondeau Park—Rent.....	65	00
Rondeau Park—Miscellaneous.....	4	65
Surveys.....	340	00
Timber Dues.....	25,049	58
	73,419	92

Appendix No. 6

Statement of Receipts of the Department of Lands and Forests for the year ending
October 31st, 1930, which are considered as Special Funds

Service	\$ c.	\$ c.
<i>Clergy Lands:</i>		
Principal.....	1,274 07	
Interest.....	1,369 50	
		2,643 57
<i>Grammar School Lands:</i>		
Principal.....	1,237 68	
Interest.....	791 15	
		2,028 83
<i>Common School Lands:</i>		
Principal.....	5,601 91	
Interest.....	3,126 17	
		8,728 08
<i>University Lands:</i>		
Principal.....	119 10	
Interest.....	55 80	
		174 90
		13,575 38

Appendix No. 7

Statement of Disbursements of the Department of Lands and Forests for the year ending October 31st, 1930

Service	\$	c.
MAIN OFFICE AND BRANCHES:		
Salaries—Lands.....	128,372	20
Salaries—Forestry.....	39,183	36
Salaries—Surveys.....	31,637	50
AGENTS' SALARIES AND DISBURSEMENTS.....	101,620	41
ALGONQUIN PROVINCIAL PARK.....	44,382	03
ALLOWANCE TO SCHOOL SECTION—SOUTH WALSINGHAM.....	150	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF VESPRA.....	250	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CLARKE.....	150	00
ALLOWANCE TO SCHOOL SECTION—TOWNSHIP OF CHARLOTTEVILLE.....	150	00
ADVERTISING.....	2,286	94
BOARD OF SURVEYORS.....	200	00
CONTINGENCIES—LANDS.....	27,807	68
CONTINGENCIES—FORESTEY.....	8,653	36
CONTINGENCIES—SURVEYS.....	18,578	04
CLEARING TOWNSITES AND REMOVING FIRE HAZARDS.....	74,291	18
CREATION AND EXTENSION OF PARKS.....	1,045	86
CULLERS' ACT.....	120	80
DISPLAY, TORONTO EXHIBITION.....	469	76
DISPLAY, FALL FAIRS AND EXHIBITIONS.....	988	01
EXPENDITURE UNDER FORESTRY ACT.....	44,479	84
FIRE RANGING.....	2,215,838	56
FOREST RANGING AND MEASUREMENT OF TIMBER.....	362,703	06
FOREST RESERVES.....	7,373	98
FOREST RESEARCH.....	17,863	79
FOREST INSECT CONTROL.....	5,399	59
GRANT—CANADIAN FORESTRY ASSOCIATION.....	1,000	00
INSURANCE.....	7,381	11
LAC SEUL STORAGE DAM.....	56,508	32
LEGAL FEES AND EXPENSES.....	200	00
LONG POINT ROAD.....	9,722	06
MOVING EXPENSES OF OFFICIALS.....	191	85
OTTAWA AGENCY.....	2,637	32
QUETICO PROVINCIAL PARK.....	21,405	13
RONDEAU PROVINCIAL PARK.....	26,795	08
REFORESTATION.....	387,573	96
SURVEYS.....	144,059	55
VETERANS' COMMUTATION.....	150	00
STATUTORY:		
Minister's Salary.....	10,000	00
Salaries not otherwise provided for.....	2,504	94
Refunds.....	1,445	26
SPECIAL WARRANTS:		
Long Point Park Road.....	6,020	66
TO PAY WAGES, ETC.,		
Re Matininda Forest Products, Limited.....	23,093	18
	3,834,684	37

Appendix

Statement of Timber cut and Amounts accrued from Timber Dues, Ground

QUANTITY AND

PROVINCE OF ONTARIO	Area covered by timber licenses Square Miles	Saw Logs						Boom	
		Red and White Pine		Jack Pine		Other		Red and White Pine	
		Pieces	Feet	Pieces	Feet	Pieces	Feet	Pieces	Feet
		21,744	4,606,968	194,312,924	4,071,604	53,304,911	2,272,291	66,611,040	48,201	5,714,140

STATEMENT OF

PROVINCE OF ONTARIO	Stave Bolts	Posts	Tele- graph Poles	Pulp- wood	Rail- way Ties	Lagging		Stulls		Waney Pine		Car Stakes
	Cords	Pieces	Pieces	Cords	Pieces	Lineal Feet	Cords	Pieces	Feet	Pieces	Cubic Feet	Pieces
	712	36,501	46,660	1,051,631	1,393,299	89,425	2,008	346	11,695	716	35,010	29,825

Total amount received from all Forest sources, \$2,710,628.64. See Appendix No. 9.

No. 8

Rent, Fire Protection and Bonus, etc., during the year ending 31st October, 1930

DESCRIPTION OF TIMBER

and Dimension Timber				Piling			Cordwood		Tan-bark	Lath-wood	Box-wood	Shingle Bolts
Jack Pine		Other		Lineal Feet	Board Measure	Piece	Hard	Soft				
Pieces	Feet	Pieces	Feet	Feet	Feet	Pieces	Cords	Cords	Cords	Cords	Cords	Cords
36,486	2,163,381	18,749	1,927,700	197,555	603,575	1,847	7,836	41,656	299	74	8,303	2

TIMBER—Concluded

Amounts Accrued

Timber Dues		Bonus		Trespass		Interest on Dues and Bonus		Ground Rent		Transfer Fees		Fire Tax		Mill License Fees		Annual Bonus		Total Accruals	
\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
2,327,850	31	2,243,571	05	43,171	89	24,542	50	102,649	00	2,120	00	337,560	10	600	75	6,860	00	5,088,925	60

Appendix No. 9

Statement of Timber Revenue, Year 1929-30

Timber Dues.....		\$1,308,273 00	
Bonus.....		943,798 90	
Fire Protection.....		344,411 87	
Ground Rent.....		111,424 12	
Transfer Fees.....		2,120 00	
Mill License Fees.....		600 75	
			<u>\$2,710,628 64</u>
Timber Dues.....	\$1,232,495 50		
Interest on Timber Dues.....	24,542 50		
Timber Sale Deposits.....	51,235 00		
			<u>\$1,308,273 00</u>
Bonus.....		943,798 90	
Fire Protection.....		344,411 87	
Ground Rent.....	\$110,508 55		
Interest on Ground Rent.....	915 57		
			<u>111,424 12</u>
Transfer Fees.....		2,120 00	
Mill License Fees.....		600 75	
			<u>\$2,710,628 64</u>
Less Refund Account, Timber Dues.....	\$ 25,049 58		
“ “ “ Mill Fees.....	16 00		
			<u>\$25,065 58</u>
			<u>\$2,685,563 06</u>

Appendix No. 10

Acreage under License

The area covered by timber licenses where the holder pays regulation ground rent and fire charges, at the end of the fiscal year 1930, was 21,744 square miles.

The number of Crown Timber Licenses issued for the license season of 1929-30 was 1,010.

Appendix No. 11

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1929 Nov. 9	1929 Nov. 26	Part Stoddart Township, District of Cochrane.	7 $\frac{3}{4}$	1	Fred Charpentier, Hearst	Spruce Pulpwood..... Burnt Pulpwood.....	\$0 35	..... .....	\$1 40 40	Pulpwood	37700
Nov. 12	Nov. 26	Part Miscampbell Township, District of Rainy River.	$\frac{1}{4}$	1	Jean Bugold, Fort Frances	Spruce Pulpwood..... Tamarac Fuelwood.....	..... 30	\$0 25 35	1 40 25	Pulpwood and Fuelwood	60347
Nov. 12	Dec. 3	Part Mullock Township, District of Nipissing.	7 $\frac{3}{4}$	1	Wm. Holden Lum-ber Co., Mullock	Birch..... Pine..... Spruce..... Hemlock..... Spruce Pulpwood..... Balsam Pulpwood.....	..... ..... ..... ..... ..... .....	4 00 5 00 4 00 3 00 50 1 20	2 50 2 50 2 00 1 50 1 40 70	Hardwood Logging	36985
Nov. 16	Dec. 3	Part Kendrey Township, District of Cochrane.	2 $\frac{1}{2}$	1	R. D. McKay, Cochrane	Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood.....	05	1 10 1 80 10	1 40 70 40	Pulpwood	21145
Nov. 13	Dec. 4	Part Lundy Township, District of Temiskaming.	1 $\frac{3}{4}$	1	R. M. Irvine, Hanbury, P.O.	Jackpine Green..... Jackpine Fire Killed..... Red and White Pine..... Spruce Pulpwood.....	25	4 00 6 00	2 50 2 50 2 50 1 40	Pine Logging	16080
Nov. 23	Dec. 4	Part Connee Township, District of Thunder Bay.	$\frac{1}{4}$	1	N. Enders, Kakebeka Falls	Spruce Pulpwood..... Balsam Pulpwood.....	35 35	75 1 45	1 40 70	Pulpwood	33966 Vol. 2

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid			Proposition	File
						Kind of Timber	Bid	Upset Dues		
1929 Nov. 12	Dec. 4	Part Bayly Township, District of Timiskaming.	1	1	Tomstown Lumber Co., Tonstown	Jackpine..... Red and White Pine... Spruce.....	\$0 20 25 25	\$3 50 5 00 4 00	\$2 50 2 50 2 00	Pine Logging 23516
Nov. 20	Dec. 5	Part Chamberlain Township, District of Temiskaming.	1/2	1	D. Colquhoun, Krugerdorf	Jackpine..... Spruce Pulpwood..... Poplar Pulpwood.....	..... ..... .....	3 50 10 40 10 40	2 50 1 40 40	Logging and Pulpwood 30026
Nov. 14	Dec. 5	Part Wylie Township, County of Renfrew.	2 1/2	1	Jake E. Stewart Pembroke	Spruce..... Pine..... Poplar..... Birch.....	..... ..... ..... .....	50 1 25 40 50	1 40 1 25 40 50	Mixed Logging 69691
Nov. 20	Dec. 6	Part Hunter Township, District of Nipissing.	1/2	1	Clarke, Howe, Waters & Knight Bros., Toronto	Birch.....	.....	4 00 2 50	2 50 1 50	Hardwood 1698A
Nov. 20	Dec. 6	Part Clute Township District of Cochrane.....	1/4	1	A. J. Jackson, Cochrane	Spruce Pulpwood..... Balsam Pulpwood.....	05 10	1 10 1 40	1 40 70	Pulpwood 20905
Nov. 27	Dec. 6	Area North of N.W. Part Stedman and West of Fire Steel River, District of Thunder Bay.	10 1/2	1	Hacquoil Bros., Fort William	Spruce Pulpwood..... Balsam Pulpwood.....	..... .....	30 1 00	1 40 70	Pulpwood 77184

Nov. 20	Dec. 6	Part of Coleman Township, District of Temiskaming.	$\frac{3}{4}$	1	A. J. Murphy, Latchford	White Pine..... Spruce Pulpwood..... Cedar Posts.....	50 10	2 50 10 10 03 03	2 50 1 40 02 02	Pulpwood and Posts	8921A
Nov. 20	Dec. 9	Area North of Stedman Township and E. of Fire Steel River, District of Thunder Bay.	12	1	Hacquoil Bros. Fort William.	Spruce Pulpwood..... Balsam Pulpwood.....	..... .....	30 1 00	1 40 70 70	Pulpwood	77184
Nov. 26	Dec. 18	Shore Island, Lake of the Woods District of Kenora.	1	1	Lake of the Woods Milling Co., Ltd., Keewatin.	Poplar Stave Bolts..... Poplar Fuelwood.....	15 10	60	40 25	Stave Bolts	30704
Dec. 11	Dec. 29	Part Prair Township, District of Rainy River.	$\frac{1}{4}$	2	W. T. Sleeman, Sleeman.	Spruce Pulpwood..... Cedar Poles..... 20 to 30 feet..... 31 to 40 feet..... 41 feet and over..... Cedar Posts.....	10 05 10	20 25 40 90	1 40 25 25 50 50 75 75 02 02	Pulpwood and Poles	46493
Nov. 22	Dec. 29	Parts of Kendall and Casgrain Township, District of Cochrane.	2	1	Eugene Paradis Hallewood.	Green Pulpwood..... Fire Killed Pulpwood.....	..... .....	..... .....	1 40 40 40	Pulpwood	86180
Dec. 11	Dec. 30	N.E. Part Devon Township, District of Thunder Bay.	3	7	E. A. Bell, Fort William.	Spruce Pulpwood..... Balsam Pulpwood.....	1 05 1 05	60 1 30	1 40 70 70	Pulpwood	29031
Dec. 12	1930 Jan. 2	Part Dance Township, District of Rainy River.	$\frac{1}{2}$	1	J. A. Mathieu, Rainy Lake	Red and White Pine..... Spruce Pulpwood..... Jackpine Pulpwood.....	25 10 05	7 00 20 20 15 15	2 50 1 40 40 40	Pulpwood	20907
Dec. 20	Jan. 3	Berth J.A. 25, District of Kenora.	$2\frac{1}{2}$	1	M. T. Cathcart Barwick, Ont.	Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... 51 feet and over.....	..... ..... 10 25 50	..... ..... ..... ..... .....	..... 25 25 50 50 75 75 1 00 1 00	Poles	63390

Appendix No. 11—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1929 Dec. 16	1930 Jan. 6	Area West of and Adjacent Ames Township, District of Thunder Bay.	26	5	Fort William Forest Products Co., Fort William	White Pine..... Jack Pine..... Spruce..... Jackpine Ties..... Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood.....	\$4 00 50 6 00 12 10 10 1 20	\$7 50 6 00 6 00 13 80 1 10 10 40	\$2 50 2 5 2 00 10 1 40 70 40	Pulpwood and Ties	76222
Dec. 20	Jan. 6	Part Morin Township, District of Algoma.	1/4	1	Messrs. Carney & Schultz, Poplar Dale	Birch..... Maple Ties.....	..... .....	2 00 05	2 50 10	Hardwood	31536
Dec. 16	Jan. 7	Area North of and adjoining G.T.P., Block 1 East of C.P. Ry., District of Thunder Bay.	8	4	Fort William Forest Products Co., Fort William	Spruce Pulpwood..... Balsam Pulpwood..... Jackpine Pulpwood..... Poplar Pulpwood..... Jackpine Ties.....	..... ..... 1 30 1 70	80 1 50 50 10 10	1 40 70 40 40 10	Pulpwood	43061
Dec. 20	Jan. 10	Area vicinity of Valora Station, District of Kenora.....	8	1	C. H. Moore, Fort William	Pulpwood.....	05	10	1 40	Pulpwood	24745
Dec. 20	Jan. 10	Parts Lundy and Auld Township, District of Temiskaming.	1	1	Fred Alderlice, New Liskeard	Green Jackpine..... Fire Killed Jackpine..... Spruce..... Spruce Pulpwood..... Fuelwood, Hard..... Fuelwood, Soft.....	50 50 50 20	3 50 1 00 4 00 35 15 15	2 50 2 50 2 00 1 40 50 25	Mixed Logging	16080 20416
Dec. 28	Jan. 13	Part Auld Township, District Temiskaming.	1/4	1	Fred Alderlice, New Liskeard	Red and White Pine..... Green Jackpine..... Fire Killed Jackpine.....	1 00 1 00 1 00	5 50 4 00 1 50	2 50 2 50 2 50	Pine Logging	10636

Dec. 20	Jan. 13	North Half Bristol Township, District of Cochrane.	18	2	H. H. Rudolph, Weston	Jackpine..... Spruce..... Spruce Pulpwood.....	2 25 4 05 50	4 50 5 00 50	2 50 2 00 1 40	Mixed Logging	32638
Dec. 20	Jan. 13	Part Williamson Township, District of Cochrane.	1 $\frac{3}{4}$	1	Stanislas Des- laurier, Val Rita	Spruce..... Spruce Pulpwood..... Balsam Pulpwood..... Poplar Pulpwood..... Fire Killed Spruce..... Fire Killed Pulpwood..... Fire Killed Balsam.....	02 01 30 70 01 40 01 50 01 1 00 01	3 00 60 30 10 40 50	2 00 1 40 70 40 2 00 1 00 50	Pulpwood	61075
Dec. 24	Jan. 16	Parts Blair and Mowatt Township, District of Parry Sound.	5	1	Pakesley Lumber Co., Ltd., Pakesley	Hemlock..... Birch..... Basswood..... Ash..... Elm..... Oak..... Maple..... Spruce.....	1 50 2 50 2 50 2 50 2 50 2 50 2 50 3 00	1 50 2 50 2 50 2 50 2 50 2 50 2 50 2 00	328 Mixed Logging		
Dec. 30	Jan. 16	Part Evelyn Township, Dis- trict of Cochrane.	1 $\frac{1}{2}$	1	Nick Blahey, Timmins.	Norway Pine..... Jackpine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood..... Fuelwood, Hard..... Fuelwood, Soft..... Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... 51 feet and over..... Cedar Posts.....	50 50 1 25 35 05 05 05 10 10 15 15 01	6 00 4 50 5 50 40 90 70 20 15 05 10 50 75 25 02	2 50 2 50 2 00 1 40 50 50 25 25 50 15 1 00 02	Mixed Logging	72758
Dec. 27	Jan. 20	Part Fowler Township, Dis- trict of Thunder Bay.	1 $\frac{1}{4}$	1	Pigeon Timber Co., Ltd., Port Arthur	Jackpine..... Spruce Pulpwood..... Balsam Pulpwood..... Jackpine Ties.....	..... 46 12	5 50 25 80 10	2 50 1 40 70 10	Pulpwood and Ties	8616A

Appendix No. II—Continued

Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid			Proposition	File
						Kind of Timber	Bid	Upset Dues		
1930 Jan. 3	1930 Jan. 22	Part Idington Township, District of Cochrane.	¼	1	Z. Fontaine, Cochrane	Spruce..... Poplar..... Spruce Pulpwood..... Poplar Pulpwood..... Cedar Posts..... Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... 51 feet and over.....	\$5 00 1 00 1 00 20 40 01 02 05 25 10 50 15 75 25 1 00	\$2 00 2 00 1 40 40 02		81410
Jan. 10	Jan. 31	Part Cardiff Township, County of Haliburton.	¼	1	U. A. Hubbel, Bancroft	Beech and Maple..... Hemlock.....	2 50 2 50	2 50 1 50	Hardwood	18289
Jan. 15	Feb. 5	Parts Cane and Auld Townships, District of Temiskaming.	½	1	Thos. Martindale, Cane	Spruce Pulpwood..... Fuelwood, Soft..... Fuelwood, Hard.....	\$0 30 05 05	35 1 40 15 25 15 50	Pulpwood	18645
Jan. 23	Feb. 14	Certain Mining Claims, Grenfell Township, District of Temiskaming.	¼	1	J. T. Goldthorpe, Goldthorpe	Jackpine..... Spruce Pulpwood..... Poplar.....	3 50 35 10	2 50 1 40 40	Mixed Logging	1443A
Feb. 19	Mar. 5	Part Catherine Township, District of Temiskaming.	¼	1	John Armstrong, Englehart	Jackpine..... Spruce Pulpwood.....	3 50 10	2 50 1 40	Mixed Logging	9469

Feb. 26	Mar. 17	Part Catherine Township, District of Temiskaming.	$\frac{3}{4}$	1	John Armstrong, Englehart	Pine..... Spruce Pulpwood..... Poplar Pulpwood.....	..... 10	3 50 10 40 10 40	2 50 1 40 40	Pulpwood	9469
Mar. 3	Mar. 24	Part Grenfell Township, Dis- trict of Temiskaming.	$\frac{1}{2}$	1	J. T. Goldthorpe, Goldthorpe.	Jackpine..... Spruce Pulpwood..... Poplar Pulpwood.....	..... ..... .....	3 00 35 40 20 40	2 50 1 40 40	Pulpwood	1443A
June 27	July 21	Part McKellar Township, District of Parry Sound.	$\frac{1}{2}$	1	Robert Harvey, McKellar	Pine, Birch, Elm..... Maple, Oak..... Hemlock, Tamarac.....	..... 25 25	..... 5 00 3 00	..... 2 50 1 50	Hardwood	4966
July 8	July 29	Part Stirling Township, Dis- trict of Thunder Bay.	$\frac{1}{4}$	5	Arvo J. Paju, Nipigon	Poplar..... Poplar Pulpwood..... Spruce Pulpwood..... Balsam Pulpwood.....	65 75 1 06 1 06	2 00 10 40 60 40 80 70	2 00 40 1 40 70	Pulpwood	34146
July 15	Aug. 15	Berth M. 29, District of Kenora.....	6	1	P. A. Le Grow, Port Arthur	Jackpine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood.....	3 35	5 00 4 50 10 40 20 70	2 50 2 00 1 40 70	Mixed Logging	24429
July 15	Aug. 15	Part Berth W. 1, South of David Lake, District of Rainy River.	2	1	Shelvin Clarke Co., Ltd., Fort Frances	Red and White Pine..... Jackpine..... Spruce..... Spruce Pulpwood.....	1 13 08 55	8 50 4 50 4 50	2 50 2 50 2 00 1 40	Logging	54680
July 15	Aug. 15	Berth M. 30, N.E. Part Lady- smith Township, District of Kenora.	10	1	Geo. Wardrope, Port Arthur	Jackpine..... Redpine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood.....	..... ..... ..... ..... .....	\$7 50 7 50 7 50 60 40 55	\$2 50 2 50 2 00 1 40 70	Mixed Logging	993B

Appendix No. 11—Continued
Timber areas disposed of from November 1st, 1929 to October 31st, 1930

Date Offered	Date Sold	Locality	Area sq. miles	No. of Tenders	To Whom Sold	Prices Paid				Proposition	File
						Kind of Timber	Bid	Upset	Dues		
1930 July 31	1930 Sept. 2	Part Best Township, District of Nipissing.	12	1	Tenagami Timber Co., Ltd., Goward	Red and White Pine..... Spruce..... Spruce Pulpwood..... Poplar Pulpwood..... Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... 51 feet and over.....	\$0 10 10 00 05 60 05 10 05 25 05 10 05 15 05 20	7 50 5 00 60 10 40	2 50 2 00 1 40 40	Logging and Pulpwood	50154
Aug. 13	Sept. 3	Berth J.A. 26, District of Rainy River.	1½	1	Chas. Cossitt, Fort Frances	Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... Cedar Posts.....	..... ..... ..... 25 .....	..... 10 25 25 50 50 75 .....	..... ..... ..... ..... .....	..... ..... Poles	5046
Aug. 11	Sept. 11	Area South East and adjoining North East Part of Allouanwater Limit, District of Thunder Bay.	11	1	John Fee Allenwater	Jackpine..... Spruce.....	..... .....	5 75 6 25	2 50 2 00	Mixed	16092
Sept. 11	Sept. 23	Part North Burleigh Township, County of Peterboro.	¼	2	John Carew Lumber Co., Ltd., Lindsay	Pine..... Hemlock.....	5 00 3 00	7 50 3 00	2 50 1 50	Mixed Logging	28733
Aug. 22	Sept. 24	W.½ Godfrey Township, District of Cochrane.	18	1	Feldman Timber Co., Ltd., Schumacher	Jackpine..... Spruce..... Spruce Pulpwood..... Balsam Pulpwood..... Cedar Poles..... 30 feet and less..... 31 to 40 feet..... 41 to 50 feet..... 51 feet and over.....	10 10 05 05 02 02 03 03	5 50 6 00 60 1 30 04 08 12 20	2 50 2 00 1 40 70 25 50 75 1 00	Mixed Logging	40731

Aug. 22	Sept. 24	W. 1/2 Denton Township, District of Temiskaming.	18	1	Feldman Timber Co., Ltd., Schumacher	Jackpine. Spruce. Spruce Pulpwood. Balsam Pulpwood. Cedar Poles. 30 feet and less. 31 to 40 feet. 40 to 50 feet. 51 feet and over.	25 25 05 05 02 02 03 05	5 00 5 50 50 1 00 04 08 12 20	2 50 2 00 1 40 70 25 50 75 1 00	Mixed Logging	32638
Aug. 21	Sept. 25	Township 196, Part N. and W. of Height of Land, District of Algoma.	28	2	Crane Lumber Co., Ltd., Bridgeburg	Red and White Pine.	30	3 50	2 50	Pine Logging	63937
Sept. 11	Oct. 9	Berths M. 31 and M. 32, District of Kenora.	55	6	Chas. H. Greer, Port Arthur	M. 31, Jackpine. M. 32, Jackpine.	15 00 13 00	4 00 6 00	2 50 2 50	Jackpine Logging	86613
Oct. 11	Oct. 25	Area between Northwest Bay and Alexander Bay, District of Thunder Bay.	1 1/2	1	Campbell Timber Co., Fort Frances	Jackpine Ties.	02	.....	10	Ties	87921
Oct. 13	Oct. 30	Part Joly Township, District of Parry Sound.	1/4	1	A. E. Fetterly, Gravenhurst	Birch Maple. Elm Ash. Hemlock. Spruce, Balsam.	6 00 2 50 1 50	50 50 3 50	2 50 1 50 2 00	Mixed Logging	5497

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 year ending 31st October, 1930.

Township	District or County	Agent	No of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Chapman.....	Parry Sound	J. S. Freeborn,	1	100			2	130		
Croft.....	"	Magnetawan..	1	200					2	200
Gurd.....	"	"	1	162			2	271	2	200
Lount.....	"	"							5	725
Machar.....	"	"	1	120			6	1,170		
Mills.....	"	"			1	36			3	336
Pringle.....	"	"					1	200	1	200
Ryerson.....	"	"							1	100
Spence.....	"	"					1	100		
Strong.....	"	"					1	100	3	598
Armour.....	"	A. W. Freeland,							2	200
Bethune.....	"	Emsdale.....							1	154
Joly.....	"	"					1	128		
McMurrich..	"	"							1	103
Hardy.....	"	H. J. Ellis,					1	197	1	65
Himsworth..	"	Powassan....					8	1,001	5	886.88
Laurier.....	"	"								
Nipissing....	"	"	1	100			3	400	4	585
Patterson..	"	"			1	4.70	1	250	3	496
Bonfield....	Nipissing..	W. F. MacPhie,			2	36			2	236
Boulter....	"	North Bay...								
Chisholm....	"	"	1	100			3	329	3	305
Ferris.....	"	"							2	291.87
Anson.....	Haliburton	A. W. Fleming,	1	52			1	52	1	96
Glamorgan..	"	Minden.....					1	97		
Hindon.....	"	"							1	97
Lutterworth.	"	"					1	93	1	68
Minden.....	"	"							1	100
Snowdon....	"	"	1	100			3	298		
Stanhope..	"	"	1	81			1	48	2	231
Anstruther..	Peterboro'	Wm. Hales,							1	200
Burleigh....	"	Apsley.....					6	592	2	197
Chandos....	"	"	1	100			1	100		
Methuen....	"	"	1	100			6	664	3	300
Cavendish..	Haliburton	A. N. Wilson,	1	155			1	142		
Galway.....	"	Kinmount....	1	110			3	258		
Monmouth..	"	"					1	100	1	100
Brunel.....	Muskoka...	W. G. Gerhart,								
Chaffey....	"	Bracebridge..							1	100
Draper.....	"	"							1	191
Franklin....	"	"					4	378	1	141
Medora.....	"	"							1	200
Muskoka....	"	"								
Oakley.....	"	"	2	198						
Ridout.....	"	"							2	233
Ryde.....	"	"			1	24			1	24
Sherbourne..	Haliburton	"							1	86
Sinclair....	Muskoka...	"							1	200
Wood.....	"	"							1	115
Carling....	Parry Sound	Miss I. M. Camp-							1	200
Christie....	"	bell, Parry Sound							1	95
Conger.....	"	"							1	161
Ferguson....	"	"					2	200		
Foley.....	"	"					1	157		
Hagerman..	"	"							1	62
Henvey.....	"	"	1	100						

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Lumsden	Sudbury	J. K. Macleannan,	1	79 ³ / ₄					4	639
Morgan	"	Sudbury								
Neelon	"	"			1	2 ¹ / ₂			2	329.50
Appleby	"	T. A. Millichamp,	6	966			8	1,279.50	1	84.25
Casimir	"	Markstay	2	322	1	2	1	162	2	252
Hagar	"	"	16	2,478	4	80.38	11	1,757.50	4	641
Jennings	"	"								
Kirkpatrick	"	"	1	154					2	312.54
Ratter	"	"	10	1,584	2	65 ¹ / ₂	9	1,438.50		
Caldwell	"	J. P. Marchildon,			1	1			1	160
Cosby	"	Sturgeon Falls.								
Grant	"	"	9	1,429	1	5	7	1,112	1	160
Macpherson	"	"	1	154			1	121.50	1	90
Martland	"	"	1	159			2	298		
Springer	"	"					2	320	1	50
Melick	Kenora	J. D. C. Smith,	4	454	1	5	2	194	2	397
Pellatt	"	Kenora	1	130 ¹ / ₂	1	80	1	45	3	553.50
Aubrey	"	J. E. Gibson,	8	939			6	791	3	388.50
Britton	"	Dryden	5	750	2	38	3	481	1	160
Eton	"	"					2	200		
Langton	"	"	4	589					1	233.75
Melgund	"	"	10	1,598 ¹ / ₂	1	1			3	479.61
Mutrie	"	"	6	952			11	1,640	1	132
Rowell	"	"	9	1,198 ¹ / ₂			2	301.50		
Redvers	"	"	2	317			9	1,275.25	2	317.05
Rugby	"	"	2	371			7	893	1	160
Sanford	"	"	1	195 ¹ / ₂	4	174 ³ / ₄	1	161	1	160
Southworth	"	"	9	1,400	3	132 ³ / ₄	2	152	1	160.65
Temple	"	"	3	478			4	423.50	2	312.25
Van Horne	"	"					6	860	2	285
Wabigoon	"	"	4	431	1	1 ¹ / ₂	2	293	1	153
Wainwright	"	"	3	478			4	498	2	278.22
Zealand	"	"	2	203			5	498.50	1	109
Blake	Thunder Bay	S. H. Wilson,	9	1,436			5	796	1	160
Conmee	"	Port Arthur	7	1,020			5	785.50		
Crooks	"	"	3	441						
Dawson Rd.	"	"	13	1,447	1	35	8	919	2	227
Dorion	"	"	8	1,154	1	³ / ₂			5	799.50
Gillies	"	"	1	157						
Gorham	"	"	15	1,938	1	¹ / ₂	7	909.50	3	337.75
Lybster	"	"							1	160.25
Marks	"	"	7	1,120	1	1 ¹ / ₂	6	958.50		
McGregor	"	"	5	800			3	550		
McIntyre	"	"								
Oliver	"	"								
O'Connor	"	"					1	158.50		
Paipooenge	"	"			1	10			2	200
Pardee	"	"	50	7,000	1	80	12	1,820		
Pearson	"	"	13	2,000	3	13 ¹ / ₂	13	2,139.50	8	1,201.25
Scoble	"	"	4	550			3	401.75		
Stirling	"	"	3	369			1	159.50	2	478.50
Strange	"	"	3	454			4	505	1	159.50
Ware	"	"	22	3,302	5	166 ¹ / ₂	7	1,122.50	1	112
Blue	Rainy River	Wm. Cameron,	7	726	3	6	5	726	1	162
Curran	"	Stratton	1	160	1	2				
Dewart	"	"	14	2,059 ¹ / ₂						
Mather	"	"	3	310	1	12	3	489.50		
Morley	"	"								
Morson	"	"	9	1,281 ¹ / ₂			10	1,307.50	2	256
McCrosson	"	"	10	1,012			10	1,118.50		

Appendix No. 12—Continued

Township	District or County	Agent	No. of persons located	No. of acres located	No. of purchasers	No. of acres sold	No. of persons cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Nelles.....	Rainy River	Wm. Cameron,	4	485	1	2	5	723	1	105.50
Potts.....	"	Stratton.....	5	804 ¹ / ₄	1	2	2	274.50	2	316
Pratt.....	"	"	5	591 ¹ / ₄	2	2 ¹ / ₂	8	980.75	4	641
Richardson...	"	"	5	895	1	39	5	856.75	.....	.....
Spohn.....	"	"	23	2,381 ¹ / ₄	2	36 ¹ / ₂	15	1,718.25	1	80
Sifton.....	"	"	9	1,019	1	17 ¹ / ₂	6	700.25	1	160
Sutherland...	"	"	8	1,067	.....	.....	2	258.50	2	240
Tait.....	"	"	2	229 ¹ / ₂	.....	.....	.....	.....	.....	.....
Tovell.....	"	"	5	723	2	16	4	657.50	5	811.50
Burriss.....	"	J. A. Alexander,	1	200 ¹ / ₂	.....	.....	.....	.....	.....	.....
Carpenter.....	"	Fort Frances..	2	322	.....	.....	4	664.50	.....	.....
Crozier.....	"	"	1	164	1	4	1	81	.....	.....
Dance.....	"	"	2	319 ¹ / ₂	1	80	1	160	2	319.50
Devlin.....	"	"	.....	.....	1	4	2	202	.....	.....
Fleming.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Kingsford.....	"	"	4	566 ³ / ₄	2	91 ³ / ₄	3	396.50	1	160
Lash.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Misscampbell..	"	"	1	164	1	8 ¹ / ₂	.....	.....	.....	.....
Roddick.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Woodyatt.....	"	"	.....	.....	.....	.....	.....	.....	.....	.....
Abinger.....	Lennox and Addington	Chas. Both, Denbigh.....	.....	.....	.....	.....	.....	.....	.....	.....
Miller.....	Frontenac..	"	.....	.....	.....	.....	.....	.....	.....	.....
Shawanaga...	Parry Sound	Unattached.....	.....	.....	.....	.....	.....	.....	.....	.....
Sabine.....	Nipissing...	"	.....	.....	.....	.....	1	100	1	195
Murchison....	"	"	.....	.....	.....	.....	.....	.....	1	46
Total.....			460	62,891	83	2,182.96	388	51,681	245	3,3242.54

Number of lots assigned, 78.

Number of acres assigned, 10,057¹/₂.

Appendix No. 13

Statement showing the number of purchasers and of acres sold; of lots resumed for non-performance of the settlement duties; and of patents issued in Townships other than Free Grant during the year ending 31st October, 1930.

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Blount	Cochrane	S. J. Dempsay,	22	2,214.5	37	3,316.83	3	412.5
Brower	"	Cochrane	1	79.75	2	239.75	2	293.41
Calder	"	"	92	7,265.5	24	2,609	5	764.27
Clute	"	"	13	1,095.8	10	1,226.5	4	544
Colquhoun	"	"	91	6,899.5	12	1,079.5		
Fox	"	"	17	1,350	8	966.5	3	475.5
Fournier	"	"	9	683.25	6	778.5	1	163
Fauquier	"	"	18	1,307.2	6	554	3	348
Glackmeyer	"	"	4	374.5	2	229	6	861.16
Kennedy	"	"	2	150	5	503	3	448
Leitch	"	"	34	2,470	11	1,120	2	299
Lamarche	"	"	3	236.7	5	561.75	3	483
Machin	"	"	13	974.5	12	1,418	1	15
Newmarket	"	"	10	787.09	3	552.5		
Pinard	"	"	1	12.4			1	12.4
Pyne	"	"	38	3,111.25	13	1,437		
Shackleton	"	"	4	331.5	6	801	2	281
Haggart	"	"	1	218			2	289.39
Kendry	"	"			1	163		
Barker	"	John Bresnahan,	17	1,275	2	150		
Casgrain	"	Hearst	28	2,065	6	757.5	3	426
Devitt	"	"	82	6,242	26	2,198.4	4	590.18
Eilber	"	"	46	3,525.5	14	1,470	7	557.1
Hanlan	"	"	38	2,966.5	23	2,282.5	7	1,031
Kendall	"	"	60	4,600	10	1,151	8	1,138
Lowther	"	"	128	9,698	30	3,215	3	448
McGowan	"	"	5	374	2	150		
Idington	"	H. E. Sheppard,	60	5,804.39	41	4,015	2	83.39
Nansen	"	Kapuskasings	16	1,193	10	1,268	3	450
O'Brien	"	"	9	871	7	671	7	601
Owens	"	"	25	2,483	26	2,586	1	101
McCrea	"	"	84	6,498.5	37	3,526		
Williamson	"	"	21	2,054	21	2,006.25	2	167
Blain	Temiskaming	John Clark,	2	158				
Bayley	"	Englehart	2	79.25			1	160
Barrie	"	"	2	199				
Catharine	"	"			2	160		
Chamberlain	"	"	2	158.5			3	468.5
Dack	"	"	1	80			2	324.54
Eby	"	"	16	1,265.5	4	309.5		
Evanturel	"	"	2	158.5	4	637.5	2	319.5
Ingram	"	"	5	391.75	2	240.25	2	311.5
Marter	"	"	6	395.25	3	470.5	5	80
Marquis	"	"	10	791	4	360.3	3	480
Otto	"	"	21	1,638.25	10	891.5		
Pacaud	"	"	6	477	5	638.5		
Robillard	"	"	3	225.25	6	963		
Savard	"	"	4	319.25	8	1,275	2	321
Sharpe	"	"	1	72.25				
Benoit	Cochrane	J. A. Hough,	6	481.75	9	1,193	3	468.85
Beatty	"	Matheson			2	314.5	3	399
Bond	"	"			4	637		
Bowman	"	"			7	1,025.75	4	621.5
Calvert	"	"	1	79.75	1	159.5	1	159.5
Carr	"	"					4	482.5

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Currie	Cochrane	J. A. Hough			13	1,681.25		
Cook	"	Matheson					1	160
Evelyn	"	"			2	287.5		
German	"	"	6	459.5	12	1,409.5	3	403
Guibard	"	"	1	183.5				
Hislop	"	"	2	159	3	394.5	4	537.6
Matheson	"	"	8	713.75	8	1,131.75		
Mountjoy	"	"	5	387.75	2	308.5	2	242
McCart	"	"	9	713.25	5	466		
Playfair	"	"	1	79.75	3	408	1	160
Stock	"	"			22	3,385.5		
Shaw	"	"	1	151				
Taylor	"	"	2	157	2	318.5		
Walker	"	"			6	903.94		
Auld	Temiskaming	J. R. McCrea			3	221.50	1	153.50
Harris	"	New Liskeard					1	12.50
Casey	"	"					1	158.50
Beauchamp	"	"			1	163	3	479
Bucke	"	"	1	79.25			2	438.50
Brethour	"	"					1	159.50
Cane	"	"			3	483		
Dymond	"	"						
Firstbrook	"	"			8	1,226.27	1	1
Henwood	"	"	1	80	1	161.50		
Hilliard	"	"	1	80.5			1	162
Hudson	"	"			4	562.25	3	480
Lundy	"	"						
Tudhope	"	"						
Lorrain	"	N. J. McAulay						
Hugel	Nipissing	Haileybury			1	84	1	153
Henry	"	T. A. Millichamp	2	320.5	1	160.50		
Loughrin	"	Markstay	5	665.5	1	161.50		
Loudon	"	"	10	1,274	6	953.50	1	159
Ferris	"	"	3	312.3	1	161		
Phelps	"	W. L. MacPhie	1	5			2	105
Widdifield	"	North Bay	7	1,122	6	957		
Papineau	"	"	3	481.5	1	122	1	160
MacPherson	"	"					3	290
Hallam	Sudbury	R. A. Teasdale			5	793	1	90
Harrow	"	Massey						
May	"	"						
Salter	"	"	3	236.1				
Bigwood	"	J. K. MacLennan	4	369.4			2	172.50
Baldwin	"	Sudbury					1	85
Blezzard	"	"					2	326
Capreol	"	"					5	629.02
Awrey	"	"					1	160
Cardiff	"	"	2	10				
Delamere	"	"	7	1,065	1	160.50	1	150
Dowling	"	"	1	4.8			3	313.50
Appleby	"	"						
Bright	Algoma	Albert Grigg	1	151.5	1	160	1	80.50
Bright Add.	"	Bruce Mines						
Day	"	"					1	16
Deroche	"	"					1	
Gladstone	"	"	1	162.5			1	165.50
Gould	"	"						
Kirkwood	"	"						
Johnston	"	"	1	109				

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Parkinson	Algoma	Albert Grigg,	1	.99				
Striker	"	Bruce Mines	2	161.07			2	220
Tarbutt	"	"					1	68.38
Thompson	"	"	2	210	1	160		
Wells	"	"	1	158	1	143		
Grasett	"	"	1	1.08				
Van Koughnet	"	E. H. Barnes,					1	153
Aweres	"	Sault Ste. Marie	3	11.1	1	156	3	155.50
Parkinson	"	"						
Devon	Thunder Bay	S. H. Wilson,	8	1,112				
Forbes	"	Port Arthur	20	3,238	7	1,119	2	203
Fowler	"	"	3	10.3			1	189
Goldie	"	"	2	308	3	472		
Jacques & Fowler	"	"	3	447.5	6	920.25		
Lyon	"	"	1	3.4			6	604.70
McTavish	"	"	3	318	1	160	3	501
Nakina	"	"	10	1,506	2	320		
Nipigon	"	"	12	597.3				
Sibley	"	"	7	1,059	4	487		
Upsala	"	"	7	923.5	3	449		
Stirling	"	"					4	478.50
Drayton	Kenora	J. D. C. Smith,	1	51	1	105.50		
" Res.	"	Kenora		17.75				
Jaffray	"	"	1	55				
Pellatt	"	"	1	80			3	553.50
Hartman	"	"					2	320
Cherriman	Sudbury	J. P. Machildon,	1	4.85			2	27.30
Mason	"	Sturgeon Falls						
Bastedo	"	"					1	160
Scollard	"	"	1	164				
Nairn	"	Ed. Arthurs, Espanola						
Hagarty	Renfrew	Frank Blank, Wilno	1	8			4	362.6
Arran	Bruce	Unattached			1		2	100
Admaston	Renfrew	"	7	750	10	950	32	3,328.25
Amaranth	Dufferin	"						
Anson	Haliburton	"					1	96
Alfred	Prescott	"						
Badgerow	Nipissing	"	2	126	1	80	4	516.22
Bagot	Renfrew	"	1	50	11	1,190	15	1,612.72
Barton	Wentworth	"						
Bedford	Renfrew	"	1	1.1	3	393	3	300
Blanford	Oxford	"	1	100				
Bruce	Bruce	"			2	67	9	760
Barrie	Frontenac	"			7	601		
Brant	Bruce	"						
Bentinck	Grey	"					2	93.75
Bromley	Renfrew	"					2	200
Burgess N.	Lanark	"						
Cavendish	Peterborough	"					2	7
Cleland	Sudbury	"					3	111.20
Clark	Durham	"						
Darling	Lanark	"	21	100	5	500	2	200
Dalhousie	Lanark	"			1	100		
Dummer	Peterborough	"			2	160	2	200
Denison	Sudbury	"						
Drury	"	"			1	40	2	320
Dryden	"	"	1	163	1	76.25	1	159.50

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Escott	Leeds	Unattached	1	5				
Elmsley N.	Lanark	"					1	20.20
Elzevir	Hastings	"	1	199.5	13	1,267.81	9	889
Egremont	Grey	"					1	100
Effingham	Lennox and Addington	"	1	6.3				
Edwardsburg	Grenville	"						
Falconer	Nipissing	"	3	486.5	1	167		
Field		"					1	160
Fairbank	Sudbury	"						
Foster		"						
Fenelon	Victoria	"						
Gainsboro	Lincoln	"						
Glenelg	Grey	"	2	203	1	100	15	1,243
Hallowell	Prince Edward	"						
Hinchinbrooke	Frontenac	"	2	221	2	221	2	331
Hindon	Haliburton	"					1	97
Horton	Renfrew	"					1	100
Huron	Bruce	"	1	50				
Hungerford	Hastings	"	1	200	5	618	4	450
Harvey	Peterborough	"	3	452	9	847.50	10	1,479
Houghton	Norfolk	"			2	346		
Jones	Renfrew	"					1	3.35
Kaladar	Lennox and Addington	"			10	988	3	520.50
Kincardine	Bruce	"						
Kingston	Frontenac	"	1	23				
Kinloss	Bruce	"					1	50
Kennebec	Frontenac	"	2	50	3	375.50	2	145
Kitley	Leeds	"	1	200				
Lake	Hastings	"			5	600	1	96
Lanark	Lanark	"					1	100
Lavant	Lanark	"	1	100				
Limerick	Hastings	"					1	200
Lorne	Sudbury	"					1	166.50
Louise	Sudbury	"	3	306				
Laxton	Victoria	"	1	100	3	280.50	5	347
Lansdowne	Leeds	"	1	.75				
Lyndoch	Renfrew	"					3	300
Matchedash	Simcoe	"			1	200	1	97.2
MacLennan	Sudbury	"	3	4.92				
Mayo	Hastings	"					2	291.50
Olden	Frontenac	"			2	401	1	153
Osgoode	Carleton	"					1	100
Oso	Frontenac	"			6	853.50	3	479.62
Osprey	Grey	"	2	100			9	580
Petawawa	Renfrew	"					2	201
Proton	Grey	"			2	130	5	494
Richards	Renfrew	"					1	204
Sabine	Nipissing	"					1	195
Scadding	Sudbury	"					1	3
Saugeen	Bruce	"	1	270				
Sebastopol	Renfrew	"					1	300
Seymour	Northumberland	"					1	100
Stanhope	Haliburton	"					2	231
Storrington	Frontenac	"					2	13.6
Strathearn	Sudbury	"	12	188.6			1	188.60
Sheffield	Lennox and Addington	"	1	8.5	7	622	1	50
Sommerville	Victoria	"					1	101

Appendix No. 13—Continued

Township	District or County	Agent	No. of purchasers	No. of acres sold	No. of lots cancelled	No. of acres resumed	No. of patents issued	No. of acres patented
Sherbrooke N.	Lanark.....	Unattached.....	1	100	2	296	1	100
Sherbrooke S.	Lanark.....	".....					1	100
Sherwood.....	Renfrew.....	".....					4	448
Sandwich E.	Essex.....	".....	4	34.69				
Struthers.....	Sudbury.....	".....	1	3.02			1	3.02
Sullivan.....	Grey.....	".....	2	50.00			5	300
Tilsbury W.	Essex.....	".....					1	27
Thorah.....	Ontario.....	".....					1	198
Valentine.....	Cochrane.....	".....					1	90.61
Wallbridge.....	Parry Sound.....	".....					9	774
Waters.....	Sudbury.....	".....					3	395.50
Walsingham.....	Norfolk.....	".....	2	231.21				
Williamsburg.....	Dundas.....	".....					2	200
Wollaston.....	Hastings.....	".....					1	100
Wylie.....	Renfrew.....	".....					1	100
Anglesea.....	Lennox and Addington.....	".....			1	111		
Artemesia.....	Grey.....	".....			1	61	2	86
Ashby.....	Lennox and Addington.....	".....			1	50		
Bastard.....	Leeds.....	".....	1	.25	1	47		
Belmont.....	Peterborough.....	".....			1	1		
Blandford.....	Oxford.....	".....			1	100		
Blythfield.....	Renfrew.....	".....	1	100	1	100	1	100
Boyce.....	Cochrane.....	".....			1	160		
Burt.....	Temiskaming.....	".....	6	453.5	2	157.50		
Carden.....	Victoria.....	".....			3	280	6	715.25
Dalton.....	".....	".....	1	41	12	828	10	657
Digby.....	".....	".....			14	1,324.50	1	104
Esquesing.....	Halton.....	".....			1	100		
Griffith.....	Renfrew.....	".....	1	100	1	90		
Grimsthorpe.....	Hastings.....	".....			1	87.50		
Gross.....	Temiskaming.....	".....			2	239.50		
Halkirk.....	Rainy River.....	".....			2	325		
Head.....	Renfrew.....	".....			1	135		
Houghton.....	Norfolk.....	".....			2	262	1	50
Huron.....	Bruce.....	".....			1	50	3	197
Kitley.....	Leeds.....	".....			1	200	1	200
Loughborough.....	Frontenac.....	".....	1	.60	1	100	1	.60
Luther.....	Wellington.....	".....			1	200	1	100.50
Marlborough.....	Carleton.....	".....			1	50	1	100
Marmora.....	Hastings.....	".....			1	132	1	22.22
Montague.....	Lanark.....	".....			1	100		
McNab.....	Renfrew.....	".....			1	100		
Pakenham.....	Lanark.....	".....			3	300	4	450
Portland.....	Frontenac.....	".....			1	100		
Rama.....	Ontario.....	".....	1	.36	2	198	1	100
Rose.....	Algoma.....	".....			3	474		
Shedden.....	".....	".....			4	258		
Springer.....	Nipissing.....	".....			1	320	1	50
Sullivan.....	Grey.....	".....			1	50		
Truax.....	Temiskaming.....	".....			1	159.50		
Tudor.....	Hastings.....	".....			5	480.50	2	228
Whitney.....	Cochrane.....	".....			2	75.50		
Total.....			1351	111,408.556	839	94,463.35	460	51,058.70

Number of lots assigned, 501.

Number of acres assigned 55,276.70.

Appendix No. 13—Continued

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

District	Agency	Locations	Cancellations
Cochrane.....	Cochrane.....	10	23
Cochrane.....	Matheson.....	4	16
Cochrane.....	Kapuskasing.....	7	7
Cochrane.....	Hearst.....	1	2
Algoma.....	Sault Ste. Marie.....	1	..
Temiskaming.....	Englehart.....	4	7
Temiskaming.....	New Liskeard.....	..	1
Nipissing.....	Markstay.....	4	1
Nipissing.....	North Bay.....	2	2
Thunder Bay.....	Port Arthur.....	6	9
Sudbury.....	Sudbury.....	1	..
Kenora.....	Kenora.....	1	..
		41	68

Statement showing the number of purchases, acres sold and patents issued in cities, towns and town plots during the year ending October 31st, 1930.

Towns, etc.	District or County	Agent	No. of acres sold	No. of purchasers	No. of patents issued	No. of acres patented
Alexandra.....	Sudbury.....	Unattached.....	..	..	1	.50
Amherstburg.....	Essex.....	".....	.1	1	1	.1
Armstrong.....	Thunder Bay.....	".....	..	..	3	.6
Capreol.....	Sudbury.....	".....	.11	1	..	..
Gogama.....	".....	".....	.22	2	1	.22
Gowganda.....	Temiskaming.....	".....	.25	1	1	.25
Hamilton.....	Wentworth.....	".....	..	..	..	..
Hearst.....	Cochrane.....	J. Bresnahan.....	.5	2	..	..
Hornepayne.....	Algoma.....	".....	..	..	1	.23
Hudson.....	Kenora.....	Unattached.....	7.44	9	4	.96
Inverhuron.....	Bruce.....	".....	2.61	1	..	..
Kirkland Lake.....	Temiskaming.....	".....	..	..	12	1.00
London.....	Middlesex.....	".....	..	..	..	..
Minaki.....	Kenora.....	".....	.5	1	..	..
Missinabi.....	Algoma.....	J. Bresnahan.....	.34	2	4	.85
Moonbeam.....	Cochrane.....	Unattached.....	.17	1	..	..
McFarlane.....	Kenora.....	".....	.23	1	1	.23
Nemegos.....	Sudbury.....	".....	4.05	7	5	2.49
Nakina.....	Thunder Bay.....	".....	.7	4	1	.18
Pembroke.....	Renfrew.....	".....	5.2	1	1	5.2
Sandwich E.....	Essex.....	".....	7.35	2	..	..
Shrewsbury.....	Kent.....	".....	3.5	1	1	3.50
Southampton.....	Bruce.....	".....	.25	1	2	.50
Sioux Lookout.....	Kenora.....	".....	.22	1	8	1.73
Smythe.....	Temiskaming.....	".....	.25	1	1	.25
Swastika.....	Temiskaming.....	".....	..	..	3	.66
Windsor.....	Essex.....	".....	.272	2	4	1.51
Winnipeg River Crossing.....	Kenora.....	".....	29.73	19	3	29.86
MacDiarmid.....	Thunder Bay.....	".....	..	..	3	.64
Goldpines.....	Patricia.....	".....	..	..	..	..
Foleyet.....	Sudbury.....	".....	..	..	1	.06
Walkerville.....	Essex.....	".....	..	..	1	43.403
Savant.....	Thunder Bay.....	".....	..	..	2	.64
Kapuskasing.....	Cochrane.....	".....	..	..	3	.43
Hamilton City.....	Wentworth.....	".....	..	..	1	9.12
Meaford.....	Grey.....	".....	..	..	1	5.50
Ottawa.....	Carleton.....	".....	..	..	..	..
Toronto.....	York.....	".....	..	..	..	..
Dryden.....	Kenora.....	".....	..	..	3	.75
Trenton.....	".....	".....	..	..	1	.34
			63.992	61	74	111.703

Appendix No. 13—Continued

ISLANDS SOLD

Under Summer Resort Regulations

Part or Parcel	Township	County or District	Agent	No. of acres
Idylbury Island in Loughborough Lake	Storrington	Frontenac		1.6
Parcel P.P. 692, Tobio Island	"	Thunder Bay		.14
Island A.D. 90, Loughborough Lake	"	"		12
Island G. 2361	Sabaskong Bay	Kenora		2.5
Island G. 1925	"	"		2.6
Parcel No. 1, Island T.B. 2434	"	Manitoulin		3
Island T.P. 562	"	"		4.15
Island T.P. 2831	Whitefish Bay	Kenora		6.2
E. Pt. Island G. 2656	"	"		4.75
Island T.P. 283	"	"		.30
Island K.G. 8607	French River	Parry Sound		1.7
Island in Deer Lake	Lount	"		$\frac{1}{4}$
Mickabish Island, Deer Lake	"	"		$\frac{1}{2}$
P. P. 267, Lower Shebandowan Lake	"	Thunder Bay		1.64
P. P. 441, Shebandowan Lake	"	"		1.07
P. P. 442, Shebandowan Lake	"	"		1.06
Island in Lower Lively Lake	"	Lansdowne and Leeds		$\frac{3}{4}$
Island in Lower Lively Lake	"	"		.75
Island No. 7, Bobs Lake	Bedford	Frontenac		1.1
Island T.P. 3240	Lake Penage	Sudbury		4
Island T.P. 3227	"	"		1.50
Island G. 2023, Lake of the Woods	Sabaskong Bay	Kenora		.15
Island G. 2009, Lake of the Woods	"	"		6
Island G. 1921, Lake of the Woods	"	"		1.5
Island P.P. 638, Two Island Lake	Fowler	Thunder Bay		5.1
Island P.P. 263, Two Island Lake	"	"		3.2
Island P.P. 632, Two Island Lake	"	"		3.5
Island P.P. 633, Two Island Lake	"	"		3.2
Island No. 1 in Island Lake	Aweres	Algoma		1.2
Island in Remi Lake	Fauquier	Cochrane		5.2
Lot 21, of Island 96a, near Point Au Baril	"	Georgian Bay		1
North Pt. Island in Green Lake	Brougham	Renfrew		1 $\frac{1}{2}$
Island Mississaga	Lake Cavendish	Peterborough		.25
Joy Island, Clear Lake	Perry	Parry Sound		.75
Bobby Island	"	"		3.59
Island No. 2, Steamboat	Loughborough	Frontenac		3/5
East Pt. Island 145c	Georgian Bay	Parry Sound		5
West Pt. Island 145c	"	"		5.18
Island K. 7884, Georgian Bay	French River	"		1.60
Parcel No. 1, Rama	"	"		.36
Pt. Island B (West Part)	Cariboo Lake	McConkey		5
North Pt. Island in Rib Lake	Gillies Limit	"		1.95
Island P.P. 692, Surprise Lake	Gorham	"		.14
Island 4, Clearwater Lake	"	"		3.6
Island 4, McQuay's Lake	"	Nipissing		1
Island 21, Clearwater Lake	"	Rainy River		3.6
Island N, Clearwater Lake	"	"		2

Appendix No. 13—Continued

ISLANDS SOLD

Under Summer Resort Regulations

Part or Parcel	Township	County or District	Agent	No. of acres
Parcel 8, Island T.P. 1503....	McGregor Bay..			4.70
Island D. 351.....	"			4.4
Island T.P. 1814.....	"	Manitoulin.....		4.16
Island in Rice Lake.....	Muskoka.....			3 $\frac{1}{4}$
Island in Rice Lake.....	"			$\frac{1}{2}$
Pt. Bluff Island, Charleston	Escott.....	Leeds.....		5
Island F, Weslemkoon Lake ..	Effingham.....	Lennox and Addington.....		6.3
Island 80, Newboro Lake....	South Crosby..	Leeds.....		.75
Island 80, Newboro Lake....	"	"		.75
Pt. Island 210, in front.....	Harrison.....	Parry Sound.....		.39
Pine Island, St. Mary's River.		Algoma.....		1.7
Pt. T.P. 3464, Pickerel River.		Parry Sound.....		5
Island W.D. 1170.....	Poplar Bay.....	Lake of the Woods.....		.44
Island Bush Lake, Lough- borough Lake.....	Storrington.....	Frontenac.....		.60
Island 73, Rideau Lake.....	Bastard.....	Leeds.....		.25
Parcel 4, Island 36.....	Severn River.....			2.58
Island near Island 1, Lake Joseph.....	Humphrey.....	Parry Sound.....		.10
Island E. 18, front of Shaw- anaga.....				3.8
Island Hostess Island, Loc. G. 2956.....	Rainy Lake.....			5
Island in Loon Lake, Front 18 and 19, Con. 7.....	Chandos.....	Peterborough.....		1.06
Island T.P. 614, Bay Finn....	Lake Huron.....			4.15
Island H, West Arm of Lake Nipissing.....	Loudon.....	Nipissing.....		12.8
Island J.P. 595, North Shore, Lake Huron.....				1.07
			Total area...	186.48

Appendix No. 13—Continued

ISLANDS PATENTED

Statement showing Islands Patented as Summer Resorts

Part or Parcel	Township	District or County	Agent	No. of acres Pat'd
Sister Island in Kashegabagamog	Burton	Parry Sound		1/3
Island B in Maskinonge Lake	Kelly	Sudbury		2
Islands 23, 24, 25 and 26	St. Joseph's Channel	Algoma	W. J. Trainor, Hilton Beach	4
Part of Island T.P. 2831	Whitefish Bay	Manitoulin		7
Part of Island T.P. 528	"	"		3
West Pt. Island T.P. 1457	McGregor's Bay	"		5.68
East Pt. Island T.P. 1457	"	"		5.68
Island T.P. 1814	"	"		4.16
Parcel No. 4, Island T.P. 2831	Whitefish Bay	"		3.5
Parcel No. 2, Island T.P. 2831	"	"		6.2
Island T.P. 2781	"	"		1.32
North part J.D. 1615	Bayfield Sound	"		4.86
Island in Pine Lake, opposite Lot 18, Con. 2	Oakley	Muskoka	W. G. Gerhart, Brace- bridge	1¼
Hemlock Island in Charleston Lake	Lansdowne	Leeds		3 1/9
Evergreen Island in Lake Mimisaganasing	Harley	Temiskaming	J. R. McCrea	2
Island No. 7 in Bob's Lake	Bedford	Frontenac	Chas. Both, Denbigh	1.1
Belle Island in Loon Lake	Chandos	Peterborough		1.06
Island E-70 in George Bay	Chawanaga	Parry Sound		5.6
Island E-18 in George Bay	"	"		3.8
Island A-35 in French River	Scollard	Sudbury		5
Island in Lake Rosseau, oppo- site Lot No. 27, in the 10th Concession	Medora	Muskoka		.25
Island T.G. 7834, Mouth of the French River		Parry Sound		1.60
Island 42, South Bay, Lake Nipissing		"		9.33
Part of Island K.G. 6900, bet- ween branches of the French River		"		2.8
Idyllwyld Island in Lough- borough Lake	Storrington	Frontenac		1.6
Location A.D. 90 in Lough- borough Lake	"	"		12
Island in Devil's Lake, oppo- site Lot No. 29 in the 8th Concession	Cashel	Hastings	David Fuller, May- nooth	1.65
Tea Island in Gananoque Lake	Leeds	Leeds		.62
Island C in Clearwater Lake	Perry	Parry Sound		.75
Part of Boom Island	Struthers	Sudbury		3.2
Steamboat Island in Bucke Lake, opposite Lot 23, in 14th Concession	Loughborough	Frontenac		.60
Island C in Clearwater Lake		Rainy River		1.5
Island G. 1925, Sabaskong Bay		Kenora		2.6
Island G. 2038, Sabaskong Bay		"		5.8
Island W.D. 1170, Poplar Bay	Lake of the Woods	"		.44
Island G. 2010, Sabaskong Bay	"	"		4.9
North part of Island G. 2315, Miles Bay	"	"		5
Island G. 2017, Sabaskong Bay	"	"		9.2
Part of Island G. 2019	"	"		4.5

Appendix No. 13—Continued

LAND ON MAINLAND SOLD UNDER SUMMER RESORT REGULATIONS

Part or Parcel	Township	District or County	Agent	No. of Acres
Pt. of Lot 38, Con. 1	Watten	Rainy River	J. A. Alexander	2.1
Pt. of Lot 5, Con. 6	Malachi	Kenora	Unattached	1.14
Pt. N.W. ¼ of Sec. 35	Aweres	Algoma	E. H. Barnes	5
Pt. N.E. ¼ of Sec. 35	"	"	"	4.9
Pt. of Lot 24, Con. 11	Patterson	Parry Sound	H. J. Ellis	4.7
Pt. South Pt. Lot 33, Con. 2	Muskoka	Muskoka	W. G. Gerhart	5
Pt. of Lot 35, Con. 3	"	"	"	3.25
North Pt. Lot 29, Con. 11	"	"	"	5
South Pt. Lot 29, Con. 11	"	"	"	5
Pt. of Lot 10, Con. 1	Broder	Sudbury	J. K. MacLennan	5
Pt. Lot 30, Con. 6	Cardiff	Haliburton	A. N. Wilson	5
Pt. West ½ Lot 11, Con. 6	Sheffield	Lennox and Add- ington	Unattached	8.5
Pt. of Lot 5, Con. 3	Bigwood	Sudbury	J. K. MacLennan	2.4
Location No. 65	Clearwater Lake	Rainy River	Unattached	1.29
Location No. 66	"	"	"	1.3
Location G. 2948	"	"	"	3.1
Lot 70	"	"	"	1.9
Lot 138, Part	"	"	"	1.24
Lot 138, Part	"	"	"	1.38
Lot 64	"	"	"	1.56
Location G. 2944	"	"	"	4.9
Lot 119	"	"	"	1.61
Lot 110	"	"	"	1.13
Lot 111	"	"	"	1.7
Lot 93	"	"	"	.08
Pt. of Lots 24 and 25, Con. 1	Mattawan	Nipissing	J. A. Fink	5
Pt. of Lot 25, Con. 1	"	"	"	5
Location P.P. 442	Shebandowan Lake	Thunder Bay	Unattached	1.06
Location P.P. 441	"	"	"	1.07
Location P.P. 118, Lower	"	"	"	1.48
Location P.P. 443, Middle	"	"	"	1.32
Lot 43, Trout Lake	Ware	"	S. H. Wilson	.96
Lot 47, Trout Lake	"	"	"	.7
Lot 46, Trout Lake	"	"	"	1.08
Part Lot 10, Con. 4	Dowling	Sudbury	J. K. MacLennan	4.8
Part Lot 23, Con. 5	Herschel	Hastings	David Fuller	2
Part Lot 22, Con. 16	Bonfield	Nipissing	W. J. Parsons	5.92
Pt. N.E. ¼ Lot 2, Con. 6	Parkinson	Algoma	"	.99
S.W. ¼ Lot 2, Con. 6	Grasett	"	"	1.08
Pt. Lot 18, Con. 1	Louth	Lincoln	"	(270 S. Ft.)
Pt. Lot 5, Con. 13	Hagarty	Renfrew	"	8
Pt. Location 463-P	Lake of the Woods	"	"	1.2
Pt. Lot 15, Con. 7	Gorham	Thunder Bay	"	5
Pt. Lot 11, Con. 4	Scadding	Sudbury	"	3
Pt. L.K. 331	Long Lake	Kenora	"	1.60
Parcels	Struthers	Sudbury	"	3.02
Part Lot 26, Con. 9	Hardy	Parry Sound	"	3.80
Part Location L.K. 371	Kenora	Kenora	"	2.20
Lot 1, being Pt. Lot 18, Con. 3	Cavendish	Peterborough	"	5
Lot 2, being Pt. Lot 18, Con. 3	"	"	"	2
Lot D. 653, Tutle Lake	"	Kenora	"	1.88
Location P.P. 647	Jacques & Fowler	Thunder Bay	"	3.40
Pt. Lot 7, Con. 4	Ferris	Nipissing	"	5
Location N.T. 80, West Shore	Otter Lake	"	"	5
P.P. Location 638	Two Island Lake	Thunder Bay	"	5.1
Pt. Broken Lot 1, Con. 5	Cherriman	Sudbury	"	4.85
Parcel No. 4	MacLennan	Sudbury	"	2.75
Location 38, Wahnapiatae	"	"	"	2
Location P.P. 634	Fowler	Thunder Bay	"	3.6

Appendix No. 13—Continued

LAND ON MAINLAND SOLD UNDER SUMMER RESORT REGULATIONS—Continued

Part or Parcel	Township	District or County	Agent	No. of Acres
Location P.P. 264.....		Thunder Bay.....		2
Location L.K. 366.....	Granite Lake.....	Kenora.....		4.68
Location L.K. 367.....	“.....	“.....		4.42
R.B. 14.....	Mink Lake.....	Rainy River.....		.84
Location 39.....	Wahnapiatae Lake.....	Sudbury.....		.17
Parcel No. 1 of T.P. 2831....	Whitefish Bay.....	Kenora.....	Unattached.....	7
Location L.K. 369.....	“.....	“.....	“.....	4.70
Pt. West Pt. old Mining Loca- tion D. 12.....	Clearwater Bay.....	“.....	“.....	2.40
Location G. 2958 in Off Lake		Rainy River.....	“.....	3
Location L.K. 372, Granite Lake.....		Kenora.....	“.....	3.30
Location N.T. 84, Otter Lake		“.....	“.....	3
Location P. 653, Otter Lake..		“.....	“.....	1.85
Location L.K. 371, Granite Lake.....		“.....	“.....	2.20
Location L.K. 320, Clearwater Lake.....		“.....	“.....	4.47
Part of Lots 24 and 25, Con. 1	Mattawan.....	Nipissing.....	J. A. Fink, Mattawa.	5
Part of Lot 25, Con. 1.....	“.....	“.....	“.....	5
Location L.K. 376, Clearwater Bay.....		Kenora.....	Unattached.....	4.70
Location L.K. 377, End Trout Lake.....		“.....	“.....	4.72
S.E. Part Mining Location K. 57.....		“.....	“.....	.392
Location G. 2657, Kakagi Lake		“.....	“.....	4.80
Location L.K. 382, Trout Lake		“.....	“.....	4.40
Location L.K. 380, Granite Lake.....		“.....	“.....	2.37
Location L.K. 379, Granite Lake.....		“.....	“.....	4.70
Location P.P. 692, Tobio Isld.		Thunder Bay.....	“.....	1.4
				259.922

Appendix No. 14

PATENTS OFFICE (Lands Branch)

Statement of Patents, etc., issued from 1st of November, 1929, to 31st of October, 1930

Public Lands (Patents).....	528
Free Grant Lands (Patents).....	234
Pine Patents.....	20
Transfer (Crown).....	22
Mining Lands (Patents).....	386
Mining Rights (Patents).....	5
Mining Leases.....	113
Crown Leases.....	35
License of Occupation.....	150
License of Occupation (Temagami Islands).....	18
License of Occupation (Rondeau Park).....	7
Temagami Island Leases.....	1
Water Power Leases.....	10
Algonquin Park Leases.....	9
Rondeau Park Leases.....	29
Bruce Beach Leases.....	4
Bruce Beach Renewal Leases.....	7
Total.....	1,578

Appendix No. 15

RECORDS BRANCH, 1929-30

Communications received:—

From Crown Land Agents.....	8,854
From Crown Timber Agents.....	5,000
From Mining Recorders.....	2,391
From Homestead Inspectors.....	2,190
From Superintendent, Algonquin Park.....	524
From Superintendent, Quetico Park.....	192
From Superintendent, Rondeau Park.....	397
Orders-in-Council.....	126
Telegrams.....	272
All other sources.....	31,012

Total incoming (Minister's Office and Land Tax Branch not included)..... 50,858

Communications sent out:—

To Crown Land and Timber Agents, Inspectors and Park Superintendents.....	19,000
To General Public.....	25,308
Re Statistics.....	2,000
Re Mill Licenses.....	5,600
Re Maps and Blue Prints.....	8,000
Summer Home Booklets.....	5,000

Total outgoing (Minister's Office and Land Tax Branch not included)..... 64,908

Files:—

New files issued—General.....	3,400
New files issued—Accounts Chargeable.....	1,144
New files issued—Accounts Free.....	300

Appendix No. 15½

This Agreement made and entered into this 26th day of November, 1929.

Between:

His Majesty the King represented herein by the Minister of Lands and Forests for the Province of Ontario, hereinafter referred to as the Minister,

of the first part,

—and—

Howard Smith Paper Mills Limited hereinafter referred to as the Grantee,

of the second part.

Whereas the said Grantee has expended in the erection and equipment of pulp and paper plants at the Town of Cornwall, in the County of Stormont, in the Province of Ontario and in a site for the same approximately Five Million dollars (\$5,000,000)—Four Million dollars (\$4,000,000) of which has been expended since the year 1920.

And whereas the said Grantee is now operating said plants at the said Town of Cornwall.

And whereas the plants of the said Grantee at the said Town of Cornwall have a capacity of approximately

Bleached Sulphite Pulp, 20,000 tons per year.

Bleached Soda Pulp, 17,000 tons per year.

Chlorine and Caustic Soda, 3,500 tons per year.

Book, Bond, Litho, Writing, Bristol, Blotting, Cover, Offset, Stationery, Text, etc., 22,500 tons per year.

And whereas the said Grantee and the subsidiaries hereinafter mentioned employ throughout the year in their plants approximately 700 men.

And whereas the said Grantee through subsidiary companies is now operating pulp and paper plants at the Towns of Georgetown and Merriton in the Province of Ontario.

And whereas by advertisement duly published, the Honourable the Minister of Lands and Forests for Ontario, called for tenders to be received by him up to and including the 26th day of August, 1929, for the right to cut pulpwood and other classes of timber on an area in the District of Sudbury therein described, including the lands hereinafter referred to, subject to certain terms and conditions of sale.

And whereas on the 24th day of August, 1929, the Minister received from the Grantee a tender for the right to cut pulpwood timber on said area in and by which said tender it offered to pay for such pulpwood timber the prices hereinafter mentioned, subject to certain terms and conditions of sale.

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

And whereas this agreement is entered into for the purpose of insuring the performance by the Grantee of the obligations contained in the said tender and acceptance thereof as hereinafter defined and of securing to the said Grantee the said supply of pulpwood timber for the purpose of the mills of the Grantee

now established at the Town of Cornwall in the County of Stormont and the said mills of its subsidiary companies at Georgetown and Merritton.

And whereas in view of the matters above recited the Minister has deemed it wise and in the public interest to grant to the said Grantee the right to cut pulpwood as herein provided.

Now therefore this Agreement witnesseth that the Minister with the approval of the Lieutenant-Governor in Council, and subject to the terms and condition hereof, doth hereby grant to the company for a period of twenty-one years from the date hereof, the right to cut and remove all spruce, balsam, poplar and whitewood timber, in or upon the following area, that is to say:

All and singular those certain parcels or tracts of territory, situate, lying and being in the district of Sudbury, in the Province of Ontario, containing 965 square miles, more or less, and being more particularly described as follows:

Township of Burrows.....	36	sq. miles more or less		
“ Kemp.....	35	“ “ “ “		
“ Mond.....	36	“ “ “ “		
“ Togo.....	36	“ “ “ “		
“ Cabot.....	36	“ “ “ “		
“ Kelvin.....	35	“ “ “ “		
“ Natal.....	36	“ “ “ “		
“ Brunswick.....	36	“ “ “ “		
“ Connaught.....	36	“ “ “ “		
“ Churchill.....	36	“ “ “ “		
“ MacMurchy.....	36	“ “ “ “		
“ Londonderry.....	36	“ “ “ “		
“ Miramichi.....	36	“ “ “ “		
“ Asquith.....	36	“ “ “ “		
“ Fawcett.....	36	“ “ “ “		
“ Sheard.....	36	“ “ “ “		
“ Ogilvie.....	36	“ “ “ “		
“ Amyot.....	36	“ “ “ “		
“ Browning.....	36	“ “ “ “		
“ Hodgetts.....	36	“ “ “ “		
“ Unwin.....	36	“ “ “ “		
“ Stull.....	35	“ “ “ “		
“ Valin.....	36	“ “ “ “		
“ Cotton.....	35	“ “ “ “		

Part of the township of Stetham.

Being all that part of said township lying north of a line drawn west astronomically across said township from the three-mile post on the east boundary thereof, containing 19 square miles, more or less.

Part of the township of Mattagami.

Being all that part of said township lying south, east and west of Mattagami Lake, containing 25 square miles, more or less.

Part of the township of Garibaldi.

Being all that part of said township lying north of a line drawn east astronomically across said township from the three-mile post on the west boundary thereof, and that part of said township lying east of a line drawn

from a point $5\frac{1}{4}$ miles east of the west boundary on said first mentioned line southwesterly to a point $4\frac{7}{8}$ miles east from the southwest angle thereof, containing 21 square miles, more or less.

Part of the township of Leask.

Being all that part of said township lying north of a line drawn east astronomically across said township from the three-mile post on the west boundary thereof and east of a line drawn north astronomically from the three-mile post on the south boundary thereof to intersect the aforementioned line, containing 25 square miles, more or less.

Part of the township of Howey.

Being all that part of said township lying west of a line drawn north astronomically from the three-mile post on the south boundary thereof, containing 15 square miles, more or less.

1. The said Grantee shall, from time to time, increase the capacity of, and make such additions to, its said plants at Cornwall as in the opinion of the said Minister of Lands and Forests the circumstances may warrant.

2. The Grantee covenants that it and the said subsidiaries shall, from and after the date hereof, constantly employ at least 650 men in or about the operation of said plants at Cornwall, Georgetown and Merriton and shall directly and indirectly afford employment in their woods operations in the Province of Ontario for not less than six months in each year for an average of 250 men.

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

3. The deposit of Fifty Thousand dollars (\$50,000) made by the Grantee with its said tender shall be held by the Minister as security for due performance by the Grantee of its agreements herein contained and may be applied by the Minister and go in reduction of the first monies payable by the Grantee for bonuses hereunder, until in that way the Grantee has been given credit for the full sum of Fifty Thousand dollars (\$50,000).

4. Except as provided in clause numbered 8 (c) hereof, the timber covered by this agreement is spruce, balsam, poplar and whitewood.

5. All pulpwood cut by the Grantee under this agreement shall be manufactured into a finished product in the mill or mills of the Grantee or its subsidiaries within the Province of Ontario, for such purposes as high grade bond, magazine, book and writing paper, or such other finished product as may be required by the Minister; and it is hereby specifically stipulated and agreed that such finished product shall not cover or include newsprint.

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

(a) All types or classes of timber other than those mentioned in clause numbered 4 hereof are especially reserved to the Crown and may be sold or

disposed of under such terms and conditions as are consistent with the Crown Timber Act.

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

(c) The Crown reserves the right to sell such classes of timber referred to in clause numbered 4 hereof as, in the opinion of the Minister, may be too large for pulpwood purposes.

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

(e) All water powers and privileges on the said area, together with the right of the Crown to raise, hold, lower or maintain the waters of the rivers, streams and lakes in said area at such height and in such condition as may be found necessary and expedient for the development of said water powers and privileges, are reserved to the Crown.

7. On or before the first day of September in each year, the Grantee shall apply to and obtain permission in writing from the Department of Lands and Forests for the portion or portions of said area on which cutting for the then coming season may take place and, at the end of each season's operations and not later than the first day of June in each and every year, shall file with the Minister a map indicating thereon the portion or portions of said area, if any, cut over during the preceding season, and the kinds and quantities of each class of timber taken therefrom.

8. (a) The Minister shall have the right, in and by the written permission provided for in the next preceding clause hereof, to fix a minimum diameter for all timber to be cut and to make any regulations and impose any restrictions and conditions in connection with the cutting of timber on such area, that he may think right and proper for the purpose of preserving young timber in the interests of reforestation or for any other purpose.

(b) The Minister shall also have the right to require the Grantee to leave any suitable seed trees that may from time to time be selected by him, and to conform to any other regulations in connection with the cutting of such timber he may deem proper.

(c) For the purpose of effecting a clean-up operation and providing for an efficient means of aiding nature in reforestation, and of gradually bringing the forest under a sustained yield basis, the Grantee, whenever so required by the Minister, shall cut in the manner directed by the Minister, any timber of any type not included in any timber license or concession other than that hereby granted, and shall pay therefor such rates of bonus and Crown dues as shall be fixed by the Minister after investigation is made and valuation determined by him.

9. Subject to the provisions of the next preceding clause hereof all merchantable timber of the classes mentioned in clause 4 hereof shall be cut

upon such portions of said area and in such manner as the Minister may from time to time direct.

10. To prevent injury or destruction by fire upon such area, the Grantee shall take such precautions and employ such means as the Minister may require, and shall pay an annual charge for fire protection of \$3.20 per square mile and an annual ground rent of \$2.50 per square mile, or such other rates or charges as may from time to time be fixed by the Lieutenant-Governor in Council.

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

12. It is distinctly understood that the Minister does not guarantee any quantity of wood on the said area and the only right conferred upon the Grantee hereby is the right to cut sufficient timber of the character hereinbefore described as may be on the said area to enable the said Grantee or its subsidiaries to operate these said plants continuously to their full capacities during said term of twenty-one years, and any extension or extensions thereof as are hereinafter provided for on such area, and subject to such further terms, conditions and regulations as to the cutting, measuring, removing and driving of the same, as may from time to time be imposed by the Lieutenant-Governor in Council, or by the Minister.

13. Proper sworn returns of the quantity of timber cut each season shall be made to the Government in conformity with the Crown Timber Regulations, and payment shall be made for timber not later than the first day of October in each year and the Government in addition to all the rights and powers herein contained shall have all the rights and powers in respect of enforcing such payment as are now provided in the case of timber cut under The Crown Timber Act. On all arrears of accounts due and payable on October 1st, interest at the rate of 6 per cent. per annum shall be charged up to the 31st of October of the same year, or for one month, and thereafter at the rate of one per cent. per month until paid.

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

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

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

17. The Grantee shall co-operate to the satisfaction of the Minister in the purchase of all bonafide settlers' pulpwood.

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

19. The Grantee shall pay to the Minister, subject to the provisions and conditions herein contained, and subject to such other conditions, orders and

regulations as may be hereafter passed or enacted relating thereto, the following prices for said timber:

Spruce Pulpwood—per cord, Crown dues \$1.40, bonus \$0.75, making a total of \$2.15.

Balsam Pulpwood—per cord, Crown dues \$0.70, bonus \$1.45, making a total of \$2.15.

Poplar Pulpwood—per cord, Crown dues \$0.40, bonus \$0.30, making a total of \$0.70.

Whitewood Pulpwood—per cord, Crown dues \$0.40, bonus \$0.30, making a total of \$0.70.

20. It is distinctly understood that the Grantee obtains the right to cut the said timber only and has no right to the soil of said area or to the use thereof except as may be necessary for cutting and removing the said timber as aforesaid, subject to such terms, conditions and regulations as to the cutting, measuring, removing and driving of the same as may from time to time be imposed by the Lieutenant-Governor in Council.

21. All pulpwood cut on said area shall be used for the supply of and shall be manufactured at the said mills.

22. The cutting and removing of timber on said area or any part thereof shall not be deemed to have been completed until it has been examined by an officer of the Crown nor until such cutting and removing shall have been declared satisfactory by the Minister.

23. When one or more of the classes of pulpwood timber covered by this agreement are not required or are not being cut for and manufactured into the finished product by the Grantee or its subsidiaries, the Crown, to prevent deterioration and to provide for reforestation, may undertake to dispose of it or them in such a way and under such terms and conditions as the Minister may deem advisable. If and when any question of dispute arises as to whether such one or more classes of timber are not so required, or are not being so used, the Minister shall be the arbiter and his decision shall be final and conclusive.

24. The Grantee shall furnish the Department of Lands and Forests, when required so to do by the Minister, with types and samples of the product or products of the timber taken from said area.

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

26. The Grantee shall furnish a bond of an approved guarantee company in an amount satisfactory to the Minister to secure the performance of its obligations hereunder.

27. Failure to employ the men as hereinbefore set forth or to observe, perform and keep one or more of the covenants, agreements, provisions and conditions on its part herein contained shall subject to the provisions contained in paragraph 2, hereof, forfeit all the right of the Grantee hereunder, and shall cause the deposit hereinbefore mentioned to be forfeited to and become the absolute property of the Crown.

28. If upon the termination of said period of twenty-one years the Grantee shall have fully performed the terms and conditions hereinbefore set forth to the satisfaction of the Minister, it shall be entitled to an extension hereof for a further term of ten years upon such terms and conditions (including the prices to be paid for wood and timber) as may then be fixed by the Minister, and at the expiration of such period of ten years to a further extension of ten years upon such terms and conditions (including the prices to be paid for wood and

timber) as may then be fixed by the Minister. If at the expiration of the last of such extensions the Grantee shall have in all respects fully performed the terms and conditions hereinbefore set forth and shall have maintained its plant and property in a high state of efficiency to the satisfaction of the Minister in all respects so that it shall then appear to the Minister desirable in the public interest to continue and maintain the operations of the said plants the Lieutenant-Governor in Council may grant to the Grantee a further extension or extensions of this agreement on such terms and conditions (including the prices to be paid for timber) as may then be fixed by the Lieutenant-Governor in Council.

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

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

31. This agreement shall be binding upon and enure to the benefit of the Grantee and its assigns, but this agreement and the rights of the Grantee thereunder shall not be assigned without the consent of the Minister, and then subject to the payment of a transfer fee of \$1.00 per square mile and to such terms and conditions as to him may be deemed fair and reasonable.

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

SIGNED, SEALED AND DELIVERED

HOWARD SMITH PAPER MILLS LTD.

J. L. PATENAUDE

H. CRABTREE,
President.

as to WM. FINLAYSON
J. B. THOMPSON

K. G. PENDOCK,
Secretary.
[SEAL]
W. FINLAYSON,
[SEAL]

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO
1930

PART II — SURVEYS BRANCH

Appendix No. 16

REPORT OF SURVEYOR-GENERAL

The following surveys were carried out under instructions from this Department during the past year:—

PROVINCIAL BOUNDARIES

Ontario-Manitoba Boundary was completed and monumented from the 12th Base Line to the eastern end of Island Lake and a trial line of 30 miles north-easterly along the last stretch of said boundary was run by Ontario Land Surveyor J. W. Pierce, of Ottawa.

Ontario-Quebec Boundary was surveyed from the 140th mile point north of Lake Timiskaming for a distance of 68 miles, and 11 miles of the boundary retraced southerly from said starting point, by Ontario Land Surveyor Shirley King as the Ontario representative, and Quebec Land Surveyor J. M. Roy as the Quebec representative.

BASE LINES

The 7th Base Line was continued east through the district of Cochrane as far as Niven's Meridian Line of 1898 by Ontario Land Surveyors Beatty & Beatty of Pembroke.

Survey of Base Line extending east from the north-east angle of the township of Blount, in the district of Cochrane, to the Ontario-Quebec Boundary Line by Ontario Land Surveyor G. P. Angus of North Bay.

TOWNSHIP OUTLINES

9-Mile Township Outlines north of Canadian National Railway in the district of Cochrane by Ontario Land Surveyor H. W. Sutcliffe of New Liskeard.

9-Mile Township Outlines north of Canadian National Railway in the district of Cochrane by Ontario Land Surveyors Speight and vanNostrand of Toronto.

6-Mile Township Outlines south of Canadian Pacific Railway and west of Lake-of-the-Woods, in the district of Kenora, by Ontario Land Surveyors Phillips & Benner of Port Arthur.

6-Mile Township Outlines west of the Ottawa River, in district of Nipissing, by Ontario Land Surveyor R. W. Code of Windsor.

RE-SURVEYS

Retracing of part of Ontario Land Surveyor Niven's Meridian Line of 1898, in the district of Cochrane, by Ontario Land Surveyor E. L. Moore of North Bay.

LAKE AND RIVER TRAVERSES

Traverse of islands and main shore lines in the north part of Lake Superior, in the district of Thunder Bay, by Ontario Land Surveyor James S. Dobie of Thessalon.

Traverse of part of the Little Abitibi River, in the district of Cochrane, by Ontario Land Surveyor J. Lanning of Cochrane.

TOWNSHIP SUBDIVISIONS

Subdivision of the township of Joynt and the south part of the township of Langworthy, in the district of Thunder Bay, by Ontario Land Surveyor R. S. Kirkup of Fort William.

ROAD SURVEYS

Survey of constructed roads in the townships of Lorne, Louise, Shakespeare, McKinnon, Trill, Fairbank, Lumsden, Creighton, Snider and Broder, in the district of Sudbury, by Ontario Land Surveyor E. Stewart, of Collingwood.

Survey of constructed roads in the townships of Kirkwood, Bridgland, Rose, Plummer, Haughton, Galbraith, Aberdeen, Otter, Morin and McMahan, in the district of Algoma, by Ontario Land Surveyor C. E. Bush of Toronto.

GROUND CONTROL SURVEYS FOR MAPPING PURPOSES

Traversing of certain roads and water routes in the districts of Nipissing and Parry Sound, and in Haliburton and Renfrew Counties, by J. T. Coltham, Ontario Land Surveyor of Parry Sound.

Traverse of roads and water routes in the territory west of Fort William, in the district of Thunder Bay, by Ontario Land Surveyor E. M. McQuarrie of Sault Ste. Marie.

MISCELLANEOUS SURVEYS

Summer Resort Locations on Island and Patten Lakes in the townships of McMahan and Aberdeen, district of Algoma, by Ontario Land Surveyor T. J. Patten of Little Current.

The re-survey of certain township boundaries and mining claims, adjacent, and inspection of same in the district of Algoma, by Ontario Land Surveyor C. R. Kenny of Sault Ste. Marie.

Inspection of mining claim surveys in the district of Kenora (Patricia Portion), by Ontario Land Surveyor John Butterfield of Toronto.

Survey of additional park lots in Rondeau Provincial Park, by Ontario Land Surveyor John Butterfield of Toronto.

MUNICIPAL SURVEYS

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

1. Road Allowance in the township of Burford, in the County of Brant.
2. Road Allowance in the township of Cumberland, in the County of Russell.
3. Survey of Kipling Avenue, in the municipalities of New Toronto and the township of Etobicoke, in the County of York.
4. Road Allowance in the township of Toronto, south of Dundas Street, in the County of Peel.
5. Part of Mill Street, in the town of Port Hope, in the County of Durham.

6. Road Allowance in the Township of Saltfleet, in the County of Wentworth.
7. Survey of part of West Street, in the town of Simcoe, in the County of Norfolk.

MAPS

The following maps have been published during the year:—

Province of Ontario—35 miles to the inch—(20A.)

Thunder Bay—7.89 miles to the inch—(23A.)

Islands in Lake Timagami—60 chains to the inch—(24C.)

Extracts from the reports of the several surveyors employed during the year will be found in Appendices 21 to 29.

Appendix No. 17

Statement of Crown Surveys in progress during the twelve months ending
October 31st, 1930

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid
				\$ c.
1	Mar. 11, 1930	Speight & VanNostrand	Survey certain Township Outlines, District of Cochrane.....	7,020 00
2	Mar. 10, 1930	G. P. Angus.....	Survey of Township Outlines, District of Cochrane.....	5,000 00
3	Apr. 10, 1930	Beatty & Beatty.....	Survey of Base and Meridian Lines, District of Cochrane.....	12,560 00
4	Apr. 9, 1930	Phillips & Benner.....	Survey Township Outlines, District of Kenora.....	6,000 00
5	Apr. 17, 1930	J. Lanning.....	Traverse of Little Abitibi River, District of Cochrane.....	2,600 00
6	Jan. 30, 1930	J. W. Pierce.....	Boundary between Provinces of Ontario and Manitoba.....	3,000 00
7	Mar. 4, 1930	H. W. Sutcliffe.....	Survey of Township Outlines, District of Cochrane.....	6,600 00
8	Apr. 28, 1930	J. T. Coltham.....	Control Survey in Districts of Parry Sound, Nipissing, Haliburton and Renfrew County.....	5,120 00
9	Apr. 10, 1930	E. L. Moore.....	Retrace O.L.S. Niven's Meridian Line 1898, District of Cochrane.....	6,000 00
10	May 13, 1930	J. S. Dobie.....	Traverse Shore and Islands north part of Lake Superior, District of Thunder Bay.....	6,900 00
11	May 9, 1930	R. S. Kirkup.....	Survey Townships Joynt and Langworthy in District of Thunder Bay...	4,100 00
12	May 9, 1930	W. F. B. Rubidge.....	Control Survey in District of Thunder Bay.....	1,500 00
13	May 26, 1930	Shirley King.....	Boundary between Provinces of Ontario and Quebec.....	7,250 00
14	May 30, 1930	E. Stewart.....	Survey certain roads, District of Sudbury	3,690 00
15	June 7, 1930	C. R. Kenny.....	Survey certain Mining Claims in Township 29, Ranges 22 and 23, District of Algoma.....	1,000 00
16	June 11, 1930	J. Butterfield.....	Inspection Survey work on Mining Claims, District of Kenora.....	1,300 00
17	May 12, 1930	C. E. Bush.....	Survey certain roads in District of Algoma.....	3,950 00
18	June 23, 1930	E. M. MacQuarrie.....	Control Survey in District of Thunder Bay.....	3,820 00
19	Apr. 30, 1930	R. W. Code.....	Township Outlines, District of Nipissing.	2,680 00
20	Aug. 5, 1929	T. J. Patten.....	Summer Resort Locations of Shore of Island and Patten Lakes, Townships of McMahan and Aberdeen.....	1,100 00
				\$91,190 00

Appendix No. 18

Statement of Crown Surveys completed and closed during twelve months ending October 31st, 1930

No.	Date of Instructions	Name of Surveyor	Description of Survey	Amount paid	
				\$	c.
1	April 9, 1929	H. W. Sutcliffe.....	Retrace certain Township Boundaries, Districts of Temiskaming and Cochrane	6,816	00
2	May 10, 1929	E. L. Cavana.....	Survey certain roads in District of Sudbury.....	2,837	43
3	Nov. 18, 1929	J. Butterfield.....	Survey certain lots, Rondeau Park, Township of Harwich.....	642	85
4	May 15, 1929	Elihu Stewart.....	Survey certain roads in Districts of Nipissing and Sudbury.....	3,915	70
5	Mar. 21, 1929	E. D. Bolton.....	Survey of westerly part of Inverhuron Townplot.....	1,229	65
6	April 9, 1929	Speight & VanNostrand	Survey of Meridian Line, District of Kenora.....	2,548	83
7	April 9, 1929	Phillips & Benner.....	Survey Base and Meridian Line in Patricia portion, District of Kenora...	2,617	36
8	Mar. 23, 1929	Beatty & Beatty.....	Survey of Base Line, District of Cochrane	3,369	24
9	May 2, 1929	D. J. Gillon.....	Survey of Summer Resorts, One Sided Lake, District of Rainy River.....	639	36
10	April 9, 1929	E. L. Moore.....	Retrace certain Township Boundaries in Districts of Sudbury and Temiskaming	2,500	00
11	May 22, 1929	T. J. Patten.....	Survey of roads in District of Sudbury and Manitoulin.....	1,027	26
12	May 1, 1929	R. S. Kirkup.....	Survey certain roads in District of Kenora	3,196	89
13	May 1, 1929	J. S. Dobie.....	Traverse of Albany River from Opichouan River to James Bay, Districts of Thunder Bay and Cochrane.....	2,066	80
14	May 15, 1929	E. W. Neeland.....	Retrace certain lines in Townships of Munro, McCool and Beatty in the District of Cochrane.....	926	00
15	May 15, 1929	C. E. Bush.....	Survey roads in District of Algoma.....	1,104	86
16	April 9, 1929	J. R. Gill.....	Retrace township boundaries in the District of Sudbury.....	3,628	14
17	April 7, 1930	J. Butterfield.....	Survey additional lots, Rondeau Provincial Park, Township of Harwich...	1,396	30
18	April 26, 1929	J. W. Pierce.....	Survey Boundary between Provinces of Manitoba and Ontario.....	679	56
19	May 28, 1929	A. McMeekin.....	Survey of certain roads in District of Kenora.....	1,104	10
20	May 31, 1929	A. Matheson.....	Survey of certain roads in the District of Temiskaming.....	1,320	45
21	April 9, 1929	C. R. Kenny.....	Traverse of certain lakes and rivers north of Lake St. Joseph, District of Kenora (Patricia Portion).....	1,668	50
22	May 2, 1930	R. F. Dynes.....	Survey of addition to Townsite at Hudson, District of Kenora.....	295	02
23	Aug. 16, 1930	C. R. Kenny.....	Survey Broken Lot 2, Con. 2, Bigwood, District of Nipissing, etc.....	376	32
24	May 1, 1929	D. J. Gillon.....	Survey of certain roads in District of Rainy River.....	1,297	06
25	Sept. 8, 1930	C. E. Fitton.....	Subdivide Islands No. 9 and 25 in Buck Lake, Township of Bedford.....	592	03
26	May 6, 1930	P. Payette & Co.....	Surveyors' metal posts.....	3,400	00
27	Jan. 11, 1930	E. M. MacQuarrie.....	Inspection of Pine Island lots.....	39	35
28	Oct. 2, 1930	W. T. McPhee.....	Travelling expenses.....	20	00
29	May 4, 1929	C. E. Fitton.....	Summer Resorts on Timagami Lake Islands, District of Nipissing.....	1,592	61
30	.....	Bank of Montreal.....	Cost of wiring cheque.....	1	88
31	Nov. 6, 1930	J. W. Evans.....	Taking levels, Salmon River, Tyendinaga Township, County of Hastings.....	20	00
				\$52,869	55

Appendix No. 19

Statement of Municipal Surveys for which instructions issued during the twelve months ending October 31st, 1930

No.	Surveyor	No.	Date of Instructions	Description of Survey
1	N. B. MacRostie	776	Mar. 29, 1930	That part of original road allowance between Concessions 7 and 8, across Lots 14, 15 and 16, in the Township of Lochiel.
2	Robert B. Erwin	777	Apr. 25, 1930	Define the boundaries of West Street between Talbot Street and Queen Street, in the Town of Simcoe, in the County of Norfolk.
3	A. W. Gray	778	June 20, 1930	To establish the line of the 6th Concession, in the Township of Hinchinbrooke, as laid out in the original survey between Lots 18 and 23 inclusive.
4	S. B. Code	779	July 24, 1930	To survey the original side road allowance between Lots 25 and 26 in the 11th Concession of the Township of Huntley, in the County of Carlton.
5	F. N. Rutherford	780	Sept. 2, 1930	The limits of the original road allowance between Concessions 9 and 10 across Lots 14 and 15, in the Township of Pelham, County of Welland.
6	Speight & VanNostrand	781	Sept. 26, 1930	To survey the road allowance between Lots 20 and 21 from the shore of Lake Ontario to the 2nd Concession in the Township of Saltfleet, in the County of Wentworth.

Appendix No. 20

Statement of Municipal Surveys confirmed during the twelve months ending
October 31st, 1930

No.	Surveyor	No.	Date of Instructions	Description of Survey	Date of Confirmation
1	Roger M. Lee..	745	Aug. 25, 1925	Road allowance between the 6th and 7th Concessions of the Township of Burford, across Lots 13 to 18 inclusive.....	Jan. 6, 1930
2	T. H. Wiggins..	767	Dec 18, 1928	Concession road allowance between the 10th and 11th Concessions in front of Lots 12 to 28 inclusive in the Township of Cumberland, County of Russell.....	Aug. 1, 1930
3	Speight & Van- Nostrand....	772	May 7, 1929	Kipling Avenue between the Lake Shore Road and Queen Street, in the municipalities of New Toronto and the Township of Etobicoke, otherwise known as the original road allowance, if any, between Lots 5 and 6, Concession 1, of the south part of the Township and the road allowance on the west and in front of the first meridional concession of said Township, across Lots 6 to 9 inclusive. . .	Nov. 29, 1929
4	W. F. B. Rub- idge.....	773	July 2, 1929	Establish the boundaries of the original road allowance between Lots 30 and 31 in the 2nd Concession south of Dundas Street in the Township of Toronto, and County of Peel.....	Jan. 21, 1930
5	Camp. T. Smith	774	July 31, 1929	Boundaries of Cavan Street and that part of Mill Street lying between Walton Street and Ontario Street, in the Town of Port Hope.....	Dec. 11, 1929
6	MacKay & MacKay....	775	Aug. 6, 1929	Original road allowance between Lots 14 and 15 across the Broken Front and Concessions 1, 2 and 3, in the Township of Saltfleet.....	Dec. 9, 1929
7	Robt. B. Erwin	777	April 25, 1930	Define boundaries of West Street between Talbot Street and Queen Street in the Town of Simcoe, in the County of Norfolk.....	Oct. 31, 1930

Appendix No. 21

Extract from the field notes of the Survey of Base Line, District of Cochrane, by G. P. Angus, O.L.S., 1930.

I left Cochrane with party and supplies on May 16th *via* Temiskaming and Northern Ontario Railway to the Sucker Creek, and up the Sucker Creek to the north boundary of the Township of Blount, and along the north boundary of said township to the north-easterly angle thereof where I commenced line cutting on the 21st of May. Line was run east astronomically on nine mile chords of latitude for sixty-one miles and forty-four chains and sixty-six links to the intersection of the Quebec boundary. From here I moved up the Patten River and along the north boundary of the Township of Adair to the north-easterly angle of the Township of Abbotsford, and ran a line north astronomically for eight miles and seventy-six chains and fifty-three links to intersect the line previously run at mileage fifty-four plus thirteen chains and seventy-eight links, which completed the season's work.

Wooden posts, principally spruce of at least six inches square, were planted at each mile with the mileage marked, and either mounded with rocks or standard pits and mounds erected, and at each third mile except at the 9th, 18th, 27th, 36th, 45th, and 54th mile, the standard iron post was planted and marked with the mileage and pits and mounds erected.

Frequent observations were taken and are shown in the field notes.

GENERAL FEATURES

On the base line at mileage sixteen a range of hills forty to fifty feet high was crossed, and at mileage twenty-two, three gullies about forty feet deep were crossed, and from mile fifty-four to fifty-six the country is hilly, but for the most part the country is rolling, interspersed with spruce flats.

SOIL

From mile twenty-four to mile twenty-six the land is stony, but the greater part is good clay land and in the spruce flats the clay is covered with a deep layer of moss.

TIMBER

From mileage twenty-three and a half to mileage thirty-nine and a half the country has been burnt over some years ago and is now grown up with spruce, jack pine and poplar up to three inches in diameter, except for the lower lands which are green spruce flats of commercial timber. The balance of the base line, fire has not touched, and is covered with spruce, balsam, poplar, birch and jack pine and is commercial timber.

The country along the line between the townships of Clive and Singer is green spruce with scattered poplar and jack pine interspersed with open muskeg.

ROCK

On the base line rock outcroppings were encountered at one-half mile from starting and at mileage nine, sixteen, twenty-five and a half and from fifty-four to fifty-six, but no economic minerals were identified.

WATER POWERS

No water powers were encountered on this survey.

FISH AND GAME

Moose were plentiful especially along the Patten River. Partridge and rabbits were not very numerous, and the lakes are well stocked with pike and pickerel.

Accompanying this report are the plan, timber plan and field notes.

Appendix No. 22

Extracts from the report and field notes of the retracing of certain Township Boundaries in the Districts of Sudbury and Temiskaming, by E. L. Moore, O.L.S., 1929.

This survey consisted of retracing the line between the following townships, namely: Beaumont and Beresford, McNamara and Cotton, Leask and Valin, Unwin and Stull, Browning and Dufferin, Ogilvie and North Williams, Fawcett and Leonard, MacMurchy and Tyrrell, Natal and Knight, Mond and Raymond, Halliday and Midlothian, Hutt and Montrose, Zavitz and Hincks, Geikie and Cleaver, Douglas and Fallon which was surveyed originally as one straight line by Ontario Land Surveyor A. Niven in 1898.

The survey consisted of opening out the original line, checking the alignment and measurements, and renewing such of the original posts as could be located. Hence the line was well opened out from post to post and cut particularly wide at and for some distance from the shores of all lakes, and at the tops of all prominent hills for the benefit of those engaged in aerial surveys. The trees along the line were blazed in the usual manner. New posts of the most durable wood obtainable, and not less than six inches square, were planted at all points where the original post or bearing tree could be found, and this applies to every point marked in the original survey with one exception, and that is the point where a post was planted on the shore of Burwash Lake in lieu of the 30 mile post, which point is now under water as the lake has been raised. Where possible a substantial mound of stones was built around each post, and where stones were not available standard pits were dug. At each post two or more trees, where such were in the vicinity, were blazed conspicuously, facing the post and marked with the letters "B.T." indicating "Bearing Tree." The distance in chains and the astronomic bearing from the post to such blaze was noted and recorded in my field notes. All marking was done by carving deeply in the wood with a scribe or knife. Each post was marked as the original that it renewed but in "Arabic," whereas the originals were marked in "Roman." Where a mile post marked also a township corner the names of the respective townships were carved thereon.

Two steel tapes, five chains and two hundred feet in length respectively, were used on this work, after having first been compared with a standard tape. Where the ground was not level, slope measurements were taken and a clinometer was used to measure the degree of inclination from which the horizontal measurements were deduced. In many places, however, the hills were so high and steep that I did not consider a hand clinometer sufficiently accurate and in

such cases the transit was used instead. Knowing the difficulty of obtaining accurate measurements in such a rough country, I personally took charge of the chaining. The distances across lakes that could not be chained, were triangulated in the prescribed manner. During the first few miles of the survey, the transit work was carried on by means of running a straight line as near the original line as possible, making deflections wherever it was found necessary, but later I found that the line could be run straight from one post to the next, and when deflections were made they were made only at the posts. Very often several miles could be run without making a deflection. All angles of deflection were measured by means of perpendicular offsets.

It is rather remarkable to note that the greatest difference I made with the original survey in the bearing of the line is a little over three minutes, and the total difference in distance over the whole ninety miles is only eight feet.

The country through which this survey passes is situated wholly in the Timagami Forest Reserve, and it is well adapted for this purpose as there is no land suitable for agricultural purposes. The soil is generally a light sand overlying gravel or bed rock. The southerly twenty-four miles of the line passes through a very rough country, almost mountainous in places, with many rock outcroppings and large boulders. From the forty-second to the forty-eighth mile posts the country is chiefly very wet, spruce swamps with an occasional low sand ridge. Continuing on to about the 75th mile the country is fairly level or rolling, while north of this to the 99th mile the country is again very hilly. From the 99th mile to the end of the work the line passes through a fairly level tract, though high hills could be seen at no great distance from the line.

Red and white pine was seen in spots as far north as the 98th mile post. There is a particularly good stand of this timber south of East Shining Tree Lake in the 55th and 56th mile. Jack pine and spruce are the predominant timbers throughout. The jack pine being particularly good in the vicinity of the Wanapitei River in the Townships of Unwin and Stull. Large yellow birch and hard maple are plentiful between the 31st and 37th mile.

White birch, balsam and cedar grow in varying quantities throughout. The tamarac which grew plentifully in this country was all killed by some blight about a year after the original survey was made, and much of it is still standing while young tamarac is fast growing up to take its place.

There are many lakes in the vicinity of the line, some of them being very picturesque. The outlets of Burwash and Welcome Lakes have been dammed for lumbering purposes, hence there is more or less drowned land along their shores.

Fish are plentiful in all the waters of any size, the chief varieties being pike and pickerel. Bass and lake trout were caught in Burwash Lake and speckled trout in the Night Hawk River.

The chief game in this country is moose. There is also an occasional red deer. Bears are numerous in some parts as are also wolves. Beaver were plentiful a few years ago, but they have been almost exterminated.

The geological formation, in a general way, is as follows: Huronian rock occurs between the 18th and 22nd miles, between the 31st and 54th miles, and between the 70th and 78th miles. This usually consists of quartzite, conglomerate and diabase. The balance of the line is in Pre-Huronian formation consisting of granite-gneiss and schists.

No water-powers of any importance were seen and no economic minerals were discovered.

Appendix No. 23

Extract from field notes of retracement survey of Niven's Meridian Line between Original Districts of Nipissing and Algoma, from Mile 108 to Mile 198, now in the Districts of Temiskaming and Cochrane, by H. W. Sutcliffe, O.L.S., 1929.

TIMBER

A considerable portion of the area traversed by this line has been occupied by people for either mining or agricultural purposes. Most of the area south of the Porcupine Branch of the Temiskaming and Northern Ontario Railway has been staked as mining claims at sometime, though much of it has since been abandoned. During the time of these activities, large areas were over-run by fire. Those areas are now covered with young timber growth, a large percentage of which is poplar. In the vicinity of and north of the above mentioned railway line through Hoyle and Matheson Townships, farm lots are being timbered, and close to the railway a small amount of cultivating is being done. From the north-west corner of Matheson Township to the north-west corner of Hanna Township, the timber is in its original state. It is of commercial grade, but typical of that area in that a large percentage of it is best suited for pulp. From Hanna to within about a mile of the Abitibi River, the land has been taken up for settlement, and practically all the timber has disappeared. North of the Abitibi, the whole area is timber covered, though some of it is young growth, of which a fair percentage is spruce.

SOIL

With the exception of some rock areas in the Townships of Langmuir, Eldorado, Carmen, Shaw and Whitney, the soil is clay and well suited for agriculture.

ROCK FORMATION

The only rock areas encountered are included within the so-called Porcupine mining area, for which there are geological maps issued by the Department of Mines.

ANIMAL LIFE

The coming of civilization has largely meant the outgoing of wild animal life. This area is no longer a game country. Some of the streams have fish, but not good enough for commercial purposes. There are a few very good trout streams which provide recreation for enthusiastic fishermen. The Frederick-house River is said to have sturgeon, but the water is very muddy, and I doubt if fish are there in commercial quantity.

GENERAL

It would be unfair not to say something about the first survey made by Mr. Alex. Niven. A comparison will show that the former errors in chainage and bearings were very small, particularly having regard to the circumstances under which surveys had to be made in those days. In 90 miles we differ only 4 links for chainage. I find him to be 60.93 links too far east for departure.

Appendix No. 24

Report of resurvey of Township Boundaries, District of Sudbury, by J. R. Gill, O.L.S., 1929.

The party left Sudbury *via* Canadian National Railways on June 10th and detrained at mileage 21 west of Capreol. The work was started from the northerly limit of the boundary between the townships of Creelman and Roberts. After a little difficulty the post at this point was located and the boundary retraced to the south.

Work was continued southerly, retracing the meridian line as run by O.L.S. Proudfoot in 1888, and along the township boundaries to about midway on the boundary between the townships of Blezard and Rayside.

About the end of July the party moved to the southerly end of the work, going *via* Canadian National Railways to Burwash and thence by canoe to Long Lake. The boundary between Humboldt Township and the townships of Kilpatrick and Travers was re-run and a meridian run north to tie to the south-westerly angle of Tilton Township.

I was unable to find any evidence of the survey between townships 67 and 68 or between 59 and 60 in order to make the tie called for in the instructions. A great deal of time was spent endeavouring to get this line but no evidence was found.

The work was then continued northerly to connect with that done earlier in the season on the boundary between Blezard and Rayside.

On a great part of the work there was little or no evidence of line, and it often required a considerable time to locate evidence of a post. In some cases posts located were three miles apart.

The timber plan accompanying these returns is of little value, as commercial timber is practically non-existent. For the most part the country has been burned over once and in some cases many times. This has destroyed nearly all the evidence of the original survey. Also considerable of the land is completely cleared, being under cultivation.

It seems unnecessary to touch on the geology in this report as the whole area has been covered by geological parties at one time or another.

All original posts found in poor condition were replaced, and if in good condition a stone cairn was added. Iron posts were planted where called for, and rock posts put in at prominent points on the line.

Appendix No. 25

Extract from report of the resurvey of Certain Lines in the townships of Beatty, Munro and McCool, District of Cochrane, by E. W. Neelands, O.L.S., 1929.

LINE WORK, INCLUDING CHAINAGE

By using two first-class brush hook men with Swedish steel hooks, and a general utility man who used the clinometer and pulled a 4-chain chain while the writer ran trial line and acted as rear chainman, the work was speeded up, as the preliminary chainage was always up with the instrument and posts quickly relocated and proper line re-established before the regular chainmen

started work. The general utility man then took the front end of a 200-foot tape with one of the chainmen, while I re-ran the line and the other two chainmen used a 2 chain tape. In this manner from 4 to 5 miles of trial and final lines were frequently run in a day.

Until the chainmen became proficient with the clinometer, some lines were double chained twice and one or two miles thrice, but in most instances in addition to my preliminary chaining, the difference between the two chains was seldom more than $\frac{1}{2}$ link and frequently $\frac{2}{10}$ link.

Four rock posts were established during the survey as shown on accompanying notes, and the geodetic survey triangulation point Lot 6, Concession V, Munro, tied in.

INSTRUMENT WORK

Two 5-inch Cook instruments were carried on the work, the one used being kept in first-class adjustment. In many cases each mile point could be sighted from an intermediate point and in some instances the pickets were visible for a much greater distance.

Intersection or deflection angles were in most cases read after the line between posts had been established, and in several instances were from post to post.

POSTS, PITS AND MOUNDS

Great difficulty was experienced in finding timber sufficiently large or sound enough for 6-inch posts, and many had to be carried great distances. A timber scribe was used for marking posts.

The regulation pits and mounds were constructed as per instructions and wherever possible stone mounds were used, even if stones had to be carried a considerable distance.

OBSERVATIONS

Due to good visibility and long sights the seven observations taken, pretty well controlled the whole situation. I did not use a sidereal watch, preferring for accuracy sake a very reliable standard time-piece and reduced to sidereal time on the ground.

My observation on Lots 6 and 7, Concession 4 and 5, Munro, checked to the minute with one made two miles farther north in 1926.

GEOLOGY

The presence of serpentine, porphyry and diabase south of Painkiller Lake and a diabase outcrop on Lot 11, Concessions 5 and 6, near an old shaft was all of importance noted along or near the line between Concessions 5 and 6. A large body of porphyry also crosses the line between the north halves of Lots 3 and 4, Concession 3, Beatty, and in the opinion of the writer is the westerly continuation of a very important geological condition that follows the low lying land, roughly along the creek in Concessions 2 and 3, Munro to Dead Man's Mountain, Lot 8, Concession 2, of the same township. Very little work has been done on account of the depth of overburden, but large bodies of porphyry such

as this in contact with greenstone and cut at intervals by diabase should not be overlooked.

The copper zinc of the Potter Doal and Galena farther east occurs in basalt in contact with diabase among high gabbro hills and never impressed the writer, although it may yet be important.

I did not see anything out of the ordinary in McCool save an outcrop of porphyry on Lot 2, Concessions 2 and 3, and some serpentine north of Fades camp, Lots 10 and 11, Concession 4, neither of which in my opinion are of importance.

LUMBER

On account of almost entire absence of any green mature timber and no recent burnt areas seen since the young growth started after the fire of 1916, it is difficult to make a proper timber plan. Consequently I have only shown hatched in green the all sand areas on which jack pine occurs in greater or less quantities but which, nevertheless, is ideally suited for the growth of this particular and useful timber.

I travelled the western portion of McCool and all of Munro pretty thoroughly, but am not sufficiently familiar with the western part of Beatty or the eastern part of McCool to give accurate information re timber.

SOIL

A large portion of the township of Beatty, as settled, is suitable for farming. The area close to and drained by the various branches of Shallow River both in Beatty and Munro is also good. The remaining portion of Munro except approximately two miles of sand plains along the east side is either rough and rocky or too much of a muskeg nature to be of any immediate agricultural value.

The sand plains, however, which extend into and form about half of McCool produce tons of blueberries and could quite easily support a canning factory.

GAME AND FISH

The string of springs on either side of the sand plains and the source of some of the tributaries of Shallow River to the west and Ghost River to the east, provide the proper condition for speckled trout of which there are many.

A few partridge were seen, a few bear, also observed during the strawberry season in Munro as well as a few moose in the same township. Deer, moose and bear tracks were seen in McCool. A few beaver have still outwitted the trapper in Munro Township.

Appendix 26

Report of survey of Traverse of Dog Hole, Crow River, Otokwin River, Lake St. Joseph, District of Kenora (Patricia Portion), by C. R. Kenny, O.L.S., 1929.

Following your instructions dated April 9th, 1929, to continue the meridian line run north astronomically by O.L.S. Phillips and Benner in 1923, in west longitude 90 degrees and 12 minutes, which point is at the southerly shore of

the Albany River, and also make a control traverse from the northerly extremity of this meridian line down the Otokwin River to the mouth of the Spruce River, and from this point traverse certain waters as were followed by O.L.S. Proudfoot in the year 1927, to the north-westerly angle of the Osnaburg Indian Reserve No. 63A, which point is at the southerly shore of Lake St. Joseph, I commenced the survey of the meridian line on June 3rd, 1929, and after reaching a point within two and a half miles of the Crow River, the outfit was moved back to the north-west angle of the Osnaburg Indian Reserve No. 63A, to commence the control traverse survey. The control work was carried to a point on the Crow River where it would intersect with the meridian line. The line survey was then continued to its northerly extremity, the south shore of the Otokwin River. From this point the traverse survey was again resumed and completed on August 30th, 1929.

MERIDIAN LINE

The first seven miles of line run across water, islands and peninsulas in the Albany River expansion, and in another three and a half miles intersects the north limit of the Osnaburg Indian Reserve No. 63B. The timber along this portion of the line and in the near vicinity of the Albany River consists chiefly of young growth birch, poplar and spruce, the latter being large enough for pulpwood.

About a mile north of the northerly shore of the Albany River the country carries a much better stand of spruce, all of which is merchantable.

The country in the vicinity of the Albany River is rolling sandy soil with boulders. For a few miles about the Indian Reserve boundary the land is quite level, with deep moss covering a sandy soil.

From the north limit of the Indian Reserve along the line for a distance of twelve miles, the country is generally level. The character of the soil being sand with boulders overburdened with deep moss and carrying an excellent stand of spruce suitable for pulpwood.

Continuing along the line from about Mile 145 to the Otokwin River, the country is generally rolling, interspersed occasionally by muskeg. The timber on the higher land in this section consists of spruce, jack pine, birch, poplar and balsam. The jack pine and spruce being large enough for commercial use.

At Mile 123 will be found a small showing of granite rock formation and the same formation exists in places along the westerly shore of Jean Lake.

Greenstone rock formation makes its first appearance at about Mile 137, and does not show up again until near the north shore of Donna Lake, this point being about the southerly limit of the Pickle-Crow mining area. Very few outcroppings of greenstone rock formation were noted on the line running through the above mining area for a distance of 6 miles, on account of the country being heavily overburdened with sand and carrying a good stand of timber, such as spruce and jack pine.

Between Mile 149 and Mile 150, the line crosses a small rock ridge of diabase formation. Its highest point of elevation, above the level of the muskeg around it, being approximately 25 feet.

At Mile 154 is the foot of a ridge which rises for a few hundred feet above the level of the surrounding country, and extends in an easterly and westerly direction for a considerable distance from the line. Its width is about one mile and a half. This ridge is of granite rock formation heavily overburdened with sandy soil and large granite rock boulders. The timber is chiefly spruce, jack

pine, birch and poplar. The spruce and jack pine are large enough for commercial use.

CONTROL TRAVERSE SURVEY

Lake St. Joseph

The part of Lake St. Joseph (Ele. 1218) surveyed under these instructions is navigable for large boats and launches. The water of the lake is clear and deep and the bays generally free from muddy bottom.

The country in the vicinity of the lake on the westerly shore is of sandy soil with occasional outcroppings of rock. The timber about the lake consists chiefly of young growth poplar and birch, interspersed with quantities of spruce, suitable for pulpwood.

Along the easterly shore the banks are from three to ten feet in height with outcroppings of greenstone rock formation. The timber is young growth poplar, birch, spruce and balsam.

At the northerly end of this portion of Lake St. Joseph there is a portage about 60 chains in length, and following a north-westerly direction to Dog Hole Lake.

DOG HOLE LAKE

Dog Hole Lake (Ele. 1225) has an approximate water area of 2,500 acres and contains many islands of varying sizes. It is shallow, with muddy bottom, and in low water period would be difficult to navigate in many places with canoes.

The timber about the lake shore is chiefly young growth spruce, poplar and balsam, the spruce being of sufficient size for pulpwood.

At the north-westerly side of the Lake will be found a small river about 60 chains in length and flowing in a south-easterly direction and connects these waters with Annimwash Lake.

ANNIMWASH LAKE

Annimwash Lake (Ele. 1231) lies in a south-westerly direction for a distance of about four and a half miles from its outlet, and together with this has a narrow body of water reaching in a north-easterly direction for one and a half miles from its outlet. Its width would average three-quarters of a mile.

The lake in general is deep and can be navigated by small boats and launches. There are some shallow rock places and muddy bays.

The shores are from three to ten feet in height and made up of sandy soil and scattered rock exposures.

The timber nearby the lake consists principally of young growth spruce, poplar and balsam. The spruce is of merchantable value.

At the west shore of Annimwash Lake will be found a small stream about 2 miles in length and flowing in an almost due east course, draining the water from Kasagiminnis Lake. This river is shallow with muddy and boulder bottom and has a sluggish current. The banks are low and marshy with scattered outcroppings of granite rock formation. The timber is chiefly young growth spruce and poplar.

KASAGIMINNIS LAKE

Kasagiminnis Lake (Ele. 1235) is made up of four arms of water. From a point at about the head of its outlet to Annimwash Lake, three of the arms extend in a northerly direction and one in a south-westerly direction. The lake bottom is generally shallow, consisting of mud and boulders. The character of the soil about the lake is sand with rock outcrops and the banks are from three to five feet in height, timbered chiefly with young growth spruce and poplar. The spruce of pulpwood size. At the north end of one of the north-westerly arms of Kasagiminnis Lake is the mouth of a small river flowing from Little Ochig Lake in a south-westerly direction. The river is two miles in length and averages one and a half chains in width. The bed of the stream is made up of mud and boulders and the flow is moderate. The banks are usually low and marshy and the timber along the shore mostly destroyed by fire.

LITTLE OCHIG LAKE AND OCHIG LAKE

Little Ochig Lake (Ele. 1243) lies in a northerly direction for about two miles from its outlet to Kasagiminnis Lake, and its width averages about half a mile. It is shallow with mud bottom throughout its entire area, and is difficult to navigate with loaded canoes.

Above Little Ochig Lake is Ochig Lake (Ele. 1250), connected by a small stream about fifteen chains in length and two chains in width. Ochig Lake, from its outlet lies in a north-easterly direction for about three and a half miles and the widest of this section is one and three quarter miles. At the north-easterly end of this first section of the Lake is a narrows having a length of ten chains and a width of fifteen chains. From the narrows the lake continues in a westerly direction for about three miles and has a width of about three quarters of a mile.

Ochig Lake in general is not deep, there being many shallow places of mud and boulders.

In the vicinity of Little Ochig and Ochig Lakes the soil is sandy with granite rock outcroppings along the shores. The timber is second growth spruce, poplar, and birch. The spruce being of merchantable size.

The lakes and streams heretofore described flow in a southerly direction and empty into a river at the south end of Dog Hole Lake. From this point these waters run in a south-westerly direction and reach Lake St. Joseph in a distance of about 6 miles.

MUD LAKE

At the north shore of Ochig Lake a portage of 50 chains in length is necessary to reach Mud Lake (Ele. 1263). This lake from the portage, which is near its south-west end, lies in a north-easterly direction for one and a half miles and has a width of about half a mile.

The shores are low and marshy with an occasional showing of granite rock formation. It has mud bottom, is shallow throughout its entire area, and difficult to navigate with loaded canoes.

WIMBABIKA LAKE

North-westerly from Mud Lake a portage one and a quarter miles in length is made to reach Wimbabika Lake. About midway on the portage is the height

of land which divides the waters flowing southerly to Lake St. Joseph from the waters flowing to the Crow (Kawinogans) River.

Wimbabika Lake (Ele. 1186) which drains to the Crow River *via* Pickle Lake, consists of two arms, the north-easterly arm which is the main waters and the south-westerly arm which extends within half a mile of Kapkichegimaga Lake where there is a portage.

The country in the vicinity of Wimbabika Lake is rolling, and timbered with young growth, spruce, poplar, jack pine and balsam. The spruce and jack pine are in fair quantities and of commercial size. The soil consists of rock heavily overburdened with sand.

KAPKICHEGIMAGA LAKE

Kapkichegimaga Lake (Ele. 1173) is one of the many headwater lakes of the Crow River. From the portage, which is about two miles from the southerly end of the lake, it lies in a north-easterly direction a distance of six and a half miles, at which point is the head of the Crow River.

The water of the lake is generally deep and clear, except for a portion of a mile or two in length which is at the north-easterly end and which is shallow with muddy bottom.

The shores are from three to twenty feet in height and are made up of sandy soil and rock. The timber about the lake is chiefly young growth poplar, spruce and balsam, and sandy ridges carrying jack pine timber. On the westerly side of the lake considerable brule was noted.

CROW RIVER (Ele. 1173) at head

From Kapkichegimaga Lake the Crow River follows a north-easterly course for a distance of about thirty miles and from this point it takes on a more lake-like appearance, varying in width of from ten to sixty chains and of uniform depth. This expansion is Badesdawaga Lake.

From its head to Badesdawaga Lake the bed of the river is composed of sand and gravel, with numerous boulders and rock occurring at falls and rapids.

The fall of the river to the head of Badesdawaga Lake is eighty-two feet, taken up in rapids and falls and moderate current.

From the head of the river for a distance of about ten miles down stream, the river banks are from three to twenty feet in height, consisting of clay and sandy soil, timbered with young growth spruce, birch and poplar. The country in this vicinity appears to be rolling, with scattered areas of sand ridges carrying a fair stand of jack pine suitable for commercial use. The remaining portion of the river traverses through sand and clay banks of from three to five feet in height. The timber is chiefly spruce to pulpwood size.

Along the northerly shore of Badesdawaga Lake the country appears to have considerable spruce timber, interspersed with young growth birch and poplar. On the south shore the timber has been burned and since has grown up with small poplar and brush.

OTOSKWIN RIVER

The survey of the Otokwin River was started at the northerly extremity of the meridian line surveyed by me, and from this point the stream flows in a

south-westerly direction for a distance of about 25 miles, where it empties into Badesdawaga Lake.

Its total fall in this distance is 47 feet, taken up in several falls and rapids and a moderate current. The river traverses through banks of sand and clay soil, which are usually low and brushy.

The country in the vicinity of the river appears to be fairly well timbered with spruce of commercial size, interspersed with poplar, birch and balsam.

On account of the small water shed areas of these parts of the Crow and Otoskwin Rivers, it seems improbable that water power development would be of economic value, although the flow of either of the rivers could be readily controlled at or near the outlets of the lakes using moderate limits of regulation.

There are plenty of fish such as pike, pickerel, and sturgeon in the lakes and streams, but it appears to be a poor country for game, although there are signs of moose, red deer, and caribou.

During the course of the control traverse and meridian line survey, together with the miles of water and land to travel in, the transportation of supplies and outfit for line work, I venture to state that the total net-work of survey and travel would bound an area of about 500 square miles. This total area appears to be well timbered with pulpwood.

Appendix No. 27

Report of the Traverse Survey of the Albany River, by J. S. Dobie, O.L.S., 1929.

In accordance with your instructions dated May 1st, 1929, I have completed the survey of the Albany River from the mouth of the Opichuan River to James Bay, and beg to submit the following report.

The survey was started at Transit Station No. 1162 of the survey of the Albany River by myself in 1928, and was carried forward continuously to where the Albany River empties into James Bay, a little over four miles below Fort Albany.

The upper portion of the river which was surveyed during the season flows through several fairly large lake expansions, and an outline survey was run around both sides of these lakes in a manner similar to that described in previous years. Below Marten Falls there are in some places some large islands several miles long, and a traverse was run down each channel at most of these. From Marten Falls to James Bay the survey follows the north bank of the river for almost the entire distance.

The survey was made by transit and stadia in the same manner as in previous years. Every effort was made to reduce the errors in reading distances to as near an absolute minimum as possible, while the use of a transit with a telescope sufficiently powerful to permit of an observation being taken on polaris at any hour of the day made it possible to almost eliminate azimuth errors.

On account of the manner in which mapping by means of oblique aerial photographs has been developed during recent years, and as it is expected that this method of mapping will be applied to the territory adjacent to the Albany River, it was not considered advisable to go into great detail in locating the shore line. The traverse of numerous islands and of many bays, particularly in the lake expansions, was dispensed with, as the details of these can be plotted later

from the photographs. The plans of the survey give a sufficiently accurate representation of the main physical features for present requirements.

The whole survey was carried out in such a manner as to form part of the ground control necessary for plotting oblique aerial photographs for a considerable distance on either side of the traverse, and particular care was taken to accurately locate small islands, sharp points and other physical features which it was thought could be easily identified on the photographs. Below Marten Falls the Albany River runs in a series of long sweeping curves, and is of such a nature that points easily identified on the photographs are not nearly as numerous as they are farther up-stream.

Posts were planted at intervals of about three miles along the shore and marked consecutively as in previous years. Stone mounds were built around these posts and bearing trees were marked and recorded in the field notes wherever suitable trees were at hand. A large number of posts, however, have no bearing trees, as very often the most suitable place for a post is on a rocky point or in some other place bare of timber. In cases such as this there is very little danger of the post being destroyed by fire. Every wooden post is surrounded by a substantial mound of stones.

Twenty-three metal posts were planted along the river. The most of the metal posts planted above Marten Falls were placed near waterfalls where they can be used as bench-marks. Below Marten Falls the problem of finding suitable places to plant these metal posts was a difficult one. The river in this section occupies a deep valley with high clay banks subject to very severe floods at times. The wooden posts could not be planted below the extreme high water mark or they would be washed away by the floods, and the metal posts could not be planted much above the ordinary water level owing to the absence of rock in which to cement them. It was found, however, that large boulders, which have every appearance of being permanently located, occur all along the river banks above the ordinary summer level, but considerably below the extreme flood level. The metal posts were cemented into holes drilled into these boulders and tied to the nearest transit station. A wooden post was also planted above the flood level and tied to the same station.

The Albany River, from the point where the survey commenced to Marten Falls, is a large river with several lake expansions and is broken with numerous rapids and falls. Makokobarter Lake is the first of these lake expansions and is about sixteen miles long and from half a mile to nearly two miles wide. The shores are low with sandy and stony beaches, particularly on the north side. From Makokobarter Lake to Washi Lake is a distance of nine miles and the river flows with a swift current broken with several rapids at two of which portages are necessary. The Albany River falls thirty-three feet between Makokobarter Lake and Washi Lake.

The Albany River enters Washi Lake on the south side and flows out of the north-east end of the lake about four miles from where it enters. Two miles west of where the river enters Washi Lake the lake narrows for some distance and then widens out into a lake expansion nearly as large as the easterly portion.

Makokobarter Lake has two outlets, the northerly one being the one most used by travellers. The southerly outlet is a large stream and is said to be very rapid throughout its entire course. It rejoins the main river in a small lake expansion about four and a half miles below Washi Lake.

From the point where the southerly outlet of Makokobarter Lake rejoins the main river the general course of the Albany River is a little north of east for over six miles, and the river flows with a gentle current broken by a couple

of small rapids and one heavy rapid at which a portage is necessary. The river then turns north and for three miles is a succession of rapids and falls at five of which portages are necessary, the last one being at Kagiame Falls, which is the largest fall on the section of the Albany River surveyed during the season of 1929. There are a number of small islands in this section of the river.

From Kagiame Falls to Marten Falls the river flows in a general north-easterly direction with a swift current all the way. There are several rapids, at four of which portages are required. From Marten Falls to James Bay the Albany River flows with a uniformly swift current, averaging about four miles per hour. At a few places there are flat rapids where the current is very strong, but all of these can be easily run with fully loaded canoes, and coming up-stream a six horse-power overster motor will drive a large canoe up any of these swift places without any difficulty.

Although the Albany River from the mouth of the Opichuan River to Marten Falls is swift with many rapids and falls, the power possibilities of the river are rather disappointing when one considers the size of the stream. There is no great fall at any one place, and on account of the low nature of the banks it looks as though it would be very difficult to concentrate any great head at any one place. The largest fall on this section of the river is at Kagiame where the river drops 22.5 feet in about one thousand feet. It might be possible to materially increase this head in which case a very valuable power could be developed; but without a great deal of detailed investigation it is impossible to say how great a head could be developed nor just where the dam should be located. At Marten Falls the river falls fifteen feet in a little over half a mile and a detailed survey might show that this head can be considerably increased.

From the mouth of the Opichuan River to Marten Falls the river flows through a rolling country with scattered low rock ridges. The soil is largely sand and gravel in the upper portions, but as one approaches Marten Falls clay becomes more and more noticeable and the banks are generally higher. The highest rocks seen were on a deep bay running off the south side of Makokobarter Lake.

About thirty-eight miles below Marten Falls the Ogoki River comes in from the south. The Hudson's Bay Company have a post here on an island opposite the Ogoki River. There is also an Indian Reserve here on the north bank of the Albany River, and the east and west boundaries of the Indian Reserve were tied to the survey.

A number of Indians were camped on the Reserve during the summer. About eighty-five miles below the Ogoki River the Kenogami River enters from the south. The Kenogami River is nearly as large as the Albany River above the forks and was traversed by T. G. Code, O.L.S., in 1923. A tie was made to Mr. Code's survey in passing. About fifty-three miles below the Kenogami River the Chipie or Ghost River enters from the south. The Hudson's Bay Company have a winter outpost here.

From Marten Falls to the Kenogami River the Albany River is fifteen to twenty chains wide and flows through a level clay country with high clay banks rising in places to a height of one hundred feet. From the Kenogami River to James Bay the river is wider, being nearly half a mile wide in places, and the banks are not so high. Previous mention has been made of several large islands which occur in this section of the river, some of which are several miles long. The current is still very strong but will probably average half a mile per hour less than in the section above the Kenogami River.

The river is fairly well confined to one channel excepting for these large islands for the greater part of its course from Marten Falls down, but about twenty-two miles above Fort Albany the river widens out to a width of over three miles in places and there are a great many islands of all sizes. The current becomes swifter, and there are small rapids in many places. The last of these rapids is about three miles above Fort Albany and is sometimes flooded by a high tide. On the north side of the Albany River in this stretch there is an Indian Reserve and a tie was made to the south-west corner.

The Albany River below Marten Falls is subject to a very heavy freshet every spring. The water rises to a great height and the swift current has washed away the soil and consolidated the stones and boulders so that after the freshet recedes the banks are clear for some distance back from the average summer level of the water and the consolidated stones and boulders resemble a rough pavement. There is good walking along the banks after the freshet has receded for practically the whole distance from Marten Falls to James Bay. This feature was a very great advantage in the old days when supplies for the inland posts of the Hudson's Bay Company had to be tracked up-stream in York boats.

The timber resources of the territory adjacent to the Albany River appear to be of considerable importance, although the country has suffered from disastrous fires of very large extent in the past, and much second growth timber of varying ages is in evidence along the banks. Much of this second growth is now of considerable size. The prevailing timber is spruce and poplar. In the territory around Makokobarter and Washi Lakes where there is much sand and gravel in the soil there is considerable jack pine, balsam, and white birch, but these varieties are not nearly so plentiful farther down stream, and in fact the jack pine almost disappears on the clay areas. It is difficult to get a proper idea of what the timber resources of the country really amount to from an inspection from the river. A short distance back from the top of the bank the country becomes very wet and the timber is much smaller than near the river where the drainage is better. This condition appears to prevail over very large areas tributary to the lower Albany River.

From a few miles above Marten Falls to James Bay the soil is clay and appears to be of good quality. If it can be drained there appears to be no reason why it should not produce abundant crops of whatever agricultural products the climate will permit. The only attempt at farming in this section of the country is at Fort Albany where there is a considerable clearing at the mission conducted by the Roman Catholic Church. From an agricultural standpoint the results have not been very successful, due to the fact that the land at the mission is flooded every year notwithstanding that it is at a considerable elevation above the river. In the spring of 1928 the flood was of exceptional severity and the water rose to such a height that the floor of the church and other mission buildings was about six feet under water. In order to secure a location which would not be exposed to such a flood risk, a new site has been chosen about four miles up-stream on the south side of the river and several acres have been cleared and temporary buildings erected. A saw-mill was brought down the river from Pagwa a year or more ago to cut lumber for the erection of permanent buildings, but unfortunately it was destroyed by fire shortly after sawing operations were commenced. It is the intention to proceed with the erection of permanent buildings and to conduct an industrial farm for the education of the Indians in agricultural methods. The traverse of the Albany River was continued behind some islands on the south side of the river so as to include the site of the proposed industrial farm, and it is shown on the plan of the survey.

The Hudson's Bay Company and Revillon Frères both have well stocked trading posts at Fort Albany, and schools for the Indian children are conducted by both the Anglican and the Roman Catholic churches.

The rocks exposed along the upper stretches of the portion of the Albany River surveyed during the season are principally granite. On the shores of Makokobarter and Washi lakes and on the river between these two lakes there are some exposures of Keewatin rocks in which micaceous and dioritic schists were noticed. Similar rocks occur along the river near Marten Falls and for several miles above that point. The granites are seen again as small islands in the river a short distance below Marten Falls. The last exposure of granite is on a small island about thirteen miles below Marten Falls. Not far below this the limestone appears and this formation continues to James Bay. Limestone appears in the form of low steep banks at three or four places along the river, but the most of the exposures of limestone are in the bottom of the river which runs over these flat beds of limestone with a very swift current approaching a rapids at times.

Very little game of any kind was seen during the season, and the scarcity of signs of large game such as deer, caribou, moose and bear indicates that they are not plentiful. Fur-bearing animals appear to be decreasing from year to year. Pike, pickerel, and whitefish are plentiful in the lake expansions and sturgeon were numerous at all rapids during the early part of the season. At nearly all the rapids speckled trout of large size are plentiful. These splendid game fish were caught all along the river as far as the mouth of the Kenogami River, but none were caught between the Kenogami River and James Bay. Ducks and geese are very plentiful in the fall of the year on the low land around the mouth of the Albany River and along the coast of James Bay.

The magnetic variation is fairly constant, and there does not appear to be much local attraction. The magnetic variation increases gradually from four degrees near the west end of Makokobarter Lake to thirteen degrees at Fort Albany.

The plans, field notes and other records of the survey including my account in triplicate have already been forwarded to your Department, and this report completes the returns of the survey. I trust that you will find everything satisfactory.

Appendix No. 28

Extract from the report on the survey of the Little Abitibi River from Reference No. 87, Abitibi River Survey, 1922, to its Intersection with the Northerly Limit of the Township of Kineras, by J. Lanning, O.L.S., 1930.

TOPOGRAPHICAL

Between the points surveyed almost the entire distance consists of rapids and swift water.

Levels were taken only when canoes had to be lined along the shore and could not be poled or paddled.

The total fall thereby obtained amounted to three hundred and thirty feet, approximately.

Between stations 46 and 58 comparatively smooth water occurs and also between stations 153 and 163.

All other sections are rapid and cannot be paddled by canoe; poles and lines have to be used.

Between station 0 and 142, there is no portage, while the fall in this section is about one hundred and twenty feet.

The river has not been used for transport or by canoes within the limits of the survey.

The first heavy fall occurs at station 143 where a portage of thirty chains was cut to avoid two drops in the river totalling 40 feet 9 inches of fall.

At these two points the water flows through fractures in granite and gneissic rocks on contact with dykes of diabase.

At the narrowest point the falls are less than twenty feet in width and form admirable water powers.

The amount of water available at normal flow, however, limits the amount of power possible at any point in this river and does not amount to much during the summer season.

Between station 143 and the end of the work canyons occur frequently, the largest fall occurring at station 169-170, and amounting to 53 feet.

None of the side streams within the limits of the survey can be navigated for any distance from the mouth.

They consist in the main of rapid little brooks not more than half a chain to one chain in width at the mouth. Bad River is the largest and this cannot be travelled by canoe for more than a quarter of a mile from its connection with the Little Abitibi River.

During spring floods both Bad River and Trout Creek might be traversed by canoe for a few miles from their junctions, but the swift waters would render the use of paddles impossible.

Several good water powers occur over the eight-mile stretch of canyons between the first portage and the end of the work at station 204.

These are shown on plan together with outlines of the various portages cut to avoid them.

Approximately two and one quarter miles of portage were cut during the progress of the survey.

TIMBER

With the exception of a small burn limited between stations 10 and 18, a mile or so from the mouth, virgin forest predominates along both banks of the river to station 83, a distance of over 15 miles along the banks.

This forest consists of spruce, a limited amount of balsam, birch, poplar, balm of Gilead, with heavy cedar along the shore line and skirting the banks of the creeks.

Along the high ridges, ten chains or more from the river banks, good jack pine occurs, but the growth is not continuous, and there are long stretches where jack pine is not noticeable from the river.

The spruce is of good quality and above the average in size and quantity.

The timber on the whole continues good to the highest level of the banks and along all creeks examined in route.

From station 82, near the mouth of Bad River which approaches from the east, to station 132, near Trout Creek, approaching from the west, the river traverses burnt country and no timber of any value obtains along this section.

I estimate this burn to have occurred ten to twelve years ago, as most of the charred timber has fallen and forms a network of impassable underbrush along the banks and extending almost to the top of the ridges.

At Trout Creek original forest begins again and continues to the end of the work.

Along this section the timber is similar in size and quality to that obtaining between stations 0 and 83, with a greater predominance of jack pine along the high ridges, and extending in some places along the rocky country to the river banks.

Good timber does not extend inland for any distance except along the streams and deep ravines in which permanent creeks occur.

ROCK FORMATIONS

The first outcrop of rock in place occurs at station 16 and consists of a very fragile limestone, which is bedded horizontally and forms a bluff along the shore line about thirty feet high.

Many of the shallow rapids between the mouth of the river and the first portage are caused by ridges of this limestone.

It occurs at intervals along the river to the first portage, noticeably at stations 28-32, where it lays unconformably upon an outcrop of granite, gneiss and pegmatite, also at station 103, and along a rapid section of river near the mouth of Trout Creek.

From the first portage southwards no further outcrop of this limestone was observed.

Throughout the eight or ten-mile stretch of canyon rock, occurs almost continuously and consists of granite, gneiss, with dykes of pegmatite and diabase.

With the exception of certain diabase dykes, occurring at station 133 and forming the rim of the main waterfall at this point, Keewatin rocks do not occur within the section surveyed.

Small dykes of trap and lamprophyre were observed at intervals among the granites and gneisses which persisted from the first portage to the end of the work at station 204.

SOIL

Along the river between its mouth and the first portage clay banks predominate.

Owing to the presence of the fragile limestones throughout this section the clays are very calcareous and in many places form a marl.

At other places where the banks are steep and rise to nearly one hundred feet the clays are partly consolidated into a shale.

As a general rule the banks of the river are steep and the only flats observed occur at points where the river takes a somewhat extended turn, and as is usually the case the low land obtains on the side of the river remote from the current.

From the first portage southwards to the end of the survey the country is hilly and very little soil of material value can be found.

GENERAL

As the section of this river within the limits of the survey has not been used as a canoe route there is very little evidence to be observed of the activities of man.

No improvements are shown along the route and with the exception of two small cabins, one at the mouth of Fisher Creek, station 160, and the second

near the boundary of the Township of Kineras, used by a lone trapper during winter months, there are no records left of encampments.

The country has been trapped overland from the Abitibi River during winter and a trail has been followed east and west along the Kineras Boundary.

A trail also runs west from Fisher Creek to connection with this boundary.

As far as could be learned during the season's operations from people experienced in the trapping game, our canoes were the first over the route beyond the first portage and station 204.

The dangers along this section of the river were so great that at the conclusion of the survey we chose to pack a canoe and most of our outfit westwards across country to the Abitibi River, a distance of over ten miles, rather than take canoes back along the route we had come.

Appendix No. 29

Extract from report of survey of Summer Resort Locations on One Sided Lake, District of Rainy River, by D. J. Gillon, O.L.S., 1929.

One Sided Lake is situated on the Kenora Highway about sixty miles from Fort Frances, and about five miles from Nester's Falls on the Lake of the Woods. It is, in calm weather, a clear water lake; but it is a shallow lake, and when the wind blows the waves stir up the mud from the bottom and the water assumes a brown tinge. It can only be called a jack fish lake, although there are some pickerel to be caught.

The lands bordering on the lake are eminently suitable for summer resort purposes, particularly on the north side of the lake, where they are almost park-like. Poplar, birch, spruce, and balsam, with some red, white and jack pine growing on land rising from the lake with practically no brush. While behind locations 30 to 44, there is a typical pinery, red and white pine, 65 to 70 years old, growing on a carpet of pine needles with no underbrush. An ideal park.

The shores are rocky with boulders and small sand beaches, part of the land is rocky and part composed of top soil on boulders, but there are good building sites on every lot and boat landings can easily be made.

On the east shore there is much more high rocky land, unsuitable for resorts. The west shore is also rocky and is covered with only a young growth of poplar and jack pine. The south shore is all swamp, with the exception of Poplar Point, which is a peninsula jutting out from the swamp. Resorts laid out on this point are well treed with poplar 4 to 6 inches in diameter, with very little underbrush, while on Lots 71, 72 and 73, there are the best sand beaches on the lake.

The north-east end of the lake is a grassy bay with mud shores.

Log River flows out of the north-west end of the lake, about three-quarters of a mile north of Lot 1. The shores of this bay of the lake are all of very soft mud so that although the land is quite suitable, no locations were laid out. The entrance to Log River is in a large wild rice field, which in the fall forms one of the best duck hunting grounds in the district. During the summer season, moose and red deer are very plentiful and may be seen at any time along the banks of this river, which is navigable for canoes, so that Nester's Falls can be reached without any portage.

REPORT
OF THE
MINISTER OF LANDS AND FORESTS
ONTARIO
1930

PART III — FORESTRY BRANCH

Appendix No. 30

I.—FOREST FIRE PROTECTION

(1) *Legislation*

“The Forest Fires Prevention Act, 1930,” which is a revision of the Act of 1917, provides some very desirable legislation from a forest protection standpoint and with the exception of a few minor changes appears to contain all that is necessary for the present.

The most important new features of this Act are as follows:

1. The close season now extends from April 1st to October 15th instead of to September 30th.

2. Organized townships are required to make provision for extinguishing forest fires within their boundaries.

3. Persons carrying on operations of any kind liable to cause the accumulation of slash or debris within the Fire Districts are required to obtain a permit from the Provincial Forester or other authorized officer, excepting where land is being cleared for agricultural purposes.

4. Woods operators are required during the close season to furnish each employee with a badge approved by the Department.

5. All persons travelling within a Travel Permit Area are required to obtain a travel permit.

6. The Minister may close to all travel any area where the fire hazard is deemed such as to warrant such a step.

7. The minimum penalty for offences against the Act is now \$25.00.

On the 9th day of June an Order-in-Council was approved placing the following further areas under Travel Permit:

1. All that area lying within the following described boundaries—

Commencing at the south-west angle of Radisson township; thence north to the south-east angle of Abbott township; thence west to the south-west angle of Doherty township; thence north to the north-west angle of Doherty township; thence west to the south-west angle of Caithness township; thence north to the north-west angle of Orkney township; thence east to the south-east angle of Shetland township; thence north to the north-east angle of Shetland township; thence east to the north-east angle of Staunton township; thence south to the south-east angle of Staunton township; thence east to the north-east angle of Cumming township; thence south to the south-east angle of Cumming township; thence east to the north-east angle of Swanson township; thence south to the south-east angle of Swanson township; thence east to the north-east angle of Bradburn township; thence south to the south-east angle of Bradburn township; thence east to the north-east angle of Ottaway township; thence south to the south-east angle of Ottaway township; thence east to the north-east angle of Hanna township; thence south to the south-east angle of Little township; thence west to the south-west angle of Little township; thence south to the south-east

angle of Gowan township; thence west to the north-west angle of Murphy township; thence south to the south-east angle of Jessop township; thence west to the south-west angle of Jessop township; thence south to the south-west angle of Ogden township; thence east to the south-east angle of Shaw township; thence north to the north-west angle of Carman township; thence east to the shore of Night Hawk Lake; thence southerly, easterly and northerly following the windings of the shore of Night Hawk Lake to the intersection with the northern boundary of Macklem township; thence east to the north-east angle of Macklem township; thence south to the south-east angle of Macklem township; thence east to the north-east angle of McCann township; thence south to the south-east angle of McCann township; thence east to the north-east angle of Black township; thence south to the south-east angle of Burt township; thence east to the north-east angle of Blain township; thence south to the south-east angle of Blain township; thence west to the south-west angle of Blain township; thence south to the south-west angle of Truax township; thence west to the boundary of Temagami Provincial Forest; thence southerly and easterly along the boundary of Temagami Provincial Forest to the point of intersection with the north boundary of Speight township; thence east to the north-east angle of Auld township; thence south to the south-east angle of Auld township; thence east to the north-east angle of Barr township; thence south to the south-east angle of Barr township; thence west to the boundary of Temagami Provincial Forest; thence northerly and westerly along the boundary of Temagami Provincial Forest to the point of intersection with the north boundary of Klock township; thence west to the south-west angle of Wallis township; thence south to the south-east angle of Gamble township; thence west to the south-west angle of Dufferin township; thence north to the north-west angle of Hincks township; thence west to the south-west angle of Childerhose township; thence north to the north-west angle of Childerhose township; thence west to the south-west angle of Hillary township; thence north to the north-west angle of Byers township; thence west to the south-west angle of Lisgar township; thence north to the north-west angle of Lisgar township; thence west to the south-west angle of Allenby township; thence north to the north-west of angle of Allenby township; thence west to the south-west angle of Oscar township; thence south to the south-east angle of Radisson township; thence west to the south-west angle of Radisson township, the point of commencement.

2. That part of Coleman township lying between Temagami Provincial Forest and the Montreal River.

3. That part of the township of Lorrain in Concessions I, II, III, IV, V, VI, VII and VIII, and all that part of the townships of South Lorrain, Best and Cassels not included within the Temagami Provincial Forest.

4. The townships of McNish, Pardo, Hobbs, McCallum, Thistle, McWilliams, Fell, Charlton; that part of Janes and Dana north of the right-of-way of the Canadian National Railways; Lots 1 to 10, inclusive, in Concessions III and IV and Lots 1 to 12, inclusive, in Concessions V and VI, Gibbons township; Lots 1 to 8, inclusive, in Concessions I and II and Lots 1 to 15, inclusive, in Concessions III, IV, V and VI, Bastedo township; Lots 1 to 7, inclusive, in Concession IV and Lots 1 to 8, inclusive, in Concessions V and VI, Field township; Lots 1 to 6, in Concessions I, II, and III and Lots 1 to 12 in Concessions IV, V and VI, Grant township.

5. All that area lying within and north of the following townships: Sanky, Fleck, Neely, Nixon, Teetzel, North quarter of Fauquier, Beardmore, Hurdman,

Webster, Beniah, Marven and Thorning; the unsurveyed area north of Kennedy township and the area within and north of the townships of Stimson, Mortimer, Edwards, Teefey, Wilkie, Coulson, Munro, Guibord, Barnet, Melba, Bisley, Clifford, Ben Nevis and Pontiac.

6. All that area lying within the following described boundaries:

Commencing at the south-east angle of the township of Haycock; thence north to the point of intersection with the south shore of Silver Lake; thence easterly and northerly following the windings of the shore of said lake to the point of intersection with the northern boundary of township 42; thence east to the north-east angle of township 41; thence south to the point of intersection with the southern boundary of the right-of-way of the Canadian Pacific Railway; thence easterly along the southern boundary of said right-of-way to the point of intersection with the shore of Eagle Lake; thence in a southerly and easterly direction along the mainland shore of said lake to the south-east angle of Indian Reserve 27 south of Aubrey township; thence east astronomically to the point of intersection with the Sixth Meridian; thence north to the south-west angle of the township of Van Horne; thence east along the southern boundary of said township to the point of intersection with the shore of Wabigoon Lake; thence easterly and southerly along the mainland shore of said lake to the point of intersection with the boundary of Indian Reserve 27 south of the township of Southworth; thence along the westerly, southerly and easterly boundaries of said Indian Reserve to the point of intersection with the southern boundary of the township of Southworth; thence east to the north-west angle of the township of Melgund; thence south to the south-west angle of said township; thence east to the south-east angle of the township of Revell; thence north to the north-east angle of the township of Revell; thence west to the north-west angle of the township of Melgund; thence north to the point of intersection with the shore of Sandy Lake; thence east astronomically to the point of intersection with the Fifth Meridian at the 69th mile post; thence south three miles to the 66th mile post; thence east astronomically six miles; thence south astronomically three miles; thence east astronomically six miles; thence south astronomically fifteen miles; thence west astronomically six miles; thence south astronomically six miles; thence west astronomically eighteen miles; thence north astronomically six miles, more or less; thence west astronomically thirty miles, more or less, thence south astronomically eighteen miles, more or less, to a point east astronomically from the most northerly point on Bluff Lake; thence west astronomically to the said point on Bluff Lake; thence in a general south-westerly course following the several points and bays on the north-westerly shores of Bluff Lake, Bluff Lake Outlet, Strawberry Lake, Strawberry Lake Outlet, Pipestone Lake to the boundary between the Districts of Kenora and Rainy River; thence westerly along this boundary to the eastern shore of Sabaskong Bay on Lake of the Woods; thence along the northern shore of Sabaskong Bay and all its windings to Turtle Portage; thence along the easterly shore of Whitefish Bay and all its windings to Andrew Bay and Bigstone Bay on Lake of the Woods to the mouth of Long Lake River flowing into Bigstone Bay of the said lake; thence up the said river to Long Lake and northerly along the east and northerly shores of Long Lake to the south-east angle of Mining Location M-8; thence north astronomically along the east limit of Mining Location on M-8 and Mining Location 224-P to the south limit of the township of Haycock; thence east to the place of commencement, excepting and reserving nevertheless from the above described area all Indian Reserves, and all lands patented or leased.

7. All that area lying within the following described boundaries:

Commencing at the south-east angle of the township of Laval; thence west to the south-east angle of Lot 15, Concession VII of said township; thence north to the north-east angle of Lot 15 in Concession XII of said township; thence east to the north-east angle of Laval township; thence south to the south-east angle of said township, the place of commencement.

8. All that area lying within the following described boundaries.

Commencing at the south-west angle of the township of Strange; thence north to the north-west angle of said township; thence west astronomically to the point of intersection on the boundary between the Districts of Rainy River and Thunder Bay; thence south to the international boundary; thence along the international boundary to the south-east angle of the township of Robbins; thence north to the south-west angle of the township of Strange, the point of commencement.

9. All that area lying within Algonquin Provincial Park, excepting only the townships of Peck and Canisbay.

10. All lands vested in the Crown in the following townships and parts of townships:

Boulter, Concessions I to VIII, inclusive.

Lauder, Concessions I to VI, inclusive.

Boyd, Concessions XI to XVIII, inclusive.

Papineau, Concessions I to IV, inclusive.

Cameron, Concessions I to XIV, inclusive.

Clara, Concessions I to VI, inclusive, and Lots 1 to 15, inclusive, in Concessions VII, VIII, IX and X.

Maria, Concessions A to IX, inclusive.

Head, Lots 16 to 40, inclusive, in Concessions I, II, III, IV, V, VI, and VII.

Ralph, that portion south and west of the Chalk River.

McKay, Lots 16 to 31, inclusive, in Concessions I, II, III, IV, V, VI, VII and VIII, and that portion of Lots 16 to 31, inclusive, south of Barron River in Concessions IX, X, XI, and XII.

Fraser, Lots 16 to 31, inclusive, in Concessions IX, X, XI, XII, XIII, XIV, XV and XVI.

Richards, Concessions XI, XII, XIII and XIV, and that part of Lots 26 to 35, inclusive, north of the Bonnechere River in Concessions VII, VIII, IX and X.

Burns, Concessions IX to XIV, inclusive.

Dickens, Concessions XI to XIV, inclusive.

Murchison, Concessions XIII to XVI, inclusive.

Clancy, all that part not included within Algonquin Provincial Park.

Airy, that part of Concessions XI, XII, XIII and XIV not included within Algonquin Provincial Park.

Nightingale, all that part not included within Algonquin Provincial Park.

Lawrence, that part of Concessions VII to XIV, inclusive, not included within Algonquin Provincial Park.

Livingstone, Lots 11 to 35, inclusive, in Concessions VII, VIII, IX, X, XI, XII, XIII and XIV.

(2) *Organization and Personnel*

In April the Assistant District Forester at Sudbury was transferred to Port Arthur as District Forester in charge of the old Western Inspectorate which is now known as the Port Arthur Inspectorate. The Forest Supervisor previously in charge of the Western Inspectorate was transferred to Macdiarmid as Chief Ranger in charge of the Nipigon District.

Forest Assistants were appointed during the year in the Hudson, Port Arthur, Oba, Sudbury and Algonquin Inspectorates.

In the North Bay Inspectorate the new Latchford Chief Ranger District was formed with headquarters at Latchford. This district is composed of part of the old Temagami East Chief Ranger District. At the same time the Chief Ranger at Elk Lake was appointed a Fire Inspector with supervision of the Latchford and Temagami North Districts.

The total field supervisory staff for the eleven inspectorates was as shown in the following table and consisted of twelve District Foresters, eleven Forest Assistants, one Forest Supervisor, eight Fire Inspectors, one Assistant Fire Inspector, thirty-five Chief Fire Rangers and one hundred and twenty-six Deputy Chief Fire Rangers. The Forest Supervisor at Macdiarmid, the Fire Inspectors at Goose Island, Elk Lake, Gogama and Biscotasing and the Assistant Fire Inspector at Longlac also acted as Chief Fire Rangers.

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

ORGANIZATION AND PERSONNEL

Inspectorate	Area (acres)	Headquarters	Supervisory Staff	Chief Ranger Districts	Headquarters
Hudson...	26,000,000	Sioux Lookout	1—District Forester 1—Forest Assistant 1—Fire Inspector 1—Fire Inspector and Chief Ranger 2—Chief Rangers 13—Deputy Chief Rangers	Red Lake Sioux Lookout Armstrong	Goose Island Sioux Lookout Armstrong
Kenora . . .	14,080,000	Kenora . . .	2—District Foresters 1—Forest Assistant 3—Chief Rangers 10—Deputy Chief Rangers	Kenora Minaki Rainy River	Kenora Minaki Fort Frances
Port Arthur	11,459,000	Port Arthur	1—District Forester 1—Forest Assistant 1—Forest Supervisor and Chief Ranger 1—Chief Ranger 11—Deputy Chief Rangers	Thunder Bay Nipigon	Port Arthur Macdiarmid
Oba	25,880,000	Kapus-kasing	1—District Forester 1—Forest Assistant 2—Fire Inspectors 1—Assistant Fire Inspector and Chief Ranger 6—Chief Rangers 17—Deputy Chief Rangers	Nakina Longlac Oba Franz Hearst Kapus-kasing	Nakina Longlac Oba Franz Hearst Kapus-kasing
Cochrane .	11,942,000	Cochrane.	1—Fire Inspector 4—Chief Rangers 16—Deputy Chief Rangers	Cochrane Abitibi Timmins Matheson	Cochrane Stimson Timmins Matheson

ORGANIZATION AND PERSONNEL—Continued

Inspectorate	Area (acres)	Head-quarters	Supervisory Staff	Chief Ranger Districts	Headquarters
North Bay	5,105,000	North Bay	1—District Forester 1—Forest Assistant 1—Fire Inspector and Chief Ranger 3—Chief Rangers 11—Deputy Chief Rangers	Temagami North Temagami East Latchford North Bay	Elk Lake Temagami Latchford North Bay
Sudbury . .	12,644,000	Sudbury . .	2—District Foresters 1—Forest Assistant 2—Fire Inspectors and Chief Rangers 6—Chief Rangers 20—Deputy Chief Rangers	Foleyet West Foleyet East Mississagi West Mississagi East Webbwood Temagami West Sudbury North Sudbury South	Elsas Gogama Chapleau Biscotasing Espanola Mattagami Post Skead Sudbury
Soo	7,394,000	Sault Ste. Marie . .	1—District Forester 1—Forest Assistant 3—Chief Rangers 12—Deputy Chief Rangers	A.C.R. Blind River Mississagi South	Sand Lake Blind River Ranger Lake
Georgian Bay	3,711,000	Parry Sound . .	1—District Forester 2—Forest Assistants 3—Chief Rangers 6—Deputy Chief Rangers	Georgian Bay W. Georgian Bay E. Georgian Bay S.	Parry Sound Powassan Coboconk
Algonquin	3,522,000	Pembroke	1—District Forester 1—Forest Assistant 2—Chief Rangers 6—Deputy Chief Rangers	Algonquin North Algonquin South	Pembroke Brule Lake
Trent	3,163,000	Tweed	1—District Forester 1—Forest Assistant 2—Chief Rangers 4—Deputy Chief Rangers	Trent Madawaska	Bancroft Dacre

Total area, 124,900,000 acres.

The average daily force, including the Chief and Deputy Chief Rangers, was as follows: April, 208; May, 837; June, 1,177; July, 1,235; August, 1,204; September, 1,035; October, 299. The largest number of men on duty at any one time, including Chief and Deputy Chief Rangers, was 1,239.

NUMBER OF MEN ON DUTY INCLUDING CHIEF AND DEPUTY CHIEF RANGERS

	1930	1929	1928	1927	1926	1925	1924
April 1st	104	77	49	44	19	24	22
April 15th	189	139	98	159	42	62	60
May 1st	454	454	293	361	168	360	215
May 15th	880	683	628	675	549	648	525
June 1st	1,111	981	992	958	896	822	756
June 15th	1,173	1,066	1,026	1,040	966	842	810
July 1st	1,216	1,090	1,071	1,046	982	847	812
July 15th	1,235	1,085	1,080	1,062	992	848	813
August 1st	1,205	1,072	1,068	1,051	987	845	806
August 15th	1,208	1,081	1,055	1,019	983	841	792
September 1st	1,184	1,083	988	926	918	835	745
September 15th	1,136	987	778	865	798	806	626
October 1st	477	407	242	240	257	245	148
October 15th	288	245	131	120	129	82	47
October 31st	179	154	93	57	44	.....	.....

CLASSIFICATION OF EXPENDITURES

Item	1930	1929	1928	1927	1926	1925	1924
Pay roll.....	\$962,860 47	\$925,173 08	\$786,600 74	\$780,527 29	\$664,260 69	\$615,811 09	\$480,481 98
Equipment.....	412,135 88	168,367 55	137,070 76	109,496 05	108,387 12	134,692 18	144,540 75
Travel (inspection).....	50,244 53	53,097 39	58,259 25	39,494 42	29,065 24	33,649 18	32,797 35
Improvement work.....	118,059 30	82,180 13	76,496 09	63,333 45	19,097 63	225,723 85	61,427 30
Extra fire-fighting.....	364,240 16	183,210 35	21,028 90	43,509 13	34,728 85	67,023 32	16,450 78
Express, postage, etc.....	25,951 38	21,619 43	16,866 97	20,951 71	30,105 86	39,472 70	33,818 69
Maintenance.....	170,819 55	159,764 39	112,716 04	89,888 11	95,931 36	98,520 56	28,877 18
Miscellany.....	1,779 10	2,669 46	4,192 22	13,273 84	17,327 48	11,964 07	8,921 53
Gasoline and oil.....	167,091 41	129,738 04	51,797 50	72,295 61	67,720 04	26,924 17	40,527 77
Rent.....	8,732 79	8,194 05	6,748 25	7,226 40	5,920 17	7,528 62	7,206 91
Totals.....	*\$2,281,914 57	*\$1,734,013 87	*\$1,271,776 72	*\$1,239,996 01	*\$1,072,544 44	*\$1,261,309 24	\$855,050 24

*Of this total \$80,000.00 was transferred in 1925, 1926 and 1927, \$60,000.00 in 1928, 1929 and \$70,000.00 in 1930 to a charge against Forest Ranging to cover air operations in connection with that work.

(3) *Expenditures*

The total expenditure for the year was \$2,281,914.57, less \$70,000.00 transferred to a charge against Forest Ranging to cover air operations in connection with that work, leaving the actual charge against Forest Fire Protection at \$2,211,914.57. The amount of fire tax collected for the year was \$344,411.87.

(4) *Fires*

The season of 1930 was very similar to that of 1929 with every part of the Province excepting the eastern Clay Belt region experiencing one or two hazardous periods with the most critical situation developing in the Thunder Bay District. The Hudson and Kenora Inspectorates which were hit the hardest in 1929 escaped the most severe weather this year, the greatest hazard developing further east and just reaching the westerly edge of the Clay Belt.

As usual the spring hazard was the worst, the hot dry weather being accompanied by exceptionally strong winds. On June 2nd a terrific wind carried many settlers' slash-burning fires out of control and more damage was done on that one day than during all the rest of the season together.

Of the total area burned over, 711,809 acres, 448,033 acres were in the Port Arthur Inspectorate and of this total one fire accounted for 173,350 acres. This particular fire was discovered when it was quite small, but before it could be extinguished it was fanned out of control by the gale of June 2nd, and within thirty-six hours had covered an area some seventy miles long and two to four miles wide. Men and equipment were placed at strategic points along the edge of the burn just as rapidly as possible, but this took time and much strenuous labour due to the inaccessibility of the area. However, it was possible to prevent the fire spreading over any further great area and the fact that this spread was less than five per cent. speaks volumes for those in charge. At one time 226 men were engaged on the fire with eighteen fire fighting pumps. Approximately 100 tons of freight was transported to the fire area by aircraft in addition to that taken in by canoe. Actual fire fighting ended July 2nd but the burn was patrolled for fear of further outbreaks until September 13th. The total cost of extinguishing the fire was \$71,778. The cause is thought to be an old Indian. A considerable amount of very fine timber was killed which probably cannot be salvaged at the present time.

Of the total number of 1,402 fires fifty-four per cent. occurred before the end of June and burned over ninety-four per cent. of the total area for the year.

In spite of the high hazard at various times 70.9 per cent. of the fires were confined to areas of 10 acres or less and 86.8 per cent. to areas of 100 acres or less, with 3.3 per cent. reaching 1,000 acres and over.

Regarding the causes of fires campers again accounted for the greatest area burned, 77.5 per cent. of the total, with lightning coming next with 8.2 per cent.

The timberland burned over totalled 399,583 acres of which the greater part was west of Lake Nipigon.

Of the total area burned 94 per cent. was in the territory west of Longlac and Nakina. This was also true in 1929 and 1928.

CLASSIFICATION OF AREA BURNED OVER

BY MONTH

Inspectorate	April		May		June		July		August		September		October		Totals	
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.
Hudson.....	358	0.2	11,819	7.7	130,010	85.0	4,541	2.9	4,223	2.8	2,082	1.4	2	.....	153,035	.....
Kenora.....	175	0.5	15,737	46.4	8,617	25.4	239	0.7	8,826	26.0	328	1.0	.....	.....	33,922	.....
Port Arthur.....	1,222	0.2	233,566	52.1	202,318	45.4	203	.....	10,658	2.3	61	.....	5	.....	448,033	.....
Oba.....	.....	.....	1,309	3.1	41,348	94.1	150	0.3	1,067	2.5	7	.....	.....	.....	43,881	.....
Cochrane.....	.....	.....	878	18.5	3,238	69.0	11	0.2	1,579	12.3	4	.....	1	.....	4,711	.....
North Bay.....	.....	.....	1,480	91.5	23	1.4	.....	.....	115	7.1	.....	.....	.....	.....	1,618	.....
Sudbury.....	249	6.0	2,858	69.0	40	1.0	15	0.4	932	22.5	39	0.9	7	0.2	4,140	.....
Soo.....	469	4.2	5,818	51.4	386	3.4	6	3.4	4,161	36.8	471	4.2	.....	.....	11,311	.....
Georgian Bay.....	100	6.7	1,257	84.8	3	0.2	.....	.....	102	6.9	21	1.4	.....	.....	1,483	.....
Algonquin.....	487	8.5	1,676	29.4	3,532	61.8	2	.....	3	.....	3	.....	16	0.3	5,719	.....
Trent.....	654	16.5	2,573	65.1	514	13.0	1	1.0	9	0.2	6	0.1	199	5.0	3,956	.....
Totals.....	3,714	0.5	278,971	39.2	390,029	54.8	5,168	0.8	30,675	4.3	3,022	0.4	230	0.0	711,809	.....

CLASSIFICATION OF AREA BURNED OVER
BY ORIGIN

Inspectorate	Settlers		Campers		Railways		Lightning		Logging Operations		Smokers		Road Construction		Miscellaneous		Unknown		Totals		
	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	Acres	Per cent.	
Hudson.....	560	0.3	98,096	64.1	3,726	2.4	21,003	13.7	350	0.5	1,801	5.3	21	.....	*16,267	10.5	13,033	8.5	153,035	8.5
Kenora.....	13,864	40.9	8,387	24.7	23	0.1	2,737	8.1	.....	.....	1,79	.....	21	.....	2,882	8.5	4,207	12.4	33,922	12.4
Port Arthur...	4,328	1.0	409,394	91.4	556	0.1	24,832	5.5	465	0.1	79	.....	35	.....	10	.....	8,334	1.9	448,033	1.9
Oba.....	4,470	10.1	30,535	69.9	158	0.4	7,535	17.1	381	0.8	619	1.4	30	.....	.....	.....	153	0.3	43,881	0.3
Cochrane.....	633	13.4	13	0.3	917	19.5	.....	.....	227	4.8	1	.....	1	.....	.....	.....	1,120	23.8	4,711	38.2
North Bay...	197	12.1	117	7.2	5	0.4	.....	.....	350	21.6	822	50.8	105	6.5	.....	.....	1,799	20	1,618	1.3
Sudbury.....	229	5.6	1,065	25.7	376	9.1	807	19.5	31	0.7	1,478	35.7	50	1.2	.....	.....	12	0.3	4,140	0.3
Soo.....	139	1.2	3,487	30.8	5,760	50.9	1,517	13.4	1	.....	69	0.7	338	3.0	.....	.....	.....	.....	11,311	.....
Georgian Bay.	303	20.4	272	18.3	192	12.9	505	34.1	102	6.9	13	0.9	96	6.5	1,483	6.5
Algonquin.....	16	0.3	284	5.0	216	3.8	8	0.1	3,719	65.0	330	5.8	.....	.....	.....	.....	1,020	17.8	126	2.2
Trent.....	729	18.5	591	15.0	38	1.0	.....	.....	10	0.2	310	7.8	315	7.9	.....	.....	349	8.8	3,956	8.8
Totals.....	25,468	3.6	552,241	77.6	11,967	1.7	58,946	8.3	5,636	0.8	5,552	0.8	895	0.1	23,005	3.2	28,129	3.9	711,809	3.9	

*14,950 acres were burned in Hudson Inspectorate by a fire which came in from Manitoba.

CLASSIFICATION OF FOREST AREAS BURNED OVER

Inspectorate	Number of fires	Timber land, mainly coniferous, i.e., softwood	Timber land, mainly hardwood	Cut-over land, some softwood left	Cut-over land, some hardwood left	Young growth, mainly coniferous	Young growth, mainly hardwood	Barren land	Grass land	Totals (acres)
Hudson.....	119	68,627	5,328	2,014	.....	4,709	17,853	54,415	89	153,035
Kenora.....	168	2,894	282	9,120	132	6,317	527	14,457	193	33,922
Port Arthur.....	215	279,467	9,375	41,055	652	59,965	2,521	51,066	3,932	448,033
Oba.....	83	31,908	997	2,075	468	1,978	730	5,471	254	43,881
Cochrane.....	87	207	4	1,377	18	51	2	2,672	380	4,711
North Bay.....	66	34	1	479	245	120	78	476	185	1,618
Sudbury.....	218	11	1	323	90	347	88	2,499	781	4,140
Soo.....	122	4	5	5,777	579	558	1,930	2,300	158	11,311
Georgian Bay.....	57	6	2	132	138	81	518	325	281	1,483
Algonquin.....	77	54	180	301	3,306	404	88	1,276	110	5,719
Trent.....	190	34	162	451	549	372	1,353	911	124	3,956
Totals.....	1,402	383,246	16,337	63,104	6,177	74,902	25,688	135,868	6,487	711,809
1929 totals.....	1,550	114,026	912	109,315	5,261	177,464	8,085	205,302	5,278	625,643
1928 ".....	536	37,220	21	6,530	634	29,758	1,101	24,024	1,095	100,383
1927 ".....	924	831	119	4,202	974	4,294	2,041	18,061	5,220	35,742
1926 ".....	1,110	10,266	2,468	12,866	9,378	17,583	11,303	19,262	5,248	88,374
1925 ".....	1,149	4,634	5,555	13,555	21,588	22,391	34,164	68,414	19,242	189,543
1924 ".....	851	24,067	6,592	11,089	12,057	31,760	15,908	42,353	2,190	146,017

CLASSIFICATION OF LAND BURNED OVER

INSPECTORATE	Fires burning on one class of land only				Fires burning on both Crown and private land								Totals				
	Crown land		Private land		Originating on Crown land				Originating on private land				No. of fires	Area in acres			
	No. of fires	Per cent.	No. of fires	Per cent.	No. of fires	Per cent.	Private land area in acres	Per cent.	Crown land area in acres	Per cent.	Private land area in acres	Per cent.					
Hudson.....	106	151,848	99.2	12	24	.....	.....	.....	.....	1	1,037	0.7	126	0.1	119	153,035
Kenora.....	118	19,321	57.0	44	1,143	3.4	.....	.....	.....	5	4,221	12.4	9,097	26.8	168	33,922
Port Arthur...	65	23,218	5.2	142	62,454	14.0	.....	.....	.....	8	97,360	21.7	265,001	59.1	215	448,033
Oba.....	41	38,471	87.7	34	3,152	7.2	.....	.....	.....	7	1,421	3.2	807	1.8	83	43,881
Cochrane.....	31	2,956	62.7	53	1,724	36.6	.....	.....	.....	3	13	0.3	18	0.4	87	4,711
North Bay.....	18	870	53.8	48	748	46.2	.....	.....	.....	.....	.....	.....	.....	.....	66	1,618
Sudbury.....	59	2,573	62.2	150	1,186	28.6	.....	.....	.....	3	39	0.9	52	1.3	218	4,140
Soo.....	47	4,121	36.4	73	1,690	14.9	.....	.....	.....	1	1,200	10.6	3,800	33.6	122	11,311
Georgian Bay.	20	806	54.4	34	451	30.4	.....	.....	.....	.....	.....	.....	.....	.....	57	1,483
Algonquin.....	51	4,729	82.7	24	97	1.7	.....	.....	.....	.....	.....	.....	.....	.....	77	5,719
Trent.....	89	1,763	44.6	96	1,665	42.1	.....	.....	.....	.....	.....	.....	.....	.....	190	3,956
Totals.....	645	250,676	35.2	710	74,334	10.4	.....	.....	.....	9	1,345	0.2	3,947	0.6	38	105,510
																1,402	711,809

MEANS OF FIRE DETECTION

INSPECTORATE	CHIEF RANGER DISTRICT	TOTAL FIRES	AIR SERVICE		TOWERS		RANGERS		PUBLIC	
			Number	Per cent.	Number	Per cent.	Number	Per cent.	Number	Per cent.
Hudson	Red Lake	60	54	90.0	..	..	3	5.0	3	5.0
	Sioux Lookout	32	14	43.7	2	6.3	4	12.5	12	37.5
	Armstrong	27	9	33.3	..	..	6	22.2	12	44.5
Kenora		119	77	64.7	2	1.7	13	10.9	27	22.7
	Kenora	80	39	48.8	12	15.0	11	13.7	18	22.5
	Minaki	24	13	54.2	1	4.2	2	8.3	8	33.3
	Rainy River	64	40	62.5	6	9.4	4	6.2	14	21.9
Port Arthur		168	92	54.8	19	11.3	17	10.1	40	23.8
	Thunder Bay	167	65	39.0	22	13.1	36	21.6	44	26.3
	Nipigon	48	25	52.1	5	10.4	10	20.8	8	16.7
Oba		215	90	41.9	27	12.5	46	21.4	52	24.2
	Nakina	9	5	5.6	1	1.1	1	1.1	2	2.2
	Longlac	10	5	50.0	..	..	2	20.0	3	30.0
	Oba	12	..	..	1	8.3	4	33.3	7	58.4
	Franz	13	1	7.7	1	7.7	1	7.7	10	76.9
	Hearst	16	..	..	1	6.2	6	37.5	9	56.3
	Kapusking	23	1	4.4	2	8.7	13	56.5	7	30.4
		83	12	14.5	6	7.2	27	32.5	38	45.8
Cochrane		61	..	..	1	1.6	28	45.9	32	52.5
	Abitibi	4	..	..	2	50.0	1	25.0	1	25.0
	Timmins	12	..	..	..	..	12	100.0	..	..
	Matheson	10	..	..	..	..	8	80.0	2	20.0
		87	..	..	3	3.5	49	56.3	35	40.2

North Bay.....	6	..	.....	1	16.6	2	33.4	3	50.0
Temagami North.....	1	..	.....	17	34.7	21	42.9	11	100.0
Temagami East.....	49	..	.....	3	30.0	5	50.0	2	22.4
North Bay.....	10	..	.....	21	31.8	28	42.4	17	20.0
Latchford.....	66	..	.....	21	31.8	28	42.4	17	25.8
Sudbury.....	9	..	.....	1	11.1	7	77.8	1	11.1
Foleyet West.....	3	2	66.6	1	33.4	..	..	..	..
Foleyet East.....	3	1	33.4	1	33.3	1	33.3	..	..
Temagami West.....	9	3	33.3	..	..	31	25.0	5	55.6
Sudbury North.....	124	37	29.8	28	22.6	31	25.0	28	22.6
Sudbury South.....	64	14	21.9	19	29.6	9	14.1	22	34.4
Webbwood.....	1	..	.....	1	20.0	..	..	1	100.0
Mississagi East.....	5	2	40.0	..	..	..	..	2	40.0
Mississagi West.....	218	59	27.1	51	23.4	49	22.4	59	27.1
Soo.....	65	19	29.2	3	4.6	22	33.9	21	32.3
A.C.R.....	52	12	23.1	11	21.1	13	25.0	16	30.8
Blind River.....	5	2	40.0	..	..	2	40.0	1	20.0
Mississagi South.....	122	33	27.1	14	11.5	37	30.3	38	31.1
Georgian Bay.....	25	..	.....	13	52.0	6	24.0	6	24.0
Georgian Bay West..	32	..	.....	14	43.7	4	12.5	14	43.8
Georgian Bay East..	..	..	.....	..	..	..	..	..	..
Georgian Bay South..	57	..	.....	27	47.4	10	17.5	20	35.1
Algonquin.....	41	..	.....	10	24.4	18	43.9	13	31.7
Algonquin North.....	36	..	.....	10	27.8	10	27.8	16	44.4
Algonquin South.....	77	..	.....	20	26.0	28	36.4	29	37.6
Trent.....	94	..	.....	64	69.0	7	7.0	23	24.0
Madawaska.....	96	..	.....	73	76.0	9	9.0	14	15.0
Totals.....	1,402	363	25.9	327	72.1	16	8.4	37	19.5
					23.3	320	22.8	392	28.0

Totals.....

(5) *Permits*

The total number of burning permits issued during the season was 15,094 for an area of 50,278 acres. The burning permit law is now being enforced throughout the Fire Districts and its benefits are gradually being felt. The hearty co-operation of the settlers is in most cases very noticeable.

STATEMENT OF PERMITS ISSUED

DISTRICT	Number of Permits						
	1930	1929	1928	1927	1926	1925	1924
Red Lake.....	111	63	129	24	31}	99	70
Sioux Lookout.....	66	78	40	103	26}		
Armstrong.....	10	13	5	28	....	....	....
Kenora.....	606	769	611}	497	179	3	128
Minaki.....	66	55	44}				
Rainy River.....	40	40	29	61	31	19	16
Thunder Bay.....	395	293	333	433	264	235	100
Nipigon.....	....	3	4	10	....	....	....
Nakina.....	2	7	4	37	51	95	36
Hearst.....	1,173	1,074	1,501	1,264	1,804	1,656	1,011
Longlac.....	2	3	....	....	2	....	....
Oba.....	24	15	24	34	29	11	16
Franz.....	13	9	6	14	5	10	....
Kapuskasing.....	2,113	1,903	2,274	1,245	1,022}	1,187	668
Smoky Falls.....	....	16	....	84	76}		
Cochrane.....	2,755	2,078	2,637	2,871	2,506	2,486	1,815
Abitibi.....	8	20	....	5	65	157	2
Matheson.....	1,915	1,664	1,236	1,482	1,603	1,515	1,275
Timmins.....	1,093	1,241	1,034	1,173	1,407	1,212	580
New Liskeard.....	....	....	....	....	836	637	408
A.C.R.....	93	95	51	72	97	82	18
Blind River.....	250	191	134	293	164	126	100
Mississagi South.....	....	....	2	3	....	....	....
Foley West.....	74	43	43	59	58	3	34
Foley East.....	170	199	185	163	175	169	102
Mississagi West.....	48	55	22	77	67	2)	15
Mississagi East.....	64	6	12	26	18	12	9
Webbwood.....	225	222	169	322	183	162	119
Sudbury North.....	12)	12	15	18	16	36	173
Sudbury South.....	962	854	540	766	580	411	149
Temagami West.....	18	27	12	11	14	19	....
Temagami North.....	924	988	951	765	294	253	100
Temagami East.....	17)	277	139	223	395	174	86
Latchford.....	18}						
North Bay.....	731	914	724	829	971	691	360
Georgian Bay West.....	93	105	111	87	83	100	....
Georgian Bay East.....	224	165	155	162	207	159	....
Algonquin North.....	41	50	29	45	14	33	2)
Algonquin South.....	122	106	105	73	103	84	58
Trent.....	172	150	77	57	31}	106	24
Madawaska.....	327	235	181	172	59}		
Totals.....	15,094	14,038	13,611	13,593	13,466	11,962	7,602

STATEMENT OF PERMITS ISSUED

DISTRICT	Acreage covered by Permits						
	1930	1929	1928	1927	1926	1925	1924
Red Lake.....	1,786	29	109	56	15}	416	215
Sioux Lookout.....	375	570	85	189	63}		
Armstrong.....	.....	4	18	.....	.....	.....	1
Kenora.....	1,738	2,170	1,671	3,123	442	2	325
Minaki.....	22	18	5}	.....	.....	.....	.....
Rainy River.....	90	403	378	1,162	2,144	174	57
Thunder Bay.....	2,201	1,137	7,777	2,428	993	1,029	463
Nipigon.....	.....	15	2	110	.....	.....	.....
Nakina.....	.....	3	18	19	35	28	25
Hearst.....	4,805	4,898	7,119	3,358	3,435	3,721	2,311
Longlac.....	.....	.....	.....	.....	.....	.....	.....
Oba.....	25	7	7	7	28	1	60
Franz.....	.....	.....	.....	.....	.....	1	.....
Kapuskasing.....	6,437	7,443	13,807	5,085	4,106}	4,222	2,351
Smoky Falls.....	.....	22	.....	72	205}		
Cochrane.....	8,735	6,414	16,901	5,577	5,623	4,462	4,010
Abitibi.....	39	19	.....	4	213	426	.....
Matheson.....	8,441	7,554	5,031	3,251	4,884	5,211	4,573
Timmins.....	5,669	6,801	2,222	1,812	2,354	2,064	1,421
New Liskeard.....	.....	.....	.....	.....	2,039	2,154	1,345
A.C.R.....	603	184	1,121	269	408	1,257	100
Blind River.....	690	380	130	1,199	1,041	1,119	619
Mississagi South.....	.....	.....	1	27	.....	.....	.....
Foleyet West.....	19	23	29	1,370	1,008	25	2,959
Foleyet East.....	161	65	87	2,280	1,613	3,152	3,402
Mississagi West.....	83	331	310	2,373	2,208	2,555	81
Mississagi East.....	27	9	26	2,984	2,843	4,741	2
Webbwood.....	915	648	449	7,565	4,125	2,768	2,009
Sudbury North.....	339	13	14	556	137	293	425
Sudbury South.....	1,670	2,184	941	5,105	2,089	1,957	6,900
Temagami West.....	5	34	3	7	27	6	.....
Temagami North.....	1,692	1,228	1,272	1,412	319	1,197	303
Temagami East.....	1}	579	217	514	458	819	172
Latchford.....	9}						
North Bay.....	875	1,697	1,366	1,348	1,830	1,384	518
Georgian Bay West.....	169	307	157	297	201	742	.....
Georgian Bay East.....	623	730	380	456	558	418	.....
Algonquin North.....	121	3,362	33	15	148	377	719
Algonquin South.....	180	1,753	141	139	199	121	599
Trent.....	437	295	268	550	111}	326	60
Madawaska.....	1,296	423	810	1,043	86}		
Totals.....	50,278	51,752	62,905	55,762	45,988	47,168	36,025

STATEMENT OF PERMITS ISSUED

MONTH	Number of Permits						
	1930	1929	1928	1927	1926	1925	1924
April.....	756	640	116	663	100	451	127
May.....	3,531	2,579	3,372	2,857	3,580	2,185	849
June.....	3,025	5,043	4,494	4,641	3,341	2,273	3,614
July.....	2,150	2,937	2,581	2,082	2,643	2,172	1,388
August.....	2,753	1,520	2,139	1,671	2,065	2,484	1,093
September.....	2,469	1,221	899	1,656	1,672	2,367	528
October.....	410	99	10	23	65	30	3
Totals.....	15,094	14,038	13,611	13,593	13,466	11,962	7,602

STATEMENT OF PERMITS ISSUED

MONTH	Acreage Covered by Permits						
	1930	1929	1928	1927	1926	1925	1924
April.....	4,888	2,662	701	7,138	3,686	7,981	4,956
May.....	14,134	9,882	21,435	15,265	13,484	12,397	2,812
June.....	10,696	24,581	23,453	13,896	12,020	5,851	10,188
July.....	7,263	8,627	9,589	5,662	7,521	7,685	3,546
August.....	6,871	2,693	5,796	8,408	4,434	6,667	5,021
September.....	4,923	2,302	1,812	4,742	4,800	6,546	9,450
October.....	1,503	1,005	119	651	43	41	52
Totals.....	50,278	51,752	62,905	55,762	45,988	47,168	36,025

(6) *Equipment*

All the various kinds of equipment used by the forest protection organization was again subjected to strenuous use due to the character of the fire season. In the western part of the Province the fire fighting equipment on hand was not nearly sufficient to meet the needs and it was necessary to augment the stock by purchases of new material and by transferring from the east all that could be spared. The almost continuous use of fire pumps and other such articles naturally resulted in great wear and tear but the equipment on the whole stood up wonderfully well.

Of the new equipment purchased, the Port Arthur Inspectorate received a goodly portion because of the small stock there and the high fire hazard.

The most important addition to the equipment supply was eighty fire fighting units with 294,500 feet of hose. These units paid for themselves many times over in enabling the control of some of the larger fires which otherwise would probably have burned unchecked until the autumn rains.

To accommodate the many fire fighting crews it was necessary to purchase additional tents and blankets. More canoes were also necessary for transportation, but the greater number of those purchased were for replacement.

Of the thirty-four automobiles purchased seventeen were replacements. These cars are practically all half-ton trucks.

MAJOR EQUIPMENT PURCHASED AND IN USE

INSPC-TORATE	Fire Fighting Units		Fire Fighting Hose (feet)		Portable Hand Pumps		Tents		Blankets (pairs)		Canoes		Small Motor Boats		Launches		Auto Trucks		Railway Motor Cars		Velocipedes		Out-board Motors		Binoculars		
	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	Purchased 1930	Total in use	
Hudson...	14	82	40,000	174,600	36	135	20	102	81	599	62	3	12	1	4	4	2	1	3	1	3	2	9	3	22	3	4
Kenora...	9	47	59,500	126,800	72	161	20	56	135	379	25	4	13	3	4	4	2	5	1	1	1	1	1	4	13	3	4
Rainy River...	8	20	32,500	60,300	...	28	30	30	37	121	15	1	2	...	...	1	3	...	1	1	1	...	2	1	6	3	3
Port Arthur...	30	49	77,100	95,800	265	372	109	139	1,014	1,086	52	5	6	...	4	2	5	1	3	5	1	3	7	7	8	3	5
Oba...	3	40	5,800	79,400	22	229	13	140	50	792	57	...	14	...	2	2	3	6	...	12	...	28	...	13	...	18	5
Cochrane	2	33	11,000	74,800	9	179	4	58	20	464	2	54	...	2	6	4	12	...	5	...	28	...	1	4	...	5	13
Soo...	2	25	8,000	44,200	...	85	8	78	20	399	34	...	...	...	1	3	6	1	3	6	1	3	9	1	5	1	13
Sudbury...	3	69	30,000	194,600	30	234	21	220	20	1,184	164	2	12	3	11	4	11	1	7	...	7	...	6	4	17	7	22
North Bay	6	32	18,000	70,600	20	102	16	98	225	815	12	91	...	3	1	8	6	16	1	1	1	...	13	5	8	4	23
Georgian Bay...	2	20	8,000	39,000	...	96	2	45	20	334	2	49	...	3	...	7	4	8	...	...	...	1	5	1	4	2	11
Algonquin	1	14	4,600	28,400	3	83	...	61	...	461	2	55	2	8	3	2	5	...	4	...	7	...	7	1	7	1	9
Trent...	...	6	...	16,200	24	71	3	22	30	213	...	17	2	10	...	...	3	9	...	1	...	1	...	3	10	1	19
Totals.	80	437	294,500	1,004,700	481	1,775	228	1,049	1,652	6,847	55	675	19	85	8	50	34	86	5	41	3	115	31	117	25	132	

(7) Locomotive Inspection

Two men were again engaged throughout the fire season on the inspection of the fire protective appliances on all railway locomotives operating through the Fire Districts. These men also made inspections of the appliances on steam loaders, alligators and tugs where necessary.

A total of 1,456 locomotive inspections were made covering 632 locomotives operating on railway lines under the jurisdiction of the Board of Railway Commissioners for Canada, the two inspectors having appointments as officers of the Board. In addition fifty-seven inspections were made of Temiskaming and Northern Ontario Railway locomotives and twenty-four inspections of logging locomotives, 1,537 inspections in all.

LOCOMOTIVE INSPECTIONS

Railway	Number Inspected					Total No. Locomotives	Total Number Inspections										Inspections Showing Defects	Percentage Defective				
	Times						1930	1930	1929	1928	1927	1926	1925	1924	1930	1929		1928	1927	1926	1925	1924
	1	2	3	4	5 and over																	
C.P.R.	129	61	36	37	31	294	665	890	918	805	739	799	851	4	0.6	0.5	1.2	0.8	0.5	1.9		
C.N.R.	149	45	35	40	41	311	721	995	925	915	962	988	1,001	23	3.2	1.5	0.8	1.8	0.5	1.5		
A.C. & H.B.R.	4	2	8	7	.....	21	60	64	65	19	20	45	45	.....	.....	.....	.....	.....	.....	.....
A.E.R.	2	4	.....	.....	.....	6	10	12	17	15	18	21	15	.....	.....	.....	.....	.....	.....	4.8
N.C.R.	.....	.....	.....	.....	.....	.....	3	3	.....	.....	3	3	8	.....	.....	.....	.....	.....	.....	33.3
T. & N.O.R.	18	18	1	.....	.....	37	57	110	.....	.....	.....	.....	.....	5	8.9	.....	.....	.....	.....	.....
Logging Railways	20	2	.....	.....	.....	22	24	46	.....	.....	.....	.....	.....	13	54.2	30.4	.....	.....	.....	.....
Totals	322	132	80	84	72	691	1,537	2,120	1,925	1,754	1,742	1,856	1,920	45	4.3	1.4	1.0	1.0	1.3	0.6	1.6	

Average cost per inspection: 1930, \$1.39; 1929, \$1.84; 1928, \$1.74; 1927, \$1.78; 1926, \$1.91; 1925, \$1.78; 1924, \$1.80.

(8) *Improvements*

It was possible in spite of the high fire hazard, to complete quite an extensive programme of building during the year. Considerable winter work was carried out in connection with this building, particularly in transportation, and resulted in a considerable saving both in time and money.

The most important addition was the erection of twenty-two steel lookout towers and 518 miles of permanent telephone lines. In connection with the towers the cabins surmounting the towers were made by our own staff and proved more satisfactory in every way than those it has been possible to purchase.

The number of wireless stations was increased by ten, new stations being opened at Otter Lake steel tower, Lake St. Joseph Deputy Headquarters, Macdiarmid Chief Ranger Headquarters, Jackfish Island Deputy Headquarters, Sault Ste. Marie District Headquarters, Pukaskwa Deputy Headquarters, Manitou Lake Deputy Headquarters, Kenora Chief Ranger Headquarters, Latchford Township steel tower, and North Bay District Headquarters.

PERMANENT IMPROVEMENTS

Completed to October 31st, 1930

Cabins.....	303
Storehouses.....	71
Boathouses.....	30
Combined Storehouses and Boathouses, etc.....	12
Bunkhouses.....	51
Offices.....	15
Garages.....	50
Other Buildings.....	102
Hose Towers.....	50
Wooden Lookout Towers.....	117
Steel Lookout Towers.....	113
Permanent Telephone Lines (miles).....	3,050
Temporary Telephone Lines (miles).....	54

(9) *Air Operations*

Aircraft again performed yeoman service, particularly in the transportation of men and supplies to and from fires in outlying areas. The great demand for flying for this purpose especially in the month of June again necessitated the purchase of a considerable number of flying hours from commercial companies.

Aircraft were located during the season as follows:—

Goose Island.....	1 Moth
	1 H.S.2 L.
Caribou Lake.....	1 Moth
Sioux Lookout.....	1 Moth
	1 H.S.2 L.
	1 Hamilton
Kenora.....	1 Moth
	1 Hamilton
Fort Frances.....	1 Moth
	1 H.S.2 L.
Port Arthur.....	1 D.H. 61
	1 Moth
	1 H.S.2 L.
	1 Hamilton

Orient Bay.....	1 Moth
Twin Lakes.....	1 Moth
	1 H.S.2 L.
Oba Lake.....	1 Moth
	1 H.S.2 L.
Remi Lake.....	1 Moth
Sault Ste. Marie.....	1 Moth
Biscotasing.....	1 Moth
Sudbury.....	2 Moths

(10) *Hazard Disposal*

The policy of disposing of accumulations of slash around settlements and wherever possible on settlers' lots and along routes of travel was continued.

Considerable burning was done around Sioux Lookout, Hudson, Savant Lake, Armstrong, Redditt, along the Kenora-Redditt Road, Harbour Island, Taché, Amethyst Harbour, Mississagi Road, Gowganda, Elk Lake, along the Ferguson Highway, Kirkland Lake and Timmins.

(11) *Travel Permits*

The travel permit system was applied to a further area during the season as outlined under "Legislation." This system is proving of great help in preventing fires and is receiving better support from the public in general as its use becomes better understood.

A total of 36,799 permits were issued during the season covering approximately 91,457 persons. Of this number 25,907 permits were issued for cars travelling along the Ferguson Highway between North Bay and Latchford and covered some 65,000 persons.

(12) *Meteorological Studies*

The Dominion Meteorological Service again co-operated to the fullest extent possible in supplying weather recording instruments and special daily forecasts. These forecasts are of the greatest benefit preceding and during hazardous periods.

II. REPORT OF THE DIRECTOR OF AIR SERVICE

Introduction:

The growth of the Provincial Air Service is impressively represented by the increased flying hours, expansion of its operating area and the important work it performed during 1930.

It has been perhaps the saddest year of operation since the inception of the Service. During the operating season of 1930 we lost one of Canada's outstanding pilots.

It is with regret that I have to report the death of Major John O. Leach, General Superintendent of the Service at Port Arthur, June 26th, 1930.

The death of Major Leach leaves a gap in aviation which will be difficult to fill. His congeniality endeared him to all who came in contact with him. His enthusiasm and courage brought about his untimely end. He was performing aerobatics on a Hamilton aircraft, contrary to our regulations, and crashed into the harbour at Port Arthur from a height of 300 feet, his death being instantaneous. Major Leach had an enviable war record, taking part in numerous historic air battles. He was a recipient of the M.C. with bar.

During the last seven years of active flying operations the Service have flown 45,640.37 hours. During the operating season of 1930, the Service flew 14,192.40 hours.

The fire hazard in all districts was as severe as in the year 1929, with the result that the transport aircraft were needed in the majority of districts at one time to cope with the emergency. To meet the demands of the Branch and fulfil the flight requisitions a new fast aircraft was introduced into the Service at the commencement of the season. In the transportation of fire fighters, fire fighting equipment and supplies, speed is essential; every minute wasted in the air means the loss of some important function on the ground. The new machine is an all metal aircraft having a cruising speed of 120 m.p.h., with performance which permits it to carry a pay-load of 1,500 pounds.

The introduction of the new transport type favourably impressed the members of the Service by its clean cut, streamline appearance, high speed and big pay-load. The all metal structure is a strong feature as well as economical because it reduces the annual reconditioning costs which are to be met in overhauling wood and fabric machines. The metal structure considerably lessens the possibility of damage by trees and rocks when approaching rugged shorelines and by fire fighters climbing in and out of the machine. It is particularly adapted to winter flying as it can be left in the open without fear of its structure being detrimentally affected by the elements. In the operation of three of these craft during the 1930 season, operating staff find that with a few modifications the machine will certainly compare favourably with any machine on the market.

The excellent performance of the new Hamilton machines which collectively flew a total of 1,204.40 hours, carried a total load of 988 tons, 608 pounds and covered 126,420 miles, as illustrated below:

CF.OAH.....	326.00 hours.....	259 tons	1,622 lbs.
CF.OAI.....	496.40 hours.....	469 tons	289 lbs.
CF.OAJ.....	315.50 hours.....	213 tons	391 lbs.
NC. 878.....	66.10 hours.....	46 tons	306 lbs.

Twenty-six aircraft were in use during the season, comprising four Hamilton all metal aircraft, six H.S.2. L. flying boats, fourteen Moths, one Vedette and one D.H. 61.

The D.H. 61, which hitherto has not been flown a great number of hours each year, performed excellently after a new metal propeller was fitted, completing 343.10 hours' fire suppression duty in the Western District. This particular machine has a remarkable pay-load, as much as 2,200 pounds being lifted from the water at one time. Its ability to take off and land in small lakes permitted the Service to comply with many emergency flight requisitions, operating in the hazard zone north of Port Arthur.

The remaining six H.S.2 L. flying boats did good work. These machines have now gone through seven heavy operating seasons. The fact that these machines still continue to perform in a satisfactory manner reflects particularly well on the excellent reconditioning or overhaul that they receive each winter in the shops at Sault Ste. Marie. It is feared that in the very near future the services of these reliable, steady machines which have served the Branch so remarkably well, will be dispensed with, as they are obsolescent and with their age we find that each year it is more costly to recondition and very difficult to obtain operating spares. It was decided to scrap six of these machines last winter after a rigid examination which disclosed that through fair wear and tear of the hulls and other components, reconditioning would not be effective.

The continuing success and sturdiness of the Moths is manifest by the splendid work they accomplish year after year and the severe treatment to which they are subjected. The fourteen machines in service this year contributed 9,297.45 hours' flying without any engine or structural failure. Each year we see them being used by the Forestry Branch officials in connection with urgent duties in their respective districts. A number of Moths were used considerably in connection with the suppression or transport programme.

Organization—Flying Operations.

During the operating season no drastic changes were made in the personnel, other than a new position created, that of General Superintendent. One Senior Pilot was promoted to the rank of District Superintendent to fill the vacancy caused by the resignation of the former Western District Superintendent.

Two new bases were organized, one at Port Arthur, the other at Lake St. Joseph. The formation of the first mentioned was found necessary because of the severe fire hazard which existed in the district.

The Disposition of Aircraft in the Western District was as follows:

Sioux Lookout.....	Moth	CF.OAA
	Hamilton	CF.OAH
Goose Island.....	Moth	CF.OAE
	H.S.2.L.	G-CAOK
Fort Frances.....	Moth	G-CAOU
	H.S.2.L.	G-CAOJ
Kenora.....	Moth	CF.OAC
	Hamilton	CF.OAI
Orient Bay.....	Moth	G-CAOZ
Port Arthur.....	Hamilton	CF.OAJ
	D.H. 61	G-CAPG
Caribou Lake.....	Moth	G-CAOY
Lake St. Joseph.....	H.S.2.L.	G-CAOQ
Shebandowan.....	Moth	G-CAPA
	H.S.2.L.	G-CAPE

The Disposition of Aircraft in the Eastern District:

Sault Ste. Marie.....	Moth	CF.OAG
Sudbury.....	Moths	G-CAOW G-CAOX
Biscotasing.....	Moth	CF.OAD
Remi Lake.....	Moth	CF.OAF
Oba Lake.....	Moth	G-CAPC
Twin Lakes.....	Moth	G-CAPB
	H.S.2.Ls.	G-CAOA G-CAPF
Photography.....	Vedette	CF.OAB

Reconditioning.

The reconditioning period, the period from November 1st, 1929 to May 1st, 1930, was administered as of previous season. All work in connection with the reconditioning or overhaul of aircraft and aircraft engines was carried out at the Provincial Air Service Plant at Sault Ste. Marie under the very strict supervision of the Plant Superintendent who is directly responsible to the Director.

As in past seasons it was again deemed advisable to overhaul all engines other than Gipsy, the installation of the Moth, at Sault Ste. Marie. This necessitates that all engines be shipped, freight or express, to Sault Ste. Marie, overhauled and tested and returned to the operating base.

The manufacture of motor boats of various sizes, scows, portable sectional canoes and other articles kept the personnel continually busy.

The plant itself was reorganized, new offices were built, the Stores Department enlarged and racks erected to store additional aircraft equipment.

Fire Detection.

The 4,506.00 hours devoted to this duty shows an increase of approximately fifty per cent. on the figures for the preceding year, and three hundred per cent. increase on those for 1925.

The Moth aircraft contributed the greater portion of the flying which was controlled as usual by the District Foresters or officers nominated by them.

The area patrolled was far greater in proportion to the increase in hours because the Moths were faster with the new Gipsy engine, and occasionally the faster transport machines were used.

Fire Suppression and Transportation.

At the commencement of the season it was decided to separate the flying under two distinct classifications, namely, Suppression and Transportation.

In former years all transportation whether conveying equipment to and from fires, or rangers' headquarters, etc., was included in Fire Suppression. There is no need to dilate on the advantages of this new arrangement as it speaks for itself. Fire Suppression absorbed 3,659.40 hours and Transportation, 2,537.50 hours.

The transport machines were used to their utmost capacity especially in the Port Arthur district where three fires of huge proportions were raging at one time. Records show that the total load carried by the five modern transport planes during the season was 1,298 tons, 1,240 pounds.

The distinct advantage of machines with a good pay-load is that they can transport in one load a complete crew and equipment consisting of five men, one pump, hose, food and equipment for one week. During the operating season many such suppression flights were organized and carried out.

The spacious cabins of our new aircraft accommodated from one to twelve men without discomfort, and permitted the Service to transport as many as six sectional canoes on one flight.

Ferrying.

The increase in hours spent on the flying under this head may be attributed to the necessity of ferrying the new Hamilton machines from Milwaukee to Sault Ste. Marie and the Moth from Toronto to Sault Ste. Marie, and in the necessity of transferring machines between bases during the season in order to cope with the high hazard of Western Flying Operations.

The greater proportion of the total 590.25 hours was absorbed in transferring machines from and to Sault Ste. Marie, either at the opening or closing of the season or for engine change or overhaul.

Administration—Inspection.

The item "Operation" which covers Service flying was cancelled this year and all flying of this nature is now recorded "Administration." Also the item

"Inspection" which includes certain Service flights now relates exclusively to routine flights made by officials of the Forestry Branch.

The combined total of 1,145.35 hours, comprising Administration, 194.15 and Inspection, 951.20, is considerably less than last year. It does not, however, indicate that aircraft were not used so much for these duties. In fact, they were used extensively this year and the decrease in hours can be largely attributed to the speed in which the fast machines completed the flights.

It would be well to mention also that officials very frequently carried out these duties in conjunction with other flights for which requisitions had already been issued or which had prior claim on the services of the aircraft.

Sketching.

The progress of aerial sketching has reached a higher stage of development, not only in the functions of the Government Service, but in the industrial and commercial life of the country. Its uses are not only confined to the classification of forest types and mapping but to plotting the location and extent of fires, water routes, portages and many other features in unmapped or comparatively unknown districts.

A large percentage of the 47.05 hours is accounted for by the mapping of forest types to enable the District Forester to keep an accurate check on the progress of the fire and the location and movement of the crews.

Sketching from the air is intricate work, requiring constant attention and experience on the part of the sketcher. Unlike photography it is more or less independent of weather, in fact, every advantage is taken of bad weather because more aircraft are available.

Photography.

As in the former season the Vedette was placed at the disposal of the photographic section of the Forestry Branch. The work it accomplished in the 187.45 hours devoted to topographical survey compensated for the loss of its services in other directions. Smoky weather conditions which prevailed in some districts and the diurnal changes in weather and temperature hindered the operation to a great extent; but these are factors that have to be contended with in work of this nature.

Now that photographic survey holds a prominent place in the Service, routine consideration should be paid to the type of machine most suitable for all conditions. Aircraft with performance, a speedy climb—high ceiling—warm and spacious cockpits, are some of our main features to consider. Cold temperatures found about 5,000 feet in the spring and early fall affect the operations of the camera, to say nothing of the operator whose hands are exposed to the icy wind. I regret to advise that these are some of the troubles that our photographic crews experience, performing the duties in connection with the photographic programme as flown in the Vedette aircraft.

Instruction.

The hours spent on instruction at the school last winter are reflected in the success of the pilots who graduated from Applicant to Junior Pilots and who were appointed to flying machines during the operating season.

Six pilots were chosen from among the pupils and they contributed 3,026.35 hours, an average of more than 500 hours each with little or no damage to the

machines. One pilot secured two records, namely, the greatest number of hours for the first year's flying, that is 798.45 hours, and the Service record of 18.10 hours in one day.

Another first year pilot secured third place in the individual record for the year's flying—731.20 hours.

These first year pilots proved by the convincing manner in which they performed their duties, to be worthy pilots of the Service and fully justified the confidence placed in them by the instructors and superintendents.

Some 529.20 hours were devoted to instruction, a decrease of 129.25 hours compared with last year's figures.

Fourteen students received instruction, of which six received licenses, three took a refresher course for commercial license, four did not complete training and one was failed as not being up to standard. Four of the six who were awarded pilots' licenses already held their air engineers' license and have been with the Service for some time in the capacity of Air Engineers.

It is the policy of the Service to train a limited number of engineers each year to become pilots, with the ultimate intention of producing a full complement of pilot engineers.

A glowing tribute was paid to the pupils by the Superintendent of Air Regulations, Ottawa, who gave them their final examination. An extract from the summary of his report reads as follows:

"It is desired to congratulate the instructors responsible for the good showing made on these written examinations, since the marks obtained are considerably above the average on these subjects.

"Flying tests were given to six new pilots and all were successful in passing. In particular, the exhibition of flying by two pupils on H.S.2. L. aircraft was excellent."

Followed by further comment during the operating season, as follows:

"Certainly the 1930 graduates reflect most favourably upon your training and I am glad to know that I was not carried away by my enthusiasm when I told you that they were among the finest boat pilots I had ever examined."

Special Flights.

Hitherto all flying of this nature was recorded under the heading "Special Transportation." It is thought that the word "transportation" covers so wide a range that it is likely to be confusing and that it is not an appropriate word to cover this type of transportation. To obviate any tendency towards error or misunderstanding the word "transportation" was cancelled and "flight" substituted.

The 247.45 hours devoted to this work involved a variety of flights, such as conveying Government officials to various parts of the Province, sick and injured to hospital, doctors to attend sick and police officials to investigations.

Conclusion.

The Service suffered the loss of one machine during the past season—the Hamilton at Port Arthur.

This Hamilton which was on loan to the Service was crashed at Port Arthur, under the circumstances as previously stated, becoming a total wreck and causing the death of the pilot.

Six minor accidents also occurred. A Hamilton was damaged when attempting to take off at Goose Island. A Moth turned over in a gale at Goose Island. In taking off from a small lake in the Biscotasing area a Moth under-carriage was damaged. The machine was not heard of for four days, but when found and parts taken in the machine was flown back to the operating base for repairs. The Vedette was damaged at Bear Island and a Moth was turned over in a gale of wind at Orient Bay. The D.H. 61 was damaged on account of propeller failure when taxiing.

In each of the above referred to cases the machines were repaired, returned to the Service bases without undue loss of time or heavy reconditioning expenses.

Again it is my happy privilege to commend the entire personnel of the Provincial Air Service upon the splendid, honest, untiring efforts expended to carry out requirements, to supply the flying when and where requested to the Branch.

The annual report hides many inspiring examples of courage and devotion to duty of the Personnel. Hardly a day passes without outstanding incidents taking place. The flying crews may not agree that they perform outstanding feats, probably have never given it a thought. To mention one case would be unfair as everybody in the Force has contributed to making a Service of high standard. It owes its success to the *esprit de corps* of the Personnel and their unceasing and staunch effort to do all that is required of them.

Operating Statistics.

The statistical summary herewith records the record year of the Provincial Air Service in the past seven years of flying operations.

EFFICIENCY—PROVINCIAL AIR SERVICE OPERATIONS, 1930

MONTH	Requisitioned	Attempted	Completed	Completed same day but delayed	Not completed same day	Percentage completed uninterrupted	Percentage completed same day but delayed	Mechanical causes	Weather
January	6	6	6	..	..	100.00	..	..	..
February	26	26	23	..	3	88.46	..	..	3
March	31	31	30	..	1	96.77	..	1	..
April	9	9	9	..	..	100.00	..	..	..
May	339	339	325	8	6	95.87	2.36	4	10
June	578	574	544	8	26	94.12	1.38	9	25
July	592	592	569	8	15	96.11	1.35	6	17
August	792	780	746	13	33	94.19	1.64	23	23
September	413	389	364	8	41	88.14	1.94	13	36
October	202	183	164	2	36	81.19	.99	1	37
November	1	1	1	..	..	100.00	..	..	..

HOURS FLOWN ON VARIOUS PHASES OF FLYING OPERATIONS

	1925		1926		1927		1928		1929		1930	
	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.	Hrs. Min.	Per cent.
Fire Detection.....	1,440.40	52.5	1,957.44	55.4	2,170.53	44.7	1,736.10	28.4	3,070.30	26.4	4,506.00	31.7
Fire Suppression.....	155.45	5.7	640.17	18.1	948.00	19.5	1,717.55	28.1	4,592.55	39.5	3,659.40	25.8
Transportation.....											2,537.50	17.9
Sketching.....	244.42	8.9	142.56	4.0	523.00	10.8	583.20	9.5	297.05	2.6	471.05	3.3
Photography.....	53.15	1.9	99.25	2.8	173.00	3.6	163.15	2.7	207.45	1.8	187.45	1.3
Special Transportation..	197.40	7.2	194.50	5.5	127.10	2.6	185.10	3.0	246.05	2.1	247.45	1.7
Observers' Instructions..	26.50	0.9	17.14	0.5	31.35	.07			4.50	.04	13.40	.09
Dusting Operations.....							20.10	0.3	21.25	.18		
Wireless Tests.....											4.55	.03
Administration.....	62.05	2.2	62.10	1.8	426.35	8.8	1,016.20	16.6	1,584.40	13.7	194.15	1.4
Inspection.....	36.04	1.3	29.25	0.8	17.50	.04	30.35	0.5	222.30	1.9	164.15	1.2
Forced Landings.....	330.41	12.0	234.36	6.6	240.25	4.9	345.15	5.6	523.10	4.5	590.25	4.2
Ferrying.....	47.27	1.7	42.55	1.2	65.30	1.3	117.35	1.9	172.20	1.5	134.25	.9
Test Flights.....												
Flying Instruction and Demonstration.....	144.43	5.7	117.50	3.5	137.05	2.8	192.55	3.0	658.45	5.6	529.20	3.7
Totals.....	2,739.52	.....	3,539.22	.....	4,861.03	.....	6,108.40	.....	11,602.00	.....	14,192.40	.....

	1930	1929	1928	1927
<i>Flights.</i>				
Total number of flights	11,955	9,472	4,130	2,745
Average duration of flight	1.19 hrs.	1.22 hrs.	1.47 hrs.	1.76 hrs.
Average miles flown per flight	73.2	70.6	83	105
Average altitude	1,892 ft.	1,720 ft.	2,354 ft.	2,610 ft.
Average number of flights per day	40.8	33	17.9	13.8
Average number of flights per day per machine on days machines employed	4.13	3.9	2.55	2.10
Number of miles flown	875,043	669,423	342,343	287,305
<i>Load.</i>				
Total load-weight carried	9,477,386	7,586,368	4,258,984	3,888,091
Total operating load	7,179,208	6,171,649	3,495,552	3,170,178
Effective or useful load	2,298,178	1,414,719	763,432	717,913
<i>Passengers Carried.</i>				
Total number of passengers carried	4,766	2,672	2,606	2,268
Average number of passengers per flight . . . . .	.40	.27	.63	.82
Average number of passengers per machine	191	103	172	119
Total number of passengers and personnel carried	9,821	7,279	8,938	7,195
Machine days, one machine for one day, machines employed	2,893	2,336	1,614	1,307
Fair weather machine days, machine available and idle	642	644	754	661
Machine days, machines available and weather unfit for flying	633	456	805	615
Total number of machine days supplied by the Service	4,168	3,436	3,713	2,583
Number of times one machine unserviceable one day	286	328	161	84
Total possible machine days in the season	4,454	3,764	3,334	2,667
Number of patrols requisitioned	2,989	1,960	1,540	1,261
Number of times machines unable to complete patrol on account of machine trouble	38	24	16	12
Service patrol efficiency	93.2	90.45	95.2	96.85
Machine patrol efficiency	98.7	98.7	98.95	99.05

OPERATIONS STATISTICS, 1930

MACHINES	No. of days serviceable	No. of days Unserviceable	Machine days machine employed	Clear days machine available and idle	Available but weather unfit	Unable to complete patrol. Mechanical	Requisitions	Patrols abandoned account of weather
Albatross.....	164.5	15.5	82	43	39.5	2	67	3
Auk.....	202.5	9.5	164.5	7	31	5	154	8
Avocet.....	255.5	4.5	183	22	50.5	..	177	3
Blackbird.....	161	20	57.5	12	91.5	1	49	9
Bobolink.....	152.5	4.5	91.5	33	28	1	94	2
Crane.....	183	6	116.5	35	31.5	1	142	1
Crow.....	219.5	14.5	120.5	55	44	2	157	5
Dove.....	167.5	6.5	119.5	24	24	1	127	2
Eagle.....	152	17	107	30.5	14.5	4	99	13
Emu.....	150	23	131	9	10	1	106	1
Finch.....	152	5	77	54	21	..	81	6
Flamingo.....	153	3	70	75	8	..	64	3
Goose.....	86	49	69	9	8	1	51	..
Grouse.....	177.5	10.5	146.5	17.5	13.5	2	166	7
Heron.....	82.5	11.5	66	5.5	11	5	54	7
Ibis.....	161	11	117	30.5	13.5	2	155	8
Jackdaw.....	155	16	100	28	27	3	114	1
Jay.....	87	..	69	1	17	1	80	7
Kestrel.....	145	15	125.5	4	15.5	..	116	3
Quail.....	137.5	13.5	116.5	7	14	3	106	2
Upstart.....	195	4	121	35	39	2	138	1
Wren.....	174	2	134	28	12	..	170	1
Xebec.....	276	8	186	59	31	..	207	4
Yellowbird.....	208.5	7.5	173	7	28.5	1	156	4
Zeno.....	159.5	8.5	139	10.5	10	..	148	1
Nc-878-H.....	11	....	11	....	....	..	11	..
Total.....	4,168.5	285.5	2,893.5	641.5	633.5	38	2,989	102

HAMILTON AIRCRAFT—LOADS CARRIED

OPERATIONS, 1930

Machine	Month	Operating Load	Effective Load	Total
CF. OAH. (Flying time, 326 hours)	May.....	119,051 lbs.	37,139 lbs.	156,190 lbs.
	June.....	40,204 lbs.	12,775 lbs.	52,979 lbs.
	August.....	100,608 lbs.	32,640 lbs.	133,248 lbs.
	September...	95,377 lbs.	27,540 lbs.	122,917 lbs.
	October.....	39,768 lbs.	14,520 lbs.	54,288 lbs.
		395,008 lbs. (197 tons, 1,008 lbs.)	124,614 lbs. (62 tons, 614 lbs.)	519,622 lbs. (259 tons, 1,622 lbs.)
CF. OAI. (Flying time, 496.40 hours)	May.....	79,591 lbs.	22,756 lbs.	102,347 lbs.
	June.....	151,520 lbs.	24,115 lbs.	175,635 lbs.
	July.....	158,813 lbs.	72,428 lbs.	231,241 lbs.
	August.....	169,173 lbs.	47,955 lbs.	217,128 lbs.
	September...	130,999 lbs.	41,004 lbs.	172,003 lbs.
October.....	28,815 lbs.	11,120 lbs.	39,935 lbs.	
		718,911 lbs. (359 tons, 911 lbs.)	219,378 lbs. (109 tons, 1,378 lbs.)	938,289 lbs. (469 tons, 289 lbs.)
CF. OAJ. (Flying time, 315.50 hours)	August.....	157,603 lbs.	91,558 lbs.	249,161 lbs.
	September...	92,528 lbs.	48,250 lbs.	140,778 lbs.
	October.....	26,797 lbs.	9,655 lbs.	36,452 lbs.
		276,928 lbs. (138 tons, 928 lbs.)	149,463 lbs. (74 tons, 1,463 lbs.)	426,391 lbs. (213 tons, 391 lbs.)
NC. 878 (Flying time, 66.10 hours)	June.....	53,455 lbs. (26 tons, 1,455 lbs.)	38,851 lbs. (19 tons, 851 lbs.)	92,306 lbs. (46 tons, 306 lbs.)
Total all machines.....		1,444,302 lbs. (722 tons, 302 lbs.)	532,306 lbs. (266 tons, 306 lbs.)	1,976,608 lbs. (988 tons, 608 lbs.)

III. REPORT OF THE FOREST LIAISON OFFICER

During the season of 1930, work undertaken may be classified as follows:

- (1) Aerial Forest Type Sketching;
- (2) Aerial Photography;
- (3) Radio Communication.

1. *Aerial Forest Type Sketching.*

During 1930, Aerial Sketching was confined almost entirely to an area northeast of Lake Nipigon, between the C.N.R. and the Albany.

A general investigation of this area, which includes some twelve thousand square miles, has shown that approximately one-third can be eliminated as a non-timbered muskeg area. This includes the whole northeastern section which probably represents an extension of the James Bay Coastal Plain. In this area, drainage is poor and what timber exists is confined to the margins of streams. Lakes are of infrequent occurrence. In the remaining two-thirds, conditions for timber growth are much more favourable, the country is higher, and while not bold, is generally rolling. Lakes are numerous and of good size, while muskeg conditions are relatively uncommon. The whole country drains north and east to the Albany. The drainage system is well developed.

Work on this area was commenced in 1929. During the present season however, a modification of previous methods was employed with considerable success. Briefly, this consists of a combination of oblique photographic survey and aerial sketching. The photographs, which must be taken and plotted a season in advance, do not cover the whole area, but are laid down in a regular system of strips. With this control system established, sketching can be employed to fill in the gaps with a high degree of accuracy. At the same time, Forest Types and details of topography hidden from the camera in the oblique position can be added.

Because of lack of uniformity in conditions, cost figures for Aerial Survey vary a great deal and averages cannot be very closely applied to any specific case. Records available, however, indicate that this procedure in the present instance was no more costly than a straight sketching survey. The saving results from the estimated saving in flying time for the combined operation, as against a straight sketching survey. In so far as quality of the product is concerned, there can be little doubt that the map produced by this method will be more useful to the Branch than either a straight sketching or a purely photographic map. Accuracy of topographic data should in general compare very favourably with a survey based on vertical photography.

Summary of the status of this survey at the close of the season of 1930 is as below:

Non-timbered	4,000 square miles
Oblique photo strips run	8,000 square miles
Forest types completed by sketching	4,000 square miles

2. *Photographic Survey:*

(a) Control for sketching in the Ogoki-Little Current Watershed.

Eleven and one-half rolls of oblique photos, totalling approximately eleven hundred exposures were used in this area. In addition, from the same base, two rolls were exposed north of the Albany to obtain a general idea of the character of the country and its timber conditions. This work was based on oblique photography and is described in greater detail in the section preceding in connection with Aerial Sketching. The actual area covered by the photos approximates three thousand square miles.

(b) Survey of Provincial Forests.

Photography for these surveys was all vertical and totalled some six hundred exposures. The reserves and areas in each are as follows: Eastern, three hundred and fifty square miles; Mississagi, seventy-two square miles; Kawartha, one hundred and sixty-two square miles.

(c) Survey for Provincial Hydro-Electric Power Commission.

Photos for this purpose were also vertical and totalled fifteen hundred exposures.

3. *Radio Communication.*

During the past season, twenty-eight stations were operated by the Branch. Of this total, four were located in the North Bay District, two in the Cochrane District, two in the Sault District, three in Port Arthur, three in Kenora and fourteen in the Hudson District.

Of these stations, perhaps one of the most deserving of notice was the station at Garden Lake. Equipment for this station was installed at this point in the first place as an emergency unit and on that account the power plant was of the portable type. This plant is a development of the Branch radio section and though tested during the season of 1929, had never received a lengthy working trial. On this location, however, the equipment provided power for a standard set for a period of over one month, or until the need for a permanent power unit had demonstrated itself and purchase, delivery and assembly had been completed.

Late in the season an aerial transmitting set was tested in the Sault Inspectorate and was used on several service flights. Unfortunately, the machine carrying this equipment capsized after an attempted take-off in rough water. As no duplicate equipment was on hand, further work was postponed until the commencement of winter flying.

Records of radio traffic for the Branch for the past season show a continued increase in Branch traffic. Commercial traffic has, however, fallen off, due to the depression of the mining industry in the Red Lake District. A tabulated statement and comparisons are shown below:

TRAFFIC RECORDS SUMMARIZED

(In Words)

District	<i>Totals for Districts, 1930</i>	Total, 1930
Hudson.....		393,398
Kenora.....		29,576
Western.....		21,678
Cochrane.....		10,780
Sault Ste. Marie.....		22,654
North Bay.....		22,098
Total.....		500,184

Year	<i>Comparison with Previous Years</i>	Total Traffic
1927.....		58,239
1928.....		233,855
1929.....		545,983
1930.....		500,184
Total.....		1,338,261

IV.—REFORESTATION

ST. WILLIAMS

On the 17th day of December, 1929, one of the worst ice storms in the memory of the oldest inhabitants swept in from the lake devastating plantations and woodlots alike over a wide belt along the northern shore of Erie. Plantations of Scotch pine and larch suffered most severely, in some instances thirty per cent. of the entire stand being broken down. Indigenous species such as red pine and jack pine were least affected.

(1) *Nursery Operations*

Nursery operations commenced on March 11th, seven days earlier than last year. A comparatively mild winter resulted in shallow soil freezing, and by the first of April practically all species were lifted, heeled-in by the shipping shed and ready for distribution.

In addition to 1,412,000 deciduous species which were lifted during the late fall of 1929, 5,440,000 conifers were raised in the spring of 1930, making a total of 6,852,000 trees for permanent disposal.

(a) *Fertilizers.*

Forty-five acres of soy beans were turned under at Station No. 1, and at Station No. 2 thirty acres of rye and vetch and five acres of field peas were ploughed down for their fertilizing value.

Barnyard manure and commercial fertilizer applied at Station No. 1 was slightly less than that used during the previous year.

A large pile of bog heads and muck which had been decomposed three years, was spread on standard seed-bed Compartment No. 3. Two hundred and twenty-five truck loads provided a dressing to an average depth of four inches. This was applied in September of the current year, leaving ample time to work the fertilizer in, and mix thoroughly with the underlying soil.

A new pile of muck soil in excess of 300 wagon loads has been built up this year and will function in relieving future fertilizer purchases.

(b) *Tree Seed.*

Seed collections at the local Station were considerably less than last year. The quantity of jack pine seed on hand make it unnecessary to collect much of this species. A few bushels of Scotch pine cones were accepted, while no white pine cones of local origin were brought in. Norway spruce cones were fairly plentiful, and black walnuts prolific. In connection with black walnut propagation, an experiment conducted during the recent year proved conclusively that a higher percentage of germination is obtainable where the husk has been removed prior to planting.

Consequently, 819 bushels of walnuts were husked by passing them through a motor-driven machine specially constructed for the purpose.

Several countings reveal that there are on an average 400 black walnuts (husks on) to the bushel, whereas there are 1,600 nuts to the bushel (husks removed).

Where the husks are removed, nicety of handling in planting is greatly increased and a more regular germination procured, since the nuts may be covered to an even depth.

TREE SEED ON HAND—FALL, 1930

Species	Amount in Pounds
Red Pine.....	88
White Pine.....	207
Scotch Pine.....	7½
Jack Pine.....	493
White Spruce.....	380
Norway Spruce.....	80
White Cedar.....	73½
Sitka Spruce.....	10
Austrian Pine.....	12
Black Locust.....	50
Honey Locust.....	10
Balsam.....	12
Total.....	1,423

(c) *Seed Beds.*

CONIFEROUS SEED SOWN DURING 1930

Spring		Fall	
Species	Beds sown	Species	Beds sown
Red Pine.....	1,018	White Pine.....	255
White Cedar.....	104	Scotch Pine.....	94½
		Jack Pine.....	95½
		White Spruce.....	132
		Red Cedar.....	16
		Siberian Larch.....	49
		European Larch.....	6
		Hemlock.....	14
Total.....	1,122	Total.....	662

HARDWOOD SEED SOWN DURING 1930

Species	Amount Sown	
	Pounds	Bushels
Elm.....	120	.....
Soft Maple.....	57	.....
Walnuts.....	.....	195 husked
Walnuts.....	.....	153 not husked
Hickory Nuts.....	.....	12 husked
White Ash.....	165	.....
Hard Maple.....	160	.....
Black Locust.....	7½	.....
Basswood.....	235	.....
Totals.....	744½	360

(d) *Transplanting.*

The number of transplants shipped to other stations shows a decrease over that of 1929. Slightly less than 150,000 two-year old conifers were transferred to Orono and Midhurst. Importation of transplant stock includes 250,000 red pine from the Midhurst nursery and 85,000 white pine from Orono.

An exceedingly dry summer prevailed. Very little rain fell during the month of July, August and September, but this shortage of natural precipitation was satisfactorily overcome by our excellent irrigating equipment. Seedling growth was rather above normal, losses from damping off practically nil, but development of 2-1 stock fell off somewhat due directly to the protracted drought.

Lining out of transplants started early in April, the operation continuing until the end of May when all transplants of suitable development were transferred from seed-beds to nursery lines.

LINING-OUT RECORD FOR SPRING, 1930

White Pine.....	201,000
Red Pine.....	1,831,000
Scotch Pine.....	1,085,000
Jack Pine.....	1,888,000
White Spruce.....	1,419,000
Norway Spruce.....	1,662,000
White Cedar.....	882,000
Korean Larch.....	119,000
Norway Maple.....	9,000
Mugho Pine.....	37,000
Silver Fir.....	6,000
Pitch Pine.....	5,000
Mixed Reline.....	113,000
Hemlock.....	2,000
Poplar Cuttings.....	295,000
Total.....	9,554,000

(e) Nursery Stock Available for Spring (1931) Shipment.

CONIFERS		HARDWOODS	
Species	Number	Species	Number
White Pine.....	100,000	White Ash.....	84,000
Red Pine.....	1,200,000	Hard Maple.....	80,000
Scotch Pine.....	500,000	Soft Maple.....	200,000
Jack Pine.....	985,000	Black Walnut.....	100,000
White Spruce.....	833,000	Basswood.....	19,000
Norway Spruce.....	894,000	Rooted Poplar.....	123,000
White Cedar.....	401,000	Elm.....	100,000
Korean Larch.....	129,000	Black Locust.....	5,000
European Larch.....	182,000	Red Oak.....	20,000
Austrian Pine.....	26,000	White Oak.....	14,000
		Poplar Cuttings.....	455,000
		Willow Cuttings.....	50,000
Total.....	5,250,000	Total.....	1,250,000
Summary—			
Conifers.....		5,250,000	
Hardwoods.....		1,250,000	
Total.....		6,500,000	

*(2) Improvements**Station No. 1.*

The fifth concession road west to what is known as the quarter town line was graded, one bad hill cut down and one half mile gravelled, two loads in a place. This completes development work on this particular road which borders Station No. 1 property on the south side for a distance of two and one half miles.

A combination office and forest museum was constructed during the recent summer on the old barn site. This erection was specifically planned to fit with the general surroundings, and constitutes a decided improvement.

It was considered necessary to re-roof our packing shed which was leaking badly. At the same time the old peak type roof was converted into a hip roof, metalled, and the east half reconditioned to serve as a dining hall for the employees. This room, twenty-six feet by forty feet in dimensions, is now completed and relieves a long-felt want of better accommodation for the men.

A paint and oil shed twelve feet by fourteen feet was also erected and a one car garage built for the foreman.

It may be interesting to note that in practically all of the construction effected this year, studding and rafters used were the direct product of thinnings removed from a seventeen-year-old plantation of Scotch pine.

Station No. 2.

No buildings were erected at this Station.

Road extension includes the construction of one mile of gravel on the property, and re-surfacing of one mile of old road. In spite of the dry summer all property roads were maintained in good condition.

Twenty acres of good nursery land were tilled, broken up and summer fallowed. The soil is deep, rich and friable.

Permanent windbreaks were established on a thirty acre field, subdividing it into five (six acre) compartments. One compartment of this new land is being used for the development of nursery stock.

(3) Permanent Planting

On account of failures due to drought and a severe visitation of "white grub," *Lachnosterna*, extensive "fillings" in the more recently established plantations were necessitated. Each and every plantation at both Stations Nos. 1 and 2 were thoroughly inspected and all gaps replanted.

Twenty-one experimental plantations were set out at Station No. 2 using red pine in mixture with other species.

Thirteen two-acre plots were furrowed in October in preparation for the establishment of the Scotch pine group. These experimental plantings should prove interesting since *Pinus sylvestrus* of five definite and widely spread origins will be planted. A complete description of the arrangement, spacing, grouping and associations, will be incorporated in the 1931 Annual Report.

Five new plantations were set out at Station No. 1.

A total of 115,000 trees 2-1 stock of red pine was required to complete this planting.

In addition to the experimental plantations set out at Station No. 2, a ten-acre plantation of red pine was established and a total of 10,350 trees were planted.

PERMANENT PLANTING FOR 1930

Species	Number
White Pine.....	2,784
Red Pine.....	278,788
Scotch Pine.....	53,589
Jack Pine.....	8,148
White Spruce.....	40,932
Norway Spruce.....	4,900
White Cedar.....	1,200
Elm.....	1,350
Balsam.....	3,128
Willow.....	13,000
Carolina Poplar.....	7,358
Red Cedar.....	1,786
White Ash.....	7,166
Soft Maple.....	6,637
Korean Larch.....	3,100
Total.....	433,866

*(4) Protection**Animals.*

All dead wood in the older windbreaks was cut out. The entire nursery section at both Stations was thoroughly cleaned up twice during the year—spring and fall.

Damage from mice and other rodents was practically nil, and it is felt that the expenditure in maintaining a clean nursery is well worth while from this

reason alone, admitting, of course, that a clean nursery is less subject to factors of disease.

Rabbit damage is on the decrease. It appears that lack of food under the coniferous plantations is forcing these animals to winter farther afield in the vicinity of deciduous growth.

Squirrels create little damage as plenty of food from the ever-increasing annual cone crop prevents the necessity of girdling Scotch pine or eating the terminal buds.

Insects.

Injury from white pine weevil was severe.

All plantations were gone over very thoroughly three times during the season. An exceedingly dry summer as was experienced this year is most effective in favouring the action of this pest.

For the first time in the history of this Station two species of bark beetles, viz., *Ips pini* and *Ips scaligraphus* made their appearance and resulted in the loss of several fifteen-year-old jack and red pine.

Indication of the presence of the beetles were revealed in late October, and shortly after Dr. J. M. Swaine of the Entomological Branch, Ottawa, was on the job.

Immediate steps were taken to check the spread of this pest. All infested trees were cut down and burned. Needle droppings and duff were treated similarly and a flame thrower used to sear the soil over the entire area of infestation.

Since part of the insects hibernate in the tree trunks and part in the litter, complete extermination is hoped for. According to Dr. Swaine these bark beetles are not common to the more northern regions, this being only the second known outbreak in Canada. Dry weather and the presence of slash creates a medium favourable to propagation.

In all there were eight outbreaks of this insect necessitating the removal of one hundred and sixty-three red pine and twelve jack pine.

Intensive inspection will be maintained during 1931 for evidence of recurrence.

"*Tetranychus telarius*," the common red spider, prevailed in small patches on both white and Norway spruce 2-2 nursery stock at Station No. 2. Upon the advice of the Dominion Entomologist this stock will be held for spray next year, and will not be distributed. Sulphur spray is most effective in killing this insect and a complete formulae may be procured either from this Station or from Dr. Swaine.

Successful efforts were made to offset nursery stock losses by the common cut worm. Three applications of poisoned bran were applied to all nursery beds during the recent summer and losses usually running into hundreds of thousands of 1-0 and 2-0 and coniferous seedlings were reduced to practically nothing. The dates of application are as follows—May 1st, July 16th and August 6th.

Disease.

Damping off of coniferous seedlings was negligible. Lack of rain permitted perfect control of watering.

No evidence of blister rust was encountered. However, the area in the neighbourhood of the nurseries was worked and all members of the family "*Ribes*" dug up and destroyed.

Ribes Eradication.

With further reference to ribes eradication, we are pleased to report that it is annually becoming more difficult to find wild currant and gooseberry bushes, indicating that their extermination in this vicinity is gaining certainty.

Ninety per cent. of the native sweet chestnut (*Castanea dentata*) are blighted. About half the trees are already dead and the remaining stems rapidly dying. Even one-year-old coppice is suffering from the same malady. A few trees appear to be resisting the blight, giving a faint ray of hope that the species will not be exterminated. Utilization of standing chestnut not too far gone is being advised.

(5) *Woodlot Improvement*

Plantation thinnings were heavy. Severe storm injury necessitated the removal of broken, bent or otherwise damaged trees in practically every plantation of fifteen or more years of age. Fortunately the younger trees suffered very little. As far as was practical all of the produce resulting from these enforced thinnings was utilized either for fuel, stakes or posts. The following record is submitted to indicate yield accruing from the above mentioned thinnings.

YIELD FROM PLANTATION THINNINGS, 1930

SCOTCH AND JACK PINE

Cords			Stakes		Logs
16"	30"	48"	24" long	30" long	F.B.M.
220	58	120	17,118	12,072	3,488

An extensive area of our natural woodland at both Stations Nos. 1 and 2 was cleaned up. Broken-down trees, as well as ill-formed specimens, and others revealing disease, were cut down and converted into lumber and fuel-wood. A total of one hundred and four acres were thus subjected to woodlot improvement.

The yield in fuel from such woodlot improvement was 1,351 cords.

One fortunate condition arriving from storm damage is prominent in that, by the operation of cleaning up the area in question, an equal acreage has been made available for the planting of trees of superior species and, in the long run, a much more valuable stand of timber than nature provided will be developed.

(6) *Publicity*

During 1930 the Norfolk Forest Station was the mecca of tourists, exceeding all previous years. The fame of reforestation, as carried on in Ontario, is being broadcast far and wide. American visitors of other years are coming back and bringing their friends who are amazed at the advanced status of forestry in Ontario. All visitors are supplied with experienced guides who are prepared to explain operations in detail, and make the tour one of educational value rather than just a matter of sight-seeing.

Arrangements have, moreover, been made to have interested parties taken care of at Station No. 1 where reclamation, planting, experimental plantations and nursery activities offer an entertaining inspection.

Reforestation exhibits were set up at Port Dover, Tillsonburg, Aylmer, St. Thomas, Woodstock, Courtland and Simcoe. Requests for our exhibit were made by Ingersoll, London and Jarvis, and these places have been promised consideration next year.

Several addresses have been given before Kinsmen, Lion and Rotary Clubs, and these have been received with interest.

The use of lantern slides and, better still, motion pictures applying directly to reforestation, invariably brings out a larger audience who are given a clearer conception of the project when illustrated by picture and story.

Through the medium of the press seasonable hints and advice serve in solving the "how and why of reforestation."

ORONO

An unusually severe drought, extending throughout the entire year, accompanied by high temperatures, caused very severe loss in the transplant lines, as well as a stunting of height growth. The precipitation for the year was approximately seven inches below the normal for the preceding six years. Of this precipitation, two-thirds fell during the period preceding April 1st, 1930, and was lost in the spring "run off," or succeeding October 1st, 1930, and was not available to the small trees. The remainder was spread over the intervening six months in light showers.

(1) *Nursery Operations*

(a) *Fertilizers.*

Quantities of fertilizers used were as follows:

ANIMAL		MINERAL		
Manure	Dried Blood	Acid Phosphate	Muriate of Potash	Sulphate of Ammonia
446 tons	150 lbs.	1,000 lbs.	500 lbs.	500 lbs.

(b) *Seed.*

Seed gathered during the year comprised 500 bushels of walnuts. Present seed on hand at the nursery is composed of deciduous tree seed entirely, which has been stratified in shallow, screened pits for spring planting. They consist of the following:

Species	Amount in Bushels
White Ash	20
Basswood	8
Butternut	120
Black Cherry	2
Hard Maple	20
Red Oak	23
Walnut	800
Total	993

(c) *Seed Beds.*

During the year a total of 847 coniferous seed beds were sown—102 beds in the spring and 745 beds in the fall. In addition 708 bushels of hardwood seed were planted.

CONIFEROUS SEED SOWN DURING 1930

Spring		Fall	
Species	Beds Sown	Species	Beds Sown
Red Pine.....	101	White Cedar.....	33
White Spruce.....	1	Hemlock.....	11
		Jack Pine.....	77
		Red Pine.....	264
		Scotch Pine.....	25
		White Pine.....	139
		Norway Spruce.....	77
		White Spruce.....	119
Total.....	102	Total.....	745

HARDWOOD SEED SOWN

Species	Bushels
White Ash.....	14
Basswood.....	5
Butternut.....	90
White Elm.....	3
Hard Maple.....	25
Soft Maple.....	25
Red Oak.....	25
Walnut.....	564
Totals.....	751

(d) Transplanting.

Owing to a poor germination in the seed-beds sown in the fall of 1927, the number of seedlings available for transplanting was much below normal. To supplement the 1,784,000 seedlings available for transplanting from our own beds, an additional 680,000 red pine 2-0 seedlings were received from Midhurst and transplanted.

SPRING TRANSPLANTING OF CONIFEROUS STOCK

Species	Number
White Cedar.....	394,000
Jack Pine.....	270,000
Red Pine (Midhurst).....	680,000
Red Pine (Orono).....	126,000
Scotch Pine.....	62,000
White Pine.....	356,000
Norway Spruce.....	300,000
White Spruce.....	276,000
Total.....	2,464,000

In addition, 220,000 white pine 2-0 seedlings were lifted and shipped to St. Williams for transplanting. In the fall, 50,000 red pine and 50,000 white pine, 2-1 stock, were shipped to Thessalon reforestation area for experimental heeling-in over winter.

HARDWOODS TRANSPLANTED

Species	Number
White Ash.....	10,500
Basswood.....	500
Butternut.....	3,000
White Elm.....	15,000
Hard Maple.....	7,500
Soft Maple.....	25,000
Walnut.....	3,000
Total.....	64,500

Owing to the very severe drought conditions which prevailed throughout this section of Ontario during the entire year, and more especially during the growing season of 1930, very severe losses and considerable stunting in growth were experienced in the transplant lines. Those transplants which suffered stunting in growth, while perfectly healthy, developed unusually strong root systems and a corresponding reduction in Crown development. As a result of a shortage of available transplant land, however, it is almost impossible to carry these transplants over for another year. They are therefore being listed in a separate column headed 5-inch to 6-inch height in the stock lists.

NURSERY STOCK ON HAND AS AT NOVEMBER 31st, 1930

CONIFERS

Species	Seedlings		Shipping Stock—Height in Inches				Totals
	1 year	2 year	5 to 6	6 to 9	9 to 12	12 to 18	
White Cedar.....	1,600,000	225,000	25,000	175,000			2,025,000
European Larch (Finnish Stock).....			28,000	40,000	1,000		69,000
Jack Pine.....	103,000	675,000	10,000	40,000			828,000
Red Pine.....	2,025,000	500,000	125,000	400,000			3,050,000
Scotch Pine.....	475,000		13,000	20,000			
Scotch Pine (Swedish).....		33,000					541,000
White Pine.....	500,000	510,000	175,000	165,000			1,350,000
Norway Spruce.....	1,825,000	575,000	45,000	375,000			2,820,000
White Spruce.....	225,000	1,000,000	68,000	265,000		1,200	
White Spruce (Exper.—N. Que.).....	27,000						1,586,200
Totals.....	6,780,000	3,518,000	489,000	1,480,000	1,000	1,200	12,269,200

DECIDUOUS

Species	Height in Inches			Larger Stock	Totals
	6 to 9	9 to 12	12 to 18		
White Ash.....	20,000	11,000	10,500		41,500
Basswood.....		400			400
Butternut.....		12,800	2,800		15,600
Black Cherry.....	800	800			1,600
White Elm.....	125,000	100,000	14,000		239,000
Hard Maple.....	9,000	8,000	7,000		24,000
Red Maple.....	10,000	5,300			15,300
Silver Maple.....	100,000	100,000	10,000	1,000—10 ft. to 12 ft.	211,000
Red Oak.....	1,200	2,500			3,700
Walnut.....	38,000		2,500		40,500
CUTTINGS					
Carolina Poplar.....		50,000			50,000
White Willow.....		50,000			50,000
Totals.....	304,000	340,800	46,800	1,000	692,600

(2) *Improvements*

Buildings.

A combined office and lunch room, twenty-six feet by thirty-six feet was erected on the foundation previously installed. The building is of frame construction with a shingled roof. The first floor comprises an office with a small room adjoining for office storage, lunch room and lavatory accommodation. The second floor was made available by the use of a gambrel roof and was finished for special storage purposes or emergency accommodation. The building is lathed and plastered throughout and lighted with electricity.

Roads and Bridges.

The drive through the southern section of the nursery was widened to twenty-one feet, graded up throughout its length and gravelled. Two concrete culverts were built for drainage purposes. Two miles of township road adjoining the Nursery on the west was also widened, graded and gravelled. The approach from the village was further improved.

During the year the implement shed, tool-house, workshop and barn were wired for electricity.

(3) *Permanent Planting*

A small area of eight acres was planted out this year to spruce—four acres being pure white spruce and four acres pure Norway spruce. In all, 9,750 spruce were used in these plots—4,875 white spruce and the same quantity, 4,875 of Norway spruce.

In the two hundred acre block in Manvers Township, on a strip of some thirty acres on the south end which was burned over during the summer of 1929 a beginning was made at clear-cutting all injured trees. Uninjured pine, oak and maple are being left to insure some seed trees but certain sections will have to be planted in order that the establishment of a reasonable stand may not be unduly delayed.

(4) *Protection*

Animal.

The nuisance of girdling by mice was reduced to a minimum. Squirrels again proved a nuisance and became so bold that shooting was the only remedy. We experienced the usual trouble with crows in the butternut and walnut areas but after several had been shot little further damage was noted. Rabbits were very numerous last winter and considerable damage was done. By the use of ferrets, however, marked progress was made in ridding the neighbourhood of these pests during the past season.

Insects.

Very little damage was noted this year from the white pine weevil in the nursery itself or in adjacent plantations. A number of white pine of from eight to ten feet in height on the 200-acre block in Manvers were attacked, however, and it was necessary to adopt the usual control measures—the infected leaders were removed and placed in screened containers.

The larvae of the June bug, which have been reported as being so prevalent in eastern Ontario this year, were very abundant in the Durham Forest plantations. Several areas of an acre or more were completely denuded of all vegetation

including young trees up to sixteen inches in height. These areas are now coming up into burdocks. Areas which have been attacked are being ploughed and worked for a season where this is possible.

For the first time serious depredations were observed in plantations as a result of infestations of the larvae of Leconte's sawfly. No injury was noted on the nursery or Durham Forest plantations nor the township demonstration plots, but two private plantations some four miles north of the nursery were very severely attacked. The infected trees were sprayed with a stock solution of lead arsenate which stopped the damage.

No new infections of white pine blister rust have been located this year. In plantations which were previously noted, we co-operated with the owners in removing and destroying infected trees.

(5) *Woodlot Improvement*

On the 200-acre block in Manvers Township an effort was made to clear up the slash resulting from the logging and cordwood operations which preceded the acquisition of the property. Tops were lopped and the brush piled and burned. In addition, crooked and suppressed trees are gradually being cleared out. Some 300 logs were made—white pine, oak, beech and maple and 150 cords of wood cut and split. The logs are being hauled into the saw-mill at Orono for sawing into dimension stuff and lumber, while the fuel is being sold locally as opportunity offers.

On the Durham forest the improvement cuttings were extended toward the east, some fifty acres being cleared of weed and wolf trees.

(6) *Publicity*

Several addresses were given at horticultural meetings throughout the district. These appear to be a worthwhile endeavour judging by the interest shown and the number of enquiries received.

The municipal demonstration plots which have been established throughout this district are just now beginning to attract most favourable attention. The Darlington Township and Clark Township plots are especially favourably situated for effect and growth in both has been excellent and in the case of the latter, no filling has been necessary. The favourable impression created throughout the "Pine Ridge" by these plots is very noticeable.

Seven exhibits were placed at fall fairs. This was rather more than had been arranged for and were in most cases the result of special requests from the agricultural societies concerned.

An effort was made to reach the agricultural communities to the east and as a result the exhibit was placed at rather more distant points than has been customary. The results obtained were such as would indicate that an extension of this work still farther afield would be advisable.

MIDHURST

(1) *Nursery Operations*

(a) *Fertilizers.*

The following fertilizers were used this year at this Station:

Fertilizer	Lbs.	Ozs.
Tankage	24	..
St. Bone Meal	12	..
Acid Phosphate	20	..
Rock Phosphate	12	..

Wood Ashes	12	..
Sulphate of Potash.....	20	..
Blood (Tankage).....	90	..
Muriate of Potash.....	12	..
Sheep Manure.....	12	..
0-12-15.....	12	..
4- 8-10.....	20	..
2- 8-10.....	12	..
Nitrate of Soda.....	12	..
Ammonia Sulphate.....	12	..
Sulphuric Acid.....	2	4
Totals.....	284	4

Besides the above-mentioned fertilizers, well decomposed humus from the swamp was used extensively at this Station. The new land received this type of fertilizer at the rate of thirty-five loads per acre. Older land that had not received a coating during the last five years was also similarly treated. Altogether, 1,605 loads were put out last year. This humus is an excellent means of improving the soil physically.

(b) *Seed.*

All seed was obtained from the extracting plant located at Angus, Ont.

(c) *Seed-beds.*

Seeding operations last fall began on the 28th of October and continued until November 12th. This year only a portion of the seed was sown in the fall as the seed from the extracting plant could not be obtained in time.

The following seed was sown in the fall:

Species	No. of Beds	Amount	
		Lbs.	Ozs
Red Pine.....	170	137	14
White Pine.....	288	663	10
White Spruce.....	110	138	12
Balsam.....	15	15	..
Norway Spruce.....	29	21	13
White Cedar.....	42	34	2
Yellow Birch.....	4	5	..
Red Cedar.....	15	17	2
Totals.....	673	1,030	5

The following seed was sown in the spring:

Species	No. of Beds	Amount	
		Lbs.	Ozs.
Red Pine.....	351	321	8
Scotch Pine.....	34	24	6
Jack Pine.....	56	38	2
White Pine.....	26	49	..
White Spruce.....	32	50	..
Norway Spruce.....	26	20	..
Totals.....	525	503	..

In addition twenty-three experimental beds were sown.

Only a small amount of hardwoods were sown and were as follows:

FALL		SPRING	
Species	Amount in Bushels	Species	Amount in Bushels
Black Walnut.....	222 $\frac{3}{4}$	Elm.....	10
Red Oak.....	79 $\frac{5}{8}$	Soft Maple.....	4
Butternut.....	48		
White Ash.....	10		
Black Cherry.....	4 $\frac{3}{4}$		
Hard Maple.....	5		
Totals.....	370 $\frac{1}{8}$		14

(d) *Transplanting.*

The following conifer seedlings were lined out in the spring:

Species	Number
Red Pine.....	4,683,328
White Pine.....	963,087
Jack Pine.....	53,853
Scotch Pine.....	149,023
Norway Spruce.....	714,435
White Spruce.....	405,141
White Cedar.....	337,859
European Larch.....	58,504
Total.....	7,365,230

(e) *Trees for Distribution in 1931.*

CONIFERS		HARDWOODS	
Species	Number	Species	Number
Red Pine.....	3,047,801	Silver Maple.....	38,625
White Pine.....	800,801	Elm.....	31,195
Jack Pine.....	4,561	Red Oak.....	28,900
Scotch Pine.....	24,365	Butternut.....	11,525
Norway Spruce.....	138,846	Walnut.....	10,700
White Spruce.....	50,746	Hard Maple.....	2,025
White Cedar.....	143,187	White Ash.....	1,650
European Larch.....	40,352	Basswood.....	875
Austrian Pine.....	8,035	Black Cherry.....	675
Totals.....	4,258,694		126,170
Grand Total.....	4,384,864		

(f) *Nursery Stock in Other Stages of Development.*

CONIFERS		HARDWOODS	
1-year olds.....	4,415,269		110,000
2-year olds.....	4,132,339		

(g) *Trees Shipped from this Nursery in the Spring of 1930.*

Conifers to private individuals.....	1,487,036
Hardwoods to private individuals.....	203,824
Total trees shipped to government projects (mainly conifers).....	1,034,225
Total seedlings shipped to government projects and other nurseries.....	2,104,000
Total.....	4,829,085

(2) *Improvements*

This year considerable work was done down at the two reservoirs; a small park was started and an excellent road was laid out. All paths and roadways at the park were given a coating of crushed stone. A cement lily pond was constructed here last fall.

Last spring a new 40-horsepower electric motor and a two-phase centrifugal pump was installed at the pump-house. This necessitated the installation of a new 4-inch suction pipe. The 3-inch outlet from the pump was connected through a swing check valve with the 4-inch main leading to our tank.

The hydro electric was installed in the various houses and buildings around headquarters, as well as at the pumping station. Yard lights were installed and the sign on the highway illuminated.

A mile or more of fencing was done this year. This nearly completes the fencing of the property at present at this Station.

Considerable new nursery land was broken up this year and this required extensive hedge planting in the spring.

A road system was laid out and gravelled in connection with the new heeling-in ground. This area was also provided with a water system.

Owing to a fire, caused by spontaneous combustion, the loft of our barn was destroyed and had to be replaced.

A new up-to-date club house for the men was erected this year. This building, built on a hall type with a spacious cellar, was provided with wash rooms and two shower baths. To make the club house section more homelike a rustic cobblestone fire-place was installed. This building provides a necessity that was long lacking. In addition to serving the men as a splendid eating place at noon, it is very convenient for field days, school fairs and other occasions when visitors are present at the Station.

A small auxiliary eating house was erected on the west end of the property. This provides a clean sanitary eating place for the men engaged in nursery work on this part of the property.

A new road leading to the buildings at the west end of the property was built and received a light coat of gravel.

The road systems dividing the new nursery compartments recently opened up have all been stumped. In another year this work will be almost completely finished.

A perennial border 405 feet long was laid out at the grounds surrounding the Superintendent's house.

(3) *Permanent Planting*

Owing to the rush with which spring work opened up this year, little permanent planting was undertaken. The following trees were planted:

MIDHURST NURSERY		HIGHWAY	
Red Pine.....	10,000	Red Pine.....	600
White Pine.....	8,000	White Ash.....	510
		Oak.....	500
		Red Cedar.....	100
		Silver Maple.....	1,050
		White Cedar.....	300
		Basswood.....	500
		White Spruce.....	1,100
		Elm.....	1,000
Totals.....	18,000		5,660
Grand Total.....			23,660

(4) *Protection*

Our two old friends the white pine weevil and the poplar canker (*Hypoxylon pruneatum*) still are with us. The control measure undertaken with the weevil is the destruction early in July of the leaders containing the grub.

The diseased poplar trees were cut and used for wood.

The plantations were patrolled in August for the presence of the pine needle-eating sawfly (*Neodiprion lecontei*). When isolated patches were found the branches on which the larvae were feeding were burnt or else the tree sprayed with a stomach poison.

The sparrow traps were used to good advantage this year.

Our fire guard system as usual was kept in the best of condition, free from all growth.

(5) *Woodlot Improvement*

Considerable silvicultural work was undertaken in the winter of 1929-30. About forty acres were thinned and improved. This yielded firewood and fence-post as well as logs for box-wood lumber.

(6) *Publicity*

The park at this Station was used extensively by the public, including numerous picnics and other gatherings.

SAND BANKS

(1) *Nursery Operations*

(a) *Fertilizers.*

(1) *Sand.* The soil in the Nursery is a shallow gravelly clay of a limestone origin. It has been in the past rather difficult to manage in the transplant beds due to irregularity in texture and its great tendency to bake and crack during dry weather.

Earlier soil improvement consisted in raking off the small rocks and stones in an endeavour to improve its workableness. The gravel obtained was used for road improvements.

It has been found that, due to the application of pure sand, which abounds at close proximity, the till of the soil is vastly improved. All tendency to bake or crack seems to be eliminated and the moisture-holding qualities greatly improved.

Sand was first applied as a soil improver in 1928 and, due to its marked beneficial results, it has been the practice to apply it yearly. A total of 1,150 loads were spread on a one and a half acre transplant area during the past year.

The quantity of sand proposed to be added to the transplant beds will be sufficient to equal about one-half of the worked depth of the soil or a layer of 2-2 inches in thickness. The resultant soil is a sandy loam.

2. *Commercial fertilizers.* It has not been the practice to use much commercial fertilizer. Two hundred pounds only of bone meal were used mainly for lawns and hedges.

3. *Manure.* Three tons of stable manure were used during the past year.

The use of pure sand, it appears, is quite sufficient as a soil improver at present. It may be that larger quantities of fertilizers will be necessary later, but as the Sandbanks is, in essence, a transplant nursery, the use of fertilizers, at present at least, does not seem to be necessary.

(b) *Seed.*

A small quantity of seed, mainly hardwoods, was gathered by the Nursery organization last fall. Also, a small quantity was purchased from local pickers.

HARDWOODS		CONIFERS	
	Bushels		Bushels
Silver Maple.....	6	White Spruce.....	83
Hard Maple.....	40	White Pine.....	63
White Ash.....	15	Red Cedar.....	6
Hickory.....	15		
Walnut.....	97		

No seed is kept on hand at the Nursery.

(c) *Seed Beds.*

Since this is mainly a transplant nursery seedling stock is obtained from the other provincial nurseries for the most part.

HARDWOODS SOWN DURING 1930

	Beds Sown	Amount in Bushels
Soft Maple.....	2	$\frac{1}{2}$
White Elm.....	2	$\frac{1}{4}$

(d) *Transplanting.*

In the spring a total of 90,950 hardwoods and 208,900 conifers were lined out in the nursery beds. These trees were transferred from St. Williams.

HARDWOODS		CONIFERS	
Soft Maple.....	27,900	White Spruce.....	29,700
Red Oak.....	7,500	Scotch Pine.....	73,800
White Ash.....	12,400	White Cedar.....	10,900
Black Cherry.....	5,900	White Pine.....	56,000
White Elm.....	21,900	Norway Spruce.....	28,500
White Birch.....	150		
Walnuts.....	700		
Basswood.....	4,500		

Besides the rooted stock a quantity of cuttings were lined out:

Poplar Cuttings.....	8,000
Willow Cuttings.....	400

(2) *Improvements*

Roads.

It is necessary each year to construct a work road over that part of the sand banks upon which reclamation work is being done. This involves an application of straw which is necessary to give sufficient resistance for moving loads. About one-half mile of such road was made during the year.

(3) *Permanent Planting*

Permanent planting within the nursery was limited to filling in along hedge rows and about the grounds.

The main body of permanent planting was done on the sand banks for reclamation purposes. Of necessity the work tends to be of a scattered nature due to the fact that certain small areas in the property require replanting from year to year. This will be described later.

PERMANENT PLANTING

POLES		CUTTINGS	
Poplar.....	2 cords	Poplar.....	35,000
Willow.....	15 "	Willow.....	30,000

The above material was cut in the vicinity, the poles being purchased from farmers.

ROOTED STOCK

Rooted Poplar..... 5,474

A total of 65,000 poplar cuttings were cut, 30,000 being shipped to other Government nurseries.

(4) *Protection*

Reclamation Work.

The reason for forming the small nursery at the Sand Banks was to establish a base from which the sand menace could be controlled. For years drifting sand has been gradually encroaching on and burying agricultural land and woodlots to such an extent that it has been found advisable to take some means of controlling it. To-day it may be said that the menace is under control.

Reclamation work which was begun in 1921 has been progressing steadily to date and that portion of the banks concentrated on has been successfully stopped from shifting onto, and burying, agricultural land and timber. The eastern margin of the banks, being the last portion to be attacked by the plank barriers, brush and straw, will be, it is expected, completed within the next two years. The planting of this portion with poplar and willow will complete the preliminary work, i.e., develop a sufficient vegetative covering to prevent further drifting.

The sand is temporarily halted by use of plank barriers which may be raised as a sand barrier develops. Barriers were placed at various distances apart, usually 500—700 feet depending on conditions.

After this temporary halting of the sand, poplar and willow poles are, ploughed into the sand in the spring. In the following autumn the area is covered with straw and brush as a further means of controlling it. This is followed in the spring by a sowing of sweet clover (two bushels being sown last year), and by planting of rooted poplar, spacing five feet by five feet.

The above treatment is successful in the main, but usually, there are small areas throughout which must be given further attention—the application of straw and brush and planting.

Poplar and willow cuttings are also planted, 65,000 being used last year. This type of tree is not as successful, as a rule, as the rooted poplar, but helps develop a vegetative cover.

Treatment as described above is carried on yearly, all stages being a succession of operations. About six to seven acres yearly is completed save for repeated patching up which is always necessary.

The advance of the sand banks during the past year is negligible and only apparent in isolated spots.

Fires.

No fires occurred on the property. The only menace which became apparent was a burning building. A man was delegated to watch the property and to quell any outbreak.

It has been the practice to place signs and placards at vantage points to warn the public of the fire menace. These signs were made on the premises.

Animals.

Nursery beds have had to be protected from the depredation of rabbits. It was necessary to enclose the whole of the transplant area with fine mesh wire.

The menace seems to be limited to the nursery area and to places protected from the weather as no damage is evident on the banks proper.

Insects.

An insect attacking Scotch pine was discovered in 1929. A spray of soap and kerosene was used successfully. It required only one spraying last summer. All the Scotch pine on the premises were sprayed.

The spruce gall louse was found to be infesting several Norway spruce in the nursery. The infested trees were removed. No further outbreaks has been noted.

Willows and poplars on the sand banks required spraying with arsenic of lead for a leaf-eating insect. This spray afforded a control.

(5) *Moss Gathering*

A moss swamp was discovered near Northbrook at Kaladar from which a quantity of moss was obtained for nursery work.

The gathering was of an experimental nature to determine cost and quality comparisons with moss purchased from other organizations.

The location is the margin of a lake on the top of a height of land. It was impossible to get horse equipment to the site due to the steep banks leading to it. The moss, however, was quite clean and free from other vegetation. A total of 2,224 pounds was procured.

COUNTY FORESTS

HENDRIE (Simcoe County)

During the winter of 1929-30 considerable improvement cuttings were undertaken in the natural stands as well as clearing many conifer plantations of scrub growth.

The land at this Forest is now completely planted and only refill work was necessary.

The following trees were planted:

White Pine.....	21,000
-----------------	--------

ORR LAKE (Simcoe County)

The planting at the main block of the Forest was completed this spring.

Nine experimental plantations were laid out and planted on the point facing the Penetang road.

A new steel sign was erected on the Penetang road this year.

A new block of about 140 acres was added to the Forest, about thirty acres of which were planted this spring.

TREES PLANTED IN THE SPRING 1930

Red Pine.....	76,000
White Pine.....	4,000
Jack Pine.....	3,000
White Spruce.....	9,700
Norway Spruce.....	1,500
White Cedar.....	800
Red Cedar.....	600
European Larch.....	825
Total.....	96,425

VIVIAN (York County)

Red Pine.....	75,000
White Pine.....	45,000
Scotch Pine.....	10,000
Jack Pine.....	10,000
Ash.....	2,000
Maple.....	2,000
Elm.....	2,000
Rooted Poplar.....	10,000
Total.....	156,000

UXBRIDGE (Ontario County)

White Pine.....	20,000
Red Pine.....	22,000
Jack Pine.....	45,000
Scotch Pine.....	20,000
White Spruce.....	65,000
Black Cherry.....	500
Total.....	172,500

NORTHUMBERLAND (Northumberland and Durham Counties)

White Pine.....	10,000
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DURHAM (Northumberland and Durham Counties)

White Pine.....	72,500
Red Pine.....	32,500
Jack Pine.....	25,000
Total.....	130,000

LAROSE (Prescott and Russell Counties)

White Pine.....	115,000
Red Pine.....	65,000
Jack Pine.....	10,000
White Spruce.....	50,000
Total.....	240,000

VICTORIA (Victoria County)

Red Pine.....	6,000
Scotch Pine.....	10,000
White Spruce.....	15,000
Ash.....	3,000
Total.....	34,000

CAMP BORDEN FOREST

Red Pine.....	20,000
White Pine.....	1,500
Total.....	21,500

PRIVATE FOREST

OSLER

White Pine.....	5,000
Red Pine.....	5,000
Scotch Pine.....	10,000
White Spruce.....	5,000
Total.....	25,000

NORTHERN PLANTATIONS

NAIRN (Sudbury)

Red Pine.....	220,000
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KIRKWOOD (Algoma)

Red Pine.....	1,425,000
White Pine.....	550,000
White Spruce.....	195,000
Total.....	2,170,000

LITTLE BLACKSTONE (Parry Sound)

Red Pine.....	15,000
---------------	--------

LAURIER (Parry Sound)

Red Pine.....	150,000
Jack Pine.....	100,000
Total.....	250,000

DIVER (Nipissing)

Red Pine.....	322,000
White Pine.....	150,000
Total.....	472,000

KIOSK (Nipissing)

Red Pine.....	175,000
White Pine.....	75,000
Total.....	250,000

BURLEIGH (Peterborough County)

Red Pine.....	100,000
---------------	---------

MISCELLANEOUS

Greenwood—North Bay.....	50,000
McEwen—Parry Sound.....	33,000
Ranger Plantations.....	24,000
Total.....	107,000

DEMONSTRATION PLOTS

New plots established:

Ebor Park.....	4,000
Girl Guides.....	10,000
Guelph.....	4,000
Humphrey.....	19,000
Spanish River Indian Reserve.....	5,200
Westwanis Camp.....	1,300
Total.....	43,500

Additions to plots previously established:

Angus.....	48,000
Boy Scout Forest.....	110,000
Lindsay.....	15,000
London Kiwanis.....	2,650
Long Branch.....	750
Oro.....	40,000
St. Thomas Res. Park.....	84,000
Warkworth.....	6,400
Woodstock.....	15,000
Highway.....	5,660
Total.....	327,460

DIRECT SEEDING

The seeding of an area in Conger Township to jack pine was completed this year. This area consists of 412.87 acres and 400 pounds of jack pine seed were used.

On the same area 36,000 red pine were planted or approximately ninety trees to the acre.

An area of fifty acres was seeded to white spruce near Ardbeg in the Township of Burton.

PRIVATE PLANTING

In the spring of 1930, 6,142 people secured trees from the Ontario Forestry Branch totalling in all, 5,822,650.

SEED COLLECTING

CONIFERS	Quantity in Bushels
Red Pine.....	3,250 4/8
White Pine.....	5,826 1/8
Scotch Pine.....	137
Jack Pine.....	381
Austrian Pine.....	4 4/8
White Spruce.....	3,465
Norway Spruce.....	648 4/8
Black Spruce.....	1 6/8
Balsam.....	32
Tamarac.....	2 2/8
Hemlock.....	71
White Cedar.....	395
Red Cedar.....	6 3/8

 14,221

DECIDUOUS

	Quantity in Bushels
Walnuts.....	1,589 7/8
Butternuts.....	270
Hickory Nuts.....	25 7/8
Red Oak Acorns.....	125 6/8
Burr Oak Acorns.....	3 2/8
Basswood.....	67 3/8
White Birch.....	15 7/8
Yellow Birch.....	1/8
Black Cherries.....	7
White Ash.....	85 1/8
Sugar Maple.....	77 1/8
Beechnuts.....	2 2/8
	2,269 5/8
Grand Total.....	16,490 5/8

SUMMARY OF TREES PLANTED PERMANENTLY

PLACE	Conifers	Hardwoods	Cuttings	Totals
Private Planting:				
Reforestation.....	3,388,197	760,575	315,518	.....
Windbreaks.....	1,358,360	.....	.....	5,822,650
Demonstration Plots.....	345,750	10,910	14,300	370,960
County Forests:				
Hendrie.....	21,000	.....	.....	21,000
Vivian.....	140,000	16,000	.....	156,000
Uxbridge.....	172,000	500	.....	172,500
Northumberland.....	10,000	.....	.....	10,000
Durham.....	130,000	.....	.....	130,000
Larose.....	240,000	.....	.....	240,000
Victoria.....	31,000	3,000	.....	34,000
Orr Lake.....	96,425	.....	.....	96,425
Camp Borden.....	21,500	.....	.....	21,500
Osler (Private).....	25,000	.....	.....	25,000
Northern Plantations:				
Nairn.....	220,000	.....	.....	220,000
Kirkwood.....	2,170,000	.....	.....	2,170,000
Little Blackstone.....	15,000	.....	.....	15,000
Laurier.....	250,000	.....	.....	250,000
Diver.....	472,000	.....	.....	472,000
Kiosk.....	250,000	.....	.....	250,000
Burleigh.....	100,000	.....	.....	100,000
Rangers' Plantations:				
North Bay.....	50,000	.....	.....	50,000
Parry Sound.....	33,000	.....	.....	33,000
Tweed.....	24,000	.....	.....	24,000
Nurseries:				
St. Williams.....	398,355	42,261	.....	440,616
Midhurst.....	18,000	.....	.....	18,000
Sand Banks.....	.....	5,474	65,000	70,474
Orono.....	9,750	.....	.....	9,750
Totals.....	9,989,337	838,720	394,818	11,222,875

SUMMARY OF NURSERY STOCK FOR PLANTING, 1931

NURSERY	Conifers	Hardwoods	Cuttings	Totals
St. Williams.....	5,250,000	745,000	505,000	6,500,000
Midhurst.....	4,158,694	126,170	.....	4,284,864
Orono.....	1,971,200	288,600	100,000	2,359,800
Sand Banks.....	198,900	80,950	100,000	379,850
Totals.....	11,578,794	1,240,720	705,000	13,524,514

V.—FOREST SURVEYS

The surveys commenced in 1929 in connection with the Timagami and Georgian Bay Provincial Forests were continued during 1930. As in the previous surveys the object of the work was to furnish detailed information as to the existing forest conditions.

The total area examined amounted to 621,000 acres and of which 188,000 acres are within the Timagami Provincial Forest and 433,000 acres the total area of the Georgian Bay Provincial Forest.

Timagami Provincial Forest Survey

This survey is the extension of the stock-taking survey commenced in 1929 and includes the Townships of Le Roche, Canton, Aston, Cole, Leo and Dane. In addition a detailed examination was made of the Gillies' Limit, a cut-over area recently returned to the Crown and added to the Timagami Provincial Forest.

Forest conditions within the townships named show that the stands are practically all immature, only two and one-half per cent. of the area being typed as mature. The immature stands are those reproduced following fires sixty-one and sixty-seven years ago.

Forest conditions now existing on the Gillies' Limit are the result of logging and forest fires. Over one-half of the area is covered by immature stands and the balance is mature cut-over stands. This area has been under license from 1864 until 1928 and operations were carried on intermittently during that time. Two of the most active years were the seasons of 1905-6 and 1906-7 when over forty-six million feet were cut.

Georgian Bay Provincial Forest Survey

The field work in connection with the Georgian Bay Provincial Forest survey had for its main object the identification of the different forest types. Prior to placing the party in the field the vertical photographs of this tract were purchased from the Dominion Topographic Surveys Department and the information on these pictures was transferred and compiled into township plans showing the revised topographic features together with the boundary lines of the different forest associations. No effort was made to identify these associations in the office and it constituted the main activity of the field party.

The results of this survey are in the course of preparation. The eight township plans for the forest are being consolidated into one map on the scale of one inch equals one mile and will picture the existing forest conditions.

FOREST INVESTIGATIONS

The forest investigation programme for the year 1930 involved a study of conditions on cut-over pine and pulpwood lands unburnt since logging, special attention being directed towards the amount of regeneration present to form the basis of a future crop of pulpwood or pine lumber.

Three survey parties of six men each were employed on field work throughout the summer season. One party studied conditions in mature uncut stands on the Sand river drainage area, District of Algoma. A party worked in cut-over unburnt pulpwood stands in the vicinity of Onaping lake, Sudbury District, and a third party studied conditions on cut-over pine lands located some twenty miles north of North Bay.

LETTER OF TRANSMISSION

TO HIS HONOUR W. D. ROSS,
Lieutenant-Governor of the Province of Ontario.

SIR,—I have the honour to transmit to you herewith, for presentation to the Legislative Assembly of the Province of Ontario, the Fortieth Annual Report of the Department over which I have the honour to preside.

I have the honour to be, Sir,

Your obedient servant,

CHAS. MCCREA,
Minister of Mines.

Department of Mines,
Toronto, 1931.

INTRODUCTORY LETTER

TO THE HONOURABLE CHAS. MCCREA,
Minister of Mines.

SIR,—The undersigned has the honour to submit the Fortieth Annual Report of the Department of Mines, issued in six parts, as follows:—

PART 1

Introductory Letter, by Thos. W. Gibson.

Statistical Review of Ontario's Mineral Industry in 1930, by W. R. Rogers and A. C. Young.
Mines of Ontario in 1930, by D. G. Sinclair, R. H. Cleland, E. C. Keeley, D. F. Cooper, and A. R. Webster.

Mining Accidents in 1930, by D. G. Sinclair, R. H. Cleland, E. C. Keeley, D. F. Cooper, and A. R. Webster.

Classes for Prospectors, 1930-31, by E. M. Burwash.

PART 2

Geology of the Ontario-Manitoba Boundary (12th Base Line to Latitude 54), with Map No. 40*a*, by D. R. Derry and G. S. MacKenzie.

Geology of the Heron Bay Area, District of Thunder Bay, with Map No. 40*d*, by J. E. Thomson.

PART 3

German-Currie Area, District of Cochrane, with Map No. 40*b*, by H. C. Laird.

Groundhog-Kamiskotia Area, District of Cochrane, with Map No. 40*c*, by A. R. Graham.

PART 4

Goudreau and Michipicoten Gold Areas, District of Algoma, with Map No. 40*e*, by E. S. Moore.

Kowkash-Ogoki Gold Area, with Map No. 40*f*, by L. F. Kindle.

A Deposit of Titaniferous Magnetite in Angus township, District of Nipissing, by M. E. Hurst.

Chromite Deposits of the Obonga Lake Area, by M. E. Hurst.

PART 5

Natural Gas in 1930, with Map No. 40*g* (Natural Gas Pipe Lines in S.W. Ontario), by R. B. Harkness.

Petroleum in 1930, by R. B. Harkness.

Only Part 1 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,

THOS. W. GIBSON

Deputy Minister of Mines.

DEPARTMENT OF MINES,
Toronto, 1931.



PROVINCE OF ONTARIO
DEPARTMENT OF MINES

HON. CHAS. MCCREA *Minister of Mines*

THOS. W. GIBSON, *Deputy Minister*

FORTIETH ANNUAL REPORT
OF THE
ONTARIO DEPARTMENT OF MINES
BEING
VOL. XL, PART I, 1931

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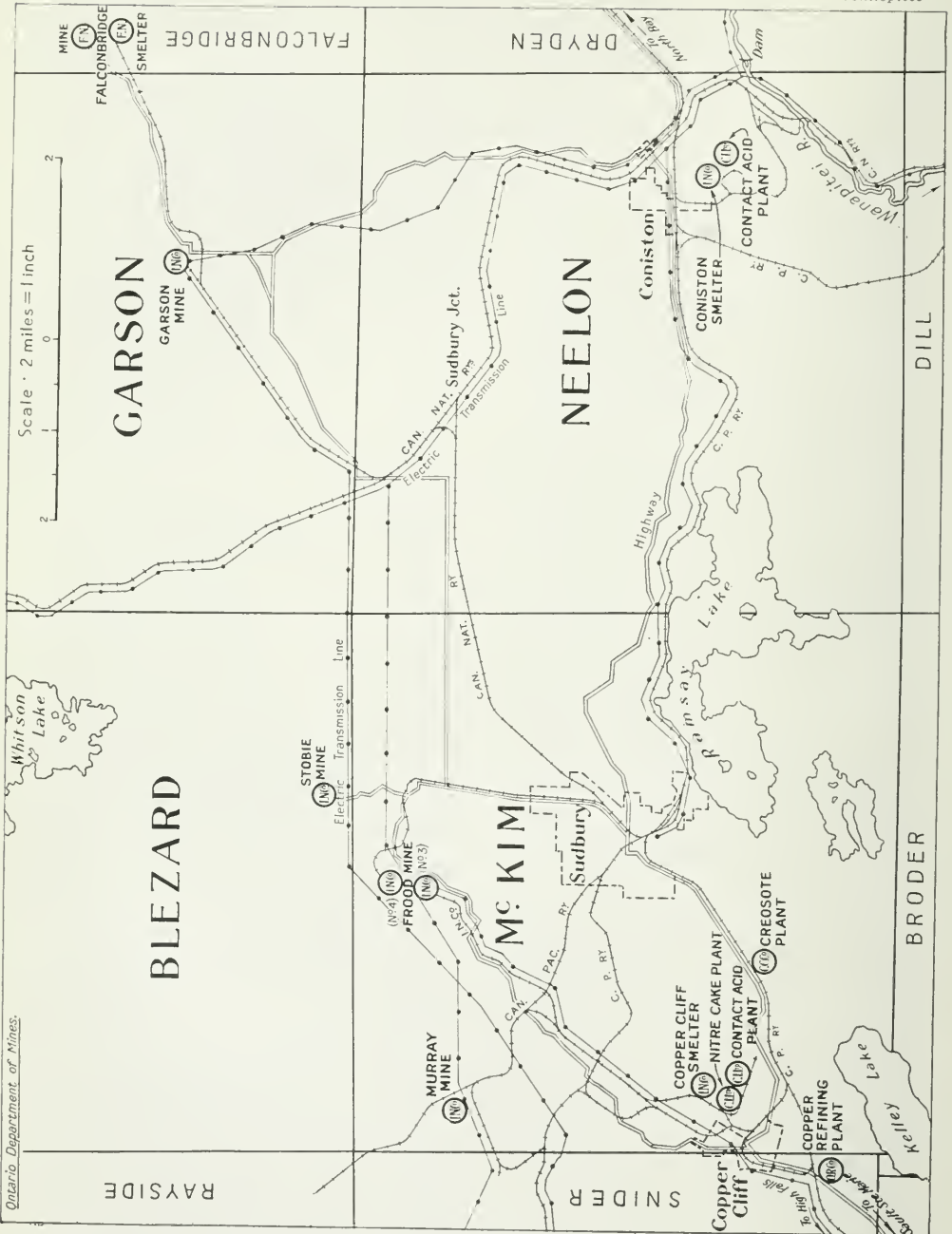
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ILLUSTRATION

Key map of the Sudbury nickel-copper area, showing principal industrial developments, including location of smelters, copper refinery and certain mines, also chemical plants at Coniston and Copper Cliff *frontispiece*



Key map of the Sudbury nickel-copper area, showing principal industrial developments, including location of smelters, copper refinery and certain mines, also chemical plants at Coniston and Copper Cliff.

STATISTICAL REVIEW OF ONTARIO'S MINERAL INDUSTRY IN 1930

By W. R. Rogers and A. C. Young

General Remarks

While many industries throughout the country experienced severe depression during 1930 the mining industry as a whole maintained its position remarkably well, and although the total output was lower in value than in 1929, the decrease was small, particularly as regards the metallic group. The total value of Ontario's mineral production in 1930 was \$113,641,468 as against \$117,960,722 in the previous year, or a decrease of only 3.6 per cent. The detailed figures, as may be observed in Tables I and II, show the entire production separated into groups, as follows: Metallics \$83,356,365, Non-Metallics \$8,492,263, Structural Materials \$16,571,626, and Clay Products \$5,221,214. Table III gives an historical record by groups.

In the metal group there was a substantial increase in value of gold, namely from \$33,535,226 in 1929 to \$35,886,558 in the year under review. The value of the nickel contained in matte exported increased from \$5,064,497 to \$7,552,102, metallic copper from \$12,087,832 to \$14,015,480, and platinum metals from \$1,646,381 to \$2,436,683. On the other hand silver decreased in value, although the quantity produced rose from 8.7 to 10.5 million ounces. Copper in matte exported was lower both in quantity and value due to the fact that the bulk of the Ontario copper was refined in the Province, while the mattes exported were higher in nickel content.

Among the non-metallics, natural gas and salt recorded small gains in value in 1930 but not in quantity output, feldspar fell off about half, and gypsum was slightly lower. On the whole the non-metallics while lower than in 1929 maintained their position very well. Structural materials with the exception of sand and gravel were all lower, reflecting the lessened activity in building and construction. Clay products showed a decrease both in quantity and value, although agricultural or drain tile, while up in quantity, was lower in value than in 1929. More complete and detailed comment follow under the several items.

During the year the Abitibi canyon power development was undertaken by Ontario Power Service Company, a subsidiary of the Abitibi Power and Paper Company and a transmission line was surveyed from that point to Sudbury. According to Dr. F. A. Gaby, Chief Engineer of the Hydro-Electric Power Commission of Ontario, the length will be 260 miles, and with a load factor of 70 to 80 per cent., the cost of hydro-electric power in the Sudbury field in large blocks will be \$22 per horsepower on 132,000-volt lines. The Power Commission has contracted for 100,000 horsepower. The natural head at the canyon is 97 feet. The dam will be 260 feet in height, giving an effective head of 237 feet. The gate ventage allows for 150,000 cubic feet per second, and the total development with 4 turbines will give 275,000 horsepower. With the installation of more turbines a maximum development of 376,000 horsepower is possible. The Abitibi canyon is 68 miles north of Cochrane and 55 miles southeast of the Onakawana lignite field. It is connected by a short spur line with the T. & N.O. railway.

TABLE I.—SUMMARY OF MINERAL STATISTICS OF ONTARIO FOR 1930

Product (tons of 2,000 lb.)	Quantity	Value	Employees	Wages
METALLIC:				
Gold.....oz.	1,736,012	35,886,558	6,848	10,750,758
Silver.....“	10,531,243	3,998,112	959	1,269,989
Copper in matte exported (a).....lb.	11,709,866	1,170,987	} (b) 4,970	7,607,177
Nickel in matte exported (a).....“	41,956,123	7,552,102		
Copper metallic and in concentrates, exported.....“	115,998,612	14,015,480	} (c) 1,711	2,527,310
Nickel, metallic and contained in speiss and ore exported.....“	57,482,455	15,485,854		
Nickel oxide and salts.....“	5,797,257	1,417,178		
Platinum metals.....oz.	68,040	2,436,683		
Bismuth.....lb.	12,732	6,366	} (d) 223	247,668
Cobalt, metallic and in residues exported	694,163	1,144,007		
Cobalt oxide (metal content).....“				
Cobalt in salts and unseparated oxides	2,193,856	116,034	} 232	392,987
Lead, pig, and in concentrates exported				
Zinc in concentrates exported.....“	3,527,894	127,004		
Total.....		83,356,365	14,943	22,795,889
NON-METALLIC:				
Actinolite.....tons	34	437	2	1,100
Arsenic, white.....lb.	2,750,887	109,932	(d).....	
Diatomite.....tons	10	140		
Feldspar, crude and ground.....“	9,722	104,670	88	34,449
Fluorspar.....“	80	1,240		
Graphite, crude and refined.....“	1,338	86,543	33	32,081
Gypsum.....“	94,946	776,069	92	98,818
Iron pyrites and sulphur (e).....“	7,277	73,855		
Mica.....“	741	34,275	194	35,148
Mineral waters.....Imp. gals.	214,200	20,754	15	5,544
Natural gas.....M. cu. ft.	7,943,416	5,061,588	1,328	1,545,648
Peat.....tons	628	1,602		
Petroleum, crude.....bbls.	117,362	235,746	125	94,952
Quartzite and quartz.....tons	167,487	274,674	49	54,586
Silica brick.....M.	378	19,120	20	7,574
Salt.....tons	248,637	1,558,405	263	288,237
Talc and soapstone.....“	11,664	133,213	36	32,718
Total.....		8,492,263	2,245	2,230,855
STRUCTURAL MATERIALS:				
Cement, Portland.....bbls.	3,942,690	5,779,404	836	1,094,384
Hydrated lime.....tons	42,726	504,178	} 330	352,768
Quicklime.....“	209,340	1,673,409		
Sand and gravel.....“	10,215,859	3,559,487	567	568,464
Sand-lime brick (f).....M.	41,576	424,178	129	147,827
Stone: building, trap, granite, etc.....tons	5,088,121	4,630,970	1,456	1,385,458
Total.....		16,571,626	3,318	3,548,901
CLAY PRODUCTS				
Brick, face.....no.	88,634,003	1,811,569	} 2,107	1,868,348
“ common.....“	51,720,660	779,744		
“ fancy and ornamental.....“	264,946	23,858		
“ sewer.....“	721,750	12,490		
Tile drain.....“	22,783,261	593,980	} 848,556	
“ structural.....“		848,556		
Sewer pipe, copings, flue-linings, etc.....		834,361		
Pottery from domestic clay.....		89,381		
Haydite.....		227,275		
Total.....		5,221,214	2,107	1,868,348
GRAND TOTAL.....		113,641,468	22,613	30,443,993

(a) Copper and nickel in matte valued at 10 and 18 cents per pound, respectively.

(b) Employees and wages for nickel-copper mines and smelters.

(c) Employees and wages for nickel-copper refineries.

(d) Employees and wages for silver-cobalt smelters and refineries.

(e) Tonnage given is sulphur content.

(f) No deduction made for lime consumed in manufacturing.

TABLE II.—COMPARATIVE VALUE OF MINERAL PRODUCTION, 1926-1930

Product	1926	1927	1928	1929	1930
METALLIC:					
	\$	\$	\$	\$	\$
Gold.....	30,950,753	33,627,040	32,629,111	33,535,226	35,886,558
Silver.....	5,781,706	5,230,402	4,156,431	4,630,820	3,998,112
Platinum metals.....	1,559,527	1,270,843	1,309,923	1,646,381	2,436,683
Cobalt (a).....	1,136,014	1,764,534	1,671,900	1,801,915	1,144,007
Nickel (b).....	14,374,163	15,262,171	22,318,907	27,115,461	24,455,134
Copper, metallic and in matte.....	4,828,964	4,946,533	8,770,149	14,622,609	15,186,467
Iron ore (c).....					
Pig iron (d).....					
Lead (pig) and in ore.....	580,730	528,729	402,289	294,431	116,034
Zinc in ore and concentrates.....			3,226	297,190	127,004
Bismuth.....	6,440	1,003	5,067	23,413	6,366
Total.....	59,218,297	62,631,255	71,267,003	83,967,446	83,356,365
NON-METALLIC:					
Abrasives (e).....	576				
Actinolite.....	1,000	1,075	875	375	437
Arsenic white.....	135,549	197,668	178,149	154,887	109,932
Asbestos.....	3,935				
Beryl.....				114	
Diatomite.....					140
Feldspar, crude and ground.....	199,102	154,533	180,153	206,979	104,670
Fluorspar.....				1,120	1,240
Graphite, crude and refined.....	158,994	109,613	52,373	90,522	86,543
Gypsum.....	496,059	500,688	553,271	832,689	776,069
Iron pyrites and sulphur.....	4,912	6,077	(f) 54,100	(f) 54,056	73,855
Mica.....	59,085	75,183	32,945	45,919	34,275
Mineral waters.....	27,277	12,811	27,890	13,651	20,754
Natural gas.....	4,415,918	4,331,780	4,535,312	4,968,137	5,061,588
Peat fuel.....			5,845	4,500	1,602
Petroleum, crude.....	376,822	289,391	249,981	253,678	235,746
Phosphate of lime (apatite).....		824			
Quartzite and quartz.....	339,304	266,204	308,608	316,050	274,674
Silica brick.....	56,411	(h) 28,549	86,323	80,374	19,120
Salt.....	1,388,672	1,510,777	1,377,629	1,420,424	1,558,405
Talc and soapstone.....	178,986	181,981	179,187	180,492	133,213
Total.....	7,842,632	7,638,605	7,822,641	8,621,427	8,492,263
STRUCTURAL MATERIALS:					
Cement, Portland.....	4,792,857	5,144,326	5,520,897	6,608,246	5,779,404
Lime, hydrated and quicklime.....	2,051,446	2,198,239	2,467,843	3,364,412	2,177,587
Sand and gravel.....	2,117,461	2,035,793	2,056,366	3,156,254	3,559,487
Sand-lime brick.....	461,376	(i) 721,485	(i) 745,719	641,159	424,178
Stone: building, trap, granite, etc.....	3,258,168	4,060,709	4,024,989	4,771,616	4,630,970
Total.....	12,681,308	14,160,552	14,815,814	18,541,687	16,571,626
CLAY PRODUCTS					
Brick, face.....	2,436,848	2,287,495	2,267,268	2,467,539	1,811,569
“ common.....	768,734	1,063,724	1,154,763	1,188,688	779,744
“ fancy and ornamental.....	20,047	25,016	25,714	9,012	23,858
“ sewer.....	111,620	202,920	49,547	92,316	12,490
Tile, drain.....	340,403	521,957	572,577	629,322	593,980
“ structural, roofing and floor.....	756,011	808,436	1,035,119	1,047,807	848,556
Sewer pipe, copings, flue-linings.....	835,206	852,187	974,157	1,167,463	834,361
Pottery.....	87,600	91,300	98,519	96,394	89,381
Haydite.....				131,621	227,275
Total.....	5,356,469	5,853,035	6,177,664	6,830,162	5,221,214
GRAND TOTAL.....	85,098,706	90,283,447	100,083,122	117,960,722	113,641,468

(a) Cobalt oxide, metallic cobalt, and cobalt content of residues marketed.

(b) Nickel in matte, oxide, and metallic nickel.

(c) Exports and shipments to points other than Ontario blast furnaces.

(d) Product from Ontario ore only. (e) Includes garnets and quartz pebbles.

(f) Includes value of sulphuric acid produced. (g) Includes value of silica brick.

(h) Not included in the total of non-metallics or grand total.

(i) No deduction made for lime consumed in manufacturing.

Table III shows the aggregate value of metallic products from the time production began in Ontario and of other minerals since the year 1891. As regards pig iron it should be pointed out that since 1914 the statistics of annual production credit the Province only with the value of the product made from Ontario ore. This is but a small part of the total output, since the great bulk of the iron ore charged 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 furnaces would involve a duplication of this item. The table follows:—

TABLE III.—TOTAL MINERAL PRODUCTION OF ONTARIO

Year	Value of Mineral Production				
	Metallic	Non-Metallic	Structural	Clay	Total
	\$	\$	\$	\$	\$
Before 1891....	(a) 9,520,269	(a)			9,520,269
1891.....	388,715		4,316,958		4,705,673
1892.....	864,382		4,509,757		5,374,139
1893.....	614,762		5,505,991		6,120,753
1894.....	842,750		5,244,008		6,086,758
1895.....	616,055		4,554,083		5,170,138
1896.....	963,288		4,271,715		5,235,003
1897.....	1,038,089		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	3,630,599	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.....	48,281,553	8,141,796	11,921,019	4,735,154	73,079,522
1921.....	28,777,581	6,636,217	13,967,386	5,183,125	54,564,309
1922.....	40,290,157	7,591,913	13,640,166	6,944,218	68,466,454
1923.....	44,076,660	8,511,786	13,139,757	6,269,140	71,997,343
1924.....	52,130,314	7,555,283	12,398,465	5,137,865	77,221,927
1925.....	62,495,472	7,488,034	12,451,174	5,148,626	87,583,306
1926.....	59,218,297	7,842,632	12,681,308	5,356,469	85,098,706
1927.....	62,631,255	7,638,605	14,160,552	5,853,035	90,283,447
1928.....	71,267,003	7,822,641	14,815,814	6,177,664	100,083,122
1929.....	83,967,446	8,621,427	18,541,687	6,830,162	117,960,722
1930.....	83,356,365	8,492,263	16,571,626	5,221,214	113,641,468
Total.....	1,183,492,962		562,713,602		1,746,206,564

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

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

Metal or Product	Production to December 31, 1929	Production, 1930	Production to December 31, 1930
	\$	\$	\$
Gold.....	315,234,163	35,886,558	351,120,721
Nickel, including nickel oxide and salts.....	292,613,059	24,455,134	317,068,193
Silver.....	247,983,780	3,998,112	251,981,892
Copper (a).....	105,987,805	15,186,467	121,174,272
Pig iron from domestic ore.....	84,775,556		84,775,556
Cobalt (b).....	22,948,374	1,144,007	24,092,381
Platinum metals.....	16,056,531	2,436,683	18,493,214
Iron ore (c).....	9,463,516		9,463,516
Lead.....	4,324,845	116,034	4,440,879
Molybdenite.....	209,735		209,735
Zinc, in ore and concentrates.....	408,692	127,004	535,696
Bismuth.....	130,541	6,366	136,907
Grand Total.....	1,100,136,597	83,356,365	1,183,492,962

(a) Includes small quantities of copper sulphate.

(b) Includes metal, oxide, salts, and cobalt contents of residues exported.

(c) Value of ore shipped out of the Province.

Diamond-Drilling.—As a prospecting tool the diamond-drill continues in favour with the mining companies of Ontario. The following table gives data covering operations in Ontario during the past five years:—

DIAMOND-DRILLING OPERATIONS, 1926-1930

Year	Machines Operated	Holes Drilled	Core Extracted	
			Feet	or Miles
1926.....	71	1,986	385,932	70.8
1927.....	72	1,484	359,041	68.0
1928.....	85	1,901	485,304	91.9
1929.....	144	2,325	489,156	92.6
1930.....	98	2,298	417,851	79.1

DIAMOND-DRILL OPERATORS IN ONTARIO IN 1930

Name	Ontario Address	No. of drills active
Badeski, F.....	Timmins.....	11
Baker, John.....	Buckingham, P.Q.....	1
Capital Engineering Co., Ltd.....	New Liskeard.....	3
Chisholm, D. D. (Kirkland Lake Diamond Drilling Co.).....	Timmins.....	1
Dome Mines, Ltd.....	South Porcupine.....	2
McIntyre Porcupine Mines, Ltd.....	Schumacher.....	3
Mitchell, W. J., Diamond-Drill Company, Ltd.....	Cobalt.....	7
Morissette, N.....	Haileybury.....	5
O'Brien mine.....	Cobalt.....	2
Ontario Diamond-Drilling Co., Ltd.....	Sudbury.....	4
Ryan Diamond-Drilling Co., Ltd.....	Timmins.....	6
Smith & Travers.....	Sudbury.....	17
Smith, Oscar R., Diamond Drilling Co., Ltd.....	Sudbury.....	4
Sudbury Diamond-Drilling Co., Ltd.....	Sudbury.....	26
Wright-Hargreaves Mines, Ltd.....	Kirkland Lake.....	1
Total.....		93

In addition to the figures quoted considerable drilling was done in other provinces by eight of the seventeen firms active in 1930. The footages reported were: Quebec, 116,457; Manitoba, 7,383; Northwest Territories, 5,556; Saskatchewan, 4,052; and Nova Scotia, 2,575; or a total of 136,023 feet.

Statistics of exports of industrial diamonds are not available. It is known, however, that a considerable portion of the imports are re-exported. The following table gives the imports into Canada for a five-year period:—

IMPORTS OF DIAMOND DUST, BORT AND BLACK DIAMONDS, 1926-1930*

Source	1926	1927	1928	1929	1930
	\$	\$	\$	\$	\$
United Kingdom.....	19,256	56,593	136,422	141,676	70,015
United States.....	930,850	1,304,976	2,115,508	2,560,323	1,334,769
British South Africa.....		1,713	6,238	1,424	4,888
Australia.....	1,460				
Belgium.....	4,324	1,351	5,403	11,091	29,912
Brazil.....					445
France.....	1,835	5,513	2,599	3,489	1,287
Netherlands.....	5,416	25,976	15,079	8,837	
Total Imports.....	963,141	1,396,122	2,281,249	2,727,285	1,440,871

*Data supplied by the Dominion Bureau of Statistics.

Gold

In the following table the value of the total gold output of the Province, exclusive of premium, is given, also that from Porcupine and Kirkland Lake:—

TABLE IV.—TOTAL GOLD PRODUCTION IN ONTARIO

Year	Total Production \$	Porcupine		Kirkland Lake	
		\$	Per cent.	\$	Per cent.
1866-1891.....	(a) 190,258				
1892-1909.....	(b) 2,509,492				
1910.....	68,498	35,539	51.8		
1911.....	42,637	15,437	36.2		
1912.....	2,114,086	1,730,628	81.8		
1913.....	4,558,518	4,294,113	94.1	86,316	1.9
1914.....	5,544,979	5,206,006	93.8	114,154	2.0
1915.....	8,501,391	7,462,111	88.6	551,069	6.5
1916.....	10,339,259	9,391,408	90.8	702,761	6.8
1917.....	8,698,735	8,229,744	94.5	404,346	4.6
1918.....	8,502,480	7,767,907	91.4	632,007	7.4
1919.....	10,451,709	9,941,803	95.1	486,809	4.7
1920.....	11,686,043	10,597,572	90.7	1,033,478	8.8
1921.....	14,692,357	13,103,526	89.5	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	62.0	12,233,524	37.5
1929.....	33,535,226	19,281,286	57.6	14,046,596	41.8
1930.....	35,886,558	17,758,842	49.9	17,172,770	47.9
Total to end of 1930.....	351,120,721	265,151,195	75.5	79,548,286	22.7

(a) Estimated. (b) Maximum yearly output was \$424,568 in 1899.

Gold from all sources in Ontario in 1930 totalled 1,736,012 fine ounces or an increase of 7 per cent. over the 1929 production. Of this total 1,712,153 ounces were recovered by the gold mines, 22,867 ounces from the refining of nickel-copper mattes, and 992 ounces were contained in ores and concentrates shipped out of the Province for treatment.

TABLE V.—ONTARIO'S GOLD PRODUCTION, 1930

Source	Ore milled, tons	Bullion shipped				Total Value of Bullion ¹
		Gold content		Silver content		
		Fine ounces	Value	Fine ounces	Value	
PORCUPINE						
Ankerite (clean-up).....		41.86	\$ 865	36	13	\$ 878
Coniaurum.....	122,972	35,663.68	737,233	4,517	1,708	738,941
Dome (includes clean-up)...	67,600	37,415.90	773,455	3,959	1,488	774,943
Hollinger.....	1,625,868	494,531.89	10,222,881	102,542	38,069	10,260,950
March.....	53,953	14,794.24	305,824	1,173	438	306,262
McIntyre.....	565,510	226,266.40	4,677,341	56,047	19,237	4,696,578
Porcupine United (Rochester)	7,815	2,745.41	56,753	421	160	56,913
Vipond.....	114,667	43,882.96	907,141	6,469	2,273	909,414
West Dome Lake.....	1,413	756.56	15,639	53	23	15,662
Miscellaneous ²		2,985.24	61,710	619	230	61,940
Total.....	2,559,798	859,084.14	17,758,842	175,836	63,639	17,822,481
KIRKLAND LAKE						
Argonaut (clean-up).....	13	89.00	1,840	135	51	1,891
Barry-Hollinger.....	31,725	10,516.22	217,389	1,229	446	217,835
Kirkland Lake Gold.....	52,106	25,763.72	532,583	3,526	1,268	533,851
Lake Shore.....	550,501	377,830.89	7,810,457	69,629	26,322	7,836,779
Sylvanite.....	81,213	38,303.45	791,803	7,181	2,656	794,459
Teck-Hughes.....	338,555	260,774.69	5,390,690	20,243	7,581	5,398,271
Wright-Hargreaves.....	220,430	117,454.90	2,428,008	13,090	4,880	2,432,888
Total.....	1,274,543	830,732.87	17,172,770	115,033	43,204	17,215,974
NORTHWESTERN ONTARIO						
Botham (Bad Vermilion L.)...	25	15.75	326			326
Grace (Michipicoten).....	750	28.19	583	13	5	588
Howey (Red Lake).....	110,438	22,146.58	457,810	8,785	3,047	460,857
Minto (Michipicoten).....	1,074	123.64	2,556	6	3	2,559
St. Anthony (Sturgeon L.)...	8	22.00	455	7	3	458
Total.....	112,295	22,336.16	461,730	8,811	3,058	464,788
TOTAL for Gold Mines.....	3,946,636	1,712,153.17	35,393,342	299,680	109,901	35,503,243
Nickel-Copper Refineries.....		22,867.00	472,703			
In copper ores shipped to Noranda (Potter-Doal).....		56.53	1,168			
In Treadwell-Yukon exports.....		935.80	19,345			
GRAND TOTAL (all sources)...		1,736,012.50	35,886,558			

¹The premium received in addition to values quoted amounted to \$20,911.63 from Porcupine and \$15,790.69 from Kirkland Lake.

Small quantities of copper are recovered in the treatment of residues and slags produced by the auriferous quartz mines. In 1930 Vipond material contained 375 pounds, Argonaut 491, Barry-Hollinger 88, and Botham 89 pounds.

²High grading.

As may be seen in the preceding table giving the tonnages of ore milled, and output of mines, the Kirkland Lake area, represented by six mines, has made important strides in production and closely approached that of Porcupine represented by eight operating mines. Average grades of ore treated in these camps works out as \$6.96 per ton at Porcupine and \$13.50 at Kirkland Lake.

The milling rates per day of the several gold mines in order of tonnage for the month of December were: Hollinger 4,612 tons, Lake Shore 2,172, McIntyre 1,511, Dome 1,114, Teck-Hughes 923, Wright-Hargreaves 700, Howey 464, Coniaurum 355, Vipond 293, Sylvanite 247, March 190, Kirkland Lake Gold 122, and Barry Hollinger 85 tons. The new 1,500-ton Dome mill started operating in November but had not reached full capacity at the close of the year. Mill capacities are being increased at some of the properties. The Hollinger is equipped to treat a much greater tonnage. The new flotation section of the McIntyre mill was operating, and when the new mill is completed during 1931 capacity will be 2,000 tons daily. The Lake Shore mill enlargement was completed, and could be stepped up somewhat from the December figures without any increase of plant, while the Teck-Hughes was expected to have its enlarged mill in operation by the first of May, 1931, increasing capacity to 1,250 tons daily.

In Northwestern Ontario five properties produced a total of \$464,788, of which the Howey accounted for \$460,857. Considerable activity was apparent during 1930. A small gold mill was completed on the Cooper gold mine. Michipicoten area, by John Knox, Jr., and contract let for a 75-ton mill on the property of the Parkhill Gold Mining Company. The Goudreau mine was dewatered and exploratory work undertaken. In Moss township, west of Port Arthur, development was carried on by a company now known as Moss Gold Mines, Ltd. Recent financing has provided funds for further development, and a 100-ton mill is contemplated.

In the Boston Creek area the Telluride Gold Mines in Skead township started up its new mill and produced a gold-copper concentrate early in 1931.

A promising discovery of gold, known as the Ashley find, was made on October 6, in Bannockburn township about one mile east of the northwest corner. Diamond-drilling was undertaken at once by the Mining Corporation of Canada, one of the principal owners. By the end of the year two drills were operating which to the present have indicated a well defined ore body which offers encouragement to the owners. This discovery was followed by active staking of claims in the townships of Bannockburn, Argyle, Hincks, and Montrose.

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

AVERAGE YEARLY WAGE, ONTARIO GOLD MINING, 1930

Locality	No. of Wage earners	Wages paid	Average Wage per annum
		\$	\$
Porcupine.....	4,186	6,447,018	1,540
Kirkland Lake.....	2,464	3,987,012	1,618
Northwestern Ontario.....	198	325,728	1,645
Operating but non-producing.....	195	204,290	1,047
Total.....	7,043	10,964,048	1,557

TABLE VI.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE KIRKLAND LAKE AREA

Year	Lake Shore	Teck- Hughes	Wright- Har- greaves	Tough- Oakes Burnside	Kirkland Lake	Sylvanite	Argonaut (a)	Barry- Hollinger	Canadian Associated Goldfields	Lucky Cross	Gold Hill	Ontario- Kirkland	Swastika	Total Value (b)
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
1913			1,127	66,632						14,006			7,172	88,937
1914				117,644			5,204							122,848
1915				555,539										555,539
1916				711,625										711,625
1917				342,831										409,553
1918	416,414	80,570		139,683				(c) 10,114						646,781
1919	263,354	169,590			56,263		2,631							491,838
1920	503,735	247,757			286,901		26,863							1,065,256
1921	495,276	322,919	468,751		242,417		513							1,529,875
1922	471,341	596,495	762,753	107,481	224,396							10,082		2,172,458
1923	547,600	1,117,963	754,979	12,174	223,102		72,512							2,728,331
1924	1,098,572	1,023,025	1,088,725	47,547	46,512		152,072							3,456,453
1925	1,958,720	996,943	1,913,401	263,064			214,183	56,978						5,403,289
1926	2,775,000	1,601,209	2,150,844	309,709	126,999		143,387	86,263						7,193,411
1927	3,375,053	2,781,962	2,151,916	153,215	473,673	429,424	127,448	175,692	34,595		(d) 865			9,703,843
1928	4,073,965	4,948,896	1,838,510	82,316	414,596	738,146	32,430	111,767	17,700		12,784			12,271,110
1929	6,090,189	5,048,420	1,734,728		352,789	689,465	9,959	151,758						14,089,233
1930	7,836,779	5,398,271	2,432,888		533,851	794,459	1,891	217,835						17,215,974
Total	29,905,998	24,400,742	15,298,622	2,909,460	2,981,499	2,651,494	789,093	810,407	52,295	14,006	13,649	10,082	7,172	79,856,444

(a) Exclusive of copper values. (b) Exchange premiums received in addition to the above valuations were as follows: 1920, \$110,424; 1921, \$121,425; 1922, \$19,590; 1923, \$37,812; 1924, \$24,028; 1925, \$231 discount; 1926, \$595 discount; 1928, \$2,810.55; 1929, \$70,283; and 1930, \$15,791. (c) Patricia mine, afterwards called Barry-Hollinger. (d) Samples shipped in 1923 and 1926 not heretofore reported. (e) Contains \$11,925 miscellaneous (estimate of high-grade).

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA

Year	Hollinger	Dome	McIntyre	Vipond	Porcupine Crown and Northcrown	West Dome Lake	Ankerite	Coniaurum	Night Hawk Peninsular	Schumacher (a)	March	Paymaster	Rea and Newray
1910	\$ 31,194	\$ 4,355											\$
1911	6,000	4,277		5,160									
1912	909,181	737,499	77,657	16,259									
1913	2,488,022	1,242,625	236,299		326,803								
1914	2,719,355	1,051,238	549,166	73,628	685,135					48,236			Rea { 18,858 125,255
1915	4,206,015	1,530,287	750,812	246,053	602,436	102,880				225,301			
1916	5,073,401	2,153,820	1,218,073	176,686	578,322	16,814				198,605			Newray { 1,447 1,516
1917	4,261,938	1,480,174	1,710,204	209,738	377,904	44,434				92,842			
1918	5,752,371	82,127	1,578,444	82,868	124,474	103,745							
1919	6,722,266	1,290,301	1,978,014		71,529	23,910							
1920	6,219,665	2,020,568	2,223,083		97,301	47,169							
1921	9,051,276	2,290,264	1,827,761		7,943								
1922	12,274,114	4,178,936	2,021,811									2,800	
1923	10,446,412	4,374,144	2,550,129	23,876									
1924	13,433,063	4,307,624	3,604,874	596,803		60,642			268,518				
1925	15,749,109	4,365,923	3,721,499	565,379		287,758			196,947				
1926	14,829,655	3,940,053	3,862,074	631,636		220,758	140,588		111,154		11,055	63,551	
1927	14,539,538	4,031,575	3,965,210	667,724		(b)35,252	359,005		166		19,839	135,025	
1928	10,706,235	3,915,051	4,201,808	694,426			289,960	220,534			133,879	183,271	
1929	9,455,290	3,590,537	4,295,491	820,667		155,797	71,084	635,485			256,303		
1930	10,260,950	774,943	4,696,578	909,414		15,662	878	738,941			306,262		
Total	159,135,050	47,374,321	45,068,987	5,720,317	2,871,847	1,114,821	862,115	1,594,960	566,885	564,984	727,338	384,647	147,076

(a) Purchased by the Hollinger in 1922. (b) Total value of bullion in 1927 was \$87,919. Figures shown in above table allow for a deduction of \$52,667 due to an erroneous return made in 1925.

TABLE VII.—VALUE OF TOTAL PRODUCTION (GOLD AND SILVER) BY MINES OF THE PORCUPINE AREA—Continued

Year	Porcupine United	Davidson	Preston and Clifton	Scottish Ontario	Porcupine Pet	Porphyry Hill	Gold Reef	Tommy Burns	De Santis	Hughes	Miscellaneous	Total Value (c)
1910	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$ 35,549
1911												15,437
1912												1,740,596
1913						4,200						4,316,807
1914			Preston and Clifton 15,212		5,000							5,231,989
1915					5,551	2,036	1,547					7,495,853
1916												9,442,417
1917							588	289				8,285,321
1918		15,579										7,833,966
1919		27,089										10,041,580
1920		11,246										10,690,561
1921												13,177,244
1922			Clifton 1,664									18,479,325
1923			8,331									17,405,648
1924			5,270								(d) 2,756	22,266,894
1925												24,886,615
1926									146	30		23,810,700
1927				5,893							(e) 217,350	23,976,577
1928				6,795							(f) 140	20,352,099
1929	44,285										(g) 47,701	19,373,240
1930	56,913										(g) 61,940	17,822,481
Total	101,198	53,914	30,477	12,688	10,551	6,236	2,135	289	146	30	329,877	266,680,899

(c) A record of total exchange premiums received in addition to the above amounts shows the following: 1920, \$1,265,664; 1921, \$1,238,211; 1922, \$189,022; 1923, \$207,742; 1924, \$172,721; 1925, \$2,607 discount; 1926, nil; 1928, \$2,810.55; 1929, \$87,173; and 1930, \$20,912. (d) Huddleston and Cline. (e) Includes "highgrade" recovered from W. P. Wilson. (f) Blue Quartz. (g) Highgrade.

TABLE VIII.—DIVIDENDS AND BONUSES PAID BY GOLD MINING COMPANIES TO DECEMBER 31, 1930

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 1929, Amount	Dividends and Bonuses paid during 1930, Amount	Rate per cent., or per share, 1930	Total of Dividends and Bonuses paid to Dec. 31, 1930	Date when last Dividend or Bonus was paid
Dome Mines, Ltd. (a)	Sept. 30, 1923	1,000,000	1,000,000	No par	\$ 13,359,174.75	\$ 953,334.00	\$ 1.00	\$ 14,312,508.75	Oct. 20, 1930
Hollinger Cons. Gold Mines, Ltd. (b)	May 25, 1916	25,000,000	24,600,000	5.00	51,342,400.00	3,444,000.00	14%	54,786,400.00	Dec. 31, 1930
Lake Shore Gold Mines, Ltd.	Feb. 25, 1914	2,000,000	2,000,000	1.00	8,220,000.00	3,000,000.00	150%	11,220,000.00	Dec. 16, 1930
McIntyre-Porcupine Mines, Ltd.	Mar. 16, 1911	4,000,000	3,990,000	5.00	8,399,408.00	798,000.00	20%	9,197,408.00	Dec. 1, 1930
Porcupine Crown Mines, Ltd.	May 25, 1913	2,000,000	2,000,000	1.00	840,000.00	.....	.....	840,000.00	July 15, 1917
Rea Consolidated Gold Mines, Ltd.	April 5, 1911	1,000,000	200,000	5.00	12,000.00	.....	.....	12,000.00	1915
Schumacher Gold Mines, Ltd. (c)	Jan. 6, 1914	2,000,000	1,850,000	1.00	.....	.....	.....	.....	.....
Sylvanite Gold Mines, Ltd.	June 13, 1913	3,300,000	3,299,500	1.00	.....	65,590.00	2%	65,590.00	Dec. 20, 1930
Teck-Hughes Gold Mines, Ltd., The	Mar. 1, 1923	5,000,000	4,767,144	1.00	6,914,858.80	2,872,286.40	60%	9,787,145.20	Nov. 1, 1930
Tough-Oakes Gold Mines, Ltd.	July 15, 1913	3,000,000	2,657,500	5.00	398,625.00	.....	.....	398,625.00	Dec. 27, 1916
Vipond Consolidated Mines, Ltd.	July 17, 1922	2,500,000	2,250,000	1.00	67,500.00	.....	.....	67,500.00	April 5, 1927
Wright-Hargreaves Mines, Ltd. (d)	June 16, 1916	5,550,000	5,550,000	No par	4,331,250.00	.....	.....	4,331,250.00	Nov. 1, 1928
Total	.....	.....	.....	.....	93,885,216.55	11,133,210.40	.....	105,018,426.95	.....

(a) On April 22, 1922, the capital of Dome Mines Co., Ltd., was reduced from \$5,000,000 to \$4,500,000 and \$476,667 distributed to shareholders in addition to dividends paid to September 30, 1923, when the new company, Dome Mines, Limited, issued 1,000,000 N.P.V. shares at \$7.00 per share. Of these 46,666 shares are transferred to a Trustee and held in trust for the company.

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

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

(d) The authorized and issued capital was changed in May, 1927, from 2,750,000 shares of \$1.00 par value to 5,550,000 shares of "no par" value.

TABLE IX.—YEARLY DIVIDENDS AND BONUSES PAID BY ONTARIO GOLD MINING COMPANIES, 1912-1930

Year	PORCUPINE						KIRKLAND LAKE						Total
	*Hollinger Consolidated	Porcupine Crown	Dome Mines†	Rea	McIntyre	Vipond	Tough-Oakes	Lake Shore	Teck-Hughes	Wright-Hargreaves	Sylvanite	Total	
1912.....	\$ 270,000											\$ 270,000.00	
1913.....	1,170,000											1,170,000.00	
1914.....	1,170,000	240,000										1,410,000.00	
1915.....	1,560,000	240,000		12,000			132,875					2,344,875.00	
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				543,042.45			100,000				1,873,042.45	
1919.....	1,722,000				364,028.30			100,000				2,186,028.30	
1920.....	2,214,000		416,886.00		546,042.45			80,000				3,256,928.45	
1921.....	3,198,000		478,947.75		546,042.45			120,000				4,342,990.20	
1922.....	3,198,000		715,000.00		546,042.45			80,000		412,500		4,951,542.95	
1923.....	3,198,000		1,430,001.00		548,542.45			160,000		206,250		5,542,793.45	
1924.....	3,198,000		1,906,668.00		774,125.00			380,000		206,250		6,465,043.00	
1925.....	4,378,800		1,906,668.00		798,000.00			600,000		550,000		8,233,468.00	
1926.....	5,805,600		1,906,668.00		798,000.00			1,000,000	474,714.40	893,750		10,878,732.40	
1927.....	6,396,000		1,191,667.50		798,000.00	67,500		1,400,000	713,571.60	1,237,500		11,804,239.10	
1928.....	5,412,000		953,334.00		798,000.00			2,000,000	2,860,286.40	825,000		12,848,620.40	
1929.....	3,198,000		953,334.00		798,000.00			2,200,000	2,866,286.40			10,015,620.40	
1930.....	3,444,000		953,334.00		798,000.00			3,000,000	2,872,286.40		65,590	11,133,210.40	
Total.....	54,786,400	840,000	14,312,508.75	12,000	9,197,408.00	67,500	398,625	11,220,000	9,787,145.20	4,331,250	65,590	105,018,426.95	

*Includes \$160,000 paid by the Acme in 1915, before amalgamation with the Hollinger. †Does not include repayment of capital of \$476,667 in 1922.

RECEIPTS OF CRUDE GOLD BULLION FROM ONTARIO MINES AT THE
ROYAL MINT, OTTAWA, 1926-1930

Year	Crude ounces	Precious Metals			Buying rate in Canada for New York Funds*
		Gold, fine oz.	Silver, fine oz.	Total Value	
				\$	
1926	1,610,195	1,256,570	224,106	26,112,717	100.0125
1927	1,721,111	1,338,192	229,657	27,793,399	100.0109
1928	1,537,295	1,217,622	199,470	25,285,865	100.0817
1929	412,058	328,556	54,068	6,821,876	100.747
1930	908,209	713,527	86,419	4,760,111	100.147

*The average rate of premium in New York funds is based on the day to day record of current quotations.

World Output.—The following statement of output by the leading gold-producing countries, for 1915 (year of maximum world production), for 1919 (first post-war year), also for 1922 and subsequent years, has been abstracted chiefly from annual reports of the Director of the United States Mint. It will be noted that Canada now holds second place among the gold-producing countries of the world, having overtaken the United States (exclusive of the Philippine Islands) in 1930. The Province of Ontario, as deduced from the table, now produces 82 per cent. of Canada's gold.

OUTPUT BY LEADING GOLD-PRODUCING COUNTRIES AND STATES

(Millions of Dollars)

Source	1915	1919	1922	1923	1924	1925	1926	1927	1928	1929	1930
World	470.0	365.9	319.4	367.8	393.4	393.3	400.0	401.7	408.4	403.0	416.8
Transvaal	188.0	172.2	145.1	189.1	197.9	198.4	205.8	209.3	214.0	215.2	221.5
Canada	19.0	15.9	26.1	25.5	31.5	35.9	36.3	38.3	39.1	39.9	43.6
United States	101.0	60.3	47.3	50.2	50.6	48.0	46.3	43.8	44.3	42.5	43.4
Ontario	8.5	10.5	20.7	20.1	25.7	30.2	30.9	33.7	32.6	33.5	35.9
Russia (U.S.S.R.)	26.3	11.0	3.0	5.2	19.8	21.9	20.5	21.9	24.8	17.3	17.9
Mexico	6.6	15.2	15.5	16.2	16.5	16.3	16.0	15.0	14.5	13.5	13.9
Oceania†	49.0	26.1	18.8	18.1	16.5	14.0	13.5	14.2	13.1	12.1	12.1
Rhodesia	18.9	12.3	13.5	13.4	13.0	12.0	12.3	12.0	11.9	11.6	11.3
California	21.4	17.4	14.7	13.4	13.2	13.1	11.9	11.7	10.6	8.5	9.1
Australia	40.3	21.5	15.9	14.9	14.2	11.7	10.9	11.6	10.6	8.3	9.2
West Australia	25.0	15.2	11.1	10.4	10.0	9.1	9.0	8.4	8.1	7.8	8.6
India	11.5	10.5	9.0	7.9	8.2	8.1	7.9	7.9	7.8	7.5	6.8

†Includes Australia and New Zealand.

Maximum World production.....470.0 million dollars in 1915.

Maximum U.S. production.....101.0 " " "

Maximum Transvaal production.....221.5 " " 1930

Silver-Cobalt

The output and shipments of silver in 1929 and 1930 are shown below. It should be pointed out that the figures given are based as nearly as possible on actual sales of bullion and silver contained in concentrates and residues exported, with the gross values as reported by the producers before deducting treatment and shipping charges. The figures for any one year do not agree with those in Tables XI and XII but average up over a period of years:—

SILVER PRODUCTION, 1929-1930

Source	1929		1930	
	Fine Ounces	Value	Fine Ounces	Value
Sales of bullion by the reduction companies, smelters, and mines.....	7,166,459	\$ 3,823,599	8,436,688	\$ 3,217,242
Contained in silver-cobalt concentrates and residues exported.....	804,081	416,381	673,197	243,005
Estimated as recovered from copper-lead-zinc concentrates exported.....	52,787	27,972	51,267	19,560
Estimated recoveries by Noranda smelter from Ontario copper ores.....	1,030	546	3,257	1,243
In crude gold bullion.....	257,745	134,697	299,680	109,901
Recovered by nickel-copper refineries..	429,541	224,272	1,067,154	407,161
Total.....	8,711,643	4,630,820	10,531,243	3,998,112

Shipments of silver mines by camps during 1930 were as follows:—

	Silver, fine oz.	Cobalt*	
		Quantity	Value
		lb.	\$
Cobalt.....	5,329,335	436,942	182,179
Gowganda.....	2,141,234	107,264	15,067
South Lorrain.....	1,754,989	391,466	185,003
Total.....	9,225,558	935,672	382,249

*Figures represent the quantities paid for by the smelters, and values received by the mines.

TABLE X.—OPERATIONS OF ONTARIO SILVER-COBALT REFINERIES IN 1930

Products marketed	Sales	
	Quantity	Value
Silver bullion..... fine oz.	6,615,045	\$ 2,511,000
Arsenic, white..... lb.	2,501,946	95,004
Arsenic, other forms..... "	248,734	14,924
Cobalt products, including metals and metallic content of all oxides, mixed oxides and salts..... "	404,473	991,766
Nickel oxide, and salts (metal content)..... "	104,659	27,205
Base bullion (a)..... "	75,301	45,304
Speiss residues (b)..... "	2,099	1,041
Total.....		3,686,244

(a) Contains silver, lead, bismuth and antimony.

(b) Speiss residues contain silver, cobalt, nickel and arsenic.

TABLE XI.—TOTAL SHIPMENTS FROM SILVER MINES, SMELTERS AND REFINERIES, 1904-1930

Year	Bismuth		Copper (a)		Lead (a)		Nickel (b)		Cobalt (c)		Arsenic		Silver		Total Value	
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Ounces	Value		
1904.....		\$		\$			14	\$ 3,467	16	\$ 19,960	72	\$ 903	206,875	111,887	\$ 136,217	
1905.....							75	10,000	118	100,000	549	2,693	2,451,356	1,360,503	1,473,196	
1906.....							160		321	80,704	1,440	15,858	5,401,766	3,667,551	3,764,113	
1907.....							370	1,174	739	104,426	2,958	40,104	10,023,311	6,155,391	6,301,095	
1908.....							612		1,224	111,118	3,672	40,373	19,437,875	9,133,378	9,284,869	
1909.....							766		1,533	94,965	4,294	61,039	25,897,825	12,461,576	12,617,580	
1910.....							504		1,098	54,699	4,897	70,709	30,645,181	15,478,047	15,603,455	
1911.....							852		1,852	170,890	3,806	74,609	31,507,791	15,953,847	16,199,346	
1912.....							429	14,220	934	314,381	4,166	80,546	30,243,859	17,408,935	17,818,082	
1913.....							377	13,326	821	420,386	3,663	64,146	29,681,975	16,553,981	17,051,839	
1914 (d).....							90	28,978	351	590,406	2,030	116,624	25,162,841	12,765,461	13,501,469	
1915.....							35	28,353	206	383,261	2,490	148,379	24,746,534	12,135,816	12,695,809	
1916.....							79	59,380	400	805,014	2,160	200,103	19,915,090	12,643,175	13,707,672	
1917.....							155	125,071	337	1,138,190	2,592	608,483	17,661,694	16,121,013	18,021,597	
1918.....							186	156,893	380	1,640,310	2,545	566,332	17,661,694	17,341,790	19,741,490	
1919.....							110	1,296	298	1,019,479	2,834	485,360	11,214,317	12,738,994	14,474,523	
1920.....							50	17,494	5	792	127	93,233	10,846,321	10,654,471	12,802,882	
1921.....							103	34,504	3	270	10	7,665	8,261,931	5,564,594	6,457,031	
1922.....							93	26,346	16	1,891	61	34,987	209,940	10,711,127	7,658,802	9,355,642
1923 (c).....	9	48,139					56	16,214	26	3,738	42	19,321	10,377,846	6,677,367	9,151,445	
1924.....	6	16,079					55	14,290	45	7,295	130	26,862	10,361,945	7,009,984	9,060,222	
1925.....	10	18,578					77	17,007	31	1,888	290	113,325	9,361,881	6,700,129	9,295,791	
1926.....	3	6,440					35	5,394	11	1,463	332	135,549	8,981,557	5,541,009	6,855,920	
1927.....	1	1,003					20	2,940	3	312	100	52,829	8,883,829	4,970,194	6,989,480	
1928.....	7	5,067					38	15,764	27	2,169	111	178,149	6,688,454	3,882,570	5,812,658	
1929.....	13	23,413					13	3,098	3	267	115	154,887	7,970,540	4,239,980	6,286,727	
1930.....	6	6,366					23	5,070	22	1,748	53	109,928	9,109,885	3,460,247	4,754,445	
Total.....	54	125,085	798	263,649	207	23,582	5,642	1,158,236	14,287	23,916,374	64,974	5,336,977	405,408,499	248,390,692	279,214,595	

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

(b) Nickel metal and metallic contents of all nickel compounds.

(c) Cobalt metal and metallic contents of all cobalt compounds, also cobalt contained in ores and spiss residues reported.

(d) Prior 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.

(e) Recoveries of bismuth from base bullion were not reported prior to 1923. (f) Includes 460 tons of spiss residues worth \$153,116.

The following table shows statistics based on the metal contents of shipments of ore and concentrates and should not be confused with the figures in the main table on page 2 and Table XI immediately preceding. Silver shown as shipped in Table XII has been compiled for each mining area and is mainly the silver contents of ore or concentrates shipped to the reduction works at Cobalt or to the silver smelters. Of necessity there is a lag and it does not follow that all the ores, etc., shipped have received treatment during the year by smelters, although in the yearly aggregate, and more particularly over a period of years, these figures will agree closely with those for silver bullion sold, as given in the table on page 2 and also in Table XI.

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

TABLE XII.—SILVER SHIPMENTS BY CAMPS, 1904-1930

Year	Average price, cents per ounce (New York)	Silver Content in Troy Ounces					Montreal River and Maple Mountain
		Total Ounces	Cobalt	Casey Township	South Lorrain	Gowganda	
1904	57.221	206,875	206,875				
1905	60.352	2,451,356	2,451,356				
1906	66.791	5,401,766	5,401,766				
1907	65.237	10,023,311	10,023,311				
1908	52.864	19,437,875	19,424,251	500	13,124		
1909	51.502	25,897,825	25,658,683	26,185	194,955		18,002
1910	53.486	30,645,181	29,849,981	92,544	221,133	471,688	9,835
1911	53.340	31,507,791	29,989,893	114,789	933,912	468,687	510
1912	60.835	30,243,859	28,605,940	253,824	834,119	549,976	
1913	57.791	29,681,975	28,105,505	825,108	248,992	502,370	
1914	54.811	25,162,841	24,155,699	499,643	108,199	399,300	
1915	49.684	24,746,534	24,280,366	223,939		242,229	
1916	65.661	19,915,090	19,008,517	445,900	77,280	383,393	
1917	81.417	19,401,893	18,327,258		10,000	1,064,635	
1918	96.772	17,661,694	16,807,407	143,901	72,188	638,198	
1919	111.122	11,214,317	10,314,689	171,278	4,586	723,764	
1920	100.900	10,846,321	10,402,249		8,253	433,352	(a) 2,467
1921	62.654	8,261,931	7,673,535	1,011	328,886	258,292	117
1922	67.528	10,711,127	9,239,147	1,028	1,284,307	170,651	(b) 15,994
1923	64.873	10,377,846	7,259,858		2,955,646	160,761	1,581
1924	66.781	9,935,902	6,704,787		2,633,058	598,057	
1925	69.065	10,707,235	6,252,115		3,099,964	1,355,156	
1926	62.107	10,543,473	6,262,249		3,044,584	1,236,640	
1927	56.370	8,543,513	4,482,543		2,319,356	1,741,614	
1928	58.176	6,745,401	3,934,020		1,133,952	1,677,429	
1929	52.993	7,781,429	4,823,529		876,006	2,081,894	
1930	38.154	9,225,610	5,329,335		1,754,989	2,141,234	(c) 52
Total		407,279,971	364,974,864	2,799,740	22,157,489	17,299,320	48,558

(a) Includes 885 ounces from Silver Islet, Lake Superior.

(b) Silver Islet, Lake Superior.

(c) Nickel Hill Syndicate in the Sudbury area shipped a silver-cobalt ore.

TABLE XIII.—DIVIDENDS AND BONUSES PAID BY SILVER MINING COMPANIES TO DECEMBER 31, 1930

Name of Company	Date of Incorporation	Authorized Capital	Capital Stock Issued	Par value per Share	Dividends and Bonuses paid to end of 1929	Dividends and Bonuses paid during 1930	Total Dividends and Bonuses paid to 31st Dec., 1930	Date when last Dividend was paid
Aladdin Cobalt Company, Limited	Aug. 23, 1912	\$ 500,000	\$ 500,000	5.00	\$ 75,000.00	\$	\$ 75,000.00	Apr. 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 (a)	April 27, 1906	500,000	500,000	.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. (b)	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. (c)	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
Coniagas Mines, Limited, The	Nov. 24, 1906	4,000,000	4,000,000	5.00	11,440,000.00		11,440,000.00	May 1, 1924
Crown Reserve Mining Co., Ltd.	Jan. 16, 1907	2,000,000	1,999,957	1.00	6,190,849.00		6,190,849.00	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. (d)	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 Company, Ltd. (e)	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. (f)	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. (f).....	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. (f).....	May 8, 1906	100,000	45,011	1.00	1,042,259.61	1,042,259.61	Nov. 11, 1914
Nipissing Mining Co., Ltd. (g).....	Dec. 16, 1904	250,000	250,000	100.00	30,678,297.25	370,000.00	Dec. 31, 1930
Penn.-Canadian Mines, Ltd. (h).....	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
Wetlaufer Lorrain Silver Mines, Ltd.....	Nov. 30, 1908	1,500,000	1,416,590	1.00	637,465.50	637,465.50	Sept. 22, 1913
Total(t).....					97,101,281.16	370,000.00	

(a) In 1917 the capital stock of the company was reduced from \$1,000,000 to \$750,000; in 1918 from \$750,000 to \$500,000; and on December 21, 1919, from \$500,000 to \$150,000, 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.

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

(c) Cash assets amounting to \$50,000 paid on April 27, 1917.

(d) Name of company changed from Temiskaming and Hudson Bay in 1909.

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

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

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

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

(t) Does not include dividends by private companies such as M. J. O'Brien, Ltd.

Nickel-Copper Industry

During the period the International Nickel Company of Canada, Limited, at Sudbury brought practically to completion the huge plant extension undertaken in 1928. In addition, other establishments such as the Ontario Refining Company and the Canadian Industries, Limited, completed their plants as indicated below. The discovery by diamond-drilling in 1927 of the rich ores in the Froid mine below 2,000 feet in depth greatly influenced the development policy of the International company. Since this rich deposit was partly owned by the Mond Nickel Company and it appeared that economies could be effected by working the deposit as a unit, a plan of amalgamation of the two companies was proposed late in 1928 by Lord Melchett on behalf of the Mond company. Upon this amalgamation being effected at the close of that year extensive plans of development were made. These included an increase in the capacity of the Mond plant at Coniston from 2,700 tons per month to 6,300 tons, and at Sudbury the construction of a concentrator of 8,000 tons capacity per day, bins of 6,000 tons capacity, roasters, 5 reverberatory furnaces and 8 converters. The maximum capacity of the enlarged plants will be 140 million pounds of nickel and 200 to 240 million pounds of copper per annum.

Owing to the completion of the construction work, and also to the general business depression throughout the world and its resulting effect on the market for nickel and copper, some reductions in staff were made and output was curtailed during the year, 1930. On June 1 production from the Creighton mine was reduced from 100,000 tons of ore per month to 50,000 tons and again on November 1 this output was dropped to 35,000 tons. On June 1 the Garson output was reduced from 30,000 tons to 20,000 tons per month. The Froid mine which had in the meantime been developed to a capacity of 110,000 tons of ore per month was reduced on November 1 to 75,000 tons. The Levack mine was idle during the year except for development work and surface construction. A new head frame and rock house was erected at this mine to replace that destroyed by fire in December, 1929. Despite these curtailments the month of October established a record for matte produced by the International Nickel Company. On November 1 one reverberatory out of five active units was closed.

The Falconbridge Nickel Company blew in its 250-ton smelter on February 1, 1930, and closed down temporarily November 1 in order to allow the refinery in Norway to absorb the supplies of matte accumulated. The smelter resumed operations in February, 1931, on a 300-ton daily basis, some alterations having been made during the shut-down.

The refinery of this company in Southern Norway, about 300 miles from Oslo, was practically rebuilt and started again in April, 1930. It produces 8 and 2½ metric tons of nickel and copper, respectively, per day. No precious metals have as yet been recovered from the slimes which are accumulating. Products are marketed mostly in England, France and Italy. Of the matte treated in the refinery, 70 per cent. comes from Ontario, and the balance from Norway on a customs basis. The company is known as the Falconbridge Nikkelverk, and the address is Kristiansand South, Norway.

Copper Refining.—The Ontario Refining Company, owned jointly by the International Nickel Company, American Metal Company, Consolidated Mining and Smelting Company, and Ventures, Limited, has constructed a copper refinery at Copper Cliff, at present the largest of its kind in the British Empire and capable of producing 10,000 tons of electrolytic copper per month. The first refined copper was produced on July 14. Output to the end of 1930 was 25,377

tons. In connection with the copper refinery, a gold and silver division to recover these metals is nearing completion. Provision is also made for the preliminary treatment of the rich platinum metal residues recovered at Port Colborne and at Sudbury. These are finally treated and refined at Acton, near London, England, in a plant owned by the company.

The table following gives the record of mining and smelting operations for the last five years:—

TABLE XIV.—NICKEL-COPPER MINING AND SMELTING, 1926-1930

Schedule	1926	1927	1928	1929	1930
Ore raised..... tons	1,322,050	1,305,917	1,457,910	1,991,910	2,115,139
Ore smelted..... "	1,309,782	1,350,214	1,476,704	2,033,457	2,357,154
Bessemer matte produced..... "	78,643	81,848	91,313	132,030	166,703
Nickel content..... "	39,038	39,623	43,393	58,095	61,112
Copper content..... "	24,159	25,969	29,704	46,315	70,800
Matte exported*..... "	34,908	33,541	39,310	28,402	34,550
Nickel content..... "	16,988	15,762	18,856	14,068	20,978
Copper content..... "	11,596	11,682	13,221	8,449	5,855
Matte refined in Canada..... "	33,489	39,253	67,866	109,818	139,635
Men employed..... No.	3,132	3,418	3,845	4,546	5,246
Wages paid..... \$	4,359,066	4,919,445	6,005,697	7,069,995	7,992,294

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

Refineries.—During the year the International Nickel Company of Canada at Port Colborne recovered electrolytic and refined nickel; nickel oxide; converter copper; platinum, palladium and other metals of the platinum group in the form of residues; also the precious metals, gold and silver. The record for 1929 and 1930 is shown in the following table:—

TABLE XV.—NICKEL-COPPER REFINING, 1929-1930

Schedule	1929		1930	
	Quantity	Value	Quantity	Value
		\$		\$
Matte, treated..... tons	109,818		139,635	
Nickel oxide, marketed..... lb.	14,400,198	3,347,983	5,452,826	1,389,973
Metallic nickel, recovered..... "	70,704,762	18,639,814	57,478,651	15,485,381
Blister copper, recovered*..... "	74,265,747	11,880,306	119,006,163	12,748,178
Gold, recovered†..... ounces	4,420	91,370	22,862	472,600
Silver, recovered†..... "	349,632	181,861	1,067,092	407,138
Platinum metals, recovered†..... "	29,615	1,646,381	68,040	2,436,683
Employees..... No.	1,302		1,259	
Wages paid..... \$		2,098,550		1,994,866

*In 1930 a portion of the blister copper from Port Colborne was shipped for refining to Copper Cliff, where 59,838,505 pounds of electrolytic copper was recovered. This copper was valued at 12.982 cents per pound. The value of the blister as shown in the table is the company valuation.

†Includes recoveries by the Mond division at Clydach in Wales and at Acton, England. The gold and silver content of Strathy township ore shipped in 1930 is excluded.

TABLE XVI.—PRECIOUS METALS RECOVERED, 1926-1930

	1926	1927	1928	1929	1930†	
	Ounces	Ounces	Ounces	Ounces	Ounces	Value, \$
Gold.....	4,447*	4,866*	3,850	7,802	22,867	472,703
Silver.....	151,429	188,180	222,924	429,541	1,067,154	407,161
Platinum metals:						
Platinum.....	9,471	11,217	10,452	12,474	34,000	1,542,172
Palladium.....	9,790	11,247	11,389	12,231	29,907	687,861
Rhodium, Ruthenium, Osmium and Iridium	234	298	1,689	4,910	4,133	206,650
Total..... ounces	19,495	22,762	23,539	29,615	68,040	
Value.....\$	1,559,527	1,270,843	1,309,923	1,646,381		2,436,683

*Includes small recoveries of the rhodium group by the Mond Nickel Company.

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

The average price obtained for platinum in 1930 was \$45.36 and for palladium \$23.00 per fine ounce. Prices of the rarer platinum metals fluctuate so widely that average prices are difficult to secure.

Heavy Chemicals—In the first separation of nickel and copper sulphides into copper "tops" and nickel "bottoms," large quantities of nitre cake are necessary, and to provide for this the Canadian Industries, Limited, has established an acid plant comprising three units, each of 50 tons capacity, or a total of 150 tons per day; a nitre cake plant which started in July where the sodium sulphate from Saskatchewan is treated with sulphuric acid for the production of nitre cake; and also a storage plant for the sodium sulphate. Thus Copper Cliff has become an important centre for the manufacture of heavy chemicals. Canadian Industries also operates the original acid plant at Coniston, which was built in 1925 by the Mond Nickel Company.

Copper.—The details of copper production in 1929 and 1930 follow:—

Source of copper	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	\$	lb.	\$
Metal content of Port Colborne converter copper*.....	70,835,430	11,880,306	114,934,859	13,878,421
In nickel-copper matte exported.....	16,898,515	2,534,777	11,709,866	1,170,987
In Cobalt ores exported to U.S. and Noranda†.....	52,118	9,437	47,041	5,070
In Ontario copper ore treated at Noranda smelter.....	104,955	19,004	18,371	2,386
In lead-zinc-copper concentrate exported.....	989,041	179,085	994,229	129,071
In miscellaneous ores.....			4,112	532
Total.....	88,880,059	14,622,609	127,708,478	15,186,467

*In 1930 the converter or blister copper made at Port Colborne was partly exported and partly refined in Ontario. The portion refined in Ontario was valued at the average price for electrolytic copper on the New York market, namely, 12.982 cents per pound. The total value is therefore slightly greater than the company figures.

†Figures are estimated recoveries, not metals paid for.

Nickel.—Total nickel produced in Ontario, that is, the metal content of all nickel-bearing substances in 1929 and 1930, was as follows:—

Nickel in various forms	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	\$	lb.	\$
Metallic.....	25,260,177	6,821,814	57,478,651	15,485,381
Electrolytic.....	45,444,585	11,818,000		
In nickel-copper matte exported.....	28,136,095	5,064,496	41,956,123	7,552,102
In oxide (Port Colborne).....	11,204,577	3,347,983	4,225,620	1,389,973
In speiss residues, oxides, salts (Deloro)	230,478	63,167	104,659	27,205
In other ores.....			3,804	473
Total.....	110,275,912	27,115,460	103,768,857	24,455,134

Dividends.—Payments in 1930, and total dividends paid to the end of 1930 are given in the table which follows. For convenience of comparison Mond figures have been converted to dollars on the basis of £1 = \$4.8665.

TABLE XVII.—TOTAL DIVIDENDS PAID BY NICKEL COMPANIES

Company	Period (inclusive)	Total to end of 1929	Paid in 1930
Canadian Copper Company.....	1894-1901	\$1,975,000	.....
*International Nickel Company	{ Preferred.....	1906-1928	12,299,273
	{ Common.....	1909-1928	68,811,694
†International Nickel Company of Canada, Limited.....	{ Preferred.....	1929-1930	1,712,097
	{ Common.....	1929-1930	12,375,704
Total.....		\$94,174,668	\$16,083,010.31
‡Mond Nickel Company	{ Deferred.....	1906-1914	£264,043
	{ Preferred.....	1904-1929	2,556,359
	{ Ordinary.....	1905-1929	2,581,984
Total.....		£5,402,386 or \$26,291,126	.....
Grand Total.....		\$120,465,794	\$16,083,010.31

*Successors 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.

†Dividends paid by the International Nickel Company of Canada, Limited, on the common stock in 1929 were 90c. 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; and 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.

‡Upon 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.

STATISTICAL SYNOPSIS OF THE NICKEL-COPPER INDUSTRY IN ONTARIO DURING 1929 AND 1930

Year	Number of Producing Companies	Number of Plants	Capital Invested (c)	Dividends Paid	Salaried Employees		Wage-earners		Selling Value of Products (d)	
					No.	\$	No.	Wages	Kind	\$
1929	1	4 mines.....	\$ 16,550,736	\$	32	115,775	2,973	\$ 4,694,920	Matte (exported).....	7,599,274
		2 smelters.....	25,993,232	16,055,578	80	281,774	1,573	2,375,075	Metallic nickel.....	18,639,814
		1 refinery (a).....	18,091,557	.....	86	255,923	1,302	2,098,550	Nickel oxide.....	3,347,983
		Construction.....	.....	.....	.....	.....	2,649	3,306,061	Converter copper.....	11,880,306
		Total.....	60,635,525	16,055,578	198	653,472	8,497	12,474,606	Gold.....	161,282
1930	2	5 mines.....	94,354,807	16,083,010	43	178,211	3,428	5,210,574	Matte (exported).....	8,723,089
		3 smelters.....			75	296,268	1,818	2,781,720	Metallic nickel.....	15,485,381
		2 refineries (b).....			130	374,983	1,435	2,142,193	Nickel oxide.....	1,389,973
		Construction.....	.....	.....	.....	.....	1,245	1,781,655	Converter copper.....	12,748,178
		Total.....	94,354,807	16,083,010	248	849,462	7,926	11,916,142	Gold.....	472,599
									Silver.....	407,138
									Platinum metals.....	2,436,683
									.....	41,663,041

(a) Port Colborne plant.

(b) Port Colborne plant, and Ontario Refining Company at Copper Cliff.

(c) The capital invested is exclusive of value of mineral lands. In the Report for 1929, Vol. XXXIX, Part 1, the capital shown includes the company's book value for mineral lands, or a total of \$74,077,808 for the lands.

(d) Figures for 1930 do not include the output of the Ontario Refining Company.

Iron Ore, Pig Iron, Steel, Ferro-Alloys, and Coke

No Ontario ore has been smelted since 1925, as will be noted in the following table of iron and steel statistics for the past five years:—

Pig Iron.—As shown in the table below foreign ore charged amounted to 935,005 long tons, from which 534,542 long tons of pig iron were produced, including 285,596 of basic, 189,073 foundry and 59,873 of malleable. The average selling prices of these grades were \$19.75 per long ton for basic and \$23.80 for foundry and malleable.

TABLE XVIII.—IRON AND STEEL STATISTICS, 1926-1930

Unit	1926	1927	1928	1929	1930
Ontario ore smelted.....long tons					
Foreign ore smelted.....“ “	846,566	910,688	1,242,937	1,331,498	935,005
Limestone for flux.....short tons	218,996	217,748	324,550	342,776	234,309
Coke.....“ “	503,871	487,825	736,746	767,420	542,094
Pig iron produced.....long tons	487,265	460,148	734,779	769,359	534,542
Value of pig iron produced.....\$	9,805,300	9,663,108	11,544,668	17,408,514	11,465,435
Steel made.....long tons	485,849	566,466	790,548	899,807	639,128
Value of steel made.....\$	16,710,365	18,695,950	22,370,425	32,393,052	22,369,480

IRON BLAST FURNACES IN OPERATION, 1930

Name of Company	Furnaces			Location
	No. of stacks	Daily capacity long tons	Days operated	
Algoma Steel Corporation, Ltd.....	4	1,600	365	Sault Ste. Marie
Steel Company of Canada, Ltd.....	2	825	365	Hamilton
Canadian Furnace Company, Ltd.....	1	350	222	Port Colborne

PIG IRON, STEEL, AND FERRO-ALLOY PRODUCERS, 1930

Company	Location
Abrasive Company of Canada, Ltd. (c).....	Hamilton
Algoma Steel Corporation, Ltd. (a), (b).....	Sault Ste. Marie
Canadian Electric Castings Co., Ltd. (b).....	Orillia
Canadian Furnace Co., Ltd., (a).....	Port Colborne
Dominion Foundries and Steel, Ltd. (b).....	Hamilton
Electro-Metallurgical Co. of Canada, Ltd. (c).....	Welland
Exolon Co., Ltd., (c).....	Thorold
Lionite Abrasives, Ltd. (c).....	Stamford
London Rolling Mills Co., Ltd. (b).....	London
Steel Company of Canada, Ltd., (a), (b).....	Hamilton
Superior Alloys, Ltd. (c).....	Sault Ste. Marie
Union Carbide Co. of Canada, Ltd. (c).....	Welland
Welland Steel Castings, Ltd. (b).....	Welland
Wm. Kennedy & Sons, Ltd. (b).....	Owen Sound

(a) Pig iron; (b) steel; (c) ferro-alloys.

Steel.—Total production of steel was 639,128 long tons which were estimated at \$35 per ton. Two broad classes, ingots and direct steel castings cover the output. Under ingots 606,197 tons were reported as basic open hearth and 17,226 tons as electric, or a total of 623,423 long tons. Of the direct steel castings 1,023 were given as bessemer and 12,399 as electric or a total of 15,705 long tons. Seven plants were active during the period.

Ferro-Alloys.—These products which include ferro-silicon, ferro-manganese, refined silicon and silico-spiegel were made in Ontario by five establishments. The total output in 1930 was 60,956 long tons.

Coke.—The Algoma Steel Corporation at Sault Ste. Marie, and the Steel Company of Canada at Hamilton, produce coke in conjunction with their blast furnace operations, while the Hamilton By-Products Coke Ovens, Ltd., also at Hamilton, produces coke for domestic purposes, having commenced in January, 1924. The figures of production below do not include the output from municipal gas plants. The materials used and products consumed and sold by the coke plants in Ontario during 1929 and 1930 are shown in the following table:—

TABLE XIX.—THE COKING INDUSTRY IN ONTARIO, 1929-1930*

Unit	1929		1930	
	Quantity	Value	Quantity	Value
MATERIALS USED				
		\$		\$
Bituminous coal, foreign..... tons	1,843,737	7,621,308	1,619,109	6,983,606
Coke for gas making..... "	11,118	27,795	1,824	10,944
Oil for gas making..... Imp. gals.	94,904	11,270	1,824,890	159,413
Lime..... tons	1,512	14,274	1,381	13,624
Water.....		15,156		22,753
Sulphuric acid, 66° Be..... lb.	33,535,020	219,879	30,247,190	202,897
Oxide.....			4	245
All other materials.....		26,391		30,013
Total.....		7,936,073		7,423,495
PRODUCTS MADE				
Coke..... tons	1,292,150	9,296,015	1,146,581	8,001,115
Coke breeze..... "	88,810	160,165	117,081	202,128
Gas sold and used..... M. cu. ft.	14,444,375	2,957,791	12,731,867	2,704,454
Tar..... Imp. gals.	13,014,003	894,754	12,236,529	802,967
Ammonium sulphate..... lb.	39,761,539	699,926	35,667,853	581,012
Light oils..... Imp. gals.	4,593,383	657,930	3,550,094	773,980
All other products.....		1,295		
Total.....		14,667,876		10,361,202

*Supplied by Dominion Bureau of Statistics.

NON-METALLIC MINERALS

During 1930 the value of the output of non-metallic minerals totalled \$8,492,263 as against \$8,621,427 in 1929, or a decrease of 1.49 per cent. The principal items with values, in order of importance, were as follows: Natural gas, \$5,061,588; salt, \$1,558,405; gypsum, \$776,069; quartz and quartzite, \$274,674; petroleum, \$235,746; talc, \$133,213; arsenic, \$109,932; and feldspar, \$104,670. Actinolite, beryl, fluor spar, graphite, iron pyrites and sulphuric acid (i.e. sulphur content), mica, mineral water, peat, and silica brick were represented, but were each under \$100,000 in value, as may be seen in Table I in the list of non-metallics.

Actinolite

This mineral, which is a variety of asbestos, has been mined in Hastings county in a small way since 1883. It is mainly exported to the United States in ground form mixed with mica, where it is used as an ingredient in the manufacture of roofing material. In 1930 the output was 34 tons valued at \$437 as against 30 tons worth \$375 in 1929.

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 rectomary to include it under the 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. Including the arsenic produced as insecticides and also contained in speiss residues exported to the United States for treatment, the production in 1930 was 2,750,887 pounds valued at \$109,932 as against 3,742,913 pounds worth \$145,887 in the previous year.

Barite

This mineral has not appeared in the production table since the year 1923. Several deposits are known to exist; and one in the Porcupine gold area, owned by Canada Nighthawk Mines, Limited, is equipped with milling facilities. The main difficulty, however, for domestic producers is the limited home market and the high duty to be met on entry into the United States.

Beryl

This mineral occurs in fine green crystals on lot 23, concession XV, Lyndoch township, in the county of Renfrew. No production apart from hand specimens was reported from this property for a number of years, but in 1927 some 4,456 pounds of beryl were shipped to Germany, the c.i.f. value of which at Hamburg was \$175. This production was not reported until the year 1929. Exploratory work on this and other deposits in Lyndoch is under way during 1931 by the Madawaska Syndicate.

Calcite

There are several large deposits of pure white calcium carbonate in Ontario. This mineral in a finely ground condition may displace the imported whiting in some industries. A plant having a yearly capacity of 12,000 tons has recently been built in Montreal to produce whiting from native crude minerals. The market for imported whiting which enters into a variety of industries such as the manufacture of linoleum, oil cloth, putty, cold water paints, crayons and scouring media, is quite large. The imports to Canada during the fiscal year ending March 31, 1930, totalled 17,898 tons valued at \$207,394, while the imports of whiting substitute has been estimated at around 7,000 tons during the same period. The difference between ground calcite and imported whiting is entirely of a physical nature, since their chemical composition is identical. The grain of ground calcite is angular or crystalline in structure, while that of true whiting is amorphous with much higher absorptive capacity for oil and water.

Diatomite

A trial shipment of crude diatomite (10 tons) was made in 1930 by R. Morrow of Muskoka Falls to Geo. Bailey, Toronto (now of Brampton), maker of insulating materials such as brick, and plates for electric stoves. The

shipment, taken from a lake bottom in Draper township, was valued at \$140 which covered only mining and transportation charges. Two other diatomite properties in Muskoka are being developed, namely at Martin's Siding and 5 miles west of Novar. Construction work and machinery installation on the first mentioned, Diatomite Products, Limited, is well advanced, and the company plans to produce 20 tons of finished product daily. Dominion Diatomite, Limited, is the name of the company near Novar, and their calcining plant was expected to be ready for operation about November, 1931.

Diatomite is a hydrous type of silica in the form of countless microscopic siliceous remains of aquatic plants called algae, and may be of either fresh water or marine origin. In addition to its use as an insulator, diatomite is employed as a filtering material, as a filler, as a fine abrasive polish, and for many other uses.

Feldspar

Production of crude feldspar dropped from 21,737 tons in 1929 to 9,722 tons in 1930. This decrease was due to a falling off in exports to the United States, and is accounted for in part by the imposition of a tariff of \$1.00 per long ton on crude spar going into that country, effective June 30, 1930. The valuation for 1930, namely \$102,871, includes \$34,666 which was the calculated value added to the spar ground in Ontario. Canadian consumption of ground spar is approximately 10,000 tons per year. The grinding plant at Kingston, Ontario, is operated by the Frontenac Floor and Wall Tile Company to supply its own needs, and also to market a surplus. With the addition of a new grinding mill at Buckingham, Quebec, Canadian requirements can be met without importing ground spar from the United States. A further protection for the Canadian industry was the placing of a protective duty of 15 per cent. ad valorem in July, 1930, on imports of ground feldspar.

The following note, abstracted from a report of the Department of Commerce at Washington, D.C., describes the feldspar industry of the United States and may be of interest to Ontario producers:—

The crude feldspar sold or used by producers in the United States in 1930 amounted to about 171,788 long tons valued at \$1,066,636, or \$6.21 a long ton; or 192,402 short tons valued at \$5.54 a short ton. These figures show a decrease of 13 per cent. in quantity and 16 per cent. in total value in comparison with 1929. The production of crude feldspar by States in 1929 and 1930 is shown in the following table:—

CRUDE FELDSPAR SOLD OR USED BY PRODUCERS IN UNITED STATES IN 1929 AND 1930

State	1929		1930	
	Short tons	Value	Short tons	Value
		\$		\$
California.....	14,302	84,567	7,301	54,941
Maine.....	22,391	142,042	25,467	161,631
New Hampshire.....	34,680	231,810	18,499	132,342
New York.....	14,220	103,531	6,223	37,790
North Carolina.....	115,665	598,938	115,542	593,552
Other States.....	20,164	115,752	19,370	86,380
Total.....	221,422	1,276,640	192,402	1,066,636

In 1930 there were 34 commercial mills operating in 12 states, namely: California, Colorado, Illinois, Maine, New Hampshire, New Jersey, New York, North Carolina, Ohio, South Dakota, Tennessee and Virginia. These mills reported 181,541 short tons of ground feldspar sold in 1930 valued at \$2,450,915 or \$13.50 a ton, compared with 230,582 tons valued at \$3,296,252 or \$14.30 a ton in 1929, a decrease of 21 per cent. in quantity and 26 per cent. in total value.

Fluorspar

The output of fluorspar from Ontario deposits have been practically negligible during the past decade. A few tons, however, have been recovered from the old ore dumps on lot 3, concession 1, of Madoc township. During 1930 the production was 80 tons worth \$1,240.

Graphite

The only producer of this mineral in Ontario in 1930 was the Black Donald Graphite Company, Limited, of Calabogie from its property on lots 16, 17 and 18, concession III of Brougham township, Renfrew county. During the year the sales totalled 1,338 tons valued at \$86,543 as against 1,288 tons worth \$90,522 in 1929. Crude ore mined was 3,970 tons and ore milled totalled 4,060 tons from which 1,338 tons of refined were sold in flake, dust and amorphous grades.

Gypsum

Gypsum, Lime and Alabastine, Canada, Limited, formerly known as the Canada Gypsum & Alabastine, Limited, was the only producer of gypsum in Ontario in 1930. The crude mined totalled 102,789 tons of which 78,182 tons were calcined, from the two plants at Lythmore and Caledonia. The material marketed during the past five years is shown in the table below:—

GYPSUM SALES, 1926-1930

Grade	1926	1927	1928	1929	1930
Crushed tons	37,769	29,832	20,675	23,533	25,130
Fine ground "	1,110	621	1,134	497	1,190
Calcined sold "	3,098	856	4,133	5,269	3,515
Calcined used in products "	48,010	52,689	59,869	71,048	65,111
Total sold or used tons	89,987	83,998	85,811	100,347	94,946
Total value \$	496,059	500,688	553,271	832,689	776,069
Number of workers	188	231	248	257	*92
Wages paid \$	245,663	274,790	289,292	311,609	98,818

*Exclusive of wage earners employed in the manufacturing division of the plant.

This company which produces wall board, insulex and other building materials has developed the industry greatly and now has a considerable export trade.

Iron Pyrites and Sulphuric Acid

Only 140.61 tons of pyrites worth \$1,645 were shipped in 1930 from Ontario. The property known as the Caldwell mine, near Flower Station on the K. & P. branch of the C. P. Ry. has been shipping small quantities of pyrites for a number of years. In addition, sulphuric acid is produced by Canadian Industries, Ltd., at Copper Cliff and Coniston from sulphur fumes. The sulphur content of this acid along with that of the iron pyrites amounted in 1930 to 7,277 tons worth \$73,855 as against 4,579 tons valued at \$51,516 in 1929. The key map which appears as a frontispiece to this Report shows the Sudbury area as a new centre of the heavy chemical industry.

A recent development which offers encouragement to pyrite producers is the invention by Horace Freeman of Shawinigan Falls, Quebec, of a new type

of pyrites burner which, in 1930, came into commercial use at the Three Rivers, Quebec, plant of the Canada Power and Paper Company. The flash-roasting furnace, with a capacity of 20 tons of pyrites per day, supplies the total acid requirements of the sulphite wood pulp mill. By this method a cool moist gas is produced containing 11 to 12 per cent. sulphur dioxide, and free from dust and traces of sulphur trioxide. The waste heat from pyrite burning is passed through tubular boilers and the steam generated is used for plant heating. In addition the iron oxide residue constitutes an important by-product.

Lignite

In June, 1929, the first of a long series of drill holes was completed at Onakawana (formerly known as Blacksmith Rapids, Abitibi River), after having penetrated a lignite seam, 14 feet in thickness. This work was done by contract for the Provincial Government under the supervision of officers of the Ontario Department of Mines. Since then 96 holes have been drilled in the vicinity of Onakawana, and it has been found to date that the lignite underlies about 5 square miles, and that its average thickness is 23 feet. The maximum thickness so far found in any one drill hole is 68 feet. One deep test hole was also drilled in this field which passed through 1,027 feet of sediments (Pleistocene, Cretaceous and Devonian) before reaching the pre-Cambrian.

Although no sign of oil or gas was encountered much geological information was obtained in respect to structure, thickness and character of the sedimentary formations. An interesting development is the discovery of high grade fire clays and ball clays overlying the lignite seam, or occurring as partings within it. Two shafts have been sunk in the lignite field, and a total of about 400 feet of drifting has been done in the seams. This is still in progress. The purpose of the mining is to obtain lignite for tests and to examine the seams in a more detailed way than can be done by drilling.

Many tests have been made, and still more are expected to be carried out. The lignite more closely resembles that of Southern Saskatchewan than any other on this continent, but differs from it in its more immature appearance and higher moisture content. The analyses on both the air dried and dry basis of the two lignites are, however, very similar. Analysis of a sample of Onakawana lignite is as follows —

	As received	Air dried	Dry
Moisture.....	45.2	20.2	.....
Ash.....	4.8	7.0	8.8
Volatile matter.....	22.4	32.6	40.9
Fixed carbon.....	27.6	40.2	50.3
	100.0	100.0	100.0
Sulphur.....	0.2	0.3	0.4
Calorific value (B.t.u. per lb.).....	5,640	8,210	10,290

The Temiskaming and Northern Ontario railway was extended during the year to the crossing of the Moose River, and passes through the lignite field.

Mica

The business depression so prevalent throughout the world may be given as the reason for a decline of more than 4½ million pounds in the quantity of mica produced by Ontario mines. The most serious decrease was observed in

the item scrap mica. Much if not all of this grade finds a market in the United States, and during the period the buying was not at all active.

By grades the shipments during 1929 and 1930 were as follows:—

Grade	1929		1930	
	Quantity	Value	Quantity	Value
	lb.	\$	lb.	\$
Rough cobbled.....			2,130	85
Thumb-trimmed.....	85,470	10,620	1,375	1,168
Splitting.....			60,180	24,788
Scrap.....	5,896,640	35,299	1,417,662	8,234
	5,982,110	45,919	1,481,347	34,275

The prices for the various sizes and grades as reported by the producers, covered the following:—

Size	Cents. per lb.	Size	Cents. per lb.
Scrap.....	0.5 to 0.6	2- by 3-inches.....	.35 to .38
Crude mica.....	.4	2- by 4- ".....	.55 to .60
1- by 1-inch.....	.10	3- by 5- ".....	1.00 to 1.25
1- by 2-inches.....		4- by 6- ".....	2.00
1- by 3- ".....	.30	5- by 8- ".....	2.50 to 3.00
2- by 2- ".....			

Mineral Waters

The production in Ontario while not extensive is sufficient to supply all domestic consumption. The output from five or six springs during the past decade has ranged from 183,000 to 309,000 Imperial gallons. During 1930 five wells, all in eastern Ontario, produced 214,200 Imperial gallons worth \$20,574 at the shipping post. The record for the past ten years is as follows:—

Sales	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
Imp. gals...	308,647	209,072	227,030	201,670	183,012	208,400	293,200	253,630	309,700	214,200
Value, \$...	14,438	10,528	14,047	13,133	25,452	27,277	12,811	27,890	13,651	20,754

In addition to the above there are springs near Wilberforce in Haliburton county close to the uraninite deposits which are radio-active and which possibly may have therapeutic value. Another mineral water is calcium chloride which has been found in saline waters near Concord in York county, Burlington in Halton county, and elsewhere. These waters have had some use for medicinal purposes. It has also been tried as a dust allayer on the highways, but the calcium chloride to water ratio was found to be too low and it could not compete with the calcium chloride as now used in crystal form. Sanitaria at St. Catharines and Preston have long been using the mineral springs at those points. This latter production has not been included with the figures of output.

Natural Gas and Petroleum

The Natural Gas Commissioner of Ontario, R. B. Harkness, has supplied the following notes:—

The consumption of Natural Gas decreased from 8,583,187 M. cu. ft. in 1929 to 7,943,416 M. cu. ft. in 1930, a difference of about 640,000 M. cu. ft. The industrial depression of the year 1930 made itself felt in the use of natural gas in industries, which probably accounts for the major portion of the decrease. The mild autumn and winter of 1930 are also accountable in part. The prosperous year of 1929 had the effect of stimulating the search for natural gas, and in the year 1930 many more wells than usual were drilled, and probably 300,000 acres of new leases were taken, principally in the eastern fields. The old Haldimand-Norfolk field, which was considered to be approaching exhaustion, has been revived by this drilling activity, and is now able to supply as much gas as it did ten years ago. Whether the promised drilling activity of the season 1931 will prove as successful as in 1930 remains to be seen.

The production of Petroleum for the year 1930 has shown a normal decline, as has each recent year. The price of oil being so low, there has been nothing to stimulate the oil men in the search for further supplies, and, unless the price of oil is materially increased, our old Ontario fields will gradually pass into history.

CRUDE PETROLEUM PRODUCTION,* 1926-1930

	1926	1927	1928	1929	1930
	Barrels	Barrels	Barrels	Barrels	Barrels
Petrolia and Enniskillen township..	53,485	50,172	60,547	56,284	55,130
Oil Springs.....	38,349	37,281	35,653	30,789	29,160
Moore township.....	2,438	2,015	2,148	1,230	1,576
Sarnia township.....	1,890	1,589	1,221	749	1,149
Plympton township.....	1,047	1,240	371	315	296
Bothwell.....	25,382	25,224	24,255	23,236	21,176
Dover West township.....	959	602	773	715	457
Raleigh township.....	676	276			
Onondaga township.....	361	210	87	243	231
Mosa township.....	7,868	7,456	7,268	6,850	7,166
Thamesville.....	2,376	4,139	1,006	427	447
Dunwich township (Dutton and Iona)	139			148	365
Tilbury East township.....		60	736	139	149
Total quantity.....	136,971	139,606	134,065	121,125	117,302
Value.....	\$376,822	\$289,390	\$249,981	\$253,678	\$235,746
Average price per barrel (35 gals.)	\$2.73	\$2.11	\$1.86	\$2.09	\$2.00

*Information furnished by the Imperial Oil Refineries, Limited, of Sarnia, and others.

Refining of oil and the manufacture of oil refinery products were carried on during 1930 by four companies in Ontario, as follows:—

Company	Head Office	Plant
British American Oil Company, Ltd.....	1312 Royal Bank Bldg., Toronto....	Toronto
Canadian Oil Refineries, Ltd.....	1312 Royal Bank Bldg., Toronto....	Petrolia
Imperial Oil Refineries, Ltd.....	445 South Christina St., Sarnia.....	Sarnia
McColl Bros., Ltd.....	114 Don Esplanade, Toronto.....	Toronto

Imported crude refined in 1930 was 343,372,124 gallons, and Canadian crude only 3,944,969 gallons or 112,713 barrels.

Peat

The output of 628 tons worth \$1,602 f.o.b. plant, as reported in Table I, was from stock pile at the Alfred peat plant near Ottawa. No operations were carried on other than shipping.

Quartz, Quartzite, and Silica Brick

The output of quartz in 1930 was 167,487 tons worth \$274,674 as compared with 187,973 tons valued at \$316,050 in the previous year. The decrease in

output had its effect on the number of wage-earners employed. In the year under review 49 men received \$54,586 in wages as against 94 men and \$78,489 in wages during 1929.

The largest producer was the Dominion Mines and Quarries, Ltd., which operated the Killarney quarry. The International Nickel Company of Canada and Falconbridge Nickel Mines both consumed quartz as a flux, while Wright & Co. of Sault Ste. Marie again shipped quartz to the Algoma Steel Corporation for the manufacture of silica brick. The production of silica brick which are used in the iron and steel industry was reported as 378,479 worth \$19,120 in 1930, as against 1,566,199 in 1929 valued at \$80,374.

Salt

The production of salt and brine in Ontario, totalling 248,637 tons of all grades valued at \$1,558,405, was the highest in value since the year 1923. As compared with the previous year the record shows an increase in value for a decrease in tonnage. The number of plants decreased from 7 to 6. During March the Kincardine Salt Company's plant at Kincardine was taken over by the Canadian Industries, Ltd. Salt plants were operated in 1930 at Sandwich, Sarnia, Goderich, Kincardine and Courtright. The entire output is from salt wells in the form of brine, no salt being mined in Ontario.

OPERATING SALT COMPANIES, 1930

Name of Owner, Firm or Company	Location of Wells or Works	P.O. Address of Manager, etc.
Brunner, Mond Canada, Limited.....	Amherstburg*.....	Amherstburg
†Canadian Salt Company, Limited, The.....	Sandwich*.....	Sandwich.
Dominion Salt Company, Limited, The.....	Sarnia.....	Sarnia.
Goderich Salt Company, Limited.....	Goderich.....	Goderich.
‡Kincardine Salt Company, Limited.....	Kincardine.....	Kincardine.
Western Canada Flour Mills Company, Limited..	Goderich.....	Goderich.
Western Salt Company, Limited.....	Courtright.....	Courtright.

*Chemical works using salt brine as raw material.

†Now, the heavy chemical division of the Canadian Industries, Ltd.

‡Sold to Canadian Industries, Ltd., in March, 1930.

Quantity production of salt by grades for the past five years, also the total value, exclusive of packages or containers, are shown in the table which follows:—

SALT STATISTICS, 1926-1930

Schedule	1926	1927	1928	1929	1930
Land..... tons	3,965	4,599	3,621	1,919	245
Coarse..... "	31,192	25,216	26,730	22,632	21,160
Fine..... "	47,202	47,185	51,055	49,869	55,373
Table and Dairy..... "	50,461	53,477	56,214	54,138	49,467
Pressed blocks..... "	6,505	7,709	7,083	5,560	7,655
Brine (salt equivalent)..... "	113,020	115,995	135,138	168,327	114,737
Total sold or used..... "	252,345	254,180	279,841	302,445	248,637
Value of products old or used..... \$	1,388,672	1,510,777	1,377,629	1,420,424	1,558,405
Employees..... No.	*466	290	299	263	263
Wages..... \$	614,790	322,549	337,214	303,618	288,237

*Employees of Sandwich salt and chemical works are included.

Talc

This industry has not changed greatly during the five years up to and including 1930. The two operating companies at Madoc are the Geo. H. Gillespie & Co., and Canada Talc, Ltd. In 1930 the output was lower than usual, due to general business depression. The product in the ground state ranges in price from \$9.00 to \$18.00 per ton, depending on grade, and is marketed in Canada and the United States. No soapstone was mined during the period, the deposit at Eagle Lake in Kenora district not being in operation.

Following are statistics of talc and soapstone for the past five years:—

TALC AND SOAPSTONE STATISTICS, 1926-1930

Schedule	1926	1927	1928	1929	1930
Soapstone shipped..... tons	110	135			
Ground talc shipped..... "	14,772	15,003	14,925	15,463	11,664
Total value of shipments..... \$	178,986	181,981	179,187	180,492	133,213
Employees, mine and mill..... No.	50	61	45	42	36
Wages paid..... \$	47,083	51,834	44,858	40,055	32,718

STRUCTURAL MATERIALS

Building Permits.—In 61 Canadian cities building permits in 1930 were valued at \$166,379,325. Of this total thirty Ontario cities accounted for \$69,042,946 or 41.5 per cent., as noted in the following table abstracted from *Annual Review of Building Permits in Canada in 1930*, issued by the Dominion Bureau of Statistics, Department of Trade and Commerce, Ottawa.

BUILDING PERMITS IN ONTARIO, 1920-1930

Year	30 Ontario Cities, Value	Prices Index No. (a)	Toronto Metropolitan Area, (b) Value	Wages Index No. (c)
	\$		\$	
1920.....	58,636,365	144.0 (d)	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	100.0	31,588,124	172.1
1927.....	79,883,344	96.1	37,316,511	179.3
1928.....	104,777,566	98.1	59,817,568	185.6
1929.....	95,055,827	99.0	57,522,927	197.5
1930.....	69,042,946	90.9	38,371,587	203.2

(a) Applies to average index numbers for Canadian wholesale prices of building materials on the basis of 1926=100, as compiled by Dominion Bureau of Statistics. In 1913 the index was 67.0, dropping to a low of 60.5 in 1915.

(b) Includes York and East York municipalities.

(c) Average index numbers of wages in Canadian building trades as compiled by the Federal Department of Labour on the basis of 1913=100. (d) Peak year.

Construction Contracts.—The value of Canadian construction contracts awarded for 1930 reported by *McLean Building Review* was \$456,999,600 as compared with \$576,651,800 in 1929. Ontario contracts in 1930 amounted to

\$175,459,600 or 38.3 per cent. of the total. Prices of materials were considerably below the peak of 1920, and a greater drop was recorded in 1930 than in any year since 1922.

VALUE OF ONTARIO CONSTRUCTION CONTRACTS, 1926-1930

Classification	1926	1927	1928	1929	1930
	\$	\$	\$	\$	\$
Residential.....	52,084,100	57,580,800	64,628,600	59,211,000	44,427,000
Business.....	38,808,200	81,328,100	58,700,200	82,949,000	52,636,400
Industrial.....	21,126,900	11,922,500	25,109,800	28,247,200	12,787,400
Engineering.....	29,910,200	45,327,600	39,913,100	45,365,900	65,608,800
Total.....	141,929,400	196,159,000	188,351,700	215,773,100	175,459,600

Cement

During 1930 the plants in operation were those of the Canada Cement Company, Limited, located at Belleville, Port Colborne, and Lakefield; and that of the St. Marys Cement Company, Limited, at St. Marys. Production for the last pre-war year and subsequently is given in the following table:—

PORTLAND CEMENT STATISTICS, 1913-1930

Year	No. of Operating Plants	Sales		
		Barrels (350 lbs.)	Total Value	Average Price per bbl.
			\$	\$
1913.....	13	3,802,321	4,105,455	1.08
1914.....	11	2,665,650	2,931,190	1.10
1915.....	7	2,302,242	2,534,537	1.10
1916.....	7	2,143,949	2,242,433	1.15
1917.....	6	2,063,231	2,934,271	1.43
1918.....	4	1,226,244	1,910,839	1.56
1919.....	5	2,022,575	3,659,720	1.81
1920.....	5	2,035,594	3,377,814	2.15
1921.....	5	2,723,072	6,425,266	2.37
1922.....	4	3,104,386	6,235,370	2.01
1923.....	4	3,296,428	5,855,590	1.77
1924.....	4	3,564,499	5,668,671	1.59
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

Stocks on hand December 31, 1929 and 1930, were 345,968 and 956,794 barrels, respectively. The following information has been abstracted from the annual report of the Canada Cement Company, Limited, for the fiscal year ending November 30, 1930:—

Your company has felt the effect of the world-wide business depression of the past year, and sales, both domestic and export, have fallen below those for 1929. The decreased consumption was most marked in the smaller class of buildings and the dealer trade. Increased efficiencies and economies in production and distribution have enabled us to compensate to a considerable extent for the reduction in volume. This year another self-discharging boat, built specially for service on the Great Lakes, was purchased and put into operation to carry bulk cement from our plant at Belleville to storage and packing plants completed during the past year at Toronto and Windsor. This arrangement also is working out very satisfactorily.

Cement Products.—In recent years the industry of cement products manufacture 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. The following table gives the record of materials used and products made by cement products manufacturers during the past two years. Monolithic construction is not included:—

PRODUCTION OF CEMENT PRODUCTS IN ONTARIO,* 1929-1930

	1929		1930	
	Quantity	Cost at Works	Quantity	Cost at Works
MATERIALS USED				
Portland cement.....bbls.	275,049	\$ 472,957	150,447	\$ 333,524
Quicklime.....bu.	7,619	3,595	3,946	2,203
Sand.....cu. yds.	59,012	110,180	37,818	57,767
Gravel.....“	116,509	107,641	50,820	83,365
Crushed stone.....“	12,740	47,232	8,730	20,460
Cinders.....tons		43,715		31,058
Boxes, crates, lumber, etc.....		21,326		7,938
Other materials.....		161,940		71,841
Total.....		968,586		608,156
PRODUCTS MADE				
Cement brick.....M.	649	178,247	1,130	105,203
Hollow building blocks, etc.....		560,022		440,506
Drain pipe.....		51,878		32,287
Sewer and culvert pipe.....		957,325		706,693
Artificial stone.....		497,539		260,541
Cement posts, poles, etc.....		4,975		95
Cinder blocks (cincrete).....M.	2,209	305,893	1,504	242,333
Other products.....		234,560		133,360
Total.....		2,790,439		1,921,018

*Supplied by Dominion Bureau of Statistics, Ottawa.

The cement products industry is comprised of a number of small operations principally, although a few of them are fairly extensive requiring substantial plants. Many of them, however, are organized for temporary operations to fill a local demand that has arisen. As a result the number of plants fluctuates from year to year as may be seen in the accompanying table:—

PRINCIPAL STATISTICS OF CEMENT PRODUCTS INDUSTRY,* 1926-1930

	1926	1927	1928	1929	1930
Plants.....No.	133	109	105	106	88
Wage-earners (average).....“	474	481	590	767	533
Salaries and wages.....\$	439,487	468,371	617,503	897,481	658,381
Cost of fuel and electricity.....\$	33,391	29,257	39,669	49,974	44,697
Capital invested.....\$	2,168,758	1,888,102	2,501,018	3,031,747	3,148,950
Value products at works.....\$	1,583,437	1,685,050	2,441,717	2,664,372	1,921,018

*Supplied by Dominion Bureau of Statistics, Ottawa.

Lime

The lime burning industry in Ontario is practically standardized and the proportions of hydrated to quicklime produced each year does not fluctuate widely. In 1926 the ratio of hydrated to quicklime was 1: 4.8, in 1930 the corresponding ratio was 1: 4.9 while for the intervening years it was as low as 1: 4.4 in 1927 and as high as 1: 5.6 in 1929. During the past few years, while lime-producing establishments have decreased in number, larger and better equipped plants have been developed.

During 1930 some twenty-two establishments were active, employing 330 men to whom \$352,768 was paid in wages. Six of these plants are equipped for the production of hydrated lime. Of the 22 plants active, 7 were operated by Gypsum, Lime and Alabastine, Canada, Ltd. Total lime sales were 252,066 tons, valued at \$2,177,587. Figures of production for the past five years are given in the table which follows:—

LIME STATISTICS, 1926-1930

Year	Lime Marketed or Used						Fuel Costs	Em- ployees	Wages
	Hydrated			Quicklime					
	Tons	Value		Tons	Value				
		Total	Per Ton		Total	Per Ton			
		\$	\$		\$	\$	\$	\$	
1926..	39,217	457,978	11.68	189,079	1,593,468	8.43	396,128	414	397,988
1927..	44,749	540,687	12.08	198,383	1,657,552	8.35	386,284	451	458,001
1928..	49,085	597,367	12.17	228,101	1,870,476	8.20	388,152	414	390,611
1929..	55,916	740,127	13.24	314,246	2,624,285	8.35	513,741	577	398,266
1930..	42,726	504,178	11.80	209,340	1,673,409	7.99	343,237	330	352,768

The disposition of the quicklime and hydrated lime sold in 1930, as reported by the producing companies was as follows:—

Industrial Consumption	Quicklime		Hydrate	
	Tons	Value, \$	Tons	Value, \$
Building Trades: finishing.....	5,446	44,625	30,554	381,877
masons.....	17,825	150,971	10,201	101,736
Sand-Lime Brick.....	10,074	76,896		
Agriculture.....			20	210
Chemical and Metallurgical				
Industries: Smelters.....	2,116	12,897	5	52
Iron and steel.....	4,395	35,160	245	2,573
Gold milling.....	13,004	103,956		
Pulp and paper.....	456	3,648	50	525
Glass.....	2,956	24,710		
Sugar.....	9,621	73,371		
Tanneries.....	1,795	14,345		
*Other chemicals.....	141,605	1,132,233	183	1,921
Dealers.....			1,207	12,674
Others.....	47	597	261	2,610
Total.....	209,340	1,673,409	42,726	504,178

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

Sand-Lime Brick

In sympathy with other building and construction materials the output of sand-lime brick fell off in 1930, and was lower both in quantity and value than in any year since 1921. The average price per thousand declined from \$11.50 in 1929 to \$10.20 in 1930. As the industry is mainly centered in and around Toronto and is dependent on the building activity, the figures of output strikingly reflect the depression in the building industry during 1930.

SAND-LIME BRICK PRODUCERS, 1930

Name of Company	Address
Canada Sand-Lime Pressed Brick Co., Ltd.....	28 Symes Rd., Toronto
Harbour Brick Co., Ltd.....	Fleet St., at Bathurst, Toronto
Hinde Bros.....	134 Northlands Ave., Toronto
*River Sand Brick Co., Ltd.....	30 Sandwich St., East Windsor
Toronto Brick Co., Ltd.....	897 Bay St., Toronto
York Sandstone Brick Co., Ltd.....	447 Victoria Park Ave., Toronto

*Reported for first time in 1930.

The following table shows statistics for the past five years, also the comparative average values of common clay brick:—

SAND-LIME BRICK STATISTICS, 1926-1930

Year	No. of operating plants	No. of wage-earners	Wages	Sales				Average value per M. of common clay brick
				M.	Total selling value	Average value per M.	Value with lime cost deducted	
			\$		\$	\$	\$	\$
1926.....	8	178	171,747	46,869	555,847	11.86	461,376	15.18
1927.....	7	199	224,535	61,380	721,485	11.75	600,750	15.83
1928.....	7	183	205,497	61,506	745,719	12.12	624,228	15.83
1929.....	6	190	228,576	55,750	641,159	11.50	540,299	15.84
1930.....	6	129	147,827	41,576	424,178	10.20	318,037	15.08

Sand and Gravel

Among the structural materials, sand and gravel ranks third in value of production, following Portland cement and stone. During 1930 the production was 10,215,857 tons valued at \$3,559,487 or an average value of 34.8 cents per ton. The figures for 1929 were 8,045,213 tons worth \$3,156,254. The industry may be divided in two groups, land operations and dredging. In the former, in addition to several large companies which operated mechanically equipped pits, there is a large group of smaller operators who market sand and gravel from privately owned pits, and deliver the material by trucks to the larger centres. There are included also in the figures of production the material consumed in the construction of colonization roads and provincial highways. Ballast as produced by the railway companies from company owned pits along the right-of-way was not included in the total. During the year the railways in Ontario reported an output of 1,756,161 tons which were valued at \$169,504.

Dredging in 1930 was carried on by 23 companies in the waters of Lakes Ontario, Erie, and Superior; and in the Ottawa, St. Lawrence, St. Marys, St. Clair, and Thames rivers. Twenty-seven vessels carried on operations under license in 23 Crown water areas. The output and source of the sand and gravel produced in 1929 and 1930 is shown below:—

OUTPUT OF SAND AND GRAVEL, 1929-1930

Source	1929		1930	
	Tons	Value	Tons	Value
		\$		\$
Private pit operators.....	2,080,280	1,138,458	2,210,881	1,118,281
Dredged from Great Lakes and Rivers.....	2,323,136	1,290,630	3,014,518	1,116,488
Department of Northern Development.....	1,500,814	111,171	1,764,645	130,714
Department of Highways.....	621,000	160,000	1,131,300	565,650
Miscellaneous counties and townships.....	1,519,983	455,995	2,094,515	628,354
Total.....	8,045,213	3,156,254	10,215,859	3,559,487

The distribution of the output of sand and gravel is shown in two classes: screened or washed, and ordinary bank or pit run. It will be observed in the following table that the major portion of the materials going to the building trade was practically all prepared by screening or washing. The table follows:—

DISTRIBUTION OF SAND AND GRAVEL MARKETED IN 1930

Class	Screened or washed	Bank	Value
			\$
Sand: Moulding..... tons		32,165	22,652
Building..... "	754,779	105,139	414,673
Other..... "		10,807	8,982
Sand and Gravel: Concrete and Roads..... "	3,723,826	5,190,861	2,862,954
Crushed gravel..... "	386,942	11,340	250,226
Total.....	4,865,547	5,350,312	3,559,487

Stone

The production of stone, including limestone, sandstone, trap and granite, during 1930 was 5,088,121 tons as against 5,224,194 tons during the previous year. The number of employees was 1,456 during the period, while wages paid amounted to \$1,385,458.

Quantities and values by grades, and also the various uses of stone during 1930 are shown in the following table. It will be noticed that, curbstones, lining for open-hearth furnaces, glass manufacture, and whitening are blank, indicating that none of the operators marketed limestone for these purposes. One firm produced marble as 'terrazzo', which was used in the production of artificial stone. This production has been included with stucco dash. On the other hand while cement and lime are shown blank it should be pointed out that the stone consumed by these industries is not included as such but rather in its more advanced condition.

STONE STATISTICS BY GRADES AND USES, 1930

Uses	Limestone		Granite		Trap		Sandstone		Total	
	Tons	Value	Tons	Value	Tons	Value	Tons	Value	Tons	Value
Building and Ornamental.....		\$		\$		\$		\$		\$
Flagstone.....	33,572	285,039	1,202	17,072			6,581	32,664	41,355	334,775
Curbstone.....	130	461							130	461
Paving blocks.....			2,849	23,606					2,849	23,606
Lining open-hearth furnaces.....										
Chemical—										
Cement plants.....		(a)								
Flux in iron and steel plants.....										
Flux in smelters.....	278,757	207,541							278,757	207,541
Glass factories.....										
Manufacture of lime.....		(b)								
Pulp and paper mills.....	40,038	37,386							40,038	37,386
Sugar refineries.....	23,337	16,336							23,337	16,336
Other chemical uses.....	3,436	2,405							3,436	2,405
Whiting.....										
Asphalt filler.....	11,240	49,851							11,240	49,851
Dusting coal mines.....										
Agricultural purposes.....	13,903	43,329							13,903	43,329
Poultry grit.....	1,940	11,294							1,940	11,294
Stucco dash and terazzo flooring.....	3,551	22,596							3,551	22,596
Rubble and riprap.....	112,869	75,832							112,869	75,832
(Concrete aggregate	770,070	663,869							770,070	663,869
Crushed stone. { Road metal.....	1,878,968	1,533,542	1,100	1,100	138,494	184,191			2,018,562	1,718,833
{ Railroad ballast.....	1,053,605	772,715	712,479	650,141					1,766,084	1,422,856
Total.....	4,225,416	3,722,196	717,630	691,919	138,494	184,191	6,581	32,664	5,088,121	4,630,970
Producers.....	68		11		4		7		90	
Wage-earners.....	1,223		180		43		10		1,456	
Wages paid.....\$		1,125,328		211,551		40,579		8,000		1,385,458

(a) Value included with cement.

(b) Stone used for lime accounted for in statistics for lime.

The following table shows the valuation of the several kinds of stone used or marketed during the past five years:—

VALUE OF STONE PRODUCTION, 1926-1930

Year	Limestone	Sandstone	Trap	Granite	Total
	\$	\$	\$	\$	\$
1926.....	2,908,520	41,892	212,613	95,143	3,258,168
1927.....	3,716,419	50,192	205,480	88,618	4,060,709
1928.....	3,440,858	53,903	456,351	73,877	4,024,989
1929.....	3,759,357	69,898	367,590	574,771	4,771,616
1930*.....	3,722,196	32,664	184,191	691,919	4,630,970

*The figures of production are exclusive of the materials produced by municipalities, such as counties and townships, in the construction of roads. During 1930 the output from this source was 342,985 tons of limestone worth \$222,882. These figures will be carried forward to the year 1931, having been received too late for inclusion in the main table.

Clay Products

As was expected the production value in 1930 of the Clay Products industry was down considerably in all classes. Regarding quantity production, every class showed decreases but the decline was less in evidence in the stiff-mud face brick than in any other class. The average prices on the other hand showed only slight variation with the exception of stiff-mud common which dropped 91 cents per thousand and fancy or ornamental which rose \$9.81 per thousand. Sewer brick was also off in price, being \$2.75 per thousand lower, while drain tile averaged \$1.83 per thousand less than 1929 prices. The average prices of brick per thousand for 1930 for the whole of Ontario were as follows:—soft-mud face \$20.60, common \$15.20; stiff-mud (wire cut) face \$20.67, common \$15.18; dry-press face \$19.78, common \$13.80; fancy and embossed \$90.00; sewer \$17.30; drain tile \$26.07, and structural tile \$9.29 per ton. The production value for all kinds of clay products in 1930 was \$5,521,214 or a decrease of 23.5 per cent. below the figures for 1929.

Canada produces a wide list of clays which may be classified according to the purposes for which they are adapted. The "pottery" clays include "china" clay or kaolin, and "ball" clay used in the manufacture of porcelain; "stoneware" clay for making vitrified ware; and "earthenware" clay for making the more porous earthenware such as flower pots, etc.; "refractory" clays used in the manufacture of fire brick; "sewer pipe" clays which produce heavy wares capable of taking a salt glaze; and "brick and tile" clays and shales for the manufacture of building brick, structural tile, and drain tile. Ontario can supply the major portion of the above classification, e.g., china clay or kaolin occurs on the Mattagami river in Northern Ontario, but has not yet been developed in an economic way. On the other hand, fire clay in good grade and supply, which is amenable to the manufacture of fire brick, is found close to the T. & N.O. railway on the James Bay slope. Up to the present no deposit of ball clay has been discovered, and the needs of industry are imported from Saskatchewan or the United States. Stoneware or "Rockingham" ware, is already manufactured in the Province, while the porous variety of flower pots is supplied to horticulturists in large quantity. For the more widely consumed manufactures, such as sewer pipe and similar ware, building bricks in great variety of colours and grades, building tile, drain tile, etc., there is an abundant supply of raw materials available in Ontario.

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

HEAVY CLAY PRODUCTS MARKETED, 1930

Kind	Number or Quantity	Value, \$	
Brick—Soft-mud process	{Face.....	9,798,071	201,860
	{Common.....	24,674,387	375,088
Stiff-mud (wire cut) process	{Face.....	57,000,754	1,178,026
	{Common.....	22,800,298	346,126
Dry-press	{Face.....	21,835,179	431,683
	{Common.....	4,245,955	58,530
Fancy or ornamental brick (including special shapes, embossed and enamelled brick)	264,946	23,858	
Sewer	721,750	12,490	
Tile, structural: Hollow blocks (including fireproofing and load-bearing tile)	tons	85,155	791,474
	Roofing tile.....no.	3,056	356
	Floor tile (quarries).....sq. feet		56,726
Tile, drain.....no.	22,783,261	593,980	
Sewer pipe (including copings, flue linings, etc.)		834,361	
Pottery (flower pots) from domestic clay	6,420,000	89,381	
Haydite		227,275	
Total value		5,221,214	

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

VALUE OF CLAY PRODUCTS SOLD OR USED, 1913, 1922, AND 1926-1930

Year	Brick		Pottery	Drain Tile	Sewer Pipe	Haydite	Total
	Common	Pressed, Fancy, Building Tile, etc.					
	\$	\$	\$	\$	\$	\$	\$
1913.....	3,283,894	1,162,860	52,875	292,767	600,297		5,392,693
1922.....	2,614,120	2,899,205	88,889	368,180	973,824		6,944,218
1926.....	768,734	3,324,526	87,600	340,403	835,206		5,356,469
1927.....	1,063,724	3,323,867	91,300	521,957	852,187		5,853,035
1928.....	1,154,763	3,377,648	*98,519	572,577	974,157		6,177,664
1929.....	1,281,004	3,524,358	96,394	629,322	1,167,463	131,621	6,830,162
1930.....	792,234	2,683,983	89,381	593,980	834,361	227,275	5,221,214

*Includes \$400 worth of other products.

Production of "Haydite," a patented building material, began in Ontario in the spring of 1929. The process involves the burning of shale or clay to clinker in an inclined metal cylinder resembling a rotary cement kiln. At 2000° F. incipient fusion takes place, and gases formed cause expansion of the clay or shale into a light weight, thoroughly vitrified, cellular product. After cooling, the clinker is crushed and screened to various sizes. The product may be used as aggregate for any type of monolithic concrete construction, or it may be moulded or cast into blocks mixed with cement mortar as a binder. The resultant product is much lighter than hollow concrete blocks, will hold nails, and possesses many other advantages in interior construction, such as being soundproof and fireproof. If used for outside walls in house construction, a stucco finish may be applied directly.

Mining Company Incorporations

A summary of mining companies incorporated and licensed in Ontario for the last pre-war year and subsequently is given hereunder:—

ONTARIO MINING COMPANIES INCORPORATED AND LICENSED, 1913-1930

Year	Incorporated			Extra-Provincial Companies Licensed	
	No.	Nominal Capital	"No Par" Shares	No.	Capital for use in Ontario
		\$			\$
1913	119	78,000,000	.....	12	21,735,000
1914	80	39,030,000	.....	13	5,445,000
1915	59	42,005,000	.....	2	10,200,000
1916	83	109,079,500	.....	8	7,011,650
1917	100	117,183,000	.....	7	7,202,000
1918	59	49,800,000	.....	7	15,000,000
1919	149	223,600,000	.....	10	9,554,197
1920	119	146,094,000	.....	12	9,435,000
1921	67	105,715,000	.....	6	1,030,500
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	9,010,000	3	162,510
1926	145	165,655,750	22,386,500	6	4,850,000
1927	199	344,145,000	40,034,000	10	3,260,000
1928	211	495,575,000	30,778,400	17	7,208,500
1929	97	142,390,000	32,557,200	13	1,540,000
1930	37	23,234,600	16,808,909	6	5,525,000

MINING COMPANIES WITH SPECIFIED CAPITAL INCORPORATED IN ONTARIO IN 1930

Name of Company	Head Office	Date of Incorporation	Capital
			\$
*Bain Coal Company, Ltd.	Toronto	Apr. 23	35,000
Benny Mines, Ltd.	Toronto	June 25	2,000,000
Central Oil Company, Ltd.	Kitchener	Oct. 30	250,000
Cheltonia-Swastika Mines, Ltd.	Toronto	Sept. 12	5,000,000
Crow River Gold Mines, Ltd.	Toronto	Aug. 18	100,000
Eby-Burt Mines, Ltd., The	Kirkland Lake	Mar. 3	2,000,000
*Eldorado Quarries, Ltd., The	Toronto	Apr. 25	50,000
Federal Petroleum Royalties, Ltd.	Toronto	Aug. 23	2,000,000
Gas & Oil Developers, Ltd.	Toronto	Oct. 25	1,500,000
Haliburton Exploration, Ltd.	Lindsay	Dec. 11	150,000
Homestead Oil & Gas, Ltd.	Toronto	Oct. 6	500,000
Hydro-Carbons, Ltd.	Toronto	Sept. 23	3,000,000
Lorraine Quartzites, Ltd.	Toronto	Nov. 6	40,000
Miller Bay Gold Mines, Ltd.	Toronto	Oct. 20	2,500,000
*Mineral Resources Finance Co., Ltd.	Toronto	Feb. 13	200,000
*Park Mining Co., Ltd.	Sault Ste. Marie	Apr. 1	29,600
Paymaster Consolidated Mines, Ltd.	Toronto	Feb. 15	40,000
Select Mineral Properties, Ltd.	Hamilton	Sept. 11	300,000
Sudbury Patricia Mines, Ltd.	Toronto	Jan. 15	3,000,000
Superior Explorations, Ltd.	Toronto	July 12	40,000
Tillsonburg Oil & Gas Co., Ltd.	Tillsonburg	Nov. 3	500,000
Total (21 companies)			23,234,600

*"No par" shares issued in addition. See list of "No par" companies.

Of the 37 companies incorporated in 1929, 21 had specified capital and 20 were companies having shares without nominal or par value, while 4 companies had shares of both kinds. The corresponding figures for 1929 were 97, 71, 26 and 5.

MINING COMPANIES INCORPORATED IN ONTARIO IN 1930 HAVING SHARES WITHOUT NOMINAL OR PAR VALUE

Name of Company	Head Office	Date of Incorporation	No. of Shares
Abitibi Coal Field, Ltd.	Toronto	Apr. 9	500,000
Allied Metal Products, Ltd.	Toronto	May 1	10,000
Atlas Exploration Co., Ltd., The	Toronto	Jan. 20	5,000,000
Canadian Gowganda Succession Mines, Ltd.	Toronto	May 8	40,000
*Bain Coal Co., Ltd.	Toronto	Apr. 23	5,000
D. L. Jemmett, Ltd.	Cobalt	July 22	40,000
Dominion Pavers & Supplies, Ltd.	Windsor	May 1	10,000
Dominion Royalty Corporation, Ltd.	Toronto	July 18	6,000,000
*Eldorado Quarries, Ltd., The	Toronto	Apr. 25	25,000
*Mineral Resources Finance Co., Ltd.	Toronto	Feb. 13	9
Kremzar Gold Mines, Ltd.	Sault Ste. Marie	Mar. 8	1,000,000
Mines Selection, Ltd.	Toronto	Mar. 27	500
Minto Gold Mines, Ltd.	Village of WaWa	July 25	8,000
Northern Ontario Lands Corporation, Ltd., The	Sault Ste. Marie	Apr. 23	60,000
*Park Mining Co., Ltd.	Sault Ste. Marie	Apr. 1	10,400
Proprietary Mines, Ltd.	Toronto	Mar. 14	1,000,000
Red Lake Tiger Gold Mines, Ltd.	Toronto	Mar. 18	40,000
Research Service, Ltd.	Toronto	Jan. 29	20,000
Superior Zinc Corporation of Canada, Ltd.	Toronto	Dec. 3	40,000
Wilkie Mines, Ltd.	Matheson	Jan. 14	3,000,000
Total (20 companies)			16,808,909

*Also see list with specified capital. Four companies having both capital and "No par" shares are included in both lists.

Under the provisions of the Ontario Companies Act, companies of extra-provincial incorporation are required to take out a license in Ontario and stipulate the amount of capital used in connection with mining enterprises where the land is situate within the Province. If land only is held in the Province and business not carried on a license in mortmain is sufficient.

EXTRA-PROVINCIAL AND MORTMAIN MINING COMPANIES LICENSED IN 1930 BY ORDER-IN-COUNCIL

Note.—Where incorporation is outside of Canada, the State, or Province is noted.

Name of Company	Incorporation	Date of License (O.C.)	Capital for use in Ontario
Dominion Steel & Coal Corporation, Ltd.	Nova Scotia	June 25	\$ 250,000
North Star Oil, Ltd.	Canada*	July 17	100,000
Ontario Refining Co., Ltd.	Canada*	Mar. 10	5,000,000
Interprovincial Exploration Co., Ltd.	Canada**	Apr. 10	50,000
Lewis-Fleming Mines, Ltd.	Canada**	Feb. 26	25,000
Northern Iron Ore Mines, Ltd.	Canada**	July 9	100,000
Total (6 companies)			5,525,000

*Incorporation under The Companies Act, Revised Statutes of Canada, 1906, Par. 1 of Chapter 79.

**License issued pursuant to the provisions of The Mortmain and Charitable Uses Act, Province of Ontario.

Mining Revenue and Expenditures

The revenue of the Department of Mines for the fiscal year ending October 31, 1930, was \$1,017,030.67 as compared with \$882,026.05 in the previous year. Expenditures of the Department were \$488,746.46 ordinary and \$1,535.07 capital or a total of \$490,281.53. Details of revenue follow:—

ORDINARY:

MAIN OFFICE			
Sand and Gravel—			
Royalties.....	\$ 278,156.62		
Licenses.....	865.55		
	\$ 284,022.15		
Casual Fees.....	920.42		
Boring Permits.....	5,334.15		
Sale of Record Books—Unwrought Metal Sales Act.....	47.00		
Gas Leases.....	7,400.00		
Refunds.....	1,146.57		
	\$ 298,870.31		
BRANCHES			
Inspection—Cable Testing Fees.....			3,193.90
Assessment—Taxes			
Acreage.....	\$ 30,740.62		
Profit.....	502,525.38		
Gas.....	15,311.30		
	\$ 548,577.30		1,140.15
Chemical and Assay—Fees.....			1,140.15
Mine Rentals—			
Mining Leases.....	\$ 4,707.93		
Licenses of Occupation.....	2,855.63		
Miners—			
Licenses.....	57,596.82		
Permits.....	2,040.00		
Fees—Recording.....	36,962.65		
Miscellaneous.....	2,410.55		
Maps—Sales.....	1,185.83		
	\$ 107,759.41		1,240.42
Natural Gas Commissioner—Permits.....			1,240.42
Temiskaming Testing Laboratories—Fees.....			23,111.63
Sulphur Fumes Arbitrator—Damages collected.....			4,894.86
			\$ 988,787.98
CAPITAL:			28,242.69
Mining Recorders—Mining Land Sales.....			28,242.69
			\$ 1,017,030.67

MINING LANDS SOLD AND LEASED FROM NOV. 1, 1929, TO OCT. 31, 1930*

District	Sales			Leases			Total Sales and Leases		
	No.	Acres	Amount	No.	Acres	Amount	No.	Acres	Amount
			\$			\$			\$
Timiskaming.....	107	3,991.17	11,779.12	80	3,706.35	674.77	187	7,697.52	12,453.89
Cochrane.....	51	2,087.13	5,783.40				51	2,087.13	5,783.40
Sudbury.....	76	3,589.02	10,545.46	18	834.25	83.43	94	4,423.27	10,628.89
Patricia.....	37	1,356.47	3,241.70				37	1,356.47	3,241.70
Algoma.....	44	1,816.53	5,289.69				44	1,816.53	5,289.69
Thunder Bay.....	24	1,066.04	2,674.98				24	1,066.04	2,674.98
Kenora.....	9	347.72	1,012.88				9	347.72	1,012.88
Rainy River.....	8	375.96	942.40				8	375.96	942.40
Elsewhere.....	6	381.55	763.68	2	69.10	6.91	8	450.65	770.59
Total.....	362	15,011.59	42,033.31	100	4,609.70	765.11	462	19,621.29	42,798.42

*These figures do not agree with corresponding items of the revenue statement preceding which records collections of moneys actually received during the fiscal year.

SUMMARY OF BUSINESS TRANSACTED IN THE SEVERAL MINING DIVISIONS DURING THE CALENDAR YEAR, 1930

Schedule	Fort Frances	Sudbury	Porcu- pine	Larder Lake	Sault Ste. Marie	Port Arthur	Kowkash	Timiskam- ing and Coleman	Gow- ganda	Montreal River	Kenora	Red Lake	Total
1. Letters received.....	568	3,444	3,189	3,826	1,207	3,448	429	1,818	420	694	1,157	2,273	22,473
2. Letters written.....	542	3,408	2,524	3,872	706	2,707	436	1,478	423	560	1,051	1,990	19,697
3. Miners' Licenses issued.....	15	283	82	129	117	116	31	150	.....	146	109	80	1,258
4. Miners' Licenses renewed.....	66	1,048	719	696	388	579	165	720	79	95	152	188	4,895
5. Mining claims recorded.....	75	807	135	424	318	338	12	202	244	661	194	305	3,715
6. Mining claims cancelled.....	49	3,198	652	817	412	1,530	193	81	49	280	387	1,239	8,887
7. Agreements, Transfers, etc., recorded.....	29	851	285	296	162	216	94	101	61	176	49	185	2,505
8. Receipts for Miners' Licenses, Permits, Re- cording Fees, etc.....	1,197.75	15,495.45	6,400.10	8,483.25	5,424.50	6,988.00	1,332.00	6,663.50	3,902.00	6,916.50	3,122.35	5,404.25	71,329.65
9. Receipts as Purchase Money or Rental.....	386.80	5,738.27	2,381.00	7,212.12	5,612.39	1,667.50	1,110.03	3,356.88	55.60	664.05	497.80	460.17	29,142.61
10. Total remitted to Depart- ment.....	1,584.55	21,233.72	8,784.23	15,695.37	11,036.89	8,655.50	2,442.03	10,020.38	3,957.60	7,580.55	3,620.15	5,864.42	100,475.39
11. Claims of which surveyors' plans were filed.....	3	0	2	36	24	38	.....	7	.....	16	.....	25	151
12. Disputes entered.....	0	.....	.....	7	.....	0	.....	1	.....	.....	.....	.....	8
13. Disputed cases decided by Recorders.....	.....	0	.....	.....	.....	3	.....	.....	.....	.....	.....	.....	3
14. Appeals to Mining Court.....	.....	0	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	1
15. Extensions of time granted 16. Certificates of Record granted.....	110	882	381	809	118	343	44	72	25	124	229	840	3,977
17. Certificates of Performance of Work granted.....	5	33	23	61	38	14	8	31	2	7	5	16	243
18. Claims for which papers were forwarded to the Department for issue of title.....	5	36	32	69	47	20	8	38	2	7	12	6	282
19. Forest Reserve Permits issued.....	3	53	24	61	46	17	8	32	2	7	5	6	264
20. Substitute Miners' Licenses issued.....	1	33	9	4	12	11	6	38	129	.....	.....	.....	242
21. Abstracts issued.....	210	1,933	896	765	226	336	49	78	76	356	306	895	6,126
22. Blue prints sold.....	58	511	406	561	114	201	51	254	118	451	65	91	2,881

† There were 171 claims recorded at Toronto, making a total of 3,886 for the entire Province as compared with 8,207 in 1929.

STATEMENT OF MONEYS REMITTED BY MINING RECORDERS FOR THE FISCAL YEAR ENDING OCTOBER 31, 1930

Mining Division	Name of Recorder	Address	Purchase Price	Forest Reserve Permits	Miners' Licenses	Recording Fees	Maps	Miscellaneous Fees	Total
Fort Frances	Alexander, J. A.	Fort Frances	\$ 293.00	\$	\$ 429.00	\$ 724.00	\$ 49.00	\$ 89.50	\$ 1,584.50
Sudbury	McArthur, T. A.	Sudbury	6,337.64	350.00	6,512.00	9,434.00	209.95	651.35	23,494.94
Montreal River	Coghill, J. M.	Elk Lake	391.00		868.00	2,379.00	76.25	49.90	3,764.15
Gowganda	do	do	55.60	940.00	360.00	398.00	21.00	24.05	1,798.65
Porcupine	Dixon, R.	South Porcupine	2,361.88	30.00	4,054.00	1,961.00	114.50	319.85	8,841.23
Larder Lake	Ginn, H. G.	Swastika	7,990.85		3,963.00	4,077.00	152.25	398.55	16,581.65
Timiskaming	McAuley, N. J.	Haileybury	4,128.04	290.00	4,350.00	2,225.00	63.50	105.75	11,162.29
Red Lake	Holland, H. E.	Godolphnes	302.82		1,553.00	3,896.25	62.25	343.65	6,157.97
Port Arthur	McGregor, C. F.	Port Arthur	1,586.50	110.00	3,800.00	54.25	54.25	109.75	9,433.25
Sault Ste. Marie	Miller, W. N.	Sault Ste. Marie	3,872.89	130.00	2,422.00	2,379.25	46.25	127.25	8,977.64
Kowkash	O'Rourke, M. F.	Tashota	1,110.03	50.00	1,007.00	1,446.00	13.50	54.70	3,681.23
Kenora	Smith, J. D. C.	Kenora	1,012.80		1,366.00	2,285.00	49.75	136.25	4,849.80
Total			29,443.05	1,900.00	30,684.00	34,977.25	912.45	2,410.55	100,327.30

MINING CLAIMS RECORDED IN THE SEVERAL MINING DIVISIONS, 1907, AND 1911-1930

Mining Division	1907	1911	1912	1913	1914	1915	1916	1917	1918	1919	1920	1921	1922	1923	1924	1925	1926	1927	1928	1929	1930	
Timiskaming	7,860	922	516	1,326	215	222	156	269	184	244	329	159	328	971	735	634	438	875	499	346	202	
Coleman*	291																					
Sudbury	456	2,309	776	483	237	233	464	262	168	673	267	319	701	436	559	546	1,367	3,351	6,424	2,164	807	
Sault Ste. Marie	291	119	137	127	23	92	44	135	199	90	90	126	541	498	284	451	395	735	702	487	318	
Port Arthur	317	183	180	182	353	641	172	180	66	171	108	120	296	222	300	494	1,278	982	1,269	691	338	
Kenora	89	91	91	25	25	23	45	32	48	31	25	53	168	150	77	229	935	140	520	348	194	
Parry Sound†	102	15	5	2	2		10	25	12	39	33											
Larder Lake	3,813	1,252	541	1,575	718	915	783	160	423	1,015	712	918	2,344	1,736	1,219	890	1,532	3,141	1,781	891	424	
Montreal River	866	98	126	63	28	2	56	294	293	134	81	143	174	400	471	471	290	126	156	48	661	
Gowganda		258	194	68	23	14	51	113	52	145	215	101	55	33	444	220	96	24	40	34	244	
Porcupine		3,756	538	496	240	262	401	236	48	136	192	273	760	1,424	556	620	1,297	3,127	611	650	135	
Kowkash							160	135	2	9	31	3	148	206	438	150	28	250	368	319	12	
Red Lake																						
Fort Frances																						
At Toronto					49	92	128	95	39	231	87	145	171	116	139	226	203	795	1,576	1,186	171	
Total	13,996	9,001	3,104	4,320	1,913	2,519	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		

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

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, 1930:—

DETAILS OF PROFIT TAX

GOLD:—

Dome Mines, Ltd.	\$ 14,580.67	
Hollinger Consolidated Gold Mines, Ltd.	23,370.66	
Lake Shore Mines, Ltd.	83,375.06	
McIntyre Porcupine Mines, Ltd.	13,985.59	
Teck-Hughes Gold Mines, Ltd.	69,645.80	
Wright-Hargreaves Mines, Ltd.	3,288.40	
Vipond Consolidated Mines, Ltd.	2,871.08	
		\$ 210,117.26

SILVER:—

Coniagas Mines, Ltd.	\$ 556.00	
Nipissing Mining Co., Ltd.	2,488.16	
O'Brien, M. J., Ltd.	8,527.33	
		11,571.49

NICKEL-COPPER:—

International Nickel Company of Canada, Ltd.	\$ 256,776.84	
Mond Nickel Co., Ltd.	24,012.33	
		280,789.17

MICA:—

Loughborough Mining Co., Ltd.		47.46
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Total.....\$ 502,525.38

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 portion of this money is returned to organized municipalities for municipal government purposes.

Temiskaming Testing Laboratories

This plant, which is located at Cobalt and is equipped for sampling and assaying, has been operated by the Ontario Department of Mines since July, 1921, under the management of A. A. Cole, Mining Engineer of the T. & N. O. Railway Commission, and George Dickson, Superintendent.

The following is a comparative financial report for the years 1922 to 1930, inclusive:—

COMPARATIVE FINANCIAL STATEMENT OF THE TEMISKAMING TESTING LABORATORIES, 1922-1930

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	

Following is a brief summary of operations for the year 1930:—

Assaying.—Gold, 1,296 samples; silver, 1,833; copper, 413; silver bullion, 298; cobalt, 1,055; nickel, 104; zinc, 52; lead, 31; silica, 12; arsenic, 15; iron, 31; platinum, 12; sulphur, 5; tin, 4; and one each of chromium and vanadium.

Silver Ore Milled and Sampled.—Weight, 517.77 tons, silver content, 1,218,660 ounces.

Base Bullion Melted.—125 bars containing 102,671 gross ounces of silver.

Gold Ore Purchased.—One lot for which \$34.09 was paid.

Gold Ore Milled and Sampled.—Two lots or 4.42 tons.

Cobalt Ore Milled and Sampled.—999 tons.

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. For convenience the office was moved to 5 Queen's Park, Toronto, in November, 1911, and again in the spring of 1927 to the new East Block of the Parliament Buildings.

The Provincial Assayer, W. K. McNeill, reports as follows for 1930:—

FREE ASSAYS UNDER THE PROVISIONS OF THE MINING ACT OF ONTARIO

Mining Division	Number of Samples received for Free Assay during 1930†												Total	
	Gold	Silver	Copper	Lead	Zinc	Platinum	Tin	Nickel	Iron	Sulphur	Mercury	Cobalt		Tungsten
Eastern Ontario*	6	5	2	.....	1	.....	4	3	1	.....	1	.....	1	24
Fort Frances*	21	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23
Gowganda.....	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3
Kenora.....	11	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11
Patricia portion.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
Kowkash.....	6	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7
Larder Lake.....	53	10	4	1	2	1	3	.....	1	.....	.....	.....	.....	75
Mississagi Reserve*	13	4	5	1	1	.....	.....	.....	.....	.....	.....	.....	.....	24
Montreal River.....	5	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	6
Parry Sound*	1	1	6	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	9
Porcupine.....	3	.....	.....	.....	.....	.....	.....	1	.....	1	1	.....	.....	6
Port Arthur.....	21	5	2	.....	.....	.....	.....	3	.....	.....	.....	1	.....	32
Red Lake.....	19	.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20
Sault Ste. Marie.....	30	15	14	5	4	.....	3	3	2	.....	.....	.....	.....	76
Sudbury.....	19	9	15	2	.....	1	1	6	.....	1	1	2	.....	57
Timagami Reserve*	2	.....	1	.....	.....	1	2	.....	1	.....	.....	.....	.....	7
Timiskaming.....	19	7	13	1	.....	.....	.....	.....	.....	.....	.....	5	.....	45
Total†.....	234	57	65	10	9	3	13	16	5	2	3	9	1	427

*All mining claim records for these Divisions are kept at the office of the Deputy Minister of Mines, Toronto.

†Total free assays numbered 1,316 in 1928, 649 in 1929, and 427 in 1930.

The Assay Office has been in operation during the entire year and the usual variety of work has been done with the assistance of T. E. Rothwell and W. F. Green, Chemists and Assayers, also Robert Stewart, Reginald Eyre and William Ley, Laboratory Assistants.

The schedule of charges, effective Jan. 1, 1930, 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.

The following is a statement of the samples submitted by the general public for which the regulation fee was charged, and also those submitted by geologists and officers of the Department of Mines:—

CUSTOMS ASSAYING AND GENERAL WORK, 1929

Assay and No. of Samples	Assay and No. of Samples
Gold..... 393	Carbon..... 13
Silver..... 67	Radium..... 29
Copper..... 84	Chromium..... 3
Lead..... 7	Ash..... 15
Zinc..... 3	Arsenic..... 2
Nickel..... 37	Manganese..... 13
Iron..... 12	Silica..... 5
Platinum..... 25	Water..... 14
Tin..... 4	Cement..... 2
Sulphur..... 2	Mercury..... 6
Lime..... 7	Diatomite..... 5
Phosphorus..... 12	Potash..... 2
Cobalt..... 5	Soda..... 2
Titanium..... 2	Moisture..... 13
Coal..... 116	Volatile matter..... 13
Miscellaneous—these included 1 each of cerium, potassium, oil, sand, vanadium, insoluble, chlorine, alumina, and calcium..... 8	
Identification—samples were received by mail and reports issued. A large number were brought directly to the Laboratory; of these no record was kept..... 257	
Rocks—samples were submitted by geologists of the Department for complete analysis..... 9	
Total..... 1,188	

DIRECTIONS AND TERMS

Samples will be dealt with in the order of their arrival. In every instance specimens and samples should be accompanied by statement specifying the precise locality whence they were taken.

Money in payment of fees, sent in by registered letter, post office order, postal note, or express order, and made payable to the Provincial Assayer, must invariably accompany sample to ensure prompt return of certificate, as no examination is commenced until the regulation fee is paid.

Crushed samples representing large quantities, or samples less than one pound weight, may be sent by mail as third-class matter. Write your name and address plainly on each parcel. Send instructions, with money in payment of fees, in a separate letter. Samples may be sent by express, charges prepaid.

Sample bags addressed to this laboratory for sending ore pulp by mail may be obtained free on application; also canvas bags for shipping.

Samples should be addressed as follows:—

PROVINCIAL ASSAY OFFICE,
East Block, Parliament Bldgs.,
TORONTO, ONT.

Draughting Office, North Bay

In order to cope with the demand from prospectors and others for blueprints showing mining claims in good standing in the several Mining Divisions of the Province, apart from the Divisions served direct from Toronto, the Department of Mines established a Draughting Office at North Bay in February, 1920, with C. G. Watson in charge. As mining claims are recorded in each Mining Division, sketches and recording notices are forwarded by the Recorders to the Draughting Office, and the same practice applies when surveys are filed. Tracings are prepared from the data furnished and blueprints supplied to the Recorders and to the general public at a nominal charge. North Bay is a convenient centre and considerable time is saved through the mails compared with former practice when blueprints were prepared at Toronto.

During the calendar year, 1930, there were 1,048 blueprints distributed from the North Bay office, and total receipts from this source were \$276.75. In addition maps were supplied by this office to Mining Recorders, who sold 3,501 blueprints during the calendar year 1930.

**LIST OF MINES, QUARRIES AND METALLURGICAL WORKS
METALLICS**

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
CHROME			
Consolidated Chromium Corporation	Obonga L., west of L. Nipigon	A. R. Globe	Allanwater, via Collins.
COPPER			
Shield Development Co., Ltd.	Tip Top Kashabowie, Thunder Bay	Jas. Cooper	132 St. James St., Montreal.
White Lake Mines, Ltd.	White Lake, Tp. I.A., Algoma District	D. J. Russell	Blind River, and 301 Royal Bank Bldg., Toronto.
COPPER-ZINC-LEAD			
Sudbury Basin Mines, Ltd.	Vermillion L., Fairbank tp.	J. T. Travers	100 Adelaide St. W., Toronto.
Treadwell Yukon Company, Ltd.	Errington, Creighton tp.	V. C. Clauson	Bradley.
GOLD			
Barry-Hollinger Gold Mines, Ltd.	Barry-Hollinger, Boston Creek	Jas. Houston	Boston Creek.
Beardmore Gold Mines, Ltd.	Beardmore	W. A. Roberts	Beardmore.
Bennett-Pacaud Mines, Ltd. (under option)	Goudreau		1454 Yonge St., Toronto.
Bidgood Consolidated Mines, Ltd.	Bidgood, Lebel tp.	John McPhee	Kirkland Lake.
British Canadian Mines, Ltd.	Foley, Mine Centre	F. McQueen	8 Bloor St. E., Toronto.
Bunker Hill Extension Mines, Ltd.	Tough-Oakes Burnside, Kirkland Lake	F. J. Hotchkiss	Kirkland Lake.
*Canadian Champion Reef Mining Co., Ltd.	Champion Reef, West Shiningtree		1302 Canada Permanent Bldg., Toronto.
Canusa Mining and Exploration Co., Ltd.	Canadian Kirkland, Kirkland Lake	Hugh Jardine	Kirkland Lake.
Central Canada Mines, Ltd.	Scottish-Ontario, Whitney tp.	Geo. Bannerman	Timmus.
Central Patricia Mines, Ltd.	Walsh	J. P. Millenback	Union Bank Bldg., Fort William.
Coniaurum Mines, Ltd.	Central Patricia, Patricia Portion	John Redington	Allanwater.
	Coniaurum, Porcupine		Schumacher.

*Successors to West Tree Mines, Ltd.

GOLD (Continued)

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
Cooper Gold Mines, Ltd.	Minto, Michipicoten	John Knox, Jr.	Wawa, Timmins.
De Santis Gold Mining Co., Ltd. (under option)	De Santis, Kamiskotia	Peter De Santis	South Porcupine.
Dome Mines, Ltd.	Dome, Porcupine	H. P. De Peacier	404 Talbot St., London.
Goldbank Syndicate	Goldbank	J. H. Sharman	594 Bloor St. W., Toronto.
Golden Summit Mines, Ltd.	Golden Summit, lot 6, con. I, Maisonsville	William J. Simpson	Kirkland Lake.
Harvey Kirkland Mines, Ltd.	Harvey Kirkland, Lebel tp.	Morris Hastie	Timmins.
Hayden Gold Mines Co., Ltd.	Hayden, Porcupine	T. C. Fawcett	Timmins.
Hollinger Consolidated Gold Mines, Ltd.	Hollinger, Porcupine	A. F. Brigham	Timmins.
Howey Gold Mines, Ltd.	Howey, Red Lake.	H. G. Young	Red Lake.
Kenora Prospectors and Miners, Ltd.	Mikado, Cornucopia, and King, Lake of the Woods		100 Adelaide St. W., Toronto.
Kirkland Lake Gold Mining Co., Ltd.	Kirkland Lake Gold, Kirkland Lake	W. M. Sixt	Kirkland Lake.
Lakeland Gold Mines, Ltd.	Lakeland, lots 4, 5, 6, con. V, VI, Maisonsville tp.	K. A. Deacon	Bourkes, and 19 Sun Life Bldg., Hamilton.
Lake Shore Mines, Ltd.	Lake Shore, Kirkland Lake	E. B. Knapp	Kirkland Lake.
McIntyre-Porcupine Mines, Ltd.	McIntyre, Porcupine	R. J. Ennis	Schumacher.
March Gold, Ltd.	March, Porcupine	Martin O. Knutson	South Porcupine.
Metals Development, Ltd.	Goodall and Dent tps., Patricia portion	J. C. Nelson	811 Sterling Tower Bldg., Toronto.
Moss Mines, Ltd.	Moss, Thunder Bay district	J. G. Harkness	Kashabowie.
Parkhill Gold Mines, Ltd.	Parkhill, Michipicoten	J. A. S. Roussac	Wawa.
Porcupine United Gold Mines, Ltd.	Rochester, Porcupine	J. D. Tolman	Timmins.
Power and Mines Corporation, Ltd.	Grace, Michipicoten	C. A. Chisholm	1254 St. Catherine St. W., Montreal.
Richie Gold Mines, Ltd.	Ritchie, Gauthier tp.		71 York St., Toronto.
Sylvanite Gold Mines, Ltd.	Sylvanite, Kirkland Lake	C. E. Rodgers	Kirkland Lake.
Tashota Gold Mines, Ltd.	Tashota, Thunder Bay district		1111 Beaver Hall Hill, Montreal.
Teck-Hughes Gold Mines, Ltd.	Teck-Hughes, Kirkland Lake	D. L. H. Forbes	Kirkland Lake.
Telluride Gold Mines of Canada, Ltd.	Telluride, lot 2, con. II, Skead tp.	H. Hollands-Hurst	405 Northern Ontario Bldg., Toronto.
United Mineral Lands Corp.	Paymaster, Porcupine		South Porcupine.
Vipond Consolidated Mines, Ltd.	Vipond, Porcupine	Robert E. Dye	Timmins.
West Dome Lake Gold Mines, Ltd.	West Dome, Porcupine		South Porcupine.
Wright-Hargreaves Mines, Ltd.	Wright-Hargreaves, Kirkland Lake	M. W. Summerhayes	Kirkland Lake.
LEAD			
Kingdon Mining, Smelting and Manufacturing Co., Ltd.	Kingdon, Carleton county	R. R. Rose	Galetta.

LEAD AND ZINC

Lake Geneva Mining Co., Ltd., (under option)	Lake Geneva, Sudbury district	W. E. Bawden	Geneva, via Cartier.
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NICKEL AND COPPER

Falconbridge Nickel Mines, Ltd.	Falconbridge, Sudbury district	Ernest Craig	Garson.
International Nickel Co. of Canada, Ltd.	Creighton, Sudbury district	S. J. Kidder	Creighton Mine.
International Nickel Co. of Canada, Ltd.	Frood, Sudbury district	R. D. Parker	Frood Mine.
International Nickel Co. of Canada, Ltd.	Garson, Sudbury district	W. J. Mumford	Garson.
International Nickel Co. of Canada, Ltd.	Levack, Sudbury district	A. L. Sharp	Levack.

SILVER

Animikie Mines, Ltd. (under option)	Badger, Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Animikie Mines, Ltd. (under option)	Keystone (Climax), Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Animikie Mines, Ltd. (under option)	Porcupine, Silver Mountain	S. W. Ray	223 Victoria St., Port Arthur.
Brooklebank, Arthur (under lease)	Kerr Lake, Cobalt	Arthur Brooklebank	Cobalt.
Bunclark, Richard (under lease)	Penn Canadian, Cobalt	Richard Bunclark	Cobalt.
Cain, C. E., and associates	Beaver, Cobalt	C. E. Cain	Cobalt.
Castle-Trethewey Mines, Ltd.	Capitol, Gowganda	Angus D. Campbell	Bestel.
Castle-Trethewey Mines, Ltd.	Castle, Gowganda	Angus D. Campbell	Bestel.
Clemens, E. H. (under lease), deceased	Comtugas, Cobalt	E. H. Clemens	Comtugas Mines, Ltd., 320 Bay St., Toronto.
Cobalt Contact Mines, Ltd.	Cobalt Contact, Cobalt	J. M. C. Dunlop	North Cobalt, and 57 Bloor W., Toronto
Jennett, D. L., Ltd.	Agamco, Cobalt	D. L. Jennett	Cobalt.
Jennett, Henry (under lease)	Waldman, Cobalt	Henry Jennett	Cobalt.
Keeley Silver Mines, Ltd.	Keeley, South Lorrain	W. J. Dobbins	Silver Centre.
Laurentian Mines, Ltd. (under lease)	Laurentian, Lake of the Woods	E. Lynch	Cobalt.
Lynch, E. (under lease)	Peterson Lake, Cobalt	George Martin	Cobalt.
Martin, George (under lease)	Crown Reserve, Cobalt	Arnold Smith	Cobalt.
Mining Corporation of Canada, Ltd.	Cobalt Lake, Buffalo, and Townsite-City	Arnold Smith	Cobalt.
Mining Corporation of Canada, Ltd.	Frontier, South Lorrain	Horace F. Strong	Haileybury.
Morrison Mines, Ltd.	Morrison, Gowganda	William Newton	New Liskcard.
Newton, William (under lease)	Silver Queen, Cobalt	Hugh Park	Cobalt.
Nipissing Mining Co., Ltd.	Nipissing, Cobalt	W. A. O'Flynn	Cobalt.
O'Brien, M. J., Ltd.	Cross Lake, Cobalt	H. G. Kennedy	Bestel.
O'Brien, M. J., Ltd.	Müller Lake O'Brien, Gowganda	W. A. O'Flynn	Cobalt.
O'Brien, M. J., Ltd.	O'Brien, Cobalt	C. W. Price	Cobalt.
Price, C. W. (under lease)	Foster, Cobalt	C. P. Roper	Cobalt.
Roper, C. P. (under lease)	Silver Cliff, Cobalt		

SILVER (Continued)

OPERATOR	MINE OR PLANT	MANAGER	ADDRESS
Sandoe, Richard, and Moyle, H. (under lease)	Temiskaming, Cobalt.	Richard Sandoe.	Cobalt.
Sarabura, A. (under lease)	Lumsden, Cobalt.	A. Sarabura.	Cobalt.
Smith, W. H., and Laycock (under lease)	Hudson Bay, Cobalt.	W. H. Smith.	Cobalt.
Sullivan, Roy (under lease)	Provincial, Cobalt.	Roy Sullivan.	Cobalt.
Sutherland, Hugh.	La Rose, Cobalt.		
Todd, F. H. (under lease)	Victory, Cobalt.	F. H. Todd.	Cobalt.
Tuer, C. F. (under lease)	Kissingar, Cobalt.	C. F. Tuer.	Cobalt.
Ward, R. N. (under lease)	Stoneham, Cobalt.	R. N. Ward.	Cobalt.
White Reserve.	White Reserve, Montreal river.	Mr. Kuhorski.	Cobalt.
Yorkshire Cobalt Mining Co.	Yorkshire, Cobalt.	Wm. E. McCready.	Cobalt.

METALLURGICAL WORKS

Algona Steel Corporation, Ltd.	Iron blast furnace.	Jas. H. Bell.	Sault Ste. Marie.
Canadian Furnace Co., Ltd.	Iron blast furnace.	Richard C. Yates.	Port Colborne.
Canadian Industries, Ltd.	Acid and chemical plant.	W. H. De Blois.	Copper Cliff.
Cobalt Reduction Co., Ltd., operated by Mining Corporation of Canada, Ltd.	Silver refinery.		Cobalt.
Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery.	S. B. Wright.	Deloro.
Falconbridge Nickel Mines, Ltd.	Blast furnace.	J. R. Gill.	Falconbridge.
International Nickel Co. of Canada, Ltd.	Blast furnace.	Peter Macdonald.	Copper Cliff.
International Nickel Co. of Canada, Ltd.	Blast furnace.	Peter Macdonald.	Comiston.
International Nickel Co. of Canada, Ltd.	Nickel refinery.	H. W. Walter.	Port Colborne.
Ontario Refining Co., Ltd.	Electrolytic copper refinery.	C. H. Aldrich.	Copper Cliff.
Steel Company of Canada, Ltd.	Iron blast furnace.	R. A. Gillies.	Hamilton.

NON-METALLICS

ACTINOLITE

Building Services, Ltd.	Actinolite, Elzevir tp.	George Seller.	1111 Beaver Hall Hill, Montreal.
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ARSENIC

Deloro Smelting and Refining Co., Ltd.	Silver-cobalt refinery.	S. B. Wright.	Deloro
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FELDSPAR

Anderson & Son, James G.	Britt, lots 3-5, con. 1, Heiney tp.	Jas. G. Anderson.	Lucknow.
Bathurst Feldspar Mines, Ltd.	Bathurst, Bathurst tp.	B. S. Hyde.	230 King St. E., Toronto.
Craig, T. H.	McDonald, E., ½ lot 12, con. IX, Bathurst	T. H. Craig.	Perth.
Feldspar Quarries, Ltd.	Furlong, Perth.	W. H. Evans.	Buckingham, P.Q.
Feldspar Glass, Ltd.	Bathurst tp.	W. J. McCallum.	301 Royal Bank Bldg., Toronto.
Genesee Feldspar Co., Inc.	(Dwyer, near Hybla.	Peter McDonald.	Boxart St., Rochester, N.Y.
Verona Quarries, Ltd.	Richardson, near Verona.	Ross Morey.	
Frontenac Floor and Wall Tile Co., Ltd.	Verona.	Everett Townsend.	Box 178, Kingston.

FLUORSPAR

Stoklosar, Chas. A.	W. ½ lot 3, con. 1, Madoc tp.	Chas. A. Stoklosar.	Madoc, Ont.
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GRAPHITE

Black Donald Graphite Co., Ltd.	Black Donald, Brougham tp.	R. F. Bunting.	Calabogie.
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GYPSUM

Gypsum, Lime and Alabastine, Canada, Ltd.	Caledonia.	L. V. Robinson.	Caledonia.
Gypsum, Lime and Alabastine, Canada, Ltd.	Lythmore.	L. V. Robinson.	Caledonia.

IRON PYRITES AND SULFURIC ACID

Canadian Pyrites, Ltd.	Caldwell Mine, Flower Station.	O. M. Hook, Sec.	1400 Guardian Bldg., Cleveland, Ohio.
Canadian Industries, Ltd.	Acid plants, Coniston and Copper Cliff.	W. H. DeBlois.	Copper Cliff.

LIGNITE

Ontario Department of Mines.	Onakawana, near Abitibi river.	W. F. Fancy.	Coral Rapids.
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MICA

OPERATOR	MINE, QUARRY, OR WORKS	MANAGER	ADDRESS
Austin, Louis	Buck Lake Mine	Louis Austin	Perth Road
Lee, W. W.	Lacey Mine, Loughborough tp.	W. W. Lee	Bedford Mills
Loughborough Mining Co., Ltd.	Leeds county		General Electric Co., Schenectady, N.Y.
O'Connor, W. J.			Lombardy.

MINERAL WATERS

Canada Dry Ginger Ale, Ltd.	Caledonia Springs and Bourget	J. C. Haggarty	6380 St. Urbain St., Montreal.
Carlsbad, Ltd.	Carlsbad Springs	Barclay Boyd	Carlsbad Springs.
Deneault, F.	Bourget Springs	F. Deneault	Bourget.
Gurd, Chas., and Co., Ltd.	Caledonia tp, Prescott county		1016 Bleury St., Montreal.
Sanitaris, Ltd.	Pakenham tp, Lanark county	L. Macnamara	Amprior.

QUARTZ, QUARTZITE AND SILICA BRICK

Algoma Steel Corporation, Ltd.	Silica brick from Deroche tp. quarry		Sault Ste. Marie.
Donumion Mines & Quarries, Ltd.	Killarney, North Shore Lake Huron, East Neebish Island (idle)		40 University Avenue, Toronto.
Falconbridge Nickel Mines, Ltd.	Quarry on property	Ernest Craig	Falconbridge.
Wright Co.	Quartz quarry, Deroche tp.	Geo. S. Cowie	Sault Ste. Marie.

SALT

Brunner, Mond Canada, Ltd.	Amherstburg (Brine for chemical use)		Amherstburg.
Canadian Industries, Ltd.	Sandwich (Chemicals and salt)		P.O. Box 1260, Montreal.
Donumion Salt Co., Ltd., The	Sarnia		1610 Bank of Commerce Bldg., Toronto.
Goderich Salt Co., Ltd.	Goderich		Goderich.
Kincardine Salt, Ltd.	Kincardine	Now operated by Canadian Industries, Ltd.	P.O. Box 1260, Montreal.
Western Canada Flour Mills Co., Ltd.	Goderich		287 MacPherson Ave., Toronto.
Western Salt Co., Ltd.	Courtright		1610 Bank of Commerce Bldg., Toronto.

TALC

Canada Talc Co., Ltd.	Connolly	Roy Taylor	Madoc.
Geo. H. Gillespie Co., Ltd.	Henderson	Geo. H. Gillespie	Madoc.

STRUCTURAL MATERIALS

CEMENT

Canada Cement Co., Ltd.	{Belleville, Plant No. 5. Lakefield, Plant No. 7. Port Colborne, Plant No. 8.		Canada Cement Bldg., Phillips Sq., Montreal, P.Q.
St. Marys Cement Co., Ltd.	St. Marys.		357 Bay St., Toronto.

LIME

American Cyanamid Company.	Quarry at Beachville, Kilus at Niagara Falls	A. J. Kennedy	535 Fifth Ave., New York.
Biederman, Albert G.	Golden Lake.	Albert G. Biederman	Golden Lake.
Brunner, Mond Canada, Ltd.	Lots 6, 7, 8, con. 1; lots 2, 3, con. 11, Anderdon tp.	F. Nill.	Amherstburg.
Cameron, W. M.	Ramsay tp.	W. M. Cameron	Carleton Place.
Canada Lime Co., Ltd.	Cobocook	Chas. R. Christie	6 Toronto St., Toronto.
Chadmers & Campbell	Owen Sound	M. Chalmers	689, 7th Street W., Owen Sound.
Dominion Sugar Co., Ltd.	Wallaceburg	R. A. Lauper	Wallaceburg.
Dominion Sugar Co., Ltd.	Chatham	C. Moulthrop	Chatham.
Dominion Rock Products, Ltd.	Eganville, 4 miles south east	W. L. Paterson	506 Dominion Square Bldg., Montreal.
Gallagher Lime & Stone Co., Ltd., The	*Hamilton	Raymond Gallagher	R.R. 4, Hamilton.
	*Beachville	T. F. Robinson	Beachville.
	*Eflora	J. H. Robinson	Eflora.
	*Hespeler	M. M. Millen	Hespeler.
	Milton	Robt. F. Adams	Milton.
	Limehouse	Wm. Gowdy	Limehouse.
Innerkip Lime and Stone Co., Ltd.	Innerkip	C. E. Downing	Beachville.
Jamieson Lime Co.	Renfrew	J. A. Jamieson	Renfrew.
Shane Lime Co.	Eganville	Geo. R. Shane	Eganville.
Standard White Lime Co., Ltd.	*Guelph	D. E. Kennedy	15 Douglas St., Guelph.
Toronto Brick Co., Ltd.	Cobocook	F. Conway James	897 Bay St., Toronto.
Weppler, Henry	Lots 6, 7, con. 11, Glenelg tp.	H. Weppler	R.R. 2, Priceville.

*Hydrated lime plants.

SAND AND GRAVEL* (Pit Operations)

OPERATOR	PIT OR QUARRY AND LOCATION	MANAGER	ADDRESS
Bast, Aaron	Bridgeport, Waterloo tp.		112 Lydia St., Kitchener.
Benson & Patterson	Stanford tp., Welland county		Stanford.
Brantford, City of	Webster St. and Harold St.		City Hall, Brantford.
Carroll Bros.	Sherkston, Humberstone tp.		490 Ellicott Sq., Buffalo, N.Y.
Conlin, Herbert L.	Highland Creek		156 Front St. E., Toronto.
Consolidated Sand and Gravel, Ltd.	Paris		402 Harbour Bldg., Toronto.
Durham Stone & Sand Co., Ltd.	Durham.		
Fuller Gravel, Ltd.	Fuller.		
Waterford Sand & Gravel Co., Ltd.	Waterford.		
Dominion Concrete Co., Ltd.	S. Gower and Oxford tps, Grenville county		Van Buren St., Kemptville.
Donald, Andrew	Lot 22, con. 7, Dereham tp., Oxford county		R.R. 1, Ingersoll.
Ellins Bros.	Scarlett Rd., Etobicoke tp.		Station "D," West Toronto.
Empire Limestone Co.	Sherkston, Humberstone tp.		19 Hudson St., Buffalo, N.Y.
Foster, R. R.	Nepean and Gloucester tps., Carleton county		86 Spadina Ave., Ottawa.
Goodreau, Chas.	Chatham tp., Kent county		R.R. 6, Thamesville.
Greenburn Sand & Gravel Co., Ltd.	Lot 8, con. V, Pickering tp.		331 Bay St., Toronto.
Halpenny, Lewis E.	Arthur tp., Wellington county		R.R. 4, Arthur.
Hill, John D.	Woodstock		R.R. 6, Woodstock.
Hinde, Jas. H.	Northlands Ave., York tp.		134 Northlands Ave., Toronto.
Howard, N. H.	Lot 7, con. I, E. Flamborough tp., Wentworth county		Aldershot.
Jago Concrete Products Co.	Summerville, Toronto tp.		Summerville.
Johnston, G. F.	Westminster tp.		R.R. 2, Wilton Grove.
Kingston Sand & Gravel Co.	Lots 33, 34, con. V, Kingston tp.		183 William St., Kingston.
Maple Sand, Gravel & Brick Co.	Maple, Vaughan tp.		454 King St. W., Toronto.
Peterborough, City of	Cor. Rogers and Wilson Sts.		133 Simcoe St., Peterborough.
Quigleys	Saltfleet tp., Waterdown, and Port Maitland		317 Main St. E., Hamilton.
Sherman & Hubbell	Lot 17, con. B, Camden tp.		R.R. 5, Thamesville.
Smythe, C., Ltd.	Lambton Rd., Etobicoke tp.		11 King St. W., Toronto.
Sutherland, Hugh A.	Lot 6, con. II, W. Zorra tp., Oxford county		R.R. 4, Enbro.
Vallery, Frank	West Garafraxa		Box 107, Belwood.
West Oxford Township	Lot 7, con. I, Dereham tp.		R.R. 5, Ingersoll.
Wilson, M.	Lot 25, con. III, Vaughan tp.		R.R. 1, Maple.
Windsor Sand & Gravel Co., Ltd.	S. Gosfield tp. Essex county		30 Sandwich St., East Windsor.

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

SAND AND GRAVEL* (Licensed Dredging Operations)

Cadwall Dredging Co., Ltd.	Lake Erie	24 Chatham St. W., Windsor.
Construction Materials Corporation	Lake Erie, St. Clair river	33 N. LaSalle St., Chicago, Ill.
Great Lakes Dredge & Dock Co.	Lake Erie	104 S. Michigan St., Chicago, Ill.
Hadley's Chatham, Ltd.	Thames river	Chatham.
Homegardner Sand Co.	Lake Erie	Sandusky, Ohio.
Interlake Transportation Co., Ltd.	Lake Erie, Ontario	315 St. Sacramento St., Montreal, P.Q.
Kelley Island Lime & Transport Co., Ltd.	Lake Erie	Sandusky, Ohio.
Lake Erie Sand Company	Lake Erie	Sandusky, Ohio.
Lapish, F. C.	Lake Superior	433 Cedar St., Sault Ste. Marie, Mich.
McLean, A. B., & Sons	Lake Superior, St. Marys river	Sault Ste. Marie, Mich.
Merlo, Merlo & Ray, Ltd.	Lake Huron, St. Clair river	East Windsor.
National Sand & Material Co., Ltd.	Lake Erie, Ontario, St. Clair and St. Lawrence rivers	402 Harbour Bldg., Toronto.
Ontario Gravel Freighting Co., Ltd.	Lake Erie, Ontario	228 Sandwich St. W., Windsor.
Pyke Salvage Company	St. Lawrence river	506 Princess St., Kingston.
Scott, T. G.	Lake Superior	Sault Ste. Marie.
Sim-Mac Lines, Ltd.	Lake Superior	Port Arthur.
Wallaceburg Sand & Gravel Co., Ltd.	St. Clair river	Wallaceburg.

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

STONE (Limestone)

American Cyanamid Co.	Beachville	A. J. Kennedy
Bolender Bros.	Haliburton	Chas. Bolender
Bonter, F. and J.	Marmora tp.	J. W. Bonter
Bourgie, J. B.	Con. VIII, Russell tp.	J. B. Bourgie
Brute, E. D., & Sons, Ltd.	Billings Bridge	E. D. Brute
Brunner, Mond Canada, Ltd.	Lots 6, 7, 8, con. 1; lots 2, 3, con. 11, Anderdon	F. Nill
Canada Cement Co., Ltd.	Thurlow tp.	J. H. Legate
Canada Crushed Stone Corp., Ltd.	Dundas, Town of	J. Stephens
Hagersville Contracting Co., Ltd.	Walpole tp., Haldimand county	Gordon Gilbertson
Pushinch Quarry, Ltd.	Pushinch tp., Wellington county	H. Hill
Queenston Quarries, Ltd.	Niagara tp.	A. Michie
Wentworth Quarries, Ltd.	Lot 4, con. V, Saltfleet tp.	Destroyed by fire July 24, 1929, now dismantled.
Cartmell, Ellen, Estate of	1½ miles east of Thorold	John Cartmell
Cloutier & Grenon	Con. X, Cambridge tp.	Samuel Fougere

STONE (Limestone)—Continued

OPERATOR	QUARRY AND LOCATION	MANAGER	ADDRESS
Coldwater Crushed Stone, Ltd.	Lots 19, 20, con. XIII, Medonte tp.	Thos. Langton	Coldwater.
Cook, J. S.	Lots 7, 8, con. XXIV, Amabel tp.	J. S. Cook	Warton.
Cooper, Alfred.	Lot 25, con. V, Neebing, N.R.	Gordon A. Cooper	1215 Victoria Ave., Fort William.
Crystallite Products, Ltd.	Bancroft.	P. J. Stringer	Bancroft.
Decewville Crushed Stone, Ltd. (idle).	Carleton and Grenville counties.	H. H. Salmon	1417 University Tower, Montreal.
Dibblee Construction Co., Ltd.	Walpole tp.	H. H. Salmon	Fleet and Bathurst Streets, Toronto.
Dufferin Construction Co., Ltd.	East Zorra tp.	Wm. T. McRae	Fleet and Bathurst Streets, Toronto.
Dufferin Paving and Crushed Stone Co., Ltd.	Kirkfield.	H. M. McQuoid	Hagersville.
Hagersville Quarries, Ltd.	Tamworth-Newburgh Road	John Welch	Innerskip.
Kirkfield Crushed Stone, Ltd.	Merivale Road, Ottawa	T. Hooker	Kirkfield.
St. Marys Crushed Stone, Ltd. (idle).	Hagersville	R. R. Foster	Alexandria.
Edgar Irvine Co., Ltd., The	2 miles north of Brockville.	C. F. Anderson	86 Spadina Ave., Ottawa.
Foster, R. R.	Oxford tp., Grenville county.	C. M. Woodland	Hagersville.
Gordon Crushed Stone Co., Ltd., The	Lot 3, con. VI, Nassagaweya tp., Halton county.	W. H. Roberts	Cardinal.
Gordon Bros. Construction Co., Ltd.	Beachville, Oxford county.	R. S. Adams	Oxford Mills.
Grant Bros. Construction Co., Ltd.	See Canada Crushed Stone Corp. above.	T. F. Robinson	Milton.
Grenville Crushed Rock Co., Ltd.	See Dufferin Construction Co., Ltd.		Woodstock.
Gypsum, Lime and Alabastine, Canada, Ltd.	Drummond tp., Lanark county.	M. G. Henniger	Smiths Falls.
Gypsum, Lime and Alabastine, Canada, Ltd.	Various quarries.	R. M. Smith	Parliament Bldgs., Toronto.
Hagersville Contracting Co., Ltd.		W. Holdcroft	Kingston.
Hagersville Quarries, Ltd.		J. D. Springer	Waterdown.
Henniger, M. G.	Clappison cut, Wentworth county.		
Highways Department.	Lot 4, con. I; lot 30, con. III; lot 19, con. V	Phillip Crumb	Wainfleet, R. R. 1.
Holderoft Construction Co., Ltd.	See Dufferin Construction Co.		
Huffman Construction Co., Ltd., The R. C.	Mille Roches, Stormont county.		
Humberstone Township.	Portsmouth.	Samuel Donaldson	43 1/2 Market St., Brantford.
Innerskip Quarries, Ltd.	See Dufferin Construction Co.		34 Pembroke St., Kingston.
Johnson Bros. Co., Ltd.	Owen Sound.	M. C. Lapierre	1994-9th Avenue E., Owen Sound.
Kingston Penitentiary.	Provincial Highway 26, 4 miles east of Owen Sound.		
Kirkfield Crushed Stone, Ltd.	Uthrihoff, Orillia tp.	B. J. Williams	225 Sterling Rd., Toronto.
Lapierre, M. C.	Lots 20 to 24, Front con., Rama tp.	Geo. F. Morse	R. R. 4, Orillia.
Law Construction Co., Ltd.		R. M. Craig	Longford Mills.
Limestone Products, Ltd.			
Longford Crushed Stone Co., Ltd.			

MacDonald, A. N.	Bronte.	Ivan MacDonald	Bronte.
McGinnis & O'Connor	Barriefield	E. G. Reynolds	Kingston.
McQuigge, J. R.	Clarence tp., Russell county	J. R. McQuigge	Arnprior.
Middleton, J. N.	Ancaster village	J. N. Middleton	Ancaster.
Nelson Crushed Stone Co.	Lot 16, con. II, Nelson tp., Halton county.	R. L. Millar	R.R. 1, Freeman.
Noranda Mines, Ltd.	Farr quarry, Haileybury.		804 Royal Bank Bldg., Toronto.
Ontario Reformatory	Guelph	C. F. Neelands	Guelph.
Owen Sound, City of	City Quarry, 8th Street West	Robt. Cranney	6th Street East, Owen Sound.
Pembroke, Corporation of	Markus Quarry	J. P. Howe	Pembroke.
Pirson, John	Hydro dump, Stamford tp.	John Pirson	Stevensville.
Pushinch Quarry, Ltd.	See Canada Crushed Stone Corp.		
Queenston Quarries, Ltd.	See Canada Crushed Stone Corp.		
Quinton, W. Y.	Kitley tp., Leeds county.	W. Y. Quinton	Jasper.
Rayner Construction Co., Ltd.	{Wolford tp., Greaville county.		
	{Cambellford		
Robillard, H., & Son	Gloucester tp., Carleton county	B. E. Robillard	195 Nicholas St., Ottawa.
Roddy, J. M.	Division St., Kingston	J. M. Roddy	293 Division St., Kingston.
	{West Caratraga tp., Wellington county		
Routly, H. T.	Augusta tp., Grenville county	H. T. Routly	21 Dundas Square, Toronto.
Walker Bros., Ltd.	Stamford tp., Welland county	David Walker	Box 586, Thorold.
Wallace, R., & Son	Brown farm, Kingston tp., Frontenac county	R. R. Wallace	484 Bagot St., Kingston.
Wehman, John	Lot 24, con. II, Kingston tp., Frontenac county	John Wehman	251 Division St., Kingston.
Welland Ship Canal.	Rock excavation	A. J. Grant	St. Catharines.
Wickett, Ltd., James A.	Lonsdale, Tyendinaga tp.		16 Saultier St., Toronto.
Wilford & Co., Ltd., R. F.	Nottawasaga tp., Simcoe county.	C. Brownell	Box 119, Lindsay.
(* Windmill Point Crushed Stone Co., Ltd.	Ridgeway.	R. E. Law	225 Sterling Rd., Toronto.

(* Subsidiary of Law Construction Company, Ltd.

STONE (Granite)

Beresford, John	Gananoque.	John Beresford	Gananoque.
Code, W. Harry	Leeds tp., Leeds county	W. Harry Code	26 Cornelia St., Smith's Falls.
Grenville Crushed Rock Co., Ltd.	Hawk Lake, 25 miles east of Kenora	J. P. Bains	917 Keefer Bldg., Montreal.
Gordon Granite Co.	5 miles north of Gananoque.	A. E. Gordon, Gananoque.	Head Office, 239 Confederation Life Bldg., Toronto.
Hokanson, Swan	Leeds tp., lot 7, con. II	Swan Hokanson	Box 653, Gananoque.
Horne, Wm.	Butler	Wm. Horne	Suite M, Ashford Block, Winnipeg.
Mills Geo.	Leeds tp.	James McKee	Lansdowne.
McKee Bros.	Leeds tp., lot 8, con. II	Wm. Morrison	Peninsula.
Peninsula Granite Quarries, Ltd.	Peninsula		
Reece-Hall, R.	Mill Lake Quarry, McDougall tp., lots 24, 25, con. III, Parry Sound district.	R. Reece-Hall	Box 115, Parry Sound.

STONE (Sandstone)

OPERATOR	MINE AND LOCATION	MANAGER	ADDRESS
Credit Valley Quarries, Ltd.	Glenwilliams, Halton county	S. H. Hurst	86 Kennedy Ave., Toronto.
Danforth Quarry, Ltd.	Limehouse, Halton county		736 Danforth Ave., Toronto.
Logan, Hugh	Halton county	Hugh Logan	Glenwilliams.
Norrie and McHardy	Halton county		Georgetown.
Norton, A. W.	Halton county		Georgetown.
Rogers, Frank	Halton county		Georgetown.
Smeaton, R. C.	Halton county		Georgetown.
Thompson, F.	Halton county		Georgetown.
STONE (Trap)			
Fort William, City of	Rifle Range Site	C. B. Symes	City Hall, Fort William.
Hydro-Electric Power Commission	Alexander Power Development, Hydro.	J. N. Stanley	University Ave., Toronto.
Ontario Rock Co., Ltd.	Belmont and Methuen tips	H. L. Scott	Havelock, R.R. 3.
Quinn Stone & Ore Co.	Fort William	J. E. McKee	Fort William.

CLAY PRODUCTS

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

MINES OF ONTARIO IN 1930

By

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

CHROME

Consolidated Chromium Corporation

This company was incorporated under the laws of the state of Delaware on November 19, 1929. The authorized capital stock is 500,000 shares of class "A" stock, par value \$25 per share, and 1,500,000 shares of common stock of no par value. The officers of the company are: R. S. McClellan, president; J. C. Parkes, vice-president; F. C. Russell, secretary-treasurer; W. B. Wallder, assistant vice-president; James P. Ronaghan, assistant secretary; C. B. Reinold, assistant secretary. The directors are: R. S. McClellan, F. C. Russell, Charles Cason, C. V. Bob, J. C. Parkes.

The company was formed to acquire the rights under options granted to L. P. Jubien, Suite 1636, 120 Broadway, New York, on some 40 claims, as well as the interest in 15 claims staked by Mr. Jubien and his associates on chromite-bearing ground south of Collins and west of Lake Nipigon in Thunder Bay district. It is proposed to form a Canadian subsidiary for the purpose of acquiring title to these mining claims.

The following is a résumé of A. R. Graham's report to the Ontario Department of Mines on the geological features of the deposit: The segregations and injections of chromite ore lie near the footwall side of an elliptical-shaped peridotite dike some $3\frac{3}{4}$ miles long and three-quarters of a mile wide at its widest point.

The dike is intrusive in the contact zone between a Laurentian granite, altered to gneiss near the contact, and the earlier volcanics. These volcanics near the contact have been altered to micaceous schists and recrystallized greenstone.

Mr. Jubien states that some eighteen exposures of chromite have been found over a total length of 18,000 feet in a footwall zone about 600 feet wide. The chromite occurs in the form of wide segregations of low- and medium-grade material, in which occur presumably later injections of high-grade material. The widths of these occurrences are exceptional, as high-grade exposures have been found over widths as great as 17 feet with good and medium-grade exposures in widths up to nearly 50 feet.

Surface work on the property was started in the late fall of 1929, when camps for the accommodation of 40 men were erected.

The plant consists of two 85 h.p. boilers, one Ingersoll-Rand 300-foot compressor, one Jenckes 6- by 8-inch single-drum hoist. Steel is sharpened by hand.

In March, 1930, a two-compartment shaft was started on claim T.B. 8,814; 350 feet of sinking was completed and three levels were opened up. Early in September a total of 750 feet of lateral work had been done on the upper two levels. A second shaft was started on claim T.B. 8,422 on another high-grade section of the deposit, but in the late fall financial difficulties compelled the cessation of all operations.

Camps on the property consist of the following: cookery, 22 by 23 feet; two bunk-houses, 18 by 32 feet and 16 by 23 feet; assay office, 15 by 18 feet; office, 12 by 20 feet; and residence, 22 by 28 feet. These are located on the shore of a small lake. The No. 1 shaft is about $1\frac{1}{2}$ miles east, and the No. 2 about a quarter of a mile north of the camps.

While operations were being carried on, 39 men were employed under the direction of A. R. Globe, manager, and C. Rutherford, superintendent.

COPPER

White Lake Mines, Limited

The authorized capital of this company is 2,000,000 shares of \$1 par value. The directors and officials are: W. A. Lamport, president; J. C. Allan, secretary-treasurer; W. J. McCallum and D. G. Miller, directors. The head office is at 301 Royal Bank Building, Toronto.

The company operates a copper property in township 1A in the Mississagi Forest Reserve, district of Algoma, about 45 miles northeast of Iron Bridge.

Underground work was continuous throughout 1930, except between October 12 and November 10. The company reports the following development work done during the year: east adit, 486 feet of drifting; west adit, 904 feet of drifting and crosscutting and 84 feet of raising; diamond-drilling, 1,652 feet. No additions were made to the Diesel mining plant during 1930.

An average of 18 men was employed, 11 underground and 7 on surface. In December, 1930, O. G. Carstens was succeeded by D. J. Russell as superintendent.

COPPER-ZINC-LEAD

Treadwell Yukon Company, Limited

The officers of this company are: F. W. Bradley, president; C. D. O'Sullivan, first vice-president; C. A. Norris, second vice-president; F. A. Hammersmith, secretary-treasurer; W. D. Miracle, assistant secretary-treasurer; V. R. Prather, assistant secretary.

The directors are: F. W. Bradley, C. A. Norris, F. A. Hammersmith, C. D. O'Sullivan, and J. W. Crosby.

Operations at the Errington mine, situated in Creighton township, Sudbury district, were severely curtailed during 1930, owing to the low market prices of the metals produced.

Mine

On January 16, 1930, sinking was resumed at No. 2 shaft, which had then a depth of 675 feet. It was deepened to 1,571 feet, and stations were cut at the 750-, 1,000-, 1,250-, and 1,500-foot horizons. Sinking was completed on July 14, 1930. This is a vertical shaft, 6 feet 3 inches by 15 feet 8 inches, outside dimensions.

Development footages throughout the mine for 1930 were distributed on the various levels as follows:—

Level	Drifts	Crosscuts	Raises
		feet	feet
300-foot.			34
500-foot.	581	596	918
1,500-foot.	910	1,558	
Total.	1,491	2,154	952

Adding 896 feet of sinking brings the total development to 5,493 feet. In addition, 3,099 feet of diamond-drilling was done.

All stoping was suspended on November 8, 1930. The ore broken and the ore hoisted during 1930 was as follows:—

Level	Ore broken	Ore hoisted
	tons	tons
300-foot.....	4,700	33,023
500-foot.....	45,300	31,836
Total.....	50,000	64,859

At the end of 1930, underground work was confined to crosscutting on the 1,500-foot level.

Mill

The flotation mill operated until November 13, 1930, to which date it had treated a total of 64,859 tons of ore since the beginning of the year.

Concentrates produced during 1930 totalled as follows: copper, 3,444.61 tons; zinc, 4,374.12 tons; lead, 676.69 tons; pyrite, 7,634.33 tons.

General

There were no material additions to plant or equipment during 1930. An average of 141 men was employed, distributed as follows: underground, 89; mill, 18; surface, 34.

Joseph Errington is manager, and V. C. Clauson is general superintendent. The mine address is Bradley, Ont.

GOLD

Barry-Hollinger Gold Mines, Limited

Barry-Hollinger Gold Mines, Limited, operated their property at Boston Creek, Pacaud township, district of Timiskaming, during 1930. The capital is 4,000,000 shares, of \$1 par value. H. C. Crow is president; E. M. Tice is secretary-treasurer; Dr. E. H. Greene, P. A. Barry, M. J. Conkey, and G. H. Morris are directors. Jas. Houston is superintendent.

The superintendent's report for the year 1930 is as follows:—

Development

During the year a two-compartment winze was sunk 129.5 feet, on the inclined dip of No. 7 vein, from the 1,625-foot level to the 1,750-foot level. It was necessary to do this exploratory work in this manner, as the hoisting equipment in the main winze would not permit the handling of ore below the 1,625-foot level.

After opening up the 1,750-foot level for a little over 400 feet laterally, work was discontinued. The hoist was then moved up to the 1,375-foot level, and the sinking of the main three-compartment winze below the 1,625-foot level was started on December 1. At the present date this winze is down 98 feet below the 1,625-foot level. Stations will be cut at the 1,750- and 1,875-foot levels. The waste rock from sinking operations is handled through the manway compartment to the 1,375-foot level, and No. 1,507 stope is utilized as a waste pocket.

At the present time a new double-drum electric hoist is being installed at the 1,000-foot level. This hoist will permit doubling the hoisting capacity of the winze, where at present all development work is being concentrated.

Electric pumping equipment was installed in the main shaft during the early part of the year. This additional equipment enabled us to disconnect one of the air compressors which was used entirely for pumping. A considerable saving was thereby effected in power charges.

500-foot Level.—An exploratory crosscut was driven southwest on this level, which cut Nos. 8 and 9 veins. Four hundred and sixty feet of crosscutting and drifting was completed

in doing this work. Where encountered, the above-mentioned veins did not carry sufficient values to warrant extensive lateral work.

1,375-foot Level.—The "A" ore shoot on No. 7 vein was stoped through to the 1,250-foot level and produced 5,100 tons of ore. A 50-foot section of ore remains to be developed on this level.

1,500-foot Level.—No. 1,507 stope was mined through to the 1,375-foot level. This stope produced over 16,500 tons of ore. A sublevel drift was driven west from No. 1,507 stope, 65 feet above the 1,500-foot level, to tap the downward extension of No. 1,307A stope ore. This opened up an ore length of 50 feet.

Later, a raise was put up from the 1,500-foot level, and at the present time this stope (No. 1,507A) is being opened up.

1,625-foot Level.—Three hundred and fifty-five feet of drifting was done on No. 7 vein shearing on this level; 160 feet of this was through the main ore shoot.

A stope for this length was carried through to the 1,500-foot level. Operations are still being carried on, and when completed this stope (No. 1,607) is expected to produce over 20,000 tons of ore. This is the best section of ore so far opened up in the mine.

To the east of this, ore drifting was continued for a distance of 100 feet on lower grade material. Fifty per cent. of the rock broken in this drift was put through the mill.

1,750-foot Level.—Four hundred and eight feet of drifting has been completed to date on No. 7 vein shearing on this level. Two ore shoots, one 40 feet long and one 50 feet long, together with two shorter lenses, west of the 50-foot shoot, have been opened up. When stoping operations are continued above the level, these three ore shoots may link up as continuous ore.

Summary of Underground Operations.—During the year ending December 31, 1930, the following development work was completed:—

	Feet
Drifting and crosscutting.....	1,909.5
Raising.....	568.5
Sinking.....	222.5
	Cu. ft.
Station work.....	4,570

Thirty-one thousand seven hundred tons of ore were hoisted, of which 30,250 tons were taken from the stopes, the balance being taken from the development drifts.

Mill

During the past year the mill has been operating continuously, except for minor delays, on a tonnage of from 90 to 100 tons per day.

The following is a summary of mill returns based on government quarterly returns for the year:—

	Production	Dry tons milled	Recovery per ton milled
January, February, and March.....	\$49,923.84	7,844	\$6.36
April, May, and June.....	52,510.52	8,007	6.56
July, August, and September.....	55,082.85	7,988	6.90
October, November, and December.....	60,507.80	7,886	7.67

Production

Total bullion produced for the year amounted to \$218,025.01 from 31,725 dry tons milled, making an average recovery of \$6.87 per ton. This compares with a recovery of \$151,611.62 for the year 1929 and \$111,767.21 for the year 1928.

The increase in production over the year 1929 was 43.8 per cent., due to increase in tonnage and to a slight increase in recovery per ton.

Future Development

Sinking of the three-compartment winze will be continued to the 1,875-foot level, and crosscuts will be driven to No. 7 vein on both the 1,750- and 1,875-foot levels.

Immediately the ore is opened up on these two levels, sinking will be continued to the 2,000- and 2,125-foot levels, and these two levels will be developed simultaneously.

With the installation of the new electric hoist, development work can be speeded up and exploration work undertaken which was impossible to do with the old hoisting equipment.

On the 1,875-foot level, a crosscut of approximately 50 feet will tap the downward extension of No. 1 vein. This work will be undertaken at an early date.

The east drift on No. 7 vein shearing on the 1,625-foot level will also be continued. Over 1,000 feet of favourable ground lies in this direction before reaching the east boundary of the property.

The possibility of locating other ore zones in this area are good, and this exploration work will be started at an early date.

Ore Reserves

On account of suspension of development operations laterally while depth development was undertaken, ore reserves above the 1,625-foot level have been reduced from 18,000 tons to 10,000 tons since October 1, the date of the last report. These reserves will be added to when raises are put through the ore shoots on the 1,750-foot level to the level above. Other sections of the mine will be opened up and can be expected to add ore to the above figure.

Beardmore Gold Mines, Limited

The property of this company is located on the north shore of Lake Superior in the Nipigon Forest Reserve, district of Thunder Bay, and is about 132 miles northeast of Port Arthur. It is easily accessible from Beardmore, which is on the Canadian National railway.

The officers and directors are: Chas. D. Bertram, president; F. C. Sutherland, vice-president; Joseph Montgomery, secretary-treasurer; J. P. Leask and Charles Thompson, directors.

The authorized capital is 5,000,000 shares of \$1 par value. The head office is at 85 Richmond Street West, Toronto.

Previous to 1930 a shaft had been put down and levels opened up at the 100-foot and 200-foot horizons. A small amount of lateral work had been done on these levels.

During 1930 a total of 235 feet of drifting and crosscutting was done. Underground work was stopped in February, and surface work only was carried on for the remainder of the year. A saw-mill, water tank, and hoist were installed during the year.

An average of ten men was employed, with W. A. Roberts in charge.

Bennett-Pacaud Mines, Limited

During 1930 an option was taken by the Bennett-Pacaud Mines, Limited, on the property of the Goudreau Gold Mines, Limited, situated four miles from Goudreau on the Algoma Central railway, in township 28, range XXVI, district of Algoma.

No underground work had been done on this property since 1926, and the total development work at the time of suspension was reported in the Thirty-fifth Annual Report of the Department of Mines, as follows:—

SHAFTS (vertical):

- No. 1 sunk to the 400-foot level.
- No. 2 sunk to the 200-foot level.

CROSSCUTTING:

- On 100-foot level, 190 feet.
- On 200-foot level, 641 feet.
- On 400-foot level, 311 feet.

DRIFTING:

- On 100-foot level, 355 feet.
- On 200-foot level, 893 feet.
- On 400-foot level, 381 feet.

Dewatering was commenced on June 1, 1930, and carried on intermittently until August 30. Sublevels were driven from No. 1 shaft at the 130-foot and 160-foot horizons. Operations were suspended on November 15, 1930, and the option was dropped.

Development work done by the optioner was as follows:—

STATION-CUTTING:

On sublevels, equivalent to 30 feet drifting.

DRIFTING:

On 130-foot sublevel, 30 feet.
On 160-foot sublevel, 100 feet.

RAISING:

On 130-foot sublevel, 10 feet.
On 160-foot sublevel, 10 feet.

WINZING:

On 100-foot level, 10 feet.

An average of 8 men was employed underground and 4 on surface, under the supervision of J. M. C. Dunlop.

British Canadian Mines, Limited

This company has an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors are: J. M. Aitken, president; F. McQueen, secretary-treasurer; W. W. Canham, A. G. Halstead, E. P. Barry, and H. F. Coombs, directors. The head office is at 8 Bloor Street East, Toronto.

During 1930, no active mining work was done at the Foley mine, at Shoal lake, Rainy River district, but the mine was kept dewatered in expectation of an early resumption of operations.

Bunker Hill Extension Mines, Limited

Tough-Oakes Burnside mine, in Teck township, district of Timiskaming, was operated during 1930 by the Bunker Hill Extension Mines, Limited, under option, with an average force of 10 men. The work consisted of surveying, sampling, and diamond-drilling. About 7,200 samples were cut and assayed, and a complete geological survey was made of the seven miles of underground work. Sixty-two holes were diamond-drilled, with a total of 6,200 feet.

F. J. Hotchkins was manager.

Canadian Champion Reef Mining Company, Limited

No further work was carried on at the property of this company in the West Shingtree area, district of Sudbury, after the suspension of operations in April, 1930, reported in the Thirty-ninth Annual Report of the Department of Mines.

Canadian Kirkland Mines, Limited

The property of the Canadian Kirkland Mines, Limited, is situated in the township of Teck, district of Timiskaming. The officers and directors of the company are: George Tough, president; W. B. McPherson, secretary-treasurer; J. A. Hough, F. J. Carew, and B. L. McLean, directors. Hugh Jardine was manager.

The property was operated from June, 1930, to March, 1931, when the mine was closed. The underground work consisted of 100 feet of crosscutting and 60 feet of drifting on the 125-foot level of the No. 2 shaft just west of the road, and 30 feet of drifting on the 65-foot level. No. 3 shaft, which is west of No. 2, was sunk 50 feet and 90 feet of crosscutting was done on the 50-foot level.

An average of 8 men was employed during the period of operation.

Canusa Mining and Exploration Company, Limited

The company operates a small property in Whitney township, district of Cochrane, which was known for years as the Scottish-Ontario and was one of the first worked in the Porcupine camp.

After a shut-down of more than a year, the mine was dewatered in July, 1930, and development in a small way started. Underground work from the main shaft, which has a depth of 320 feet, totals more than 1,500 feet on two levels, the 90- and 300-foot. A small shaft was started early in 1931 just west of the main shaft in the open cut on the vein from which a small syndicate in 1927 extracted ore worth \$5,893.

There has been an average of 10 men employed on the property under the direction of Geo. Bannerman, one of the original stakers.

Central Canada Mines, Limited

This company has an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors are: D. E. McKay, president; A. B. Evans, vice-president; J. McClure, secretary-treasurer; A. G. Seaman, M. Hayne, E. E. Johnson, and R. McTavish, directors. The head office is located in the Union Bank Building, Fort William.

The properties held by this company are situated in McCaul and Hutchinson townships in the Sapawe Lake area, Rainy River district, about 125 miles west of Fort William, and are close to Hematite on the Canadian National railway. They consist of three groups of claims, comprising 894 acres, and include what formerly were known as the Jacks Lake mine and the Walsh property.

Work was commenced on March 15, 1930, on the old Walsh property on the north side of Sapawe lake. An old 40-foot shaft, 7 by 9 feet, was cleaned out and sunk to a depth of 92 feet. Some 50 feet of crosscutting was done at this level. This work was done by a contractor using a small portable gasoline plant.

Operations were stopped in mid-August owing to financial difficulties.

Central Patricia Mines, Limited

This company is capitalized at \$4,000,000, divided into 4,000,000 shares of \$1 par value.

The officers of the company are: F. M. Connell, president; K. A. MacPhadyen, secretary-treasurer; Alan Cockeram, assistant secretary-treasurer. J. H. C. Waite, Louis Cohen, and W. H. Connell are directors. The head office of the company is at 1610 Canada Permanent Building, 320 Bay Street, Toronto.

The property is in the Pickle Lake-Crow River area, district of Kenora (Patricia portion), about 100 miles north of Savant Lake station on the Canadian National railway. The summer and winter routes to the property are about the same, approximately 125 miles from Savant Lake station, through Savant lake, across McCrea lake, through Lake St. Joseph past Osnaburgh House, through Doghole lake, Little Ochig and Big Ochig lakes, and Pickle lake. There are about 25 miles of portages on this route. A good flying service is maintained to the area by the Western Canada Airways, Limited, with base at Sioux Lookout.

The property consists of some 18 claims, staked during the summer of 1928. Surface work started in the winter of that year, when camps to accommodate 40 men were erected.

Early in 1929, a surface diamond-drill campaign was started, which totalled 6,881 feet. Surface work during 1929 warranted underground exploration. This

was definitely outlined, and supplies and equipment were hauled by tractor to the property as soon as the winter road was ready.

The plant consists of the following: two 110 h.p. return tubular boilers, a 934-foot cross-compound C.I.R. compressor, a 12- by 15-inch single-drum hoist, a steel sharpener, an oil furnace, and a small saw-mill.

To the end of August, 1930, the following underground work had been accomplished: shaft-sinking, 527 feet; crosscutting, 994 feet; drifting, 1,713 feet. Four levels at 125-foot intervals were opened up, and the ore was explored on each. In August, the lateral work totalled 1,270 feet.

The property closed down in September, 1930. During active operation 57 men were employed under the direction of A. J. Keast and later, J. P. Millenback.

Coniaurum Mines, Limited

This company has an authorized capitalization of 6,000,000 shares of no par value. The mine is in the township of Tisdale, district of Cochrane, and adjoins the property of the McIntyre-Porcupine Mines on its east boundary.

The officers and directors of the new company organized under Ventures, Limited, are as follows: Thayer Lindsley, president; A. L. Bishop, vice-president; H. Whittingham, secretary; J. Gordon Hardy, D. M. Hogarth, Alex. Longwell, and T. H. Rea, directors. The head office is at 100 Adelaide Street West, Toronto.

The following statement is taken from the report of the general manager, John Redington, for the year 1930:—

Development

Development has been continued throughout the year. Several of the known veins have been opened up in the main levels and sublevels, as well as raises. These have met with fair encouragement for the future.

SUMMARY OF DEVELOPMENT

	Feet
Drifting.....	2,882
Crosscutting.....	1,210
Raising.....	676
Winze-sinking.....	533
Diamond-drilling.....	4,995
	Cu. ft.
Station-cutting.....	4,808

The total footage in ore is 2,243 feet with an average value of \$6.68 across a width of 3.8 feet. Veins Nos. 2, 6, 7, 12, and 15 were developed. Three of the most important ore shoots have been indicated in No. 2 vein on the 525-foot level, No. 15 vein on the 1,000-foot level, and No. 7 vein on the 2,000-foot level. The latter has considerable promise of adding, when fully developed, quite a tonnage to the present ore reserves. With constant care, from these narrow widths, operations for the year have shown a small margin of profit as well as taking care of quite an extensive development campaign.

Development of the property at greater depth has been commenced through a two-compartment winze from the 2,000-foot level. During the year it was equipped and sunk to a depth of 533 feet, with the establishing of two new levels at the 2,250- and 2,500-foot horizons. The winze is located in No. 12 crosscut at the 2,000-foot level, approximately 30 feet north of No. 12 vein. Crosscutting on the new levels is being pushed with all possible speed both north and south. In the south crosscuts on the 2,250- and 2,500-foot levels, No. 12 vein has been encountered and is being driven on both east and west at the 2,250-foot level. The vein at this point is quite well defined, but the values are low. Just above this, on the 2,000-foot level, No. 12 vein did not show high values.

Milling

The mill treated 122,972 tons of ore during the year, with an average recovery of \$5.992 and extraction of 96.35 per cent. of the gold content, operating 359.33 days, or 98.45 per cent. of the possible running time.

Ore Reserves

Stoping during the year added 135,387 tons of broken ore, and development yielded a further 7,783 tons. With the 70,412 tons of broken ore carried forward from the previous year, this gave a total of 213,582 tons broken ore available. Milling during the year drew 122,972 tons from the above total, leaving a carry-forward of 90,610 tons of broken ore at the end of the period under this review. The grade of this broken ore is approximately that of the year's average milling, say \$6.21.

As to unbroken ore, our experience has been that it is unwise to translate our expectations into figures owing to the erratic distribution of values so far found in our veins, and to the fact that we are still on a hand-to-mouth policy of ore production that precludes the regular blocking out of ore reserves. It is our feeling, though, that we have greater reason for ore expectations now than at any previous time in the history of the mine.

Cooper Gold Mines, Limited

This company operated its Jubilee property in the Michipicoten area, township 29, range 23, district of Algoma, four miles from Wawa on the Algoma Central railway, until March 29, 1930.

Development footages at the Jubilee from January 1 to March 29, 1930, were as follows: drifting, 382 feet; crosscutting, 350 feet; raising, 43 feet.

The total underground work at the Jubilee mine from the beginning of operations until the shut-down on March 29, 1930, was as follows:—

Sinking:	Feet
Shaft.....	546
Winze.....	123
Drifting.....	3,512
Crosscutting.....	4,887
Raising.....	183
Total.....	9,251
Cutting:	Cu. ft.
Stations.....	13,580
Sump.....	4,800
Total.....	18,380

John Knox, Jr., was manager; and Frank McLennan, underground superintendent.

In June, 1930, John Knox, Jr., obtained a working option on all mineral rights contained in the properties owned by the Cooper Gold Mines, Limited. These consist of the Minto, Jubilee, and Cooper properties in the Michipicoten area, near Wawa.

It was decided to operate the Minto property first, and on August 1 work was commenced in moving all suitable mining and milling equipment, which had been used at the Jubilee mine, and a 20-ton test mill to the Minto. Additional machinery was purchased to equip a 75-ton cyanide mill, also a single-drum electric hoist.

By December 31 a mill building, 97 by 56 feet, had been erected and 75 per cent. of the milling equipment installed. The compressor, hoist, transformers, and motors for the mining plant were also in place.

No underground work was done during 1930.

De Santis Gold Mining Company, Limited

During 1930, the company optioned claims H.S. 805, 961-966, H.R. 960, and P. 6,132, formerly known as the Langmuir property, in Ogden township, district of Cochrane, about 1½ miles west of the old Hollinger Reserve mine. This property is referred to in the Ontario Department of Mines Report, Volume XXXV, part 6, page 27. Former operators sank three shallow shafts.

During the year the company placed their Turnbull property plant on claim H.S. 805, with the intention of crosscutting east from the bottom of an old 90-foot shaft to intersect quartz stringers showing on surface. The plant was not yet in operation at the end of the year. Peter De Santis is in charge of operations.

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, 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 following statements are taken from the report of the directors to the shareholders on January 10, 1931:—

No change has taken place in the authorized capital stock of the company, and 46,666 shares are still held under agreement with the Trusts and Guarantee Company, Limited, in trust for the company, and dividends on these shares are returned to the treasury of the company as and when paid.

Your directors are pleased to report that the net excess of current assets over current liabilities (including dividend payable January 20, 1931, \$238,333.50) is the sum of \$5,113,247.62, which includes the sum of \$2,785,427.01 set apart as a dividend assurance fund. Dividends were paid for the year out of our general accounts and not out of the dividend assurance fund.

Your attention is also drawn to the fact that the net income for the year was \$117,895.20, despite the fact that the mill operated only two months in 1930, while mining and development were carried on throughout the year. Surplus has decreased by \$888,199.17.

Your directors with deep regret record the death of Hon. Wallace Nesbitt, who for several years was one of your directors and whose able co-operation was fully appreciated by his fellow members.

The report of the general manager is as follows:—

The main activities of the year were centred around the tearing down of the steel wreckage of the old mill, the cleaning up of the site, and the building and equipping of the new mill. The addition of a Symons cone crusher to our crushing plant necessitated the remodelling of this plant. This construction was completed and the crusher plant and mill started crushing ore on October 28. Until that date, necessary mining and development had been carried on by a reduced crew. The mining staff was kept intact and employment given to most of our married employees. The clean-up plant, installed in the refinery after the fire, operated continuously until the end of September, when it had to be torn out to permit the refinery to be made ready for regular operations. Very little, if any, recoverable values remained in the mill at this time.

Automatic sprinkler protection was installed in both mill and crusher plant. This necessitated the erection of a 60,000-gallon steel water tank and the laying of considerable eight-inch water mains.

During the year, 130,700 tons was hoisted: 97,100 tons was ore, of which 67,600 tons was sent to the mill and treated, and 29,500 tons was stored in one of the old open pits. The remainder, 33,600 tons, was waste, which was dumped on the surface.

The 67,600 tons milled yielded bullion worth \$398,063.61, the average yield per ton being \$5,888.5. For the preceding year the yield per ton was \$7,579. In tuning up the mill, low-grade ore was used as much as possible, and some absorption of values took place in the mill.

In addition to the above production, bullion worth \$377,202.16 was recovered from the ruins of the mill. This, added to the amount recovered in November and December of 1929, makes a total recovery of \$534,848.47 from the mill ruins.

The following statement gives particulars of revenue and expenditures for the year under review.

EARNINGS STATEMENT

For the year ended December 31, 1930

EARNINGS:

Recoveries from ore in process at date of fire, mill wreckage, and from high-grade.....	\$377,202.16
Bullion production, November and December.....	398,063.61
	<hr/>
	\$775,265.77
Non-operating revenue.....	324,117.72
	<hr/>
	\$1,099,383.49

OPERATING AND MAINTENANCE EXPENDITURE:

Mining, including hoisting.....	\$290,176.86
Development and exploration.....	359,914.04
Crushing and conveying.....	19,917.41
Salvage recovery costs.....	15,802.99
Milling.....	88,668.96
Bullion expense.....	8,514.57
Fire protection.....	8,380.81
Warehouse expense.....	7,962.31
Auditors' expense.....	2,410.80
Administrative expense:	
Mine office.....	84,610.43
Executive offices.....	21,203.25
Municipal taxes.....	27,111.44
Insurance.....	18,814.42
	<hr/>
	\$953,488.29
Reserve for Dominion of Canada and United States taxes....	28,000.00
	<hr/>
	\$981,488.29
PROFIT FOR THE YEAR.....	<hr/>
	\$117,895.20

Mining

Following are particulars of the principal stopes:—

Open Pit.—Ore was stored in one of the open pits during the time the mill was being rebuilt. From this storage 994 tons, averaging \$4.54, was drawn, and 42,866 tons of broken ore remains to be drawn.

No. 301.—Mining was completed in this stope above the 3rd level, and 45,348 tons of broken ore remains to be drawn.

Seventh Level.—No. 715 stope under No. 621 in the Dome Extension has yielded 2,581 tons averaging \$4.60, and 12,902 tons of broken ore remains to be drawn.

No. 741 stope has yielded 242 tons averaging \$8.50 and has been drawn nearly empty.

The sill under the main hanging wall area has been broken down and will be drawn through No. 807 stope.

Eighth Level.—No. 807 stope has yielded 690 tons averaging \$7, and 46,296 tons of broken ore remains to be drawn.

No. 841 stope in the greenstones has yielded 9,151 tons averaging \$4.73, and 11,090 tons of broken ore remains to be drawn. Stoping was completed in this stope.

Ninth Level.—The sills under No. 910 and No. 918 stopes in the eastern sedimentary area have been broken down into No. 1,030 stope.

Tenth Level.—No. 1,022 sill has been broken down into No. 1,103 stope, through which the broken ore will be drawn.

No. 1,030 stope has yielded 1,666 tons averaging \$9.17, and 8,327 tons of broken ore remains to be drawn.

The four greenstone stopes on this level, Nos. 1,041, 1,042, 1,044, and 1,054, yielded 11,996 tons averaging \$5.52, and 146,368 tons of broken ore remains to be drawn. No. 1,054 stope was mined throughout the shutdown.

A small stope, No. 1,058, has been opened up on one of the small carbonate dikes and has yielded 307 tons averaging \$4.14.

Eleventh Level.—No. 1,103 stope has yielded 8,231 tons averaging \$8.35, and 63,414 tons of broken ore remains to be drawn.

No. 1,140 stope in the greenstones has yielded 2,531 tons averaging \$5.75, and 9,136 tons of broken ore remains to be drawn.

Twelfth Level.—The hanging-wall area, No. 1,209 stope, in this level has yielded 462 tons averaging \$8.44, and 7,543 tons of broken ore remains to be drawn, the greater part of which is storage ore.

The eastern stopes, Nos. 1,208 to 1,232, have yielded 1,694 tons averaging \$10.91, and 14,351 tons of broken ore remains to be drawn.

No. 1,236 stope in the greenstones has yielded 4,136 tons averaging \$4.58, and 17,459 tons of broken ore remains to be drawn.

Thirteenth Level.—At the 13th level, the hanging-wall area yielded 3,275 tons averaging \$7.52, and 64,878 tons of broken ore remains to be drawn. No. 1,323 stope was mined throughout the shutdown.

Fourteenth Level.—Two small stopes, Nos. 1,417 and 1,418, in the northern greenstone area were being opened up and have yielded 130 tons averaging \$8.07.

Fifteenth Level.—No. 1,517 stope in the northern greenstone area has been opened up and has yielded 3,899 tons averaging \$10.01, and 301 tons of broken ore remains to be drawn.

Sixteenth Level.—A new stope, No. 1,621, adjoining No. 1,617 to the east, was opened up and has yielded 2,566 tons averaging \$11.58, and 434 tons of broken ore remains to be drawn.

Seventeenth Level.—No. 1,702 stope was drawn empty and has yielded 229 tons averaging \$3.15.

Eighteenth Level.—In stopes Nos. 1,801 to 1,805, in the sedimentary area, mining was completed. The stopes have yielded 254 tons averaging \$6.91, and 41,602 tons of broken ore remains to be drawn.

In the northern greenstone area, two stopes, Nos. 1,813 and 1,814, have been opened up and have yielded 5,366 tons averaging \$7.68, and 2,274 tons of broken ore remains to be drawn.

Development

The following table gives details of the development accomplished during the year:—

SUMMARY OF DEVELOPMENT WORK FOR YEAR 1930

Level	Drifts	Cross-cuts	Drifts and crosscut slash	Raises	Winzes	Box-holes	Raises, winzes, and box-hole slash	Total	Diamond-drilling
	feet	feet	feet	feet	feet	feet	feet	feet	feet
7th.....	123		61		28		4	216	797
8th.....			1	5			6	12	
9th.....	45	42	7	45	7		7	153	269
10th.....	305	30	32	128	69	450	43	1,057	426
11th.....	65	264	62	422	86	188	9	1,096	1,552
12th.....	530	192	70	212	194	259	9	1,466	915
13th.....	338	631	67	164	45	37	14	1,296	719
14th.....	81		5	161	56		9	312	500
15th.....	65	40	10	115	23	215		468	852
16th.....	285	11	11	129	128	269	18	851	1,329
17th.....	853	121	77	493	129	341	12	2,026	1,975
18th.....	323	147	49	362	14	267	38	1,200	2,434.5
23rd.....	708	519	18					1,245	2,872.5
Total..	3,721	1,997	470	2,236	779	2,026	169	11,398	14,641

Waste hoisted, 33,600 tons.

By far the greater portion of development has been done in the greenstone areas, north of the sedimentary basin, where approximately 10,200 feet of drifting, crosscutting, raising, winzing, and box-holing has been done in course of searching for and opening up the various ore shoots.

Above the 12th level, practically all of the work done was in connection with known ore bodies. Some work was done at the 10th, 11th, and 12th levels opening up a carbonate vein system a short distance east of the shaft, but this work did not disclose ore of importance.

At the 12th level, No. 1,235 drift west was extended westerly 268 feet to prove up the results shown in diamond-drill hole No. 1,265, which had given an intersection of 44 feet of ore, averaging \$5.34 per ton. The drift disclosed 165 feet of ore, averaging \$9.75 over the width of the drift. Box-holing already done indicates that the width of ore will be approximately 25 feet.

At the 13th level, No. 1,339 crosscut was driven 631 feet to cut the intersection of ore shown in diamond-drill hole No. 1,273 (21 feet, averaging \$3.27 per ton). The crosscut intersected the ore late in December, and only 22 feet of drifting was done, this giving an average of \$4.46 per ton over the width of the drift. This ore and the ore drifted on in No. 1,235 drift west is most probably a downward extension of the westerly end of No. 1,136 stope.

At the 17th level, development was continued and 974 feet of drifting and crosscutting was done. Two zones, Nos. 1,711 and 1,712, were opened up, both having a length of 110 feet. No. 1,711 corresponds to No. 1,618 stope and averages \$4.62 per ton over the width of the drift. No. 1,712 corresponds to No. 1,617 stope and averages \$5.30 per ton over the width of the drift.

At the 18th level, further crosscutting and drifting has disclosed two small ore bodies. No. 1,814 stope has a length of 180 feet and a width of about 25 feet, and the ore drawn from it averaged \$5.72 per ton. No. 1,813 stope has a length of 130 feet and an average width of about 30 feet, and the ore drawn to date averaged \$11.91 per ton. This value was largely due to some exceptional free gold encountered in stoping.

At the 23rd level, the northeasterly crosscut was extended 519 feet, and 708 feet of drifting was done along the area favourable to ore deposition in an effort to prove the downward extension of the known ore bodies. This work was augmented by 2,872 feet of diamond-drilling. No ore was discovered in drifting or crosscutting, and only one diamond-drill hole disclosed any values and these were both very scattered and low grade.

During the year, 14,641 feet of diamond-drilling was done. This was almost wholly in connection with the development work in the greenstone area. Much useful information was obtained from this drilling, both from a geological and development viewpoint. Diamond-drill holes Nos. 1,265 and 1,273 were the only holes resulting in any major development of ore.

Of the tonnage milled, the stopes yielded 60,400 tons, averaging \$6.8219 per ton, and development work 7,200 tons, averaging \$5.5460 per ton, a total of 67,600 tons, averaging \$6.6861 per ton.

The expenditure on mining was \$290,176.86. No representative tonnage costs can be given for mining and development expenditures as the mill operated only two months of the year, whereas mining and development was continuous throughout the year.

The expenditure on development and exploration work charged to operating was \$359,914.04. This includes \$35,128.07 for outside exploration work carried on during the year.

The ore drawn from the Dome Extension ground during the year was 50,793 tons containing \$289,031.34, or \$5.6904 per ton.

Ore Reserves

The ore reserves are estimated at 1,900,000 tons. This includes 906,000 tons of broken ore.

Exploration

Our exploration engineers have continued to examine properties and have given consideration to many propositions. Some drilling was done in Quebec, but the results were not satisfactory. No property has been found as yet sufficiently attractive to acquire.

Mill

The following are the results of the mill operation for November and December:—

	Total value	Value per ton	Extraction per cent.
Heads.....		\$6.6565	.....
Bullion.....	\$398,063 61	5.8885	88.4627

After the mill started, it was found that sufficient treatment time had not been provided, consequently both the extraction and the tonnage treated were low during this period. Four additional Pachuca agitating tanks were installed and ready for operation on December 31. This will permit of the full tonnage (1,500 tons per day) being handled and will greatly improve the extraction.

General

Operating costs for November and December were \$4.12 per ton milled. These cannot be taken as normal, as the tonnage treated was low and the general expense in starting up was high.

The new crusher plant is operating satisfactorily and providing a much finer feed to the mill bin than did the old crusher plant.

In addition to the mill and crusher plant construction and the installation of automatic sprinklers in these buildings, the major items of construction were as follows: installation of

an automatic stoker on one of the boilers in the power-house; installation of new power lines from power-house to mill; installation of an insulated steam line from power-house to mill to furnish heat for the mill.

During the year, construction was the main item of work, and it is worthy of note that the mill was completed in the time specified and within the estimated cost.

Goldbank Syndicate

The Goldbank Syndicate operated their property in the township of Teck, district of Timiskaming, from June 16, 1929, with a force of 3 men. The officers and directors of the company are: C. M. Baker, president; J. H. Sharmen, vice-president and manager; G. B. Baker, secretary-treasurer; Andrew Grey, George Jacques, and Robert McComb, directors.

The syndicate is capitalized at \$83,500, divided into 835 shares of \$100 par value. The head office of the company is at 404 Talbot Street, London, Ont.

The development work consisted of 70 feet of sinking and 14 feet of cross-cutting. Two test pits were sunk 7 feet and 8 feet deep, respectively. A small cabin, stable, hoist-house, and powder magazine were built. About 1,000 feet of surface trenching was done.

Harvey Kirkland Mines, Limited

This company has a capitalization of \$5,000,000, in shares of \$1 par value. The officers are: Charles J. Beilby, president; Douglas I. Grant, Jr., secretary; H. Graham, treasurer. Reginald Dimond is a director.

The property in Lebel township, district of Timiskaming, was operated from October 18, 1929, to May 30, 1930. About 200 feet of crosscutting was done.

Morris Hastie was manager, employing about 18 men.

Hayden Gold Mines Company, Limited

This company is capitalized at \$5,000,000, in shares of \$1 par value. There are approximately 4,000,000 shares issued.

The following are the officers of the company: Jas. S. Pierce, Rochester, president and managing director; A. E. Davis, Rochester, vice-president; O. W. Summer, Rochester, secretary-treasurer; B. J. Fryatt, East Rochester; J. Montgomery, Toronto, T. W. Heberle and O. L. Pritchard, Rochester, are directors. The executive offices are at 421 Temple Building, Rochester, N.Y., and 611 Federal Building, Toronto.

The company's holdings are in the townships of Ogden and Deloro, district of Cochrane, and consist of 8 claims, with an option on 5 more directly west of the original group.

The following underground work was done during the year: drifting and crosscutting, 2,039 feet; diamond-drilling, 2,432 feet.

The average number of men employed during the year was 18. T. C. Fawcett is in charge of operations at the mine.

Hollinger Consolidated Gold Mines, Limited

The authorized capital of this company is \$25,000,000, in 5,000,000 shares of \$5 par value; 4,920,000 shares were outstanding on December 31, 1929. The head office is at Timmins, Ont.

The officers of the company are: Noah A. Timmins, president; Allen A. McMartin, vice-president; John B. Holden, secretary-treasurer; A. F. Brigham, general manager; John Knox, assistant general manager. The directors are: Noah A. Timmins, John B. Holden, Jules R. Timmins, Wilson Bell, Senator W. L. McDougald, Leo H. Timmins, and Allen A. McMartin.

The following information is taken from the twentieth annual report of the directors to the shareholders, covering operations for the year ending December 31, 1930:—

Satisfactory progress has been made during the year. In addition to the usual dividend of one per cent. every four weeks, an extra one per cent. was paid by way of bonus at the end of the year.

The geological investigation of the mine by Dr. L. C. Graton, of Harvard, is proceeding according to schedule. It will be recalled that when the engagement of Dr. Graton was announced it was intimated that the work would in all probability take at least three years. Judging from enquiries and comments made from time to time, this statement appears to have been overlooked. In a recent report, Dr. Graton makes the following remarks under the heading "Plan for the Future":—

"The underground mapping will be steadily carried along and should be essentially completed by the beginning of the summer. Microscopical work, both at the mine and in Cambridge, will be continued, with constant effort to make it add constructively to the field work. This will leave about a year of our three-year programme available for still more intensive study of the veins themselves, and especially for the formulation of the many exploratory recommendations that will form the immediate tangible result of this geological undertaking. On this basis, we shall be approximately abreast of the schedule outlined at the beginning of our work, wherein it was anticipated that specific recommendations could not be expected or promised until after about two years of intensive study had been accomplished."

Your directors sincerely regret to record the death on the 1st of June last of their valued friend and colleague, Louis Henry Timmins, a director of the company since its inception, and at the time of his death vice-president thereof. His interest in the affairs of the company and his sound judgment have been greatly missed. His untimely demise, while most keenly felt by his family and fellow directors, was also much regretted by many of our shareholders, to whom he was known as a warm personal friend. The vacancy on the board thus created has been filled by the election of Allen A. McMartin, of Montreal, a son of the late Duncan McMartin, formerly a director and one of the original proprietors of the Hollinger mine. The number of our shareholders remains about the same as last year, namely 8,000.

Conditions at the mine and mill are satisfactory. Labour conditions have also been satisfactory throughout the year and the available supply of labour is quite adequate to meet our requirements.

The general manager's report for the year ending December 31, 1930, is as follows:—

PROFIT AND LOSS STATEMENT

SOURCES OF 1930 INCOME:		
Gold and silver produced.....		\$10,263,504.75
Premium on U.S. exchange.....		15,596.49
Interest on investments and other income.....		623,830.15
		<hr/>
DISPOSAL OF 1930 INCOME:		\$10,902,931.39
General charges.....	\$646,572.51	
Mining charges.....	4,850,140.17	
Milling charges.....	1,033,187.65	
		<hr/>
		6,529,900.33
		<hr/>
Operating profit.....		\$4,373,031.06
DEDUCT:		
Taxes—		
Province of Ontario.....	\$22,398.40	
Royalty to town of Timmins.....	18,158.87	
Municipal to town of Timmins.....	90,995.61	
Municipal to township of Tisdale.....	2,049.13	
Dominion of Canada, reserve for.....	155,547.55	
		<hr/>
		\$289,149.56
Depreciation—		
Plant.....	\$3,964.89	
Investments in other companies and properties written down.....	3,868.04	
Expenditures on properties abandoned..	112,320.50	
		<hr/>
		120,153.43
		<hr/>
		409,302.99
		<hr/>
NET PROFIT FROM OPERATIONS.....		\$3,963,728.07
PAID OUT IN DIVIDENDS.....		3,444,000.00
		<hr/>
ADDED TO SURPLUS.....		\$519,728.07

BULLION STATEMENT

INVENTORY, JANUARY 1, 1930:		
Solutions.....		\$98,315.44
Slags, litharge, and miscellaneous.....		743.00
Precipitates held over.....		5,176.00
Total.....		\$104,234.44
VALUES PRODUCED IN 1930:		
Ore milled.....	\$10,652,232.75	
Tailings loss.....	388,728.00	
		10,263,504.75
INVENTORY, DECEMBER 31, 1930:		\$10,367,739.19
Solutions.....		\$103,625.96
Slags, litharge, and miscellaneous.....		880.00
Precipitates held over.....		2,283.00
		\$106,788.96
BULLION SHIPPED DURING 1930.....		10,260,950.23
		\$10,367,739.19

YEARLY AVERAGE COSTS

Account	Sundries	Labour	Stores	Total	Per ton ore milled
General miscellaneous charges and administration.....		\$334,818.44	\$62,052.50	\$396,870.94	\$0.2442
Surface services.....		43,575.39	24,992.68	68,568.07	.0422
Insurance.....	\$12,438.03			12,438.03	.0076
Marketing bullion.....	30,955.12			30,955.12	.0190
Workmen's compensation.....		137,740.35		137,740.35	.0847
Milling charges.....		406,472.97	626,714.68	1,033,187.65	.6355
Mining charges.....		3,254,643.59	1,595,496.58	4,850,140.17	2.9831
Total charges.....	\$43,393.15	\$4,177,250.74	\$2,309,256.44	\$6,529,900.33	\$4.0163

Employees

The average number of men employed during the year has been 2,263, distributed as follows:—

MINERS:		MECHANICS:		GENERAL:	
Exploration.....	35	Operation.....	102	Mill and refinery....	187
Development.....	345	Maintenance.....	162	Engineering staff....	61
Production.....	1,192			Clerical staff.....	39
				Miscellaneous.....	140
Total.....	1,572	Total.....	264	Total.....	427

The Mill

Milling results were as follows:—

Ore milled.....	tons	1,625,868
Average value per ton.....		\$6.55
Gross value.....		\$10,652,232.75
Deduct loss in tailings.....		388,728.00
Net value recovered.....		\$10,263,504.75
Average tons per day.....		4,479
Per cent. of possible time run.....		94.2
Tons per 100 per cent. running time.....		4,755
Solution precipitated per ton ore.....	tons	1.05
Value per ton in tailings.....		\$0.24
Cyanide consumed per ton of ore.....	lbs.	0.439
Zinc consumed per ton of ore.....	lbs.	.053
Zinc consumed per ton of solution.....	lbs.	.051
Lime consumed per ton of ore.....	lbs.	2.099
Lead nitrate per ton of ore.....	lbs.	.009
Average value of pregnant solution.....		\$5.98

The Mine

The development progress during the year was as follows: sinking, 1,246 feet; drifting, 51,784 feet; crosscutting, 14,630 feet; raising, 479 feet; a total of 68,139 feet. Some 134,976 feet of diamond-drilling was accomplished.

Production

At January 1, 1930, the broken ore in the mine amounted to 1,079,526 tons. Ore broken during 1930 was 1,545,063 tons, and ore removed during 1930 was 1,625,449 tons, leaving 999,140 tons of broken ore in the mine as at December 31, 1930.

General

It will be gratifying to shareholders to know that the situation at this writing is greatly improved over that of two years ago. We have not found it necessary to draw upon our ore reserves, notwithstanding an increase in bullion recovery of \$829,737, and further, have augmented the ore reserves by \$987,287.

The results of the year from the deep levels encourages us to sink a new shaft from the 4,000-foot to the 5,500-foot level. This we hope to have well under way in 1931.

The following résumé of progress from the beginning of operations might be of interest at this time:—

Total income from all sources.....	\$167,139,514.39
Working expenses, including all charges.....	101,358,128.32
	<hr/>
Profits.....	\$65,781,386.07
Paid out in dividends.....	54,786,400.00
	<hr/>
Surplus.....	\$11,629,888.19

To the above gross figures should be added the balance of ore reserves at this date, and all further additions thereto, to get a real picture of Hollinger and its operations.

Howey Gold Mines, Limited

This company is capitalized at \$5,000,000, in shares of \$1 par value. There are 4,900,000 shares issued. The head office of the company is at 1206 Star Building, Toronto, and the mine office is at Red Lake. The following is a list of the executive officers and directors: R. T. Birks, president; W. S. Cherry, vice-president; Andre Dorfman, secretary-treasurer; H. G. Young, mine manager; R. Home Smith and John A. Northway, directors.

The company's holdings lie at the southeast corner of the lower part of Red lake and include the following claims situated in Dome and Heyson townships, district of Kenora (Patricia portion): K. 740-43, 1,400-406, 1,364-72, 1,397-99, and 867. These claims lie directly north of Favel on the C.N.R.

Hudson, a station on the Canadian National railway (mileage 1,132.7 from Montreal), is the starting point for power-boat lines which take travellers, without change, to Goldpines (Pine Ridge) at the west end of Lac Seul; from there smaller boats are used down the English river, the Mattawa river, Pakwash lake, Gull Rock lake, Keg lake, and the Chukuni river into Red lake. From Hudson to Goldpines is 115 miles, and from Goldpines to Red lake, 60 miles.

In winter there is a well-travelled road to Goldpines from Hudson, cutting off a part of the lower water route and making the distance 78 miles. Another route leads from Sunstrum, another station at mileage 1,152.7 on the Canadian National railway, to Goldpines. The rest of the winter route to Red lake follows very much the line of the summer route over the lakes.

Summer or winter there is excellent air service provided by the Western Canada Airways, with a base at Sioux Lookout, from which point Red lake can be reached in about an hour and a half. The journey by water requires two whole days.

The following is an extract from the mine manager's report for the twenty months ending August 31, 1930:—

CONSTRUCTION, 1929-1930

	1929	1930	Total to Aug. 31, 1930
Improvements to portages.....	\$10,000.00		\$10,000.00
Saw-mill.....	11,418.66	\$2,262.80	13,681.46
Cyanide mill.....	348,164.30	91,629.47	439,793.77
Coarse crushing station.....	40,641.71	6,279.26	46,920.97
Refinery.....	1,867.47	2,653.59	4,521.06
Headframe and ore bin.....	29,139.67	4,520.60	33,660.27
Power-house.....	79,072.96	8,147.96	87,220.92
Shops.....	16,369.78	1,741.99	18,111.77
44,000-volt substation complete.....	15,580.67	207.72	15,788.39
Mill substation and elec., outside mill.....	6,061.76	229.44	6,291.20
Underground pumps, signal system, and lighting.....	3,918.32	1,920.92	5,839.24
New bunk-house.....	5,323.37		5,323.37
Surface tramways.....	5,167.87		5,167.87
Surface pipe lines.....	5,942.64	5,366.56	11,309.20
Miscellaneous jobs.....	19,741.86	2,855.58	22,597.44
Total.....	\$598,411.04	\$127,815.89	\$726,226.93
ADDITIONS TO PLANT AND EQUIPMENT:			
Power-house equipment.....	\$125.00		\$125.00
Underground equipment.....	14,977.11	\$8,235.56	23,212.67
Assay office equipment.....	1,625.89	436.93	2,062.82
Shop equipment.....	165.83	50.64	216.47
Office and engineering equipment.....	294.00	480.50	774.50
Cookery equipment.....	298.50		298.50
Bunk-house equipment.....	3,147.20	183.48	3,330.68
Dwellings equipment.....	197.46	29.31	226.77
Miscellaneous surface equipment.....	4,926.77		4,926.77
Total.....	\$25,757.76	\$9,416.42	\$35,174.18

The cyanide mill cost \$439,793.77 and the coarse crushing plant \$46,920.97, or a total for these two items of \$486,714.74, which includes the cost of metallurgical experimental work and general engineering company's fees. Transportation of machinery and supplies from the steel for this construction was about \$100,000. The plant is so designed and constructed that its expansion to double capacity, or 1,000 tons per day, can be carried out for \$75,000. The total cost, therefore, can be considered as very favourable. We are well pleased with its service and operation. All construction has worked out very well indeed, and our plant is splendid in all details.

DEVELOPMENT, 1927-1930

	Shafts, stations, and sumps	Drifts	Cross- cuts	Raises	Pockets and haulage levels	Box- holes	Dia- mond- drilling, surface	Dia- mond- drilling, under ground
	feet	feet	feet	feet	cu. yds.	feet	feet	feet
1927.....	655.1	855.7	834.2					
1928.....		6,009.7	4,305.8				3,852	2,019
1929.....	752.1	1,912	2,254.5	257	533.8		45	
Total.....	1,407.2	8,777.4	7,394.5	257	533.8		3,897	2,019
Jan. 1 to Aug. 31, 1930.....		561	215.5	1,917.5	2,069.5	760.5		
Grand total....	1,407.2	9,338.4	7,610	2,174.5	2,603.3	760.5	3,897	2,019

The expenditure on this account for the year 1929 was \$291,037.87, and during 1930 to August 31 was \$153,470.19. The work accomplished was as per statement above.

During the year 1929, the shaft was put down from a depth of 521 feet to 1,083.5 feet, and four new levels established at 625, 750, 875, and 1,000 feet below the collar. On these levels the following work was accomplished:—

Level	Drifts		Crosscuts		Raises		Box-holes, 1930 (8 mos.)	Shafts and sumps, 1930 (8 mos.)
	1929	1930 (8 mos.)	1929	1930 (8 mos.)	1929	1930 (8 mos.)		
	feet	feet	feet	feet	feet	feet	feet	feet
625-foot	571.5	.....	466.5	.....	24.5	.....	372	.....
750-foot	575.5	62.5	530.5	.....	41	113.5	525	.....
875-foot	229	267.5	298.5	94	22.5	134.5	245	.....
1,000-foot	419	93	492	121.5	19.5	130.5	122	20
Total	1,795	423	1,787.5	215.5	107.5	378.5	1,264	20

The result of this development was the opening up of ore on various levels as follows:—

Level	Lineal feet of ore	Width	Value in gold per ton
		feet	
625-foot	370	17.1	\$6.84
750-foot	443	19.6	6.80
875-foot	252	36.4	6.13
1,000-foot	450	13.8	5.74
Total	1,515	120.1	\$6.40

¹Average width.

²Average value.

During 1929 we resampled the four upper levels and obtained an average of \$6.67 over a width of 16 feet for a length of 1,485 feet. The total length of ore in the mine so far developed is, therefore, 3,000 lineal feet of a grade of \$6.52 over a width of 18 feet, or a grade of \$5.80 for a width of 22.3 feet.

SOURCE OF ORE HOISTED TO MILL FROM MARCH 1 TO AUGUST 31, 1930

	Stopes			De-velopment	Slash	Total	Ore dump	Dump, per cent. of total to mill	Grand total	Average value per ton milled
	Sills	Backs	Box-holes							
MONTH:										
March	1,255	.....	.....	500	.....	1,755	.....	.....	1,755	.....
April	6,652	.....	.....	60	.....	6,712	.....	.....	6,712	3.07
May	7,874	.....	.....	439	.....	8,313	.....	.....	8,313	5.00
June	6,136	4,150	472	196	245	11,199	253	2	11,452	4.94
July	6,590	3,275	924	445	295	11,529	2,450	18	13,979	3.99
August	5,600	4,225	919	1,465	496	12,705	3,599	22	16,304	4.12
Total	34,107	11,650	2,315	3,105	1,036	52,213	6,302	.....	58,515	.....
LEVEL:										
125-foot	5,465	.....	380	1,133	150	7,128	.....	.....	.....	.....
500-foot	1,970	.....	180	.....	92	2,242	.....	.....	.....	.....
625-foot	9,377	3,400	433	53	60	13,323	.....	.....	.....	.....
750-foot	7,990	4,550	795	589	125	14,049	.....	.....	.....	.....
875-foot	5,535	2,850	392	1,002	420	10,199	.....	.....	.....	.....
1,000-foot	3,770	850	135	328	189	5,272	.....	.....	.....	.....
Total	34,107	11,650	2,315	3,105	1,036	52,213	6,302	.....	58,515	.....

Ore broken in stopes, 65,776 tons.

Ore hoisted from stopes, 45,757 tons.

Broken ore in mine, 23,019 tons.

In January, 1930, we started to open up stopes by box-holing and silling out, and to date have accomplished the following silling out of stopes on the various levels as shown:—

Level	Sill length	Sill width	No. of box-holes
	feet	feet	feet
125-foot.....	308	28.7	20
500-foot.....	185	16.5	10
625-foot.....	333	38.1	23
750-foot.....	388	40	31
875-foot.....	158	47.2	18
1,000-foot.....	160	137.1	8
Total.....	1,532	235.6	110

¹Sill width incomplete.

²Average width.

Gross values based on bullion recovery plus values held up in solution and ore in treatment gives us an average value of mill heads for 56,529 tons treated as \$4.43 per ton. In this tonnage we have 6,088 tons of dump ore and 4,000 tons of development ore. If we deduct the value of these, we have 46,441 tons treated from stopes with an average gold content of \$4.73 per ton. The average grade of ore hoisted from above the 500-foot level was \$3.99 per ton and from below that level \$4.88 per ton. To date the ore from the sill and its development has constituted 85 per cent. of mill feed, and the length of silling out accomplished represents 50 per cent. of the developed ore of the mine. The average width of sill is 35.6 feet, which is about 18 feet wider than development indicated. The extra width has averaged \$3.00 per ton, which is too low, and it is admitted that sill development has been carried too wide, with consequent too much dilution. This is being corrected by starting the shrinkage stopes above the sill narrower, by dropping hanging-wall margins which proved unpromising on sill development. It is anticipated that grade will improve in proportion as mill feed is derived from these shrinkage stopes, instead of from sill development, as to date.

SUMMARY OF OPERATIONS SINCE INCEPTION OF MILLING, APRIL 2, 1930

	Dry tons milled	Value per ton	Total value	Loss in tailings per ton	Total loss in tailings	Total recovery	Cost per ton milled	Total operating expense before D.&T.	Profit	Loss
April.....	6,682	\$3.07	\$20,493.21	\$0.20	\$1,201.00	\$19,292.21	\$5.443	\$36,373.29	.....	\$17,081.08
May.....	7,995	5.00	40,236.11	.20	1,599.00	38,637.11	5.757	46,029.11	.....	7,392.00
June.....	10,844	4.94	53,545.02	.21	2,311.20	51,233.82	4.499	48,789.17	\$2,444.65	.....
July.....	14,564	3.99	58,134.97	.20	2,956.79	55,178.18	3.694	53,801.81	1,376.37	.....
August.....	16,444	4.12	67,719.94	.29	4,763.97	62,955.97	3.245	53,362.78	9,593.19	.....
Total.....	56,529	.....	\$240,129.25	\$0.227	\$12,831.96	\$227,297.29	.....	\$238,356.16	\$13,414.21	\$24,473.08
Interest earned.....	.....	.....	.....	.....	.....	.....	.....	.....	242.08	.....
In process (est.).....	.....	.....	10,000.00	.....	.....	.....	.....	.....	10,000.00	.....
Slag on hand.....	.....	.....	380.00	.....	.....	.....	.....	.....	380.00	.....
Total.....	.....	.....	\$250,509.25	.....	.....	.....	.....	.....	\$24,036.29	\$24,473.08

NOTE.—Tailings unusually high in August due to agitator trouble.

We started the first unit of the mill on April 2, and the second on April 16, 1930. Due to a misinterpretation on the part of all concerned as to the hardness of our ore the manufacturers first supplied the ball mills equipped with pinions, which gave too slow a speed. The result was that our mill capacity was about 40 per cent. below normal for the first three months of operation. On July 1 we installed faster pinions, supplied by the manufacturers, and since then have been crushing 500 tons per day. In August we averaged 530 tons per day.

Metallurgical experiments, prior to the design of plant, indicated exactly the correct procedure, and no difficulties have been encountered whatever in handling the ore. The following is the average performance during the five months since inception of milling: grinding 2 to 3 per cent. on 40 mesh; 95 per cent. extraction; tailings average 22.7 cents; operating efficiency, 92 per cent.; cost per ton milled, \$1.05 (includes coarse crushing and handling dump ore). On this basis, cost in August was 97 cents.

We are experiencing no mechanical troubles whatever, and the whole plant operates very smoothly.

OPERATING COSTS¹

	April	May	June	July	August
Tons milled	6,682	7,995	10,844	14,564	16,444
Development	\$6,471.63	\$1,850.94	\$1,058.77	\$3,222.18	\$6,226.98
Slash and haul. levels.	5,613.14	95.77	351.44	521.13	.....
Mining	10,685.83	18,979.79	22,938.29	23,511.51	20,568.49
Box-holes . . . . .	.....	1,609.16	1,936.12	3,932.85	1,870.88
Crushing and conveying.	750.22	1,472.44	1,771.55	1,921.17	3,157.44
Milling	5,505.61	9,783.59	10,202.49	11,655.70	12,766.90
General expense.	2,591.25	7,195.66	5,736.78	3,936.76	3,644.35
Total	\$31,617.68	\$40,987.35	\$43,995.44	\$48,701.30	\$48,235.04
Cost per ton	\$4.732	\$5.127	\$4.057	\$3.344	\$2.934
Head office expense, including interest.	\$4,755.61	\$5,041.76	\$4,793.73	\$5,100.51	\$5,127.74
Grand total	\$36,373.29	\$46,029.11	\$48,789.17	\$53,801.81	\$53,362.78
Cost per ton	\$5.443	\$5.757	\$4.499	\$3.694	\$3.245

¹Not including depreciation and taxation.

In the table above you will note that operating costs per ton milled have dropped in proportion to tonnage increase.

Ore Reserves

Positive ore amounts to 1,125,000 tons, and probable ore to 375,000 tons, a total of 1,500,000 tons. Probable ore does not include any tonnage below the 1,000-foot level, but is allowed entirely on the extensions of the four lower levels on the known rake of the ore body. This ore can be developed quickly.

Transmission Line and Power

The survey of the power line between Ear Falls and Red Lake was completed in June, 1929, and contract let to Morrow and Beatty for its construction on the 26th of June that year. In December, 1929, the whole line was completed for a distance of 41.5 miles. The total cost of this work was \$190,815.62, or practically \$4,600 per mile, which reflects credit on the contractors and on Wm. Durrell, our representative on this work, also the Hydro-Electric Power Commission's representatives. The line is H-frame construction throughout and is a splendid piece of work in every particular. The Hydro-Electric Power Commission and contractors Morrow and Beatty finished the power development early in December, 1929, and power was delivered to our motors February 15 and lighting January 27, 1930. The service by the Power Commission in the operation and in power delivery has been excellent in every detail.

Power consumption on a basis of 550 tons per day milled is 1,300 h.p., which includes transformer losses and transmission line loss. As our contract calls for supply and payment of 2,000 h.p., we have available for expansion and mill enlargement 700 h.p. already being paid for and carried in our costs. This additional power is adequate to handle our expansion to 1,000 tons per day, or double present tonnage. Power consumption now is 2.36 h.p. per ton treated.

Transport

The improvement to portages by installing marine railways has been satisfactory, and we are pleased to report a further decrease of 20 per cent. in the cost of handling freight this year.

General

Net profits to date have been small, but show gradual increase with increased tonnage. The grade of ore has been fairly well established. Operating costs before "Depreciation and Taxation," considering our location, have been favourable. Ore reserves are splendid and adequate. With these factors determined and sound, it is established that net profits will be satisfactory and in proportion to the volume of ore treated.

The following is an extract from the report on the mine by the Huronian Mining and Finance Company:—

The Howey ores are a gold occurrence in a vertical quartz porphyry dike. The gold values are associated with quartz stringer systems occurring and recurring in a sheared zone of the dike and found in varying widths of the dike from narrow occurrences to wide bodies, but always within the dike.

The ore bodies have been developed by workings to a depth of 1,000 feet from the surface, by eight levels running within the dike, spaced at 125-foot intervals from the surface, from a vertical shaft outside the dike. The levels and workings extend east and west of the shaft.

During the five months ending August 31, the tonnage milled amounted to 56,529 tons, which yielded \$4.177 gold per ton by mint returns and to which, adding the tailings loss of \$0.226 per ton, showed a total gold content of \$4.403 per ton. There was also recovered 2.66 cents silver value per ton. This tonnage included 6,302 tons of ore from the dump mined last year, the value of which is estimated at somewhere around \$3.50 per ton. The actual ores mined during the first five months of production thus total 50,227 tons of a gold value of about \$4.52 per ton average. During the last three months, June, July, and August, the tonnage produced from the mine was 11,199, 11,529, and 12,705 tons, respectively, together averaging \$4.37 gold value per ton.

On account of the erratic nature of the ore occurrences in the dike, it is difficult to estimate from pre-production development work and sampling, however exhaustive this latter may have been, the average value of ore that it is possible to mine by selective methods. Not only are the ore intersections themselves in the development crosscuts difficult to sample and assess by reason of the spotty occurrence of the gold, but the lack of continuity in the dike of the gold-bearing stringer systems themselves makes it impossible from such assessments to deduce minable grades after the unavoidable dilution with barren dike rock in the process of mining them. The pre-production development work does appear to indicate an aggregate of 2,592 feet in length spread over all levels to date, in which length the dike as a whole averages a minimum of \$2.75 per ton for 50 feet of width. In all the 33 crosscuts within this developed length, richer ore, averaging \$5.78 per ton over intersections averaging 24.5 feet, has been encountered. For these reasons it appears probable that minable grades by selective methods may be expected in this development length.

Whilst average value of the ore mined to date showed a gold content of \$4.52 per ton, it should be stated that this ore, either from sills or stopes, was not extracted from lower grade areas.

It is difficult to assess true costs during the early months of operating a property with new equipment, both in mine and mill, but no profits have so far been made. It is also difficult to forecast future operating costs, and the best chance of producing a favourable balance now appears to lie in the possibility of increasing the grade of the ore by surface sorting.

Study so far lends ground for hope that 25 per cent. to 30 per cent. of the mine rock may be discarded as waste by surface sorting, and the mill grade thereby increased to over \$5.00 per ton. Should this be accomplished it may also be found possible to adopt cheaper mining methods by exploiting all or most of the dike, relying for grade upon surface sorting.

Due to the fact that production is being drawn from incompletely shrinkage stopes, large additional tonnages will have to be broken and left in stopes in nearby current operations over and above the tonnage which can be drawn for milling. The cost of this and also for other improvements including a sorting plant, if sorting be successful, will be appreciable, for which funds should be provided.

The tonnage of minable reserves opened up by the above 2,592 feet of development and mining to date cannot be stated, owing to the irregular discontinuous nature of the ore occurrences and the lack of raises between levels.

The eastern regions of the four upper levels are in barren dikes, and diamond-drilling from the surface farther east at these horizons has been unpromising. The eastern faces and stopes on the four lower levels, however, show that the limits of the ore zone at these levels have not been reached there. Further ore reserves of similar tenor to those already developed are probable, by continuing eastwards the development of these four levels.

The chances of the ore zone extending below the 1,000-foot horizon are excellent. The general grade of ores found within the zone from the first to the 1,000-foot level with regional exceptions varies little, and similar grades of ore may be expected below. If sorting tests show that the ores can be profitably treated after sorting, development at depth, to at least 1,500 feet, should be started from the eastern extension of the body from the 1,000-foot level.

It is our opinion that the physical condition of the mining and milling equipment, which has a capacity of over 500 tons per day, is conducive to efficient and low-cost operation.

Kirkland Lake Gold Mining Company, Limited

Kirkland Lake Gold Mining Company, Limited, has a capital of 5,500,000 shares of \$1 par value. The officers and directors are: D. B. Hanna, president; J. B. Tyrrell, vice-president; R. Graham, secretary; R. G. O. Thomson, A. C. Matthews, J. A. Dalton, J. C. Haight, W. M. Sixt, and A. M. McQueen. W. M. Sixt is mine manager. The head office is at Canadian Bank of Commerce Building, Toronto.

On an average, 513 men are employed at the mine, which is in the township of Teck, district of Timiskaming.

The following summary of operations for the year is taken from the managing director's report:—

During the year 1929, our energies were largely devoted to sinking from the 3,225- to the 4,000-foot level in order to reach the large mass of porphyry which we had reason to believe was underlying our property at depth, and also to reach the rich veins of gold ore which, doubtless, would be associated with it. During the year 1930, we continued to sink to a depth of 4,300 feet, and we also continued the exploration of the ore-bearing veins down to that depth. As a result of this exploration, we have reached a great body of porphyry on the east side of our property, and have disclosed gold ore of high grade in many places on all the levels from 3,600 down to 4,300 feet.

Any indications which point to the continuance of ore bodies beyond the bounds of our present discoveries are of major interest and value to us. Therefore, I am drawing your attention to the fact that on the south side of the great fault which cuts through the rocks of the country from east to west, we have found under the sill of lamprophyre which we have penetrated, and from the 3,800-foot level down to the bottom of our workings at 4,300 feet, Timiskaming sediments, including coarse grey conglomerates similar to the conglomerates which occur so generally on the surface throughout the Kirkland Lake area.

As, at our lower levels, these conglomerates, and the other sediments associated with them, are surrounded and underlain by porphyry, there is here a close duplication of the rock conditions occurring on the south side of the same fault at the surface of the Lake Shore and Wright-Hargreaves mines to the east of us. We can, therefore, continue to sink in our mine with the assurance that we will encounter rocks, and associations of rocks, similar to those which have been encountered in those other mines, from the surface downwards, and with the hope that, being on the same vein, having the same grade and character of ore, and having the same kinds of country rock, we may find large bodies of this ore, comparable in size to those of our neighbours.

Among the interesting features encountered in our deep workings, where porphyry is the prevailing rock, is a change in the metal content of our ore. In the report on the "Kirkland Lake Gold Area," by E. W. Todd, published by the Ontario Department of Mines in 1928, the percentages of silver shown as occurring in the refined bullion from the following mines of Kirkland Lake for the years 1924 to 1928, inclusive, are as follows:—

	Per cent.
Lake Shore.....	8.4
Teck-Hughes.....	7.6
Kirkland Lake.....	17

During these years the ore from the first two of these mines had been extracted from veins in porphyry country rock, while the ore from the Kirkland Lake mine had been extracted from veins associated with syenite and not porphyry, and had been taken from levels above 2,800 feet. At the present time the bullion from our mine is averaging between 11 and 12 per cent. silver. The ore now being sent to the mill is derived partly from veins in syenite above the 3,000-foot level containing 17 per cent. silver, and partly from veins associated with porphyry below the 3,600-foot level, the latter ore evidently having a much lower silver content, probably about the same as the porphyry ore from the mines to the east of us.

As the ore on our lower levels is more or less closely associated with a body of feldspar porphyry which extends to our eastern boundary line, and downward indefinitely as far as we know, and as the character of our bullion has changed from that of our upper levels, so that it is now similar to that which, according to Government reports, is obtained from the mines to the east of us, it is reasonable to believe that we have definitely reached the westward continuation or extension of the large and rich ore bodies which occur in those mines.

The operations of the year consisted in sinking the winze 269 feet to the 4,300-foot level and to the bottom of the sump below that level. Stations were cut or completed at the 3,750-, 4,150-, and 4,300-foot levels. Some 2,178 feet of crosscutting was completed, of which 319 feet were on the 400-, 500-, and 800-foot levels; 72 feet on the 3,100- and 3,600-foot levels, while the rest was on the levels from 3,750 down to 4,300 feet, either establishing connections between the winze and the veins at or near the main fault plane, or exploring at right angles to these veins.

In exploring one or more of the veins that had already been extensively worked and stoped in the upper part of the mine, and in exploring and opening up the veins discovered during the year in the lower part of the mine at or below the 3,700-foot level, 4,149 feet of drifting was done on these veins. In driving these drifts, and the crosscuts from them, we were fortunate in finding ore, often of high grade, on all the lower levels.

In addition to sinking, crosscutting, and drifting, we diamond-drilled for 3,166 feet in order to determine in advance of actual mining operations the character of the rocks to be encountered, or the occurrence of ore. As a result of this drilling, we have located favourable geological conditions and several bodies of ore.

In consequence of finding ore at the lower levels, and of finding the favourable geological conditions for the continuance of ore already mentioned, it has been decided to continue sinking the winze.

The conditions for sinking and mining at deep levels are particularly favourable in the Kirkland Lake gold mine. The rock is hard and stands up well. The most serious trouble that we have had is in sinking and crosscutting in the porphyry at or close to the contact with the lamprophyre. In that contact zone, from comparatively shallow depths down to the bottom so far reached, the porphyry is under strain, and occasionally snaps off with considerable violence. In other parts of the mine, and especially when drifting in ore, drilling, breaking, and mucking can be prosecuted with very little trouble.

No difficulty has yet been encountered from heat, as the rock temperature at a depth of 4,300 feet is only 69° F. Assuming a rock temperature of 40 degrees near the surface, this is an increase of 29° F. in a depth of 4,300 feet, or 1° F. for each 148 feet.

In our last annual report we stated that "a competent system of ventilation has been installed to the bottom level of the mine." However, in order to provide a second outlet from the mine, entirely independent of the main shaft and winze, and separated from them, where necessary, by tight-fitting partitions and doors, we were obliged to drive raises connecting the various levels, and independent of the stopes, for 2,046 feet. These raises are equipped, where necessary, with good ladders so that the men can use them to escape from the mine in case of emergency, but we hope and believe that as we have provided competent refuge stations at various levels, and with the care that is constantly exercised to keep the workings clear and sanitary, no such emergency will arise.

The raises, with doors, and a little additional work on refuge stations, cost, exclusive of overhead charges, during the year, \$34,155.93. Exploration and development, exclusive of these raises, but inclusive of the cost of sinking the winze, amounted to \$144,654.91.

The total quantity of rock and ore raised was 81,578 tons. Of this, 5,770 tons of waste were dumped back into the old stopes, and the balance was hoisted to the surface. Of the 75,808 tons hoisted to the surface, 52,106 tons was ore which was sent to the mill, from which gold to the value of \$534,397.43 was extracted, giving an average value of \$10.245 extracted from each ton of ore. This compares favourably with the production for 1929, when the ore yielded \$6.60 per ton. In the first three months of 1930 there was but little improvement on the extraction of the previous year, the ore yielding \$6.86 to the ton; while in the last three months of the year, when some of the ore sent to the mill was from the lower levels, the production was \$12.53 per ton.

Lake Shore Mines, Limited

Lake Shore Mines, Limited, has a capital of 2,000,000 shares of a par value of \$1. The executive officers of the company are: Harry Oakes, president and managing director; W. H. Wright, vice-president; Dr. W. P. St. Charles, treasurer; Kirkland Securities, Limited, secretary. The directors are: Harry Oakes, Albert Wende, Louis Oakes, and Ernest Martin. E. B. Knapp is mine superintendent. The mine and works are at Kirkland Lake, township of Teck, district of Timiskaming. During the year an average of 1,100 men was employed.

The following information is taken from the fifteenth annual report of the company for the year ending June 30, 1930:—

During the year, 467,648 tons of ore were treated, yielding bullion to the amount of \$6,576,780.45. This shows an increase of 100,633 tons milled over last year, with a corresponding increase in bullion of \$1,071,921.81.

TOTAL PRODUCTION AND DIVIDENDS SINCE THE COMMENCEMENT OF MILLING OPERATIONS IN 1918

Period	Months	Tons milled	Bullion production	Dividends paid
Mar. 1, 1918, to Nov. 30, 1918.....	9	14,948	\$369,680.31	\$100,000
Dec. 1, 1918, to Nov. 30, 1919.....	9	11,907	294,513.72	100,000
Dec. 1, 1919, to Nov. 30, 1920.....	12	18,889	483,701.93	80,000
Dec. 1, 1920, to Nov. 30, 1921.....	12	21,681	460,186.37	120,000
Dec. 1, 1921, to June 30, 1923.....	19	36,825	833,664.89	160,000
July 1, 1923, to June 30, 1924.....	12	24,223	578,242.59	160,000
July 1, 1924, to June 30, 1925.....	12	96,838	1,812,494.66	600,000
July 1, 1925, to June 30, 1926.....	12	125,676	2,235,184.40	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	5,504,858.64	2,000,000
July 1, 1929, to June 30, 1930.....	12	467,648	6,576,780.45	2,600,000
Total.....			\$25,883,673.38	\$9,420,000

Mining and Development

The tonnage milled during the year was made up of 59,572 tons of ore from development and 408,076 tons from mining. The broken ore reserves are now valued at \$6,105,400. The broken tonnage will in future be somewhat reduced, owing to our adoption of a combination of the cut-and-fill stope system of mining which will, in certain sections of the mine, replace the shrinkage method heretofore used exclusively.

New work on the No. 2 vein system on the 1,800-, 2,000-, and 2,200-foot levels continues to show very satisfactory results, with values perhaps somewhat better than any corresponding section above. No. 3 shaft is being continued below the 2,200-foot level, and additional levels are now being opened up.

DEVELOPMENT FOOTAGE FOR YEAR 1929

Level	Drifting	Cross-cutting	Raising	Shaft-sinking	Ore passing	Winze	Total footage	Diamond-drilling	Box-holes	Station-cutting	Total
	feet	feet	feet	feet	feet	feet		feet	cu. ft.	cu. ft.	cu. ft.
200-foot.....	809.81		238.31				1,048.12				
400-foot.....	109.5		129.80				239.3				
600-foot.....	476.26	28.5	221.1				725.86				
800-foot.....	5	10	1,992.4				2,007.4		243		243
1,000-foot.....	289.87	406.39	1,226.29				1,922.55	2,324	11,284		11,284
1,200-foot.....	1,274.29	22	1,835.36			12	3,143.65	701	24,398		24,398
1,400-foot.....	622.11	57.75	2,574.74				3,254.6	1,303	10,908		10,908
1,600-foot.....	628.29	34.5	1,685.9				2,348.69	4,557.2			
1,800-foot.....	1,167.39	225.79	371.8	169.5	255.5		2,189.98	1,844	588	4,920	5,508
2,000-foot.....	1,579.23	276.19	513	191.5	8.5		2,568.42		5,456	28,588	34,044
2,200-foot.....	441.81	265.41	68	261.4	94.9		1,131.52	167		33,313	33,313
Total.....	7,403.56	1,326.53	10,856.7	622.4	358.9	12	20,580.09	10,896.2	52,877	66,821	119,698

SUMMARY OF ORE AND WASTE HOISTED FOR THE YEAR 1929

Level	Ore from development	Ore from mining	Waste
	tons	tons	tons
200-foot.....			9,702
400-foot.....		2,164	2,752
600-foot.....	5,907	22,771	909
800-foot.....	5,187	65,733	790
1,000-foot.....	5,715	68,328	3,355
1,200-foot.....	12,785	82,479	1,667
1,400-foot.....	7,457	86,958	2,197
1,600-foot.....	5,147	55,277	2,461
1,800-foot.....	5,985	10,932	8,150
2,000-foot.....	8,832	13,434	9,245
2,200-foot.....	2,557		14,662
Total.....	59,572	408,076	55,890

TOTAL FOOTAGE OF DEVELOPMENT AND EXPLORATION WORK SINCE BEGINNING OF OPERATIONS

Drifting.....	45,739	Feet
Crosscutting.....	9,461	
Raising.....	32,663	
Sinking.....	5,084	
Ore passing.....	2,113	
Winze.....	257	
Diamond-drilling.....	34,138	
Box-holing.....	218,888	cu. ft.
Station-cutting.....	344,810	
Sump.....	28,295	

Milling

The additional milling equipment installed during the latter part of the last fiscal year has resulted in a satisfactory increase in tonnage. The anticipated mill enlargement has been carried out with some slight delays owing to irregular deliveries of material and also due to the

necessity of keeping the present mill running during construction. However, the new thickener tanks are at present in operation, and the remainder of the equipment will come into use within a short time.

Costs

	Total cost	Cost per ton milled
Development.....	\$833,252.67	\$1.781
Mining.....	1,267,556.32	2.710
Milling and refining.....	462,808.21	.990
General and administrative expense.....	173,328.40	.371
Total.....	\$2,736,945.60	\$5.852
Depreciation.....	510,469.31	1.092
Grand total.....	\$3,247,414.91	\$6.944

General

All the new construction relative to an increased production has been practically completed and paid for from current earnings. In addition, the new office has been completed during the year and the old office has been moved and converted into a residence. A modern six-apartment building has also been completed.

McIntyre-Porcupine Mines, Limited

The authorized capital of this company is \$4,000,000, divided into 800,000 shares of a par value of \$5, of which 798,000 are issued.

The officers of the company are: J. P. Bickell, president; W. J. Sheppard, vice-president; M. P. Van Der Voort, secretary; Balmer Neilly, treasurer. The directors are: J. P. Bickell, W. J. Sheppard, J. B. Tudhope, D. H. McDougall, Strachan Johnston.

The mines and plant are at Schumacher, in the township of Tisdale, district of Cochrane. The head office of the company is at Schumacher, and the executive offices are at 15 King Street West, Toronto.

The following information is taken from the nineteenth annual report of the company for the year ending March 31, 1931:—

Under present industrial conditions, it will afford our shareholders real satisfaction to know that once more we have established new high records in gross production, earnings, and in the estimated gross value of our ore reserves. The later estimate now stands at 2,562,465 tons, averaging \$8 per ton, or a gross value of \$20,480,964. Comparing this with last year's estimate, and having regard for the year's production of \$4,934,122, it is apparent that there was put in sight during the period new ore with an estimated gross value of approximately \$6,000,000.

During the same period, construction of our new plant adjacent to No. 11 shaft has been actively prosecuted. The new mill, practically complete, is expected to go into operation about June 1. There still remains the completion of the new change-house and office building, the removal of our refinery from the south side of the lake, and the actual concentration of all surface activities in the new area.

The proximity of the new mill to No. 11 shaft diminishes the cost of transporting ore between the two units to a minimum. As soon as the ore has been reduced to, say, 60 mesh, it is routed to the flotation section of the mill, where a very complete separation is made between the sulphides plus the free and attached gold on the one hand, and the almost barren rock on the other hand. The latter is immediately discarded as waste, and only the valuable portion, amounting to, say, 15 per cent. of the original ore by weight, is retained in the mill circuit for fine grinding and cyanidation of the gold content. In other words, we are saved the cost of fine grinding and cyaniding that portion that is discarded at the end of the flotation process, as well as the carrying charges on such additional building and equipment as would have been necessitated by the adoption of the heretofore standard practice. Another advantage is derived from the fact that

the treatment provided for the concentrates is under such control that a satisfactory recovery is at all times assured.

During the year a crosscut on the 3,750-foot level was extended south and east into that portion of our property commonly referred to as the Platt Vet ground. From the face of this crosscut a diamond-drill hole was pointed south, and subsequent to the date upon which the general manager's report was submitted, results have been obtained that indicate ore deposits assaying well above mine average. As this area is separate and distinct from the Pearl Lake shear zone, from which all our ore has been mined up to the present time, we feel justified in considering these discoveries as of major importance.

The general manager's report is as follows:—

PRODUCTION	
Ore treated.....	tons 558,115
Value per ton.....	\$8.84
Gross value.....	4,934,122.00
Bullion recovered.....	4,633,140.73
Bullion recovered per ton.....	8.30
Bullion contained:	
Gold, 223,325,019 fine ounces.....	4,616,537.49
Silver, 51,982,859 fine ounces.....	16,603.24
Premium on U.S. funds.....	182.81
	\$4,633,323.54

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
Total.....		5,360,688	\$9.09	\$48,718,018.27	\$8.60	\$46,089,089.64

Mining

Ore broken in stopes.....	Tons 453,258
Ore from development.....	86,625
Drawn from broken ore reserves.....	17,221
Ore hoisted.....	557,104

Cut-and-fill methods of mining were used for approximately 50 per cent. of the ore stoped. Current back-fill requirements were met by waste rock from development.

ORE HOISTED BY LEVELS

Level	Tons	Assay	Value
200-foot	8,292	\$14. 15	\$117,352
500-foot	4,980	6. 55	32,540
1,000-foot	1,839	3. 40	6,303
1,250-foot	1,859	4. 05	7,534
1,375-foot	8,832	5. 20	46,021
1,500-foot	26,303	8. 55	225,045
1,625-foot	25,504	7. 40	188,923
1,750-foot	49,604	9. 60	477,819
1,875-foot	51,726	5. 75	296,757
2,000-foot	36,732	9. 05	332,060
2,125-foot	59,406	8. 20	482,035
2,250-foot	37,942	15. 40	586,386
2,375-foot	48,295	12. 40	599,093
2,500-foot	66,393	7. 45	494,592
2,625-foot	45,813	19. 95	473,504
2,750-foot	23,717	7. 10	161,599
2,875-foot	19,640	9. 30	182,377
3,000-foot ¹	8,828	5. 90	52,231
3,125-foot	9,019	4. 15	37,453
3,250-foot	7,882	3. 00	23,707
3,375-foot	3,099	3. 25	10,049
3,500-foot	2,933	3. 65	10,681
3,625-foot	4,929	6. 05	29,952
3,750-foot	1,335	3. 55	4,720
3,875-foot	2,202	1. 50	3,309
Total	557,104	\$8. 75	\$4,882,042

¹The tonnage and value of ore hoisted from below the 2,875-foot level represents production from drift faces taken in accordance with a general policy of milling all development rock that assays \$1 or more per ton.

DEVELOPMENT

Development work performed during the year amounted to 28,742 feet, an increase of 847 feet over that of last year. This work included 20,809 feet of drifts, of which, 1,494 feet was on line and 19,315 feet in vein material; 8,837 feet was in ore of \$7.30 grade over drift width.

No. 3 Vein.—Stopes produced 115,462 tons of an average grade of \$8.20 per ton. On the 1,250-, 1,375-, and 1,875-foot levels, 2,381 feet of drifting was done, of which 905 feet was in ore of \$7 grade over drift width.

No. 5 Vein.—Stopes produced 14,774 tons of an average grade of \$11.70 per ton. On the 200- and 500-foot levels, 471 feet of drifting was done, of which 338 feet was in ore of \$10 grade over drift width.

No. 7 Vein.—Stopes produced 78,088 tons of an average grade of \$10 per ton. On the 2,125- and 2,625-foot levels, 726 feet of drifting was done, of which 706 feet was in ore of \$8 grade over drift width.

No. 8 Vein.—Stopes produced 2,788 tons of an average grade of \$7.50 per ton.

No. 9 Vein.—Stopes produced 35,657 tons of an average grade of \$12 per ton.

No. 10 Vein.—Stopes produced 75,230 tons of an average grade of \$5.60 per ton. On the 1,625-, 2,500-, 3,000-, 3,125-, and 3,250-foot levels, 2,413 feet of drifting was done, of which 1,123 feet was in ore of \$7.50 grade over drift width.

No. 12 Vein.—Stopes produced 9,705 tons of an average grade of \$10 per ton. On the 1,225-, 1,500-, 1,625-, 2,000-, 2,125-, 2,250-, and 2,375-foot levels, 3,053 feet of drifting was done, of which 1,391 feet was in ore of \$8.50 grade over drift width.

No. 13 Vein.—Stopes produced 40,716 tons of an average grade of \$6.25 per ton. On the 2,625-, 2,750-, 3,000-, 3,125-, 3,250-, 3,500-, 3,625-, and 3,750-foot levels, 4,597 feet of drifting was done, of which 2,555 feet was in ore of \$6.50 grade over drift width.

No. 14 Vein.—Stopes produced 42,695 tons of an average grade of \$6.30 per ton. On the 1,500-, 1,625-, 1,875-, 2,000-, 2,125-, 3,250-, 3,500-, and 3,875-foot levels, a total of 3,461 feet of drifting was done, of which, 1,107 feet was in ore of \$7.50 grade over drift width.

No. 15 Vein.—On the 3,250-, 3,375-, and 3,875-foot levels, 1,690 feet of drifting was done, of which 59 feet was in ore of \$5 grade over drift width.

No. 16 Vein.—Stopes produced 55,366 tons of an average grade of \$18 per ton. On the 1,000-, 2,125-, 2,250-, and 2,675-foot levels, 1,760 feet of drifting was done, of which 654 feet was in ore of \$8 grade over drift width.

ORE RESERVES, 1930-1931

	Tons	Assay	Value
McIntyre claims.....	622,756	7.35	\$4,566,326
McIntyre Extension claims.....	151,648	9.65	1,460,953
Jupiter claims.....	1,315,320	8.60	11,291,080
Plenaurum claims.....	237,416	6.65	1,577,056
Total.....	2,327,140	8.15	18,895,415
Broken ore.....	235,325	6.75	1,585,549
Total.....	2,562,465	8.00	\$20,480,964

SUMMARY OF DEVELOPMENT AND EXPLORATION, 1930-1931

Period	Drifts	Cross-cuts	Raises	Winzes	Shafts	Stations	Sumps	Pockets and passes	Total footage	Total excavation	Diamond-drilling
	feet	feet	feet	feet	feet	cu. ft.	cu. ft.	cu. ft.		cu. ft.	feet
1.....	2,003	275	307			6,120			2,585	6,120	3,195
2.....	1,571	393	178			2,304			2,142	2,304	3,235
3.....	1,363	748	177						2,288		3,460
4.....	1,707	790	182						2,679		2,868
5.....	1,533	753	29						2,315		2,824
6.....	1,694	658							2,352		2,975
7.....	1,885	979				6,956			2,864	6,956	2,562
8.....	2,200	659				120			2,859	120	2,793
9.....	2,348	456							2,804		3,430
10.....	2,236	510							2,746		3,300
11.....	1,029	394							1,423		2,681
12.....	1,240	445				2,750			1,685	2,750	2,876
Total.....	20,809	7,060	873			18,250			28,742	18,250	36,199
Previous to date.....	147,501.3	73,383.8	16,791.4	579.7	12,619.9	656,144	36,823	139,699	250,876.1	832,666	241,754
Total.....	168,310.3	80,443.8	17,664.4	579.7	12,619.9	674,394	36,823	139,699	279,618.1	850,916	277,953

OPERATING COSTS

	Total	Per ton milled
MINING:		
Exploration.....	\$60,261.44	\$0.1080
Development.....	436,563.74	.7822
Breaking and stoping.....	1,284,131.32	2.3008
Examination of prospects.....	13,637.95	.0244
Total mining costs.....	\$1,794,594.45	\$3.2154
Crushing and transportation.....	\$98,462.53	\$0.1764
Milling.....	419,119.12	.7510
Heating and maintenance—buildings and camps.....	45,184.86	.0810
Bullion marketing and general expense—mine office.....	76,335.08	.1368
Administration and general expense—Toronto office.....	95,867.35	.1718
Insurance, general.....	17,711.58	.0317
Total.....	\$2,547,274.97	\$4.5641

ANALYSIS OF MINING COSTS PER TON MILLED

	Stoping	Drifting	Cross-cutting	Raising	Stations and sumps	Total cost	Cost per ton
Labour	\$586,831.29	\$162,784.45	\$44,115.31	\$8,604.44	\$813.53	\$803,149.02	\$1.4390
Explosives	85,264.36	62,792.98	17,958.77	2,131.36	204.74	168,352.21	.3016
Supplies	45,215.40	17,730.94	5,248.33	2,457.48	153.46	70,805.61	.1269
Power	33,652.00	10,154.36	2,777.74	1,244.00	76.69	47,904.79	.0858
Timbering	153,505.86		168.14	292.12	497.74	154,463.86	.2768
Shaft repairs	6,433.89					6,433.89	.0115
Back-filling	54,795.55					54,795.55	.0982
Steel-sharpening	27,701.95					53,721.36	.0963
Drill repairs	13,339.85	4,294.35	1,189.39	478.26	27.49	19,329.34	.0346
Surveying and engineering	24,998.62	7,108.72	1,871.10	692.64	42.53	34,713.61	.0622
Sampling and assaying	38,515.12	3,764.46	967.88	308.15		43,555.61	.0780
Pumping	5,580.54	1,198.54	371.58	147.18		7,297.84	.0131
Ventilating	9,684.49	5,192.06	1,441.95	510.16	20.40	16,849.06	.0302
Tramming	66,514.24	20,779.25	6,500.00	763.94		94,557.43	.1694
Surface tramming		389.82	116.45	208.50		714.77	.0013
Hoisting	132,098.16	30,406.69	4,985.88	3,783.70		171,274.43	.3069
Total	\$1,284,131.32	\$346,114.74	\$93,297.59	\$22,422.77	\$1,951.96	\$1,747,918.38	\$3.1318
Less: Charged to undistributed development			3,610.89	22,422.77	1,189.66	27,223.32	.0488
Exploration	\$1,284,131.32	\$346,114.74	\$89,686.70		\$762.30	\$1,720,695.06	\$3.0830
Examination of prospects						60,261.44	.1080
Total						\$1,780,956.50	\$3.1910
Unit cost per ton	\$2.3008	\$0.6201	\$0.1607		\$0.0014	13,637.95	.0244
						\$1,794,594.45	\$3.2154

Milling

The operation of the mill was satisfactory until the last two months of the year, when the removal of machinery to be placed in the new mill upset the ordinary routine and resulted in a decreased tonnage and recovery.

MILLING COSTS

	Labour	Supplies	Repairs and maintenance	Power	Total	Costs per ton
Ball milling	\$8,410.04	\$25,914.46	\$313.22	\$11,808.17	\$46,445.89	\$0.0832
Tube milling	8,410.04	40,901.12	818.70	26,958.06	77,087.92	.1382
Classification	10,178.43	3,567.70	964.54	3,853.17	18,563.84	.0333
Flotation	18,927.53	12,652.58	426.24	6,926.33	38,932.68	.0698
Pumping and elevating	6,753.27	3,099.49	619.64	4,292.21	14,764.61	.0265
Agitation	6,753.27	1,872.00	490.12	6,014.27	15,129.66	.0272
Thickening	6,753.27	1,462.52	236.68	2,274.78	10,727.25	.0192
Clarification	9,743.50	2,108.81	116.09	1,755.73	13,724.13	.0246
Precipitation	6,753.27	11,507.76	75.17	2,165.09	20,501.29	.0367
Re-agents		86,190.90			86,190.90	.1544
Filtration	14,877.19	4,740.92	642.41	3,583.16	23,843.68	.0427
Refining and assaying	15,295.23	7,016.77	257.60	506.44	23,076.04	.0413
Heating		14,725.11	32.10		14,757.21	.0264
Tailings disposal	4,794.71	4,480.61	2,834.60	2,535.95	14,645.87	.0262
Mill alterations		349.70	378.45		728.15	.0013
Total	\$117,649.75	\$220,590.45	\$8,205.56	\$72,673.36	\$419,119.12	\$0.7510

Additions to Plant Buildings and Equipment

The following table shows the cost of additions to plant buildings and equipment during the year:—

Dwellings	\$4,502.44
Underground equipment	26,366.10
Miscellaneous	858.22
Expenditure to date on new flotation and cyanidation plant, warehouse, shops, office and change-house, steam-heating plant, etc. (construction incomplete)	1,245,788.38
	\$1,277,515.14
Less: Equipment and buildings sold or demolished	3,870.13
	\$1,273,645.01

General

The satisfactory development programme carried out during the year resulted in a substantial addition to ore reserves and left them in such relationship to our mill requirements that development work on the lower levels was somewhat restricted pending the completion and operation of the new mill.

Several years ago we were seized with the idea that flotation might be economically applied to our metallurgical practice. Experimental work was undertaken on a small scale and the results thus obtained encouraged us to enlarge the effort. As a consequence, a 200-ton flotation unit was added to the old mill and investigation continued on a commercial scale. Having satisfactorily confirmed the original results, and fully convinced that the old mill could not be maintained for the life of the mine, the following recommendations were made:—

1. That the benefits of the improved metallurgical practice should be utilized with the least possible delay, and the mill capacity increased from 1,500 to 2,000 tons per day.

2. That the old plant, located at three different points on the property distant each from the other from one-quarter to one-half of a mile, should be centralized and modernized at one point, and logically in the vicinity of the new or No. 11 shaft.

These recommendations were approved in June last year. On July 5 the detailed plans were under way, and on August 1 the first ground was broken for the new mill. Favoured by extraordinary mild weather, the mill, shops, and store-house were closed in and the foundation and steel superstructure on the change-house and office were completed before the winter season interfered seriously with outside operations.

Since then the shops and store-house, as well as a new pump station, have been completed and modernly equipped. The mill has progressed to the stage where it will be operating to the extent of 1,500 tons per day by June 1 and gradually brought up to 2,000 tons within the following sixty days.

March Gold, Limited

This company owns and operates five claims in Deloro township, district of Cochrane. The officers and directors of the company are as follows: Henry Kobler, Buffalo, president; B. C. Conderman, Hornell, vice-president; Edward G. Kinkel, Buffalo, secretary; F. J. C. Bull, Buffalo, treasurer; Geo. R. Feine, Chas. J. Schmidt, Henry Tiedt, Gustave Loesch, Jacob Schwingel, all of Buffalo, directors. Martin O. Knutson, South Porcupine, is mine manager.

The mine produced throughout the year, resulting in an increase over the previous year by the sum of \$49,957.49. The recovery per ton increased by about 29 cents. The following is a statement of production:—

Dry tons milled.....	53,953	
Crude ounces recovered.....	20,815.09	
Fine ounces gold recovered.....	14,794.244	
Value of gold.....		\$305,823
Fine ounces of silver recovered.....	1,172.92	
Value of silver.....		438
Total value of production.....		\$306,261

Development during the year was as follows: drifting, 1,110 feet; cross-cutting, 434 feet; diamond-drilling, 1,820 feet.

The average number of men employed throughout the year was 85. The underground work was in charge of Tom Lark.

Moss Mines, Limited

This company operates a gold property in Moss township, district of Thunder Bay. It is situated on Jackfish lake, 26 miles from Kashabowie, a station on the Canadian National railway 80 miles west of Fort William.

The officers and directors are: N. R. Fisher, president; Alistair Fraser, vice-president; James Cooper, secretary-treasurer; R. Blackburn, C. S. Gzowski, T. B. Little, J. D. Paterson, and F. M. Ross, directors.

The authorized capital is 4,000,000 shares of \$1 par value. The executive offices are at 132 St. James Street West, Montreal.

Underground work was suspended at the end of 1929, and only pumping and surface work continued during 1930. J. G. Harkness was mine superintendent.

Parkhill Gold Mines, Limited

This company was incorporated in 1929 with an authorized capital of 3,000,000 shares of \$1 par value. The officers and directors are: Sir Thomas Tait, president; F. D. Burpee, vice-president; Geo. M. McKee and Geo. Glendenning, directors; G. S. Andrews, secretary-treasurer. The head office is at Sault Ste. Marie and the executive office at 212 Keefer Building, Montreal.

During 1929 this company acquired the Longbottom property, consisting of five claims in township 29, range 23, in the Michipicoten area, district of Algoma, and did considerable surface work.

On March 28, 1930, work was commenced on the installation of a mining plant, and shaft-sinking was started on May 1. During 1930, this shaft, which measured 7 by 9 feet, was sunk to a depth of 262 feet at an inclination of 40 degrees. Levels were opened up at 120 feet and 240 feet, on the incline.

Development footages for 1930 on these two levels were as follows:—

Level	Drifting	Crosscutting
120-foot.....	feet 769	feet 63
240-foot.....	911	560

The mining plant installed consists of two 320-cubic-foot Ingersoll-Rand electric belt-driven compressors, an IR single-drum air hoist, an IR drill sharpener, oil furnace, and power-driven grinding wheel.

Electric power is obtained from the High Falls plant of the New Algoma District Power Company.

The average number of employees during 1930 was 36, of whom 16 were employed underground.

E. S. Turner is general manager, and J. A. S. Roussac, engineer-manager.

Porcupine United Gold Mines, Limited

This company worked continuously throughout the year milling a total of 7,815 tons and producing \$56,892. The grade averaged about \$7.28 per ton. Some 2,310 feet of surface diamond-drilling was done early in the year, and 40 feet of drifting underground. An average of 24 men was employed on the property during the year. J. D. Tolman is in charge of operations.

Bernard N. Hyman is president of the company, with offices at 330 Walbridge Building, Buffalo, N.Y. The mine office is at Timmins, Ont.

Power and Mines Corporation, Limited

Operations at the Grace mine, in the Michipicoten area, district of Algoma, were suspended in the spring of 1930, as reported in the Thirty-ninth Annual Report of this Department, and were not resumed during 1930.

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; Clark L. Ingham, treasurer; Welles V. Moot, managing director; Alfred H. Sharpe and Harry Yates, directors. W. S. Walton is secretary, with offices at 603 Royal Bank Building, Toronto. C. E. Rodgers is general manager, with a working force of 220 men. The property is situated in the township of Teck, district of Timiskaming.

The general manager's report for the fiscal year ending March 31, 1931, is as follows:—

Production

The value of bullion produced was \$837,013.97, showing an average recovery per ton milled of \$10.08. The tonnage treated amounted to 83,034, or at the rate of 227.4 tons per day on the actual 95.7 per cent. running time, and 237.6 tons per day as the daily rate on the basis of 100 per cent. operation. This represents an increase of 7,626 tons above that treated the previous year, and 12,201 tons greater than for the year ending March 31, 1929. Comparative results are given below for the past three years' production:—

TONS MILLED AND YEARLY PRODUCTION FOR FISCAL YEARS ENDING MARCH 31

Year	Tons	Production	Average recovery
1929	70,833	\$737,573.12	\$10.41
1930	75,408	690,400.14	9.16
1931	83,034	837,013.97	10.08

Mining

Some 59,734 tons of ore came from stopes and 33,046 resulted from development, the total broken being 92,780 tons. Waste broken was 25,884 tons; of this, 5,318 tons were hoisted to surface through No. 2 shaft and 6,766 tons were used for back-fill in that area. The remaining 13,800 tons were delivered to the surface through No. 4 shaft. The greatest tonnage of ore broken in one month was 8,969, while 3,824 tons represented the highest amount of waste for a corresponding period. Total ore and waste broken for the year amounted to 118,664 tons.

At the end of the year broken ore was estimated at 67,722 tons in stopes and 6,528 tons still on the surface dump, or a total of 74,250 tons. Compared with the two preceding years in their order, this shows an increase of 21.3 and 57.1 per cent.

Development and Exploration

Below is given a general summary of development and exploration footages showing annual mining progress during this and the previous year and also progress since the beginning of operations:—

Class of work	Year ending March 31, 1931	Year ending March 31, 1930	Total from beginning of operations to March 31, 1931
	feet	feet	feet
Drifting	5,911.5	4,121	24,099.5
Crosscutting	2,506.5	1,951	13,951.5
Raising	1,232.5	488	5,211.5
Sublevel drifting	325.5	711	2,474.5
Box-hole raising	702.5	1,228	3,521.5
Box-hole pillar drifting	591.5	827	1,733.5
Shaft-sinking	586	1,480	4,346.5
Total	11,856	10,806	55,338.5
Diamond-drilling	5,910 cu. ft.	13,998 cu. ft.	37,742 cu. ft.
Shaft stations and sump excavations	22,768	24,534	142,909

No. 2 shaft was deepened from 2,030.5 feet to 2,334.5 feet, and sinking is being continued with a probable temporary objective of 3,000 feet.

Aside from work in the more intensively explored and known productive areas in this part of the mine, which produced 61.2 per cent. of the ore treated during the year, several hundred feet of drifting was done on the main south vein at the 1,100-foot horizon. There a considerable tonnage of an indicated grade of about \$6 across 8 to 10 feet was developed west and east of a fault displacing the vein about 120 feet to the south on the east side.

Another section partially explored during the year was that on the 400-foot level at about 600 feet north of the shaft. Two veins were indicated; one at least (as shown by diamond-drilling) extends east of the Sylvania major fault. In addition to drifting, a limited amount of stoping and diamond-drilling was done. Work thus completed gave fair promise for the development of easterly extensions of known ore bodies of importance to the west, and exploration is being continued. During the year a substantial tonnage of the richest ore yet found in the property was mined from this north vein system below the 1,000-foot level.

Sinking at No. 4 shaft was continued from 1,480 feet to 1,762 feet, or for 282 feet. In addition, station and sump excavations were made here to the extent of 13,915 cubic feet.

In this area lateral work was done on eleven levels from 200 to 1,750 feet. Some stoping was also done, and stope preparation was carried on at a number of levels. As a whole, highly satisfactory results were obtained, 38.8 per cent. of the mill feed for the year having been supplied from this section. Ore bodies of good size were developed and substantial additions to these are confidently expected.

Diamond-Drilling.—Work of this nature was decidedly helpful in directing exploration and contributed very materially in developing important sources of ore. The average depth of the holes drilled was 144 feet, and total footage amounted to 5,910 feet. This represents but 35 per cent. of the work of this class done the previous year.

Operating Costs

The following three-year comparison gives operating costs on the basis of per ton of ore milled, per ton of ore broken, and per ton of total ore and waste broken:—

	Total cost			Cost per ton								
				Ore milled			Ore broken			Total ore and waste		
	1929	1930	1931	1929	1930	1931	1929	1930	1931	1929	1930	1931
Development and exploration	\$170,695.21	\$206,426.48	\$212,792.08	\$2.410	\$2.738	\$2.563	\$1.896	\$2.412	\$2.293	\$1.604	\$1.789	\$1.793
Mining	234,177.27	236,501.18	267,376.14	3.306	3.136	3.220	2.601	2.763	2.882	2.199	2.049	2.253
Milling	94,025.89	100,570.17	106,575.54	1.327	1.334	1.283	1.044	1.175	1.149	.883	.872	.898
General charges		50,176.06	34,187.94		.665	.412		.586	.368		.435	.288
Administrative charges ¹	74,584.91	19,756.45	21,213.75	1.053	.262	.255	.828	.231	.229	.701	.171	.179
Total	\$573,483.28	\$613,430.34	\$642,145.45	\$8.096	\$8.135	\$7.733	\$6.369	\$7.167	\$6.921	\$5.387	\$5.316	\$5.411

¹Comprises administration and management, including Buffalo office, legal, stock transfer, and miscellaneous.

Considering all conditions, including the fact that 12,000 feet of development and exploration was done during the year, exclusive of shaft-station excavations and diamond-drilling, the resulting profit of \$134,000 after deducting all charges was very satisfactory, particularly in view of the proportion of ore treated to total volume of work done.

New Buildings and Equipment

A suitable and attractive residence for the mine superintendent was purchased. An addition was also made to the mine change-house to provide the increased space required.

Equipment purchased included: one vibrating screen for the crusher station; additional pumping, thickening, agitating, and precipitation equipment for the mill; fuel oil storage suitable for railway tank-car quantities; an automobile truck for mine service; a new drill steel-sharpening machine, mine pumps, etc.

Summary

During the year 5,911 feet of drifting was completed. Of that amount approximately 3,000 feet was in ore. This shows a high percentage of ore developed and indicated in proportion to the exploration carried on in this manner.

A large part of your mining operations were conducted in No. 4 shaft section, and results obtained there were highly encouraging. Broken ore reserves were also increased considerably, notwithstanding the fact of a very material increase in tonnage milled.

The year's work developed important sources of ore. Some were entirely new; others were the further development of known deposits. In addition, there are extensive areas, even on and above the 1,000-foot level, where excellent possibilities exist for the discovery of more ore. Finally, shaft-sinking now in progress will permit exploration of several new levels, regarding which sufficient exact information is not now available from which to forecast results. However, the ground has been shown by diamond-drilling to contain vein indications in geologically favourable formation. It therefore seems reasonable to expect that the development of ore should be largely a question of future time and intensive work.

Tashota Gold Mines, Limited

The authorized capital of this company was increased during 1929 from 2,000,000 shares to 4,000,000 shares of \$1 par value.

The officers of the company are as follows: H. H. Vaughan, president; F. C. Shorey, vice-president; P. W. Ogden, secretary-treasurer. The directors are: Thos. Arnold, R. M. Davy, J. Bonsall Porter, F. C. Shorey, and H. H. Vaughan, Montreal; E. R. Read and L. Soliaque, Toronto.

The property held by the Tashota Gold Mines, Limited, consists of 8 claims in the Tashota area, district of Thunder Bay, and 21 claims in the Boston Cr ek area, McElroy township, district of Timiskaming.

Work at the mine in the Tashota area was stopped on March 4, 1930, to which time the following work had been done on the property: drifting, 800 feet; crosscutting, 700 feet; sinking, 230 feet; diamond-drilling, 5,000 feet.

Teck-Hughes Gold Mines, Limited

Teck-Hughes Gold Mines, Limited, has an issued capital of 4,467,144 shares of \$1 par value. The officers and directors of the company are: Albert W. Johnston, president; George C. Miller, vice-president and secretary; W. C. Himrod, treasurer; K. P. Emmons, assistant treasurer; Robert W. Pomeroy, J. F. Thompson, Conrad E. Wettlaufer, W. W. Reilley, and John F. Lash, directors. D. L. H. Forbes is general manager, and 600 men are employed. The head office is at 111 Broadway, New York.

The addition to the mill was completed and operations were started on March 18, 1931, increasing the tonnage from 1,000 to 1,250 a day. Preparations are being made to sink two winzes below the 3,600-foot level, one on the footwall of the ore body and the large vertical winze about 50 feet north of the south shaft.

The report of the general manager for the fiscal year ending August 28, 1930, is as follows:—

During this period 340,675 tons of ore and tailings were treated. Bullion amounting to \$5,415,970.47, or \$15.90 per ton, was recovered. The value of this bullion is the equivalent of 261,997.63 fine ounces of gold. The gross revenue was \$5,512,033.78, or \$16.18 per ton. The total direct operating cost was \$1,970,336.06, or \$5.78 per ton. Depreciation on buildings and plant amounting to \$215,383.92 was charged, making the total of direct and indirect charges come to \$2,185,719.98, or \$6.41 per ton. After making a provision of \$274,427.52, equal to \$0.81 per ton, for taxes, the surplus was \$3,051,886.28, out of which dividends amounting to \$2,870,786.40 were paid. The following is a statement of operating costs:—

	Total cost	Cost per ton of ore treated	Cost per ounce of gold produced
Development and exploration.....	\$486,805.46	\$1.43	\$1.858
Mining.....	857,106.02	2.52	3.271
Milling.....	423,024.10	1.24	1.615
General expense.....	203,400.48	.59	.776
Total direct charges.....	\$1,970,336.06	\$5.78	\$7.520
Depreciation.....	215,383.92	.63	.822
Total direct and indirect charges.....	\$2,185,719.98	\$6.41	\$8.342

From the above, it will be noted that the total cost of producing an ounce of gold was reduced from \$9.21 in the previous fiscal year, to \$8.34, notwithstanding the larger amount expended for development and exploration. This is probably the lowest gold production cost in the world at the present time and reflects credit upon the entire personnel.

New construction work charged to capital account absorbed \$47,371.49, nearly all of which was expended on a programme of plant enlargement that should result in increased earnings before the end of 1930 and in a treatment capacity of 1,250 tons per day by May, 1931.

Central shaft workings were deepened to the 29th level by means of the Central shaft extension winze that was sunk from the 25th level and is being continued to the 30th level. Levels intermediate between the 25th and 30th will soon be opened up from the stations that have already been made in the course of sinking this winze.

South shaft was deepened 2,084 feet, reaching a depth of 3,506 feet at the end of August. The main haulageway crosscut between South shaft and Central shaft workings at the 25th level was completed in May. The 25th level station and skip loading pocket for South shaft, together with the system of ore passes, from the 25th to the 19th levels, were almost completed by the end of August and will be finished before the end of October.

The above work constituted the major development work of the year but, in addition to it, numerous lateral extensions and raise connections were made on the working levels. Classified under the usual headings, the year's development work was as follows:—

	Feet
Drifting.....	6,902.4
Crosscutting and stations.....	2,381.8
Raising.....	3,153
Winzing.....	559.6
Shaft-sinking.....	2,130.6
Total.....	15,127.4

Diamond-drill exploration amounted to 8,891.7 feet. Ore produced from development amounted to 37,767 tons. Impounded tailing to the amount of 6,735 tons was retreated during the first quarter of the fiscal year.

The old mill treated 96,925 tons of \$9.28 average grade ore and tailings and recovered \$810,560.76, or an average of \$8.36 per ton. The new mill treated 243,750 tons of \$19.97 average grade ore and recovered \$4,605,409.71, or an average of \$18.89 per ton. Milling costs were \$1.20 per ton for the old mill and \$1.26 for the new.

Provision is made in the present programme of mill additions for another step in fine grinding for the ore that will be delivered from the South shaft crushing plant to the old mill, and it is expected that, with this extra grinding of the ore, the old mill recovery percentage will be raised to correspond with that of the new mill without any noticeable increase in the per ton milling cost on the combined tonnage of both mills.

Development on the 20th and 21st levels continued to give excellent results, and, from diamond-drilling and the small amount of lateral work done on the 22nd, 23rd, 24th, and 25th levels, numerous indications of possible new ore and substantial increases to partly developed ore were obtained.

As the mine was already well supplied with reserves of broken and blocked ore, no effort was made to break or block out more than sufficient to replace the tonnage treated. After November 1, when the present part of the programme of mine-deepening operations will have been completed, more extensive lateral development and blocking out work will be undertaken in the section of the mine tapped by the nine new levels from the 21st to the 30th. Our technical estimate of the positive ore reserve at September 1 is as follows:—

ESTIMATE OF POSITIVE ORE AS AT SEPTEMBER 1, 1930

	Tons	Gross value	Average grade
Broken ore.....	260,912	\$4,540,585	\$17.40
Blocked ore.....	315,377	5,503,424	17.45
Total.....	576,289	\$10,044,009	\$17.43

Telluride Gold Mines of Canada, Limited

Telluride Gold Mines of Canada, Limited, owns the south half of lots 10 and 11, concession II, Skead township, district of Timiskaming. The company has a capital of 2,000,000 shares of \$1 par value. The officers and directors are:

D. M. Gilpin, president; L. L. Brennan, secretary; D. B. Gilpin and Dr. Geo. W. Rogers, directors. H. Hollands-Hurst is consulting engineer. An average of 20 men was employed.

A small amount of work was done in the last six months of the year. A total of 500 tons of ore was raised and milled.

United Mineral Lands Corporation

The mine in Deloro township, district of Cochrane, was kept pumped out for part of the year. This work was stopped during negotiations for financing the company. Final arrangements were not completed till 1931, when an amalgamation of the United Mineral Lands Corporation and West Dome Lake Gold Mines, Limited, was effected, under the new name of Paymaster Consolidated Mines, Limited.

Vipond Consolidated Mines, Limited

The authorized capital of this company is \$2,500,000, divided into shares of \$1 par value, of which 2,250,000 are issued.

The officers of the company are: R. Home Smith, president; John H. Black, vice-president; J. Ingram, secretary. The directors are: John H. Black, R. Home Smith, A. Dorfman, Toronto; W. H. Stafford, Almonte, Ont.; R. T. Shillington, Haileybury, Ont.; F. H. Hamilton, E. Turk, London, Eng. Robert E. Dye is manager.

The head office of the company is located at Suite 1206, Star Building, 80 King Street West, Toronto. The mine office is at Timmins.

The company owns 320 acres in mining claims and controls 889,612 shares of the 1,150,000 issued in the Inspiration property (3 claims), both this and the Vipond holdings proper lying in the southwest portion of the township of Tisdale, district of Cochrane. Together with these, the Vipond company has a three-quarter interest in the Ridgeley claims (6 in number), lying immediately east of the Coniaurum.

The following summary of company operations is taken from the report of the directors in the eighth annual report for the year ending July 31, 1930:—

Your mine and mill were in continuous operation during the year and produced bullion to the value of \$896,397.61, representing a recovery of \$7.91 per ton from 113,329 tons milled. The cost of production amounted to \$543,797.44, or \$4.80 per ton milled, as against \$5.15 per ton in the previous year.

The operating profit for the year under review (before allowing for depreciation and writing off other charges) amounted to \$385,974.35, as against \$300,544.14 during the previous year.

The net current assets of your company, not including the subscription of \$250,000 to Huronian Mining and Finance Company, Limited, amounted to \$723,734.09, as against \$641,222.02 in the previous year.

Other assets owned by your company, including 300,000 shares of Huronian Mining and Finance Company, Limited, are a three-quarter interest in the six Ridgeley claims, which adjoin the Coniaurum mine, and 889,612 shares of Inspiration Gold Mines, Limited, out of a total issued capital of 1,150,000 shares.

The following extracts are from the report of the manager, Robert E. Dye, as of September 30, 1930:—

Results of Development

Results of exploration and development work done during the year just ended have been generally favourable, having resulted in a net improvement in the ore reserves position after allowing for the ore extracted during the year. The improvement mentioned has resulted in the main from further development of known lenses, notable contributions toward this having been secured in the old 5-8 system, the No. 709 drift area, and the No. 426 drift area.

The ore body discovered late last year in the northern part of the property at the 400-foot level (No. 426 drift) has since been proved to extend to the 500-foot level, and a search for a further downward extension is now being made at the 600-foot level and at the 733-foot level.

In addition to the ore found in No. 426 drift, other smaller lenses have been found at the same horizon (Nos. 427 and 409), which lead to the belief that further work along the shear zone crossing this section of the property may result in other productive discoveries.

The No. 810 crosscut at the 866-foot level has reached the porphyry contact on the Krist claim. While no ore has been located in this section, indications are not discouraging and the area is considered worthy of further exploration.

Summary of Underground Operations

During the fiscal year ended July 31, 1930, the following development work was done:—

Operation	Feet	Total cost	Cost per foot
Drifting and crosscutting.....	5,655	\$62,049.49	\$10.97
Raising.....	582.5	9,366.10	16.07
Diamond-drilling, underground.....	11,119	17,763.83	1.60

Some 113,281 tons of ore were hoisted, of which 106,029 tons were taken from the stopes, the remainder resulting from various development operations. The cost of ore delivered to the primary crushing plant averaged \$2 per ton.

The Mill

The mill operated continuously during the year, and the following data will indicate the results obtained:—

Tons milled.....	113,329
Average value per ton.....	\$8.71
Gross value.....	987,095.59
Bullion recovered.....	896,397.61
Average running time.....	97.02 per cent.

PRODUCTION

From bullion produced during the year.....	\$896,397.61
From bullion produced during former years.....	4,485,330.68
Total.....	\$5,381,728.29

The above figures do not include bullion produced by the Porcupine Crown (approximately \$2,871,816) before this property was acquired by the company.

COST OF PRODUCTION

	Total cost	Cost per ton
Development.....	\$89,179.42	\$0.79
Ore extraction.....	226,818.00	2.00
Crushing, conveying, milling, and refining.....	135,440.96	1.19
Shipping and marketing bullion.....	6,395.76	.06
General camp maintenance.....	10,887.69	.10
Administration at mine.....	20,318.14	.18
Toronto office expense.....	12,909.00	.11
Corporate expense.....	13,500.45	.12
Taxes.....	8,606.29	.08
Insurance, including compensation.....	19,741.73	.17
Total.....	\$543,797.44	\$4.80

Ore Reserves

Ore reserves as at July 31, 1930, were estimated to be 163,525 tons at \$8.23, or \$1,346,000. This represents an increase in quantity of about 36,000 tons and an increase in gross value of approximately \$300,000 over the corresponding figures of the previous year, which were 127,500 tons at \$8.16, or \$1,040,000. This increase in reserves was effected after allowing for the ore extracted during the year just ended.

Conclusions

Operations at the mine went forward steadily during the past year, and the results attained reflect an improvement in the physical condition of the property. The supply of ore is such as to allow a vigorous campaign of development and exploration while continuing to operate at a profit.

West Dome Lake Gold Mines, Limited

Pumping operations only were carried on during the first five months of 1930 at this company's property in the township of Tisdale, district of Cochrane. All work was then suspended, pending the completion of negotiations for amalgamating with the United Mineral Lands Corporation. The arrangements, completed in 1931, resulted in a new company known as Paymaster Consolidated Mines, Limited.

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 are: Oliver Cabana, Jr., president; W. H. Wright, vice-president; Gerald F. Miller, treasurer; Edwin Lang Miller, secretary and managing director; James Y. Murdoch, Oliver G. Donaldson, directors.

M. W. Summerhayes is general manager, and 409 men are employed. The report of the general manager for the year 1930 is as follows:—

During this period 220,430 tons of ore were treated in the mill, producing bullion to the value of \$2,431,896.87. This is a recovery of \$11.03 per ton milled.

ANALYSIS OF OPERATING COSTS

	Total	Cost per Ton milled
Development and exploration.....	\$451,368.61	\$2.047
Stoping.....	424,524.31	1.926
Total.....	\$875,892.92	\$3.973
Less: Excess of tons developed to tons milled.....	215,120.00	.975
	\$660,772.92	\$2.998
Transporting ore (hoisting, etc.).....	225,596.83	1.023
Milling charges.....	243,684.79	1.105
Marketing bullion.....	16,911.26	.077
New road construction and general surface.....	6,580.16	.030
Stock transfer and registrar charges.....	4,795.97	.022
General and undistributed charges (storehouse, mainten. misc., mine buildings, administration and management, property taxes, insurance, interest and exchange, legal expenses, miscellaneous)	104,692.35	.474
Depreciation plant and equipment.....	51,378.82	.233
Total.....	\$1,314,413.10	\$5.962

SUMMARY OF DEVELOPMENT AND EXPLORATION December 31, 1930

	Drifting	Shaft- sinking	Cross- cutting	Raising	Diamond- drilling
	feet	feet	feet	feet	feet
December 31, 1929.....	61,459.25	4,705	12,300.9	942	38,062.5
Fiscal year.....	17,837.5	321	6,446.2	2,122	10,884
December 31, 1930.....	79,296.75	5,026	18,747.1	3,064	48,946.5

PRODUCTION RECORD, 1921-1930

Year	Tons milled	Value per ton	Gross value	Recovery per ton	Bullion produced
1921 (8 months)	36,081	\$13.96	\$503,302	\$13.00	\$468,665
1922	66,181	12.49	827,447	11.52	762,752
1923	79,242	10.48	830,992	9.52	754,978
1924	84,487	14.16	1,194,217	12.89	1,088,725
1925	147,939	14.49	2,148,554	12.93	1,913,401
1926	153,392	15.66	2,400,795	14.02	2,150,844
1927	209,164	11.77	2,455,460	10.51	2,151,916
1928	256,331	8.36	2,144,002	7.20	1,845,923
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
Total	1,441,485	\$11.85	\$17,131,149	\$10.62	\$15,310,972

MILLING STATISTICS

January 1 to December 31, 1930

Ore milled	tons	220,430
Average value per ton		\$12.20
Gross value	\$2,687,828	
Loss in tailings	254,511	
Net recovery (mine assays)		\$2,433,317
Average tons per day milled	602.4	
Per cent. possible running time	86	
Tons 100 per cent. running time	700	
Solution precipitated	tons	459,124
Solution precipitated per ton of ore	tons	2.8
Value per ton in tailings	\$1.15	
Cyanide consumed per ton of ore	lbs.	0.659
Zinc consumed per ton of ore	ounces	1.309
Zinc consumed per ton of solution	ounces	.626
Lime consumed per ton of ore	lbs.	3.633
Average value of pregnant solution	\$5.038	
Average h.p. consumed per day	1,229	
Average h.p. consumed per ton of ore	2.03	

ORE RESERVES ESTIMATE

	Tons	Grade	Value
On hand January 1, 1930	418,877	\$11.30	\$4,727,551
Developed in 1930	421,158	12.57	5,294,881
	840,035	\$11.93	\$10,022,432
Milled in 1930	220,430	12.20	2,687,828
Ore reserves December 31, 1930	619,605	\$11.83	\$7,334,604

CAPITAL EXPENDITURES

Mine (new equipment)	\$28,468.92
Electrical (shop and equipment, transformer)	14,615.95
Machine shops	11,051.88
Mill (new equipment)	97,691.79
Power-house (compressor and equipment)	17,060.50
Surface (equipment)	3,099.40
Office (drafting room and equipment)	1,812.10
Assay office	677.18
Five new houses	22,094.28
Total	\$196,572.00

Developments during the year were most satisfactory. Some 421,000 tons of ore were developed, having an average grade of \$12.50 per ton. After deducting 220,430 tons milled, over 200,000 tons were left to be added to our ore reserves. Of the 17,837 feet of drifting done in the twelve months, 8,429 feet were on ore.

The most important feature of this year's development work was the remarkable persistence of the ore shoots on the 2,250-foot level, where 2,141 feet of ore were opened up. On the 1,875- and 2,125-foot levels, over 1,100 feet of ore were opened on each level. The balance of the ore found was well distributed in the upper workings, from the 200-foot level down. On the two lower levels there was a considerable improvement in the South vein ore bodies, the values being higher and more consistent.

The better grade of ore mined has been largely due to our being able to control the dilution from the walls of the ore bodies, as well as to the more intensive sampling and supervision given in the stopes.

In the upper levels, where there is no available fill, we have found the open stull stoping the most satisfactory. On the lower levels, however, both "horizontal" and "rill" cut-and-fill stopes are giving excellent results.

The No. 3 shaft was extended from the 2,100- to the 2,400-foot level. This was done by raising 150 feet, then sinking 171 feet. Only a small amount of development has been done on the new 2,400-foot level, enough, however, to prove up the continuity of both the North and South vein systems.

The programme of development laid out for the coming year is to sink the No. 3 shaft to the 3,000-foot level, then the opening up of four new levels, together with the continued work on the 2,400-foot level. We anticipate no difficulty in being able to maintain the present grade and tonnage during the current year.

In the mill, the new equipment planned for in the beginning of the year was finally installed and finished late in October; since that time the extraction has been very much improved and we believe is in line with the most up-to-date metallurgy in the district. Further research is being carried on with the expectation that a still better extraction may be obtained.

GRAPHITE

Black Donald Graphite Company, Limited

Throughout the eighteen months ending June 30, 1931, mine working continued in the lower levels of the inclined shaft, with a continuous recovery of high-grade ore. The ore procured from this incline shaft enabled the mill to produce 2,416 tons of finished graphite.

The officers of the company are: R. F. Bunting, manager; R. A. Telfer, secretary; J. D. Patno, superintendent.

GYP SUM

Gypsum, Lime and Alabastine, Canada, Limited

The Gypsum, Lime and Alabastine, Canada, Limited, operated the mines and mills at Caledonia, Seneca township, and Lythmore, Oneida township, Haldimand county, during the entire year. L. V. Robinson is general superintendent. The head office is at Paris, Ont.

At Caledonia, new equipment was installed for the manufacture of Zonolite-Acoustic Plaster. Mechanical-loading and air-drilling systems were installed in the mine.

From 88,612 tons of rock hoisted, 80,495 tons of plaster were produced. The material was taken from the southwest section of the mine. J. D. Kerr was superintendent, employing an average of 221 men.

At Lythmore the three-entry room and pillar system was started. There were mined from the southwest section of the property 16,177 tons of rock, from which 14,115 tons of plaster were made. Joseph Mark was superintendent, employing an average of 37 men.

In addition to the Caledonia and Lythmore mines, 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.

LEAD

Kingdon Mining, Smelting and Manufacturing Company, Limited

This company operated its lead mine and smelter near Galetta, in Fitzroy township, Carleton county, throughout 1930. Development work during the year is reported as follows: 103 feet of drifting on the 1,275-foot level; 2,406 feet of drifting on the 1,400-foot level. A total of 53,000 tons of ore, obtained from stopes on the 1,275-foot and 1,400-foot levels, was hoisted during 1930.

At the smelter the scotch hearth was in operation all year, but the blast furnace was not in use.

An average of 90 men was employed, distributed as follows: underground, 70; mill, 10; smelter, 5; and surface, 5. R. R. Rose is mine superintendent, and J. U. MacEwan is smelter superintendent.

LEAD AND ZINC

Lake Geneva Mining Company, Limited

This company ceased operations at its property in Hess township, district of Sudbury, after moving in plant and mill machinery during the winter of 1929-30.

It is understood that the part of the option agreement between this company and the original owners, whereby a 50-ton mill was to be erected, has been suspended until the lead-zinc market improves.

LIGNITE

Ontario Department of Mines

In order to check diamond-drill results at the Onakawana lignite field and to obtain large-sized samples for commercial tests, the Department of Mines sank a shaft 150 feet in depth through the lignite beds at a point 2 miles south-west of the point where the seam outcrops on the Abitibi river. This is at diamond-drill hole No. 29. Full particulars of the diamond-drill results are published in the Ontario Department of Mines Report, Volume XXXIX, Part 6.

Drifts were run north and south on the upper and lower seams, and at the end of June, 1931, these drifts had been extended about 100 feet in each direction.

A carload of lignite from the upper seam was sent to Ottawa for test, and it is the intention to send about 120 tons to Germany for beneficiation tests.

The equipment consists of two 20 h.p. upright boilers, fired with lignite, a 300-cubic-foot gas-driven compressor, and a 6- by 8-inch hoist.

The work is under the supervision of W. F. Fancy. About 30 men are employed.

NICKEL AND COPPER

Falconbridge Nickel Mines, Limited

The officers and directors of this company are: Thayer Lindsley, president; Halstead Lindsley and J. Gordon Hardy, vice-presidents; N. F. Parkinson, secretary-treasurer; W. S. Morlock, director. The head office is at 100 Adelaide Street West, Toronto.

The second annual report of the company covering the period from November 1, 1929, to December 31, 1930, contains the following report of Ernest Craig, mine superintendent:—

In submitting the following report for the fiscal period ending December 31, 1930, I wish to respectfully point out that, of the fourteen months under review, the first three months, viz., November, 1929, to January, 1930, inclusive, were confined entirely to completing the mine and smelter plants preparatory to production. This result was definitely attained by the end of January, 1930, and the smelter successfully blown in on February 4, 1930.

I would further point out that, upon instructions from Mr. Hardy, production was temporarily suspended during November and December, 1930, thereby reducing the operating time covered by this report to a period of nine months.

Mine Development

Combined development footages on all levels during the period under review are distributed as follows:—

Drifting and crosscutting, including slashing.....	feet	3,918
Raising.....	feet	306
Raise slashing.....	feet	190
Box-holes completed.....		75
Station-cutting.....	cu. ft.	13,596
Pump chambers.....	cu. ft.	14,200

Of the total of 3,918 feet of drifting and crosscutting recorded, 2,200 feet was driven east and west along the ore zone, being distributed on three levels for the purpose of proving and increasing ore reserves.

During the period of smelter shut-down in November and December, opportunity was taken to cut two stations in the shaft at 500 and 740 feet, respectively, these having been passed up in the hurry to reach the 1,000-foot horizon in the original sinking.

Diamond-Drilling

The total diamond-drilling footage amounted to 8,889 feet, of which 7,252 feet was underground and 1,637 feet surface drilling.

While the surface drilling gave information as to the eastern extension of our main ore body, it was particularly spotted to delimit ore backs above the stopes and under drift covering. The underground drilling was all carried out beneath the 1,000-foot (bottom) level in an endeavour to ascertain the prospects of downward ore extensions.

The results . . . show that beneath the 1,800-foot horizon, a disturbed condition exists. This can best be investigated further when the shaft has been deepened to 1,500 feet, since the angle at which our deepest holes were drilled was not really conducive to reliable results. Nevertheless, the drilling certainly enabled us to indicate considerable reserves.

Ore Reserves

Indicated ore reserves as at October 31, 1929, were estimated at 1,367,000 tons, and during the period we have added an estimated tonnage of 984,480 tons, indicating a total to date of 2,279,453 tons after sorting. The added tonnage has been arrived at through estimates based on development above the 100-foot horizon, while below this level the tonnage is calculated entirely upon diamond-drilling results. The figures would tabulate as follows:—

	Tons
	sorted ore
As of October 31, 1929.....	1,367,000
Less: Hoisted during 1930.....	72,027
Balance, December 31, 1930.....	1,294,973
New ore 1930:	
Above 1,000 feet.....	314,770
Below 1,000 feet.....	669,710
Total.....	984,480
Total, December 31, 1930.....	2,279,453

Ore Grade

While the grade of our last year's ore reserve was calculated at 2.97 per cent. nickel and 0.97 per cent. copper, it will be noted that our smelter feed average for 1930 was 2.47 per cent. nickel and 1.08 per cent. copper. In view of this, and the fact that the results obtained in sampling

during the current year almost invariably check with last year's figure, we feel that we are conservative in estimating our total ore reserves on the basis of smelter feed. The reason for our preference in taking smelter figures is that the tonnage above stated is that of sorted ore; the variations in sorting being such as to render it more desirable to take actual 1930 results.

Mining

Breaking ore for production commenced January 15, 1930, a total of 148,005 tons being broken, of which 83,931 tons was hoisted, thus leaving a broken reserve of 64,074 tons. . . . This tonnage was mostly taken from above the 225-foot level. No stoping was done in November and December, 1930, owing to the smelter being down and there being an ample supply of broken ore.

Crushing and Transportation

From the 83,931 tons hoisted to the crushing plant, 11,904 tons of waste, or approximately 14 per cent. was eliminated by sorting during the various stages of crushing. The remaining 72,027 tons, of an average grade of 2.47 per cent. nickel and 1.08 per cent. copper, was delivered via the aerial tramway to the smelter bins.

Smelting

As previously intimated, the smelter was blown in on February 4, 1930. However, due to the necessary adjustments and metal absorption throughout the plant, production for this month was naturally low. During the actual productive period the smelter plant was in operation a total of 252 days, all lost time being accounted for by uncontrollable power interruptions necessitating the suspension of production. The most protracted interruption was from June 27 to July 15, inclusive, same being caused by unavoidable floods at the power company's Wanapitei plant.

Due to smelter production having so far exceeded refinery capacity in Norway as to cause an unmanageable accumulation of matte at the latter point, the smelter was shut down on October 31, 1930, and so remained until January 1, 1931, when it was again blown in.

Including all losses of absorption and in smoothing out of operations at the start, the smelting results for the 71,626 tons of ore smelted tabulate as follows:—

	Nickel	Copper
	lbs.	lbs.
Metals per ton in the ore.....	49.4	21.6
Metals recovered per ton of ore.....	42.3	18.3
Metals in process per ton of ore.....	1.5	.6
Metallurgical and flue losses.....	5.6	2.7

Production

From the 71,626 tons of ore smelted during the year, 2,630 tons of matte was produced and shipped to the refinery in Norway. This contained 1,514.75 short tons of nickel, 655.97 short tons of copper, and an indeterminate amount of platinum metals.

Construction

Aside from completing the mine and smelter plants to their productive stages, a number of improvements and additions were effected during the year. The installation of a second converter was completed and a pan conveyor installed to handle slag. Construction work in connection with the extension to the blast furnace and converter building was started May 1, all excavations having been completed and the putting in of foundations well advanced. The extension of the charge floor was also completed in order to provide additional space to facilitate the handling of material to the furnace. These extensions to foundations cover the plans for the addition of one more blast furnace and one more converter.

In order to take advantage of the period during which operations were suspended, viz., November and December, 1930, and at the same time provide employment for the married men living on the property, a 5-foot extension was made to the present blast furnace. This work was successfully carried out in ample time to allow the resumption of operations on January 1, 1931, and place us in a position to increase production approximately 40 per cent. with a minimum of delay.

In view of the fact that housing facilities for permanent employees were very limited, the erection of ten standard 5-room cottages was authorized and completed. Three small 3-room cottages and a superintendent's residence were added later in the year.

The mine development footage for November and December, 1929, was included in the last annual report of this Department, and must be subtracted

from the footage given in the foregoing report to obtain the actual footage for the year 1930, which was as follows:—

Drifts and crosscuts, including slashing.....	feet	2,696
Raises.....	feet	237
Raise slashing.....	feet	190
Box-holes completed.....		46
Station-cutting.....	cu. ft.	13,596
Pump chambers.....	cu. ft.	14,200

An average of 294 men was employed during 1930, of whom 75 were employed underground.

Ernest Craig is superintendent; J. R. Gill, smelter superintendent; and R. Oliver, mine engineer.

International Nickel Company of Canada, Limited

The officers of this company are: Charles Hayden, chairman of the board; Robert C. Stanley, president; John L. Agnew, vice-president; John F. Thompson, assistant to the president; James L. Ashley, secretary and treasurer; Paul D. Merica, technical assistant to president.

The directors whose term expires in 1931 are: John L. Agnew, Copper Cliff; J. W. McConnell, Montreal, Que.; Britton Osler, Toronto; J. A. Richardson, Winnipeg, Man.; Rt. Hon. Lord Weir, Glasgow, Scotland; James L. Ashley, John F. Dulles, Charles Hayden, Robert C. Stanley, and Andrew V. Stout, New York; Wm. T. Graham, Greenwich, Conn.; Reg. Halladay, Cresskill, N.J.

The directors whose term expires in 1932 are: E. W. Beatty, Montreal, Que.; John P. Bickell, Toronto; Wm. E. Cory and Wm. N. Cromwell, New York; D. Owen Evans, Sir Harry McGowan, Rt. Hon. Lord Melchett, and Robert L. Mond, London, England; Wm. J. Hutchinson and Seward Prosser, Englewood, N.J.; Wm. W. Mein, San Francisco, Cal.; Thomas Morrison and Grant B. Shipley, Pittsburg, Pa.

The International Nickel Company of Canada 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, London, England, and Clydach, Wales; rolling mills at Birmingham, England, and Huntingdon, W. Va.; a colliery at Pontardawe, Wales; and a foundry at Bayonne, N.J. The general offices are at Copper Cliff, Ont.

The following information is extracted from the annual report of the company covering the calendar and fiscal year ending December 31, 1930:—

This report covers a period of industrial depression, world-wide in extent, which severely affected your company's business in 1930 in common with that of other basic industries; consequently net earnings were substantially less than reported for 1929.

The company, however, made considerable progress during 1930 in that the Froid mine development programme was practically completed; advantage was taken of the recession in demand for nickel to replace depleted stocks; and the sales, research, and development activities were intensified. Therefore, at this time your company is in an excellent position to take advantage of the expected improvement in general business and the consequent upturn in demand for nickel.

The sales of nickel in all forms, including alloys, amounted to 75,284,352 pounds, as compared with 125,577,789 pounds in 1929. The world's consumption of nickel in all forms reached a total of 88,000,000 pounds, as compared with 136,000,000 pounds in 1929 and 117,000,000 pounds in 1928.

Copper sales, inclusive of copper in sulphate, increased from 81,833,776 pounds in 1929 to 109,743,747 pounds in 1930, an increase of 34 per cent. However, due to the decline in the price of copper from 18 cents to 9½ cents, the profit was greatly decreased.

The output of platinum metals from the Acton refinery, which treats all the company's by-product platinum metals, totalled 71,260 ounces in 1930 as compared with 30,513 ounces in 1929, an increase of 133 per cent. Platinum metals and silver, both important by-products from the company's electrolytic refining operations, sold at abnormally low prices during the year.

A net profit of \$11,770,060.42 was made in 1930, compared with a net profit of \$22,235,996.87 for 1929. Net current assets were \$30,102,999.73 at December 31, 1930, as compared with \$32,231,839.02 at December 31, 1929.

Capital expenditures incident to the development of the Frood mine and construction of accessory plants are practically completed, and the same may be said of the programme of additions and betterments in Great Britain. Total capital expenditures for the fiscal year ended December 31, 1930, were \$12,328,918.35, compared with \$21,497,608.60 in 1929. Of the 1930 total, Ontario expenditures accounted for \$10,813,469.90, of which \$10,623,911.43 was in the Sudbury district and \$189,558.47 at Port Colborne.

Capital expenditures during 1931 will be substantially less than those of 1930. Two important items are scheduled for completion in 1931: first, the transfer of the Orford separation process (a smelting operation) from Port Colborne to Copper Cliff; and second, the rehabilitation of the Mond shaft and head-works at the Frood mine. The former will show a substantial saving in operating expenses and the latter is a necessary elimination of fire hazard and will moreover facilitate handling Frood ore from depths below 2,800 feet.

During 1930, the authorized common stock of the company was increased to 15,000,000 shares of no par value.

Ontario Operations

Hydro-Electric Plants.—The new plant at Big Eddy was in operation throughout the year and is giving entire satisfaction. At Wabageshik modern equipment was installed and the dam and plant put in first-class operating condition. The company's four stations at Big Eddy, High Falls, Wabageshik, and Nairn Falls are now highly efficient and have a capacity of 38,000 horse-power.

Mines.—During the year, 902,531 tons of ore were mined at the Frood mine, 861,770 tons at the Creighton mine, and 277,500 tons at the Garson mine, a total of 2,041,801 tons. Total development work at the Frood mine for 1930, embracing shafts, drifts, crosscuts, raises, winzes, and box-holes, amounted to 50,803 lineal feet, or nearly 10 miles. In the past four years, development work of this character at the Frood shows a total of 21.8 miles. This mine can now furnish 5,000 tons of ore per day and mining efficiencies are steadily increasing. At the Levack mine, which was not operated during 1930, the new fireproof headframe and sorting plant have been completed. Steel and concrete construction, modern in every respect, have replaced the head-works destroyed by fire in 1929.

Concentrator.—The first unit of the new concentrator, with a capacity of 4,000 tons of ore per day, was started during August and is satisfactorily milling at the present time 105,000 tons of ore per month. A second unit of like capacity is practically completed and will be ready for operation on April 1, 1931.

Copper Cliff Smelter.—On July 1, 1930, the new smelter was started as scheduled and has shown increased efficiency each successive month. Costs are meeting expectations, and the substantial saving in fuel alone justifies the change in smelting practice from blast furnaces to reverberatory furnaces. The concentrator and smelter handled 1,472,782 tons of ore and produced 106,194 tons of bessemer matte during 1930.

Coniston Smelter.—At Coniston, with the new sintering plant in operation, the smelter continued to show favourable results both as to capacity and operating costs. During the year, 812,345 tons of ore were smelted and 57,879 tons of bessemer matte produced.

Port Colborne Refinery.—There were produced 61,704,271 pounds of nickel in 1930, as against 81,909,339 pounds in 1929. In order to replace normal stocks of nickel depleted in 1929, operations at the Port Colborne refinery were carried on in excess of actual market demand during the first nine months of 1930. On October 1, refinery output was curtailed in order to keep it in step with current sales of nickel. At this plant the platinum metals contained in Frood and Garson ores are recovered as a by-product from the electrolytic refining of nickel and are shipped in the form of concentrates to the Acton plant for refining. The actual current percentage recovery of platinum metals is highly satisfactory and confirms the estimates reported in the past as to the platinum metals content of Frood ore.

Ontario Refining Company, Limited (Associated Company).—The new electrolytic copper refinery of the Ontario Refining Company at Copper Cliff was started successfully in mid-year and is now producing about 6,000 tons of copper per month. Although the plant is running at only 60 per cent. capacity, refining costs are low and it is clear that the investment in this plant is fully justified. Gold and silver contained in Frood and Garson ores are recovered at this plant.

Nitre cake and sulphuric acid are now being regularly produced at the works of Canadian Industries, Limited, recently completed at Copper Cliff. The manufacture in this plant of sulphuric acid from gases, purchased from your Copper Cliff smelter, has proved to be a satisfactory and efficient operation and is returning a profit to your company.

Ore Reserves

Proven ore reserves as of December 31, 1930, aggregated 206,704,000 tons, showing a gain of 6,610,000 tons over 1929. Frood contributed 2,416,000 tons, Creighton 2,648,000 tons, Levack 137,000 tons, and Garson 1,409,000 tons to the increase in ore reserves. The additional Frood ore is below 2,000 feet and grades 4.93 per cent. copper and 3.53 per cent. nickel. The substantial

addition to the Creighton ore reserves resulted from ore found between vertical depths of 2,400 feet and 3,400 feet. Additional ore reserves developed during 1930 contain sufficient nickel to supply market requirements for three years at the rate of 1929 peak consumption.

Outlook

The immediate prospects of the company naturally depend upon a gradual return to normal conditions in world industry generally. Over a period of years the increase of your business will be determined primarily by the expansion of the uses for nickel and nickel alloys, and the experience gained in recent years gives promise that this expansion will be continued.

Due to well-known causes, copper is selling at an abnormally low price. Notwithstanding large stocks of the metal and the imminent output from Rhodesia, the best opinion of the copper industry contemplates the future of the metal with confidence and with this opinion your management agrees. Similar depressions have confronted the industry in the past followed always by periods of heavy demand and higher prices.

The rapid and world-wide expansion of the electrical industry, which uses approximately sixty per cent. of the world's output, and the prevailing low per capita consumption in the rest of the world as contrasted with America, should assure an expanding market for copper for years to come. Your company with ample ore reserves and low-cost production will benefit in large measure with the return of prosperity to the copper industry.

In considering the nickel market situation it should be noted that your company has been fortunate in its conservative price policy, with which, it is gratifying to state, large consumers of nickel generally have expressed entire satisfaction. Sales of nickel during 1930, for new uses, were in some cases in excess of those for 1929, and there is no reason to believe that the world demand for nickel will not resume its forward course. In fact there are distinct signs of improvement, and it is the opinion of many leaders in the industries which consume nickel that 1931 will show a gradual return to normal conditions. While it is impossible to make an accurate forecast it seems probable that the trend of the company's business in 1931 will be the reverse of that recorded in 1930.

It is reasonable to assume that an industry which has shown steady progress for the past decade will continue to progress. Ample ore reserves, modern plants, and an experienced personnel are behind an organized market development effort that will unquestionably extend the use of an essential metal such as nickel. Nothing has occurred during the present depression to permanently disturb the general course of your company's business, and there is every reason to believe that it will continue definitely upward. Your management does not regard the present industrial depression, serious as it now appears, as of major importance in the life of a company so well equipped to serve an expanding world market.

An average force of 5,090 men was employed in the Sudbury area during 1930, distributed as follows:—

Creighton.....	769
Frood.....	2,076
Garson.....	313
Levack.....	110
Copper Cliff.....	1,287
Coniston.....	535
Total.....	5,090

During the year the company's mines were under the general superintendence of Oliver Hall, with the following superintendents at the various mines: Creighton, S. J. Kidder, succeeded R. D. Parker; Frood, R. D. Parker, succeeded G. L. Helmrich; Garson, W. J. Mumford; Levack, A. L. Sharp.

SILVER

Animikie Mines, Limited

This company was incorporated in 1928 with an authorized capital of 2,000,000 shares of \$1 par value. It holds under option 520 acres in Gillies township, district of Thunder Bay, situated some 30 miles west of Port Arthur and 6 miles from Stanley, on the Canadian National railway. This option covers three old silver mines, known as the Badger, Porcupine, and Keystone properties.

The officers and directors are: D. F. Osburn, president; T. H. Graham, vice-president; S. W. Ray, secretary-treasurer; C. L. Bliss, P. J. Farley, D. C. McKenzie, A. L. McEwen, E. W. Robison, and J. A. Wishart, directors.

It is understood that the following development work was done on these properties in the early days:—

Mine	Shafts	Drifts	Raises and winzes
	feet	feet	feet
Badger.....	280	2,000	190
Porcupine.....	250	1,690	.....
Keystone.....	330	325	.....
	70		
	62		
	40		

During 1930, the 62-foot shaft on the Keystone property was dewatered, and several drift rounds were taken out from the bottom by hand work. This was stopped on account of water. Some surface trenching and sampling was also undertaken.

Work was suspended early in July from lack of finances. Chas. W. Miles was in charge.

Arthur Brocklebank

Arthur Brocklebank operated the Kerr Lake mine in Coleman township, district of Timiskaming, under lease, during 1930.

There were shipped to Deloro 287.89 tons of ore, containing 118,330.45 ounces of silver, having a value of \$43,216.53, and 50,849 pounds of cobalt, having a value of \$23,504.80. Six men were employed.

Richard Bunclark

Richard Bunclark leased the Penn-Canadian mine in Coleman township, district of Timiskaming.

Ore having values of \$1,506 in silver and \$140 in cobalt was shipped.

C. E. Cain and Associates

The Beaver mine in Coleman township, district of Timiskaming, was operated throughout 1930 by the owners, C. E. Cain, Wesley Preston, and W. D. Taylor. Twenty men were employed.

Ore having a value of \$26,053.16 in silver and \$1,425.73 in cobalt was shipped.

Castle-Trethewey Mines, Limited

Castle-Trethewey Mines, Limited, has a capital of \$2,000,000 in shares of \$1 par value. The board of directors comprises: J. P. Bickell, president; J. B. Tudhope, vice-president; Balmer Neilly, secretary-treasurer; W. J. Sheppard, S. R. Wickett, and D. H. McDougall, directors. The executive offices are in the Standard Bank Building, Toronto.

The Castle and Capitol shafts were operated throughout 1930; the Capitol continued to operate until March, 1931, when all work was stopped.

Angus D. Campbell was mine manager, and 92 men were employed at the property, which is in Haultain township, district of Timiskaming.

The following is taken from the manager's report for the fiscal year ending March 31, 1931:—

PRODUCTION

Concentrates shipped, or ready for shipment, dry tons.....	239.94
Ounces per ton.....	2,550.07
Total fine ounces silver recovered.....	611,865
Total pounds cobalt recovered.....	94,173

REVENUE

Total ounces paid for.....	625,308.33	
Average price obtained per ounce.....	\$0.3513	
Revenue from sale of silver.....		\$219,670.99
Total pounds of cobalt sold.....	97,555	
Revenue from sale of cobalt.....		10,007.73
Total revenue.....		\$229,678.72

PRODUCTION SINCE COMMENCEMENT OF OPERATIONS

Period	Months	Tons milled	Ounces per ton recovered	Gross production, ounces	Gross value, silver and cobalt	Value per ounce of silver
Feb. 1, '22, to June 30, '22.	5	Sorting		40,000	\$28,000.00	\$0.700
July 1, '22, to June 30, '23.	12	Sorting		62,811	41,146.80	.655
July 1, '23, to June 30, '24.	12	7,607	46.03	350,147	229,656.95	.656
July 1, '24, to June 30, '25.	12	30,273	30.62	927,088	637,712.10	.688
July 1, '25, to June 30, '26.	12	34,425	29.03	999,234	683,601.48	.684
July 1, '26, to Mar. 31, '27.	9	29,136	26.18	762,861	426,928.53	.560
Apr. 1, '27, to Mar. 31, '28.	12	40,250	21.32	858,044	486,186.47	.567
Apr. 1, '28, to Mar. 31, '29.	12	43,186	22.04	951,718	546,937.28	.575
Apr. 1, '29, to Mar. 31, '30.	12	45,302	18.35	831,307	383,766.97	.462
Apr. 1, '30, to Mar. 31, '31.	12	29,691	20.61	611,865	191,729.08	.313
Total.....		259,870		6,395,075	\$3,655,665.66	

SUMMARY OF DEVELOPMENT

	Drifts	Crosscuts	Raises	Winzes	Total
	feet	feet	feet	feet	feet
No. 3 shaft.....	781	298	376.5		1,455.5
Capitol shaft.....	1,364.6	2,285.6	70.5	98	3,818.7
Total.....	2,145.6	2,583.6	447	98	5,274.2

ROCK HOISTED

Silver ore.....	Tons	29,452
Cobalt ore.....		731
Total.....		30,183
Waste.....		14,752
Total.....		44,935

MILLING

	Tons	Ounces per ton	Total ounces
Ore treated from mine.....	29,691		
Silver recovered.....		20.61	611,865
Silver in tailings.....		2.12	62,868
Total.....	29,691	22.73	674,733

⁴Smelter returns.

CONCENTRATES PRODUCED

	Pounds	Ounces	Per cent. cobalt
Metallics.....	490	5,002	.....
Jigs.....	92,865	206,060	.....
Sands.....	266,017	349,122	.....
Slimes.....	67,890	17,681	.....
Cobalt ore.....	69,760	.....	14

OPERATING COSTS

	Total cost	Cost per ton	Cost per ounce
Development.....	\$104,146.21	\$3.507	\$0.170
Mining.....	41,934.96	1.413	.068
Tramming and hoisting.....	24,896.24	.839	.041
Milling.....	34,777.53	1.171	.057
Shipping.....	6,611.66	.222	.011
Smelting and refining.....	12,140.24	.409	.020
General expenses, mine.....	17,053.54	.574	.027
Corporate legal transfer and administration, Toronto office expenses.....	14,065.90	.474	.023
General maintenance.....	4,764.19	.161	.008
Insurance and miscellaneous.....	6,218.01	.209	.010
	\$266,608.48	\$8.979	\$0.435
Less: Earnings derived from milling of custom ore.....	9,358.42	.315	.015
Total.....	\$257,250.06	\$8.664	\$0.420

MILLING COSTS

	Labour	Supplies	Power	Total cost	Cost per ton
Conveying to mill and crushing.....	\$3,765.74	\$1,788.91	\$1,296.00	\$6,850.65	\$0.231
Jigging.....	304.45	359.19	962.84	1,626.48	.055
Ball-milling.....	3,653.36	3,898.46	3,031.02	10,582.84	.355
Tabling.....	3,481.45	427.57	962.68	4,871.70	.165
Drying and bagging.....	3.78	245.13	438.91	687.82	.023
Water supply.....	230.57	13.73	265.06	509.36	.017
Heating.....	390.46	1,741.69	.....	2,132.15	.072
Tailings disposal.....	30.47	20.91	.....	51.38	.002
Repairs and maintenance.....	2,801.10	199.94	.....	3,001.04	.101
Supervision and assaying.....	4,028.39	348.48	87.24	4,464.11	.150
Total.....	\$18,689.77	\$9,044.01	\$7,043.75	\$34,777.53	.....
Cost per ton milled.....	\$0.629	\$0.305	\$0.237	.....	\$1.171

Development and Mining

The year's mining and development was governed and the results determined to a great extent by the price of silver. At the beginning of the year silver was at the low price of 42 cents per ounce. With small and erratic but rich ore shoots such as found in the diabase rock at this mine, continuous and extensive exploration is necessary. This price did not justify continuing exploration at the main or No. 3 shaft, so that there the known silver was mined and milled.

The Capitol shaft exploration programme, which had been started with silver at higher prices, was proceeded with, since the shaft had been previously pumped out and equipped for work and the chances of finding payable silver were believed to be good. After driving the 800-foot level 1,050 feet through Keewatin rock and 300 feet beyond the dipping contact into the

underlying diabase rock, a high-grade silver vein was found. A number of other veins, five of which contained some ore, were located by further exploration. Of these, vein No. 112 was the richest and most consistent. The 2,000 tons milled from it produced 150,000 ounces of silver.

A total of 5,274 feet, or approximately a mile, of development was done during the year, and of this total 3,818 feet were driven from the Capitol shaft.

Milling

Mill tonnage was reduced one-third below that of the previous year. The grade of the ore was higher.

Power costs were kept to a minimum by means of a varying mill time schedule by which crushing, milling, and mine air compressor peak power demands were arranged at different times of the day. Although the tonnage was 35 per cent. less than the previous year, this arrangement, with other economies, was responsible for a milling cost which was only 5 per cent. greater for the current year.

General

Total operating costs were considerably reduced and, although the lower price of silver was largely responsible for the year's deficit, it must be borne in mind that the expenditure on Capitol shaft exploration was included. For this expenditure veins containing silver ore were discovered at a depth of 800 feet below the surface, which in the course of development produced 250,000 ounces of silver. Some ore was put in shape for future mining, particularly a length of 90 feet on the back of No. 112 vein stope.

No milling was done in March, the final month of the year. During April a mill run of 860 tons from the Capitol produced 66,000 ounces. The mill and mine were then closed, care being taken to leave things in shape for easy reopening if and when such action is deemed advisable.

The mine closes after producing approximately 6,500,000 ounces, over half of which was in the past four years. The Capitol shaft workings, if silver goes back to a normal price, have considerable mining and prospecting value.

E. H. Clemens

The Coniagas mine in Coleman township, district of Timiskaming, was operated under lease by E. H. Clemens up to June 30, 1930.

Ore having a value of \$3,527.07 was shipped to the Deloro Smelting and Refining Company, Limited.

Cobalt Contact Mines, Limited

The Cobalt Contact Mines, Limited, operated their properties in Bucke township, district of Timiskaming, with a force of 26 men until September, 1930, when operations were suspended. The officers and directors of the company are: J. M. Aitken, president, Walter H. Coles, vice-president; James A. Stewart, secretary; Sir A. C. Fitzgeorge, Frank C. Loring, H. F. Coombs, directors. J. M. C. Dunlop is mine manager. The head office of the company is at 8 Bloor Street East, Toronto, Ont.

During the year the work was largely confined to shipping mill rock to the Cobalt Reduction plant at Cobalt. A total of 400 feet of drifting, 100 feet of crosscutting, and 200 feet of raising was done before the mine closed in September. The production for the year was as follows:—

	Tons	Ounces silver	Pounds cobalt
Crude silver ore.....	46.186	47,710	.....
Mill ore.....	2,175.28	63,804	.....
Cobalt ore.....	61.862	.....	13,045

D. L. Jemmett, Limited

D. L. Jemmett, Limited, operated the Agaunico mine in Bucke township, district of Timiskaming, throughout the year.

The following buildings were constructed during the year: shaft-house, crusher-house, powder-house, ore dryer, and storehouse. A mill is in course of construction.

Development work consisted of 1,896 feet of drifting and 291 feet of cross-cutting. Shipments of nickel amounting to 2,567 pounds and of cobalt amounting to 159,448 pounds were made.

M. C. H. Little was company engineer, employing an average of 51 men.

Henry Jemmett

Henry Jemmett did some work at the Waldman mine in Coleman township, district of Timiskaming, and obtained \$54 in silver and cobalt.

Keeley Silver Mines, Limited

Keeley Silver Mines, Limited, has a capital of 2,000,000 shares of \$1 par value.

The officers and directors of the company are: R. Home Smith, president; W. H. Stafford, vice-president; J. Ingram, secretary-treasurer; A. Dorfman, managing director; F. H. Hamilton, John H. Black, R. T. Shillington, and E. Turk, directors. The head office is at Silver Centre.

W. J. Dobbins is manager, and 81 men are employed at the mine in South Lorrain township, district of Timiskaming.

The manager's report for the fiscal year ending February 28, 1930, is as follows:—

Summary of Underground Operations

During the year the following underground development has been carried out on the upper contact:—

	Feet	Cost per foot
Drifting and crosscutting.....	4,694	\$15.48
Raising.....	671	14.74

In addition development on the lower contact was as follows:—

Drifting.....	feet	2,249
Raising.....	feet	106
Stopping.....	cu. ft.	1,425
Total cost.....		\$74,132.74

Some 17,433 tons of ore were hoisted. Of this amount 16,525 tons were taken from the stopes; the remainder came from development.

Results of Development

The footage accomplished during the year showed considerable reduction from the previous year, due mainly to the fact that many sections of the mine have been eliminated from further exploration. In addition to this factor, the low price of silver has not warranted the exploration of minor indications.

While some ore was discovered in the course of development, the principal discoveries of ore were made by the more intensive exploration of certain sections of the mine already opened up. This work produced some very rich shoots, thereby making possible the increased production over that of the previous year and compensating to some extent for the drastic decline in the price of silver.

Work on the lower contact was continuous throughout the year, and while no large shoots of ore were found, some very high grade ore, in small sections, was encountered. Towards the end of the fiscal period encouraging results were obtained in a raise above the main or 1,420-foot level. This raise is on the principal break discovered on the lower contact and although not the Woods fault it has similar strength and characteristic conditions surrounding it.

Mill Statistics

During the year, 13,745 tons of ore was milled. Abbreviated statistics are as follows:—

Ore milled.....	tons	13,745
Heads average.....	ounces	25.8
Tails average.....	ounces	3.5
Extraction average.....	per cent.	86.7
Average running time.....	per cent.	78.4

Production

Production for the year (based on actual smelter returns) was as follows:—

	Pounds, net	Silver, ounces	Cobalt, pounds
Picked ore.....	237,697	617,974.57	26,369
Concentrates.....	732,690	310,421.44	26,911
Total.....	970,387	928,396.01	53,280

The corresponding figures for the silver and cobalt produced during the previous year were 684,997 ounces and 100,889 pounds, respectively.

PRODUCTION DURING PREVIOUS YEARS

	Pounds, net	Silver, ounces	Cobalt, pounds
1913.....	322	872.7	
1914.....	2,327.4	3,183.03	
1918.....	145,048	39,557.25	1,061
1919.....	31,766	4,565.82	3,160.3
1920.....	119,770	8,253.44	9,896.86
1921.....	676,411.5	313,230.88	60,566.72
1922 and first 2 months 1923.....	2,286,497	1,146,961.56	196,927
Fiscal year, 1923-24.....	1,973,832.75	1,600,739.68	171,357
Fiscal year, 1924-25.....	2,668,241.75	1,880,351.88	228,450
Fiscal year, 1925-26.....	2,077,548	1,514,407.48	181,054
Fiscal year, 1926-27.....	2,064,742.5	1,640,007.96	185,830
Fiscal year, 1927-28.....	1,203,207.5	994,582.75	92,962
Fiscal year, 1928-29.....	992,525	684,997	100,889
Total.....	14,242,239.4	9,831,711.43	1,232,153.88
Fiscal year, 1929-30.....	970,387	928,396.01	53,280
Total production to February 28, 1930.....	15,212,626.4	10,760,107.44	1,285,433.88

COST OF PRODUCTION

(Based on 13,865 tons of ore treated, producing 928,396 ounces silver)

	Total cost	Cost per ton	Cost per ounce
Development.....	\$156,670.20	\$11.30	\$0.169
Ore extraction.....	84,900.71	6.12	.091
Ore sorting.....	7,352.40	.53	.008
Milling.....	32,672.39	2.36	.035
Shipping and marketing.....	33,552.92	2.42	.036
Administration.....	31,006.07	2.24	.033
General maintenance.....	12,035.98	.87	.013
Head office expense.....	9,949.21	.72	.011
Corporate expense.....	17,834.17	1.28	.019
Total.....	\$385,974.05	\$27.84	\$0.415

Ore Reserves

No attempt has been made to calculate ore reserves. The situation with regard to available ore is as favourable as it was at the beginning of the fiscal period, but the areas of possible exploration have naturally diminished.

Laurentian Mines, Limited

The old Laurentian mine in Coleman township, district of Timiskaming, was operated under lease by Laurentian Mines, Limited.

A small test shipment yielded silver and cobalt having a value of \$191.

E. Lynch

E. Lynch operated the Peterson Lake mine in Coleman township, district of Timiskaming, under lease.

From a small test shipment of ore, values of \$33 in silver and \$138 in cobalt were obtained.

George Martin

The Crown Reserve mine in Coleman township, district of Timiskaming, was leased to George Martin.

Shipments of silver ore and metallics and cobalt ore had a value of \$4,612.

Mining Corporation of Canada, Limited

The Mining Corporation of Canada, Limited, has an issued capital of \$8,300,250 in shares of \$5 par value. The directors and officers of the company are: J. P. Watson, president; E. H. Rose and G. M. Clark, vice-presidents; G. C. Ames, secretary-treasurer; A. B. Stodart, J. G. Watson, and C. E. Trafford, directors. M. F. Fairlie is managing director.

The average number of men employed at Cobalt was 165. During the early part of the year, only about 15 men were employed at Frontier mine, South Lorrain, but extended operations increased the number to 139 during the last six months.

The president's report to the shareholders for the year ended December 31, 1930, is as follows:—

Cobalt and South Lorrain

The item of mining rights, which stood in the last balance sheet at \$3,650,000, represented the properties in these areas which are slowly coming to an end, and your directors think it advisable to write this amount off entirely.

The Cobalt Reduction Company realized on its liquid assets, and the amount received was paid over to the corporation.

The total production of silver in 1930 from both Cobalt and South Lorrain was 964,189 ounces, and the production of cobalt was 361,038 pounds (nearly 20 per cent. of the world's consumption of this metal).

The price of cobalt remained satisfactory throughout the year, but the continued drastic decline in silver seriously curtailed the profits at these mines.

Hudson Bay Mining and Smelting Company

The plant is now in production and is running smoothly.

Base Metals Mining Corporation

Operations of this company were discontinued pending a return of more normal metal prices. While the company could still operate at a small profit, the directors deem it inadvisable to continue production at the prevailing low prices.

Quemont Mining Corporation

Work on this property was discontinued in August. The company had money in the treasury, and the directors of the Mining Corporation arranged in November last for Quemont Mining Corporation to obtain a 7½ per cent. interest in the Ashley Gold Mining Corporation

for \$25,000, with the right to participate to the extent of a further \$25,000 in the option now held by the Mining Corporation on all of the treasury stock. This option will be exercised.

Mincor Exploration and Development Company

Nothing of importance was discovered during the year.

Ashley Gold Mining Corporation

The developments on the holdings of this company up to the date of this report have been good and are described in the managing engineer's report so that the shareholders might have the latest information. The financing of the development of the properties belonging to this company is being undertaken by the Mining Corporation of Canada out of its own treasury funds, as the directors feel that all possible benefits of this new discovery should accrue to the shareholders of the Mining Corporation of Canada. No public financing will, therefore, be undertaken until a better idea of the true value of the Ashley Gold Mining Corporation's holdings is available.

General

The claims staked in the Stikine River area in British Columbia did not come up to expectation and the claims have been dropped.

Claims in the Pascalis district, Quebec, and in Tyrrell township, Ontario, were staked by the corporation's prospectors, and the necessary preliminary work will be done on these claims during the present year.

Increase of Capital

In the notice convening the meeting, shareholders will note that there is a resolution proposing that the capital stock of the corporation be increased from 1,660,050 shares to 2,000,000 shares. The directors also deem it to be in the general interest of the shareholders to change the shares from a par value of \$5 each to no par value. In making this change it will enable the directors to deal with the large item standing at the debit of profit and loss represented by the writing off of the item of mining rights and the heavy item of depreciation in investments due to the decline in the market value of the corporation's holdings, but no valuation has been placed upon the corporation's large holding in the Ashley gold property. The increase of capital will put the corporation in a position to issue new shares as and when occasion demands and circumstances warrant, so that your directors may be able to take advantage of any favourable opportunity which presents itself for extending the operations of the corporation. The directors have no intention of issuing any shares in the immediate future, but they cannot, of course, forecast when a favourable opportunity for utilizing further capital may present itself, but in any such issue the shareholders may be assured that their interests will be fully protected and looked after. When it is decided to issue any of the new shares, it is the intention of the directors to make the first offering of shares on advantageous terms to the shareholders *pro rata*.

The managing engineer's report for the year ending December 31, 1930, is as follows:—

Conforming with a policy in force for the past three years, the mining interests of the corporation have become more diversified and now include interests in lead, zinc, copper, and gold properties along with the long-established operations at Cobalt and South Lorrain.

The latter have had to face another year of declining silver prices, requiring a complete change in production methods in order to attain even moderate profits. Silver production of 964,189 ounces compares with 985,249 ounces during 1929.

Fortunately a better market for cobalt metal obtained throughout the year, and under a favourable contract every effort was made to increase the production of that metal. As a result, almost 20 per cent. of the world's requirements of cobalt metal for the year was supplied by this corporation.

PRODUCTION, 1930

	Tons treated	Ounces silver produced
Cobalt properties.....	20,075	559,286
South Lorrain properties.....	1,490	404,903
Total.....	21,565	964,189

Included in the above production, the following tonnages were disposed of without treatment at the local plant of the corporation: 182.39 tons of high-grade silver ore, containing 394,995.69 ounces; 1,530.41 tons of low-silver, high-cobalt ore, containing 151,510.23 ounces. Cobalt metal, contained in high-grade and cobalt ore, amounted to 361,038 pounds, as compared with 21,413 pounds in 1929.

The details of tonnage treated, production, etc., from mill ore in 1930 are given in the table below:—

Tons of mill ore treated.....	19,853
Assay value, ounces silver per ton.....	24.59
Ounces contained.....	488,264.42
Ounces returned by Reduction Company.....	417,682.90
Percentage returned under contract.....	85.54

The table below gives the production by years from the mines of the corporation. The aggregate amounted to 47,965,423 fine ounces at December 31, 1930.

TOTAL PRODUCTION IN OUNCES FINE SILVER TO DECEMBER 31, 1930

	Cobalt mines	South Lorrain mines	Total
Prior to 1908.....	118,616		118,616
Year ended December 31, 1908.....	633,516		633,516
“ “ “ 1909.....	442,254		442,254
“ “ “ 1910.....	471,965		471,965
“ “ “ 1911.....	1,777,002		1,777,002
“ “ “ 1912.....	2,827,826		2,827,826
“ “ “ 1913.....	3,784,718		3,784,718
January 1, 1914, to March 31, 1914.....	866,622		866,622
April 1, 1914, to December 31, 1914.....	3,185,124		3,185,124
Year ended December 31, 1915.....	4,563,956		4,563,956
“ “ “ 1916.....	4,457,441		4,457,441
“ “ “ 1917.....	4,485,542		4,485,542
“ “ “ 1918.....	1,708,252		1,708,252
“ “ “ 1919.....	1,230,653		1,230,653
“ “ “ 1920.....	1,664,018		1,664,018
“ “ “ 1921.....	1,226,717		1,226,717
“ “ “ 1922.....	1,462,269		1,462,269
“ “ “ 1923.....	727,115	1,333,334	2,060,449
“ “ “ 1924.....	851,280	521,878	1,373,158
“ “ “ 1925.....	898,008	1,134,097	2,032,105
“ “ “ 1926.....	1,105,456	1,104,597	2,210,053
“ “ “ 1927.....	1,217,180	902,591	2,119,771
“ “ “ 1928.....	918,266	395,692	1,313,958
“ “ “ 1929.....	970,954	14,295	985,249
“ “ “ 1930.....	559,286	404,903	964,189
Total.....	42,154,036	5,811,387	47,965,423

Mining Operations

Cobalt.—During the first half of the year, efforts were directed toward meeting declining silver prices by selective mining. Although the grade of mill ore was thereby successfully raised, it was still found impossible to mine and mill low-grade ore at a profit. The milling plant of the Cobalt Reduction Company was, therefore, shut down in August. For the remainder of the year, operations at Cobalt were confined to the mining of the richer sections of silver- and cobalt-bearing veins, the broken ore being subjected to hand-sorting only. By this method a moderate profit was attained.

The cobalt ore produced under the above conditions had a cobalt metal content of 68,687 pounds, exclusive of that contained in milling ore.

South Lorrain.—An increased demand for cobalt metal and a favourable smelter contract permitted the reopening of the Frontier and Crompton properties, where there still remained a considerable tonnage of this hitherto unprofitable ore. In the course of operations, several shoots of high-grade silver ore were developed, which added materially to profits for the year.

Practically no shipments of low-grade ore to Cobalt were made, treatment being confined to hand-sorting and rough concentration of the fines by jigs and tables without preliminary crushing.

The following shipments of ore represent the production of the Frontier and Crompton properties for the year: 172 tons of mill ore, with a head assay of 51.23 ounces, containing 8,812.30 ounces; 1,178.55 tons of low-silver, high-cobalt ore, assaying 50.94 ounces, containing 60,036.38 ounces; 139.85 tons of high-grade silver ore, assaying 2,408.48 ounces and containing 336,826.30 ounces.

The total silver content of all classes of ore from the Frontier and Crompton properties was 405,674.98 ounces, as compared with 14,422.30 ounces for the previous year. Production of cobalt metal from the two properties was 292,351 pounds.

Ore Reserves.—A limited tonnage of silver and cobalt ore remains to be extracted at Cobalt and South Lorrain. It is probable, however, that production on a moderately profitable basis can be maintained well into the coming year.

Other Properties in Ontario

Bannockburn and Argyle Townships.—Shareholders have already been advised in the last quarterly report of the staking of 18 claims by prospectors in the employ of the corporation, and of the first results of diamond-drilling on the Ashley vein. Since that report, 6 more diamond-drill holes have been completed, proving the continuation of the vein to a total length of 884 feet. There is every reason to suppose that this length will be further extended both north and south. Intersections of the vein in the later holes have been at depths of 200 to 275 feet. Over a length of 525 feet, diamond-drill results have proved average values of \$10.68 in gold over a width calculated to 4 feet.

The Ashley vein occurs in Keewatin volcanic rocks, mostly basalt, has a strike approximately north and south, a dip to the west varying from 45 to 60 degrees, and width varying from 5 feet to 11 feet. There is evidence, though yet unproved, that the vein occupies a fault plane. Lost core and ground-up core in the vein zone has made drilling difficult.

Two other veins in addition to the Ashley have already been discovered. One of these, the Garvey vein, lying three-quarters of a mile to the northwest, has been proved by cross-trenching for a length of 500 feet. This vein, with a width of from 3 to 5 feet, dips flatly to the northwest. Some spectacular gold values have been shown in the preliminary trenching. It will be diamond-drilled at depth in the near future.

The third vein, narrow in width but with very high gold values, has been exposed in trenching about 150 feet east of the Ashley vein, of which it seems to be an offshoot.

A complete plant and equipment for shaft-sinking and mine development has already been delivered at the property, along with sufficient supplies for full operations during 1931. A shaft will be sunk to 500 feet with four levels, and lateral development will be continued throughout the year along with underground diamond-drilling.

Electric power at reasonable cost will eventually be available at points either 9 miles to the east or 28 miles to the west, the latter being the Ontario Hydro line to Sudbury.

Preliminary results from diamond-drilling point to the Ashley discovery being one of major importance, and shareholders will be kept informed of the results of operations as work during the year proceeds. The above brings the information on this property up to March 12, 1931.

Mosher Group.—These claims, 9 in number, adjoin the Ashley group on the north and are under option to the corporation, in association with the Huronian Mining and Finance Company. They are favourably located and will be prospected during the year.

Tyrrell Township.—Nine claims were staked by prospectors in the employ of the corporation. These claims adjoin a group on which a gold discovery has been made by the McIntyre-Porcupine Mines, and preliminary work will be done following the spring break-up.

Sudbury.—Examination and geological mapping of the large acreage in this district controlled by the corporation continued during the past season, but no important discoveries were made.

Cobalt Reduction Company, Limited

As the operation of the milling plant of this subsidiary of the corporation was stopped in August, the usual tables are not included in this report. A small profit from operations was attained and was paid to the corporation in the form of a dividend.

Morrison Mines, Limited

Morrison Mines, Limited, operated their property in the township of Nicol, district of Timiskaming, throughout the year 1930, with an average force of 17 men. The officers and directors of the company are: Horace F. Strong, president and managing director; Jas. Cunningham, secretary-treasurer; Joseph Montgomery, vice-president; H. D. Fripp and T. F. Ahearn, directors.

The president's report for the year ending December 31, 1930, is as follows:—

During the past twelve months, operations have been maintained without interruption on the company's property, and herewith is submitted a summary of work performed:—

DEVELOPMENT

Level	Drift	Crosscut	Raising	Sinking
	feet	feet	feet	feet
350-foot sub.....	45	.....	30	.....
370-foot.....	.....	.....	20	.....
425-foot.....	278	32	105	46
465-foot.....	130	.....	30	.....
Total.....	453	32	185	46

This gives an over-all development footage of 716 feet, about 50 per cent. of which was in ore.

Production

Stoping amounted to about 1,250 cubic yards and, with the ore from development, totalled a tonnage hoisted of 4,024 tons. Some 200 tons of this remain on the ore dump, and 3,824 tons were passed over the sorting grizzly, where 1,436 tons of waste were eliminated. The resultant product, totalling 2,388 tons, was trucked to the Castle-Trethewey Mines, Limited, mill and gave a recovery of 131,753 ounces of silver and 5,565 pounds of cobalt. Average recovery per ton of ore milled is, therefore, 55 ounces, and with tails averaging 5 ounces, gives a mill head of 60 ounces. To the above production can be added 11,029 ounces from 4.8 tons of high-grade picked from development ore before milling commenced.

Gross mine production for the year is, therefore, 142,782 ounces of silver and 5,565 pounds of cobalt. The average content per ton of material broken as ore was 38.7 ounces.

Production from Mill Rock Dump.—In September an agreement was reached with Castle-Trethewey Mines, Limited, for the treatment (without any financial risk or obligation on the part of your company) of 1,000 tons out of about 3,000 tons of mill ore dump, on the basis of an even division of the profits after deducting a loading, trucking, and milling charge of \$4 per ton. Some 974 tons were treated on this basis and yielded 14,892 ounces. The grade being low and with the further drop in silver, the return from this source was negligible and the arrangement was discontinued.

Ore Reserves

Of the new developments referred to above, the winze from the 425-foot level to the 465-foot level and the 130 feet of drifting on the 465-foot level was the most consistent and productive, all the material broken averaging over 50 ounces per ton and mill shipments averaging around 70 ounces per ton. The winze was sunk upon a vein which produced a pocket of high-grade on the 425-foot level and which dipped to the north as against all our other veins dipping to the south. This winze opened up a set of conditions not before encountered and which, in the writer's judgment, from the point of view of ore deposition, are most important. This view has been confirmed by the production of about 50,000 ounces and the development of a further 70,000 ounces (in 50-ounce ore) above the 465-foot level in the small amount of work done to date in this section.

The westerly ore shoots are essentially low-grade and are estimated to contain, as of December 31, 1930, about 7,000 tons of 20-ounce ore, containing 140,000 ounces; and 200 tons of 50-ounce ore, containing 10,000 ounces. The easterly shoots are estimated to contain 1,000 tons of 25-ounce ore, containing 25,000 ounces; and 2,400 tons of 50-ounce ore, containing 120,000 ounces; or a total of 10,600 tons of about 28-ounce grade, containing a total of about 295,000 ounces of silver.

Present Status

The crash in silver, during the closing two weeks of the year, to below 30 cents per ounce, decided a suspension of operations as of December 31.

William Newton

William Newton, of New Liskeard, operated the Silver Queen property in Coleman township, district of Timiskaming, under lease in 1930.

Values of \$12 in silver and \$39 in cobalt were obtained from a test shipment of one ton.

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, August Heckscher, C. W. Nichols, Halstead Lindsley, and Hugh Park, directors. The head office is in 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, and Hugh Park, directors. The operating officials are: Hugh Park, general manager, and E. V. Neelands, manager.

The net value of Nipissing shipments in 1930 was \$790,897.87. During the year \$360,000 was paid in dividends.

The property at Cobalt, Coleman township, district of Timiskaming, operated throughout the year 1930, employing an average of 195 men.

The general manager reports as follows for the year 1930:—

Summary of Results

The net result for 1930 was a satisfactory production of silver and a most unsatisfactory market price for the metal.

From an operating standpoint, the year's results were better than anticipated. There was some decrease in tons treated, but the ounces of silver produced were about the same as in 1929, due to a higher average head assay of ore treated at the low-grade mill. The tons of ore treated at the high-grade plant and the ounces of bullion produced at the refinery exceeded the quantities produced in 1929. From a milling and production point of view the results of the year were gratifying.

As in recent years, production was obtained from a number of small low-grade veins, assisted by the removal of several high-grade pillars and the occasional development of high-grade shoots in some of the current work on new veins. None of these operations was extensive at any one place, and the amount of ore now assured is difficult to estimate. Present reserves, as at the end of the year, are estimated at 10,000 tons, containing 300,000 ounces. There is also a reserve, in residue dumps and in a number of veins underground, of material containing cobalt, silver, and associated minerals, which is available for future shipment or treatment. An appreciable income has been derived from this source in past years.

Shipments of bullion contained 1,800,000 fine ounces, part of which was from inventory at the beginning of the year. The total production of silver from the commencement of operations, including inventory at the end of the year, is in excess of 84,000,000 ounces of silver.

The operating results for the year were practically nullified by the extreme decline in the price of silver. The following table is of interest:—

	Average price, cents
1920.....	100.899
1928.....	58.176
1929.....	52.993
1930.....	38.154
January, 1931.....	29.423
February, 1931.....	26.773

The year 1930 started at a price for silver which was within a fraction of the lowest on record up to that time; by the end of the year it had fallen $15\frac{5}{8}$ cents, or one-third, to a new low. There were further decreases in the first two months of 1931, a new all-time low of $25\frac{3}{4}$ cents being recorded on February 16. Operating profits under such conditions are impossible.

The ounces of silver produced in 1929 and 1930 were almost identical. The effect of the 15-cent drop meant \$235,000 less valuation for the same number of ounces and directly concerns the items of production, inventory, and surplus. In determining the value of the year's production, the result was adversely affected to a large extent by reason of the fact that the inventory at the beginning of the year was calculated at $46\frac{3}{4}$ cents per ounce, whereas the inventory at the end of the year was valued at $31\frac{1}{8}$ cents per ounce.

The large low-grade occurrence of sulphides on the company's group of claims at Nisto lake, Saskatchewan, was tested at depth by a number of diamond-drill holes. Results indicate a deposit similar in size and grade to the surface exposure. It has no economic value at the present time.

The regular staff of prospectors and engineers were at work in many areas in various parts of the Dominion. Some districts were promising and a number of claims were staked.

Numerous properties were examined, and several options were taken in what may prove to be interesting fields.

The immediate future at the Cobalt property is somewhat in doubt. As advised from time to time in previous reports, the operations are becoming more restricted, even at what may be termed a satisfactory price for silver. No doubt additional ore will be encountered from time to time, but the possibilities for future profits will depend on the successful search for new properties and the price of silver.

PRODUCTION IN 1930

	Silver, fine ounces	Gross value	Net value
Shipments in 1930.....	1,905,425.01	\$796,834.82	\$790,897.87
On hand at mine, December 31, 1930.....	781,197.63	439,679.96	434,443.49
Total.....	2,686,622.64	\$1,236,514.78	\$1,225,341.36
On hand at mine, December 31, 1929.....	1,140,353.11	726,518.58	717,223.06
Nipissing production.....	1,546,269.53	\$509,996.20	\$508,118.30

SOURCES OF PRODUCTION

FROM UNDERGROUND:	Tons
Shaft No. 19.....	22,599
Shaft No. 49.....	807
Shaft No. 63.....	5,650
Shaft No. 73.....	11,300
	40,356
In battery bin, December 31, 1929.....	650
	41,006
In battery bin, December 31, 1930.....	600
Total ore milled.....	40,406

The various products treated in the high-grade plant were:—

HIGH-GRADE ORE TREATMENT

	Tons	Assay	Ounces contained
Concentrate.....	620	\$1,876	1,163,052
By-products.....	28	3,455	96,745
Total.....	648	\$1,944	1,259,797

The refinery treated precipitate containing 1,553,376 fine ounces. Shipments of bullion amounted to 1,821,643 fine ounces; shipments of residue amounted to 1,205 tons.

LOW-GRADE MILL

	Tons	Assay	Ounces contained
Ore treated.....	40,406	\$40.29	1,628,040
Recovered in products:			
Precipitate.....	15	25,057	375,851
Coarse concentrate.....	554	2,002	1,109,219
Fine concentrate.....	84	711	59,696
Total recovery.....			1,544,766

Average tailing, 2.09 ounces, recovery 94.89 per cent. Twenty stamps ran 340 days, 3 hours, or 93.19 per cent. of possible running time. They crushed 118.80 tons per day, or 5.94 tons per stamp per day.

SUMMARY OF UNDERGROUND WORK, 1930

Shaft	Drifting	Cross-Cutting	Raising	Total	Stoping
	feet	feet	feet	feet	cu. yds.
No. 19.....	2,173	1,285	107	3,565	6,266
No. 49.....					212
No. 63.....	387	284	44	715	933
No. 73.....	61	152		213	3,016
No. 127.....	921	310	11	1,242	45
Cobalt vein.....					201
Total.....	3,542	2,031	162	5,735	10,673

M. J. O'Brien, Limited**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. One hundred and eight men are employed.

The underground development for the year amounted to 1,283 feet of drifting, 887 feet of crosscutting, 40 feet of raising, 3,696 cubic feet of station-cutting, and 311,323 cubic feet of stoping. Ore hoisted amounted to 25,716 tons, containing 1,264,884 ounces of silver. There were shipped 22.8 tons of high-grade and 337 tons of concentrates.

O'Brien Mine

The O'Brien mine in Coleman township, district of Timiskaming, is owned and operated by M. J. O'Brien, Limited. J. G. Dickenson is general manager, and W. A. O'Flynn is manager. An average of 170 men is employed.

The underground development for the year amounted to 5,456 feet of drifting and crosscutting and 435 feet of raising. Some 60,947 tons of ore were stoped; 56,248 tons of ore, containing 2,287,250 ounces of silver, were hoisted. Of the ore hoisted, 9 tons were high-grade.

Diamond-drilling at the Cross Lake mine amounted to 5,455 feet.

C. W. Price

C. W. Price operated the Foster mine in Coleman township, district of Timiskaming, under lease during 1930, employing three men.

Ore shipped to Deloro produced values in silver and cobalt amounting to \$8,528.

C. P. Roper

C. P. Roper operated the Silver Cliff property in Coleman township, district of Timiskaming, under lease from January to July, 1930.

Shipments of ore and bullion having a value of \$4,961 were made to the Deloro smelter and the Cobalt Reduction Company.

Sandoe and Moyle

Richard Sandoe and H. Moyle operated the Temiskaming mine in Coleman township, district of Timiskaming, under lease.

Silver and cobalt ores, valued at \$6,727, were shipped to Deloro.

A. Sarabura

A. Sarabura leased the Lumsden mine in Coleman township, district of Timiskaming, during 1930.

Cobalt and silver valued at \$101 were recovered from a small shipment of ore.

Smith and Laycock

The Hudson Bay mine in Coleman township, district of Timiskaming, was leased to W. H. Smith and Mr. Laycock.

Ore and metallics having a value of \$6,624.70 were shipped to Deloro.

Roy Sullivan

Roy Sullivan leased the Provincial mine in Coleman township, district of Timiskaming, during 1930.

Ore containing \$2,485 in silver and \$2,291 in cobalt was shipped.

F. H. Todd

F. H. Todd, of Cobalt, leased the Victory mine in Coleman township, district of Timiskaming, in 1930.

From a small shipment of ore, values of \$13 in silver and \$54 in cobalt were obtained.

C. F. Tuer

C. F. Tuer, of Haileybury, operated the Kissinger property in Coleman township, district of Timiskaming.

A small test shipment containing 42 ounces of silver and 240 pounds of cobalt and having a total value of \$160 was made.

R. N. Ward

The old Stoneham property in Coleman township, district of Timiskaming, was leased to R. N. Ward.

Cobalt ore having a value of \$368.69 was shipped to Deloro.

Yorkshire Cobalt Mining Company

The Yorkshire Cobalt Mining Company operated their property in the township of Bucke, district of Timiskaming, with a force of 7 men. The owners of the property are: W. E. Seed, Chas. P. Roper, Frank H. Todd, and Wm. E. McCready. Wm. E. McCready is manager.

The development work for the year consisted of 150 feet of drifting and 25 feet of raising. A hoist-house, power-house, sleep-camp, and cook-camp were built.

Shipments to Deloro amounted to 6,316 pounds of ore containing 479 pounds of cobalt.

TALC

Canada Talc Company, Limited

The mine and mill of the Canada Talc Company, Limited, in Hastings county, were operated throughout the year.

The shaft was sunk a further 65 feet, and 92 feet of shaft timbering was renewed between the 2nd and 4th levels. The talc was mined from the 3rd and 6th levels. A total of 4,173.27 tons was hoisted and milled.

Roy Taylor, Madoc, was manager, employing 9 men in the mine and 8 in the mill.

Geo. H. Gillespie Company, Limited

The Henderson talc mine and mill, near Madoc, in Hastings county, were operated during 1930 at 70 per cent. capacity.

Some 7,931 tons of talc were mined and milled. A 70-foot shaft was sunk below the 300-foot level. The talc was mined from stopes on the 300-foot level.

Seven men were employed in the mine and 15 at the mill. Geo. H. Gillespie, Madoc, is manager.

METALLURGICAL WORKS

Algoma Steel Corporation, Limited

The blast furnaces of the Algoma Steel Corporation, Limited, at Sault Ste. Marie, were operated as follows during the year 1930:—

Furnace	Days in operation	Product
No. 1.....	365	tons 114,788
No. 2.....	Idle all year	.....
No. 3.....	Idle all year	.....
No. 4.....	187	97,240

No new equipment was added to the operating furnaces during the year. No. 3 furnace was completely relined but did not operate. Jas. H. Bell is blast furnace superintendent.

Canadian Industries, Limited

The company completed the construction of a sulphuric acid plant and a "Nitre cake" plant in July, 1930, to adjoin the International Nickel smelter at Copper Cliff.

The sulphuric acid plant is connected by a 6-foot-diameter gas flue with the smelter, which supplies the sulphur gas necessary for the manufacture of sulphuric acid. The plant consists of three units, each with a capacity of 50 tons of acid a day.

The process used is to clean the gas with dilute acid sprays and a Cottrell plant, then to absorb the water vapour with strong acid. The clean dry sulphur dioxide is converted to sulphur trioxide by the catalytic action of vanadium or platinum. The sulphur trioxide is then dissolved in weak sulphuric acid and becomes commercial acid.

The "Nitre cake" plant was erected to manufacture acid sodium sulphate, which is an essential flux in the separation of nickel and copper. In this plant sodium sulphate from Saskatchewan is mixed with sulphuric acid and fused in an oil-fired furnace. The product is cast in bars and shipped to the International Nickel's Port Colborne refinery. The plant has a rated capacity of 200 tons of "Nitre cake" per day, which will require a consumption of 75 tons of sulphuric acid per day.

Production of acid and "Nitre cake" commenced in August, 1930, and an average of 100 men was employed.

W. H. De Blois is works manager; and G. G. Vincent, assistant works manager.

Deloro Smelting and Refining Company, Limited

The plant at Deloro operated throughout the year. On account of unsatisfactory market conditions, the output of cobalt products was curtailed and a considerable tonnage of cobalt ore was stored for future treatment. Important improvements in metallurgical efficiency and reductions in general costs were secured during the year, as an offset to decreased market prices of products.

The silver output for the year, approximately 6,500,000 ounces, constituted a record for this plant.

The officers of the company are: M. J. O'Brien, president; J. A. O'Brien, vice-president; F. A. Bapty, secretary-treasurer; S. F. Kirkpatrick, managing director. S. B. Wright 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.

Ontario Refining Company, Limited

This company commenced operations at its new electrolytic copper refinery at Copper Cliff on August 1, 1930, sixteen months after construction work was started.

The officers and directors are: H. Steel, president; W. Hochschild, vice-president; H. K. Hochschild, secretary; W. H. Brady, treasurer; Britton Osler, J. E. Warren, John L. Agnew, and R. C. Stanley, directors.

It is owned jointly by the International Nickel Company of Canada, Limited; the American Metal Company, Limited; the Consolidated Mining and Smelting Company of Canada, Limited; and Ventures, Limited.

The plant covers about 12 acres and has an estimated capacity of 20,000,000 pounds of copper per month. Production during the five months of operation in 1930 was at about 50 per cent. of capacity. During this period an average of 367 men was employed on operation.

C. H. Aldrich is general manager. J. K. Bryan was succeeded as superintendent by F. Benard in November.

Steel Company of Canada, Limited

The Steel Company of Canada, Limited, operated "A" furnace at full capacity until September 9, with a production of 71,551 tons; and "B" furnace at full capacity until May 31, then at two-thirds capacity for the remainder of the year, with a production of 187,000 tons.

The average number of men employed during the year was 140. R. A. Gillies is blast furnace superintendent.

The officers of the company are: C. S. Wilcox, chairman of the board; R. H. McMaster, president; H. H. Champ, H. M. Jaquays, R. G. Wells, and H. T. Diplock, vice-presidents; H. S. Alexander, secretary; S. E. Le Brocq, comptroller.

MINING ACCIDENTS IN 1930

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

Accidents during 1930

During the year 1930 at the mines, metallurgical works, quarries, clay, sand, and gravel pits regulated by the Mining Act, there were 2,223 accidents to employees reported to the Department of Mines up to January 15, 1931. Fifty-six fatalities, arising out of 54 separate accidents, were recorded.

These returns represent a decrease of 221 in the total number of casualties and an increase of one in the number of men killed over the preceding year.

The report shows a fatality rate of 3.02 per thousand men employed, which is 0.02 per thousand lower than the average for the past twenty-five years.

There were 117 non-fatal accidents per thousand men employed, which shows a decrease of 9 per thousand from the rate in 1929.

The percentage of non-fatal accidents followed by infection decreased from 6.9 per cent. in 1929 to 6.2 per cent. in 1930.

Fatal Accidents

A comparison of fatal accidents for the past five years is given in the following table:—

Distribution	1926	1927	1928	1929	1930
Mines, underground.....	20	19	31	33	30
Mines, surface.....	3	4	2	2	3
Metallurgical works.....	3	3	4	2	11
Quarries.....	3	4	2	3	4
Clay, sand, and gravel pits.....	3	3	4	8	6
Total.....	32	33	43	48	54

By months the fatal accidents occurred as follows:—

Month	No. of accidents	No. of men killed
January.....	2	2
February.....	5	6
March.....	6	6
April.....	3	3
May.....	6	6
June.....	5	5
July.....	8	9
August.....	7	7
September.....	3	3
October.....	2	2
November.....	5	5
December.....	2	2
Total.....	54	56

Classifying the fatalities according to industries gives the following:—

Gold mines.....	18
Nickel mines.....	17
Silver mines.....	0
Copper-lead-zinc mines.....	0
Gypsum mines.....	0
Metallurgical works.....	11
Quarries.....	4
Sand, gravel, and clay pits.....	6
Total.....	56

ANALYSIS OF FATALITIES AT MINES, 1926-1930

Cause	1926	1927	1928	1929	1930
	per cent.	per cent.	per cent.	per cent.	per cent.
Fall of ground.....	17.39	26	6.6	14.3	45.6
Run of ore or rock.....		17.4	5.3	11.9	8.6
Shaft accidents.....	26.09	21.3	9.3	14.3	8.6
Explosives.....	43.48	4.3	12	28.6	8.6
Miscellaneous, underground.....		8.69	64	28.6	20
Surface.....	13.04	21.7	2.6	2.3	8.6

TABLE OF FATAL ACCIDENTS IN MINES, METALLURGICAL WORKS, QUARRIES, AND GRAVEL, SAND, AND CLAY PITS, 1906-1930

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
1906.....	11	5,017	750	5,767	1.9
1907.....	22	6,305	1,140	7,445	2.93
1908.....	47	7,435	1,750	9,185	5.11
1909.....	49	8,505	2,000	10,505	4.66
1910.....	48	10,862	2,000	12,862	3.73
1911.....	49	12,543	2,000	14,543	3.37
1912.....	43	13,108	2,000	15,108	2.84
1913.....	64	14,293	2,000	16,293	3.93
1914.....	58	14,361	1,500	15,861	3.6
1915.....	22	13,114	1,500	14,614	1.51
1916.....	51	14,624	2,000	16,624	3.07
1917.....	36	16,791	1,000	17,791	2.02
1918.....	32	14,726	500	15,226	2.1
1919.....	39	11,926	1,000	12,926	3
1920.....	29	10,486	1,000	11,486	2.61
1921.....	24	8,436	1,000	9,436	2.54
1922.....	30	9,500	1,500	11,000	2.72
1923.....	30	10,500	1,500	12,000	2.5
1924.....	40	11,000	1,500	12,500	3.2
1925.....	42	11,500	1,500	13,000	3.23
1926.....	32	11,500	1,500	13,000	2.46
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

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.....	11,773	35	2.97
Metallurgical works.....	4,513	11	2.44
Quarries.....	1,448	4	2.76
Clay, sand, and gravel pits.....	800	6	7.5
Total.....	18,534	56	3.02

The occupation and nationality of the men killed at mines, metallurgical works, quarries, and clay, sand, and gravel pits are set out in the following table:—

Occupation	Finn	Roumanian	British	Jugo-Slav	Hungarian	Austrian	German	Czecho-Slovak	Italian	Pole	American	Total
Miner.....	4	1	1	1								7
Shaftman.....	1	1	2									4
Cage tender.....		1	1									2
Dry man.....			1									1
Transportation boss.....			1									1
Skip tender.....			1									1
Shift boss.....	1											1
Drill helper.....			2							1		3
Scaler.....	1		1	1		1						4
Mucker.....	1			1					1			3
Scraper runner.....	1											1
Scraper helper.....	1											1
Timber helper.....			1							1		2
Switchman.....			1									1
Trammer.....								1				1
Station tender.....			1									1
Electrician's helper.....			1									1
Labourer.....			3	1	1					1		6
Ladle man.....		1										1
Machinist's helper.....											1	1
Electrician.....			1									1
Engineer.....			1									1
Furnace man.....									1			1
Farmer.....			3									3
Locomotive driver.....			1									1
Sampler.....			1									1
Crane man.....			2									2
Fitter.....			1									1
Feeder.....										1		1
Machinist.....							1					1
Total.....	10	4	27	4	1	1	1	1	2	4	1	56

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	Unknown	Total
1	12	16	11	6	1	1	7	1	56

Non-Fatal Accidents

The causes of non-fatal accidents at mines are shown in the following table:—

Cause	Surface	Under-ground	Total
Rock or ore at face		227	227
Fall of persons	58	145	203
Falling objects	53	132	185
Fall of rock or ore from face, wall, or back		143	143
Tramming	4	126	130
Rock or ore at chute		113	113
Flying objects, sledging, etc.	9	100	109
Crushed between two objects	18	81	99
Hand tools	26	52	78
Strain while lifting	20	54	74
Nails or splinters	10	56	66
Drilling machines		63	63
Machinery	28	11	39
Running into or striking against objects	2	31	33
Fall down shaft, winze, raise, or stope		19	19
Explosives	2	13	15
Burns	12	4	16
Cage, skip, or bucket	1	5	6
Electricity	6		6
Explosion of carbide	1	3	4
Gas		4	4
Poisoning from cyanide, mercury, etc.	2		2
Unclassified	4	1	5
Total	256	1,383	1,639

The causes of non-fatal accidents at metallurgical works were:—

Falling objects	71	Burns	9
Fall of persons	51	Cranes, ladles, hooks	8
Burned by slag, matte, or scrap	27	Nails or splinters	7
Crushed between two objects	17	Strain while lifting	5
Flying objects, sledging, etc.	17	Burns by acid	5
Transportation	14	Electricity	4
Hand tools	14	Unclassified	2
Machinery	14		
Running into or striking against objects	10	Total	275

The causes of non-fatal accidents at quarries were:—

Handling material	62	Transportation	9
Fall of persons	18	Crushed between two objects	8
Falling objects	16	Hoists, derricks, elevators	4
Flying objects, sledging, etc.	15	Running into or striking against objects	4
Machinery	15	Explosives	3
Strain while lifting	10	Nails or splinters	3
Hand tools	10	Burns	2
Fall of rock	10		
		Total	189

The causes of non-fatal accidents at gravel, sand, and clay pits were:—

Falling objects	13	Strain while lifting	4
Falls of persons	9	Running into or striking against objects	2
Fall of material	9	Flying objects	1
Machinery	7	Nails or splinters	1
Transportation	6	Burns	1
Crushed between two objects	5	Explosives	1
Hand tools	5		
		Total	64

Infection

Records show that infection followed in 134 cases out of 2,167 non-fatal accidents:—

Location	No. of accidents	Accidents followed by infection	Per cent. infection
Mines, underground.....	1,383	98	7.1
Mines, surface.....	256	22	8.5
Metallurgical works.....	275	7	2.5
Quarries.....	189	6	3.2
Gravel, sand, or clay pits.....	64	1	1.6
Total.....	2,167	134	6.2

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
Drilled into explosives.....	4	5	3	3	7	8
Struck by rock from blast.....	2	2	1	1	3	3
Returned to delayed blast.....	2	3	.....	.....	2	3
Concussion from blast.....	2	3	.....	.....	2	3
Handling explosives.....	2	2	.....	.....	2	2
Premature explosion.....	1	2	.....	.....	1	2
Explosion while sledging.....	1	1	.....	.....	1	1
Total.....	14	18	4	4	18	22

Electric Accidents

The following table shows the fatal accidents due to the use of electricity at mines, metallurgical works, and quarries during the past ten years:—

1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
2	1	3	.....	2	1	.....	6

The following table shows the voltage of the circuits on which the fatal accidents occurred:—

Volts	No. of accidents
110.....	3
220.....	1
550.....	8
2,200.....	3
Total.....	15

Classifying the accidents according to the industry shows the following:—

Mines, surface.....	5
Metallurgical works.....	6
Quarries.....	4
Total.....	<u>15</u>

The number of fatal accidents from electricity in 1930 greatly exceeded that of any previous year.

Three of these occurred on 110-volt circuits. One was caused by the victim not realizing the danger from a low-voltage circuit and deliberately touching the exposed part on a broken light socket. There was no evidence that another accident was caused by electric shock except that the man was holding a 110-volt extension cord in his hand when he collapsed. The third fatal accident on a low-voltage circuit was caused by a mechanic receiving a shock while holding an electric drill, with the result that he fell from a railway bridge. His death was caused by a fractured skull, due to the fall, but the accident might have been prevented had a ground wire been attached to the drill.

The accident on a 550-volt circuit was due to a moment of forgetfulness on the part of an electrician, when he evidently touched a live circuit while waiting for an assistant to open a switch.

One accident on a 2,200-volt line was the result of inexperienced helpers working in the vicinity of a high-voltage circuit without close supervision. The other was due to the failure of workmen to open a disconnecting switch in their haste to make repairs to an electric shovel.

The following table shows the number of non-fatal electric burns during the past ten years:—

1921	1922	1923	1924	1925	1926	1927	1928	1929	1930
6	6	9	9	6	5	10	4	14	10

The causes of non-fatal electric burns in 1930 were:—

Arc when closing switches.....	6
Arc when opening switches.....	1
Flash while locating ground.....	1
Defective insulation.....	1
Attempting to connect ammeter across line.....	1
Total.....	<u>10</u>

Electric Fire

A small fire occurred on the 1,500-foot level of the McIntyre mine, about 3.15 A.M., on June 18, when an electric cable ruptured, either from faulty construction or previous injury, and ignited the insulation.

At the place where the fire broke out three cables were supported by a steel messenger wire suspended from the roof of the level.

The cables were: power cable, 3-conductor, No. 10 wire, 550-volt, rubber-covered, with fine steel wire braided armour covered with rubber belting; charging cable, 2-conductor, No. 4 wire, 110-volt, rubber-covered; lighting cable, 2-conductor, No. 12 wire, 110-volt, rubber-covered.

The cables were run from a concrete link-house to apparatus installed in fireproof compartments and were not attached to timbers or other inflammable

material at any point. The installation was such that there was no possibility of the fire spreading beyond the cables themselves.

Prosecutions

Before Magistrate Atkinson at Timmins, on September 24, Peter De Santis, manager of the De Santis Gold Mining Company, Limited, pleaded guilty to a charge of operating a shaft in Ogden township without providing the closely-boarded partition between the hoisting compartment and the ladderway required by section 163, subsection 90, of the Mining Act.

A fine of \$100 and costs was imposed.

Before Magistrate McKessock, at Sudbury, on November 17, Vili Luoma, Finn, aged thirty years, single, a raise driller at the Froot mine of the International Nickel Company of Canada, Limited, employed since August 10, 1929, was fined \$10 and costs for a contravention of section 163, subsection 52, of the Mining Act. He was charged with having placed explosives in No. 3 shaft cage without supervision of an authorized person, by transporting an electric blasting cap on his person in the cage from the 2,400-foot level to the surface, on November 7.

The electric blasting cap was found in Luoma's underground clothes when his locker was searched by company police looking for stolen explosives. It proved to be a Dupont zero delay cap with enamel wires, a type that had been specially imported by the company and confined entirely to the 2,400-foot level, on which level the accused was working.

A charge was first laid under the Criminal Code but was later changed to the above, together with a charge of committing a careless act with explosives (regulation 42b).

Luoma frankly admitted having brought the cap to surface but maintained that he had done so accidentally through forgetfulness. He told a straightforward story of putting the cap in his pocket while assisting to load a raise round the previous day. He claimed that they were blasting with nine delays and had the caps in a fuse bag. After loading the zero delays he noticed they had requisitioned one too many zero caps, so he put it in his pocket to keep it from becoming mixed up with the remaining caps of different delays, and did not remember having done so until it was found in his clothing the following day.

He also stated that he had been hit on the head and face by falling rock when working in a raise on August 30, and showed a badly scarred face and head.

This accident, he claimed, had impaired his memory. The records showed this to be a compensation case.

The Magistrate held that regulation 52 did not contain the word "wilfully," hence he had no option but to find the defendant guilty, as he had admitted the charge. However, in view of the plausible explanation, he imposed the minimum fine.

The second charge under regulation 42b was withdrawn.

Before Magistrate Atkinson, on January 7, 1931, F. Tomlenson was convicted of drunkenness while underground at the Hollinger Consolidated Gold Mines, Limited, on December 24, 1930. Information was laid under subsection 285, of section 163, of the Mining Act.

Summary of Rope Tests, 1930

During the year, 301 tensile tests were performed in the Rope Testing Laboratory.

Of these, 42 were special tests on wire ropes or other material for different manufacturers and 19 were special tests for mining companies.

In the remaining 240 tests made on hoisting ropes, under the provisions of regulation 135, section 163, of the Mining Act, 25 defective ropes were detected and the removal from hoisting service of these defective ropes was asked for.

It will thus be noted that 10.4 per cent. of the ropes were found to be defective. This closely follows previous experience in the Rope Testing Laboratory. During the preceding five years an average of 10.6 per cent. of the ropes submitted for test had been found defective.

Mine Rescue Stations

Timmins

Following a training course at the Pittsburgh Station of the United States Bureau of Mines, attended by the Inspectors of Mines and Mr. Austin Neame, supervisor of the station, the training of miners in mine rescue and recovery operations was inaugurated at the Timmins Station early in the year.

To facilitate training and to ensure a standardization of the course when the other stations in the province become operative, a fully illustrated handbook of mine rescue and recovery operations has been published. This booklet of 143 pages covers the training course very fully and permits a candidate for training to acquire more detail than can possibly be undertaken in the short periods which are actually spent in the station in undergoing training.

Up to the end of the year, 96 men had been trained at the station. These men represent teams from the Hollinger, McIntyre, Dome, Vipond, and Coniaurum mines.

Weight-pulling devices were installed in the "smoke-room," so that the men in training could be taught the wearing of apparatus while performing strenuous physical labour. When the weather permitted the men were required to shovel rock, screen sand, etc., while wearing apparatus.

In preparation for emergency calls, rugged packing cases have been provided for the immediate boxing and transport of the material and apparatus necessary to meet any situation.

One call was put in for the equipment during the year, when the underground crew of the De Santis Gold Mining Company was overcome by carbon monoxide following a blast. Unfortunately the call was received too late to save the lives of the whole crew, one man dying before he could be rescued. Four days after the accident apparatus was worn in the shaft to sample the air and determine whether it was safe to resume operations. It was found that carbon monoxide was still present in amounts varying from 0.2 per cent. to 1 per cent.

Sudbury

During the year, construction of the Sudbury District Mine Rescue Station was undertaken and at the end of the year the building was complete, with equipment installed and ready for operation.

The station is located on the Sudbury-Frood road quite near the Frood mine. The building is a two-storey, brick-veneered structure, 30 feet 9 inches by

27 feet 6 inches, with an attached brick-veneer garage, 16 feet 3 inches by 27 feet 6 inches.

This arrangement provides living quarters for the supervisor and his family on the second floor, the ground floor being given over to training quarters and storage facilities. The station is steam heated from a boiler installed in basement under the north half of the main portion of the building.

The main training room, 16 feet by 25 feet 6 inches, adjoins the garage, which is intended to serve the double purpose of housing the rescue truck, which it is proposed to install, and to provide a "smoke-room" for carrying on training in irrespirable atmospheres. A long, gas-tight observation window between the main training room and the garage smoke-room permits the supervisor to see and direct the action of the men undergoing training in the smoke-room.



Sudbury Mine Rescue Station

The equipment of the station is similar to that installed at Timmins, consisting mainly of oxygen, self-contained breathing apparatus, gas masks, self rescuers, inhalator, etc., with complete spare and accessory equipment. An ample stock of material is maintained at the station to meet any emergency and provide uninterrupted service over such periods as may be necessary to obtain replenishments by express in the event of a serious disaster.

The main features in which the Sudbury Station differs from the previously installed station at Timmins is in the provision of living quarters for the supervisor and the installation of a truck for the rapid transport of the equipment.

The widely separated locations of the active mines in the Sudbury district make the installation of a truck indispensable. This truck is being designed to accommodate all the apparatus and sufficient supplies for approximately 10 hours continuous operation. This necessary material and equipment will be stored on the truck in order that no unnecessary delay need occur in answering any call in event of an emergency at any of the mines of the district.

CLASSES FOR PROSPECTORS, 1930-31

By E. M. Burwash

Introduction

This work was prosecuted as usual during the past winter. The places where courses were held were the same as in the previous season except that Mine Centre was omitted and the experiment of holding a course in Toronto tried instead. The course in Toronto proved very successful both as to the number enrolled and the percentage of regularity in attendance. Classes were, in general, larger than last year and exceptionally large at Port Arthur and Fort William. The new Thunder Bay Chamber of Mines was perhaps mainly instrumental in arousing especial interest in that neighbourhood. The table on the opposite page shows the attendance at these and other points as compared with last year.

Attendance

The marked rise in the total attendance, approaching the figures for 1927-28, when sixteen places instead of fourteen were visited, may be accounted for partly by the exceptionally large class at Toronto and partly by the prevalent dullness of business conditions, which left many free to attend who ordinarily are otherwise occupied.

The amount of work accomplished is best represented by the total number of student periods, which are as follows:—

	1930	1931
Total student mineralogy periods.....	1,220	2,189
Total student geology periods.....	1,520	1,977

Of these periods, the mineralogy periods, of which there are eight in each course, would average nearer two hours than one. The lecture periods in geology, of which there are five in each course, are ordinarily a little over an hour long. Some difficulty is experienced in the mineralogy work when classes over thirty in number have to be dealt with, but this is to some extent overcome by extending the period up to two full hours.

A new printed system of rock study covering the chief common types of rock was introduced, and it is believed that it supplements the tables already in use for instructional purposes and is also useful for determinative work.

During the last season applications for advice on the part of prospectors and promoters were fewer than usual. These form a distinctive feature of the work, which is not easy to deal with satisfactorily owing to the impossibility of going to the properties due both to lack of time and to the winter season. Advice tendered on the basis of information given by the parties interested without seeing the property is apt to be largely inadequate owing to the difficulty of getting a clear understanding of the facts, or to having them presented only in part, or occasionally in a misleading way.

TABLE OF ATTENDANCE
1929-30 and 1930-31

Place	Dates	Minerals and Rocks (8 day classes)			Geology (5 evening lectures)			Total Student Hours (Mineralogy)	
		1929-30		1930-31		1929-30		1930-31	
		Regis- tration	Average attendance per cent	Regis- tration	Average attendance per cent	Total	Average	Total	Average
Ottawa	1930 Nov. 11-18	10	51.2	14	60.2	59	11.8	42	8.4
North Bay	Nov. 20-28	5	62.5	7	41.14	220	44	97	19.4
Sudbury	Dec. 1-9	5	47.3	20	70.6	40	8	79	16
Sault Ste. Marie	Dec. 11-19	24	64.6	24	48.4	69	13.8	48	9.6
Toronto	1931 Jan. 5-13	17	56.6	103	70.27	76	15.2	481	96.2
Port Arthur	Jan. 15-23	29	65.1	82	65	160	32	170	34
Fort William	Jan. 26-Feb. 3	16	61.6	18	65.3	146	29.2	263	52.6
Mine Centre	Feb. 5-13	19	55.3	30	48.75	72	14.4	61	12.2
Fort Frances	Feb. 16-24	15	55.5	11	67	61	12.2	101	20.2
Kenora	Feb. 26-Mar. 6	21	48.8	22	42.5	106	21	112	22.4
Stioux Lookout	Mar. 9-17	11	54.17	27	31.4	100	20	88	17.6
Timmins	Mar. 19-27	11	62.3	34	31.76	105	21	166	33.2
Matheson	Mar. 30-Apr. 8	22	62.3	40	38.75	190	38	145	29
Kirkland Lake	Apr. 9-17	66	43.4	40	38.75	116	23.2	124	24.8
Haileybury									
Total		281		483		1,520		1,977	
Average		20.07	56.47	34.5	53.37	108.57	21.7	141.2	28.26
								87.14	156.35

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The writer's best thanks are due to the many friends who have invariably assisted in any way in their power to the success of the work. Among these may be mentioned:—

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Fort William.—An exceptionally large class was promoted by those interested in the newly organized Thunder Bay Chamber of Mines. Among others may be mentioned Norman M. Patterson, Mr. Duncan, and the obliging and able secretary of the institution, where we were well accommodated for both the afternoon and evening classes.

Fort Frances.—The Town Council and the Town Clerk supplied us with room in the Municipal Hall.

Kenora.—The Mining Recorder, J. D. C. Smith, who attended to advertising and arrangements, and the Municipal Council, who allowed us the use of the Council Chamber.

Sioux Lookout.—We were again under obligation to the Railway Y.M.C.A. for the use of a room for the course. We missed the active assistance formerly rendered by R. McAlpine MacGregor.

Timmins.—The Oddfellows Order and the School Board again kindly met our requirements for rooms.

Matheson.—More interest was shown than last year, the town authorities assisting as usual.

Kirkland Lake.—Our work was facilitated as often before by George Ginn, Mining Recorder, and by the Township of Teck authorities who allowed us the use of their court room.

Haileybury.—The Mining Recorder, N. J. McAulay, gave us his aid in advertising, and the management of the Hotel Haileybury provided us with rooms for the classes at extremely reasonable rates. We were also indebted, as formerly, to the Principal of the High School for his interest in allowing some of his pupils to attend.

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REPORT
OF THE
INSPECTOR OF LEGAL OFFICES
ONTARIO
1930

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
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ONTARIO

TORONTO

Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty

1931

TO THE HONOURABLE W. D. ROSS,
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, 1930.

WILLIAM H. PRICE,
Attorney-General.

Toronto, March, 1931.

REPORT

OF THE

Inspector of Legal Offices

Ontario, 1930

TO THE HONOURABLE W. D. ROSS,
Lieutenant-Governor of the Province of Ontario.

SIR:—

I have the honour to present my second annual report as Inspector of Legal Offices for the year ending December 31st, 1930. During the period covered by this report I travelled from end to end of the Province, and inspected almost all the offices under my jurisdiction, with the exception of Division Courts, and the Magistrates outside of the county towns; these were inspected by my Assistants, Mr. W. W. Ellis, and Mr. H. A. Locke. In addition to my inspections, the Auditor attached to my Department, Mr. W. A. James, conducted proper audits of the various offices. I find that the work of the officers throughout the Province is being uniformly well done, and a very high standard of efficiency generally prevails.

The revenue payable to the Province from the different public offices under my supervision, and collected by my office, amounted during 1930 to \$795,769.79, particulars of which are under-noted. The revenue from the same sources for 1929 was \$575,586.96; thus there is an increased revenue for 1930 of \$220,182.83.

	1930
Police Magistrates' Fines.....	\$153,953 66
Police Magistrates' Fees.....	57,220 94
(The above amounts represent moneys for fines and fees actually received by men 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.....	131,321 81
Crown Attorneys and Clerks of the Peace.....	84,590 00
Crown Attorney's Estreats and Fines.....	253,762 38
Sheriffs.....	29,901 44
Registrars of Deeds and Local Masters of Title.....	24,198.02
Division Court Clerks and Bailiffs.....	64,811 24
Miscellaneous.....	10 30
Total.....	\$795,769 79

In addition to my duties as Inspector of Legal Offices, Inspector of Registry Offices, Inspector of Land Titles, and Inspector of Division Courts, I was by Order-in-Council, dated December 9th, 1930, appointed as Inspector of Juvenile

Courts. Up to the present time these Courts have been under no central authority, and their practice has not been settled throughout the Province. I am making a study of this matter, and hope during the present year to instal uniform systems in the various Juvenile Courts now in operation, and also to so arrange it that in future I will be able to supply statistics as to their activities.

Through the courtesy of Mr. R. J. MacLennan, K.C., the Secretary of the Ontario Sheriffs' Association, I am enabled to print as Schedule "A" to this report a valuable article prepared by him on the duty of Sheriffs under the Dominion Statutes. As the various Dominion Acts relating to the Sheriff's office have never before been collected, I feel sure this article will prove extremely useful to the officers concerned.

I also append the following unofficially consolidated Tariffs of Fees:

1. Tariff of Fees affecting the offices of Local Registrars, County Court Clerks, and Surrogate Registrars.
2. Tariff of Fees affecting Registrars of Deeds.
3. Tariff of Fees affecting Masters of Titles.

These tariffs have been prepared, and are here printed to assist the various officers in speedily arriving at the proper fees payable for any service which they may be called upon to perform. The tariffs are not official and do not go into each item with as much particularity as the sources from which they are taken. In difficult or unusual cases the original authority should still be consulted.

During the past year I have availed myself on numerous occasions of the advice and assistance of the Deputy Attorney-General, Mr. Edward Bayly, K.C., and my predecessor in office, Mr. I. A. Humphries, K.C., now Solicitor to the Attorney-General, and I desire to thank them for their continued kindness. And while I cannot thank each one individually, I must also express a debt of gratitude to the officers throughout the Province for their assistance in my labours, and for their many helpful suggestions. In particular, I am indebted to Mr. I. D. Cameron, the Local Registrar at St. Thomas, for preparing the consolidation of the fees affecting his office, and to Mr. George Inch, of Hamilton, for checking the same; to Mr. F. A. Magee, of Ottawa, for similar services in connection with the Land Titles tariff, and to Mr. Charles R. Deacon for checking that tariff; and to Mr. J. W. Mallon, K.C., for revising and correcting the Registry Office tariff.

In addition to the above, the following schedules and statements with reference to the offices generally, and notes on such of my observations as appear to me to be of general interest to the various officers and the profession and others having business with them, are attached:

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 re 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 Police Magistrates.
8. Appointments.
9. Observations by Inspector.

All of which is respectfully submitted.

I have the honour to be, Sir,

Your obedient servant,

JOSEPH SEDGWICK,

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 1930—SURROGATE CLERK'S OFFICE

1. Number of Notices of Application for Probate and Administration and Certificates Issued.....	12,069
2. Number of Notices of Application for Guardianship received and Certificates Issued.....	79
3. Number of Caveats Filed.....	103
4. Number of Searches in Office Paid for other than by Surrogate Registrars.....	288
5. Number of Deeds of Election Filed.....	3
6. Number of Supreme Court Orders Filed.....	9
7. Total Fees for 1930.....	\$6,582 00

REPORT OF THE BUSINESS OF THE ADMINISTRATIVE BRANCH FOR THE YEAR
ENDING WITH THE 31ST OF DECEMBER, 1930—SENIOR
REGISTRAR'S BRANCH

Number of Writs of Summons issued (of which 46 were concurrent writs).....	3,693
Actions entered in procedure book, commenced by writs issued during the year 1930.....	1,340
Actions entered in procedure book, transferred from county court during 1930.....	24
Actions entered in procedure book, commenced by writ during previous years.....	66
Actions entered in procedure book otherwise than by writs.....	14
Praecipe orders issued.....	153
Records passed.....	660
Writs of Execution, Fi. Fa., issued.....	1,041
Writs of execution, renewals, alias and pluries.....	253
Special writs (habeas corpus, etc.) issued.....	38
Actions entered for trial with jury.....	186
Actions entered for trial without jury.....	422
Amount of jury fees paid City Treasurer.....	\$558 00
Court orders.....	491
Chamber orders.....	3,903
Deed polls entered and filed.....	147
Judgments without trial.....	73
Judgments after trial.....	215
Judgments in chambers.....	91
Judgments by default, mortgage actions.....	898
Judgments by default, ordinary actions.....	297
Judgments in mechanic's liens.....	39
Judgments in respect of writs issued, year 1920.....	1
Judgments in respect of writs issued, year 1923.....	
Judgments in respect of writs issued, year 1924.....	
Judgments in respect of writs issued, year 1925.....	1
Judgments in respect of writs issued, year 1926.....	3
Judgments in respect of writs issued, year 1927.....	10
Judgments in respect of writs issued, year 1928.....	18
Judgments in respect of writs issued, year 1929.....	316
Judgments in respect of writs issued, year 1930.....	1,391
Interlocutory judgments.....	19
Total Judgments entered.....	1,741
Amount recovered on judgments exclusive of costs.....	\$5,281,650 58
Amount of taxed costs (including disbursements on judgments of all kinds).....	\$85,844 12
Mechanics' lien orders.....	282
Attorney-General orders.....	54
Fiats entered.....	990
Fees paid in law stamps in Senior Registrar's Office.....	\$31,495 10
Fees paid in law stamps in Appellate Division.....	\$1,826 40

REPORT 1930—SUPREME COURT OF ONTARIO, APPELLATE DIVISION
TWO COURTS

Appeals abandoned.....	6
Number of appeals including motions heard by Court No. 1.....	275
Number of appeals including motions heard by Court No. 2.....	387

	Allowed	Dismissed	Varied	Total
Appeals from County and Division Courts....	35	97	11	143
Appeals from Trial or Single Judge.....	14	85	1	100
Criminal Appeals.....	21	30	1	52
Liquor Control Act.....	5	2	..	7
Official Arbitrator.....	..	2	..	2
Mining Court.....	..	1	..	1
Ontario Municipal and Railway Board.....	..	1	..	1
Judgments written.....	75	65	12	152
Appeals standing for Argument.....				45
	150	303	25	503

ANNUAL RETURN OF FEES COLLECTED IN LAW STAMPS, MASTER'S OFFICE,
FOR YEAR ENDING DECEMBER 31st, 1930

Master (References).....	\$300 50
Assistant Masters:	
References.....	565 50
Mechanics' Liens.....	870 00
Mortgage Foreclosures.....	3,008 60
	<u>\$4,744 60</u>

NOTE: Law stamps collected by the Master in Chambers' matters are included in the return of fees of the Senior Registrar.

Financial Statement

Sheriffs.

Surrogate Judges.

Local Masters, S.C.O.

Crown Attorneys and Clerks of the Peace.

Local Registrars, S.C.O.

County and District Court Clerks.

Surrogate Registrars.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930		Salary paid by Province		Total earnings and Salary in all offices	
			\$	c.	\$	c.	\$	c.
ALGOMA: Sault Ste. Marie.....	Sheriff.....	C. M. Macreath.....	4,810	31	1,000	00	5,810	31
	Surrogate Judge.....	Frederick Stone.....			1,000	00		
	Local Master.....	" ".....						
	" ".....	Judge J. M. Hall.....		37		00		
	Crown Attorney.....	W. G. Atkin.....	7,309	65	400	00	7,709	65
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	T. J. Foster.....	4,812	45	750	00	5,562	45
	District Court Clerk.....	" ".....						
Surrogate Registrar.....	" ".....							
BRANT: Brantford.....	Sheriff.....	J. W. Westbrook.....	4,887	95			4,887	95
	Surrogate Judge.....	A. D. Hardy.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	W. M. Charlton, K.C.....	5,265	98			5,265	98
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	H. J. Wallace.....	7,511	00	675	00	8,186	00
	County Court Clerk.....	" ".....						
Surrogate Registrar.....	" ".....							
BRUCE: Walkerton.....	Sheriff.....	(a) John Rowland.....	3,055	77			3,055	77
	Surrogate Judge.....	W. G. Owens.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	J. W. Freeborn.....	4,102	68			4,102	68
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	R. E. Clapp.....	5,727	33	675	00	6,402	33
	County Court Clerk.....	" ".....						
Surrogate Registrar.....	" ".....							
CARLETON: Ottawa.....	Sheriff.....	G. C. Richardson.....	11,992	68			11,992	68
	Surrogate Judge.....	E. L. Daly.....			1,000	00		
	Local Master.....	F. A. Magee.....		875	60		7,130	60
	Local Registrar.....	" ".....	6,255	00				
	Crown Attorney.....	J. A. Ritchie, K.C.....	4,323	51			4,323	51
	Clerk of the Peace.....	" ".....						
	County Court Clerk.....	C. L. Bray.....	16,318	50			16,318	50
Surrogate Registrar.....	" ".....							
COCHRANE: Cochrane.....	Sheriff.....	J. D. Mackay.....	4,371	12	1,150	00	5,521	12
	Surrogate Judge.....	J. B. T. Caron.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	S. A. Caldbick.....	6,101	75	250	00	6,351	75
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	W. L. Warrell.....	3,549	70	600	00	4,149	70
	District Court Clerk.....	" ".....						
Surrogate Registrar.....	" ".....							
DUFFERIN: Orangeville.....	Sheriff.....	H. Endacott.....	2,029	02			2,029	02
	Surrogate Judge.....	J. C. Moore.....			1,000	00		
	Local Master.....	" ".....						
	Crown Attorney.....	R. D. Evans.....			Commute	d at \$1,270		
	Clerk of the Peace.....	" ".....						
	Local Registrar.....	J. A. V. Preston, K.C.....	2,276	61	675	00	2,951	61
	County Court Clerk.....	" ".....						
Surrogate Registrar.....	" ".....							

(a) Mr. Rowland appointed January 28, 1930; D. McKechnie, Deputy, acted from 1st January to 27th inclusive.

the Province of Ontario for the year ending December 31, 1930.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,522 21	4,288 10		4,288 10				Algoma
			1,000 00				
			37 00				
1,000 00	6,709 65	1,354 83	5,354 82		933 40	1,021 75	
745 00	4,817 45	758 50	4,058 95				
							Brant
1,728 35	3,159 60		3,159 60				
			1,000 00				
83 35	5,182 63	591 32	4,591 31	50 50			
3,696 50	4,489 50	594 75	3,894 75		2,538 00	3,484 25	
							Bruce
994 99	2,060 78		2,060 78				
			1,000 00				
8 00	4,094 68	47 34	4,047 34	32 90			
1,202 50	5,199 83	949 91	4,249 92		1,712 60	2,833 30	
							Carleton
4,148 77	7,843 91	1,209 52	6,634 39				
			1,000 00				
2,177 55	4,953 05	544 27	4,408 78		90 00		
530 00	3,793 51		3,793 51				
4,349 76	11,968 74	6,721 87	5,246 87		7,796 10	15,389 75	
							Cochrane
2,305 02	3,216 10		3,216 10				
			1,000 00				
1,595 35	4,756 40	378 20	4,378 20	29 70			
919 00	3,230 70	46 14	3,184 56		461 90	356 25	
							Dufferin
849 42	1,179 60		1,179 60				
			1,000 00				
				13 90			
180 37	2,771 24		2,771 24		350 30	689 10	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			\$ c.	\$ c.	\$ c.
ELGIN: St. Thomas...	Sheriff	P. S. D. Harding	4,748 18		4,748 18
	Surrogate Judge	D. C. Ross		1,000 00	
	Local Master	C. F. Maxwell	38 50		
	Crown Attorney	A. McCrimmon, K.C.	7,088 78		7,088 78
	Clerk of the Peace	" "			
	Local Registrar	I. D. Cameron	6,400 94	675 00	7,075 94
	County Court Clerk	" "			
ESSEX: Sandwich.....	Sheriff	C. N. Anderson	14,230 31		14,230 31
	Surrogate Judge	J. J. Coughlin		1,000 00	
	Local Master	(a) A. W. McNally	1,559 20		1,559 20
	Crown Attorney	J. S. Allan	Commuted	\$6,000	per annum
	Clerk of the Peace	" "			
	Local Registrar	A. A. MacKinnon	20,161 57	675 00	20,836 57
	County Court Clerk	" "			
FRONTENAC: Kingston.....	Sheriff	R. F. Vair	4,073 20		4,073 20
	Surrogate Judge	H. A. Lavell		1,000 00	
	Local Master	J. B. Walkem, K.C.	336 80		336 80
	Crown Attorney	T. J. Rigney, K.C.	4,908 61		4,908 61
	Clerk of the Peace	" "			
	Local Registrar	C. H. Wood	3,416 75	675 00	4,091 75
	County Court Clerk	" "			
GREY: Owen Sound..	Sheriff	Wm. Breese	3,759 36		3,759 36
	Surrogate Judge	C. T. Sutherland		1,000 00	
	Local Master	" "			
	Crown Attorney	(b) C. S. Cameron	1,639 08		1,639 08
	Clerk of the Peace	" "			
	Local Registrar	T. J. Rutherford	6,649 10	750 00	7,399 10
	County Court Clerk	" "			
HALDIMAND: Cayuga.....	Sheriff	W. S. Hudspeth	2,903 76		2,903 76
	Surrogate Judge	G. H. Hopkins		1,000 00	
	Local Master	" "			
	Crown Attorney	H. Arrell, K.C.	4,748 66		4,748 66
	Clerk of the Peace	" "			
	Local Registrar	J. C. Eccles	2,880 85	600 00	3,480 85
	County Court Clerk	" "			
HALTON: Milton.....	Sheriff	G. O. Brown	3,696 38		3,696 38
	Surrogate Judge	W. N. Munro*		1,000 00	
	Local Master	" "			
	Crown Attorney	W. I. Dick, K.C.	4,975 83		4,975 83
	Clerk of the Peace	" "			
	Local Registrar	W. J. McClenahan	3,939 35	600 00	4,539 35
	County Court Clerk	" "			
Surrogate Registrar	" "				

(a) A. W. McNally appointed 11th November, 1930; A. A. MacKinnon held office from 1st January to 10th November, 1930, inclusive.

(b) Mr. Cameron appointed 25th September, 1930; T. H. Dyre, predecessor, had his fees commuted.

*No return received from Judge Munro.

the Province of Ontario for the year ending December 31, 1930—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
2,061 81	2,686 37		2,686 37				Elgin
			1,000 00				
1,126 82	5,961 96	980 98	38 50				
1,524 65	5,551 29	1,125 64	4,980 98				
			4,425 65		1,814 50	2,942 50	
6,155 65	8,074 66	1,417 20	6,657 46				Essex
			1,000 00				
445 55	1,113 65		1,113 65				
6,026 70	14,809 87	9,278 89	5,530 98		11,153 00	5,844 75	
1,079 60	2,993 60		2,993 60				Frontenac
			1,000 00				
25 00	311 80		311 80				
1,212 62	3,596 99		3,596 99				
752 55	3,339 20	67 84	3,271 36		682 70		
500 00	2,347 28		2,347 28		1,431 50	2,674 45	
686 26	3,073 10		3,073 10				Grey
			1,000 00				
264 00	1,375 08		1,375 08	70 70			
1,057 32	6,341 78	1,657 61	4,684 17		1,725 90	2,524 50	
790 80	2,112 96		2,112 96				Haldimand
			1,000 00				
1,333 60	3,415 06		3,415 06	42 10			
524 15	2,956 70		2,956 70		650 80	1,107 25	
1,525 56	2,170 82		2,170 82				Halton
			1,000 00				
1,616 79	3,359 04		3,359 04				
605 70	3,933 65	316 82	3,616 83		2,022 10	4,061 60	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			\$ c.	\$ c.	\$ c.
HASTINGS: Belleville.....	Sheriff.....	(a) Geo. H. Stokes.....	4,042 19		4,042 19
	Surrogate Judge.....	J. F. Wills.....		1,000 00	
	Local Master.....	W. C. Mikel.....	231 40		231 40
	Crown Attorney.....	B. C. Donnan.....	8,264 07		8,264 07
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	J. A. Kerr.....	7,343 47	750 00	8,093 47
	County Court Clerk.....	" ".....			
HURON: Goderich.....	Sheriff.....	C. G. Middleton.....	4,659 12		4,659 12
	Surrogate Judge.....	E. N. Lewis.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	D. Holmes, K.C.....	Commuted	at \$3,000	per annum
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	R. Johnston.....	8,059 27	750 00	8,809 27
	County Court Clerk.....	" ".....			
KENORA: Kenora.....	Sheriff.....	J. W. Humble.....	1,813 71	1,000 00	2,813 71
	Surrogate Judge.....	W. A. Dowler.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	H. P. Cooke, K.C.....	Commuted	at \$1,970	per annum
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	J. N. Ladouceur.....	1,208 38	700 00	1,908 38
	District Court Clerk.....	" ".....			
KENT: Chatham.....	Sheriff.....	E. W. Hardey.....	7,075 16		7,075 16
	Surrogate Judge.....	J. G. Kerr*.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	H. D. Smith, K.C.....	13,412 30		13,412 30
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	D. E. Douglas.....	8,373 44	675 00	9,048 44
	County Court Clerk.....	" ".....			
LAMBTON: Sarnia.....	Sheriff.....	A. J. Johnston.....	3,629 66		3,629 66
	Surrogate Judge.....	A. E. Taylor*.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	F. W. Willson, K.C.....	6,164 93		6,164 93
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	Alex. Saunders.....	5,932 60	675 00	6,607 60
	County Court Clerk.....	" ".....			
LANARK: Perth.....	Sheriff.....	J. H. Ebbs.....	2,139 59		2,139 59
	Surrogate Judge.....	J. H. Scott.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	(b) C. H. McKimm.....	3,028 83		3,028 83
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	J. S. L. McNeely.....	4,295 73	675 00	4,970 73
	County Court Clerk.....	" ".....			
Surrogate Registrar.....	" ".....				

(a) G. H. Stokes appointed 23rd December, 1930; J. H. Clare having died 20th February, 1930, A. Clare, Deputy, acted in the interval.

(b) J. A. B. Dulmage acted from July, 1930, during illness of Mr. McKimm.

*No return received.

the Province of Ontario for the year ending December 31, 1930.—*Continued*

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,400 41	2,641 78		2,641 78				Hastings
14 40	217 00		1,000 00				
1,578 93	6,685 14	1,342 57	5,342 57				
1,655 00	6,438 47	1,744 62	4,693 85		1,725 50	2,652 50	
1,700 70	2,958 42		2,958 42				Huron
			1,000 00	20 60			
2,600 45	6,208 82	1,537 94	4,670 88		1,962 70	3,231 05	
434 77	2,378 94		2,378 94				Kenora
			1,000 00				
75 00	1,933 38		1,933 38		57 00	402 80	
3,255 84	3,819 32		3,819 32				Kent
1,950 00	11,462 30	3,731 15	7,731 15				
2,013 90	7,034 54	2,281 09	4,753 45		2,234 90	3,123 00	
1,042 70	2,586 96		2,586 96				Lambton
1,004 37	5,160 56	580 28	4,580 28				
1,200 00	5,407 60	1,053 80	4,353 80		2,176 40	2,886 20	
835 96	1,303 63		1,303 63				Lanark
			1,000 00	21 70			
477 58	2,551 25		2,551 25				
722 75	4,247 98	473 99	3,773 99		1,102 80	1,817 25	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			\$ c.	\$ c.	\$ c.
LEEDS AND GRENVILLE: Brockville...	Sheriff.....	W. J. Manahan.....	3,703 92		3,703 92
	Surrogate Judge.....	E. J. Reynolds.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	(a)M. M. Brown.....	5,632 85		5,632 85
	Clerk of the Peace.....	" "			
	Local Registrar.....	A. E. Baker.....	6,594 55	750 00	7,344 55
	County Court Clerk.....	" "			
LENNOX AND ADDINGTON: Napanee...	Surrogate Registrar.....	" "			
	Sheriff.....	C. W. Vandervoort...	2,608 49		2,608 49
	Surrogate Judge.....	J. E. Madden.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	U. M. Wilson, K.C....	4,487 02		4,487 02
	Clerk of the Peace.....	" "			
	Local Registrar.....	W. P. Deroche.....	1,997 31	600 00	2,597 31
LINCOLN: St. Catharines.	County Court Clerk.....	" "			
	Surrogate Registrar.....	" "			
	Sheriff.....	H. O'Loughlin.....	4,822 15		4,822 15
	Surrogate Judge.....	J. S. Campbell.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	E. H. Lancaster, K.C....	5,522 96		5,522 96
	Clerk of the Peace.....	" "			
MANITOULIN: Gore Bay....	Local Registrar.....	E. J. Lovelace.....	7,630 25	675 00	8,305 25
	County Court Clerk.....	" "			
	Surrogate Registrar.....	" "			
	Sheriff.....	J. H. Fell.....	1,707 85	950 00	2,657 85
	Surrogate Judge.....	C. E. Hewson.....		1,000 00	
	Local Master.....	" "			
	Crown Attorney.....	W. F. McRae, K.C....	3,957 74	250 00	4,207 74
MIDDLESEX: London.....	Clerk of the Peace.....	" "			
	Local Registrar.....	C. C. Platt.....	667 33	850 00	1,517 33
	District Court Clerk.....	" "			
	Surrogate Registrar.....	" "			
	Sheriff.....	D. A. Graham.....	8,030 34		8,030 34
	Surrogate Judge.....	(b)Joseph Wearing.....		1,000 00	
	Local Master.....	H. S. Blackburn.....	220 41		220 41
MIDDLESEX: London.....	Deputy Registrar.....	(c)H. S. Blackburn.....	1,414 39		1,414 39
	Crown Attorney.....	A. M. Judd.....	Commute	dat \$5,000	per annum
	Clerk of the Peace.....	" "			
	Deputy Clerk of the Crown.....	Edmund Weld.....	17,099 99	500 00	17,599 99
	County Court Clerk.....	" "			
	Surrogate Registrar.....	" "			

(a) M. M. Brown died September 23rd, 1930. M. M. Brown, Jr., acted until end of year.

(b) His Honour Judge Macbeth resigned; Judge Wearing appointed July, 1930

(c) H. S. Blackburn died 11th September, 1930; Mr. E. Weld acted from that date to 31st December, 1930.

the Province of Ontario for the year ending December 31, 1930.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,557 70	2,146 22		2,146 22				Leeds and Grenville
			1,000 00	171 40			
1,188 60	4,444 25	222 13	4,222 12				Lennox and Addington.
1,901 20	5,443 35	1,071 67	4,371 68		1,436 60	2,705 90	
445 00	2,163 49		2,163 49				
			1,000 00	37 60			Lincoln
1,378 18	3,108 84		3,108 84				
443 31	2,154 00		2,154 00		437 50	801 30	Manitoulin
892 05	3,930 10		3,930 10				
			1,000 00	19 80			
1,305 25	4,217 71	108 85	4,108 86				Middlesex
2,162 50	6,142 75	1,478 48	4,664 27		1,291 40	3,458 25	
581 32	2,076 53		2,076 53				Middlesex
			1,000 00				
375 00	3,832 74		3,832 74				Middlesex
	1,517 33		1,517 33		149 40	279 90	
1,873 95	6,156 39		6,156 39				Middlesex
			1,000 00				
827 00	587 39		220 41				Middlesex
			587 39				
5,452 09	12,147 90	6,883 11	5,264 79		4,590 30	8,245 00	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
MUSKOKA: Bracebridge...	Sheriff	J. G. Myers	\$ c. 1,409 17	\$ c. 1,350 00	\$ c. 2,759 17
	Surrogate Judge	A. A. Mahaffy		1,000 00	
	Local Master	" "			
	Crown Attorney	Thos. Johnson	2,233 77	250 00	2,483 77
	Clerk of the Peace	" "			
	Local Registrar	C. S. Salmon	1,478 15	600 00	2,078 15
	District Court Clerk	" "			
NIPISSING: North Bay...	Surrogate Registrar	" "			
	Sheriff	W. S. Wagar	3,588 73	800 00	4,388 73
	Surrogate Judge	J. A. Valin		1,000 00	
	Local Master	" "			
	Crown Attorney	T. E. McKee	4,439 03	250 00	4,689 03
	Clerk of the Peace	" "			
	Local Registrar	T. J. Bourke	3,425 10	600 00	4,025 10
NORFOLK: Simcoe.....	District Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	W. Tisdale	2,747 28		2,747 28
	Surrogate Judge	A. T. Boles		1,000 00	
	Local Master	" "			
	Crown Attorney	W. E. Kelly, K.C.	Commuted	at \$3,400	per annum
	Clerk of the Peace	" "			
NORTHUMBER- LAND AND DURHAM: Cobourg....	Local Registrar	H. P. Innes, K.C.	5,111 47	675 00	5,786 47
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	D. J. Nesbitt	4,494 95		4,494 95
	Surrogate Judge	L. V. O'Connor		1,000 00	
	Local Master	" "			
	Crown Attorney	(a) F. D. Boggs, K.C.	7,554 89		7,554 89
ONTARIO: Whitby.....	Clerk of the Peace	" "			
	Local Registrar	J. T. Field	7,087 60	750 00	7,837 60
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	J. F. Paxton	5,711 96		5,711 96
	Surrogate Judge	J. E. Thompson		1,000 00	
	Local Master	Judge Robt. Ruddy	143 10		143 10
OXFORD: Woodstock...	Crown Attorney	J. A. McGibbon	5,969 88		5,969 88
	Clerk of the Peace	" "			
	Local Registrar	Horace Bascom	7,395 10	675 00	8,070 10
	County Court Clerk	" "			
	Surrogate Registrar	" "			
	Sheriff	Wm. McGhee	3,417 77		3,417 77
	Surrogate Judge	J. G. Wallace		1,000 00	
WOODSTOCK:	Local Master	W. T. McMullen			
	Crown Attorney	R. N. Ball, K.C.	3,429 65		3,429 65
	Clerk of the Peace	" "			
	Local Registrar	P. McDonald	8,013 79	450 00	8,463 79
	County Court Clerk	" "			
	Surrogate Registrar	" "			

(a) F. D. Boggs appointed June 27th, 1930; W. F. Kerr having died June 11th, A. Cochrane acting in interval.

the Province of Ontario for the year ending December 31, 1930.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
226 69	2,532 48		2,532 48				Muskoka
			1,000 00				
134 00	2,349 77		2,349 77	17 60			
43 95	2,034 20		2,034 20		288 50	489 25	Nipissing
2,077 57	2,311 16		2,311 16				
			1,000 00				Norfolk
790 31	3,898 72		3,898 72	8 30			
802 56	3,222 54	54 50	3,168 04		941 40	811 50	
							Northumberland and Durham
786 60	1,960 68		1,960 68				
			1,000 00	43 82			
1,184 87	4,601 60	650 80	3,950 80		948 50	1,883 50	Ontario
1,235 08	3,259 87		3,259 87				
			1,000 00				Oxford
1,502 40	6,052 49	1,026 24	5,026 25	92 90			
972 00	6,865 60	2,129 04	4,736 56		1,925 80	3,113 25	
							Oxford
1,442 95	4,269 01		4,269 01				
			1,000 00				
	143 10		143 10				Oxford
1,249 53	4,720 35	360 16	4,360 19				
1,216 41	6,853 69	2,118 33	4,735 36		2,409 10	2,731 25	
							Oxford
1,336 12	2,081 65		2,081 65				
			1,000 00				
500 00	2,929 65		2,929 65				Oxford
2,022 40	6,441 39	1,747 26	4,694 13		1,889 50	2,791 90	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			\$ c.	\$ c.	\$ c.
PARRY SOUND: Parry Sound...	Sheriff.....	J. E. Armstrong.....	3,029 76	750 00	3,779 76
	Surrogate Judge.....	F. R. Powell.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	W. L. Haight, K.C....	Commuted	at \$1,700	per annum
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	F. Tasker.....	2,007 30	600 00	2,607 30
	District Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			
PEEL: Brampton....	Sheriff.....	N. Henderson.....	3,042 54		3,042 54
	Surrogate Judge.....	B. F. Justin.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	A. G. Davis.....	3,317 46		3,317 46
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	J. R. Fallis.....	3,598 86	600 00	4,198 86
	County Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			
PERTH: Stratford....	Sheriff.....	M. F. Irvine.....	4,116 28		4,116 28
	Surrogate Judge.....	(a) J. L. Killoran.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	H. B. Morphy, K.C....	4,398 31		4,398 31
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	F. H. Thompson, K.C..	6,540 50	675 00	7,215 50
	County Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			
PETERBOROUGH: Peterboro....	Sheriff.....	F. J. A. Hall.....	3,504 74		3,504 74
	Surrogate Judge.....	E. C. S. Huycke.....		1,000 00	
	Local Master.....	O. A. Laugley.....	204 70		
	Crown Attorney.....	V. J. McElderry.....	5,460 34		5,460 34
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	G. J. Sherry.....	5,845 92	675 00	6,520 92
	County Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			
PRESCOTT AND RUSSELL: L'Original....	Sheriff.....	S. W. Wright.....	2,106 55		2,106 55
	Surrogate Judge.....	A. Constantineau.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	C. W. A. Marion.....	5,050 64		5,050 64
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	Jos. Belanger.....	2,719 18	675 00	3,394 18
	County Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			
PRINCE EDWARD: Picton.....	Sheriff.....	D. J. Barker.....	1,842 46		1,842 46
	Surrogate Judge.....	E. H. McLean.....		1,000 00	
	Local Master.....	" ".....			
	Crown Attorney.....	M. R. Allison.....	2,896 76		2,896 76
	Clerk of the Peace.....	" ".....			
	Local Registrar.....	R. H. Hubbs.....	2,233 53	600 00	2,833 53
	County Court Clerk..	" ".....			
	Surrogate Registrar...	" ".....			

(a) No return received from Judge Killoran.

the Province of Ontario for the year ending December 31, 1930.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Magistrates during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
1,615 97	2,163 79		2,163 79 1,000 00	8 90			Parry Sound
45 86	2,561 44		2,561 44		285 80	520 50	
848 55	2,193 99		2,193 99 1,000 00	93 00			Peel
780 00	2,537 46		2,537 46				
605 96	3,592 90	146 45	3,446 45		991 89	1,730 30	
1,809 20	2,307 08		2,307 08 1,000 00				Perth
532 50	3,865 81		3,865 81				
1,883 00	5,332 50	1,016 25	4,316 25		1,896 20	2,656 50	
1,086 12	2,418 62		2,418 62 1,000 00				Peterborough
522 65	204 70 4,937 69	468 85	304 70 4,468 84				
996 75	5,524 17	1,112 08	4,412 09		1,751 50	2,648 50	
706 86	1,399 69		1,399 69 1,000 00	19 40			Prescott and Russell
1,126 40	3,924 24		3,924 24				
655 50	2,738 68		2,738 68		638 00	805 25	
137 12	1,705 34		1,705 34 1,000 00	8 20			Prince Edward
250 00	2,646 76		2,646 76				
624 00	2,209 53		2,209 53		510 70	731 50	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930		Salary paid by Province		Total earnings and Salary in all offices	
			\$	c.	\$	c.	\$	c.
RAINY RIVER: Fort Frances...	Sheriff	W. A. Baker	2,265	50	750	00	3,015	50
	Surrogate Judge	A. McLennan			1,000	00		
	Local Master	" "						
	Crown Attorney	N. L. Croome	2,470	80	250	00	2,720	80
	Clerk of the Peace	" "						
	Local Registrar	W. P. Pilkey	1,504	15	600	00	2,104	15
	District Court Clerk Surrogate Registrar	" "						
RENFREW: Pembroke...	Sheriff	Alex. Morris	3,415	61			3,415	61
	Surrogate Judge	J. T. Mulcahy			1,000	00		
	Local Master	" "						
	Crown Attorney	H. B. Johnson, K.C.	4,286	33			4,286	33
	Clerk of the Peace	" "						
	Local Registrar	J. M. Beatty	3,356	10	600	00	3,956	10
	County Court Clerk Surrogate Registrar	" "						
SIMCOE: Barrie.....	Sheriff	D. H. MacLaren	4,446	61			4,446	61
	Surrogate Judge	E. A. Wismer			1,000	00		
	Local Master	F. G. Evans, K.C.		11 60				
	Crown Attorney	" "	5,664	39			5,675	99
	Clerk of the Peace	" "						
	Local Registrar	John MacKay	2,833	95	750	00	3,583	95
	County Court Clerk Surrogate Registrar	" "	5,606	03			5,606	03
STORMONT, DUNDAS AND GLENGARRY: Cornwall....	Sheriff	(a) J. F. Ault	3,107	38			3,107	38
	Surrogate Judge	F. T. Costello			1,000	00		
	Local Master	" "						
	Crown Attorney	J. G. Harkness, K.C.	Commute		dat \$2,830		per annum	
	Clerk of the Peace	" "						
	Local Registrar	A. I. Macdonell	6,246	10	750	00	6,996	10
	County Court Clerk Surrogate Registrar	" "						
SUDBURY: Sudbury.....	Sheriff	A. Irving	8,502	82	1,150	00	9,652	82
	Surrogate Judge	E. Proulx			1,000	00		
	Local Master	" "						
	Crown Attorney	(b) E. D. Wilkins	6,813	15	117	47	6,930	62
	Clerk of the Peace	" "						
	Local Registrar	A. H. Beath	4,457	15	600	00	5,057	15
	District Court Clerk Surrogate Registrar	" "						
TEMISKAMING: Haileybury...	Sheriff	Geo. Caldbick	7,336	29	1,000	00	8,336	29
	Surrogate Judge	H. Hartman			1,000	00		
	Local Master	" "						
	Crown Attorney	F. L. Smiley, K.C.	9,582	72	250	00	9,832	72
	Clerk of the Peace	" "						
	Local Registrar	T. J. Meagher	2,876	79	600	00	3,476	79
	District Court Clerk Surrogate Registrar	" "						

(a) J. F. Ault appointed 9th Sept., 1930. W. R. Mack having died 18th Jan., 1930, Crown Attorney J. G. Harkness acting in interval.

(b) Mr. Wilkins appointed *pro tem* as and from 12th February, 1930, the date R. R. McKessock died—his fees commuted from 14th August, 1930, at \$5,000.00 per annum, the date he was appointed permanently.

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
			\$ c.	\$ c.	\$ c.
THUNDER BAY: Port Arthur...	Sheriff	N. Edmeston	9,365 34	1,400 00	10,765 34
	Surrogate Judge	M. J. Kenny		1,000 00	
	Local Master	"			
	Crown Attorney	W. F. Langworthy, K.C.	3,912 60	250 00	4,162 66
	Clerk of the Peace				
	Local Registrar	Keith Munro	5,284 65	600 00	5,884 65
	District Court Clerk	"			
VICTORIA: Lindsay.....	Surrogate Registrar	"			
	Sheriff	R. J. Patterson	2,256 00		2,256 00
	Surrogate Judge	W. D. Swayze		1,000 00	
	Local Master	"			
	Crown Attorney	J. E. Anderson, K.C.	6,465 72		6,465 72
	Clerk of the Peace	"			
	Local Registrar	A. T. Porter	3,717 49	675 00	4,392 49
WATERLOO: Kitchener...	County Court Clerk	"			
	Surrogate Registrar	"			
	Sheriff	W. A. Kribs	5,200 55		5,200 55
	Surrogate Judge	E. W. Clement		1,000 00	
	Local Master	J. J. A. Weir	774 20		774 20
	Crown Attorney	D. S. Bowlby, K.C.	8,639 57		8,639 57
	Clerk of the Peace	"			
WELLAND: Welland.....	Local Registrar	C. C. Hahn	5,535 90	675 00	6,210 90
	County Court Clerk	"			
	Surrogate Registrar	E. H. Scully	5,822 53		5,822 53
	Sheriff	V. L. Davidson	7,601 99		7,601 99
	Surrogate Judge	L. B. C. Livingstone		1,000 00	
	Local Master	"			
	Crown Attorney	T. D. Cowper, K.C.	5,524 49		5,524 49
WELLINGTON: Guelph.....	Clerk of the Peace	"			
	Local Registrar	J. E. Cohoe	11,495 60	800 00	12,295 60
	County Court Clerk	"			
	Sheriff	G. H. Dickson	4,355 84		4,355 84
	Surrogate Judge	R. L. MacKinnon		1,000 00	
	Local Master	L. W. Goetz	116 50		
	Local Registrar	"	8,351 21	300 00	8,767 71
WENTWORTH: Hamilton.....	County Court Clerk	"			
	Surrogate Registrar	"			
	Crown Attorney	J. M. Kearns	Commute	dat \$3,450	per annum
	Clerk of the Peace	"			
	Sheriff	Leeming Carr	13,275 29		13,275 29
	Surrogate Judge	H. Carpenter		1,000 00	
	Local Master	(a) Judge W. T. Evans	1,000 00		
WENTWORTH: Hamilton.....	Crown Attorney	G. W. Ballard, K.C.	Commute	dat \$5,600	per annum
	Clerk of the Peace	"			
	Local Registrar	G. T. Inch	21,760 56	750 00	22,510 56
	County Court Clerk	"			
	Surrogate Registrar	"			

(a) No returns received from Judge Evans.

the Province of Ontario for the year ending December 31, 1930.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
4,519 57	6,245 77		6,245 77				Thunder Bay
			1,000 00	32 90			
211 71	3,950 85		3,950 85				
476 24	5,408 41	1,054 21	4,354 20		841 40	971 25	
							Victoria
930 12	1,325 88		1,325 88				
			1,000 00				
1,442 18	5,023 54	511 77	4,511 77				
1,484 24	2,908 25		2,908 25		924 10	1,614 25	
							Waterloo
1,959 20	3,241 35		3,241 35				
			1,000 00				
	774 20		774 20				
1,456 00	7,183 57	1,591 78	5,591 79				
910 30	5,300 60	1,000 30	4,300 30				
1,357 61	4,464 92	582 46	3,882 46		2,118 00	4,003 55	
3,435 93	4,166 06		4,166 06				Welland
			1,000 00	127 40			
1,165 00	4,359 49	179 74	4,179 75				
2,709 20	9,586 40	5,077 76	4,508 64		3,831 80	4,616 55	
							Wellington
1,834 80	2,521 04		2,521 04				
			1,000 00				
1,371 62	7,396 99	2,501 64	4,894 45		2,521 30	4,050 00	
							Wentworth
5,939 82	7,335 47	751 93	6,583 54				
			1,000 00				
4,716 72	17,793 84	11,964 46	5,829 38		7,208 20	9,035 40	

Return of fees and emoluments of the Judicial Officers throughout

County or District	Office	Officer	Amount earned in 1930	Salary paid by Province	Total earnings and Salary in all offices
YORK:			\$ c.	\$ c.	\$ c.
Toronto.....	Sheriff.....	A. McCowan.....	27,139 36		27,139 36
	Surrogate Judge.....	J. H. Denton.....	2,600 00		
	" ".....	F. M. Morson.....	1,600 00		
	" ".....	C. H. Widdifield.....	1,600 00		
	" ".....	J. Tytler.....	1,000 00		
	" ".....	D. O'Connell.....	1,000 00		
	" ".....	W. T. J. Lee.....	1,000 00		
	Crown Attorney.....	E. N. Armour, K.C....	Commuted	at \$8,500	per annum
	Clerk of the Peace....	H. E. Irwin, K.C....	9,499 75		9,499 75
	County Court Clerk....	T. V. Gearing.....	44,107 62		44,107 62
	Surrogate Registrar...	J. E. Thompson.....	49,791 41		49,791 41
TORONTO.....	Sheriff.....	R. A. Pyne.....	59,436 17		59,436 17

the Province of Ontario for the year ending December 31, 1930.—Continued.

Total office disbursements	Net earnings of office	Statutory amount paid to Province	Net income of officer	Amount of fees earned by Local Masters during the year	Fees collected in Law Stamps for the Crown	Fees collected in Law Stamps for the Judge	County or District
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	
15,192 27	11,947 09	4,902 39	7,044 70				
			2,600 00				
			1,600 00				
			1,600 00				
			1,000 00				
			1,000 00				
			1,000 00				
4,877 00	4,622 75	311 37	4,311 38				
11,606 00	32,501 62	25,201 46	7,300 16				
9,142 11	40,649 30	32,534 37	8,114 93		27,224 80	53,191 15	
33,566 24	25,869 93	17,432 93	8,437 00				

COMMUTED CROWN ATTORNEYS

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 or disbursements	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
DUFFERIN: Orangeville.....	R. D. Evans...	1,889	79	1,270	00	130	00			1,400	00
ESSEX: Windsor.....	J. S. Allan.....	19,056	14	5,166	66			3,244	08	8,410	74
GREY: Owen Sound.....	(a) T. H. Dyre (deceased)...	2,241	43	2,031	40			828	70	2,860	10
HURON: Goderich.....	D. Holmes.....	2,303	70	3,000	00	500	00			3,500	00
KENORA: Kenora.....	H. P. Cooke...	190	00	1,970	00	150	00			2,120	00
MIDDESEX: London.....	A. M. Judd....	6,702	98	5,000	00	1,000	00			6,000	00
NORFOLK: Simcoe.....	W. E. Kelly...	2,806	13	3,400	00	650	00			4,050	00
PARRY SOUND: Parry Sound.....	W. L. Haight..	9	00	1,700	00	300	00			2,000	00
STORMONT, DUNDAS AND GLENGARRY: Cornwall.....	J. G. Harkness.	1,005	34	2,830	00	400	00			3,230	00
SUDBURY: Sudbury.....	(b) E. D. Wilkins	1,822	70	1,874	93			892	79	2,767	72
WELLINGTON Guelph.....	J. M. Kearns..	3,178	63	3,450	00	750	00			4,200	00
WENTWORTH: Hamilton.....	G. W. Ballard..	5,481	32	5,100	00			1,519	74	6,619	74
YORK: Toronto.....	(c) E. N. Armour	27,803	04	7,666	66			18,000	00	25,666	66

(a) T. H. Dyre died, September 3rd, 1930; C. S. Cameron appointed, but his fees not commuted.

(b) E. D. Wilkins appointed, February 13th, 1930. Fees not commuted until August 14th, 1930.

(c) All disbursements of office paid direct by Province amount shown is approximate.

Statement Respecting Registrars of Deeds

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds for the

No.	Registry Division	Where office Situate	Registrar	Gross earnings	
				\$	c.
1	Algoma	Sault Ste. Marie	H. J. Moorhouse	5,257	70
2	Brant	Brantford	Alex. Graham	6,673	80
3	Bruce	Walkerton	W. H. McFarlane	7,333	75
4	Carleton	Ottawa	A. E. Hunt	6,632	14
5	Cochrane	Cochrane	aJ. A. Clermont	67,923	44
6	Dufferin	Orangeville	F. J. Patterson	2,836	35
7	Dundas	Morrisburg	eF. S. Broder	2,007	70
8	Durham East	Port Hope	R. H. Hodgson	2,194	45
9	Durham West	Bowmanville	dGeorge Weekes	2,366	75
10	Elgin	St. Thomas	J. H. Coyne	67,033	05
11	Essex	Sandwich	J. O. Reaume	37,169	50
12	Fort William	Fort William	C. W. Jarvis	67,377	45
13	Frontenac	Kingston	W. J. Gibson	6,312	15
14	Glengarry	Alexandria	J. A. McRae	2,474	07
15	Grenville	Prescott	W. S. Johnston	1,827	05
16	Grey, North	Owen Sound	Geo. P. Creighton	4,941	20
17	Grey, South	Durham	fNelson Purdue	3,499	05
18	Haldimand	Cayuga	W. H. Howard	4,823	50
19	Haliburton	Minden	A. W. Fleming	951	35
20	Halton	Milton	gGeo. Hillmer	6,072	55
21	Hastings	Belleville	R. J. S. Dewar	8,345	52
22	Huron	Goderich	Wm. Coats	6,398	81
23	Kenora	Kenora	Mrs. E. A. Cunningham	63,692	30
24	Kent	Chatham	J. B. Clark	11,182	70
25	Lambton	Sarnia	R. E. La Sueur	9,255	37
26	Lanark, North	Almonte	H. C. Bowland	1,597	20
27	Lanark, South	Perth	Jas. Armour	2,091	55
28	Leeds	Brockville	A. W. Gray	4,683	45
29	Lennox and Addington	Napanee	G. S. Reid	3,145	60
30	Lincoln	St. Catharines	H. W. Byrne, Acting	10,715	52
31	London	London	hW. F. Hungerford	6,926	75
32	Manitoulin	Gore Bay	iC. C. Platt	61,939	67
33	Middlesex, East and North	London	Miss M. V. Walker	7,647	98
34	Middlesex, West	Glencoe	R. Dunlop	4,068	95
35	Muskoka	Bracebridge	C. E. Lount	65,119	26
36	Nipissing	North Bay	aJ. M. Deacon	65,907	86
37	Norfolk	Simcoe	W. M. McGuire	6,055	65
38	Northumberland, East	Colborne	A. G. Willoughby	3,424	95
39	Northumberland, West	Cobourg	Hugh McCullough	2,074	37
40	Ontario	Whitby	G. W. Dryden	10,903	20
41	Ottawa	Ottawa	J. T. Moxley	9,883	95
42	Oxford	Woodstock	W. L. MacWhinnie	8,150	20
43	Parry Sound	Parry Sound	jJ. H. Tully	2,225	15
44	Peel	Brampton	F. J. Jackson	6,829	77
45	Perth, North	Stratford	Dr. M. Steele	4,715	25
46	Perth, South	St. Mary's	G. D. L. Rice	2,087	25
47	Peterborough	Peterborough	W. F. Morrow	6,467	00
48	Port Arthur	Port Arthur	J. M. Munro	65,228	75
49	Prescott	L'Orignal	H. M. Mooney	2,693	50
50	Prince Edward	Pictou	J. H. Holmes	2,552	85
51	Rainy River	Fort Frances	W. J. Keating	63,381	03
52	Renfrew	Pembroke	R. A. Campbell	4,744	10
53	Russell	Russell	J. A. Gamble	2,494	25
54	Simcoe	Barrie	R. J. Sanderson	13,210	38
55	Stormont	Cornwall	J. C. Alquire	3,763	75
56	Sudbury	Sudbury	M. Brunette	69,660	75
57	Temiskaming	Haileybury	aLorne H. Ferguson	67,219	06
58	Toronto	Toronto	jThos. Crawford	96,603	25

year ending 31st December, 1930, and the sums payable under Section 101 of *The Registry Act*.

Disbursements	Net Income	Percentage under Section 101	Net for Registrar	INSTRUMENTS			No.
				Number registered	Number uncopied	Number copied but not compared	
\$ c.	\$ c.	\$ c.	\$ c.				
2,463 10	2,794 60		2,794 60	1,664	45		1
2,240 00	4,433 80	716 90	3,716 90	2,613			2
2,970 00	4,363 75	681 87	3,681 88	2,606			3
3,236 25	3,395 89	197 94	3,197 95	2,157			4
7,840 11	32 38		4,500 00	31			5
503 00	2,333 35		2,333 35	1,049			6
1,040 00	967 70		967 70	821			7
825 00	1,369 45		1,369 45	778			8
810 00	1,556 75		1,556 75	839			9
2,452 10	4,580 95	734 41	3,846 54	2,499	71	239	10
13,117 22	24,052 28	17,747 05	6,305 23	13,010	160		11
3,523 50	3,853 95	426 98	3,426 97	1,315			12
2,110 00	4,202 15	601 07	3,601 08	2,198			13
800 00	1,674 07		1,674 07	777			14
650 00	1,177 05		1,177 05	687			15
2,109 62	2,831 58		2,831 58	3,217			16
875 00	2,624 05		2,624 05	1,314	36	88	17
1,413 15	3,410 35	205 17	3,205 18	1,723	180	180	18
130 00	821 35		821 35	323			19
2,041 70	4,030 85	515 42	3,515 43	2,039			20
3,320 49	5,025 03	1,012 52	4,012 51	3,129			21
2,081 90	4,316 91	658 46	3,658 45	2,473			22
1,798 00	1,894 30		1,894 30	160			23
3,755 00	7,427 70	2,784 93	4,642 77	4,189			24
4,548 00	4,707 37	853 68	3,853 69	3,471	72	123	25
218 00	1,379 20		1,379 20	547			26
700 00	1,391 55		1,391 55	851	12		27
1,216 28	3,467 17	233 55	3,233 62	1,730			28
1,120 00	2,025 60		2,025 60	1,005			29
4,947 31	5,768 21	1,384 11	4,384 10	3,637			30
2,639 08	4,287 67	643 83	3,643 84	3,072			31
904 00	1,035 67		1,035 67	479	35	35	32
2,053 50	5,594 48	1,297 24	4,297 24	2,920			33
925 85	3,143 10	71 55	3,071 55	1,331	24		34
1,699 60	3,419 66	209 83	3,209 83	1,356	198		35
6,167 28	3,000 00	*	3,000 00	1,013			36
2,150 00	3,905 65	452 83	3,452 82	2,195			37
874 00	2,550 95		2,550 95	1,108	125	125	38
720 00	1,354 37		1,354 37	762			39
7,784 00	3,119 20	59 60	3,059 60	4,099	169	497	40
5,060 18	4,823 77	911 89	3,911 88	3,705	43		41
3,108 00	5,042 20	1,021 10	4,021 10	2,877			42
732 00	1,493 15		1,493 15	675	43	43	43
2,624 00	4,205 77	602 88	3,602 89	2,233			44
1,248 30	3,466 95	233 48	3,233 47	1,850			45
861 75	1,225 50		1,225 50	758			46
1,865 50	4,601 50	800 75	3,800 75	2,349	42	21	47
2,841 75	2,387 00		2,387 00	1,166			48
761 30	1,932 20		1,932 20	1,034			49
242 95	2,309 90		2,309 90	810			50
900 00	2,481 03		2,481 03	23			51
1,674 00	3,070 10	35 05	3,035 05	1,737	1	1	52
850 00	1,644 25		1,644 25	827			53
4,221 34	8,989 04	4,190 14	4,798 90	4,692			54
1,410 00	2,353 75		2,353 75	1,357			55
3,177 90	6,482 85	1,741 42	4,741 43	1,353			56
7,089 83	129 23		4,000 00	27			57
62,215 37	34,387 88		8,000 00	37,218			58

Statement showing earnings, disbursements, net incomes, etc., of Registrars of Deeds for the
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No.	Registry Division	Where office Situate	Registrar	Gross earnings
				\$ c.
59	Victoria	Lindsay	J. R. Mark	3,849 40
60	Waterloo	Kitchener	O. S. Eby	13,560 55
61	Welland	Welland	E. E. Fraser	19,669 50
62	Wellington, North	Arthur	Jas. Tucker	2,980 70
63	Wellington, South and Centre	Guelph	C. L. Nelles	6,203 65
64	Wentworth	Hamilton	R. K. Hope	34,175 10
65	York, East and West	Toronto	J. W. Mallon, K.C.	49,803 41
66	York, North	Newmarket	R. L. Boag	5,308 78

- a* Officer and staff paid direct by Province. All fees sent to Inspector monthly.
b Land Titles Office fees included.
c Salary of \$600.00 included.
d Miss J. A. Pollard died July 25th; Geo. Weekes appointed, August 14th, 1930; Deputy acted in the interval.
e R. J. Dillen, died, August 17th, 1930; F. S. Broder appointed, August 27th, 1930; Deputy acted in the interval.
 A. H. Jackson died November 16th, 1930; J. N. Purdue appointed, December 9th, 1930; Deputy acted in the interval.
g V. Chisholm died, November 5th, 1930; Geo. Hillmer appointed, November 25th, 1930; Deputy acted in the interval.
h R. H. Dignan died, March 27th, 1930; W. F. Hungerford appointed August 29th, 1930; Deputy acted in the interval.
i C. Gillespie died May 31st, 1930; J. H. Tully appointed December 23rd, 1930; Deputy acted in the interval.
j The salaries and disbursements are deducted from fees of office.
 * Deficit of \$259.42.

year ending 31st December, 1930, and the sums payable under Section 101 of *The Registry Act*,
cluded

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.				
1,105 00	2,744 40	.....	2,744 40	1,393	.....	.....	59
7,024 93	6,535 62	1,982 56	4,553 06	5,124	.....	.....	60
9,269 16	10,400 34	5,460 30	4,940 04	6,891	26	.....	61
1,119 50	1,861 20	.....	1,861 20	1,063	56	179	62
2,360 00	3,843 65	421 83	3,421 82	2,580	.....	.....	63
18,667 00	15,508 10	10,057 29	5,450 81	13,681	.....	.....	64
19,426 00	30,377 41	23,439 66	6,937 75	19,168	.....	.....	65
1,500 00	3,808 78	404 39	3,404 39	1,903	.....	.....	66

Statement Respecting Land Titles Offices

LOCAL MASTERS OF TITLES, PROVINCE OF ONTARIO, 1930

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	Cochrane.....	Cochrane.....	J. A. Clermont.....	\$7,923 44	\$7,840 11	\$32 38
2	Nipissing.....	North Bay.....	J. M. Deacon.....	5,907 86	6,167 28	Deficit of 259 42
3	Temiskaming.....	Haileybury.....	L. H. Ferguson.....	7,219 06	7,089 83	129 23

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.....	\$2,436 03	\$622 16	\$1,813 87
2	Parry Sound.....	Parry Sound.....	W. L. Haight.....	3,824 95	2,575 03	1,249 92
3	Whitby.....	Whitby.....	Judge Thompson.....		No return received	

III.—Local Masters who are also Registrars of Deeds and who take fees.

No.	Division	Where office situated	Name	Gross earnings, L.T.O.	Gross earnings, Reg. Office	Total gross earnings	Disbursements	Net income	Percentage payable to Province	Net to officer
1	Fort William.....	Fort William.....	C. W. Jarvis.....	\$3,270 45	\$4,107 00	\$7,377 45	\$3,523 50	\$3,853 95	\$426 98	\$3,426 97
2	Kenora.....	Kenora.....	Mrs. E. A. Cunningham	3,268 85	423 45	3,692 30	1,798 00	1,894 30	.....	1,894 30
3	Manitoulin.....	Gore Bay.....	C. C. Platt.....	655 45	1,284 22	1,939 67	904 00	1,035 67	.....	1,035 67
4	Muskoka.....	Bracebridge.....	C. E. Lount.....	1,442 28	3,676 98	5,119 26	1,699 60	3,419 66	.....	3,209 83
5	Rainy River.....	Fort Frances.....	W. J. Keating.....	3,325 83	55 20	3,381 03	900 00	2,481 03	.....	2,481 03
6	Sudbury.....	Sudbury.....	M. Brunette.....	6,292 30	3,368 45	9,660 75	3,177 90	6,482 85	.....	4,741 43
7	Port Arthur.....	Port Arthur.....	J. M. Munro.....	2,140 10	3,088 65	5,228 75	2,387 00	2,841 75	.....	2,841 75
8	Elgin.....	St. Thomas.....	J. H. Coyne.....	112 12	6,920 93	7,033 05	2,452 10	4,580 95	.....	3,846 54

IV.—Local Masters who are not Registrars of Deeds, and whose salaries and expenses are paid by Province

No.	Division	Where office situated	Name	Total fees earned	Salaries and disbursements	REMARKS
1	Algoma.....	Sault Ste. Marie...	V. McNamara.....	\$1,988 20	\$3,429 00	Deficit of \$1,440 80
2	Toronto.....	Toronto.....	C. R. Deacon.....	41,178 85	38,793 46	

STATEMENT RE LOCAL MASTERS OF TITLES,

	Algoma	Cochrane	Elgin	Fort William	Kenora	Manitoulin
1 No. of applications for registration received.....				2	3	
2 No. of applications for registration entered.....				3	3	
3 No. of applications for registration pending.....						
4 No. of applications for registration returned.....	22					
5 No. of special applications received..	22	5		56	14	
6 No. of special applications completed.....		5		49	14	
7 No. of special applications pending.....				7		
8 No. of freehold patents received.....	65	172		34	98	8
9 No. of freehold patents entered.....	65	166		33	91	8
10 No. of freehold patents in course of entry.....		6			7	
11 No. of freehold patents returned unentered.....				1		
12 No. of mining or other lease patents received.....	3	2			9	3
13 No. of mining or other lease patents entered.....	3	2			9	3
14 No. of mining or other lease patents in course of entry.....						
15 No. of mining or other lease patents returned unentered.....						
16 Orders-in-Council granting land.....					1	
17 Orders-in-Council entered.....					1	
18 Land certificates on hand awaiting delivery.....	11	77		1	7	
19 Land certificates delivered to Patentees.....		139		32	84	11
20 Office copies of leases delivered.....		1			9	
21 Office copies of leases undelivered.....	200	1				
22 No. of transfers registered.....		638	2	237	362	2
23 No. of instruments registered.....	198	885	10	342	222	3
24 No. of transmission applications.....		70	2	17	26	1
25 No. of sales proceeding applications.....	22	4				
26 Total amount of assurance fees collected.....	\$ c. 70 19	\$ c. 357 69	\$ c.	\$ c. 77 36	\$ c. 195 20	\$ c. 69 22
27 Total fees earned.....	1,988 20	7,872 49	112 12	3,270 45	3,268 85	55 45
Total assurance fees paid during the year in all offices.....	\$2,552 46					

*No return received.

PROVINCE OF ONTARIO, 1930

Muskoka	Nipissing	Ottawa	Parry Sound	Port Arthur	Rainy River	Sudbury	Temiskaming	Toronto	Whitby
		2	1	2	5			6	
		3	1	2	5			6	
		3							
		1							
	149		2	22	15	26	1		
	149		2	17	15	26	1	10	
	149			5				1	
12	24		50	51	33	128	150		
12	24		49	51	33	128	142		
			1				8		
						1			
1	9			3		22	85		
1	9			3		22	80		
							5		
2	2		3	2		2	25		
10	22		48	49	33	126	125		
	9			1		20	71		
	392			2		2	14		
186	927	225	358	187	401	625	752	3,180	
144	372	420	211	178	289	795	1,031	7,633	
18	30	18	41	11	24	40	40	344	
	2	1	2	2	2	5	7	170	
\$ 34 c.	\$ 127 c.	\$ 5 80	\$ 150 33	\$ 253 15	\$ 65 67	\$ 416 81	\$ 315 85	\$ 413 75	\$ c.
1,442 28	3,500 16	2,436 03	3,824 95	2,140 10	3,325 83	6,292 30	7,179 59	41,178 85	*

Statement Respecting Division Courts

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing—

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered exclusive of Transcripts of Judgments and Judgment summonses		Balance of Cash in Court from the previous year.		Total amount of Sutors' Money paid into Court		Total amount of Sutors' Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Balliff's Returns of Emoluments		Unclaimed moneys	
			\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	$	C.
ALGOMA	1	1,272	77,990	93	294	94	29,066	92	29,181	19	180	67	410	11	4,533	70	3,044	13		
	2	37	3,637	48	57	00	1,545	85	1,577	35	25	50			177	47	217	23		
	3	82	3,852	75			2,561	23	2,479	37	81	86			292	16	191	46		
	6	14	588	87			561	00	561	00					44	82	65	90		
	7	362	13,502	10	75	65	9,857	68	9,895	32	38	01			790	50	210	20		
	1	1,003	70,641	48	565	49	22,479	56	22,597	07	447	98	233	37	3,944	55	2,016	00		
	2	205	8,884	24	606	67	4,520	53	3,760	69	501	57			501	80	431	55		
BRANT	3	99	4,191	91		2,137	48	2,137	48					257	58	196	24			
	4	61	3,985	17		3,387	20	3,217	05	170	15			221	50	158	75			
	5	12	1,106	96		830	00	830	00					60	00	54	00			
	1	202	11,012	00		3,217	16	3,217	16					537	68	528	33			
	2	115	8,216	27		5,994	00	5,994	00					482	68	226	54			
BRUCE	3	89	7,887	65		4,247	32	3,856	07					469	71	280	83			
	4	82	3,123	76		1,223	00	1,223	00					191	85	144	26			
	5	130	7,658	97	19	50	4,363	76	4,292	83	90	43			517	25	427	16		
	7	57	3,299	31		1,166	59	1,166	59					243	15	220	00			
	8	175	7,173	65	51	53	4,944	85	4,825	01	171	37			630	66	391	80		
	9	39	2,950	41		2,051	20	2,051	20					171	35	95	75			
	10	30	1,876	08		1,599	00	1,599	00					118	75	133	40			
	11	82	5,108	78		3,161	73	3,047	13					254	25	206	65			
	12	126	5,621	44		2,896	00	2,896	00					295	35	200	75			
	1	4,211	253,542	75	1,294	47	42,694	65	42,955	65					836	66	17,199	50		
	2	28	1,872	62		697	85	697	85						221	50	150	00		
	3	57	5,051	17	17	00	3,234	03	3,251	03					219	28	216	90		
4	39	4,506	60		1,545	00	1,545	00						193	50	196	60			
5	47	3,078	37	14	85	1,851	90	1,815	51					191	05	227	21			
6	100	6,886	20	25	98	4,367	51	4,298	56					438	00	285	25			
7	1,699	70,593	87	123	98	11,427	51	11,496	75					732	40	3,966	25			

COCHRANE.....	1	438	30,783 39	118 30	14,075 07	13,750 91	442 46	.....	1,884 52	1,659 43
	2	1,267	65,737 02	1,555 46	27,341 79	27,767 53	1,129 72	309 10	4,197 03	3,438 38
	3	129	8,921 95	400 39	7,897 00	8,267 39	50 00	.....	546 70	648 26
	4	325	24,266 90	1,170 23	11,144 96	11,803 46	511 73	.....	1,305 99	1,214 53
	5	141	13,986 15	276 94	6,028 22	6,212 18	92 98	.....	674 66	657 00
	6	336	14,867 12	172 75	4,561 79	4,648 28	86 26	.....	926 15	937 35
DUFFERIN.....	1	348	18,356 64	466 81	9,469 17	9,613 69	322 29	.....	1,258 00	889 48
	2	214	11,159 24	.....	5,836 48	5,836 48	.....	.....	676 39	666 75
	5	59	434 46	230 61	1,951 19	2,148 72	33 08	.....	235 86	148 91
ELGIN.....	1	553	30,937 44	.....	14,054 02	14,054 02	.....	.....	2,536 45	1,877 90
	2	12	910 11	.....	806 34	806 34	.....	.....	86 80	121 29
	3	721	54,342 76	.....	17,560 65	17,560 65	.....	20 27	3,202 85	1,685 31
	4	142	12,627 22	44 70	6,035 08	6,053 53	26 25	.....	503 25	719 48
ESSEX.....	1	571	32,172 07	75 00	10,201 61	10,131 04	70 51	.....	1,400 51	1,885 15
	2	298	14,611 16	.....	6,673 00	6,673 00	.....	.....	837 50	613 27
	3	168	14,023 40	563 15	5,865 51	6,153 41	275 25	.....	850 17	515 40
	4	183	18,818 50	23 00	5,513 83	5,413 83	123 00	.....	1,070 25	587 00
	5	474	47,111 53	423 24	18,657 28	18,923 75	156 77	.....	2,062 63	1,342 96
	6	99	8,942 79	.....	3,214 00	3,214 00	.....	710 77	417 09	281 00
	7	2,536	189,263 50	1,328 25	49,218 24	49,979 76	566 73	5,752 96	14,403 95	10,553 87
	8	239	31,726 07	165 46	16,365 83	16,400 94	130 35	.....	1,892 45	1,918 13
	9	85	6,958 87	107 40	3,240 57	3,347 97	.....	.....	481 35	416 00
	10	19	2,261 78	.....	263 00	263 00	.....	.....	46 25	59 15
	11	520	38,355 44	.....	16,847 34	16,731 15	116 19	.....	2,063 33	1,035 50
FRONTENAC.....	1	1,081	61,788 41	164 34	23,939 27	23,873 11	226 50	141 25	3,637 49	2,360 03
	3	25	1,098 21	.....	660 86	660 86	.....	.....	109 58	135 55
	4	53	2,664 49	.....	1,312 03	1,312 03	.....	.....	172 74	220 20
	5	1	31 25	.....	25 00	25 00	.....	.....	7 10	10 50
	6	81	2,846 36	35 00	1,798 75	1,740 37	93 38	.....	296 10	225 50
	7	26	1,418 31	.....	418 38	418 38	.....	.....	86 55	75 43
GREY.....	1	860	23,921 00	.....	1,175 00	1,175 00	.....	.....	2,611 30	1,271 88
	2	156	15,600 00	.....	4,887 35	4,887 35	.....	.....	310 46	267 40
	3	220	10,165 75	36 63	5,618 80	5,648 56	7 95	.....	754 90	332 75
	4	120	11,937 03	200 00	3,367 82	3,518 82	49 10	.....	607 12	577 58
	5	125	7,701 86	.....	3,337 38	3,332 38	5 00	.....	582 10	552 66
	6	78	4,798 93	.....	2,503 19	2,426 97	76 22	.....	130 50	161 80
	7	214	11,251 96	19 78	3,437 02	3,455 80	1 00	.....	637 00	500 00
	8	118	6,554 08	234 80	3,337 15	3,448 05	123 90	.....	450 50	420 00

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses		Balance of Cash in Court from the previous year.		Total amount of Suits		Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Balliff's Returns of Emoluments		Unclaimed moneys
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
HALDIMAND.	1	98	6,347	49	749	68	1,770	93	2,239	97	280	64	386	60	250	00			
	2	56	4,525	61	12	00	1,948	02	1,955	02	5	00	1,597	47	90	50			
	3	227	14,603	53	66	60	3,808	81	3,804	16	71	25	812	07	421	54			
	4	103	5,842	57			2,160	92	2,160	92			285	60	452	54			
	5	14	1,292	94			550	97	550	97			69	40	71	30			
HALIBURTON.	1	22	999	78			519	86	519	86			138	00	95	00			
	2	164	7,747	60			2,483	00	2,483	00			381	30	196	15			
	3	12	1,018	71			607	48	607	48			116	65	78	00			
	4	No business.																	
HALTON.	1	132	9,524	20			5,838	11	5,838	11			582	85	445	00			
	2	255	13,575	24	68	24	5,597	92	5,384	18	281	98	712	17	446	15			
	3	338	15,896	38	273	74	8,297	25	8,809	53	481	46	1,296	30	527	93			
	4	148	8,363	79	147	51	4,391	00	4,329	16	209	35	641	24	424	07			
	5	5	340	73			124	00	124	00			49	90	73	18			
	6	420	26,653	56	5	00	14,633	00	14,582	43	56	60	1,601	43	863	90			
HASTINGS.	1	745	40,185	91	877	15	18,271	00	18,770	01	378	14	3,691	39	1,671	00			
	2	67	4,142	08	139	56	1,955	46	1,857	42	237	59	317	08	511	23			
	3	8	135	00			727	40	727	40			29	66	15	00			
	4	101	4,661	32			1,838	72	1,838	72			314	80	468	00			
	5	150	8,382	08			3,230	93	3,230	93			428	00	350	00			
	6	202	12,000	12	85	78	4,708	30	4,601	86	192	22	874	25	750	85			
	7	70	2,548	94	19	80	1,692	53	1,668	53	24	00	217	25	109	30			
	8	109	6,804	50			3,368	51	3,355	19	13	32	490	55	280	10			
	9	519	20,554	71	392	47	8,122	03	8,046	34	468	16	1,683	45	1,187	32			
	10	110	7,036	37			4,159	82	4,159	82			497	30	308	95			
	11	32	2,140	40			2,499	32	2,499	32			140	00	540	00			
	12	237	12,182	37	20	00	3,286	57	3,248	56	58	01	673	40	475	65			

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and judgment summonses	Balance of Cash in Court from the previous year.		Total amount of Sutors' Money paid into Court.		Total amount of Sutors' Money paid out of Court.		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed moneys	
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
LEEDS AND GRENVILLE—Con.	6	110	6,388 75			4,506 66	66	4,506 66	66	17 70	4,524 36		501 72	519 32					
	7	44	2,680 44	5 00	518 14	505 44		505 44					135 02	125 00					
	8	61	4,099 86		1,951 37	1,951 37		1,951 37					345 33	316 67					
	9	55	2,868 08		1,440 44	1,440 44		1,344 25		96 19	1,536 44		214 85	172 50					
	10	44	3,463 76		1,430 47	1,430 47		1,310 47		120 00	1,550 47		137 31	125 00					
	11	Vacant																	
	12	45	2,240 74		959 38	959 38		959 38					155 44	135 00					
	LENNOX AND ADDINGTON	1	230	29,659 74	8 09	4,256 54	4,142 96		4,142 96		121 67	4,264 63		982 35	776 58				
		2	49	1,710 82		581 00	581 00		581 00					135 77	141 37				
		3	15	436 28		167 00	167 00		167 00					67 50	58 80				
		4	21	1,379 08		204 86	204 86		204 86					113 60	87 80				
		5	37	1,511 44	110 05	348 89	458 94		458 94					125 35	89 00				
6		20	642 93		647 03	647 03		647 03					53 90	52 70					
7		52	1,507 33	28 51	906 18	898 86		898 86		35 83	934 69		163 29	96 70					
8		49	2,827 18		1,804 00	1,804 00		1,804 00					156 05	144 90					
9		15	488 60		188 18	188 18		188 18					51 30	45 45					
LINCOLN	1	64	4,988 87		3,361 96	3,263 07		3,263 07		98 89	3,361 96		327 55	272 66					
	2	1,068	67,950 46	267 98	24,838 61	24,398 19		24,398 19		708 40	25,106 59		4,640 50	2,772 37					
	3	96	4,153 14		2,037 00	2,037 00		2,037 00					311 90	365 30					
	4	77	2,555 75	35 15	2,497 21	2,510 60		2,510 60		21 76	2,532 36		380 00	382 00					
	5	162	10,315 00	314 13	3,936 93	3,843 29		3,843 29		307 77	4,151 06		676 35	389 78					
MANITOULIN	1	38	3,384 48		1,348 00	1,348 00		1,348 00					131 80	257 21					
	2	36	1,197 50		1,087 03	1,087 03		1,087 03					120 77	77 85					
	3	11	1,006 67		294 99	294 99		294 99					96 20	225 70					
MIDDLESEX	1	1,913	112,418 51	2,829 41	41,741 41	42,412 73		42,412 73		2,158 09	44,570 82		7,226 05	3,253 66				44 49	
	2	263	20,403 19	30 72	6,829 92	6,828 00		6,828 00		32 64	6,860 64		611 05	526 60					
	3	178	12,066 02	20 00	6,342 81	5,946 38		5,946 38		416 43	6,362 81		656 22	525 00					

4	100	4,852 40	.....	31 75	2,182 00	.....	53 58	.....	350 00	375 00
5	91	7,767 76	.....	155 09	2,231 22	.....	24 00	.....	414 62	363 87
6	145	10,548 32	.....	203 89	5,317 09	.....	189 70	.....	483 81	310 13
7	75	4,342 34	.....	1,739 85	2,685 69	.....	698 00	.....	2,699 88	316 00
8	35	1,250 03	.....	.....	698 00	.....	.....	.....	123 06	170 75
9	1,287	64,011 75	.....	.....	18,670 06	.....	691 37	311 49	4,204 45	2,153 66
1	164	9,255 22	.....	.....	2,356 32	.....	.....	.....	473 80	276 15
2	Vacant	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	164	7,238 44	.....	114 55	2,264 18	.....	5 00	.....	619 25	338 00
1	277	19,774 21	.....	140 74	6,865 01	.....	194 57	.....	817 05	935 79
2	47	2,425 47	.....	78 84	1,790 53	.....	74 35	.....	168 30	234 70
3	666	39,648 89	.....	.....	6,028 19	.....	230 88	.....	2,962 16	1,892 94
1	796	35,140 72	.....	1 35	15,148 57	.....	571 11	.....	2,437 50	2,317 98
2	81	5,530 34	.....	.....	2,495 00	.....	200 00	.....	314 35	238 37
3	16	2,345 00	.....	.....	1,570 54	.....	.....	.....	88 50	75 00
4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	34	1,717 63	.....	.....	1,603 33	.....	.....	.....	232 20	94 60
6	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
7	38	2,127 80	.....	.....	478 68	.....	.....	.....	110 65	165 20
8	64	3,232 14	.....	25 13	2,139 89	.....	100 00	.....	240 88	175 00
1	256	13,653 67	.....	177 00	5,969 95	.....	.....	.....	966 65	631 41
2	51	3,160 97	.....	4 00	1,473 82	.....	12 45	.....	211 80	189 90
3	228	13,198 16	.....	.....	4,891 36	.....	19 00	.....	933 10	622 17
4	71	6,403 00	.....	.....	2,808 00	.....	.....	.....	340 00	285 00
5	326	16,157 14	.....	38 96	8,228 86	.....	305 06	.....	1,019 52	550 01
6	26	1,646 96	.....	.....	635 40	.....	.....	.....	129 92	128 02
7	131	8,183 50	.....	225 42	2,023 97	.....	91 10	.....	577 00	450 00
8	195	9,348 60	.....	.....	3,228 78	.....	.....	.....	632 90	387 89
9	79	5,334 27	.....	7 95	3,266 69	.....	7 95	.....	325 78	337 42
10	32	2,067 47	.....	.....	747 00	.....	.....	.....	117 59	68 25
11	276	15,301 36	.....	83 83	8,148 18	.....	603 91	.....	921 64	654 56
1	185	11,757 98	.....	262 41	9,245 45	.....	290 10	.....	919 45	575 52
2	88	6,662 17	.....	.....	3,119 53	.....	.....	.....	337 47	502 33
3	115	9,122 86	.....	207 84	3,354 87	.....	119 62	.....	532 55	325 00
4	153	9,074 39	.....	42 60	4,348 41	.....	4,391 01	.....	560 50	269 43
5	39	3,699 88	.....	.....	805 68	.....	.....	.....	169 95	117 59
6	81	5,836 36	.....	92 03	3,028 64	.....	573 34	.....	356 82	208 15
7	80	3,585 52	.....	5 58	2,497 00	.....	5 58	.....	312 41	255 00
8	866	49,007 91	.....	25 57	13,761 03	.....	551 13	238 32	3,961 05	2,168 37

NORTHUMBERLAND AND
DURHAM.....

ONTARIO.....

Return of Division Court business from the 1st day of January to the 31st day of December, A. D., 1930, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses		Balance of Cash in Court from the previous year.		Total amount of 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		Clerks' Returns of Emoluments		Balliffs' Returns of Emoluments		Unclaimed moneys	
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$
OXFORD	1	704	34,099	68	20	70	16,199	47	16,193	82	26	35	2,569	70	1,665	00				
	2	54	5,503	90	78	20	1,205	59	1,014	05	269	74	274	90	335	02				
	3	34	700	00			700	00	700	00			125	00	90	00				
	4	107	6,504	88	22	30	4,321	36	4,129	31	214	35	422	00	290	60				
	5	448	22,871	17	257	57	10,622	20	10,562	49	317	78	1,436	00	769	00				
	6	248	19,002	24	85	00	5,420	34	5,505	34			923	50	745	00				
	7	71	5,369	89	2	39	1,770	32	1,695	32	77	39	282	82	154	75				
PARRY SOUND	1	315	14,429	20	885	12	6,454	67	6,760	03	579	76	1,118	65	875	84				
	2	15	646	99			226	00	226	00			64	27	40	00				
	3	20	658	48	48	00	533	50	581	50			67	45	70	25				
	4	90	6,186	57	72	25	2,125	46	2,053	34	144	37	282	75	193	00				
	5	13	1,156	55			521	14	521	14			56	72	44	90				
	6	99	6,036	55			2,638	55	2,638	55			321	17	518	41				
	7	76	4,795	04	10	00	2,489	06	2,456	96	42	10	317	70	334	18				
PEEL	1	305	22,117	80			5,954	00	5,954	00			644	93	662	32				
	2	103	5,652	59			3,899	00	3,899	00			384	04	394	62				
	3	103	9,356	60	51	58	3,237	35	3,185	77	51	58	499	90	456	90				
	4	44	4,546	15			3,125	22	2,809	27	315	95	197	43	223	65				
PERTH	1	906	39,739	80	433	04	17,225	98	17,421	53	237	49	3,214	00	1,765	78				
	2	188	12,263	32			6,078	00	6,078	00			690	05	586	25				
	3	366	20,762	31	10	11	8,994	29	8,833	36	160	93	1,179	40	747	06				
	4	6	400	00			395	00	395	00			29	00	17	20				
	5	59	3,405	26			2,334	74	2,114	24	220	50	236	75	270	35				
	6	526	35,934	03			22,676	96	22,676	96			2,156	15	1,631	22				
PETERBOROUGH	1	871	52,168	16	52	95	18,052	03	18,057	67	47	31	3,704	40	2,162	60				
	2	57	4,643	64	34	45	1,471	73	1,483	59	22	59	231	07	59	45				
	3	61	2,787	82	33	77	1,853	92	1,882	69	5	00	214	30	102	00				

4	6	90 62	390 81	390 81	16 40	42 36
5	132	5,686 45	3,009 12	3,100 08	516 18	374 78
6	2	78 81	28 15	28 15	5 65	19 35
1	26	1,443 57	327 19	327 19	86 60	78 05
2	162	9,055 93	4,209 94	4,205 94	589 50	421 30
3	12	646 44	486 00	486 00	32 05	28 00
4	95	3,520 80	1,862 26	1,794 16	303 80	244 77
5	18	1,839 25	387 80	387 80	106 83	103 20
6	142	9,454 97	5,857 61	5,857 61	625 77	480 08
7	359	15,833 90	4,714 79	4,783 59	816 82	467 74
8	78	5,385 43	1,679 68	1,679 68	217 97	208 31
9	36	3,248 35	765 43	765 43	154 75	144 96
10	106	7,483 06	1,622 39	1,693 33	369 00	331 67
11	115	6,004 37	1,947 96	1,947 96	416 30	383 42
1	242	16,906 24	7,389 88	6,558 05	983 91	750 00
2	8	482 95	205 00	205 00	27 00	35 55
3	No business.					
4	9	370 42	253 89	206 57	104 90	100 00
5	71	3,709 00	2,472 00	2,472 00	275 35	213 20
6	27	996 22	631 00	631 00	98 27	59 40
7	18	1,043 00	424 00	419 00	97 80	77 55
8	5	78 01	17 90	17 90	7 73	9 45
1	221	16,916 10	5,291 59	4,878 44	987 98	452 79
2	30	2,306 96	510 56	558 97	129 25	62 30
3	53	3,643 77	1,716 03	1,716 03	169 70	289 21
1	611	29,499 66	10,713 58	10,653 58	1,869 33	1,438 03
2	23	1,888 36	430 00	430 00	87 00	75 00
3	771	37,311 96	11,774 08	11,817 23	2,907 91	1,396 10
4	279	13,722 74	4,967 39	5,046 96	1,013 05	463 75
5	64	4,056 65	2,508 72	2,227 52	319 80	507 00
6	69	4,532 54	1,720 96	1,720 96	259 58	170 85
7	208	16,339 75	4,584 57	4,427 41	806 79	1,117 62
1	664	27,323 00	17,895 79	18,200 73	2,535 30	2,021 99
2	104	5,919 39	2,995 58	2,793 14	410 10	228 44
3	84	7,203 69	2,971 77	3,066 77	379 25	297 00
4	141	9,951 03	3,490 61	3,537 81	599 65	283 94
5	54	2,403 21	1,557 82	1,529 82	186 50	306 80
6	1,139	54,507 30	19,514 03	19,885 91	3,850 00	1,059 01
7	74	5,613 71	2,619 44	2,569 44	341 20	358 39
8	198	15,615 63	7,577 66	7,613 12	633 63	349 90

Return of Division Court business from the 1st day of January to the 31st day of December, A. D. 1930, inclusive, showing:—Continued

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses	Balance of Cash in Court from the previous year.		Total amount of Suitors' Money paid into Court		Total amount of Suitors' Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed moneys			
				\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
SIMCOE—Continued.....	9	279	12,162 70	6 30	4,766 61	4,650 06	116 55	4,025 15	4,025 15	4,025 15	116 55	4,025 15	918 88	626 58							
	10	119	6,106 28		4,113 73	4,113 73		5,540 85	5,540 85	66 73		821 36	681 25	395 00							
	11	665	30,016 09		11,246 93	11,246 93		16,380 54	16,205 92	193 67		2,564 40	1,965 84	1,023 48							
STORMONT, DUNDAS AND GLENGARRY.....	1	105	6,683 09		4,025 15	4,025 15		3,583 39	3,583 39	33 50		879 55	692 53								
	2	218	14,814 30	16 90	5,590 68	5,540 85		3,283 37	3,283 37	357 57		599 65	516 53								
	3	638	30,273 55	19 05	16,380 54	16,205 92		3,842 88	3,842 88	108 12		573 64	216 79								
	4	112	9,086 16		3,583 39	3,583 39		5,145 51	5,145 51			709 00	646 00								
	5	237	12,908 43	41 90	5,262 33	5,270 73		2,534 11	2,534 11	164 44		426 92	125 00								
	6	99	8,948 39		3,398 39	3,398 39		6,757 41	6,757 41	236 86		356 01	303 36								
	7	116	9,113 95		3,842 88	3,842 88		3,126 52	3,126 52			583 68	500 43								
	8	166	11,824 12	120 46	5,117 94	5,145 51		64,201 70	68,877 95	2,151 20		9,530 80	5,991 90								
	9	109	5,882 47		2,534 11	2,534 11		820 94	782 78	86 53		217 67	113 35								
	10	203	17,058 57	86 70	6,835 15	6,757 41		898 45	898 45			98 15	131 82								
	11	86	7,064 98	614 87	3,913 54	4,281 55		2,776 12	2,476 12			200 36	493 67								
	12	145	7,392 51		3,126 52	3,126 52		544 00	544 00			153 90	150 00								
SUDBURY.....	1	1,999	135,243 00	6,827 45	64,201 70	68,877 95	2,151 20	2,262 00	2,262 00	199 19		9,530 80	5,991 90								
	2	67	4,211 72	48 37	820 94	782 78	86 53					217 67	113 35								
	3	34	2,751 14		898 45	898 45						98 15	131 82								
	4	59	5,517 89		2,776 12	2,476 12						200 36	493 67								
	5	58	3,747 06		544 00	544 00						153 90	150 00								
TEMISKAMING.....	1	326	23,778 02	698 81	9,451 46	9,835 27	315 00					1,644 70	990 83								
	2	328	22,125 14	138 56	10,576 08	10,697 48	17 16					1,793 07	1,318 10								
	3	176	11,847 87	90 70	8,737 24	8,743 59	84 35					742 16	612 00								
	4	695	37,505 38	432 59	15,812 24	15,839 49	405 34					3,243 85	1,811 15								
THUNDER BAY.....	1	726	53,778 02	35 94	21,808 62	21,772 68	35 94					3,666 10	2,085 19								
	2	32	2,753 80		1,542 00	1,542 00						158 20	167 75								

3	875	61,045 54	1,052 43	25,892 25	25,926 54	1,018 14	3,481 50	2,424 69
4	5	172 71		172 71	172 71		16 15	4 30
1	47	2,915 42		983 00	983 00		122 95	48 50
2	67	2,900 00		1,411 05	1,411 05		210 28	190 60
3	40	2,504 62		1,548 76	1,548 76		134 00	90 60
4	40	3,533 08		1,363 29	1,363 29		178 63	147 22
5	365	25,150 50		12,500 00	12,126 90	373 10	1,500 00	771 80
6	34	1,462 60		1,335 45	1,335 45		110 10	135 70
7	57	3,570 22		1,960 14	1,960 14		171 80	205 45
1	1,181	61,175 71	172 00	26,168 80	26,157 40	183 40	4,064 70	2,023 80
2	165	9,058 23		4,358 15	4,358 15		638 15	426 00
3	613	23,391 64	8 50	9,359 98	9,198 09	170 39	1,795 75	878 50
4	153	7,225 38	262 21	3,859 78	4,090 52	31 47	428 55	658 90
5	86	5,032 20	125 75	3,925 48	3,464 36	586 87	338 80	268 65
6	116	6,597 30		1,522 88	1,522 88		348 15	367 62
7	36	2,430 22		1,686 85	1,686 85		118 30	117 15
1	1,118	62,904 39	425 71	29,675 09	29,717 52	383 28	5,298 71	2,450 50
2	11	638 00		497 00	497 00		91 00	15 00
3	628	40,386 00	54 45	8,706 62	8,706 38	54 69	2,214 22	1,423 38
4	928	60,179 58	1,869 83	20,721 08	20,983 22	1,607 69	3,952 59	3,000 00
5	178	8,571 29	493 59	2,714 53	2,561 90	646 22	726 17	408 21
6	675	32,485 35	284 47	22,551 22	22,125 01	710 68	2,851 90	1,474 65
1	1,244	68,174 69	346 75	23,911 65	23,980 47	277 93	4,765 97	2,081 64
2	15	756 83		448 00	448 00		50 00	55 00
4	188	7,866 83	118 29	4,908 06	5,000 35	20 78	626 83	235 26
5	117	5,943 19	10 85	2,496 72	2,348 15	159 42	355 88	354 12
6	73	3,073 00		1,708 68	1,543 53	165 15	221 25	201 95
7	59	4,395 44	137 25	2,388 80	2,451 13	74 92	285 00	285 60
8	79	5,405 90	4 12	2,336 36	2,315 49	24 99	300 55	196 40
10	116	8,333 82	426 36	4,677 75	4,895 31	208 80	531 40	419 60
11	149	11,386 86	32 22	4,396 23	4,421 55	6 90	598 07	425 55
1	1,995	129,693 63	1,965 58	40,316 17	40,695 11	1,586 64	7,271 90	4,258 79
2	168	11,070 34	334 70	5,971 20	6,067 79	238 11	7,704 50	645 49
3	180	9,845 90	42 53	6,832 16	6,873 73		734 60	309 95
4	47	3,776 57		1,409 46	1,409 46		279 10	260 87
5	117	6,806 30		2,564 71	2,564 71		300 00	106 89
9	2,376	143,966 77	1,794 84	44,246 85	44,665 12	1,376 57	10,106 85	4,404 52

Return of Division Court business from the 1st day of January to the 31st day of December, A.D. 1930, inclusive, showing:—Concluded

Name of County, United Counties, or District	Number of Divisions	Number of suits entered in Court, exclusive of Transcripts of Judgments and Judgment summonses.	Amount of claims entered, exclusive of Transcripts of Judgments and Judgment summonses		Balance of Cash in Court from the previous year.		Total amount of Sutors' Money paid into Court		Total amount of Sutors' Money paid out of Court		Balance of Cash in Court		Surplus Fees payable to the Hon. the Provincial Treasurer		Clerk's Returns of Emoluments		Bailiff's Returns of Emoluments		Unclaimed moneys			
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
YORK.....	1	7,316	571,021	58	4,215	39	96,793	16	94,103	45	6,905	10	1,890	47	33,516	55	16,452	35	75	81		
	2	89	6,383	64			3,426	00	3,426	00					375	05	375	80				
	3	201	14,287	05	148	90	6,122	56	6,037	87	233	59			879	35	352	49				
	4	233	15,960	06	35	50	5,429	54	5,320	04	145	00			929	30	825	12				
	5	89	7,948	23	5	00	3,638	21	3,598	35	44	86			392	05	271	35				
	6	111	7,302	88			1,779	37	1,779	37					499	35	345	35				
	7	38	2,964	66	235	40	2,236	27	2,197	37	274	30			199	28	150	00				
	8	1,240	78,206	93	445	68	24,194	66	23,973	95	666	39	57	36	6,001	50	4,573	66	3	93		
	9	1,197	62,356	22	363	38	21,745	26	21,928	43	180	21	850	60	5,119	58	3,446	81				
	10	5,300	402,291	03	3,004	52	69,962	30	70,333	61	2,633	21	956	80	22,528	30	11,784	06	46	98		
	11	262	16,000	87	282	13	4,930	13	4,665	54	546	72	11,846	24	1,282	36	737	70				
Totals.....	341	99,290	\$5,671,774	73	\$60,606	80	\$2,147,856	30	\$2,151,609	84	\$63,199	38	65,315	59							356	50

Statement Respecting Police Magistrates

Grey	Armstrong, M.	Markdale.	1,500 00	194 15	1,694 15	798 25	895 90	10 00
"	Sperman, E. C., K. C.	Owen Sound.						1,740 00
"	Laidlaw, Wm.	Durham.						95 00
Haldimand	Massie, J. C.	Dunnville.	3,500 00	1,545 60	5,045 60	2,626 30	2,419 30	3,688 50
Halton	Barr, W. J.	Burlington.						
"	Moore, H. P.	Acton.	2,500 00	146 15	2,646 15	548 50	2,097 65	380 00
"	McIlveen, W. E.	Oakville.						1,049 00
Hastings	Bedford, H. R.	Deseronto		59 75	59 75			228 00
"	Casement, R. R.	Madoc.						835 00
"	Mikel, W. C.	Belleville.	1,700 00		1,700 00	631 00	1,069 00	1,086 50
"	O'Rourke, T. A.	Trenton.						407 00
"	Wiggins, W. E.	Bancroft.	1,500 00	84 25	1,584 25		1,584 25	571 00
Huron	Andrews, S. J.	Clinton.						5 00
"	Greig, J. C.	Seaforth.						
"	Reid, C. A.	Goderich.	2,500 00	262 90	2,762 90	951 00	1,811 90	687 00
Kenora	Kinney, J. A.	Kenora.	800 00	52 80	852 80	63 00	789 80	287 00
"	Pronger, R. H.	Dryden.	1,200 00		1,200 00	112 50	1,087 50	190 00
"	dDynes, R. F.	Sioux Lookout.		10 75	10 75			65 00
Kent	Arnold, S. B.	Chatham.	1,000 00	65 80	1,065 80	1,540 50		1,805 15
"	Stennett, H. P.	Ridgetown.						50 00
"	Carscallen, A. B.	Wallaceburg.	1,000 00		1,000 00	294 80	705 20	346 00
"	*Fox, F. J.	Wheatley.						
"	Callwood, H.	Tilbury.						1,089 00
"	eMadden, E. B.	Dresden.						
Lambton	Woodrow, C. S.	Sarnia.	1,500 00	149 80	1,649 80	1,440 00	209 80	1,905 00
Lanark	Kirkland, J. T.	Almonte.	500 00	137 95	637 95	181 25	456 70	672 00
"	McNeely, J. S. L.	Perth.						
"	*Patchell, Robt. A.	Carleton Place.						
"	Sparham, B. E.	Smith's Falls.						1,085 00

^a J. E. Depew retired as of December, 31st, 1930; T. H. Wolfe appointed by Order-in-Council, December 9th, 1930.

^b Wm. Joynt died, November 4th, 1930; G. R. Boucher appointed, December 9th, 1930.

^c G. E. Strike appointed Deputy P.M. by Order-in-Council, December 9th, 1930.

^d R. F. Dynes appointed by Order-in-Council, October 23rd, 1930.

^e E. B. Madden appointed by Order-in-Council, March 12th, 1930.

* No returns received for 1930.

Northumberland and Durham	Payne, G. A.	Campbellford					70 00
"	Ward, W. F.	Bowmanville					969 00
Ontario	Bick, C. F.	Cannington					192 00
"	Clark, W. J.	Pickering					926 00
"	Creighton, T. K.	Oshawa					265 00
"	Purdy, E. H.	Port Perry					333 00
	Willis, J. E.	Whitby	50 00				170 00
Oxford	Ball, A. S.	Woodstock					
"	Paterson, J. L.	Ingersoll	491 40	2,091 40	1,365 25	726 15	4,721 00
Parry Sound	Broughton, J. D.	Parry Sound	84 73	2,004 73	428 54	1,576 19	1,330 00
"	Wilson, J. J.	Burks Falls	161 50	1,361 50	408 50	953 00	722 00
Patricia	Holland, H. E.	Goldpines	208 25	808 25	33 00	775 25	109 00
Peel	Bull, L. J. C.	Brampton					
"	Burgess, W. H.	Port Credit					3,266 00
Perth	Butcher, W. R.	St. Mary's					
"	Hamilton, T. L.	Listowel					40 00
"	Makins, J. A.	Stratford	6 00	1,006 00	661 55	344 45	1,380 00
"	Trim, Chas.	Milverton					
Peterborough	Langley, O. A.	Peterborough	123 00	1,423 00	904 50	518 50	1,590 50
Prescott and Russell	Erskine, W. T. (Russell)	Rockland					719 00
"	Lawlor, H. W.	Hawkesbury		1,000 00	211 70	788 30	474 00
"	Poulin, B. R.	L'Orignal					35 00
Prince Edward	Norman, R. A.	Picton					195 00
Rainy River	Cruso, H. L.	Fort Frances	162 70	2,162 70	591 10	1,571 60	643 00
Renfrew	Chown, S. T.	Renfrew	187 84	2,687 84	265 60	2,422 24	283 50
"	Craig, D.	Arnprior					199 00
"	MacGregor, W. K.	Penbrooke					415 00
"	MacKay, W. A.	Renfrew			3 00		59 90

a G. A. Wright appointed, August 14th, 1930; J. A. Page, having died June 27th, 1930.

b Mr. Ward being ill; A. Campbell appointed pro tem., during his illness, Order-in Council, September 16th, 1930.

c T. K. Creighton appointed, August 20th, 1930; A. F. Hind having died July 11th, 1930.

d H. Farnsworth resigned.

e Complete returns have not been received from Mr. Fortier in 1930.

POLICE MAGISTRATES, PROVINCE OF ONTARIO, 1930—Continued

County or District	Name	Address	Salary paid by Province		Expenses paid by Province		Total cost to Province		Total fees paid to Province		Net cost to Province		Fines paid through Office of Inspector of Legal Offices	
			\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Simcoe	Brown, E. B.	Victoria Harbour	400	00			400	00	115	00	285	00	170	00
"	Cook, Frank	Midland	500	00			500	00	154	25	345	75	504	00
"	Copeland, Geo. E.	Penetanguishene	1,000	00			1,000	00	62	35	937	65	59	00
"	Gover, H.	Coldwater	600	00	113	20	713	20	308	00	405	20	509	00
"	Hogg, W. A.	Collingwood	1,000	00	137	22	1,137	22	2,677	27	5,281	50	1,411	00
"	Jeffs, C.	Barrie	1,300	00	25	00	1,325	00	460	75	864	25	155	00
"	McCaughrin, D.	Orillia												
Stormont, Dundas & Glengarry	Dever, E. J.	Alexandria												
"	Miller, A. O.	Avonmore												
"	Milligan, J. C.	Cornwall	1,500	00			1,500	00	431	90	1,068	10	591	00
"	McCormack, Jno.	Winchester	1,500	00	150	00	1,650	00	947	95	702	05	1,121	25
"	Watson, G. A.	Williamstown	1,500	00	15	25	1,515	25	89	40	1,425	85	66	00
Sudbury	McKessock, J. S.	Sudbury	2,100	00			2,100	00	1,082	95	1,017	05	1,978	00
"	Stoddart, Thos.	Copper Cliff	3,000	00	364	55	3,364	15	3,411	00			5,962	00
Tamiskaming	Atkinson, S.	Haileybury	3,600	00	1,026	85	4,626	85	2,229	75	2,397	10	3,287	65
Thunder Bay	O'Brien, W. W.	Port Arthur	1,200	00	22	10	1,222	10	367	10	855	00	688	00
"	Palling, Wm.	Fort William	800	00			800	00	176	00	624	00	940	00
"	Young, S. C.	"	2,000	00	876	50	2,876	50	361	25	1,515	25	1,695	00
Victoria and Haliburton	Jordan, G. A.	Lindsay	1,200	00	89	60	1,289	60	450	50	839	10	787	00
Waterloo	Weir, J. J. A.	Kitchener	1,400	00	102	00	1,502	00	1,280	25	221	75	1,214	00
Welland	Clark, Joseph	Ridgeway											1,494	50
"	Fraser, Alex.	Niagara Falls											611	00
"	Goodwin, John	Welland											951	00
"	Malkin, W. T.	Bridgeburg	800	00			800	00	895	50			127	50

Wellington.....	Hellyer, A.....	Kenilworth.....	1,000 00	188 75	1,188 75	479 65	709 10	222 00
"	Scott, W. W.....	Moorefield.....	1,000 00					
"	Watt, F., K.C.....	Guelph.....	1,000 00		1,000 00	1,486 25		3,534 00
"	Welsh, D. H.....	Palmerston.....						27 00
"	Woodman, A. C.....	Drayton.....						
Wentworth.....	Burbidge, H. A.....	Hamilton.....						30 00
"	Fry, J. S.....	Dundas.....	1,800 00		1,800 00			5 00
"	Vance, J. F.....	Hamilton.....			1,800 00	2,286 50		5,743 75
York.....	Davidson, D.....	Mimico Beach.....	1,500 00	869 74	2,369 74	5,588 01		8,596 00
"	<i>c</i> Duncan, G. H.....	Richmond Hill.....						3,609 00
"	Keith, Wm.....	Toronto.....				3 50		6,466 95
"	Toronto Police Court..	City Hall.....						928 00

a G. A. Watson died, November, 1930.

b S. C. Young, appointed September 9th, 1930; J. J. O'Connor, having died.

c G. H. Duncan resigned, September 9th, 1930.



Appointments

APPOINTMENTS

SHERIFFS

Gazette, February 8th, 1930.—John Rowland, of Walkerton, Ontario, Esquire, to be Sheriff of the County of Bruce, in the room and stead of D. M. Jermyn, deceased.

Gazette, September 20th, 1930.—James Frederick Ault, of Morrisburg, Esquire, to be Sheriff for the United Counties of Stormont, Dundas and Glengarry, in the room and stead of W. R. Mack, deceased.

JUDGES AND LOCAL MASTERS, S.C.O.

Gazette, November 22nd, 1930.—Arthur Watson McNally, of the Town of Amherstburg, Esquire, Barrister-at-Law, to be Local Master of the Supreme Court of Ontario in and for the County of Essex.

CROWN ATTORNEYS AND CLERKS OF THE PEACE

Gazette, February 8th, 1930.—Hugh Boulton Morphy, Esquire, K.C., of Listowel, Ontario, to be Crown Attorney and Clerk of the Peace, *pro tem.*, for the County of Perth, in the room and stead of G. G. McPherson, K.C., resigned.

Gazette, February 8th, 1930.—Camille Wilfrid Arthur Marion, Solicitor, of Rockland, Ontario, to be Crown Attorney and Clerk of the Peace for the United Counties of Prescott and Russell.

Gazette, February 22nd, 1930.—Elwin Dean Wilkins, Esquire, to be Crown Attorney and Clerk of the Peace, *pro tem.*, in and for the District of Sudbury, to take effect as and from the 12th day of February, 1930.

Gazette, July 5th, 1930.—Frederick D. Boggs, K.C., of the Town of Cobourg, to be Crown Attorney and Clerk of the Peace in and for the United Counties of Northumberland and Durham.

Gazette, July 5th, 1930.—J. A. B. Dulmage, of Smith's Falls, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the County of Lanark, *pro tem.*, during the absence of Crown Attorney McKimm.

Gazette, August 30th, 1930.—Elwin Dean Wilkins, of the City of Sudbury, Esquire, Barrister-at-Law, to be Crown Attorney and Clerk of the Peace in and for the District of Sudbury.

Gazette, October 4th, 1930.—Colin Stewart Cameron, of the City of Owen Sound, in the County of Grey, Esquire, Barrister-at-Law, K.C., to be Clerk of Peace and Crown Attorney in and for the County of Grey.

LOCAL REGISTRARS, ETC.

Gazette, October 18th, 1930.—Edmund Weld, of the City of London, Deputy Clerk of the Crown, to be Local Registrar of the Supreme Court of Ontario for the County of Middlesex.

REGISTRARS OF DEEDS AND LOCAL MASTERS OF TITLES

Gazette, February 22nd, 1930.—James R. Mark, of Kinmount, to be Registrar of Deeds in and for the County of Victoria.

Gazette, August 30th, 1930.—George Weekes, of Bowmanville, to be Registrar of Deeds for the Registry Division of West Durham, in the room and stead of Miss J. Alma Pollard, deceased.

Gazette, December 13th, 1930.—George Hillmer, of the Town of Oakville, Esquire, to be Registrar of Deeds in and for the Registry Division of the County of Halton.

Gazette, December 27th, 1930.—J. Nelson Purdue, of the Village of Chatsworth, in the County of Grey, Esquire, to be Registrar of Deeds for the Registry Division of the South Riding of the County of Grey, in the room and place of A. J. Jackson, deceased.

POLICE MAGISTRATES AND JUVENILE COURTS

Gazette, May 24th, 1930.—Mark Peter Graham, of the Town of Napanee, Esquire, to be Police Magistrate for the said Town of Napanee.

Gazette, June 21st, 1930.—Thomas E. Langford, of Simcoe, Esquire, to be Police Magistrate, *pro tem.*, for the County of Norfolk, for a period of four months commencing the 6th day of June, 1930.

Gazette, July 19th, 1930.—Arthur Leopold Tinker, Police Court Clerk, City Hall, Toronto, to be a Deputy Police Magistrate in and for the City of Toronto.

Gazette, September 20th, 1930.—Samuel Crawford Young, of the City of Fort William, Esquire, to be a Police Magistrate for the Districts of Thunder Bay, Algoma, Sudbury and Patricia, and also along the line of the Canadian National Railway between Port Arthur and Sudbury.

Gazette, November 22nd, 1930.—Richard Fforde Dynes, of the Town of Sioux Lookout, in the District of Kenora, Esquire, to be Police Magistrate in and for the Town of Sioux Lookout, the District of Kenora as far west as Redditt, the District of Thunder Bay as far east as Nakina, and also Police Magistrate for the District of Patricia.

Gazette, December 20th, 1930.—Glenn Elford Strike, of the City of Ottawa, Esquire, Barrister-at-Law, to be Deputy Police Magistrate for the City of Ottawa.

Gazette, December 20th, 1930.—Thomas Henry Wolfe, of the Township of Chapleau, Esquire, to be Police Magistrate for the Districts of Algoma, Sudbury and Thunder Bay as and from the 2nd day of January, 1931.

Gazette, December 20th, 1930.—George Russell Boucher, of Carp, Esquire, Barrister-at-Law, to be Police Magistrate for the County of Carleton and the County of Russell.

CORONERS

Gazette, January 11th, 1930.—Mumford Harold Bunt, of Watford, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, January 25th, 1930.—William Howard McNally Charlton, of the Town of Weston, Esquire, M.D., to be a Coroner in and for the County of York.

Gazette, January 25th, 1930.—James George Dillane, of the Village of Sutton, Esquire, M.D., to be a Coroner in and for the County of York.

Gazette, February 8th, 1930.—Robert James Tucker, of Paisley, Esquire, M.D., to be a Coroner in and for the County of Bruce.

Gazette, February 8th, 1930.—David McMullen, of Frankford, Ontario, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, March 8th, 1930.—William Charles Pratt, of Listowel, Esquire, to be a Coroner in and for the County of Perth.

Gazette, March 8th, 1930.—Lloyd Wilson Rice, of Thorndale, Esquire, M.D., to be a Coroner in and for the County of Middlesex.

Gazette, March 8th, 1930.—George Walter Robinson, of Arkona, Esquire, to be a Coroner in and for the County of Lambton.

Gazette, March 15th, 1930.—Thomas Arthur Hamilton, of Brinston, Esquire, M.D., to be a Coroner in and for the County of Dundas.

Gazette, March 22nd, 1930.—William John McLean, of Shelburne, Ontario, Esquire, M.D., to be a Coroner in and for the County of Dufferin.

Gazette, April 20th, 1930.—Edmund Allan Carleton, of Stirling, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, May 3rd, 1930.—Reginald Selborne Abell, of the City of Owen Sound, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, May 3rd, 1930.—Ernest Alexander McQuade, of Trenton, Esquire, M.D., to be a Coroner in and for the County of Hastings.

Gazette, May 3rd, 1930.—James Milton Montgomery, of Jasper, Ontario, Esquire, M.D., to be a Coroner in and for the United Counties of Leeds and Grenville.

Gazette, May 3rd, 1930.—Russell Stevens, of Chesley, Ontario, Esquire, M.D., to be a Coroner in and for the Counties of Bruce and Grey.

Gazette, May 17th, 1930.—Hugh Elliott Robertson, of the Village of Chippawa, Esquire, M.D., to be a Coroner in and for the County of Welland.

Gazette, May 24th, 1930.—George W. Ogilvie Dowsley, of Beaverton, Esquire, M.D., to be a Coroner in and for the County of Ontario.

Gazette, June 14th, 1930.—Wilber Adam Weaver, of Burlington, Esquire, M.D., to be a Coroner in and for the Counties of Wentworth and Halton.

Gazette, June 14th, 1930.—Osborne Elliott Carr, of Owen Sound, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, June 14th, 1930.—Andrew Robinson McMillan, of Sarnia, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, June 14th, 1930.—Abraham Noras Morphey, of Richards Landing, Esquire, M.D., to be a Coroner in and for the District of Algoma.

Gazette, June 14th, 1930.—Gordon Anson Sinclair, of Grimsby, Esquire, M.D., to be a Coroner in and for the County of Lincoln.

Gazette, July 19th, 1930.—George H. R. Seaman, of Lobo, Esquire, M.D., to be a Coroner in and for the County of Middlesex.

Gazette, August 30th, 1930.—Robert Henry Baker, of Harrow, in the County of Essex, Esquire, M.D., to be a Coroner in and for the County of Essex.

Gazette, August 30th, 1930.—Ellis Mack Vaughan Fielding, of the City of Niagara Falls in the County of Welland, Esquire, M.D., to be a Coroner in and for the County of Welland including the City of Niagara Falls.

Gazette, August 30th, 1930.—John Robb, of the Town of Blind River, in the District of Algoma, Esquire, M.D., to be a Coroner in and for the District of Algoma.

Gazette, October 18th, 1930.—Earle Stuart Clysdale, of Alvinston, Ontario, Esquire, M.D., to be a Coroner in and for the County of Lambton.

Gazette, October 18th, 1930.—Alan Campbell, of the Town of Bowmanville, to be Police Magistrate, *pro tem.*, for the said Town of Bowmanville.

Gazette, December 6th, 1930.—Doctor Oscar A. Cannon, of the City of Hamilton, to be Chief Coroner for the City of Hamilton and to have jurisdiction as a Coroner in the County of Wentworth.

Gazette, December 27th, 1930.—Francis Louis Eberhart, of the Town of Meaford, in the County of Grey, Esquire, M.D., to be a Coroner in and for the County of Grey.

Gazette, December 27th, 1930.—Donald G. McKay, of the Village of Madawaska, Esquire, M.D., to be a Coroner in and for the Provisional Judicial District of Nipissing.

Observations Directions and Decisions

OBSERVATIONS, DIRECTIONS AND DECISIONS GIVEN BY JOSEPH
SEDGWICK, INSPECTOR, IN REFERENCE TO
THE VARIOUS OFFICES

SHERIFFS

WRIT OF POSSESSION

Where necessary I think a Sheriff has power to break open the door of a residence in order to enforce a Writ of Possession, where the occupant refuses to permit the Sheriff to enter otherwise. The matter is discussed in Churchill on Sheriffs at page 409, and apparently a Sheriff is protected if compelled to break in an outer door. Force should not be used, however, unless it is unavoidable.

RE POUNDAGE WHERE EXECUTION SETTLED BEFORE SALE

I have been repeatedly asked as to whether a Sheriff is entitled to poundage in those cases where he makes a seizure and then the money is paid or tendered to him. I think Rule 686 is quite clear that where the Sheriff has seized or advertised under an execution, but does not sell by reason of satisfaction being otherwise obtained or for some other cause, he is entitled to poundage on the value of the property seized not exceeding the amount endorsed on the writ. The rule also provides that the court has power to award a less sum. Where the execution is lodged with the Sheriff, who takes no action thereunder, and the money is then paid, I do not think he would be entitled to poundage. I think there must be a seizure in order for him to become entitled to poundage.

RE FEES, SERVICE OF WRITS, ETC.

The tariff of fees allowable to a Sheriff for services are intended to cover the actual serving of the process, and where a Sheriff delegates his authority to a Deputy or Bailiff, he cannot add the amount paid to such Deputy or Bailiff to the fee allowed by the tariff. The same remarks apply to the fee for executing a writ of possession. Item 6 of Tariff "C" provides a fee of \$12.00 in the Supreme Court and \$8.00 in the County Court for executing every such writ, and allows also mileage, poundage when chargeable, and reasonable and necessary actual disbursements. If a Sheriff on receiving a writ of possession hands it to a Bailiff to execute, I do not consider the fee paid a Bailiff is a reasonable and necessary disbursement which may be added to the fee allowed by the tariff.

LOCAL MASTERS

FILINGS

My opinion has been asked as to what should be done by Local Masters with filings in their office on the conclusion of cases being heard before them. As most Local Masters have no vault accommodation of their own, I think all documents filed with them could, on the conclusion of the matter, be filed in the office of the Local Registrar. As the filing fee on such documents would be paid when they were filed with the Local Master, there would be no additional fee payable when the documents were handed over to the Local Registrar for deposit in his vault.

LOCAL REGISTRARS, SURROGATE REGISTRARS, ETC.

RE DAYLIGHT SAVING TIME

Summer Time has been adopted by many municipalities, and I have been asked whether the Court Offices should adhere to that time in such cases. The following Order-in-Council in connection with this matter is printed for the guidance of officers interested:

Copy of an Order-in-Council, approved by His Honour, the Administrator of the Government of the Province of Ontario, dated the 16th day of April, A.D. 1924.

Upon the recommendation of the Honourable the Attorney-General, the Committee of Council advise that pursuant to the provisions of Subsection 4 of Section 2 of The Definition of Time Act as enacted by Section 25 Chapter 20, of the Ontario Statutes for 1918, the following regulation be passed by Your Honour:

1. Wherever in the Province of Ontario day-light saving time has been adopted by any municipality, standard time as defined in Subsections 2 and 3 of Section 2 of The Definition of Time Act is varied so that Standard time in so far as the hours of sitting and rising of the Courts held in any such municipality and the office hours of the various officers, in connection with The Judicature Act, The County Courts Act, The Surrogate Courts Act, The Division Courts Act, The Registry Act, The Land Titles Act, and The Sheriffs Act, whose offices are situate in any such municipality shall be daylight saving time so long as daylight saving time is in force in such municipality.

Certified,

(Sgd.) C. F. BULMER,
Clerk, Executive Council.

RE EXHIBITS

My attention has been drawn to the fact that in many of the offices throughout the Province the vaults are cluttered up with exhibits in old actions, long ago disposed of. The attention of Local Registrars is drawn to the provisions of Rule 264 of the Consolidated Rules of Practice, 1928. Officials should take steps to get rid of old exhibits under this rule.

RENEWAL OF WRITS OF FI. FA.

I have been asked as to the proper practice on renewing a Writ of Fi. Fa. On such renewals the Local Registrar should write in the margin of the original writ "Renewed for three years from this day of, 19....."

.....
Clerk, County Court, etc. or Local Registrar,
etc., as the case may be.

Where it is not possible to mark such renewal in the margin of the writ, the writ may be renewed by certificate. No form of certificate is laid down but so long as it contained the above particulars I think it would be sufficient. Rule 571 of the Consolidated Rules sets out the practice.

DISCHARGE BY ONE INSTRUMENT OF A NUMBER OF LIEN NOTES

I have been asked to give a ruling as to whether six lien notes between the same parties can be discharged by one discharge, and if so what fee would be

payable. On reading Section 11 of The Conditional Sales Act together with the form contained therein, I came to the conclusion that it was contemplated that each lien should have its own discharge, but that in any event the Clerk would be entitled to his fee for each lien discharged as though a separate discharge were registered, as each lien discharged involved its own work.

FEES—APPLICATIONS AFTER JUDGMENT

I have been asked my opinion on the following facts:

Item 12 of the Tariff of Fees payable to County Court Clerks on all applications after judgment provides for a fee of \$1.00 to the Clerk. In the case in question judgment was obtained in the Court in six different actions, Writs of Fi. Fa. were issued and the Sheriff seized thereunder. A chattel mortgagee then claimed all the goods seized, and the Sheriff applied to the Judge for an interpleader order, on which application all the plaintiffs in the original suits were parties. The question is whether the Clerk is entitled to a fee of \$1.00 from each action, on this application, or whether only one fee is payable.

I gave it as my opinion that as there was only one application there would be only one fee, even though six different original actions were affected.

RE DEPENDENTS RELIEF ACT, 1929

The above Act provides for applications to a Judge of the Surrogate Court, and I have been asked as to what fees would be payable on applications thereunder. No tariff is provided for, but I am of the opinion that the fees applicable in contentious matters in the Surrogate Court would apply to these applications. The tariff of fees payable in the case of a caveat are set out in detail in the report of the Inspector of Legal Offices for the year 1926 on pages 125 and 126, and this tariff will serve as a useful guide on applications under The Dependents Relief Act.

RE FEES ON ESTATES UNDER \$1,000.00

I have been asked whether the one-half fees as provided for by Section 67 (2) of The Surrogate Courts Act would be payable where an estate amounted to exactly \$1,000.00. As the section referred to says that half fees shall be payable where "the whole property of the deceased *does not exceed \$1,000.00,*" it is my opinion that where the estate is exactly \$1,000.00, half fees only would be payable.

FOREIGN LETTERS OF ADMINISTRATION

My opinion was asked as to the proper procedure on the following facts: "A man domiciled in England dies intestate, leaving property in England and real estate in Ontario, and Letters of Administration have been issued out of the English Court. Under these circumstances should the administrator apply here to have the Letters of Administration re-sealed or should an independent application for administration be made to the Ontario Court, and if so, by whom?" I gave it as my opinion that a new grant of Letters of Administration should be taken out in Ontario by someone nominated by the next of kin in England.

REGISTRARS OF DEEDS

RE RULING OUT OF MORTGAGES, SECTION 68a, REGISTRY ACT

(Section 8 of The Registry Act, 1929)

Under the above legislation when a certificate purporting to be a Discharge of Mortgage, has been registered for ten years or more, the Registrar is instructed to rule off in red ink the mortgage and the discharge. This work has already been done up to the coming into force of the Act, but it will, of course, be necessary for all Registrars of Deeds to keep their books up to date in this regard. It is suggested that the simplest way to do this is by taking the Receiving Book ten years back, and at set periods going over that book, picking out the Discharges of Mortgages, looking them up and ruling them out as provided for. In the very large offices this work should probably be done weekly, but I think it would be sufficient if it were done monthly in the smaller offices.

RE QUIT CLAIMS BY HEIRS-AT-LAW

My opinion has been asked as to whether Section 6 of The Registry Act, 1929, would prohibit a Registrar accepting a Quit Claim Deed signed by the heirs of a deceased owner, whose estate had not been through the Surrogate Courts. It is my opinion that the legislation referred to deals only with cases where there has been a grant of probate or administration. The section refers to a dealing with land by a "devisee, legatee, executor or administrator of the deceased person." There would seem to be nothing in this section to prohibit heirs-at-law quit claiming or transferring property just as they could before the section was passed.

RE ASSIGNMENT OF LEASE WHERE LEASE NOT REGISTERED

My opinion was asked on the following question:

"If a Gas and Oil Lease has not been registered in this county by the persons that took the Lease and not entered on the property stated in the Lease can a company buy these leases from the parties holding these which have not been registered and then have an assignment made to them and send it here for registration."

I came to the conclusion that any document complying with the provisions of The Registry Act as to description, execution, etc., could be registered; and even though the lease was unregistered an assignment thereof would still have to be received by the Registrar if tendered to him.

RE PLANNING AND DEVELOPMENT ACT, R.S.O. 1927, CHAPTER 236

Section 9 of the above Act restricts dealing in land abutting on a highway of less than sixty-six feet. My opinion was asked as to whether these restrictions would apply to land which, while situate on a highway narrower than the prescribed width, had other access by water. I know of no authority for the proposition that land situate on lakes or rivers is not subject to the provisions of the above Act. If the Legislature had intended to exempt from the Act land fronting on navigable water the Act should have so stated.

RE REGISTRATION OF BOND MORTGAGE

There was forwarded for my perusal and opinion a lengthy document purporting to be a mortgage securing a bond issue, and I was asked whether it could be marked "Not to be recorded in full," and so received by the Registrar. In reply I stated as follows:

"The document is made pursuant to The Short Forms of Mortgages Act, and while it undoubtedly contains a great deal of extraneous matter, it is in fact a mortgage, and to my mind need not be registered in full. Section 47 (1) of The Registry Act merely states "when a Mortgage has endorsed upon it the words 'Not to be recorded in full,' the mortgage shall not be copied in the Registry Book.' As I have said this document is a mortgage, and it would be my opinion that the language I have quoted applies to it."

RE COURT ORDERS APPOINTING NEW TRUSTEE

I have been asked on two or three occasions to rule on recording of certificates of Court Orders appointing new Trustees. Apparently many Registrars have overlooked Section 3 of The Registry Act, 1929, which specifically amends Subsection 8 of Section 21 of The Registry Act to include such certificates.

EXECUTION BY ILLITERATES

The following opinion as to the execution of a document by a marksman may be of interest:

"Replying to your letter of the 15th instant, I am not aware of any provision in The Registry Act which compels any special form of words where an instrument is executed by an illiterate person. In fact, the only section dealing with the matter is Section 33, and it applies whether the person executing signs by a mark or otherwise. I think the cautious solicitor would always have the document state that it had been read over and explained, but that is for the legal profession, and not for the Registrar."

RE SUBSEQUENT RECORDING OF MORTGAGE IN FULL

Section 58, Subsection 6 (a) of The Registry Act, as added in 1927, was devised to compel the copying in full of mortgages which ceased to be merely charges on the property, and become links in the chain of title. I was asked to rule whether this section would apply to a deed given in consideration of the mortgagees discharging an existing mortgage on the property. I gave it as my opinion that the section would not apply, as its language covers only foreclosures and conveyances under powers of sale, and in any event the transaction in question is not of the type at which this legislation was aimed, as in the result the mortgage drops out of the title, and there is no necessity for its being copied in full.

RE INVESTIGATION OF TITLES ACT

In connection with the filing of claims under the above Act, I was asked whether one claim could be drawn covering a number of properties in the same Registry Division. I gave it as my opinion that I saw no objection to registering one notice under Section 3 of the Act, setting forth, of course, the description of each parcel of land, and a detailed statement of the claim as provided for by the

section. As registering one notice covering a number of properties was purely to convenience the solicitors concerned, I ruled that the Registrar should have his fee of \$1.00 for each separate parcel of land referred to in the notice.

RE PRODUCTION OF ORIGINAL MORTGAGE WITH DISCHARGE

The Registry Act, 1929, Section 7, says that on a discharge being tendered for registration there shall be produced "the duplicate mortgage and assignments thereof"; where this is not possible, provision is made for satisfying the Registrar as to the reasons, or securing a Judge's order. Registrars of Deeds are reminded of the provisions of The Registry Act, 1930, Section 4, which provides for a procedure where it is impossible or extremely difficult to comply with the 1929 Statute. In one case brought to my attention, a Registrar was tendered a discharge of mortgage together with a certified copy of the original mortgage which had been procured from the Registrar a short time previous. Obviously a certified copy of that kind does not comply with the Act, and if the duplicate original is not available, the alternative provisions of the Statute must be complied with.

RE REGISTRATION OF AUTHORIZED ASSIGNMENT

An authorized assignment was tendered to a Registrar of Deeds pursuant to The Bankruptcy Act, Section 29. The document offered for registration had an affidavit of execution sworn to by the person named as Trustee, in the assignment. My opinion was asked as to whether this instrument was registerable. Section 29, Subsection 4, of The Bankruptcy Act says that the receiving order or authorized assignment shall be registered "according to the ordinary procedure for registering or filing within such office, documents which evidence liens or charges against real or immoveable property." To my mind this makes applicable The Registry Act, and under Section 37 thereof a party to an instrument cannot take the affidavit of execution thereon. In the result I directed the Registrar to refuse the authorized assignment until the affidavit of execution was sworn by a disinterested party.

RE FEES, DISCHARGE OF MORTGAGE

I was asked to rule on the proper fees payable on registering a discharge of mortgage affecting land in two different municipalities in one Registry Division. The Registrar was of the opinion that such a document should be charged for as two separate registrations. In reply I stated as follows:

"Replying to your letter of the 9th instant, I have gone carefully into the point raised by you, and it seems to me that you are confusing the provisions of Section 92 (a) and (b) with Subsection (p) of the same section. In the former case you are entitled to an additional fee where an instrument affects land in different municipalities, but in the case of a discharge of mortgage, coming as it does under Subsection (p), you are entitled only to an extra fee for each lot or parcel affected, if the certificate affects two or more lots or parcels *in the same Registry Division*. In the result, therefore, I do not think you are justified in charging for a discharge of mortgage as a double or triple registration because it affects land in two or three municipalities in your Registry Division. May I say that this is not a new point as it arose under my predecessor Mr. Donald Guthrie, K.C., and is very fully discussed on page 11 of his report for the year 1915. He arrived at the same conclusion as I do above."

RE AFFIDAVITS OF EXECUTION

In order that an instrument may be registered in a Registry Office the affidavit of execution must be sworn before some person authorized by law to take affidavits in or for use in Ontario (vide Section 35, Registry Act). A document was tendered apparently sworn before a Police Commissioner in Ireland, but I know of no provision permitting that officer to take affidavits for for use in this Province. It may be possible, however, that such an instrument could be registered on the certificate of a Judge under Section 39 of The Registry Act.

RE REGISTRATION OF FOREIGN WILLS

Where a foreign will is tendered for registration the provisions of Section 55 (4) of The Registry Act as to a certificate from the Treasurer of Ontario must be complied with. It has been argued to me that the case of *Green vs. Flatt*, 29 O.L.R., page 104, is authority for the proposition that such a certificate is not necessary, but there is nothing in the case cited that would indicate any such law. *Green vs. Flatt* deals only with the question of whether it is necessary to have a probate resealed in Ontario in order to act under it, and in no way affects the question of registration thereof in a Registry Office.

RE FEES, REGISTRATION OF CERTIFIED COPY OF POWER OF ATTORNEY

My opinion was asked as to the proper fees payable on the registration of a Power of Attorney certified to by another Registry Office under Section 42 of The Registry Act, where the original Power of Attorney was also produced with a request that a certificate as to the registration be placed thereon. I think a reasonable fee for such a registration would be \$2.80 made up as follows:

Registration of copy (Sections 92 (a) and (b), Registry Act)....	\$2 50
Comparing copy and original at 5 cents per 100 words (in this case there were 600 words).....	30
	\$2 80

As the \$2.50 fee contemplates one certificate, and only one is given, I see no reason why there should be an extra 50-cent charge therefor.

LAND TITLES

RE ASSURANCE FEES PAYABLE ON VESTING ORDER

My opinion was asked as to whether Assurance Fees would be payable in the following case:

"A Vesting Order under The Mines Act, R.S.O. 1927, Chapter 45, Section 83, was made vesting the interest of one of three original holders in another of the three holders and the seven heirs of the third member. The Assurance Fees had not been paid on this leasehold property, and the question arising was whether the Vesting Order was equivalent to a transfer."

It was my opinion on reading the section referred to and Section 125, Subsection 12, of The Land Titles Act that a Vesting Order of this kind is neither a transfer or a transmission, and, therefore, no fee would be payable to the assurance fund. On a sale by the co-owners to some other party the assurance fund fee would be payable, but I think that Section 83 of The Mines Act is a provision whereby on the default of one co-owner the others may protect their

interest by taking over his share, and it does not involve a real dealing with the property. As the Vesting Order made under the quoted section is to my mind neither a transmission or a transfer, the assurance fund fee would not be payable.

TRANSMISSIONS TO FOREIGN CORPORATIONS

The following question was sent to me for decision by a Local Master of Titles:

"A local firm of Solicitors has raised the question as what our attitude would be on an application for Transmission of a title to a United States Trust Company as Executors of the Will of a deceased United States citizen owning property in Ontario.

"This question not only affects us in this office but also the Surrogate Court, because of course, no application could be made for Transmission until such time as Grant had been made by the Surrogate Court. Foreign executors have a right to a local grant subject to the furnishing of a bond satisfactory to the Judge, but the question is, does the mere entry of a United States Trust Company as owner under Transmission or the grant of Probate to such a Company mean they are 'doing business in Ontario,' in such a way as to make it necessary that it shall first take out a license in Ontario."

In reply I gave my opinion as follows:

"I think that for a United States Trust Company to take probate of a will in this Province, and have property of the deceased transmitted to them, they should first have a license to do business in the Province. In this connection I would refer you to Rule 66 of the Land Titles Rules, Subsection 3, which provides that a company desiring to be entered as owner of land or of a charge shall produce to the Master the charter or other instrument conferring its authority to hold, mortgage, or transfer land, etc. In the case of a foreign company having no license to do business in this Province, I do not see how they could satisfy the provisions of this rule, and, therefore, I do not see how even if probate were granted to them, they could secure a transmission of the title."

RE LAND HELD IN THE NAME OF DECEASED PERSON

My opinion was asked as to whether it was necessary for an executor or administrator conveying property of a deceased registered owner, who in his life time had entered into an ordinary agreement to convey the land, to take out a Transmission, or could a transfer be made without a Transmission under the authority of The Trustee Act, Section 42. Notwithstanding that section it was my opinion that under Sections 56 and 57 of The Land Titles Act a Transmission application would be necessary. Those sections speak of the "registered owner," and while the deceased may have had no actual interest in the property, so long as he appeared on the register as the owner thereof, I think a Transmission application would have to be taken.

LAND SOLD FOR TAXES, DOWER RIGHTS

A parcel of land was sold for taxes, and the Tax Deed lodged for registration with the Local Master. A search of the title disclosed the fact that there was a charge registered against the property in which the wife of the chargor did not bar her dower, and the charge was therefore entered subject to the wife's inchoate right to dower. Notices of the Tax Deed were sent to the registered owner, to

the mortgagee, and to the wife of the registered owner. The wife then protested that she had been separated from her husband for some time, and the house which had been sold for taxes was part of the allowance which she had received from him. The question raised by the Local Master of Titles was whether on the expiration of the time in which the Tax Deed could be entered it should be entered subject to the dower of the wife or not. I gave it as my opinion that the Tax Deed would cut out all rights, including the inchoate dower right referred to, though, of course, the wife could, under Section 173 of The Assessment Act, redeem the estate by paying the taxes and costs for which it had been sold.

TRANSMISSION UNDER QUEBEC PROBATE

An application was made by a Local Master of Titles to transmit land under a will probated in the Province of Quebec. The land in question was valued at some \$5,000, and the Local Master raised the question as to whether ancillary probate in Ontario was necessary. It seemed to me that where as in this instance the property was of considerable value, ancillary probate should be insisted upon. In *re Gund*, reported at 53 O.L.R. 371, covers this point, particularly at page 374 where His Lordship Mr. Justice Middleton said: "It may well be that where the will has been proved abroad and the property in this Province is of small value, the Master may feel justified in accepting the foreign probate, but in the majority of instances, I think the Master should require probate here."

RE SALE OF STANDING TIMBER

It would appear that where standing timber is purchased, the purchaser has his option of either registering a caution under Section 72 of The Land Titles Act or depositing his agreement for purchase under Section 77. In those cases where the purchaser is unable or unwilling to deposit his agreement, under Section 77, there would seem to be no objection to his registering a caution under the former section, as I think it clear that an agreement to purchase timber is a sufficient interest in the land to enable him to file a caution.

DIVISION COURT CLERKS

RE CRIMINAL APPEALS TO DIVISION COURTS

Where an appeal is taken to a Division Court Judge, under the provisions of Section 750 of the Criminal Code, such appeal must be filed in the office of the Clerk of the Division Court appealed to within ten days of the conviction. As this is a statutory condition precedent, failure to comply with which deprives the Judge of jurisdiction to hear the appeals, it is of extreme importance that the exact date on which the Division Court Clerk received the notice of appeal should be ascertainable. Division Court Clerks should in every case immediately note on the appeal papers the day on which they were received, and in the larger offices it would avoid a controversy if they had a dated "receiving stamp" for this purpose.

SCHEDULE "A"

THE SHERIFF

UNDER DOMINION STATUTES

The Sheriff is frequently referred to in the Statutes of Canada, and thereby given duties to perform, but the name Sheriff does not appear in the British North America Act, enacted by the British Parliament on 29th March, 1867. However, Section 92 (4) of this Statute gives exclusive power to Provincial Legislatures for the establishing and tenure of provincial offices and the appointment and payment of provincial officers; while Section 130 enacts that until the Parliament of Canada otherwise provides, all officers of the several provinces having duties to discharge in relation to matters other than those assigned exclusively to the provinces, shall be officers of Canada. One of the most important of these officers is the Sheriff.

Among the Statutes enacted by the Parliament of Canada since Confederation, which refer to Sheriffs' matters, are the following:

The Dominion Election Act.—Every person holding the office of Sheriff shall not be eligible as a candidate at an election. Chapter 53, Section 39 (e).

The House of Commons Act.—No Sheriff shall be eligible as a member of the House of Commons or shall sit or vote therein. Chapter 147, Section 10 (b).

The Militia Act.—The following, among others are exempt from service: Wardens and officers of all public prisons and lunatic asylums and persons sixty years and over. Chapter 132, Sections 8 and 9. Under provincial law the Sheriffs are paid for supervising the gaols.

The Dominion Controverted Elections Act.—All expenses incurred by the Sheriff in consequence of a sitting for the trial of an election petition and providing a court room and accessories shall be defrayed in like manner as travelling expenses of a judge in the Province are payable by Canada. Chapter 50, Section 86.

The trial Judges shall be received and attended at the place where they are about to try an election petition. Section 39.

The Judge summarily trying the accused shall be received and attended at the trial in the same manner as if a sitting were being held of the provincial court of which he is a member. Section 99.

Any expenses necessarily incurred by the Sheriff in connection with the trial shall be defrayed out of any moneys provided by Parliament for the purpose. Section 100.

Under the Criminal Code, unless the context otherwise requires "peace officer" includes . . . Sheriff, deputy sheriff, sheriff's officer . . . and the gaoler or keeper of any prison . . . Chapter 36, Section 2 (27) as amended in 1930, Chapter 11, Section 1. In several of the references in this code other persons in addition to the Sheriff are charged to perform the same duty.

Reading the Riot Act—It is the duty of every Sheriff, deputy sheriff . . . who has notice that there are within his jurisdiction persons to the number of twelve or more unlawfully riotously and tumultuously assembled together to the disturbance of the public peace, to resort to the place where such assembly

is and among the rioters or as near to them as he can safely come, with a loud voice to command silence and after that openly and with loud voice to make a proclamation in these words or to the like effect:

“Our Sovereign Lord the King charges and commands all persons being assembled immediately to disperse and peaceably to depart to their habitations or to their lawful business upon the pain of being guilty of an offence on conviction of which they may be sentenced to imprisonment for life. God save the King.” Section 91.

An unlawful assembly is an assembly of three or more persons who, with intent to carry out any common purpose, assemble in such a manner that they will likely disturb the peace. Section 87. A riot is an unlawful assembly which has begun to disturb the peace tumultuously. Section 88.

A Sheriff having notice that there is a riot and without reasonable excuse omits to do his duty in suppressing it is guilty of an indictable offence and liable to two years' imprisonment. Section 94. Every person who is called on to assist the Sheriff in suppressing the riot and omits to do so is also guilty of an indictable offence and liable to one year in prison. Section 95.

Every person who forcibly enters or forcibly detains land is guilty of an indictable offence and liable to one year's imprisonment. Section 103. This may be of interest to a Sheriff if he is obstructed in executing a Writ of Possession.

Upon sufficient cause being shown any Sheriff may grant any applicant therefor as to whose discretion and good character he is satisfied a permit (to carry an offensive weapon) in Form 76 for such period, not exceeding twelve months as he deems fit. Section 118 (2).

Nothing in Section 118 shall apply to the having upon his person by any peace officer (Sheriff or Deputy) of any weapons which he is by law permitted or authorized so to have or carry. Section 118 (5).

Every peace officer (Sheriff or his Deputy) may search any person whom he has reason to believe has upon his person any weapon, firearm, etc., contrary to the provisions of this section and may seize any such weapon illegally in the possession of any person without a permit. Section 118 (6).

It is not an offence for any peace officer (Sheriff, Deputy Sheriff or Sheriff's Officer) to carry loaded pistols or other usual arms or offensive weapons in the discharge of his duty. Section 125.

A person who goes armed within one mile of a public meeting is guilty of an indictable offence, but this does not apply to a Sheriff or his deputy. Section 127.

Every peace officer is guilty of an indictable offence and liable to fourteen years' imprisonment who corruptly accepts a bribe with intent to interfere with the due administration of justice or to procure the commission of a crime. Section 157.

Everyone is guilty of an indictable offence who, without lawful excuse disobeys any lawful order made by any court, other than for the payment of money. Section 165. There is therefore no imprisonment for debt. See also Chapter 34, Section 78. No attachment in civil matters for non-payment of money only.

Every one is guilty of an indictable offence who, having reasonable notice to assist a Sheriff in arresting a person or in preserving the peace, without reasonable excuse omits to do so. Section 167 (2).

Every one who obstructs any person in the lawful execution of any process against any goods or lands or in making any lawful distress or seizure is guilty

of an indictable offence. Section 168. This should be of interest to a Sheriff if he is interfered with in seizing goods.

Sheriffs are specially charged with the duty of preventing prize fights, whether actual or anticipated, and of summoning a force of the inhabitants to assist him. Sections 627, 628.

In connection with speedy trials of indictable offences, every Sheriff shall within twenty-four hours after a prisoner is committed to gaol for trial notify the judge in writing that the prisoner is so confined. Section 826.

Provision is made for challenging the array of jurors on the ground of partiality, fraud or wilful misconduct on the part of the Sheriff or his Deputy by whom the panel was returned. Section 925.

Under Section 941 a Sheriff is charged with the duty of bringing prisoners up from the gaol for arraignment.

Jurors having been sworn shall be allowed at any time before giving their verdict the use of fire and light when out of court and shall also be allowed reasonable refreshment. Section 940.

The punishment of solitary confinement or of the pillory shall not be awarded by any court. Section 1031. But see Ontario Gaol Rules No. 105 which provides for solitary confinement for prison offences.

When a person remains imprisoned for two weeks because he has been unable to enter into a recognizance with sureties that he will keep the peace, etc., the Sheriff shall give notice thereof to the court. Section 1059.

The Sheriff's duties in connection with capital punishment are found in the fourteen Sections 1061 to 1074 which should be carefully read.

The Sheriff shall without delay pay over all moneys collected from sureties and recognizances or for fines to the Minister of Finance or other authority or person entitled to receive the same. Section 1101. For persons to whom payable, see Sections 1036 to 1043.

Sections 1105 to 1108 deal with the issue of Writs of Fi. Fa. and Capias to the Sheriff for the purpose of levying and recovering fines, issues, amercements and forfeited recognizances on the goods and lands of the person named therein, or of taking him into custody, if no property can be found. For Sheriff's fees, see R.S.O. 1927, Item 23, page 1347.

Upon security being given the Sheriff may discharge the person required to give a recognizance out of custody, Section 1109, and Section 1111 provides how the Sheriff is to return the writ.

Under the Penitentiary Act.—A convict shall be deemed to be in the custody of the warden of the penitentiary immediately upon the sentence, and the Sheriff in whose custody he then is, shall, upon receiving a receipt, deliver the convict with a copy of the sentence to any constable or other officer who produces a warrant for his removal to the penitentiary. Chapter 154, Section 47 (4). The Sheriff or other officer conveying a convict to a penitentiary shall have full authority to command assistance in every part of Canada through which he passes. Section 48. When a death sentence is commuted by the Governor-General on behalf of His Majesty a letter from the Secretary of State is sufficient authority for the Sheriff to convey the convict to a penitentiary. Section 49.

Under the Prisons and Reformatories Act.—Sheriffs are given special authority in connection with the receiving, detention, removal and delivery of offenders. Chapter 163, Sections 4, 5 and 32 and in the re-capture of escaped prisoners. Section 78.

Under The Corrupt Practices Inquiries Act.—All officers concerned in the administration of justice shall give their aid and assistance in matters within the scope of their duty to the Commissioners in the execution of their office. Chapter 51, Section 20. This would seem to include the Sheriff.

Under The Supreme Court Act.—The process of the court shall run throughout Canada, and shall be tested in the name of the Chief Justice and shall be directed to the Sheriff of any county or other judicial division into which the Province is divided. Chapter 35, Section 100.

The sheriffs of the said respective counties or divisions shall be deemed and taken to be ex-officio officers of the Supreme Court and shall perform the duties and functions of Sheriffs in connection with the court. Section 100 (2).

An order in the Supreme Court for payment of money, whether for costs or otherwise, may be enforced by such writs of execution as the court prescribes. Section 102.

The judges of the Supreme Court may make general rules and orders for fixing the fees and costs to be taxed and allowed to the officers of the court. Section 104 (c). A tariff of twenty-three items will be found in the Supreme Court Rules of February 4th, 1929. The Registrar has jurisdiction to allow Sheriffs for other services not included in the tariff.

Executions in a Sheriff's hands may be stayed upon an appeal to the Supreme Court of Canada, upon security being perfected in the original cause. The Sheriff should receive a fiat from the court appealed from and the execution is then stayed whether a levy has been made or not. Provision is also made that poundage shall not be allowed when a fiat is granted and any money levied before the issue of the fiat shall be repaid to the person appealing. Chapter 35, Sections 70 to 74.

The Exchequer Court Act.—Writs of Execution from the Exchequer Court have the same effect as those issued out of the Superior Courts of the Province, and are to be executed as nearly as possible in the same manner as writs out of provincial courts. The Sheriff is to take to his own use such fees as are fixed by the Exchequer Court general orders. Chapter 34, Sections 54 to 58. There are over thirty items in the tariff provided. These will be found in Audette's Exchequer Court Practice (1909) at page 569.

Under The Railway Act.—A Sheriff may be called upon by the warrant of a Judge to deliver possession of lands required for railway purposes. Chapter 170, Section 239. Sheriff includes under Sheriff or other lawful deputy, Section 2 (27); and where the lands of one person are in two counties either Sheriff has jurisdiction to go into the other Sheriff's shrievalty. Section 2 (37).

Under The Expropriation Act.—The Sheriff is employed through the warrant of a Judge to put down any resistance or opposition, and to put the Minister or some person acting for him, in possession of the lands. The Sheriff shall take sufficient assistance and shall make a return of such warrant to the Exchequer Court. Chapter 64, Section 22.

Under The Customs and Fisheries Protection Act.—A Sheriff is one of the officials who may go on board of any boat within any harbour in Canada, or hovering in British waters within three miles of any coast, or in or upon the inland waters of Canada, for purposes of search. Chapter 43, Sections 5 and 6.

Under The Customs Act.—A Sheriff is one of the officers who may search and detain vessels and vehicles for the purpose of preventing smuggling and if necessary seizing goods found therein. Chapter 42, Section 143. Penalties

and forfeitures under this Act are collected in the Exchequer Court or in a provincial court and from these courts the Writs of Execution go to the Sheriff's office. Sections 263 and 270 (2).

Moneys owing for duty may be recovered with full costs of suit in any court of competent jurisdiction. Section 112. This also means that if execution process is necessary it must go to the Sheriffs.

The Bankruptcy Act, Chapter 11.—If a Sheriff is in possession of a debtor's goods when bankruptcy takes place, the Sheriff is entitled before he gives possession to the receiver or trustee to be paid the costs of the first execution creditor with Sheriff's fees and disbursements, the law of the Province gives a lien for these (Sheriff's fees or charges include mileage, poundage, etc.) or a sum in lieu of poundage, see Ontario Rules of Practice, 1928, Rules 676 (3), 686 and Tariff "C," page 208; R.S.O. Chapter 113, Section 5 (2). See the following provisions from The Bankruptcy Act:

3. (e) A debtor commits an act of bankruptcy in each of the following cases: (1) If his goods are seized and he does not settle within four days of the day fixed by the Sheriff for sale; (2) If he does not settle within fourteen days after a seizure; (3) If the Sheriff has sold his goods; (4) If the Sheriff makes a written demand and there is no settlement within fourteen days and (5) If the Sheriff makes a return that he can find no goods to seize.

6 (1). On a receiving order being made the debtor's property; upon the appointment of a Trustee, shall, subject to the rights of secured creditors, forthwith pass to and vest in such Trustee.

9 (6). The Official Receiver shall complete the authorized assignment, and such assignment shall, subject to the rights of secured creditors, vest in the Trustee all the property of the debtor.

24. On the making of a receiving order or authorized assignment no creditor shall continue any action, execution or other proceedings for the recovery of a debt unless with the leave of the court. Any secured creditor may realize his security in the same manner as he would have been entitled to realize it if this section had not been passed, unless the court otherwise orders.

25 (2). One bill of costs, including Sheriff's fees shall be payable to the execution creditor who has first lodged with the Sheriff an execution or other process against property.

26 (2). If an assignment or receiving order has been made, the Sheriff having seized property of the debtor under execution shall, upon receiving a certified copy of the assignment or order, forthwith deliver to the trustee all the property of the execution debtor in his hands, upon payment by the Trustee of his fees and charges and the costs of the execution creditor who has a lien.

26 (3). If the Sheriff has sold the debtor's estate he shall deliver to the Trustee the moneys so realized by him less his fees and the said costs.

29 (3). An order or assignment when registered shall have precedence of all judgments, executions and attachments against land, but subject to a lien for the costs of registration and Sheriff's fees of such judgment execution or attaching creditors as have registered or filed in such proper office their judgments, executions or attachments.

121. Priority of Claims (1) The costs and expenses of the custodian and the fees and expenses of the Trustee; (2) The costs of the execution creditor (including Sheriff's fees and disbursements) coming within Sections 25 (1) and 29 (3); (3) Wages; (4) Claims from injuries to employees, etc.

NOTE.—The Sheriff having been paid the costs of the first execution creditor and his own fees and poundage before giving up possession, these become expenses to the Trustee under the first priority.

Under The Winding-up Act.—A company is deemed insolvent if it permits an execution under which its property is seized to remain unsatisfied till within four days of the time fixed by the Sheriff for the sale or for fifteen days after such seizure. Chapter 213, Section 3 (h). Pending proceedings are stayed, Sections 17 and 21; and any execution issued after the winding-up order shall be void, Section 22. The liquidator shall take into his custody all the property of the company, Section 33. If the Sheriff has made a levy but has not paid the money over to the execution creditor the latter has no priority for his debt, but has a lien or privilege for his costs which also includes Sheriff's fees and poundage. Section 86, and see also Sections 82 and 83. A Sheriff in possession under an execution should not give possession to the liquidator until these costs, fees and poundage are paid. See Section 94.

Under The Income War Tax Act.—The Minister may authorize any person whom he deems proper to distrain the goods and chattels of any taxpayer in default for any tax, interest or penalty and the taxpayer may claim the same exemptions as can be claimed under the law of the Province. Chapter 97, Section 73.

When, however, it is suspected that the taxpayer is about to leave Canada the seizure and collection is to be made by a Sheriff. Section 74.

It is satisfactory to note that this Minister looks on the Sheriff as the proper person to collect under Section 73 and the printed forms of writ from Ottawa are addressed to a Sheriff.

Under The Special War Revenue Act.—It becomes necessary at times to collect moneys payable in respect of taxes, interest and penalties. The Commissioner of Excise certifies the amount owing to the Exchequer Court and the claim becomes in force and effect a judgment, and with all reasonable costs and charges is recoverable in the like manner as if it were a judgment. Chapter 179, Section 108 (4) (5). It would seem from this that such collections ought to come to the Sheriff's office, and they do, although the Sheriff is not mentioned in the Act.

The Bank Act.—It is always good practice for a Sheriff who receives an execution against a debtor's goods to enquire of his neighbour the County Court Clerk and ascertain whether there is a bill of sale or chattel mortgage prior to the execution. Banks, however, can make loans to certain wholesale dealers, manufacturers, shippers and farmers and take security on goods and the only notice of this is registered with the Assistant Receiver-General at No. 10 Toronto Street, Toronto. Chapter 12, Section 88 (17) and (19).

The result is that a large number of notices are there filed and searches made. It does seem something of a hardship that there is only one place for this in the whole Province. It would certainly make it easier for Sheriffs if this notice was filed in the same office with chattel mortgages.

The Savings Bank Act.—No money deposited in the Post Office Savings Bank shall at any time be liable to seizure under legal process against the depositor. Chapter 15, Section 9.

The Companies Act.—In connection with the seizure of shares of stock in a company with a Dominion Charter reference should be made to Section 77 of The Companies Act, Chapter 27, which reads in part: No transfer of shares, unless made by sale under execution or under the judgment of a court shall be

valid unless entry of such transfer is made in the register, but as to shares dealt with on a stock exchange the scrip when endorsed in blank is looked on as a valid transfer. The result is that it often happens that shares in a debtor's name on the books of the company cannot be seized because the scrip endorsed in blank is outstanding in the hands of another creditor, and the debtor has no interest which can be sold.

Under The Department of Railways and Canals Act.—Moneys in the hands of officials and payable to any person are not subject to any execution. Chapter 171, Section 18.

General.—Sheriffs who may refer to this memorandum should, as to every quotation, examine the section of the Statute quoted, because the full text is not given in every case. The compiler fears that in his search through the five volumes of the Revised Statutes, and in the three annual volumes since, he may have overlooked other references to the Sheriff. The general index of 361 pages in Volume V is of little assistance in a search for matters relating to Sheriffs and their work. In several of the references above the Sheriff is only one of several officers charged with the same duty.

“R. J. MACLENNAN.”

NOTE—The above information was compiled for the annual meeting of the Ontario Sheriffs' Association held at the Parliament Buildings, Toronto, on 15th January, 1931.

SCHEDULE "B"

CONSOLIDATION OF TARIFFS OF SOLICITORS FEES, LAW STAMPS AND OFFICERS FEES, AFFECTING THE OFFICES OF LOCAL REGISTRAR, COUNTY COURT CLERK AND SURROGATE REGISTRAR

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TARIFF "A"

Solicitors' Fees in Supreme Court of Ontario and on proceedings under any Statute before a Judge of Supreme Court of Ontario:

- | | |
|--|---------|
| 1. Institution of Action | \$25 00 |
| Mortgage actions where writ specially endorsed \$5.00 further. (Covers all costs except applications in court or chambers up to and including schedule appearances.) | |
| 2. Defence | 15 00 |
| Where affidavit of merits \$5.00 further. (Covers appearance, but not applications in court or chambers.) | |
| 3. Pleadings | 30 00 |
| (Covers all pleadings, affidavits on production, jury notices, etc. See text re counter-claim.) | |
| 4. Drawing and settling issues and stated cases | 5 00 |
| (Subject to increase to \$25.00.) | |
| 5. Third party notice or summons to party added by counter-claim | 10 00 |
| 6. Record and entry for trial | 5 00 |
| 7. Preparation for trial, including notice of trial, notice to produce, subpoenas, and advising on evidence | 30 00 |
| (Subject to increase by T.O. at Toronto to \$50.00 or \$100.00.) | |
| 8. Brief at trial, per folio | 10 |
| 9. Ex-parte motions in chambers, including affidavits | 15 00 |
| 10. Cont. interlocutory chambers motions | 25 00 |
| (Subject to increase by T.O. at Toronto to \$40.00.) | |
| 11. Ex-parte motions in court | 25 00 |

12. Cont. interlocutory motions in court\$30 00
 (Subject to increase by T.O. to \$50.00. See text re special questions and important motions.)
13. Examinations, preliminary attendances, and all charges except counsel fee:
- | | |
|--------------------------|------|
| To party examining | 5 00 |
| To party examined..... | 2 00 |
- Counsel fee on examination:
- | | |
|--------------------------|-------|
| To party examining | 10 00 |
| To party examined..... | 5 00 |
- (Counsel fee subject to increase by T.O. at Toronto in special cases. See Rule 654.)
14. Counsel fee at trial, to..... 50 00
 (Increased fee and fee to junior counsel in discretion of T.O. at Toronto.)
15. Solicitor attending trial where no second counsel employed..... 25 00
 (And for each additional day, \$20.00.)
16. Judgment, including attendance to hear, drafting, settling, issuing and taxation:
- | | |
|-------------------------------|-------|
| To party having carriage..... | 10 00 |
| To other parties..... | 5 00 |
- (Subject to increase to \$20.00.)
17. Correspondence pending suit..... 5 00
 (Subject to increase by T.O. up to \$15.00.)
18. Originating motions in court, covering affidavits, notices, services, etc.:
- | | |
|-----------------------|-------|
| To party moving | 20 00 |
|-----------------------|-------|
- (Subject to increase to \$50.00.)
- | | |
|---|-------|
| In chambers, to party moving | 15 00 |
| To party appearing for preliminary proceedings..... | 10 00 |
- (Subject to increase when affidavits necessary to \$40.00 in court; \$30.00 in chamber. Counsel fee in discretion of T.O. at Toronto.)

18. (<i>Cont.</i>) Issuing order, etc., to person having carriage.....	\$15 00
To other parties.....	5 00
19. On motions and original notices for copies of affidavits served per folio	10
20. Copy of correspondence for trial judge when proper, per folio.....	10
Solicitor's attendance to arrange for its admission by opposite party..	5 00
(Subject to increase to \$10.00.)	
21. Appeals to Appellate Division, preliminary proceedings:	
To party appealing.....	25 00
To respondent.....	15 00
For the five copies of pleadings, exhibits, etc., for Judges, per folio of one copy.....	20
For statement of points of law and fact to be argued, \$5.00. (Subject to increase by T.O. at Toronto to \$25.00. Counsel fee in discretion of T.O. at Toronto.)	
Issuing judgment or order, etc.:	
To party having carriage.....	12 00
To other party.....	6 00
This applies to appeals from Ontario Railway and Municipal Board.	
22. References:	
Attendance, per hour.....	3 00
Increase by T.O. at Toronto up to \$7.50 per hour or a lump sum for reference.	
Drawing notices, affidavits and other necessary documents per folio	20
For each copy per folio.....	10
Every necessary attendance.....	50
Fee conducting sale.....	10 00
Correspondence pending reference up to.....	5 00
23. Default judgment, including computation in mortgage actions.....	5 00

- | | |
|---|--------|
| 24. Commission, in addition to costs of motion..... | \$5 00 |
| Fee to counsel and foreign agents attending, up to \$25.00 in discretion of T.O., subject to increase by T.O. at Toronto. | |
| 25. Writs of execution, including disbursement..... | 6 00 |
| Renewals, including disbursement..... | 4 00 |
| 26. On appeal to T.O. at Toronto for increased counsel fee, and on taxation of costs of abandoned motions or appeals, or where action is discontinued or money paid into court is accepted..... | 5 00 |
- NOTE.—The court or judge or officer hearing any motion may allow a smaller fee than above provided.

Solicitors' Fees in County Court and on contentious business in Surrogate Court and on all proceedings before a county judge or any judicial officer other than a judge of the Supreme Court:

1. Institution of action.....	\$15 00
All costs up to and including schedule appearance, except motions.	
2. Defence.....	10 00
Including appearance and affidavit of merits but not motions.	
3. Pleadings.....	15 00
Covers all pleadings, affidavits on production, jury notice, etc.	
4. Third party notice and summons to party, added by counter-claim..	5 00
5. Record and entry for trial.....	3 00
6. Preparation for trial, including notice of trial and to produce and subpoenas and advising on evidence.....	10 00
Subject to increase by Judge in cases involving over \$200 to.....	25 00
7. Brief, not to exceed \$5.00 per folio.....	10
8. Ex-parte motions in chamber, including affidavits.....	5 00
9. Cont. interloc. chamber motions.....	10 00
Subject to increase by Judge up to.....	15 00
10. Ex-parte motions in court, including affidavits.....	10 00
11. Cont. interlocutory court motions.....	15 00
Subject to increase by Judge up to.....	30 00

12. Examinations:
- Preliminary attendances arranging for examination covers all but counsel fee. \$3 00
 - To party examining. 3 00
 - To party examined. 1 00
 - Counsel fee:
 - To party examining. 5 00
 - To party examined. 3 00
 - If case involves over \$200, subject to increase by Judge up to \$10.00.
13. Counsel fee at trial, up to. 25 00
- If case involves over \$200, Judge may increase up to \$50.00; if over \$400, up to \$70.00.
14. Solicitor attending court when not counsel or partner of counsel, in cases involving over \$200. 15 00
15. Judgment:
- To party having carriage. 5 00
 - To other party. 3 00
 - Includes drawing, settling and attending on judgment, and taxation of costs.
16. Correspondence, not exceeding. 5 00
17. Originating notices in court:
- To party moving, for all preliminary proceedings, notices, affidavits, etc. 15 00
 - Subject to increase up to. 25 00
 - To party appearing for preliminary proceedings. 5 00
 - Subject to increase when affidavits necessary up to. 15 00
 - Counsel fee fixed by Judge, up to. 20 00
 - Issuing order, to party issuing. 8 00
 - To other parties. 3 00
18. Originating notices in chambers:
- To party moving, for all preliminary proceedings, affidavits, notices, etc. 10 00
 - Subject to increase to. 20 00
 - To party appearing for preliminary proceedings. 5 00
 - Subject to increase if affidavits necessary, to. 10 00

18 Chamber notices— <i>Continued.</i>	
Counsel fee fixed by Judge, up to.....	\$15 00
Issuing order, to party issuing.....	8 00
To parties appearing.....	3 00
19. On motions, for copies of affidavits properly served on opposite party, per folio.....	10
20. On appeals to Appellate Division, preliminary proceedings:	
To appellant.....	15 00
To respondent.....	10 00
Counsel fee fixed by T.O. at Toronto not exceeding.....	50 00
Issuing order, etc.:	
To party having carriage.....	8 00
To other parties.....	3 00
For five copies of pleadings, etc., for Judges, per folio of one copy... .	20
In cases where county court costs are allowed under Supreme Court scale, appeal costs shall be on Supreme Court scale.	
In appeals from Surrogate Court, if amount is large, court may allow costs on Supreme Court scale.	
21. References:	
Attendance, per hour.....	1 00
Subject to increase to.....	2 00
Drawing necessary affidavits and other documents for reference, per folio.....	20
For each copy, per folio.....	10
Every ordinary attendance.....	50
Conducting sale.....	10 00
22. Signing default judgment.....	3 00
23. Commissions (additional to costs of motion). Judge may allow for foreign agents' fees, attendance on execution, etc.....	3 00
24. Writs of execution, including disbursement.....	4 00
Renewals, including disbursement.....	3 00

SOLICITORS

**Tariff of fees for non-contentious business in the Surrogate Courts.
Surrogate Rules, Tarriff "B."**

1. Preparing papers and proofs to lead to grant in ordinary cases, and taking out grant:

Where value of property is not over	\$1,000 00	\$10 00
	5,000 00	15 00
	10,000 00	20 00
	20,000 00	30 00
	50,000 00	50 00
	100,000 00	75 00
	when over 100,000 00	100 00

2. In cases of temporary administration 10 00
 - (a) On application to revoke grant may be increased by Judge subject to approval of Judge of Supreme Court of Ontario 10 00

3. Obtaining letters of guardianship may be increased as Item 2 10 00

4. Drawing affidavits, schedules, etc., under Succession Duty Act:

Short form, where aggregate value of property does not exceed \$5,000		
	\$5,000	5 00
Where property exceeds \$5,000, where no duty payable 10 00		
May be increased as Item 2.		
Where duty is payable, in addition to above for all services re settling amount and paying duty or securing payment 20 00		
May be increased as Item 2.		

5. Preparing petition, accounts and all papers, and for all services on passing of accounts and fixing compensation:

Where receipts do not exceed:			
\$2,000	\$25 00	\$20,000	\$50 00
5,000	30 00	50,000	75 00
10,000	40 00	100,000	100 00

5. Fees on audits—*Continued.*
May be increased as Item 2.
Where receipts exceed \$100,000, fee set by Judge, subject to approval as Item 2.
6. Solicitors for other parties (including O.G.) attending audit, fee in discretion of Judge, not exceeding in all one-half above amounts. Subject to increase as Item 2.
7. In contentious cases, fees according to county court scale. If estate over \$10,000, Judge may allow increased counsel fee, subject to approval as Item 2.
8. All proper disbursements in addition to above items.
9. Judge may allow fee for matters out of court if done in interests of the proceeding.

**Fees of Solicitors for proceedings under The Devolution of Estates Act.
Consolidated Rules, Tarriff "E:"**

To solicitor for personal representative:

1. Where sale price or amount of mortgage is under \$200.....	\$10 00
Where it exceeds \$200 but not \$400.....	12 00
Where it exceeds 400 but not 600.....	15 00
Where it exceeds 600 but not 800.....	20 00
Where it exceeds 800 but not 1,000.....	25 00
Where it exceeds 1,000 but not 1,500.....	\$7 00 and 2½%
Where it exceeds 1,500 but not 2,000.....	7 00 and 2 %
Where it exceeds 2,000 but not 3,000.....	17 00 and 1½%
Where it exceeds 3,000 but not 5,000.....	32 00 and 1 %
Where it exceeds 5,000.....	\$57 00 and ½ of 1%

When part of land has been sold, on any subsequent sale, three-quarter of above amounts.

2. In addition to above, costs of obtaining grant, if no personal estate available.

Also costs of advertising for creditors if no personal estate available.

Also auctioneer's fees and costs of necessary printing, if sale by auction.

Also valuator's fees.

To Official Guardian, the costs shall be one-third of amounts, under Item 1, plus disbursements.

Judge may order a smaller or larger amount for services, if circumstances warrant.

In case of leases, the amount shall be the annual rental by number of years in term.

Fees of Solicitors under Creditors Relief Act, R.S.O. 1927, Chapter 113, Section 22.

Subsection 2 (c):

If no contest, \$2.00 if claim is \$200 or less; \$5.00 if claim is over \$200.

Subsection 2 (d):

If there is a contest, such additional costs as Judge may allow, taxed on scale of court in whose jurisdiction the amount of claim would lie.

Subsection 2 (e):

Only Division Court fees on substitutional service, etc., if claim within Division Court jurisdiction.

LAW STAMPS

Fees Payable in Law Stamps. Consolidated Rules, Tariff "B"

On issue of writ	\$2 00
Appearance	1 00
Praecipe orders	50
All other orders	1 00
Judgments (including certificate of judgment of Appellate Division)	2 00
Where judgment entered, per folio additional	10
Where order entered, per folio additional	10
(When order entered in more than one place, fee to be charged in local office, see Rule 518).	
Setting down motion	50
Setting down appeal to Appellate Division	2 00
Entry for trial—with jury	6 00
(Includes \$3.00 cash jury fee to be paid to county treasurer.)	
Entry for trial—non-jury	3 00
Certifying record	1 00
Filings	10
Any certificate	50
(If over three folios, for every folio)	
Direction to pay in, or on a cheque	30
(No stamp on a cheque for less than \$10).	
Search, when action less than two years old	10
Search, when over two years old	30
(No charge for searches by O.G.) (See R.S.O. 1927, Chapter 88, Section 120, re searches. It appears contradictory.)	
Amended pleadings	30
Writs, other than writs of summons	1 00
Taxations, party and party, including certificate	1 00
Taxations, solicitor and client, same as reference.	
Comparing and certified papers prepared by a solicitor, for each three folios	10
Making and certifying copies, per folio	10
Making up and forwarding papers	50
Renewals of writs	1 00
For references and examinations, see cash fees; for criers, witnesses and commissioners' fees, see Tariff "B."	

LAW STAMPS

Mechanic's Lien Act, R.S.O. 1927, Chapter 173, Section 41

No fees payable except on filing Statement of Claim by any person other than one whose claim is for wages only.

On Statement of Claim or on Claim, \$1.00 in stamps on every \$100 or fraction thereof up to \$1,000, and \$1.00 on every \$1,000 or fraction thereof over \$1,000.

Creditors' Relief Act, R.S.O. 1927, Chapter 113, Section 41

Besides fees of county court clerk, the following fees in law stamps on all claims over \$200:

On affidavit of claim where amount claimed is not more than \$400.....	\$0 80
On affidavit when amount is over \$400.....	1 50
On certificate of clerk under Section 9, where amount of claim is not over \$400.....	80
On certificate as above where amount is over \$400.....	1 50
On order made by Judge disposing of claim where amount of claim is not over \$400.....	50
On such order where claim exceeds \$400.....	1 00

LAW STAMPS

Surrogate Courts Act, R.S.O. 1927, Schedule "A" to Chapter 94**Crown Fees.** (In Registrar's Office)

On every application for grant, including notice to clerk.....	\$0 50
On certificate of clerk, including transmission to Registrar.....	50
On every instrument or process under seal of court.....	50
Entry and notification of caveat.....	50
On every grant of probate or administration:	
Where property devolving does not exceed \$1,000.....	50
For every additional \$1,000 or fraction.....	50
On final judgment in contentious cases.....	1 00
On deposit of will for safe custody.....	50

Crown Fees. (In Surrogate Clerk's Office)

See R.S.O. 1927, Chapter 94, Schedule "A" 2

Judge's Fees, R.S.O. 1927, Chapter 94, Schedule "B"

On grant of probate or administration:	
Where property does not exceed \$1,200.....	2 00
Where property exceeds \$1,200 but not \$3,000.....	3 00
Where property exceeds \$3,000 but not \$4,000.....	4 00
For each additional \$1,000 or fraction.....	1 00
On appointment of guardian.....	2 00
On every order or appointment.....	50
On special attendance or attendance to grant probate or administration or on appointment when an audit is adjourned.....	1 00
On audit where total of accounts does not exceed \$1,000, per hour.....	1 00
(Not to exceed \$2.00 on any day.)	

LAW STAMPS

Surrogate Court Judge's fees—*Continued.*

On every audit where total exceeds \$1,000 but is under \$10,000 per hour . . .	\$1 00
(Not to exceed \$5.00 on any day.)	
On every audit where total is \$10,000 or more, but less than \$50,000, per hour	1 50
(Not to exceed \$6.00 on any day.)	
On every audit where total is \$50,000 or more, per hour	2 00
(Not to exceed \$10.00 on any day.)	
On every audit where amount is \$100,000 or more, per hour	2 00
(Not to exceed \$10.00 on any day.)	

For every day's sitting in contentious or disputed cases, same as audit fees.

Surrogate Courts Act, Section 67—**Estates of Small Values**

On probates, administration or guardianship, where total value of estate is not over \$400—Registrar's fees, \$1.50; stamps: Judge, 50 cents, Crown, 30 cents. Total, \$2.30 and postage.

On grants where total value of estate does not exceed \$1,000, Registrar's and Judge's fees are one-half of fees on estate of \$1,000 according to regular tariff.

Subject to second preceding item, on grants where total estate consists of insurance moneys and wearing apparel, fees of Judge and Registrar as follows:

Where insurance money not over \$1,000	4 00
Where insurance money over \$1,000 but not over \$2,000	6 00
Where insurance money over \$2,000 but not over \$3,000	8 00

These fees divided three-quarters to Registrar in cash, one-quarter to Judge in stamps.

LAW STAMPS

Surrogate Court fees.

Increased Valuations, 19 Geo. V, Chapter 23, Section 4, Subsection 2

When grant has issued, if value of estate is increased for succession duty purposes, the executor or administrator shall pay to Registrar additional fees that would have been payable had value been placed at amount to which it has been increased. Registrar to account for such fees as if included in original fees on grant.

CASH FEES OF LOCAL REGISTRARS, COUNTY COURT CLERKS AND SURROGATE REGISTRAR

Annual Return of Fees, 19 Geo. V, Chapter 9, Section 4

Every Local Registrar, etc., shall keep net income in any year up to \$3,000.

He shall return to Provincial Treasurer:

On excess over \$3,000 to \$3,500.....	20%
On excess over \$3,500 to \$6,000.....	50%
On excess over \$6,000.....	90%

Returns must be made by the 15th of January for the preceding calendar year, on forms as supplied by the Inspector of Legal Offices. R.S.O. 1927, Chapter 88, Section 83.

Minimum Annual Fees, 19 Geo. V, Chapter 9, Section 6

If net income of officer is less than \$1,800 in any year, the amount may be made up to \$1,800 from the Consolidated Revenue Fund, on report from the Inspector of Legal Offices.

Court Attendance of Local Registrar

For each day's attendance at any sitting of the Supreme Court of Ontario, \$4.00. R.S.O., Chapter 26, Section 12.

Fees of Local Registrars under Naturalization Act. R.S.C. 1927, Chapter 138, Section 28, and Regulations 23 and 24

For semi-annual return of naturalizations.....	\$2 00
On filing application for a decision.....	5 00
On filing declaration of alienage or resumption or retention of British nationality (one-half to Registrar, one-half to Department).....	2 00
Limit of fees to Registrar in any year, \$2,000.	

Fees of Local Registrars on Annual Return of Criminal Statistics. Statistics Bureau Regulations

Annual return of persons tried.....	\$1 00
Additional for each item.....	05

**Cash Fees of Local Registrars from Tariff "B" of Consolidated Rules.
Authority for Cash Payment, R.S.O. 1927, Chapter 88,
Section 82, Subsection 2(a)**

References:

Appointment.....	80 50
Attendance, per hour	1 50
Drawing report, per folio.....	20
Engrossing report, per folio.....	10
Fee (on first report in action only).....	2 00
Oath.....	20
Mark exhibits (not authorized).....	20
Depositions in infancy matters, per folio (no charge for time).....	20

The above fees also apply to taxation of solicitor and client bills.

Examinations:

Appointment.....	50
Oath.....	50
Taking depositions, per hour.....	1 50
Mark exhibits, each.....	20
Copy for solicitor, per folio.....	10
Return.....	50
Certificate.....	50
Attendance when examination not proceeded with, unless twenty-four hour notice is given.....	1 00
Attendance out of office, per mile.....	20

No authority for payment of stenographers fees on examinations.

FEES OF SURROGATE REGISTRARS

Surrogate Rules, Tariff "A"

For Services under Section 67 of Surrogate Courts Act, in estates of small value, see page 15, preceding.

Receiving and examining papers and entering application.....	\$1 00
Every notice to Surrogate Clerk.....	25
Return of each grant to Surrogate Clerk.....	25
Receive and entering certificate of Surrogate Clerk.....	25
Record bond with usual affidavits.....	1 00
Record additional affidavits of execution or justification, if more than one of each, per folio.....	10
On every grant of probate or administration or guardianship where personal property devolving is less than \$1,000.....	1 00
Where property is \$1,000 and under \$2,000.....	2 00
And for each additional \$1,000 or fraction, not exceeding \$30.00 in all	1 00
Submitting papers with Registrar's report to Judge to lead to grant.....	50
Recording grants or other instruments or letters of guardianship, per folio	10
Preparing probate, administration or guardianship issued under seal of Court.....	1 00
Where estate is over \$2,000.....	2 00
Where estate is over \$10,000.....	5 00
Transcript of will, per folio.....	10
Certified copy of will, including certificate, per folio.....	10
Draw special order or other paper when directed by Judge.....	50
If over three folios, per folio on excess.....	10
Take affidavit or administration oath to witness.....	20
Attending and entering every order and minute.....	50
Every summons or order and every instrument or other process under seal, n.o.p., if prepared by Registrar, per folio, including fee for sealing	20
Search for original will or instrument and inspection, or for general search proceeding.....	30
Every other search.....	20
Every necessary certificate granted by Registrar.....	50

Surrogate Registrars Fees—Continued.

Exemplification under seal	\$1 00
If over five folios, per folio on excess	10
For every office or other copy or extract of a minute, order, decree or other document filed in office of Registrar, or of any evidence or depositions whether made by Registrar or person searching, per folio	10
Deposit of will for safe custody, including receipt and record (Section 13, Surrogate Court Act)	1 00
Every subpoena	50
Every necessary letter, including notices to Public Trustee and cemetery companies	25
Every necessary filing	10
Receive, examining and entering petition or application for audit or contestation of claim	50
Attend audit or contestation of claim	1 00
Attend trial of any contentious case	2 00
File vouchers (not exceeding in all \$1.00)	10
Enter order or judgment and on citations	50
Tax costs and grant certificate	1 00
Receiving entry and filing caveat or contestation of grant	50
Warning to caveat	50
Appearance to caveat	50
Notice of Surrogate Clerk of caveat or contestation of grant, and entering Writ of execution and renewal	1 00
Examinations in contentious cases, same fees as in County Court.	
On appeal to Supreme Court, same fees as on appeal from County Court.	
Postage and all disbursements, additional.	

Services Under Succession Duty Act

Same fees as for similar services under The Surrogate Courts Act and Rules. See R.S.O. 1927, Chapter 26, Section 21.

Fees of County Court Clerk. Consolidated Rules, Page 206

Issuing writ.....	\$3 00
Entering appearance.....	1 00
(Any number of defendants may appear at once, by same solicitor without extra charge.)	
Entry of action or issue for trial, non-jury.....	3 00
Jury case, including \$1.50 to be paid by clerk to county treasurer under Jurors Act.....	5 00
Judgment, including taxation of costs.....	3 00
Examinations and references:	
Appointment.....	50
Attendance, not exceeding one hour.....	1 50
Each additional hour.....	1 00
Mark exhibits, each.....	20
Copies of depositions, per folio.....	10
Each oath.....	20
Each certificate.....	50
Drawing reports, per folio.....	20
Engrossing reports, per folio.....	10
On every writ of execution and renewal.....	1 00
Every certificate not otherwise provided for.....	50
Exemplification of judgment, including certificate and seal.....	1 50
Every search not made in ordinary course of action, or made after close of action, if made within three years.....	10
If made after that time.....	30
Copies of papers, per folio.....	10
Appeal from County Court to Supreme Court of Ontario, including make up and forwarding papers, prepare certificate and entering judgment of Appellate Court.....	2 00
(Disbursements for express and postage both ways to be added.)	
Subpoenas in matters outside of actions, in which a subpoena is issuable out of County Court.....	1 00
All applications and proceedings before a County Judge, other than applications in an action, not otherwise provided for, and for all applications in an action after judgment.....	1 00

County Court Clerks Fees—Continued.

Where there is a trial or hearing upon oral evidence in any matter other than an action or issue, a further fee of..... \$2 00

Court Attendance of County Court Clerks

For each day's attendance at the trial of an action or issue, \$4.00. R.S.O. 1927, Chapter 91, Section 15.

**Fees under Bills of Sales and Chattel Mortgages Act,
R.S.O. 1927, Chapter 164, Section 36**

Registering each instrument or copy or renewal	50
Registering assignment	25
Registering certificate of discharge	25
General search.....	50
Search as to a particular party.....	10
Production of any instrument or document.....	10
Copies of any instrument or document and certifying same, per folio....	10
Extracts, whether made by clerk or party searching, per folio.....	10
Certificate of Registration, if given at time of registration.....	25

Fees under The Assignments and Preferences Act

R.S.O. 1927, Chapter 162, Section 16, Subsection 3

Same fees as for similar services under Bills of Sale and Chattel Mortgages Act.

County Court Clerk's Fees—*Continued.*

Fees Payable Under The Conditional Sales Act

R.S.O. 1927, Chapter 165, Section 4

For filing copy of contract and making record:	
If amount of contract is under \$1,000	\$0 50
If amount of contract is \$1,000 or over	1 00
Filing discharge or assignment and make record	1 00
General search	25
Search as to a particular person	10
Production or inspection of any document	10
Copies or extracts of any instrument or document filed, made by clerk or by person searching, per folio	10
Certificate of filing or identifying any document filed, giving time, date and number, or for any other proper certificate, n.o.p.	50
Every necessary letter	25

Fees Payable under Assignment of Book Debts Act

R.S.O. 1927, Chapter 166, Section 3, Subsection 3

Registering assignment	25
Certificate of discharge	25
General search	25
Certificate of registration	50
(C.C.C. Tariff, Consolidated Rules, page 207, item 7.)	

Fees Respecting Searches and Productions as Set Out in The

Judicature Act, R.S.O. 1927, Chapter 88, Section 120,

Subsection 3

Fees for search of books and inspection of documents in Supreme Court of Ontario and County Court, including writs, judgments, chattel mortgages and bills of sale, as follows:

For search	25
For production and inspection of each document	10
For all copies and extracts, per folio	10

(These fees seem to conflict with fees set out in other tariffs.)

County Court Clerk's Fees—Continued.**Fees Payable Under The Limited Partnerships Act**

R.S.O. 1927, Chapter 171, Section 8

Filing and recording certificates.....	\$0 25
For any search.....	10

Fees Payable Under The Creditors' Relief Act

R.S.O. 1927, Chapter 113, Section 22, Subsection 2(b)

Fees on the same scale as like proceedings in the County Court, unless claim does not exceed \$200.00, when fees shall be on Division Court scale.

Fees Payable Under The Adoption Act

R.S.O. 1927, Chapter 189. Regulations (No. 4)

Filing petition.....	1 00
Subpoenas, each.....	1 00
Attendance at hearing of each application.....	1 00
Entry of order, including duplicates and copies and forwarding same....	1 50
Every search.....	30
Copies of papers, per folio.....	10

Fees Payable Under The Liquor Control Act

R.S.O. 1927, Chapter 257, Section 138, Subsection 10

For attendances and filings and services in connection with an appeal, payable by the appellent.....	2 00
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County Court Clerk's Fees—Continued.

Fees Payable Under The Children of Unmarried Parents Act

R.S.O. 1927, Chapter 188, Regulation 6

Filing petition and other papers.....	\$1 00
Each subpoena.....	1 00
Attendance on each application.....	2 00
If over two hours, but not to exceed \$4.00 in any one day, for each additional hour.....	1 00
(This item payable by applicant, subject to Judge's order as to reimbursement.)	
Entry of order, including all copies.....	1 50
Every search.....	30
Copies of papers, per folio.....	10

Fees Payable Under The Municipal Drainage Act

R.S.O. 1927, Chapter 241, Section 102, Subsections 2, 3, 4

For filings and services and certified copies of decisions and reports, same fees as payable on County Court proceedings.

For attendance at the court, such fees as the referee may direct, not over \$4.00 per day, payable by whom the Referee may direct. All fees under this Act to be paid in cash, not law stamps.

Fees Payable Under The Farm Loans Act

R.S.O. 1927, Chapter 69, Section 36, Subsection 4

The clerk shall register certificate and discharge under this Act without payment of any fee therefor.

County Court Clerk's Fees—Continued.**Fees Payable Under The Workmen's Compensation Act**

R.S.O. 1927, Chapter 179, Section 72

For filing an order or certificate of the Board pursuant to Section 71, or
Section 106. \$1 00

SCHEDULE "C"

Fees Under The Registry Act

R.S.O. 1927, Chapter 155

(NOTE.—Left hand column indicates Section of Registry Act; "I.L.O." means ruling of Inspector.)

92 (a-b).	The Minimum Fee for Instruments, "except where otherwise provided," including one certificate of registration..	\$2 50
	(a) If the instrument is over seven folios, or if it affects more than four lots, add 15 cents for each folio up to fourteen, and 10 cents for each folio over fourteen; also 5 cents per lot up to 100, and 2 cents per lot for any additional.	
46-50.	(b) If it affects lands in different municipalities the fees for copying are doubled, trebled, or quadrupled, or as may be.	
I.L.O.	(c) If it is drawn in triplicate, quadruplicate, etc., add 50 cents for each additional certificate given.	
92 (n).	AFFIDAVITS:	
	(a) Drawing—and swearing deponent.....	25
	(b) Administering the oath only.....	25
92 (s).	ADMINISTRATION, Letters of:	
	(a) Where original deposited.....	1 50
93, I.L.O.	(b) Where copy deposited, add 50 cents for certificate and 5 cents per folio for comparing, usually there are three folios.....	2 15
	ADMINISTRATION WITH WILL ANNEXED—See Wills.	
	ASSIGNMENT OF MORTGAGE—Same as a mortgage, minimum..	1 50
92 (a-b).	AGREEMENTS:	
	(a) To extend time for repayment of a mortgage—same as mortgage, minimum.....	1 50
	(b) To postpone a mortgage—same as in paragraph 1 above, minimum fee.....	2 50
	(c) For sale or purchase, etc.—same as in paragraph 1 above, minimum fee.....	2 50
	BY-LAWS:	
69 (4)-92 (i).	(a) Money or debenture.....	2 00
69 (1).	(b) Opening or closing streets—same as instruments in paragraph 1 above, minimum fee.....	2 50
69 (3).	(c) Incorporating a village, town or city, or affecting the boundaries of a municipality—ditto.....	2 50

Fees Under The Registry Act—Continued.

34, 47 (7), 47 (5).	CHARGE—Mentioned in Section 34, and Assignments of, and Agreements to Extend same, if not recorded in full, same as for a mortgage not recorded in full, minimum fee.....	\$1 50
	(If subsequently recorded in full, see Section 47 (5)).	
	CERTIFICATES:	
92 (r).	(a) Amalgamation of loan corporations.....	4 00
92 (p).	(b) Discharge of Mortgage—if not over three folios, and not affecting more than four lots, a minimum fee of . . .	1 50
	If over three folios, or affecting more than four lots, add 10 cents for each extra folio, and 5 cents for each extra lot; such additions not to exceed \$5.00.	
67 (1 to 6).	(c) Discharge of mortgage by sheriff, bailiff, or other officer (Form 11)—same as (b).	
67 (7).	(d) Certificate of sheriff, bailiff, or other officer, of withdrawal, vacating, or setting aside of a seizure of mortgage—same as (b).	
34-68.	(e) Discharge of instrument creating a charge (Form 12)—same as (b).	
57 (7).	(f) Foreclosure (F.O.F.). The fees vary as to length of mortgages and assignments recopied under Section 57 (7). Add to the \$2.50 minimum, the cost of recopying each mortgage and assignment, after deducting the fees paid at time of their registration—See Section 47 (5).	
47 (5). 92 (a-b).	(g) Judgments or orders (other than final orders of foreclosure), minimum.....	2 50
92 (a-b). I.L.O.	(h) Lis Pendens, minimum.....	1 50
92 (p).	(i) Payment of taxes.....	25
92 (4).	(j) Registrar's certificate (i.e., a certificate furnished by the Registrar).....	50
92 (g).		
92 (f).	COPIES OR EXTRACTS—Whether made by the Registrar or not,	
92 (c).	per folio.....	10
92 (a-b).	DEEDS—see grants.	
92 (u). 32 (3).	DECLARATION for registering an instrument already entered in the general register.....	50
	DISCHARGE—see Certificates.	
	EXEMPLIFICATIONS—see Wills.	
	FORECLOSURE—see Certificates.	
53.	GRANTS:	
	(a) Crown grants, same fees as for a will.	
47 (5). 57 (7).	(b) Under power of sale in a mortgage. The fee varies as to length of the mortgage and assignments re copied under Section 57 (7). Add to the fee for grant the	

Fees Under The Registry Act—Continued.

	cost of recopying the mortgage and any assignments, after deducting the fees paid at the time of their registration. (See Certificates (f) Supra.)	
92 (a-b).	(c) Those commonly called deeds—see paragraph 1 above, minimum.....	\$2 50
JUDGMENTS—see certificates.		
100.	LISTS furnished municipal clerks or assessors, 5 cents per instrument.	
47. 47 (7).	MORTGAGE, assignments of mortgage, agreements to extend time for repayment (but not agreements to postpone a mortgage)—when endorsed “not to be registered in full.”	
	If not over four lots in one municipality, a minimum fee of	1 50
47 (3). 47 (4).	Add 5 cents for each lot over four, and if it affects lands in different municipalities, 25 cents for each additional municipality after the first.	
47 (5).	If subsequently recorded in full, charge as for a deed (see paragraph 1 above) less the sum paid at the time the mortgage, assignment or agreement was registered.	
57.	NOTICE OF SALE under a mortgage.....	50
ORDERS:		
54.	(a) Orders-in-Council, same as Judgments and Orders.	
	(b) Court Orders—see certificates.	
69 (3).	(c) Order of The Ontario Railway and Municipal Board—see paragraph 1, minimum fee.....	2 50
	(d) Orders for Machinery—see charge.	
PROBATE—see Wills.		
69 (3).	PROCLAMATION, incorporating or changing boundaries of municipalities, etc.—same as Instruments in paragraph 1 above, minimum.....	2 50
92 (h).	PLAN, of a subdivision, minimum.....	5 00
92 (k).	If over twenty lots, add 5 cents for each lot up to 100, and 2 cents for each lot over 100; also for searching names of owners and mortgagees, add \$1.00 or more as provided by Section 92 (k).	
1 (d). 92 (0).	PRODUCTION of each original..... (And ditto when produced on order of a court, in addition to the proper witness fees.)	10
	QUIT CLAIM DEEDS, see paragraph 1 above, minimum.....	2 50

Fees Under The Registry Act—Continued.

92 (c). 21.	REFERENCE (i.e. search of a copy of an Instrument in the Registry Book, as distinguished from the original Instrument)—see under Searches.	
92 (a-c).	RELEASES, of Legacy, etc.—see paragraph 1 above, minimum.	\$2 50
	SEARCHES:	
21 (1). 29-92 (c).	(a) Search of Abstract Index and Registry Books as to title of one lot, or part, including four "references" and three folios of extracts made by searcher	25
	For each additional reference up to fifty, each	5
	And for every two references over fifty	5
	And for each folio after the first three	5
30-92 (d).	(b) Search of an alphabetical index for each name in one municipality	25
	But a general search in all the Alphabetical Indexes of all the municipalities in the Registry Office, not to exceed, per name	1 00
21 (4-7-11). 92 (e).	(c) Search of the General Register for each name (for convenience some offices have separate volumes of the General Register for Wills and Powers of Attorney) . . .	25
21 (5), 92 (j). 88 (7).	(d) Search of a Money By-law Book	50
	(e) Search of Surveyor, when making a municipal plan under Section 88, the usual fees up to \$25.00, and thereafter one-half the usual fees.	
92 (c).	(f) Search for subsequent grantees or incumbrances under proceedings taken on a registered mortgage when a declaration is produced proving that the search is required for such purpose, 10 cents per lot, but total not to exceed \$2.00.	

REGISTRAR'S ABSTRACT—The cost necessarily varies with the period of time over which the search is required, the number of necessary "references" made, originals read ("productions"), and the length of the written abstract. Instruments **necessarily** read, though found not to affect the parcel, are charged for.—See page 83 of the Report of the Inspector of Legal Offices for the year 1926, and page 79 for the year 1927.

The minimum fee, therefore, will be one dollar (\$1.00) computed as follows:

92 (c).	One lot, Search , including four references	\$0 25
92 (f).	Writing the abstract, first folio	25
92 (g).	Certificate	50

1 00

Add 5 cents for each reference after the first four, up to fifty references, and 5 cents for every two references over fifty; also 10 cents for each original Instrument "produced" and 15 cents per folio for additional writing; add also 25 cents for the search on each lot in cases where an Abstract is required for two or more

Fees Under The Registry Act—Continued

lots, but if the instruments entered in the Abstract Index of all such lots are **identical**, one Abstract only, not separate Abstracts, is made; in which case the fees for the **“writing”** will be computed as if the Abstract were for one lot only.

55. 92 (a-b).	WILLS, probates, administrations with the will annexed or exemplifications or certified copies of same:	
92 (g).	(a) Where the original is deposited, the minimum is	\$2 50
	But if over seven folios, add for the additional copying 15 cents per folio.	
93 I.L.O.	(b) Where verified copy deposited, add 5 cents per folio for comparing, and 50 cents for the certificate, making a minimum fee of	3 35
	But if over seven folios, charge for the additional copying and comparing.	

Section Number of Act referred to.— **Various Statutes** provide for the fees to be charged by Registrars for the performance of their duties thereunder. Some of which Statutes are the following:

6.	1. The Custody of Documents Act, R.S.O. 1927, Chapter 157, Section 6:	
	On every requisition	20
	On every document deposited	10
	For every notice necessary to be sent to other registrars (not more than one notice to any one registrar to be charged for)	15
	Necessary postage on the notices and acknowledgments.	
	A sum sufficient to pay the fees under Subsection 2 of Section 5.	
	For entering upon the abstract index for each lot in excess of four lots	5
10 (2).	2. The Partnership Registration Act, R.S.O. 1927, Chapter 127:	
	Declarations of partnership (each)	50
	If over two folios, add 10 cents for each additional folio.	
10 (6).	SEARCHES:	
	(a) In the firm index, each firm	10
	(b) In the individual index, each partner	10
	Certificate, when required	25
19 (2).	3. The Mechanics Lien Act, R.S.O. 1927, Chapter 173:	
	Lien in duplicate, one claimant	25
	If several persons join, add 10 cents for each claimant after the first.	
19 (3).	Discharge of lien	25

Fees Under The Registry Act—Continued.

I.L.O.
Sec. 93,
Reg. Act.

4. The Bankruptcy Act, 1910 (Dominion):

	Every instrument registered charge as under Section 92		
11 (6).	(a-b) of The Registry Act, minimum fee.....	\$2	50
11 (6).	Search, each name.....		25
	Certificate, each name.....		50

SCHEDULE "D"

LAND TITLES ACT

ALPHABETICAL TARIFF OF FEES

ITEM	SUBJECT MATTER	FEE
55	Alphabetical index: search, each name.....	\$0 20
	Back more than two years, for each year (not to exceed 50 cents), each name.....	10
60	Application, special (hearing, per hour).....	1 50
61	Application filing upon.....	10
24	Attorney, power of, for each person executing under separate power.....	50
26	Attorney, power of, five folios and under.....	2 00
	For each folio above five.....	10
24	Authority not entered in register of parcel—execution of instrument under.....	50
29	Bankruptcy, examination of evidence and registering owner on insolvency.....	2 00
	Each parcel after the first.....	50
54	Bankruptcy index, search of, each name.....	25
21	Caution.....	1 00
	Every parcel after first.....	50
	Each folio over five to peruse.....	10
	Considering when registration refused.....	1 00
22	Caution, discharge of.....	1 00
	Every additional parcel.....	50
23	Caution, consent to continuance.....	1 00
	Every parcel after first.....	50
42	Certificate or special case to court.....	2 00
36	Certificate, land: or of charge, five folios.....	2 00
	Above five, each folio.....	20
36	Certificate, charge: five folios.....	2 00
	Above five, each folio.....	20
	Entry of ownership on charge certificate.....	50
47	Certificate of Master, one folio only.....	50
	Each extra folio.....	20
43	Certificate to clerk of municipality.....	50
44	Certificate of Search of Title, three folios.....	2 00
	Each additional folio.....	20
46	Certifying and examining document not made in office not less than Per folio.....	50 10
19	Cessation of Charge (entire).....	1 00
	Cessation of Charge (partial).....	1 00
	More parcels than one, each extra.....	50
	Noting on each certificate when produced later.....	20
	Description of parcel in partial discharge over two folios, each additional folio.....	10

ITEM	SUBJECT MATTER	FEE
13	Charge, registration under (entry of Charge on Land Certificate), per folio.....	\$4 00
	Each extra parcel.....	50
	On each certificate when produced later.....	20
28	Charge by Corporation: Examination of evidence where special meeting is required.....	1 00
14	Charge, transfer.....	2 00
	Each parcel after first.....	50
13	Charge, extension of.....	3 00
13	Charge, postponement of.....	3 00
33	Charges, several discharged by one instrument: same charge as if separate.	
36	Charge Certificate, five folios.....	2 00
	Each folio above five.....	20
63	Closing street, each entry of ownership.....	1 00
15	Concurrence by separate instrument under Devolution of Estates Act.....	50
16	Concurrence, examination of evidence if concurrence subsequent to entry of transmission.....	1 00
64	Company, registering instrument of incorporation.....	2 00
65	Company, change of name.....	1 00
46	Comparing probate, letters of administration, charter, etc., per folio.....	05
62	Consolidation, re-entry to consolidate: Each parcel re-entered.....	1 00
	If more than two parcels, each additional parcel.....	50
45	Copy of document filed, per folio.....	10
	Certifying same.....	30
25	Covenants running with the land, per folio.....	20
	Where more than one parcel, each additional parcel per folio..	10
71	Description (revised) asked for or necessary for certificate of remainder of parcel.....	1 00
	Over five folios, each additional folio.....	20
15	Devolution of Estates Act, concurrence by separate instrument...	50
33	Discharge of Cautions, several under one instrument; same as if by separate instruments.	
22	Discharge of Caution.....	1 00
33	Discharge of Charges (\$1.00), several under one instrument; same as if by separate instruments (vide item 14).	
20	Discharge of Mechanic's Lien.....	25
20	Discharge of Certificate of Action.....	25
	Each parcel after first.....	10
33	Discharge of Lien, each.....	25
33	Discharge of Certificate, each.....	25
17	Dower, separate release of.....	1 00
	Each parcel after first.....	50
37	Entry of ownership on land certificate or charge certificate.....	50
53	Execution Index, search of, each name.....	20

ITEM	SUBJECT MATTER	FEE
31	Execution, discharge of, each name	\$0 50
	Execution, receipt of, from Sheriff	No Charge
16	Examination of Evidence as to concurrence under Devolution of Estates Act	1 00
13	Extension of Charge	3 00
68	Fees by analogy to fees in Supreme Court or under Registry Act.	
31	Fi. Fa., discharge of, each name	50
56	First Registration, index of, search each lot or piece of land	20
72	First Registration, lands entered in more than one parcel, each additional parcel	1 00
73	First Registration, search to ascertain if land under Land Titles system	30
	Where one-quarter hour is required	50
	Where one-half hour is required	1 00
74	First Registration, application to continue on death or change of interest	2 00
70	Foreclosure, entry of ownership	4 00
	Each additional parcel after first	50
30	Inhibition, entry of	2 00
	Each parcel after the first	50
64	Incorporation of Company, registering instrument	2 00
58	Inspection of Documents retained on land being brought under Act	1 00
29	Insolvency, registration of owner on	2 00
	Each parcel after first	50
52	Instrument, original, search of	30
27	Joint Tenancy, entry of survivor as owner	1 00
	Each parcel after first	50
37	Land Certificate, entry of ownership on	50
36	Land Certificate	2 00
	Each folio over five	20
30	Lease (Notice of), entry of	2 00
	Each parcel after first	50
	When more than ten folios, each folio	10
32	Lease, determination of entry of	1 00
	Each parcel after first	50
66	Letter explaining defect, where instrument received by post (in addition to searches and postage)	50
33	Liens, each	25
20	Lis Pendens, mechanic's lien action	25
	Each parcel after first	10
	List of Transfers for Assessment Commissioner (Land Titles Act, Section 55 (2)), per name	05
59	Land Certificate, lost, application for duplicate	1 00
20	Mechanic's Lien	25
	Each parcel after first	10
	Certificate of Action	25

ITEM	SUBJECT MATTER	FEE
	Mechanic's Lien— <i>Continued</i>	
	Discharge of Claim.....	\$0 25
	Discharge of Certificate of Action.....	25
	Each parcel after first.....	10
13	Minerals severed from surface, additional fee on transfer.....	1 00
18	Mining Conditions, entry of certificate of performance of each parcel.....	1 00
39	Mortgaged Land, sale under power.....	4 00
	Each parcel after first.....	50
63	Name of street changed, registering by-law.....	1 00
	Each additional street.....	20
65	Name of company, change of.....	1 00
60	Objection hearing, per hour.....	1 50
	One-half hour or less.....	1 00
37	Ownership, entry of, on Land Certificate or on Charge Certificate..	50
72	Parcel, when land entered in more parcels than one, each additional parcel.....	1 00
38	Partial transfer of land or charge, entry on Land Certificate.....	20
19	Partial Cessation.....	1 00
	Description of parcel over two folios, each extra folio.....	10
	More than one parcel, each parcel.....	50
35	Plan, not more than twenty lots.....	6 00
	Over twenty, each lot.....	10
	Copy of plan in Registry Office not more than.....	2 00
	Where part of parcel laid out, re-entry of part affected.....	1 00
	Where several parcels, each after first parcel.....	50
51	Plan, search of.....	10
13	Postponement of Charge.....	3 00
13	Post, documents sent by post for registration, each document....	20
24	Power of Attorney, where execution under.....	50
26	Power of Attorney, five folios and under.....	2 00
	Each folio above five.....	10
39	Power of Sale, sale under.....	4 00
	Each parcel after first.....	50
	If land under \$500.....	2 00
62	Re-entry to consolidate:	
	Each parcel re-entered.....	1 00
	Where more than two parcels re-entered, each additional parcel.....	50
35	Re-entry of portion affected by new plan.....	1 00
35	Re-entry required because plan registered, each parcel.....	1 00
25	Restrictive covenants, per folio.....	20
	More than one parcel, each extra parcel.....	10
30	Restrictions, entry of.....	2 00
	Each parcel after first.....	50
71	Revised description applied for or necessary before a certificate issued for remainder of parcel.....	1 00
	Each folio over five, per folio.....	20

ITEM	SUBJECT MATTER	FEE
39	Sale, under power in charge.....	\$4 00
	Each parcel after first.....	50
	Land value under \$500.....	2 00
55	Search, alphabetical index, each name.....	20
	More than two years, each prior year (but not exceeding 50c.)	10
58	Search, documents retained on land being brought under Act.....	1 00
56	Search, index first registration, each lot.....	20
53	Search Execution.....	20
49	Search, one parcel.....	30
50	Search, when parcel number given.....	20
51	Search, plan.....	10
52	Search original instrument.....	30
73	Search to ascertain if lands are under Land Titles System.....	30
	Where one-quarter hour is required.....	50
	Where one-half hour is required.....	1 00
60	Special application, per hour.....	1 50
	One-half hour and less.....	1 00
61	Special Application, filing on.....	10
63	Street closed, entry of ownership (besides searches), each entry.....	1 00
63	Street, name changed, registering by-law changing name.....	1 00
	Each additional street.....	20
42	Special case or certificate of court.....	2 00
	Each folio over five.....	20
27	Survivor, entry of, in case of joint tenancy.....	1 00
	Each parcel after first.....	50
48	Tax Notices, per folio.....	10
34	Taxes, payment, entry of, each parcel.....	50
14	Transfer of Charge.....	2 00
	Each parcel after first.....	50
13	Transfer, registration under.....	3 00
	Entry on Land Certificate.....	50
	Each parcel after first.....	50
41	Transmission of Charge.....	2 00
	Each charge after first.....	50
40	Transmission of land through death.....	4 00
	Where value of land does not exceed \$1,000.....	2 00
	Each parcel after first.....	50
	Where no letters of administration or of probate, additional fee	1 00
	Transfers, list of, for Assessment Commissioner (Land Titles Act, Section 55 (2)), per name.....	05
17	Widow's interest, separate release.....	1 00
	Each parcel after first.....	50
22	Withdrawal of Caution.....	1 00
	Each additional parcel.....	50
31	Writ of Execution, discharge of, each name.....	50
	Writ of Execution, receipt of.....	No Charge

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Fifty-second
ANNUAL REPORT

OF THE

Superintendent of Insurance

FOR THE PROVINCE OF

ONTARIO

1931

(Business of 1930)

PRINTED BY ORDER OF
THE LEGISLATIVE ASSEMBLY OF ONTARIO
SESSIONAL PAPER No. 6, 1931



ONTARIO

TORONTO

Printed and Published by Herbert H. Ball, Printer to the King's Most Excellent Majesty

1931



ONTARIO

DEPARTMENT OF INSURANCE

TO THE HONOURABLE W. H. PRICE, K.C., LL.B.,
Minister in Charge of the Department of Insurance.

I have the honour to submit herewith the Fifty-second Annual Report of the Superintendent of Insurance for the year 1931 (business for the year ended 31st December, 1930).

The Report is arranged in the following five divisions and includes an index in which all insurers licensed to carry on business in Ontario are listed together with license numbers and classes of insurance for which authorized:—

- 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 licensed under The Dominion Insurance Act have been required to file only Modified Statements summarizing their assets and liabilities and showing their underwriting experience within the Province only with the Department and this skeleton information only has been included in this report.

Division II, entitled "Annual Statement Abstracts," is virtually a reprint of the Abstract of this Report published under date of June 15th, 1931. Included herein are tabulated summaries showing the financial condition of all insurers not licensed under The Insurance Act (Dominion). In case of any discrepancy between any figures shown in this division and those shown in Division I with respect to any particular insurer, the figures included in Division I should be understood to prevail.

In Division III will be found a statement showing the movement of securities owned by joint stock and cash mutual insurance companies incorporated under the law of Ontario. This shows the details of stocks, bonds and debentures purchased, sold or matured during the year and is a continuation of a similar statement published in the 1930 Report.

Division IV, entitled "Statistical Tables," shows in tabulated form premiums and losses of all licensed insurers (except mutual benefit societies) analyzed according to class of insurance. These tables are briefly summarized in the following paragraphs.

Division V, entitled "Appendices," contains a review of 1931 Legislation and a record of certain memoranda rulings, etc., issued by the Department; also certain miscellaneous information under the various headings indicated in the table of contents.

Life Insurance.

Forty-six companies were licensed at the end of 1930 to transact life insurance. This is an increase of one during the year, the Prudential Assurance Company having become licensed July 1st, 1930. The premium income on Ontario business amounted to almost eighty-six million dollars, an increase of 6.5 per cent. over 1929.

Disbursements to Ontario policyholders amounted to \$53,861,520.74, an increase of 18.1 per cent. over 1929. A comparative summary of premium income and disbursements for 1928, 1929 and 1930 is given below:

	1930	1929	1928
Net Premium Income:			
Assurances (Ordinary.....)	\$64,522,646 01	\$60,490,724 01	\$55,362,598 70
Assurances (Industrial.....)	18,220,846 44	17,258,137 51	15,502,213 44
Assurances (Group.....)	2,237,722 19	1,787,876 54	1,427,044 44
Annuities.....	966,191 61	1,072,794 31	770,896 34
Totals.....	\$85,947,406 25	\$80,609,532 37	\$73,062,752 92
Disbursements to Policyholders:			
Death claims.....	\$17,472,489 40	\$15,706,152 31	\$11,197,681 99
Matured endowments.....	4,809,755 43	4,468,120 71	3,854,452 94
Surrender values.....	14,605,073 02	11,551,352 58	9,341,074 64
Dividends.....	15,691,588 83	13,013,884 48	11,048,308 56
Other payments.....	1,282,989 10	867,537 44	730,432 39
Totals.....	\$53,861,520 74	\$45,607,047 52	\$36,171,950 52

New business issued in Ontario during the year, as shown in Table VI, Division II, amounted to \$449,043,598, a decrease of approximately 9 per cent. from 1929 when \$493,594,116 was written. Total business in force in Ontario at the end of 1930 was \$2,685,739,658, which represents an increase of 5.6 per cent. over the previous year. Attention is drawn to the item "other deductions," amounting to \$364,109,688. This amount represents policies terminated by surrender or lapse and is equivalent to 80 per cent. of the amount of new business issued during the year and to 13.5 per cent. of the amount in force at the end of the year.

Fraternal Societies.

Thirty-nine fraternal societies held licenses as at the end of the year to transact life insurance in Ontario. This number includes eight municipal pension fund societies, which, although authorized to pay death benefits, do not issue mortuary certificates. Twenty-three are authorized to grant sick or funeral benefits and one for accident benefits. The premium income and disbursements respecting Ontario business for 1930, according to class of fund, are as follows:

	Premiums (including dues)	Disbursements
Mortuary Fund.....	\$2,859,670 24	\$3,034,897 87
Sick and Funeral Funds.....	231,378 07	204,946 40
General Fund.....	231,248 56	199,465 81
Other Funds.....	525,223 47	253,615 54
Total.....	\$3,847,520 34	\$3,692,925 62

The amount of mortuary certificates in force at the end of 1930 was \$103,408,912, which represents a decrease of over five million dollars, of which upwards of two millions was business of the Commercial Travellers Mutual Insurance Society which was reinsured during the year by the Confederation Life Association.

Fire Insurance.

The number of companies licensed to transact fire insurance in Ontario increased during 1929 from 313 to 328. Premiums and losses for the various classes of insurers defined by the Act are tabulated below, together with comparable figures for 1929:

	1930			1929		
	Net premiums written	Net losses paid	Ratio	Net premiums written	Net losses paid	Ratio
	\$	\$	%	\$	\$	%
Joint Stock.....	17,701,315	10,405,854	58.78	19,122,335	9,410,537	49.21
Mutuals:						
(a) Farmers' Mutuals.....	1,903,035	1,857,187	97.59	1,791,738	1,684,443	94.01
(b) Associated New England Factory Mutuals.....	793,740	30,116	3.09	1,116,187	112,534	10.08
(c) Other Mutuals.....	686,787	455,641	66.34	671,505	339,409	50.54
Cash Mutuals:						
(a) Without share capital.....	1,113,114	695,476	62.48	1,263,151	698,058	55.26
(b) With share capital.....	94,586	76,175	80.53	90,581	36,680	40.49
Reciprocal Exchanges.....	373,676	165,113	44.19	364,856	165,274	45.30

Automobile Insurance.

The number of companies licensed to transact automobile insurance in Ontario stood at 160 at the end of the year and their premiums and losses are shown in Table XII of this Report. Net premiums written amounted to \$9,361,901, which is an increase of 12.8 per cent. over the previous year. Net premiums earned increased by 18.8 per cent. Losses incurred amounted to \$4,378,698, which is an increase of 1.5 per cent. over 1929. The year's experience on the basis of loss ratios was decidedly more favourable than in the preceding year, the ratio of losses incurred to premiums earned having dropped from 57.4 per cent. in 1929 to 49.0 per cent. in 1930.

	Net premiums written	Net losses paid	Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio of losses incurred to premiums earned	Ratio of losses incurred to premiums written
	\$	\$	%	\$	\$	%	%
1925.....	3,463,149	.....	.....	.....	1,631,926	.....	47.1
1926.....	3,743,532	1,881,330	50.25	3,657,994	2,037,903	55.7	54.4
1927.....	4,643,948	2,576,430	55.47	4,295,003	2,835,352	66.0	61.0
1928.....	6,280,675	3,156,627	50.26	5,670,656	3,603,260	63.5	57.4
1929.....	8,324,146	4,182,537	50.24	7,520,896	4,314,383	57.4	51.8
1930.....	9,361,901	4,161,459	44.31	8,934,508	4,378,698	49.0	46.8

Casualty and Miscellaneous Insurance (other than automobile).

The following Table shows the premiums and losses on Ontario business for other casualty and miscellaneous classes of insurance:

Class	Net premiums written	Net losses paid	Ratio losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio losses incurred to premiums earned
	\$	\$	%	\$	\$	%
Accident.....	1,412,442 91	590,366 62	41.80	1,394,204 46	632,899 77	45.39
Accident and Sickness combined....	1,002,262 26	598,348 39	59.70	1,036,475 46	584,255 44	56.37
Aviation.....	21,173 34	72,626 61	343.01	30,468 59	100,276 11	329.11
Bond.....	20,401 88	967 30	4.74	14,764 83	1,073 30	7.27
Burglary.....	450,231 43	104,875 60	23.30	508,442 80	108,186 40	21.28
Credit.....	159,499 79	57,225 78	35.88	153,568 78	57,225 78	37.26
Explosion.....	1,523 21			742 84		
Forgery.....	14,402 42	698 40	4.85	18,416 83	1,426 40	7.74
Guarantee.....	1,023,816 12	497,181 01	48.56	1,047,424 88	723,707 11	69.09
Hail.....	779 21	187 20	24.02	779 21	187 20	24.02
Inland Marine.....	165,595 15	97,969 75	59.16	166,461 15	69,161 77	41.55
Inland Transportation....	502,704 62	208,687 68	41.51	481,611 63	185,668 09	38.55
Liability.....	1,038,667 31	378,989 35	36.49	994,516 13	369,949 64	37.20
Live Stock.....	46,721 76	64,344 37	137.72	49,783 87	82,544 67	165.80
Ocean Marine.....	322,559 48	198,364 02	114.52	357,795 74	172,953 24	48.34
Plate Glass.....	262,902 04	101,963 19	38.78	265,749 63	102,365 13	38.52
Property.....	111,607 30	50,031 29	44.83	162,799 76	41,913 61	25.75
Sickness.....	658,394 43	384,464 07	58.39	670,376 00	393,758 60	58.74
Steam Boiler.....	299,044 76	15,308 30	5.12	297,778 64	16,637 37	5.59
Weather.....	120,966 01	36,573 89	30.23	79,911 28	18,009 07	22.54
Totals.....	7,635,695 43	3,459,172 82	45.33	7,732,072 51	3,662,198 70	47.36

*Excludes mutual weather insurance companies operating on the premium note plan.

As compared with figures for 1929, net premiums written show a decrease of approximately \$510,000, or 6.2 per cent. Losses paid increased by about \$50,000. The loss ratio on the basis of losses paid to premiums written was 45.33 per cent., as compared with 41.83 per cent. in 1929. On the basis of losses incurred to premiums earned, the ratio was 47.36 per cent. as compared with 45.25 per cent. for the previous year.

Guarantee Companies Approved for Court Purposes, etc.

Since the date of the last Annual Report the guarantee bonds of the 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:

Canada Security Assurance Company.

Century Indemnity Company.

Pilot Insurance Company.

Union Indemnity Company.

Farmers Mutual Fire Insurance

The years 1929 and 1930 were the most disastrous in history of farmers mutual insurance in Ontario. Reports reaching the Department indicate that there has been no improvement during 1931. During the last three years the cash assets of the companies, i.e., the assets less the premium note residue, have seriously decreased. At the same time the amount of money borrowed by the companies from banks has increased tremendously. The total expenditures (losses and expenses) during the year 1930 were \$2,688,694, an increase of \$297,607 over the total expenditure for 1929. Of that amount more than \$200,000 represents the increase in the amount paid for losses. The average cost of \$100 of insurance per annum has advanced from 19½c in 1920 to 34½c in 1929 and 36½c in 1930.

On account of the unusually heavy losses and faced with the necessity of making further assessments on the members, several companies have entered into agreements for reinsurance. The Nichol Mutual Fire Insurance Company of Fergus, The Osgoode Mutual Fire Insurance Company of Kenmore, and the Sydenham Mutual Fire Insurance Company of Owen Sound have each made reinsurance agreements with the Wawanesa Mutual Insurance Company. These agreements have been ratified by the Lieutenant-Governor in Council.

A year ago serious consideration was given to the question of increasing the cash payment rates prescribed by the Act. Under date December 6th, 1930, a circular letter was sent to the Secretaries or Managers of all companies asking their opinion of certain proposed amendments. One of the questions was, "Are you in favour of amending the Act to increase the minimum cash payment rates prescribed by subsection 1 of section 106 from 80c to \$1.00 for three years and to increase the minimum annual instalment rate from 30c to 40c?" Eighteen companies answered that question "Yes." Forty-five companies answered "No." Under the circumstances it was considered advisable to postpone any recommendation on the subject of rates for another year.

A further question addressed to the companies was, "Are you in favour of amending sections 103 to 118 of the Act to make compulsory the use of a limitation of liability clause as now authorized by section 99 providing that the company shall only be liable for an amount not exceeding 75 per cent. of the actual cash value of the property insured at the time of the loss?" On this question thirty-six companies voted "Yes," and twenty-seven companies voted "No." A considerable number of the successful companies have always made it a practice to use such a clause in their policies, the object being to avoid over-insurance.

A third question submitted to the companies was, "Are you in favour of amending the Act to increase the surplus provided by subsection 2 of section 106 as a condition precedent to a reduction of cash payment rates from 25c for every \$100 of the total amount at risk to 50c?" The majority of companies were opposed to such an amendment.

The fourth question was, "Are you in favour of legislation to repeal subsection 3 of section 106, authorizing cash payments to be paid in three annual instalments?" The majority of companies likewise opposed this proposal.

In order to improve the underwriting practices of the companies and in order to put boards of directors in possession of information essential to reviewing the merits of particular risks, the Act was amended at the 1931 session of the Legislature to require a written application in connection with contracts on the premium note plan covering agricultural property for a term exceeding 12 months.

The minimum contents of the application were prescribed by the Act. Subsequently the Executive Committee of the Mutual Fire Underwriters Association in collaboration with officials of the Fire Marshal's Department and Insurance Department prepared a form of application which had the unanimous endorsement of the persons parties to its consideration. This form of application was subsequently approved and recommended to all the companies by the Superintendent by circular letter dated August 26th, 1931. This letter and the form of application are printed in Appendix VI to this Report. Subsequently, on October 26th, 1931, a resolution was adopted by the Executive Committee of the Mutual Fire Underwriters Association of Ontario reading in part as follows:

"Now therefore be it resolved that,—

- "1. All companies be recommended to adopt the form as recommended by the Superintendent of Insurance effective January 1st, 1932, without change and change their policy forms to correspond therewith.
- "2. Only one year's supply of forms be ordered by any company.
- "3. A special committee be appointed at the next annual meeting of the Association to consider all proposed changes and to report on or about November, 1932, upon any changes agreed upon in the expectation that the Superintendent of Insurance will thereupon recommend a revised form of application for use in respect of all business written on and after January 1st, 1933."

Notwithstanding the unfavourable experience of the companies as a whole, seventeen are in the fortunate position of having a surplus sufficiently large to permit them to charge rates lower than the minimum rates required under section 106 of the Act. Section 106 fixes a minimum rate of 80c for three years or 30c per year in instalments for every \$100 of insurance on agricultural property other than brick, stone or concrete dwellings but provides that this minimum cash payment may be reduced with the approval of the Superintendent by the directors when and so long as the cash surplus is not less than 25c for every \$100 of the total amount at risk.

On pages viii and ix of the 1927 Report and page x of the 1928 Report the names of twenty-three companies appear which at that time had a surplus sufficiently large to permit them to continue charging rates lower than the prescribed minimum rates or to have their rates reduced in accordance with the above-mentioned section of the Act. Of these twenty companies eight viz., the Eramosa, Erie, Oneida, East Williams, Elma, McKillop, North Waterloo and the West Wawanosh, have since been compelled to revert to the minimum rates. A reduction in rates has been approved in the case of the Dunwich Mutual from 30c to 25c per \$100 of insurance payable by instalments effective as of January 1st, 1932. It is worthy of note that the Osborne & Hbbert Mutual Fire Insurance Company which had its rates reduced in 1927 from the required minimum of 80c for three years or 30c per year in instalments to 60c and 20c respectively, has increased its surplus to permit a further reduction from 20c to 15c per annum for every \$100 of insurance, effective January 1st, 1932.

The following companies are now authorized by the Superintendent to write insurance at less than the minimum rates (section 106 of the Act):

	APPROVED RATES	
	Three Years in Advance	Annual Instalments
Ayr.....	...	.24
Caradoc.....	...	.25
Culross.....	...	.24
Downie.....	.72	.20
Dunwich.....	.75	.25
Halton Union.....	.65*	...
	.70†	...
Hay.....	...	.20
Hopewell Creek.....	...	.25
Lobo.....	.60	...
London Township.....	.60	...
McGillivray.....	.60	...
Nissouri.....	.60	.20
S. Easthope.....	...	.20
Usborne & Hibbert.....	...	.15
Walpole.....	...	.28½
Westminster.....	...	.25

*Rodded buildings. †Unrodded buildings.

Section 70 of the Act was amended by The Insurance Act, 1931, to require mutual insurers of risks other than mercantile or manufacturing on the premium note plan, to show in their annual statements their liability for premiums not fully earned at the end of the calendar year, in the same manner as all other insurers. The effect of this amendment on the surplus of farmers mutual insurance companies will appear when the statements as at December 31, 1931, are filed.

Company Changes

By an agreement dated February 21st, 1931, and approved by Order-in-Council April 28th, 1931, the Nichol Mutual Fire Insurance Company, head office Fergus, was reinsured in the Wawanesa Mutual Insurance Company.

By an agreement dated August 21st, 1931, and approved by Order-in-Council December 9th, 1931, the Osgoode Mutual Fire Insurance Company, head office Kenmore, was reinsured in the Wawanesa Mutual Insurance Company as of the date of the agreement.

By an agreement dated June 10th, 1931, and approved by Order-in-Council July 28th, 1931, the outstanding benefit certificates of the Dominion Council of the Royal Templars of Temperance and the Grand Council of Ontario, Royal Templars of Temperance, were reinsured in the Independent Order of Foresters, effective as of the 31st day of July, 1931.

Licensing of Insurance Agents

During the license term ending September 30th, 1931, approximately 10,300 life insurance agents and 7,500 other than life insurance agents were licensed under the Agents' Qualification Law. This represents an increase of 800 licenses over the previous year.

In the 1930 Report mention was made of the functioning of the Advisory Board constituted under section 256 (9) of the Act. During the license term above mentioned, thirty-nine meetings of the other than life Advisory Board were held, at which a total of 421 applications for license or renewal of license were considered. Of these seventy-four applications were approved and licenses issued. In nine additional cases licenses were granted conditionally, i.e., limited to one or more classes of insurance. Twenty-six applications were withdrawn by the recommending company and twenty-nine by the applicant. Two hundred and eighty-three applications were declined by the Superintendent upon the

recommendation of the Board. This record shows an increase of nine meetings over the preceding license year and an additional forty-six cases considered by the Board.

The life insurance Advisory Board has functioned less frequently. During the same period six meetings have been held and nineteen cases heard. The explanation for the difference is to be found in the fact that doubtful applications for life insurance agents' licenses are first referred to a Joint Committee of the Canadian Life Insurance Officers Association, the Life Agency Officers Association and the Life Underwriters Association of Canada. This Committee discusses the questioned application with the recommending company and only if a settlement cannot be reached is the application referred to the Advisory Board.

Royal Commission on Automobile Insurance Premium Rates

In the 1930 Report reference was made to the Royal Commission investigating the reasonableness of automobile insurance premium rates in the Province of Ontario and other matters related thereto.

The hearings before the Commissioner concluded on December 3rd, 1930, and the Final Report on Automobile Insurance Premium Rates dated December 20th, 1930, was released shortly afterwards. The report was printed by order of the Legislative Assembly.

With regard to one of the Commissioner's recommendations, relating to the filing of loss cost experience by all companies transacting automobile insurance in Ontario in accordance with the statistical plan prescribed pursuant to section 69a of The Insurance Act, all insurers are now filing monthly with the Canadian Automobile Underwriters Association, the designated statistical agency, their loss cost experience in accordance with the 1931 Automobile Statistical Plan. The agency was requested to tabulate the loss cost experience of all insurers transacting automobile insurance in Ontario concerning the transactions of 1930 calendar year. The letter directing the experience tabulation with instructions is printed in Appendix VI to this Report. The data so required to be filed with the Department was received August 21st, 1931. A further letter dated August 29th, 1931, addressed to The Canadian Automobile Underwriters Association directed the development of loss cost indications. This letter is also printed in Appendix VI to this Report. The developed automobile loss cost indications were received by the Department on November 3rd, 1931. It is clear from this narrative that the law is working smoothly. Reliable experience data showing the cost of automobile insurance in the province is now being compiled by all insurers according to a uniform statistical plan and under Government supervision. This data will prove of inestimable value to insurers in estimating the necessary provision for losses in their future premium rates.

Annual Inspection of Insurers

During the calendar year 1931 the Chief Inspector and his staff of three inspectors and three assistant inspectors have visited the head offices of all the joint stock insurance companies and the one mutual life insurance corporation, of most of the farmers mutual fire insurance companies and of some of the other insurers incorporated under the law of Ontario. Insufficiency of staff in the Inspection Branch has made it impossible for the inspectors to visit the head office of every insurer incorporated by Ontario as required by section 16 of the Act. Nevertheless, the insurers not visited by the inspectors during the year 1931 were visited during the year 1930 and a careful audit of their annual

statements and information gained from past inspections gives reasonable assurance that they are continuing to provide proper security to their policyholders in Ontario.

Several Ontario insurers carry on business in other provinces and the periodical inspection of such insurers by the inspectors of two or more provincial insurance departments is arranged through the Association of Superintendents of Insurance of the Provinces of Canada. During the calendar year 1931 inspectors of the Quebec Department joined our inspectors in the joint examination of the following Ontario joint stock insurance companies:

The Ontario Equitable Life & Accident Insurance Company;

The Empire Life Insurance Company;

The Toronto General Insurance Company;

and our inspectors joined with the inspectors of the Quebec Department in the inspection of the Provident Assurance Company of Montreal.

Copies of the reports of examinations of the three Ontario companies were forwarded to the Superintendents of Insurance in those provinces where the companies carry on business.

Insurers' Published Statements

Section 71 of the Act, which for several years has prohibited an insurer publishing or circulating a statement showing its financial condition differing from the financial condition shown in the statement filed with the Superintendent, was amended in 1930 (chapter 41, section 4) to prohibit the publication or circulation of any statement "in form differing from the form prescribed by the regulations." An Order-in-Council was passed under date December 30th, 1930, prescribing the forms of statement authorized to be used by joint stock and mutual life insurance companies. The text of the Order and prescribed forms of statement were printed in last year's report in Appendix V. During the year 1931 some suggestions and minor criticisms of the forms so prescribed reached the Department and it was concluded that some amendments should be made. Under date December 29th, 1931, new forms of statement were prescribed. The new Order-in-Council and forms are printed in Appendix VII to this Report.

The desirability of prescribing forms of statement for other classes of insurers has received consideration. No additional forms have been prescribed but under date December 31st, 1931, a memorandum was addressed to all Ontario mutual and cash mutual fire insurance companies transacting business on the premium note plan recommending the use of a form of statement forwarded therewith. This memorandum and the forms of statement so recommended are printed in Appendix VI to this report. A year hence consideration can be given to the desirability of definitely prescribing such forms by regulation of the Lieutenant-Governor in Council.

Annual Statement Blanks

Eleven different forms of annual statement blanks are required to be prescribed by the Superintendent to suit the needs of the different classes of insurers transacting the different classes of insurance reporting to the Department. Seven of these blanks are prescribed upon the recommendation of the Standing Committee on Blanks of the Association of Superintendents of Insurance of the Provinces of Canada, and are used uniformly in all provinces members of the Association. These seven blanks are described as follows:

- S 1. Detailed Joint Stock (Life).
- S 2. Modified (Life).
- S 3. Detailed (Fraternal).
- S 4. Modified (Fraternal).
- S 5. Modified (Other than Life).
- S 6. Detailed Joint Stock (Other than Life).
- S 13. Modified (Reciprocal Exchanges).

The modified blanks are prescribed for insurers licensed under *The Dominion Insurance Act*.

No changes have been made in these so-called uniform annual statement blanks during the current year.

The other four forms of annual statement blanks are prepared in the Department and used by insurers reporting to this Department only. The only blank in which important changes were made was the blank known as "S 7. Detailed Mutual and Cash Mutual." This blank was considerably revised, the most important revisions having been made necessary by the amendment of subsection 5 of section 70 of the Act a year ago (1931, chapter 49, section 6). This blank now requires the unearned premium reserve to be shown among the liabilities at 80 per cent. of all unearned premiums in the same manner as has been required in other blanks for many years. The statement of assets was also amended to exclude showing the amount of premium notes in force and a new section entitled "Total Resources" added to show the premium note residue. A new schedule entitled "Exhibit of Surplus" was also added to permit the showing of the net improvement or deficiency through operations during the year.

Jurisdiction

The litigation between the Dominion and the provinces respecting jurisdiction over insurance resulted in two important court decisions and in a new order by the Governor-General in Council dated 31st December, 1931.

The so-called Quebec Insurance Reference reached the Judicial Committee of the Privy Council and judgment was delivered 22nd October, 1931.

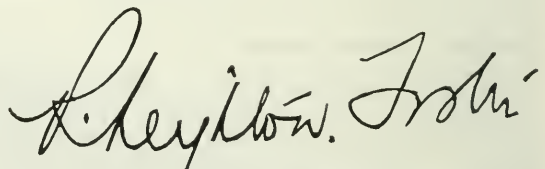
The Ontario case (Attorney-General of Ontario vs. Attorney-General of Canada) was tried and judgment delivered by Mr. Justice Garrow on January 26th, 1931. An appeal was entered by the defendants but subsequently abandoned.

On December 31st the Dominion invoked the extraordinary powers conferred on the Governor-General in Council by *The Unemployment and Farm Relief Act, 1931* (1931, chapter 58), and passed a Special Order-in-Council respecting insurance.

The judgments and order herein described are printed in full in Appendix V.

Ontario Legislation

A review of insurance legislation enacted at the 1931 Session of the Legislature is included as Appendix I to this Report.



Superintendent of Insurance.

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II.—ANNUAL STATEMENT ABSTRACTS

(respecting insurers other than mutual benefit societies, pension fund associations and insurers filing modified statements only pursuant to Section 70 (2) of the Act.)

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INDEX AND LICENSE REGISTER

INCLUDING LIST OF ALL INSURERS LICENSED TO CARRY ON BUSINESS IN ONTARIO, LICENSE NUMBERS, AND CLASSES OF INSURANCE FOR WHICH AUTHORIZED, AS AT DECEMBER 31st, 1930.*

By way of analysis, the following table indicates the number of insurers, by classes, authorized to transact each class of insurance as at 31st December, 1930:

Class of Insurance	A	B	C	D	E	F	G	H	I	Total
	Joint Stock	Mutuals	Cash Mutuals	Fraternal	Mutual Benefit	Miscellaneous	Reciprocal	Lloyds	Pension Fund Associations.	
Accident.....	80	4	...	1	...	...	...	...	...	85
Automobile.....	151	7	2	...	...	...	1	...	...	161
Aviation.....	17	...	...	...	...	...	...	...	...	17
Bond.....	...	...	...	...	...	...	...	...	...	...
Burglary.....	71	...	1	...	...	...	...	...	...	72
Credit.....	2	...	...	...	...	...	...	...	...	2
Explosion.....	165	2	...	...	...	...	...	...	...	167
Fire.....	214	107	7	...	...	2	16	...	...	346
Forgery.....	11	...	...	...	...	...	...	...	...	11
Guarantee.....	59	...	...	...	...	...	...	...	...	59
Hail.....	32	...	...	...	...	...	...	...	...	32
Inland Marine.....	34	...	...	...	...	...	...	...	...	34
Inland Transportation.....	76	...	...	...	...	...	...	...	...	76
Liability.....	47	...	...	...	...	...	...	...	...	47
Life.....	37	9	...	38	...	1	...	...	2	87
Live Stock.....	7	...	...	...	...	...	...	...	...	7
Ocean Marine.....	31	...	...	...	...	...	...	...	...	31
Plate Glass.....	75	1	1	...	...	...	...	...	...	77
Property.....	144	2	...	...	...	...	...	...	...	146
Sickness.....	82	3	...	...	...	...	...	...	...	85
Sick and Funeral Benefits.....	...	...	...	24	113	...	...	...	...	137
Steam Boiler.....	19	...	...	...	...	...	...	...	...	19
Weather.....	80	3	2	...	...	...	1	...	...	86

*See Index Addenda for lists of insurers newly licensed, withdrawn, or licensed for additional classes of insurance between January 1st, 1931, 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).

INDEX AND LICENSE REGISTER

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement Page No.)
1	Acadia Fire	2070	Fire, Explosion, Burglary and Property Insurance	3
2	Aero Indemnity	1857	Aviation Insurance	3
3	Aero Insurance	1856	Aviation Insurance	3
4	Aetna Casualty and Surety	2288	Guarantee Insurance	3
5	Aetna Insurance	1998	Fire, Automobile, Inland Transportation, Hail, Explosion, Property, Aviation, Inland Marine and Weather	4
6	Aetna Life	2000	Life, Accident, Sickness and Liability Insurance	4
7	Agricultural	2071	Fire and Property Insurance	4
8	Alliance Assurance	1969	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Hail, Inland Transportation and Property Insurance	4
9	Alliance Insurance of Philadelphia	2222	Fire, Automobile, Explosion, Hail, Inland Transportation, Weather and Property Insurance	5
10	American Alliance	1833	Fire, Automobile and Property Insurance	5
11	American Automobile Fire	2186	Automobile Insurance	5
12	American Automobile	2185	Automobile Insurance	5
13	American Central	2072	Fire, Explosion and Property Insurance	5
14	American Colony	2066	Fire Insurance	6
15	American Credit Indemnity	1999	Credit Insurance	6
16	American Equitable	2067	Fire and Explosion Insurance	6
17	American and Foreign	2262	Inland Transportation Insurance	6
18	American Home Fire	2074	Fire, Explosion, Automobile, Inland Transportation, Weather and Property	6
19	American Insurance	2223	Fire, Automobile, Hail, Weather and Property Insurance	7
20	American Surety	2001	Burglary and Guarantee Insurance	7
21	Anglo Scottish	2073	Fire, Explosion, Automobile and Property Insurance	7
22	Atlas	1834	Fire, Explosion and Property Insurance	7
23	Automobile	2263	Fire, Inland Transportation, Inland Marine, Burglary, Explosion, Property and Ocean Marine Insurance	7
24	Baloise	2075	Fire Insurance	8
25	Bankers and Traders	2289	Fire Insurance	8
26	Bankers Indemnity	2224	Aviation and Accident Insurance	8
27	Beaver Fire	1835	Fire and Property Insurance	8
28	Boiler Inspection	1836	Steam Boiler, Liability and Property Insurance	9
29	British America	2076	Fire, Automobile, Inland Transportation, Burglary, Guarantee, Explosion, Accident, Sickness, Plate Glass, Liability, Property, Inland Marine, Ocean Marine and Weather Insurance	9
30	British Canadian	2077	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Steam Boiler, Liability, Property, Inland Marine, Ocean Marine and Weather	9
31	British Colonial	1837	Fire, Explosion, Automobile and Property Insurance	9
32	British Crown	2275	Fire, Plate Glass, Explosion and Property Insurance	10
33	British Empire	2078	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine, Ocean Marine and Weather	10
34	British and European	2079	Fire, Explosion and Property Insurance	10
35	British General	2080	Fire, Explosion, Automobile and Property Insurance	10
36	British Law	1865	Fire, Explosion and Property Insurance	10
37	British Northwestern	2276	Fire and Explosion Insurance	11
38	British Oak	2264	Fire, Automobile, Explosion and Inland Transportation Insurance	11
39	British Traders	2225	Fire, Automobile, Inland Marine, Explosion, Ocean Marine and Property Insurance	11
40	Caledonian American	2266	Fire, Explosion and Property Insurance	11
41	Caledonian Insurance	2265	Fire, Explosion and Property Insurance	11
42	California	2002	Fire, Explosion and Property Insurance	12
43	Camden Fire	1970	Fire, Automobile, Explosion and Property	12
44	Canada Accident and Fire	2226	Fire, Accident, Sickness, Automobile, Liability, Guarantee, Plate Glass, Steam Boiler, Property and Explosion Insurance	12
45	Canada Life	2081	Life Insurance	12
46	Canada National Fire	2282	Fire and Explosion Insurance	12
47	Canada Security	2267	Fire, Hail, Automobile, Explosion, Plate Glass, Inland Transportation and Property Insurance	13
48	Canadian Fire	2082	Fire, Automobile, Plate Glass, Hail, Burglary, Explosion, Guarantee, Live Stock and Property Insurance	13
49	Canadian General	1858	Fire, Automobile, Live Stock, Accident, Burglary, Guarantee, Forgery, Inland Transportation, Plate Glass, Explosion, Property and Weather Insurance	13
50	Canadian Indemnity	2083	Fire, Automobile, Accident, Burglary, Guarantee, Hail, Plate Glass, Sickness, Inland Transportation Insurance	13
51	Canadian Surety	1971	Automobile, Fire, Burglary, Forgery, Guarantee, Plate Glass, Accident, Sickness and Explosion Insurance	13
52	Capital Life	2227	Life Insurance	14
53	Car and General	2207	Fire, Accident, Automobile, Explosion, Sickness and Property Insurance	14
54	The Casualty Co. of Canada	2084	Fire, Automobile, Burglary, Accident, Plate Glass, Sickness, Guarantee and Liability Insurance	14
55	Central	1972	Fire, Explosion, Automobile, Weather and Property Insurance	14
56	Central Union	1973	Fire, Explosion, Property and Weather Insurance	14

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CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
57	Century Indemnity.....	2003	Accident, Sickness, Liability, Automobile, Burglary, Forgery, Guarantee, Plate Glass and Property.....	15
58	Century.....	1974	Fire, Explosion, Guarantee, Property, Plate Glass, Accident, Burglary, Inland Transportation and Automobile Insurance.....	15
59	Chicago Fire and Marine.....	2298	Fire and Explosion Insurance.....	15
60	China Fire.....	2228	Fire Insurance.....	15
61	Citizens Ins. Co. of N.J.....	2085	Fire, Explosion, Weather and Property Insurance.....	15
62	City of New York.....	2004	Fire, Explosion, Inland Marine, Weather and Property Insurance.....	16
63	Columbia.....	1859	Fire, Automobile, Inland Transportation, Explosion and Property Insurance.....	16
64	Commercial Union.....	2005	Fire, Life, Accident, Automobile, Burglary, Explosion, Inland Transportation, Plate Glass, Sickness, Property, Inland Marine and Ocean Marine Insurance.....	16
65	Confederation Life.....	2006	Life, Accident and Sickness Insurance.....	16
66	Connecticut Fire.....	2061	Fire, Explosion, Hail, Inland Transportation, Weather and Property Insurance.....	17
67	Continental Casualty.....	1860	Accident, Automobile, Sickness, Liability, Burglary and Plate Glass Insurance.....	17
68	Continental Insurance.....	2193	Fire, Explosion, Inland Transportation, Inland Marine, Automobile, Property, Ocean Marine, Aviation and Weather Insurance.....	17
69	Continental Life.....	1861	Life Insurance.....	17
70	Cornhill.....	1892	Fire, Explosion, Automobile and Property Insurance.....	17
71	Cosmopolitan Fire.....	2296	Fire and Explosion Insurance.....	18
72	Crown Life.....	2086	Life Insurance.....	18
73	Dominion of Canada.....	2087	Fire, Life, Accident, Sickness, Automobile, Burglary, Guarantee, Liability, Plate Glass, Steam Boiler, Inland Transportation and Property Insurance.....	18
74	Dominion Fire.....	1975	Fire, Accident, Plate Glass and Automobile Insurance.....	18
75	Dominion Life.....	2088	Life.....	19
76	Eagle, Star and B. Dominions..	2277	Fire, Plate Glass, Explosion, Inland Marine and Ocean Marine Insurance.....	19
77	T. Eaton General.....	2089	Inland Transportation Insurance.....	19
78	T. Eaton Life.....	2007	Life Insurance.....	19
79	Empire Life.....	1862	Life Insurance.....	19
80	Employers' Liability.....	1981	Fire, Accident, Automobile, Burglary, Liability, Guarantee, Sickness, Steam Boiler, Plate Glass and Property Insurance.....	25
81	Ensign.....	1978	Fire Insurance.....	25
82	Equitable Fire and Marine.....	2063	Fire, Explosion, Hail, Inland Transportation, Property and Weather Insurance.....	25
83	Essex and Suffolk.....	2008	Fire and Explosion Insurance.....	26
84	Excelsior Life.....	1863	Life Insurance.....	26
85	Federal Fire.....	1983	Fire Insurance.....	26
86	Federal Insurance Co.....	2297	Automobile, Inland Transportation, Inland Marine, Ocean Marine, Fire and Property Insurance.....	28
87	Fidelity American.....	2229	Fire.....	28
88	Fidelity & Casualty Co. of N.Y..	2230	Guarantee, Accident, Aviation, Burglary, Automobile, Plate Glass, Sickness, Steam Boiler and Liability Insurance.....	28
89	Fidelity Ins. of Canada.....	2231	Guarantee, Burglary, Accident, Sickness, Plate Glass, Automobile, Forgery, Property and Liability Insurance.....	29
90	Fidelity-Phoenix Fire.....	2194	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Automobile, Property and Weather Insurance.....	29
91	Fire Association of Philadelphia.	1864	Fire, Explosion, Automobile, Inland Transportation, Ocean Marine, Inland Marine and Property Insurance.....	29
92	Fire Ins. Co. of Canada.....	2068	Fire and Explosion Insurance.....	29
93	Fireman's Fund.....	2009	Fire, Explosion, Inland Transportation, Property, Inland Marine, Ocean Marine and Weather Insurance.....	29
94	Firemen's Ins. Co. of Newark, N.J.	1979	Fire, Automobile, Hail and Weather Insurance.....	30
95	First American.....	2195	Fire, Explosion, Inland Transportation, Property and Weather Insurance.....	30
96	First National.....	2293	Fire, Automobile, Inland Transportation, Weather and Property.....	30
97	Fonciere, Paris, France.....	2198	Fire Insurance.....	30
98	Franklin Fire.....	2010	Fire, Hail, Automobile, Inland Marine, Weather and Property Insurance.....	30
99	General Accident of Canada....	2090	Fire, Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness, Explosion, Steam Boiler, Property, Liability and Weather Insurance.....	31
100	General Accident Fire and Life..	2091	Fire, Explosion, Automobile, Burglary, Plate Glass, Accident, Sickness, Liability, Inland Transportation, Inland Marine, Property and Weather Insurance.....	31
101	General Casualty Co. of America.	2305	Automobile and Plate Glass Insurance.....	31
102	General Casualty, Paris France...	1867	Accident, Automobile, Liability, Burglary, Plate Glass, Guarantee, Inland Transportation and Sickness Insurance.....	31
103	General Exchange.....	2011	Automobile Insurance.....	31
104	General Fire of Paris, France....	1868	Fire and Explosion Insurance.....	32
105	General Indemnity of America..	2291	Forgery.....	32
106	General Insurance Co. of America.	2268	Fire, Explosion and Automobile.....	32
107	General Re-Insurance.....	2213	Automobile, Burglary and Liability Insurance.....	32
108	Germanic Fire.....	2093	Fire and Explosion Insurance.....	32

INDEX AND LICENSE REGISTER—Continued

CLASS A—JOINT STOCK INSURANCE COMPANIES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
109	Girard Fire and Marine	1980	Fire, Hail and Weather Insurance	33
109	Glens Falls	1984	Fire, Inland Transportation, Automobile, Hail, Explosion, Weather and Property Insurance	33
111	Globe Indemnity	2269	Fire, Accident, Automobile, Burglary, Forgery, Guarantee, Inland Transportation, Explosion, Plate Glass, Sickness, Liability, Weather and Property Insurance	33
112	Globe and Rutgers	2092	Fire, Automobile, Explosion, Inland Transportation, Property, Inland Marine and Weather Insurance	33
113	Granite State Fire	2270	Fire, Explosion and Property	33
114	Great American	1870	Fire, Explosion, Hail, Inland Transportation, Automobile, Weather and Property Insurance	34
115	Great West Life	2274	Life Insurance	34
116	Guarantee Company of N.A.	1869	Guarantee Insurance	34
117	Guardian Assurance	1985	Fire, Explosion, Hail, Weather and Property Insurance	34
118	Guardian Insurance Co. of Can.	2012	Fire, Accident, Automobile, Burglary, Guarantee, Plate Glass, Sickness, Explosion, Inland Transportation, Steam Boiler and Property Insurance	35
119	Guildhall	1871	Fire, Accident, Automobile, Plate Glass, Sickness, Explosion, Inland Marine and Property Insurance	35
120	Halifax Fire	2094	Fire, Automobile and Plate Glass Insurance	35
121	Hand-in-Hand	2095	Fire, Automobile and Plate Glass Insurance	35
122	Hanover Fire	2096	Fire, Explosion, Property and Weather Insurance	37
123	Hartford Accident & Indemnity	2097	Accident, Automobile, Burglary, Guarantee, Live Stock, Plate Glass and Sickness Insurance	37
124	Hartford Fire	2098	Fire, Automobile, Aviation, Explosion, Hail, Inland Transportation, Weather, Property, Inland Marine and Ocean Marine Insurance	38
125	Hartford Live Stock	2099	Live Stock Insurance	38
126	Hartford Steam Boiler	1872	Steam Boiler, Liability and Property Insurance	38
127	Home Indemnity	2300	Accident, Burglary, Guarantee, Live Stock, Plate Glass, Steam Boiler, Sickness, Automobile, and Property Insurance	38
128	Home Insurance	2013	Fire, Automobile, Burglary, Explosion, Hail, Inland Transportation, Property, Weather and Inland Marine Insurance	38
129	Homestead Fire	2014	Fire, Automobile, Explosion, Weather and Property Insurance	39
130	Hudson Bay	2220	Fire, Explosion, Automobile, Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Boiler and Property Insurance	39
131	Imperial Assurance	1986	Fire, Explosion, Automobile and Weather Insurance	39
132	Imperial G. & A. Ins. of Can.	2100	Fire, Accident, Automobile, Burglary, Explosion, Guarantee, Inland Transportation, Plate Glass, Sickness, Liability, Property, Inland Marine, Ocean Marine and Weather Insurance	39
133	Imperial Insurance Office	1873	Fire, Accident, Automobile, Guarantee, Sickness, Plate Glass, Explosion, Property, Burglary and Liability Insurance	39
134	Imperial Life	1874	Life Insurance	40
135	Indemnity Ins. Co. of N.A.	1875	Accident, Automobile, Burglary, Live Stock, Plate Glass and Sickness Insurance	40
136	Independence Fire	2101	Fire, Explosion, Property and Weather Insurance	40
137	Insurance Co. of N.A.	2232	Fire, Explosion, Hail, Inland Transportation, Automobile, Aviation, Property, Weather, Inland Marine and Ocean Marine Insurance	40
138	Insurance Co. of Pennsylvania	2102	Fire, Explosion, Inland Transportation, Weather and Property Insurance	40
139	International Fidelity	2015	Guarantee Insurance	41
140	La Salle Fire	2233	Fire, Automobile, Explosion, Property and Weather Insurance	41
141	Laurentian	2234	Fire Insurance	41
142	Law, Union and Rock	2236	Fire, Accident, Automobile, Burglary, Plate Glass, Sickness, Guarantee, Explosion, Liability and Property Insurance	41
143	Legal and General	2103	Fire and Automobile Insurance	41
144	Liverpool and London and Globe	1987	Fire, Life, Explosion, Accident, Automobile, Burglary, Guarantee, Inland Marine, Ocean Marine, Inland Transportation, Plate Glass, Sickness, Weather and Property Insurance	42
145	Liverpool-Manitoba	1988	Fire, Explosion, Automobile, Weather and Property Insurance	42
146	Lloyds Casualty	2187	Automobile, Burglary, Guarantee, Plate Glass, Accident, Sickness and Liability Insurance	42
147	Local Government	2209	Fire and Explosion Insurance	42
148	London Assurance	1866	Fire, Explosion, Inland Transportation, Automobile and Property Insurance	43
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2	Army and Navy Veterans, Hamilton.....	1888	Sick and funeral benefits.....	336
3	Army and Navy Veterans, Toronto.....	1897	Sick and funeral benefits.....	336
4	Beaver Sick and Funeral Benefit Club.....	1917	Sick and funeral benefits.....	336
5	Brantford Carriage Company, Limited, Relief Association.....	1920	Sick and funeral benefits.....	336
6	Brantford Hungarian Mutual Benefit Society.....	1926	Sick and funeral benefits.....	336
7	Brown Bros., Limited, Employees' Benefit Society.....	1903	Sick and funeral benefits.....	336
8	Brunner Mond Mutual Benefit Society.....	1918	Sick and funeral benefits.....	336
9	Canada Cycle and Motor Company, Limited, Employees' Mutual Benefit Society.....	1918	Sick and funeral benefits.....	336
10	Canada Furniture Manufacturers, Limited, Employees' Benefit Society.....	1896	Sick and funeral benefits.....	336
11	Canadian Acme Screw & Gear Employees' Mutual Benefit Society.....	1920	Sick and funeral benefits.....	336
12	Canadian Allis-Chalmers, Limited, Employees' Mutual Benefit Society.....	1897	Sick and funeral benefits.....	336
13	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners.....	1914	Sick and funeral benefits.....	336
14	Canadian General Electric Company, Ward St. Works Division, Sick Benefit Society.....	1920	Sick and funeral benefits.....	336
15	Canadian Hebrew Benevolent Society.....	1920	Sick and funeral benefits.....	336
16	Canadian Hungarian Mutual Benefit Federation.....	1928	Sick and funeral benefits.....	336
17	Canadian National Expressmen's Mutual Benefit Association.....	1928	Sick and funeral benefits.....	336
18	Canadian Order of Rechabites.....	1912	Sick and funeral benefits.....	336
19	Canadian Pacific Expressmen's Sick Benefit Association.....	1893	Sick and funeral benefits.....	336
20	Cobban Mfg. Company's Employees.....	1888	Sick and funeral benefits.....	336
21	Cockshutt Plow Company Relief Association.....	1899	Sick and funeral benefits.....	336
22	Consumers' Gas Company's Employees' Mutual Benefit Society.....	1918	Sick and funeral benefits.....	336
23	Czenstochower Aid Society.....	1916	Sick and funeral benefits.....	336
24	Daughters of England Benevolent Society.....	1895	Sick and funeral benefits.....	336
25	Dominion Forge and Stamping Company, Limited, Employees' Mutual Benefit Association.....	1920	Sick and funeral benefits.....	336
26	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society.....	1913	Sick and funeral benefits.....	336
27	Employees' Protective League of the Seaman, Kent Company, Limited.....	1912	Sick and funeral benefits.....	336
28	Engineers' Mutual Benefit Fund.....	1912	Sick and funeral benefits.....	336
29	Evening Telegram Employees' Benefit Society.....	1912	Sick and funeral benefits.....	336

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CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (Page No.)
30	Globe Printing Company's Employees' Benefit Society.....	1896	Sick and funeral benefits.....	336
31	Goodyear Relief Association.....	1919	Sick and funeral benefits.....	336
32	Goold, Shapley & Muir Company, Employees' Relief Association.....	1913	Sick and funeral benefits.....	336
33	Grand Order of Israel.....	1908	Sick and funeral benefits.....	336
34	B. Greening Wire Company, Limited, Employees' Benefit Society.....	1910	Sick and funeral benefits.....	336
35	W. & J. G. Greely's Employees' Mutual Sick Benefit Society.....	1899	Sick and funeral benefits.....	336
36	Gutta Percha and Rubber Mfg. Company of Toronto, Limited, Employees' Sick Benefit Society.....	1901	Sick and funeral benefits.....	336
37	H. A. Mutual Benefit Association.....	1918	Sick and funeral benefits.....	336
38	Hamilton St. Stanislaus Mutual Benefit Society.....	1916	Sick and funeral benefits.....	336
39	Hebrew Friendly Society.....	1909	Sick and funeral benefits.....	336
40	Hebrew Sick Benefit Society.....	1918	Sick and funeral benefits.....	336
41	Heintzman and Company's Employees' Benefit Society.....	1885	Sick and funeral benefits.....	336
42	Hibernians, Ancient Order of.....	1893	Sick and funeral benefits.....	336
43	Imperial Varnish and Colour Sick Benefit Society.....	1911	Sick and funeral benefits.....	336
44	Irish Catholic Benevolent Union.....	1895	Sick and funeral benefits.....	336
45	Italian Brotherly Mutual Benefit Society.....	1930	Sick and funeral benefits.....	337
46	Italian Mutual Benefit Society of Port Arthur.....	1930	Sick and funeral benefits.....	337
47	Italo-Canadese Benevolent Society.....	1919	Sick and funeral benefits.....	337
48	Judean Benevolent and Friendly Society.....	1919	Sick and funeral benefits.....	337
49	Kietzer Sick Benefit Society of Toronto.....	1914	Sick and funeral benefits.....	337
50	Knights of Pythias, Grand Lodge.....	1916	Sick and funeral benefits.....	337
51	Labour League Mutual Benefit Society.....	1927	Sick and funeral benefits.....	337
52	Leaside Mutual Aid Society.....	1923	Sick and funeral benefits.....	337
53	Lintzer Sick Benefit Society.....	1916	Sick and funeral benefits.....	337
54	Loyal Orange Young Britons, Lodge No. 33.....	1895	Sick and funeral benefits.....	337
55	Loyal Order of Moose.....	1917	Sick and funeral benefits.....	337
56	Loyal True Blue Association.....	1893	Sick and funeral benefits.....	337
57	MacLean Publishing Company, Limited, Mechanical Division, Mutual Benefit Association.....	1923	Sick and funeral benefits.....	337
58	Massey-Harris (Bain works) Employees' Mutual Benefit Association.....	1900	Sick and funeral benefits.....	337
59	Massey-Harris Brantford Employees' Benefit Association.....	1894	Sick and funeral benefits.....	337
60	Massey-Harris (Toronto) Employees' Mutual Benefit Society.....	1883	Sick and funeral benefits.....	337
61	Mozirer Sick Benefit Society.....	1906	Sick and funeral benefits.....	337
62	Mutual Masonic Compact.....	1893	Sick and funeral benefits.....	337
63	National Cash Register Company's Employees' Benefit Society.....	1907	Sick and funeral benefits.....	337
64	National Iron Works Employees' Mutual Benefit Society.....	1913	Sick and funeral benefits.....	337
65	Oddfellows, Independent Order of.....	1875	Sick and funeral benefits.....	333
66	Oddfellows, Manchester Unity, Independent Order of.....	1893	Sick and funeral benefits.....	337
67	Orange Grand Lodge, Ontario West.....	1891	Sick and funeral benefits.....	337
68	Order of Sons of Italy of Ontario Mutual Benefit Society.....	1928	Sick and funeral benefits.....	337
69	Ostrowetz Independent Mutual Benefit Society.....	1926	Sick and funeral benefits.....	337
70	Ottawa Hebrew Benefit Society.....	1915	Sick and funeral benefits.....	337
71	Ottawa Typographical Union No. 102.....	1895	Sick and funeral benefits.....	337
72	Polish Alliance Friendly Society.....	1907	Sick and funeral benefits.....	337
73	Polish Veterans Mutual Benefit Society.....	1930	Sick and funeral benefits.....	337
74	Postal Benefit Association of Toronto.....	1894	Sick and funeral benefits.....	337
75	Pride of Israel Sick Benefit Society.....	1905	Sick and funeral benefits.....	337
76	Rogers, Wm., Manufacturing Company, Welfare Society.....	1919	Sick and funeral benefits.....	337
77	Ryerson Press Benefit Society.....	1921	Sick and funeral benefits.....	337
78	Sawyer-Massey Company, Limited, Employees' Mutual Benefit Association.....	1911	Sick and funeral benefits.....	337
79	Simmons, Limited, Employees' Mutual Benefit Society.....	1923	Sick and funeral benefits.....	337
80	Slingsby Manufacturing Company, Limited, Employees' Benefit Association.....	1920	Sick and funeral benefits.....	337
81	Societa Figli di Mutuo Soccorso St. Anconia di Ottawa.....	1919	Sick and funeral benefits.....	337
82	Societa Italiana Di M. S. Guglielmo Marconi.....	1917	Sick and funeral benefits.....	337
83	Societa di Mutuo Soccorso Racalmutese.....	1919	Sick and funeral benefits.....	337
84	Societa di Mutuo Soccorso La Trinacria, Toronto.....	1914	Sick and funeral benefits.....	337
85	Sons and Daughters of Canadian Lithuanian Mutual Benefit Society.....	1914	Sick and funeral benefits.....	337
86	Sons and Daughters of Ireland.....	1893	Sick and funeral benefits.....	337
87	Sons of Israel Mutual Benefit Society.....	1928	Sick and funeral benefits.....	337
88	Sons of Jacob Benevolent Society.....	1918	Sick and funeral benefits.....	337
89	St. Albert Friendly Society.....	1909	Sick and funeral benefits.....	337
90	St. Boniface Society.....	1894	Sick and funeral benefits.....	337
91	St. David's Mutual Benefit Society.....	1914	Sick and funeral benefits.....	337
92	St. Joseph's Aid Society (Formosa).....	1887	Sick and funeral benefits.....	337
93	Star of Italy Mutual Aid and Benevolent Society.....	1918	Sick and funeral benefits.....	337

INDEX AND LICENSE REGISTER—Continued

CLASS E—MUTUAL BENEFIT SOCIETIES

Ref. No.	Name of Insurer	When Organized or Incorporated	Classes of Insurance	Annual Statement (Page No.)
94	Star Mutual Benefit Society	1926	Sick and funeral benefits	337
95	Theatrical Mutual Association of Hamilton	1907	Sick and funeral benefits	337
96	Theatrical Mutual Association, Toronto	1886	Sick and funeral benefits	337
97	Toronto Civic Employees' Benefit Association	1893	Sick and funeral benefits	337
98	Toronto Hebrew Benevolent Society	1899	Sick and funeral benefits	337
99	Toronto Hydro-Electric System Employees' Mutual Benefit Society	1914	Sick and funeral benefits	337
100	Toronto Independent Benevolent	1911	Sick and funeral benefits	337
101	Toronto Musical Protective Association	1894	Sick and funeral benefits	337
102	Toronto Railway Employees' Union and Benefit Society	1897	Sick and funeral benefits	337
103	Toronto Typographical Union No. 91	1894	Sick and funeral benefits	337
104	Transportation Club of Toronto	1917	Sick and funeral benefits	337
105	Ulga Mutual Benefit Society	1911	Sick and funeral benefits	338
106	Union of Ukrainian Brotherhoods	1911	Sick and funeral benefits	338
197	United Roumanian Mutual Benefit Society	1926	Sick and funeral benefits	338
108	Verity Plow Company Relief Association	1899	Sick and funeral benefits	338
109	Warsaw Lodzer Mutual Benefit Society	1930	Sick and funeral benefits	338
110	Warsnaver Mutual Benefit Society	1928	Sick and funeral benefits	338
111	Willys-Overland Employees' Mutual Benefit Society	1920	Sick and funeral benefits	338
112	Young Men's Hebrew Association	1912	Sick and funeral benefits	338
113	Zion Benevolent Society	1911	Sick and funeral benefits	338

CLASS F—COMPANIES DULY INCORPORATED TO UNDERTAKE INSURANCE CONTRACTS AND NOT WITHIN ANY OF THE CLASSES MENTIONED IN CLAUSES A, C, B, D AND E:

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
1	Commerce Mutual Fire Insurance Company	2132	Fire Insurance	351
2	Mutual Life Assurance Company of Canada	2133	Life Insurance	351
3	Stanstead and Sherbrooke Fire Insurance Co.	2134	Fire Insurance limited to the cash plan	351

CLASS G—RECIPROCAL OR INTER-INSURANCE EXCHANGES

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
1	Affiliated Underwriters	1838	Fire Insurance	357
2	American Exchange Underwriters	1839	Fire Insurance	359
3	Canners Exchange	1840	Fire Insurance	361
4	Detroit Automobile Inter-Insurance, Exchange	2294	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	363
5	Epperson Underwriters	1841	Fire Insurance	365
6	Equitable Fire Underwriters	1842	Fire Insurance	366
7	Fireproof-Sprinklered Underwriters	1843	Fire Insurance	368
8	Individual Underwriters	1844	Fire Insurance	370
9	Inter-Insurer's Exchange	1845	Fire Insurance	372
10	Lumbermen's Underwriting Alliance	1846	Fire Insurance	374
11	Manufacturing Lumbermen's Underwriters	1847	Fire Insurance	376
12	Metropolitan Inter-Insurers	1848	Fire Insurance	378
13	National Lumber Manufacturers'	1849	Fire Insurance	380
14	New York Reciprocal Underwriters	1850	Fire Insurance	382
15	Reciprocal Exchange, Subscribers at	1851	Fire Insurance	384
16	Tornado Inter-Insurance Exchange	1854	Weather, limited to loss or damage arising from tornado or cyclone and including resultant fire loss	386
17	Underwriters Exchange	1852	Fire Insurance	388
18	Warner Reciprocal Insurers	1853	Fire Insurance	390

INDEX AND LICENSE REGISTER—Continued

CLASS I—PENSION FUND ASSOCIATIONS

Ref. No.	Name of Insurer	License No.	Classes of Insurance	Annual Statement (Page No.)
1	Prevoyants du Canada (Les)	2135	Life Insurance	395
2	Societe Saint Jean Baptiste De Montreal Caisse National	2136	Life Insurance	397

INDEX ADDENDA

NAMES OF INSURERS AUTHORIZED TO TRANSACT ADDITIONAL CLASSES OF INSURANCE BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	Supplementary License Number	Effective date of Supplementary License	Additional Classes of Insurance for which Authorized
<i>Joint Stock (A)</i>			
New York Underwriters Insurance Co.	1994A	Jan. 13, 1931	Aviation
Merchants Fire Insurance Co.	1878A	Jan. 26, 1931	Hail
London & Provincial Marine and General Insurance Co., Limited	2271A	Jan. 27, 1931	Hail
Yorkshire Insurance Co., Limited	2273A	Jan. 27, 1931	Hail
General Casualty Company of America	2305A	Feb. 9, 1931	Accident, Burglary and Liability
General Fire Insurance Co. of Paris, France	1868A	Feb. 10, 1931	Automobile
Phenix Fire Insurance Co. of Paris, France	1883A	Feb. 10, 1931	Automobile
Hand-in-Hand Insurance Company	2095A	Feb. 16, 1931	Hail
Wellington Fire Insurance Company	2033A	Feb. 16, 1931	Automobile
Canadian Security Assurance Company	2267A	Feb. 21, 1931	Accident, Burglary, Guarantee and Sickness
Fireman's Fund Insurance Company	2009A	Feb. 25, 1931	Hail
General Casualty Insurance Co. of Paris	1867A	Mar. 18, 1931	Hail
Travellers Fire Insurance Company	2028A	Apr. 8, 1931	Hail
Bankers Indemnity Insurance Company	2224A	Apr. 10, 1931	Liability
Southern Insurance Company, Limited	1997A	Apr. 30, 1931	Plate Glass
Indemnity Insurance Co. of North America	1875A	May 5, 1931	Guarantee
Federal Fire Insurance Co. of Canada	1983A	May 6, 1931	Burglary and Plate Glass
Trans-Canada Insurance Company	2513A	Aug. 29, 1931	Accident
Legal and General Assurance Society, Limited	2833A	Aug. 8, 1931	Burglary, Inland Transportation, Plate Glass, Sickness, Accident, Hail and Property
Federal Insurance Company	2481A	Oct. 7, 1931	Explosion and Hail
Travelers Insurance Company	2734A	Oct. 30, 1931	Automobile
British Northwestern Fire Insurance Company	2745A	Nov. 14, 1931	Burglary

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	License No.	Effective date of License	Classes of Insurance
<i>Joint Stock (A)</i>			
Alliance Casualty Company	2310	Mar. 26, 1931	Automobile
Boston Insurance Company	2668	July 1, 1931	Fire and Property
Central West Casualty Company	2311	Mar. 27, 1931	Automobile
Consolidated Fire and Casualty Insurance Company	2743	July 3, 1931	Fire, Automobile, Accident Sickness, Plate Glass, Guarantee and Liability
County Fire Insurance Company of Philadelphia	2908	Nov. 15, 1931	Fire, Explosion, Inland Transportation, Automobile, Weather and Property.
Fulton Fire Insurance Company	2309	Jan. 14, 1931	Fire, Explosion, Property, Weather and Hail
Grain Insurance and Guarantee Co.	2903	Sept. 14, 1931	Fire, Guarantee, Forgery and Burglary
Great American Indemnity Company	2907	Nov. 15, 1931	Automobile and Plate Glass
Home Fire and Marine Insurance Co.	2308	Jan. 3, 1931	Fire, Automobile, Explosion, Property and Weather
Pacific American Fire Insurance Co.	2901	Aug. 18, 1931	Fire and Explosion
Philadelphia Fire and Marine Insurance Company	2313	Apr. 9, 1931	Fire, Explosion, Inland Transportation, Inland Marine, Ocean Marine, Property and Weather
Union Indemnity Company	2685	July 1, 1931	Accident, Automobile, Burglary, Guarantee, Plate Glass and Liability
Union Labor Life Insurance Company	2900	July 27, 1931	Life
Union Marine and General Insurance Co., Ltd., of Liverpool, England	2314	Apr. 22, 1931	Fire, Accident, Automobile, Burglary, Inland Transportation, Plate Glass, Sickness, Explosion, Hail, Property and Weather
United Firemen's Insurance Company of Philadelphia	2312	Apr. 1, 1931	Fire, Explosion, Property, Weather and Hail
United States Guarantee Company	2905	Oct. 7, 1931	Automobile, Liability and Burglary

NAMES OF INSURERS NEWLY LICENSED BETWEEN JANUARY 1st, 1931,
AND DATE OF THIS REPORT—*Continued*

Name of Insurer	License No.	Effective date of License	Classes of Insurance
(Class B) Lumber Mutual Fire Insurance Company of Boston, Mass.	2909	Dec. 15, 1931	Fire, Hail, Weather and Property
(Class D) Lutheran Brotherhood.....	2902	Sept. 2, 1931	Life
(Class E) B'Nai Israel Mutual Benefit Society....	2904	July, 4, 1931	Sick and Funeral Benefits
Grand Council of Ontario, Royal Templars of Temperance.....	2315	Apr. 25, 1931	Sick and Funeral Benefits
United Mutual Benefit Society of A. Pushkin.....	2906	Nov. 2, 1931	Sick and Funeral Benefits

NAMES OF INSURERS WITHDRAWN OR CEASED TO TRANSACT BUSINESS BETWEEN
JANUARY 1st, 1931, AND DATE OF THIS REPORT

Name of Insurer	
(Class A) Bankers and Traders Insurance Company....	Reinsured with the Union Marine and General Insurance Company, Ltd., June 11th, 1931.
Fidelity American Insurance Company.....	Reinsured with The Mill Owners' Mutual Fire Insurance Company, April 1st, 1931.
General Reinsurance Corporation.....	License expired, June 30th, 1931 and not renewed.
Independence Fire Insurance Company.....	Withdrawn from Canada, reinsured with Merchants and Manufacturers Fire Insurance Company, January 24th, 1931.
Laurentian Insurance Company.....	Reinsured with British Colonial Fire Insurance Company, April 28th 1931.
Merchants & Employers' Guarantee & Accident Company.....	Reinsured with Consolidated Fire and Casualty Co.
Milwaukee Mechanics Insurance Company...	License expired, June 30th, 1931, not renewed.
Minnesota Fire Insurance Company.....	Ceased business in Canada, reinsured with the First National Insurance Company of America, April 4th, 1931.
New York Indemnity Company.....	License not renewed; business assumed by the Union Indemnity Company of New Orleans.
Queensland Insurance Company.....	Ceased business in Ontario, December 31st, 1930, reinsured with Union Marine & General Insurance Company.
Ridgely Protective Association.....	License not renewed; reinsured with Loyal Protective Association.
Virginia Fire and Marine Insurance Co.....	Ceased business in Ontario, reinsured with Globe & Rutgers Fire Insurance Company, September 15th, 1931.
(Class B) Nichol Mutual Fire Insurance Company....	Reinsured in The Wawanesa Mutual Insurance Company by agreement, dated, February 21st, 1931, and by Order-in-Council, dated April 28th, 1931.
Osgoode Mutual Fire Insurance Company....	Reinsured in The Wawanesa Mutual Insurance Company by agreement, dated August 21st, 1931, and by Order-in-Council, dated December 9th, 1931.
(Class D) Dominion Council of Royal Templars of Temperance.....	Reinsured in The Independent Order of Foresters by agreement, dated, June 10th, 1931, and by Order-in-Council, dated July 28th, 1931.
Supreme Lodge, Knights of Pythias.....	License not renewed in 1931.
(Class E) Canada Furniture Manufacturers' Employees' Mutual Benefit Society.....	License not renewed in 1931.
Goodyear Relief Association.....	Reincorporated, September 4th, 1930, as an Employees' Mutual Benefit Society under <i>The Companies Act</i> .
W. & J. G. Greey Employees' Mutual Benefit Society.....	License not renewed in 1931.
Irish Catholic Benevolent Union.....	License not renewed in 1931.
Sons of Israel Mutual Benefit Society.....	License not renewed in 1931.
United Roumanian Mutual Benefit Society...	License not renewed in 1931.
Warshaver Mutual Benefit Society.....	License not renewed in 1931.
(Class G) Epperson Underwriters.....	License not renewed in 1931. Business rewritten by Lumbermen's Underwriting Alliance.

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, and Miscellaneous Insurers, viz.:

“The insurer is also licensed pursuant to *The Insurance Act (Dominion)*, and its affairs are reported upon in detail in the Annual Report of the Dominion Superintendent of Insurance. Accordingly it has been required to file only a modified statement with the Ontario Department as authorized by Section 70 (2) of the Act.

A

ACADIA FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, A. E. Jones, Halifax, N.S.; Vice-President, C. H. Mitchell, Halifax, N.S.; Secretary-Treasurer, R. J. Lawrence, Halifax, N.S.

Directors.—T. F. Tobin, K.C., Halifax, N.S.; G. R. Hart, Halifax, N.S.; W. M. P. Webster, Halifax, N.S.; J. B. Paterson, Montreal, Que.

Chief or General Agent in Ontario.—Percy E. Henderson, 18 Toronto St., Toronto.

Date of Incorporation.—March 31, 1862. *Date commenced business in Canada.*—July 31, 1905.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid up.....	\$400,000	Premiums—Ontario (net).....
Total assets.....	1,128,352	Premiums—Total business (net)..
Total liabilities.....	175,169	Claims—Ontario (net).....
Surplus protection—Policyholders.	953,183	Claims—Total business (net)....

\$53,022

205,951

23,657

103,387

AERO INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ontario

Manager or Chief Executive Officer in Canada.—G. Gordon Lewis, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—W. A. Curtis & Co., 357 Bay St., Toronto.

Date of Incorporation.—October 10, 1928. *Date commenced business in Canada.*—1929.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....
Assets in Canada.....	26,267	Premiums—Canada (net).....
Liabilities in Canada.....	30,251	Claims—Ontario (net).....
		Claims—Canada (net).....

\$6,565

19,109

10,511

23,232

AERO INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ontario

Manager or Chief Executive Officer in Canada.—G. Gordon Lewis, 465 St. John St., Montreal.

Chief or General Agent in Ontario.—W. A. Curtis & Co., 357 Bay St., Toronto.

Date of Incorporation.—October 10, 1928. *Date commenced business in Canada.*—1929.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....
Assets in Canada.....	27,566	Premiums—Canada (net).....
Liabilities in Canada.....	62,364	Claims—Ontario (net).....
		Claims—Canada (net).....

\$7,796

72,505

32,020

167,699

AETNA CASUALTY AND SURETY COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. J. Christmas, Montreal.

Chief or General Agent in Ontario.—G. M. Cumming, C.P.R. Bldg., Toronto.

Date of Incorporation.—May 2, 1883. *Date commenced business in Canada.*—May 26, 1921.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....
Assets in Canada.....	144,325	Premiums—Canada (net).....
Liabilities in Canada.....	6,614	Claims—Ontario (net).....
		Claims—Canada (net).....

\$1,098

31,405

351

17,725

*See note on page 1.

AETNA INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN., U.S.A.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Chief or General Agent in Ontario.—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Date of Incorporation.—June 5, 1818. *Date commenced business in Canada.*—1821.

Capital stock paid in cash.....	\$7,500,000
Assets in Canada.....	1,005,335
Liabilities in Canada.....	390,971

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$194,529
Premiums—Canada (net).....	600,726
Claims—Ontario (net).....	65,146
Claims—Canada (net).....	381,138

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 Agents in Ontario.—Anderson and Cumming, C.P.R. Building, Toronto.

Date of Incorporation.—June, 1820. *Date commenced business in Canada.*—1850.

Capital stock paid in cash.....	\$15,000,000
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<i>Life:</i>	
Assets in Canada.....	12,802,925
Ontario business in force (gross)...	47,072,075
Canadian business in force (gross)...	98,918,286

<i>Other than Life:</i>	
Assets in Canada.....	123,704
Liabilities in Canada.....	3,412

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Life:</i>	
Premiums—Ontario (net).....	\$701,900
Premiums—Canada (net).....	2,258,455
Death Claims—Ontario (net)....	648,509
Death Claims—Canada (net)....	912,020
<i>Other than Life:</i>	
Premiums—Ontario (net).....	9,598
Premiums—Canada (net).....	16,242
Claims—Ontario (net).....	4,833
Claims—Canada (net).....	7,065

AGRICULTURAL INSURANCE COMPANY*

HEAD OFFICE, WATERTOWN, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Percy S. Grant, Toronto.

Chief or General Agent in Ontario.—Percy S. Grant, 12 Wellington St. E., Toronto.

Date of Incorporation.—1863. *Date commenced business in Canada.*—November 5, 1917.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	178,457
Liabilities in Canada.....	48,072

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$31,426
Premiums—Canada (net).....	77,303
Claims—Ontario (net).....	16,336
Claims—Canada (net).....	38,888

ALLIANCE ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND
Principal Office in Canada, Montreal

Manager or Chief Executive Officer in Canada.—E. E. Kenyon, Montreal.

Chief or General Agent in Ontario.—Heber R. Smith, 36 Toronto St., Toronto.

Date of Incorporation.—August 4, 1824. *Date commenced business in Canada.*—March 1, 1892.

Capital stock paid in cash.....	£1,000,000
Assets in Canada.....	\$1,458,843
Liabilities in Canada.....	670,244

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$208,284
Premiums—Canada (net).....	1,051,294
Claims—Ontario (net).....	131,730
Claims—Canada (net).....	663,368

*See note on page 1.

ALLIANCE INSURANCE COMPANY OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, 451 St. John St., Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. W., Toronto.*Chief or General Agent in Ontario.*—Parkes, McVittie & Shaw, 4 Richmond St. E., Toronto.*Date of Incorporation.*—December 5, 1904. *Date commenced business in Canada.*—August 30, 1917.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	405,192
Liabilities in Canada.....	136,280

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$62,824
Premiums—Canada (net).....	192,770
Claims—Ontario (net).....	29,242
Claims—Canada (net).....	124,317

AMERICAN ALLIANCE INSURANCE COMPANY⁴

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada.—Dominion Bank Bldg., Toronto, Ont.*Manager or Chief Executive Officer in Canada.*—William Robins, Dominion Bank Building, Toronto, Ont.*Chief or General Agent in Ontario.*—William Robins, Dominion Bank Bldg., Toronto, Ont.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—1918.

Capital stock paid in cash.....	\$3,000,000
Assets in Canada.....	288,888
Liabilities in Canada.....	23,260

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$380
Premiums—Canada (net).....	54,979
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	38,827

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.*—January 3, 1928.

Capital stock paid in cash.....	\$500,000
Assets in Canada.....	262,593
Liabilities in Canada.....	170,061

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$235,170
Premiums—Canada (net).....	355,826
Claims—Ontario (net).....	96,062
Claims—Canada (net).....	151,690

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
Assets in Canada.....	604,143
Liabilities in Canada.....	423,621

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$586,829
Premiums—Canada (net).....	717,639
Claims—Ontario (net).....	281,880
Claims—Canada (net).....	334,760

AMERICAN CENTRAL INSURANCE COMPANY*

HEAD OFFICE, ST. LOUIS, MISSOURI

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—H. H. Smith, Winnipeg.*Chief or General Agent in Ontario.*—W. C. Lillie, Fort William, Ont.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—December 17, 1912.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	423,110
Liabilities in Canada.....	103,604

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$27,446
Premiums—Canada (net).....	129,845
Claims—Ontario (net).....	17,986
Claims—Canada (net).....	92,689

*See note on page 1.

AMERICAN COLONY INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

(Principal Office in Canada, Montreal, Que.)

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, Montreal.

Chief or General Agent in Ontario.—H. H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—November 30, 1910. *Date commenced business in Canada.*—November 30, 1910.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	92,699	Premiums—Ontario (net).....	\$23,234
Liabilities in Canada.....	23,386	Premiums—Canada (net).....	43,873
		Claims—Ontario (net).....	44,054
		Claims—Canada (net).....	49,116

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.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	313,920	Premiums—Ontario (net).....	\$102,925
Liabilities in Canada.....	205,592	Premiums—Canada (net).....	202,131
		Claims—Ontario (net).....	50,719
		Claims—Canada (net).....	112,386

AMERICAN EQUITABLE ASSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. A. Blondeau, 467 St. John St., Montreal.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—October 6, 1919.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	145,515	Premiums—Ontario (net).....	\$38,331
Liabilities in Canada.....	69,535	Premiums—Canada (net).....	97,501
		Claims—Ontario (net).....	36,622
		Claims—Canada (net).....	72,735

AMERICAN AND FOREIGN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.

Chief or General Agent in Ontario.—Arthur Tucker, Metropolitan Bldg., Toronto.

Date of Incorporation.—December, 1896. *Date commenced business in Canada.*—January 1, 1904.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	27,286	Premiums—Ontario (net).....	\$438
Liabilities in Canada.....	114	Premiums—Canada (net).....	4,612
		Claims—Ontario (net).....	36,622
		Claims—Canada (net).....	153

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, 276 St. James St., Montreal.

Chief or General Agent in Ontario.—E. C. G. Johnson, Stirling Tower, Bay St., Toronto.

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.....	224,697	Premiums—Ontario (net).....	\$18,057
Liabilities in Canada.....	64,529	Premiums—Canada (net).....	148,509
		Claims—Ontario (net).....	7,421
		Claims—Canada (net).....	48,562

*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.....	\$6,687,480	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	241,853	Premiums—Ontario (net).....	\$36,926
Liabilities in Canada.....	101,570	Premiums—Canada (net).....	134,136
		Claims—Ontario (net).....	47,205
		Claims—Canada (net).....	137,091

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, Metropolitan Bldg., Toronto.*Chief or General Agent in Ontario.*—W. H. Hall, Metropolitan Bldg., Toronto.*Date of Incorporation.*—April 1, 1884. *Date commenced business in Canada.*—July, 1887.

Capital stock paid in cash.....	\$7,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	146,310	Premiums—Ontario (net).....	\$31,346
Liabilities in Canada.....	156,184	Premiums—Canada (net).....	61,902
		Claims—Ontario (net).....	197,853
		Claims—Canada (net).....	137,072

ANGLO-SCOTTISH GENERAL COMMERCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Thos. W. Greer, Vancouver.*Chief or General Agent in Ontario.*—Armstrong, 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.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	400,334	Premiums—Ontario (net).....	\$91,412
Liabilities in Canada.....	277,004	Premiums—Canada (net).....	339,762
		Claims—Ontario (net).....	46,454
		Claims—Canada (net).....	246,802

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.....	\$983,560	Premiums—Ontario (net).....	\$244,747
Liabilities in Canada.....	546,216	Premiums—Canada (net).....	751,913
		Claims—Ontario (net).....	103,377
		Claims—Canada (net).....	382,010

AUTOMOBILE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Robert J. Dale, Montreal.*Chief or General Agent in Ontario.*—Arthur Tucker, Metropolitan Bldg., Toronto.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—May 17, 1924.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	193,390	Premiums—Ontario (net).....	\$26,642
Liabilities in Canada.....	67,980	Premiums—Canada (net).....	229,649
		Claims—Ontario (net).....	16,957
		Claims—Canada (net).....	165,018

*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.....	\$182,563	Premiums—Ontario (net).....	\$21,150
Liabilities in Canada.....	64,825	Premiums—Canada (net).....	85,503
		Claims—Ontario (net).....	34,346
		Claims—Canada (net).....	83,407

BANKERS INDEMNITY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, 805 Metropolitan Bldg., Toronto, Ont.

Manager or Chief Executive Officer in Canada.—William Thompson, Metropolitan Bldg., Toronto.*Chief or General Agent in Ontario.*—William Thompson, Toronto.*Date of Incorporation.*—1925. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,600,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	129,085	Premiums—Ontario (net).....	\$918
Liabilities in Canada.....	16,275	Premiums—Canada (net).....	14,642
		Claims—Ontario (net).....	10,000
		Claims—Canada (net).....	27,500

BANKERS & TRADERS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.*Chief or General Agent in Ontario.*—F. G. Treloar, 15 Wellington St. E., Toronto.*Date of Incorporation.*—1909. *Date commenced business in Canada.*—May, 1923.

Capital stock paid in cash.....	£93,175	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$182,893	Premiums—Ontario (net).....	\$16,340
Liabilities in Canada.....	109,241	Premiums—Canada (net).....	132,037
		Claims—Ontario (net).....	3,500
		Claims—Canada (net).....	55,113

BEAVER FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, G. W. Allan, K.C., Winnipeg; Vice-Presidents, A. Gouzee, Winnipeg, and C. E. Sword, Toronto; Managing Director, A. DeJardin, Winnipeg; Secretary, G. DeJardin, Winnipeg, Man.*Directors.*—N. C. Byers, A. Gouzee, G. W. Allan, K.C., A. DeJardin, G. DeJardin, D. H. Laird, K.C., F. T. Griffin, E. D. McCallum and C. E. Sword, Toronto.*Chief or General Agent in Ontario.*—Colin E. Sword, Metropolitan Bldg., Toronto.*Date of Incorporation.*—May 16, 1913. *Date commenced business in Canada.*—December 6, 1913.

Capital stock paid in cash.....	\$300,500	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	487,379	Premiums—Ontario (net).....	\$5,645
Total liabilities.....	69,470	Premiums—Total business (net).....	31,310
Surplus protection of policyholders	417,909	Claims—Ontario (net).....	2,984
		Claims—Total business (net).....	17,063

*See note on page 1.

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.

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.....	965,438	Premiums—Ontario (net).....	\$151,933
Total liabilities.....	431,641	Premiums—Total business (net)..	360,623
Surplus protection of policyholders	533,797	Claims—Ontario (net).....	11,999
		Claims—Total business (net) . . .	27,664

BRITISH AMERICA ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—Sir John Aird, Toronto; Lt.-Col. Henry Brock, 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.

Date of Incorporation.—February 13, 1833. *Date commenced business in Canada.*—June 10, 1835.

Capital stock paid in cash.....	\$750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	5,146,829	Premiums—Ontario (net).....	\$377,933
Total liabilities.....	2,885,223	Premiums—Total business (net)..	3,042,547
Surplus protection of policyholders	2,261,605	Claims—Ontario (net).....	163,555
		Claims—Total business (net) . . .	1,697,216

BRITISH CANADIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, Geo. A. Morrow, Toronto, H. C. Cox, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.

Directors.—Wilfrid M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto.

Chief or General Agent in Ontario.—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—January 3, 1928.

Capital stock paid in cash.....	\$300,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	527,272	Premiums—Ontario (net).....	\$60,430
Total liabilities.....	221,508	Premium—Total business (net)..	220,545
Surplus protection of policyholders	305,763	Claims—Ontario (net).....	30,980
		Claims—Total business (net) . . .	101,791

BRITISH COLONIAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Theodore Meunier, Montreal; Vice-President, B. A. Charlebois, Montreal; Manager, Theodore Meunier, Montreal.

Directors.—Hon. E. L. Patenaude, Montreal; Joseph Versailles, Montreal; L. H. Desjardins, Terrebonne, P.Q.; B. Spyket, Paris, France; J. W. Cochrane, New York, N.Y.; B. N. Carvalho, Hartford, Conn.; R. E. Cox, Montreal; C. F. Sturham, Hartford, Conn.; R. M. Redmond, Montreal; C. K. Beveridge, St. John, N.B.; P. A. Boutin, Quebec; A. T. Tamblyn, New York, N.Y.; Gustave Monette, Montreal; Peter Walsh, Toronto; B. A. Charlebois, Montreal; Theodore Meunier, Montreal.

Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. E., Toronto.

Date of Incorporation.—May 19, 1909. *Date commenced business in Canada.*—June 1, 1912.

Capital stock paid in cash.....	\$100,340	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	863,927	Premiums—Ontario (net).....	\$73,122
Total liabilities.....	463,908	Premiums—Total business (net)..	482,468
Surplus protection of policyholders	400,019	Claims—Ontario (net).....	29,420
		Claims—Total business (net) . . .	324,058

*See note on page 1.

BRITISH CROWN ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, GLASGOW, SCOTLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.*Chief or General Agent in Ontario.*—J. H. Riddell, 217 Bay St., Toronto.*Date of Incorporation.*—March, 1907. *Date commenced business in Canada.*—November 2, 1917.

Capital stock paid in cash.....	\$125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	543,465	Premiums—Ontario (net).....	\$147,503
Liabilities in Canada.....	276,051	Premiums—Canada (net).....	350,239
		Claims—Ontario (net).....	93,464
		Claims—Canada (net).....	193,414

BRITISH EMPIRE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox, G. A. Morrow, C. S. Wainwright, Toronto; Secretary, W. H. Martin, Toronto; General Manager, Kenneth Thom, Toronto.*Directors.*—W. M. Cox, H. C. Cox, G. A. Morrow, E. R. Wood, E. Willans, C. S. Wainwright, all of Toronto; and J. Lester Parsons, D. G. Wakeman, and H. J. Wyatt of New York.*Chief or General Agent in Ontario.*—Wilfrid M. Cox, 16-22 Wellington St. E., Toronto.*Date of Incorporation.*—June 11, 1928. *Date commenced business in Canada.*—June 25, 1928.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	468,953	Premiums—Ontario (net).....	\$139,279
Total liabilities.....	259,306	Premiums—Total business (net)..	308,919
Surplus protection of policyholders	209,647	Claims—Ontario (net).....	50,928
		Claims—Total business (net)....	152,683

THE BRITISH & EUROPEAN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive in Canada.—John Holroyde, Montreal.*Chief or General Agent in Ontario.*—Stanley Moss, c/o Fidelity Agency of Canada, Ltd., 53 Adelaide St. E., Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—July 7, 1923.

Capital stock paid in cash.....	£200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$101,237	Premiums—Ontario (net).....	\$13,903
Liabilities in Canada.....	50,833	Premiums—Canada (net).....	41,727
		Claims—Ontario (net).....	8,864
		Claims—Canada (net).....	20,971

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.*—December 5, 1919.

Capital stock paid in cash.....	£175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$216,714	Premiums—Ontario (net).....	\$43,033
Liabilities in Canada.....	117,592	Premiums—Canada (net).....	128,619
		Claims—Ontario (net).....	40,662
		Claims—Canada (net).....	77,485

THE BRITISH LAW INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. Kennedy, Montreal.*Chief or General Agent in Ontario.*—D. L. Durrant, 36 Toronto St., Toronto.*Date of Incorporation.*—June 6, 1918. *Date commenced business in Canada.*—January 15, 1925.

Capital stock paid in cash.....	\$1,459,980	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	145,571	Premiums—Ontario (net).....	\$23,087
Liabilities in Canada.....	95,931	Premiums—Canada (net).....	113,444
		Claims—Ontario (net).....	22,938
		Claims—Canada (net).....	79,064

*See note on page 1.

BRITISH NORTHWESTERN FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. H. Riddell, Toronto; Vice-President, S. Fairley; Managing Director, J. H. Riddell, Toronto.

Directors.—J. H. Riddell, Toronto; H. T. Fairley, Toronto; S. Fairley, Toronto; B. B. Cronyn, Toronto; S. A. Bennett, London, England; Brian Mountain, W. E. Young, London, England; Sir E. M. Mountain, London, England; W. H. Despard.

Date of Incorporation.—1906. *Date commenced business in Canada.*—February 20, 1912.†

Capital stock paid in cash.....	\$248,699	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	799,327	Premiums—Ontario (net).....	\$85,641
Total liabilities.....	187,157	Premiums—Total business (net)..	178,967
Surplus protection of policyholders	612,170	Claims—Ontario (net).....	41,364
		Claims—Total business (net)....	103,086

BRITISH OAK INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—R. W. Nash, Montreal.

Chief or General Agent in Ontario.—E. D. Hardy, 465 Sparks St., Ottawa, Ont.

Date of Incorporation.—1908. *Date commenced business in Canada.*—September 3, 1921.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$221,082	Premiums—Ontario (net).....	\$42,606
Liabilities in Canada.....	129,030	Premiums—Canada (net).....	183,882
		Claims—Ontario (net).....	46,597
		Claims—Canada (net).....	150,962

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.

Capital stock paid in cash.....	\$934,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	855,538	Premiums—Ontario (net).....	\$171,047
Liabilities in Canada.....	233,313	Premiums—Canada (net).....	363,360
		Claims—Ontario (net).....	78,141
		Claims—Canada (net).....	206,799

CALEDONIAN AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Douglas Cownie, Bank of Nova Scotia Bldg., Montreal.

Chief or General Agent in Ontario.—Major F. G. Hearne, 908 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1897. *Date commenced business in Canada.*—February 10, 1920.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	95,675	Premiums—Ontario (net).....	\$13,057
Liabilities in Canada.....	51,087	Premiums—Canada (net).....	55,826
		Claims—Ontario (net).....	6,993
		Claims—Canada (net).....	21,522

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.—1805. *Date commenced business in Canada.*—February, 1883.

Capital stock paid in cash.....	\$749,456	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	552,843	Premiums—Ontario (net).....	\$129,379
Liabilities in Canada.....	298,715	Premiums—Canada (net).....	344,236
		Claims—Ontario (net).....	77,295
		Claims—Canada (net).....	183,576

*See note on page 1.

†Prior to date business was confined to Province of Manitoba.

CALIFORNIA INSURANCE COMPANY*

HEAD OFFICE, SAN FRANCISCO, CAL.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—John Anderson, Vancouver, B.C.

Chief or General Agent in Ontario.—W. M. Hargraft, 49 Wellington St. E., Toronto.

Date of Incorporation.—1861. Date commenced business in Canada.—November 18, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$58,894
Assets in Canada.....	191,254	Premiums—Canada (net).....	114,624
Liabilities in Canada.....	82,083	Claims—Ontario (net).....	27,292
		Claims—Canada (net).....	66,552

CAMDEN FIRE INSURANCE ASSOCIATION*

HEAD OFFICE, CAMDEN, N.J.

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.—W. H. Hedges & Son, Ltd., Metropolitan Bldg., Toronto.

Date of Incorporation.—March, 1841. Date commenced business in Canada.—February 26, 1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$11,645
Assets in Canada.....	137,984	Premiums—Canada (net).....	170,640
Liabilities in Canada.....	38,932	Claims—Ontario (net).....	2,821
		Claims—Canada (net).....	34,481

CANADA ACCIDENT AND FIRE ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, C. H. Godfrey, Montreal; Vice-President, W. S. Jopling, Montreal; Secretary, H. F. Roden, Montreal; General Manager, John Holroyde, Montreal.

Directors.—C. H. Godfrey, Montreal; W. S. Jopling, Montreal; T. H. Hudson, Westmount; Que.; R. Ewing, Montreal; Alfred Lambert.

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$43,320	Premiums—Ontario (net).....	\$256,565
Total assets.....	1,729,643	Premiums—Total business (net)..	1,000,382
Total liabilities.....	806,759	Claims—Ontario (net).....	146,833
Surplus protection of policyholders	922,884	Claims—Total business (net)....	526,537

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.

Directors.—H. C. Cox, Oakville; Leighton McCarthy, K.C., Toronto; Aime Geoffrion, K.C., B.C.L., Montreal; E. R. Wood, LL.D., Toronto; Hon. Chas. Stewart, P.C., M.B., Ottawa; J. A. McLeod, Toronto; J. H. Plummer, D.C.L., Toronto; W. E. Rundle, Toronto; John Stuart, Chicago; Rt. Hon. Sir Thomas White, K.C.M.G., Toronto; A. E. Ames, Toronto; C. A. 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$5,411,842
Total assets.....	188,306,034	Premiums—Total business (net)..	33,260,915
Ontario business in force (gross)..	215,834,491	Death Claims—Ontario (net)....	1,974,474
Total business in force (gross)....	1,015,711,701	Death Claims—Total business (net)	7,730,745

THE CANADA NATIONAL FIRE INSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President J. B. Coyne, K.C., Winnipeg; Vice-Presidents, Allan S. Bond, Winnipeg; T. S. McPherson, Victoria, B.C.; Secretary-Treasurer, J. A. MacGregor, Winnipeg.

Directors.—H. E. Turnbull, Winnipeg, Man.; Cecil L. H. Branson, Victoria, B.C.; D. M. Sanson, Toronto; J. B. Coyne, K.C., Allan S. Bond, James McDiarmid, A. C. Ferguson, F. J. Anderson, W. J. Christie, John Martin, all of Winnipeg; T. S. McPherson, Victoria, B.C.; S. P. Grosch, K.C., W. W. Amos, M.A., F. N. Darke, of Regina.

Chief or General Agent in Ontario.—W. H. George, 55 Pauline Ave., Toronto.

Date of Incorporation.—April 7, 1909. Date commenced business in Canada.—July 31, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$945,704	Premiums—Ontario (net).....	\$21,273
Total assets.....	1,435,617	Premiums—Total business (net)..	118,886
Total liabilities.....	161,913	Claims—Ontario (net).....	10,796
Surplus protection of policyholders	1,273,704	Claims—Total business (net)....	47,767

*See note on page 1.

CANADA SECURITY ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wm. A. Thomson, Toronto; Vice-President, John B. Laidlaw, Toronto; Secretary, Thos. James, Toronto.

Directors.—Wm. A. Thomson, Toronto; C. C. Paull, Toronto; G. P. Patteson, Ottawa, Ont.; Henry F. Gooderham, Toronto; 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.*—August 28, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$66,500
Total assets.....	759,794	Premiums—Total business (net)..	232,393
Total liabilities.....	173,710	Claims—Ontario (net).....	31,679
Surplus protection of policyholders	586,085	Claims—Total business (net)....	141,689

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.

Directors.—A. L. Denison, Winnipeg; R. R. Wilson, Winnipeg; J. L. Bathgate, Winnipeg; W. A. Murphy, Winnipeg; James A. Richardson, Winnipeg; C. S. Riley, Winnipeg; R. T. Riley, Winnipeg, Man.

Chief or General Agent in Ontario.—F. N. Boyd, Federal Bldg., Toronto.

Date of Incorporation.—1887. *Date commenced business in Canada.*—September 1, 1897.*

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$167,394
Total assets.....	2,616,718	Premiums—Total business (net)..	742,356
Total liabilities.....	955,635	Claims—Ontario (net).....	82,871
Surplus protection of policyholders	1,661,083	Claims—Total business (net)....	397,987

CANADIAN GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. W. Evans, Toronto; Vice-Presidents, W. P. Fess and P. H. Horst.

Directors.—E. R. Bremner, Ottawa; W. W. Evans, Toronto; W. P. Fess, Toronto; Paul H. Horst, Toronto; Col. Walter MacGregor, Windsor; N. M. Paterson, Fort William; J. Allan Ross, Toronto; Senator Lorne C. Webster, Montreal; F. R. Begg; Hon. J. Hart; H. E. Sellers.

Date of Incorporation.—April 27, 1907. *Date commenced business in Canada.*—November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$292,817
Total assets.....	1,318,554	Premiums—Total business (net)..	638,398
Total liabilities.....	445,775	Claims—Ontario (net).....	164,100
Surplus protection of policyholders	872,779	Claims—Total business (net)....	293,935

CANADIAN INDEMNITY COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, R. T. Riley, Winnipeg; Vice-President and Managing Director, C. S. Riley, Winnipeg; Manager, A. L. Denison, Winnipeg; Secretary, Jas. A. Dowler, Winnipeg.

Directors.—R. T. Riley, Winnipeg; C. S. Riley, Winnipeg; G. H. Aikins, Winnipeg; J. A. Crowe, Winnipeg; R. R. Wilson, Winnipeg; J. H. Riley, Winnipeg; A. L. Denison, Winnipeg; A. F. Culver, Montreal, Que.

Chief or General Agent in Ontario.—R. T. Robinson, Federal Bldg., Toronto.

Date of Incorporation.—March 23, 1916. *Date commenced business in Canada.*—November 21, 1919.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$141,093
Total assets.....	1,313,300	Premiums—Total business (net)..	913,193
Total liabilities.....	525,655	Claims—Ontario (net).....	69,966
Surplus protection to policyholders	787,645	Claims—Total business (net)....	542,014

THE CANADIAN SURETY COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, R. R. Brown, New York; 1st Vice-President, W. H. Hall, Toronto; 2nd Vice-President, T. Bradshaw, F.I.A.; Manager, Wm. H. Burgess, Toronto.

Directors.—Sir Geo. Burn, F. W. Lafrentz, New York; A. F. Lafrentz, D. H. Cook, New York; W. L. Matthews, Toronto; F. G. Osler, Toronto; F. J. Parry, New York; Wm. E. McKell, New York; R.R. Brown, New York, N.Y.; T. Bradshaw, Toronto; Wm. H. Burgess, Toronto; W. H. Hall, Toronto; A. E. Knox, Toronto.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—May 15, 1913.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$160,297
Total assets.....	1,279,810	Premiums—Total business (net)..	569,062
Total liabilities.....	468,356	Claims—Ontario (net).....	77,807
Surplus protection of policyholders	811,454	Claims—Total business (net)....	292,594

*See note on page 1.

CAPITAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, OTTAWA, ONT.

Officers.—President, John J. Lyons, Ottawa; Vice-President, A. E. Corrigan, Ottawa; Managing Director, A. E. Corrigan, Ottawa.

Directors.—Col. D. R. Street, Ottawa; W. H. McAuliffe, Ottawa; Gordon Grant, Toronto; R. P. Gough, Toronto; Dr. N. A. Dussault, Quebec; A. E. Corrigan, Ottawa; D. B. Mulligan, Montreal; J. J. Lyons, Ottawa; E. N. Tobin, Bromptonville; Col. L. T. Martin, Ottawa; L. N. Pouliss, Ottawa.

Date of Incorporation.—1911. *Date commenced business in Canada.*—January 11, 1912.

Capital stock paid in cash.....	\$136,060	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,788,628	Premiums—Ontario (net).....	\$136,280
Ontario business in force (gross)...	5,069,972	Premiums—Total business (net)...	549,039
Total business in force (gross)....	20,682,329	Death Claims—Ontario (net)....	45,921
		Death Claims—Total business (net)	109,202

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, Confederation Life Bldg., Toronto.

Date of Incorporation.—1903. *Date commenced business in Canada.*—December 4, 1918.

Capital stock paid in cash.....	£51,436	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$586,570	Premiums—Ontario (net).....	\$31,258
Liabilities in Canada.....	221,590	Premiums—Canada (net).....	296,464
		Claims—Ontario (net).....	37,169
		Claims—Canada (net).....	170,482

CASUALTY COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham, Toronto; Vice-President, C. A. Withers, Toronto; Managing Director, A. W. Eastmure, Toronto.

Directors.—G. H. Gooderham, C. A. Withers, G. E. Gooderham, Col. G. G. Blackstock, A. E. Gooderham, Jr.; H. W. Falconer, D. G. Ross, Major A. E. Gooderham, Jr.; A. W. Eastmure.

Date of Incorporation.—May 19, 1911. *Date commenced business in Canada.*—November 27, 1915.

Capital stock paid in cash.....	\$201,600	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	461,476	Premiums—Ontario (net).....	\$185,047
Total liabilities.....	237,427	Premiums—Total business (net)...	327,306
Surplus protection of policyholders	224,050	Claims—Ontario (net).....	86,184
		Claims—Total business (net)...	175,838

THE CENTRAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Lewis Laing, Montreal.

Chief or General Agent in Ontario.—R. Forster Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1899. *Date commenced business in Canada.*—June 25, 1923.

Capital stock paid in cash.....	£100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$354,698	Premiums—Ontario (net).....	\$42,729
Liabilities in Canada.....	172,675	Premiums—Canada (net).....	201,570
		Claims—Ontario (net).....	22,702
		Claims—Canada (net).....	151,893

CENTRAL UNION INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada.—Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph H. Gendron, Montreal, Que.

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.....	132,108	Premiums—Ontario (net).....	\$3,968
Liabilities in Canada.....	7,605	Premiums—Canada (net).....	13,357
		Claims—Ontario (net).....	644
		Claims—Canada (net).....	2,105

*See note on page 1.

CENTURY INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, 15 Toronto St., 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.*—1917. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,200,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	429,895	Premiums—Ontario (net).....	\$25,614
Liabilities in Canada.....	42,300	Premiums—Canada (net).....	59,186
		Claims—Ontario (net).....	104,167
		Claims—Canada (net).....	36,024

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, 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.*—December 12, 1917.

Capital stock paid in cash.....	\$1,750,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	664,832	Premiums—Ontario (net).....	\$216,550
Liabilities in Canada.....	323,330	Premiums—Canada (net).....	430,231
		Claims—Ontario (net).....	104,167
		Claims—Canada (net).....	220,876

CHICAGO FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules Thibaudeau, 466 St. Francois Xavier St., Montreal, Que.*Chief or General Agent in Ontario.*—R. Stanley Deeton, 50 Gloucester St., Toronto, Ont.*Date of Incorporation.*—1920. *Date commenced business in Canada,* July 1, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	213,231	Premiums—Ontario (net).....	\$122,890
Liabilities in Canada.....	116,214	Premiums—Canada (net).....	215,561
		Claims—Ontario (net).....	17,056
		Claims—Canada (net).....	34,048

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.*—1870. *Date commenced business in Canada.*—July 2, 1919-23, 1926.

Capital stock paid in cash.....	\$400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	103,797	Premiums—Ontario (net).....	\$17,199
Liabilities in Canada.....	12,069	Premiums—Canada (net).....	22,739
		Claims—Ontario (net).....	2,643
		Claims—Canada (net).....	4,130

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.—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. E., Toronto.*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.....	150,263	Premiums—Ontario (net).....	\$7,132
Liabilities in Canada.....	44,144	Premiums—Canada (net).....	160,098
		Claims—Ontario (net).....	4,883
		Claims—Canada (net).....	91,878

*See note on page 1.

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.....	267,642	Premiums—Ontario (net).....	†.....
Liabilities in Canada.....	.....	Premiums—Canada (net).....	†.....
		Claims—Ontario (net).....	†.....
		Claims—Canada (net).....	†.....

COLUMBIA INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, 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.....	396,463	Premiums—Ontario (net).....	\$21,683
Liabilities in Canada.....	67,177	Premiums—Canada (net).....	68,024
		Claims—Ontario (net).....	7,898
		Claims—Canada (net).....	33,716

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.*—Geo. R. 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.....	\$17,228,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	2,375,536	Premiums—Ontario (net).....	\$634
Ontario business in force (gross)...	41,842	Premiums—Canada (net).....	11,337
Canadian business in force (gross)...	416,753	Death Claims—Ontario (net)....	Nil
		Death Claims—Canada (net)....	70,589
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	1,663,296	Premiums—Ontario (net).....	298,896
Liabilities in Canada.....	640,359	Premiums—Canada (net).....	851,208
		Claims—Ontario (net).....	137,414
		Claims—Canada (net).....	489,563

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, Chas. S. Macdonald, Toronto; Secretary, Chas. Reade Dent, Toronto.*Directors.*—Charles S. Macdonald, Toronto; Thos. J. Clarke, Toronto; Lieut.-Col. J. F. Michie, Toronto; John Firstbrook, Toronto; James E. Ganong, Toronto; Wilmot L. Matthews, Toronto; B. B. Cronyn, Toronto; R. S. Waldie, Toronto; Walter C. Laidlaw, Toronto; Arthur F. White, Toronto; Chas. P. Smith, Toronto; P. A. Thomson, Toronto.*Date of Incorporation.*—April 14, 1871. *Date commenced business in Canada.*—October 31, 1871.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		Premiums—Ontario (net).....	\$2,424,407
Total assets.....	\$1,685,296	Premiums—Total business (net)..	14,351,586
Ontario business in force (gross) ..	82,559,340	Death Claims—(Ontario net)....	626,550
Total business in force (gross)....	369,026,570	Death Claims—Total business (net)	2,752,314
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	90,330	Premiums—Ontario (net).....	3,233
Total liabilities.....	2,056	Premiums—Canada (net).....	5,129
Surplus protection of policyholders	88,274	Claims—Ontario (net).....	722
		Claims—Canada (net).....	1,141

*See note on page 1.

†Included in Home Insurance figures.

CONNECTICUT FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.*Chief or General Agent for Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Incorporation.*—June, 1850. *Date commenced business in Canada.*—1886.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	419,952	Premiums—Ontario (net).....	\$58,070
Liabilities in Canada.....	171,899	Premiums—Canada (net).....	302,626
		Claims—Ontario (net).....	29,009
		Claims—Canada (net).....	217,505

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 Bldg., Toronto.*Date of Incorporation.*—1897. *Date commenced business in Canada.*—November 6, 1917.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	621,520	Premiums—Ontario (net).....	\$324,034
Liabilities in Canada.....	341,807	Premiums—Canada (net).....	746,365
		Claims—Ontario (net).....	143,400
		Claims—Canada (net).....	355,850

THE CONTINENTAL INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—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.....	\$19,494,464	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	963,825	Premiums—Ontario (net).....	\$163,075
Liabilities in Canada.....	420,729	Premiums—Canada (net).....	650,792
		Claims—Ontario (net).....	111,044
		Claims—Canada (net).....	357,988

CONTINENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Geo. B. Woods, Toronto; 1st Vice-President, Dr. H. W. Aikins, Toronto; 2nd Vice-President, Sidney Jones; Assistant General Manager, Chas. H. Fuller.*Directors.*—N. L. Paterson, Toronto; W. A. Medland, Toronto; George B. Woods, Toronto; Dr. H. W. Aikins, Toronto; Sidney Jones, Toronto; George H. Smith, Toronto; Sir George Garneau, Quebec; G. H. Fensom, Toronto; G. H. Muntz, Toronto; W. A. Denton, Toronto; Richard Southam, Toronto; E. E. Sharpe, Winnipeg, Man.; John W. Hobbs, Toronto; Wm. A. Dryden, Brooklin, Ont.; John T. Richardson, Toronto.*Date of Incorporation.*—1899. *Date commenced business in Canada.*—December 31, 1901.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	7,203,577	Premiums—Ontario (net).....	\$548,101
Ontario business in force (gross)...	18,856,995	Premiums—Total business (net)...	1,239,596
Total business in force (gross)....	40,202,994	Death Claims—Ontario (net)....	122,612
		Death Claims—Total business (net)	186,554

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.*—H. Begg, 14 Toronto St., 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.....	\$435,883	Premiums—Ontario (net).....	\$86,568
Liabilities in Canada.....	198,704	Premiums—Canada (net).....	290,889
		Claims—Ontario (net).....	63,106
		Claims—Canada (net).....	139,426

*See note on page 1.

COSMOPOLITAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, 14 Toronto St., Toronto.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	120,077	Premiums—Ontario (net).....	\$9,592
Liabilities in Canada.....	17,184	Premiums—Canada (net).....	25,192
		Claims—Ontario (net).....	7,521
		Claims—Canada (net).....	7,699

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. Stevenson.

Directors.—Sir Robert L. Borden, Ottawa; H. R. Stevenson, Toronto; G. O. Somers, Pasadena, Cal.; Geo. A. Morson, Camaguey, Cuba; W. R. Morson, Toronto; F. R. McD. Russell, Vancouver, B.C.; Grant Hall, Montreal; 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.....	15,387,895	Premiums—Ontario (net).....	\$1,244,556
Ontario business in force (gross)...	36,470,682	Premiums—Total business (net)...	3,838,248
Total business in force (gross)....	134,337,107	Death Claims—Ontario (net)....	283,155
		Death Claims—Total business (net)	544,890

THE DOMINION OF CANADA GENERAL INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. A. E. Gooderham; Vice-President, C. A. Withers; Managing Director, C. A. Withers.

Directors.—Col. A. E. Gooderham, Toronto; D. G. Ross, Toronto; C. A. Withers, Toronto; Geo. E. Gooderham, Toronto; Col. G. G. Blackstock, Toronto; Albert E. Gooderham, Jr., Toronto; G. H. Gooderham, Toronto; H. W. Falconer, Toronto.

Date of Incorporation.—June 23, 1887. *Date commenced business in Canada.*—November 5, 1887.

Capital stock paid in cash.....	\$1,005,300	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Total assets.....	\$540,125	Premiums—Ontario (net).....	\$95,519
Ontario business in force (gross)...	4,670,675	Premiums—Total business (net)...	181,079
Total business in force (gross)....	7,463,005	Death Claims—Ontario (net)....	9,000
		Death Claims—Total business (net)	13,601
<i>Other than Life:</i>		<i>Other than Life:</i>	
Total assets.....	\$2,922,684	Premiums—Ontario (net).....	\$1,044,533
Total liabilities.....	1,357,769	Premiums—Total business (net)...	1,778,076
Surplus protection of policyholders	1,564,914	Claims—Ontario (net).....	407,960
		Claims—Total business (net)....	912,217

THE DOMINION FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, Lieut.-Col. Robt. F. Massie, Toronto; 1st Vice-President, R. S. Cassels, K.C., Toronto; 2nd Vice-President, F. J. Cuthbertson, Montreal.

Directors.—Lieut.-Col. Robt. F. Massie; R. A. Brock, Montreal; R. S. Cassels, K.C., Toronto; Geo. J. Cuthbertson, Montreal; Alfred F. James, Milwaukee; Howard Greene, Milwaukee; Dr. Thaddeus Walker, Detroit; C. S. McDonald, Toronto; John A. Fraser, Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—May 11, 1907.

Capital stock paid in cash.....	\$296,975	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	895,573	Premiums—Ontario (net).....	\$172,528
Total liabilities.....	340,984	Premiums—Total business (net)...	335,576
Surplus protection of policyholders	554,589	Claims—Ontario (net).....	71,284
		Claims—Total business (net)....	138,890

*See note on page 1.

THE DOMINION LIFE ASSURANCE COMPANY*

HEAD OFFICE, WATERLOO, ONT.

Officers.—President and Managing Director, Ford S. Kumpf; Vice-Presidents, Edward F. Seagram, Geo. D. Forbes, G. A. Dobbie.

Directors.—A. J. Andrews, K.C., Winnipeg; C. W. Wells, D.D.S., Toronto; 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.

Date of Incorporation.—March 20, 1889. *Date commenced business in Canada.*—July 12, 1889.

Capital stock paid in cash.....	\$200,000
Total assets.....	25,237,677
Ontario business in force (gross)...	70,344,863
Total business in force (gross)....	146,538,137

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$2,047,230
Premiums—Total business (net)...	4,603,680
Death Claims—Ontario (net)....	320,600
Death Claims—Total business (net)	678,692

EAGLE, STAR & BRITISH DOMINIONS INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—1904. *Date commenced business in Canada.*—July 22, 1915.

Capital stock paid in cash.....	\$5,318,690
Assets in Canada.....	564,732
Liabilities in Canada.....	316,857

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$201,604
Premiums—Canada (net).....	507,254
Claims—Ontario (net).....	96,638
Claims—Canada (net).....	304,385

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; C. N. Mills, Toronto; J. A. Livingstone, Toronto; J. Elliott, Toronto; G. D. Adams, Toronto; J. G. McKee, Toronto; A. E. Stuart, Toronto.

Date of Incorporation.—May 11, 1920. *Date commenced business in Canada.*—July 1, 1926.

Capital stock paid in cash.....	\$86,000
Total assets.....	153,708
Total liabilities.....	1,647
Surplus protection to policyholders	152,061

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$14,857
Premiums—Total business (net)...	14,857
Claims—Ontario (net).....	349
Claims—Total business (net)....	349

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, Chas. Boothe, Toronto; Manager, J. A. Livingstone, Toronto.

Directors.—Lady F. McCrea Eaton, Toronto; W. G. Dean, Toronto; H. M. Tucker, Winnipeg; R. Y. Eaton, Toronto; J. J. Vaughan, Toronto; S. Wilson, Winnipeg; Mrs. J. S. Burnside, Toronto; C. N. Mills, Toronto; G. T. Wolfe, Toronto; T. A. McCrae, Toronto; H. McGee, Toronto; Chas. Boothe, Toronto.

Date of Incorporation.—June 22, 1920. *Date commenced business in Canada.*—August 20, 1920.

Capital stock paid in cash.....	\$100,000
Total assets.....	3,180,546
Ontario business in force (gross)...	13,790,093
Total business in force (gross)....	26,305,366

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$427,383
Premiums—Total business (net)...	821,484
Death Claims—Ontario (net)....	56,258
Death Claims—Total business (net)	71,814

THE EMPIRE LIFE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—January 11, 1923. *Commenced business in the Province.*—January 30, 1923.

Officers (as at date of filing statement).—President, M. P. Langstaff; Secretary, J. R. Paterson; Actuary, L. T. Boyd.

Directors (as at date of filing statement).—Geo. M. Bell, John Hallam, Dr. F. H. Kirkpatrick, M. P. Langstaff, B. R. McKenzie, J. P. Whelan, T. H. Wilson, A. H. Vanderburgh, J. M. Vaughan.

Auditors.—E. J. Howson, F.C.A., and A. B. Shepard, F.C.A. (Firm—Thorne, Mulholland, Howson & McPherson).

*See note on page 1.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$5,000,000. Number of shares, 50,000. Par value, \$100.		
Capital stock at beginning of year.....	\$3,557,300 00	\$471,220 00
Calls on capital received during year.....		8,685 00
Capital stock issued during year.....	87,200 00	13,080 00
Capital stock at end of year.....	<u>\$3,644,500 00</u>	<u>\$492,985 00</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$903,465 00
Amount received during the year.....	23,975 00
Total amount paid to December 31, 1930.....	<u>\$927,440 00</u>

Synopsis of Ledger Accounts

As at December 31, 1929:		Decrease in ledger assets in 1930:	
Net ledger assets.....	\$1,362,956 60	Disbursements.....	\$419,242 41
Borrowed money.....	110,000 00	Payments received on unallotted stock.....	975 00
Accounts payable.....	13,088 70	Increase in disallowed agents' balances.....	700 00
Balance due agents.....	3,546 54	Forfeited shares refunded.....	205, 00
Death claims waiting proof....	1,000 00		
Premiums paid in advance.....	1,253 94		
Funds left with company.....	2,120 00		
Payments received on un- allotted stock.....	975 00		
Reserve to reduce book values of securities to market values	39,323 46		
Total ledger assets.....	<u>\$1,534,264 24</u>	Total decrease.....	<u>\$ 421,122 41</u>
Increase in ledger assets in 1930:		As at December 31, 1930:	
Income.....	\$618,902 64	Net ledger assets.....	\$1,502,777 76
Increase in borrowed money..	106,200 00	Borrowed money.....	216,200 00
Increase in bank overdraft...	3,517 65	Bank overdraft.....	3,517 65
Increase in capital stock.....	21,765 00	Funds left with company.....	6,213 24
Premium on capital stock....	23,975 00	Premiums paid in advance....	1,500 31
		Agents' commission, due and accrued.....	1,183 46
		Reserve for depreciation on in- vestments.....	156,109 70
Total increase.....	<u>\$774,360 29</u>	Total ledger assets.....	<u>\$1,887,502 12</u>
Total.....	<u>\$2,308,624 53</u>	Total.....	<u>\$2,308,624 53</u>

Assets

Ledger Assets

Mortgage loans on real estate.....		\$543,587 78
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:		
Loans to policyholders.....	\$79,380 90	
Advances to policyholders under automatic non-forfeiture provisions.....	23,463 26	102,844 16
Book value of bonds, debentures and debenture stocks owned.....		451,894 45
Book value of stocks owned.....		730,812 41
Cash on hand and in banks:		
On hand at head office.....	\$25 85	
In chartered banks of Canada in Canada.....	51,702 17	51,728 02
Advances to agents.....		6,635 30
Total Ledger Assets.....		<u>\$1,887,502 12</u>

Non-Ledger Assets

Interest due, \$2,338.86; accrued, \$16,073.11.....	\$18,411 97	
Dividends due.....	3,174 40	
Net premiums due and uncollected and deferred.....		\$21,586 37
Total Non-Ledger Assets.....		<u>128,387 32</u>
Total Assets.....		<u>\$2,037,475 81</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.....	\$1,356,661	00
Provision for unreported death losses and disability claims.....	4,550	00
Amounts left with Company (arising out of assurance contracts), including interest accumulations.....	6,213	24
Received from policyholders in advance:		
Premiums.....	1,500	31
Provincial, municipal and other taxes due and accrued.....	7,190	58
Medical examiners' fees due and accrued.....	626	00
Legal fees due and accrued.....	1,005	55
Commissions to agents due and accrued.....	1,183	46
Borrowed money.....	216,200	00
Bank overdrafts.....	3,517	65
All other liabilities as follows: Printing and stationery, \$343.78; Library Bureau, \$50.84; insurance books, \$7.65; agency expenses, \$418.48; advertising, \$63.66; auditors' fees, \$600; general expenses, \$20.14; agents' bonus, \$1,000; express, \$27.53.....	2,532	08
Reserve for depreciation on investments.....	156,109	70
Total Liabilities.....	\$1,757,289	57
Capital stock paid in cash.....	\$492,985	00
Deficit.....	212,798	76
	280,186	24
Total Liabilities, Surplus and Capital.....	\$2,037,475	81

Income Receipts

	First Year	Renewals	Totals
Assurance premiums.....	\$105,269	451,744	\$557,014
Less reinsurance premiums paid.....	4,888	27,029	31,918
Total net premium income.....	\$100,380	\$424,714	\$525,095
Amounts left with the Company at interest (arising out of assurance contracts)...			4,394
Interest and dividends.....			86,620
Gross rents.....			180
Gross profit on sale or maturity of ledger assets: Real estate, \$605.34; stocks, \$2,007.....			2,612
Total Income.....			\$618,902

Expenditure Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims:			
Amount assured—Ordinary.....	\$77,663	\$4,089	\$81,753
Net surrender values.....			28,653
Net dividends:			
In cash.....		\$1,463	1,463
Applied as single premiums:			
To purchase bonus addition.....	\$283		283
To purchase premium reduction.....	49		49
Total.....		332	332
Total Net Dividends.....			1,796
Total net disbursements in respect of assurance contracts.....			\$112,203
In respect of life annuity contracts:			
Cash payments to annuitants.....		\$475	475
Net dividends:			
Waiver of premiums.....		440	440
Applied in reduction of annuity consideration.....			915
Total net disbursements in respect of assurance and annuity contracts.....			\$113,118
Amounts left with the Company and interest accumulations withdrawn.....			488
Taxes, licenses and fees.....			8,157
Head office expenses:—Salaries, \$45,764.21; directors' fees, \$805.50; auditors' fees, \$1,753.15; travelling expenses, \$5,433.74; rents, \$2,758.36; miscellaneous, \$12,246.21.....			68,761
Branch office and agency expenses—Assurance commissions—first year, \$62,511.71; renewal, \$12,567.35; advanced to agents, \$20,419.51; salaries, \$55,495.25; travelling expenses, \$46,402.38; miscellaneous, \$1,439.36.....			198,835
All other expenses:—Advertising, \$5,158.99; office furniture, \$934.41; books and periodicals, \$265.60; postage, \$1,417.88; express, telegrams and telephones, \$1,144.42; printing and stationery, \$8,278.08; legal fees, \$912.74; medical fees, \$4,516; miscellaneous, capital stock sales expenses, \$7,253.18.....			29,881
Total Disbursements.....			\$419,242

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 1929	6,635	13,207,583	2,924	4,757,456	358	1,650,599	20,849	9,917	19,636,487
New issued...	2,015	3,773,125	366	583,379	80	313,977	.....	2,461	4,670,481
Old revived...	49	90,000	17	30,879	1	5,000	.....	67	125,879
Old increased...	.....	39,845	.....	5,002	.....	.....	.....	.....	35,847
Transferred to	34	70,500	13	33,799	1	2,000	.....	48	106,299
Totals...	8,733	17,172,053	3,320	5,410,515	440	1,971,576	20,849	12,493	24,574,993
Less ceased by:									
Death.....	27	71,250	7	8,400	1	3,000	.....	35	82,650
Expiry.....	.....	.....	.....	.....	8	33,520	.....	8	33,520
Surrender.....	185	345,720	105	157,988	.....	.....	1,640	290	505,348
Lapse.....	935	1,776,153	372	602,897	84	401,821	.....	1,391	2,780,871
Decrease.....	.....	84,048	.....	41,582	.....	9,248	.....	.....	134,878
Not taken.....	308	660,500	68	119,118	9	26,500	.....	385	806,118
Transferred from.....	13	23,083	28	64,110	9	27,000	.....	50	114,193
Total ceased..	1,468	2,960,754	580	994,095	111	501,089	1,640	2,159	4,457,578
At end of 1930	7,265	14,211,299	2,740	4,416,420	329	1,470,487	19,209	10,334	20,117,415
Reinsured....	.....	866,534	.....	137,240	.....	129,000	.....	.....	1,132,774

New policies issued and paid for in cash: Records not kept on paid-for basis. Claims reinsured: Death claims, \$3,000; matured endowments, none; Total amount in force divided as to dividend plan: Annual, \$154,500; quinquennial, \$1,336,247; deferred, \$10,028,180; non-participating, \$8,598,488. Total, \$20,117,415. Additional accidental death benefits: Gross amount issued, \$1,175,900; reinsured, \$132,510; terminated by accidental death, none; reinsured, none; in force, \$4,633,196; reinsured, \$480,154.

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.....	4,885	\$9,714,812	\$538,941	\$510,098	\$26,120
Endowment assurance.....	1,128	1,784,906	162,567	31,560	3,344
Bonus addition.....	.....	19,209	8,812	.....	.....
Additional accidental death benefits.....	.....	(2,336,300)	1,776	(200,900)	110
Disability benefits.....	.....	.....	12,445	.....	157
Totals.....	6,013	\$11,518,927	\$724,541	\$541,658	\$29,731
<i>Ordinary without Profits:</i>					
Life.....	2,380	\$4,496,487	\$422,789	\$356,436	\$19,994
Endowment assurance.....	1,612	2,631,514	403,303	105,680	8,012
Term, etc.....	329	1,470,487	11,181	129,000	809
Additional accidental death benefits.....	.....	(2,296,896)	2,013	(279,254)	157
Disability benefits.....	.....	.....	18,904	.....	398
Totals.....	4,321	\$8,598,488	\$858,190	\$591,116	\$29,370
Grand Totals.....	10,334	\$20,117,415	\$1,582,731	\$1,132,774	\$59,101

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Payment Annual	Reserve
<i>With Profits:</i>					
Disability annuities.....	1	\$480 00	\$4,602	.....	.....
<i>Without Profits:</i>					
Life annuities proper.....	3	\$500 00	\$4,727	.....	.....
Disability annuities.....	9	3,882 36	16,538	\$600 00	\$5,647
Grand Totals.....	13	\$4,862 36	\$25,867	\$600 00	\$5,647

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$729,143	\$879,455	\$1,608,598
Total reserve on reinsured contracts.....	29,731	35,017	64,748
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$699,412	\$844,438	\$1,543,850
Deduction made therefrom (permitted under The Ontario Insurance Act).....	118,431	71,758	190,189
Full deduction permitted, adjusted and reinsured, being....	(118,431)	(71,758)	(190,189)
Net reserve carried in the liabilities.....	\$580,981	\$772,680	\$1,353,661
Net reserve computed on the statutory basis (without deduction).....	699,412	844,438	1,543,850
Reserve maintained by the Company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

- I. (1) The policies in force were grouped for valuation purposes according to the year of issue, age nearest birthday and plan, and were then valued by tables of mid-year reserves by the Net Premium method.
- (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 lien policies.
- (d) No extra reserve was held where an extra premium, whether annual or single, was charged.
- (e) Policies on lives classed as sub-standard were not issued, except as above.
- (f) (1) For disability benefits, including the waiver of premium only, and for benefits, including the waiver of premium and the disability annuity without reduction in the sum assured, a reserve was held amounting to 50% of the gross premiums paid from the date of issue of the policies.
- (2) After the occurrence of disability for policies, including the waiver of premium and annuity benefits without deduction from the sum assured, the amount of additional liability was determined as follows:
- In cases where disability was presumed to be permanent the reserve held was the present value of future annuity payments and premiums waived, valued by Hunter's Disability Table with 3% interest.
- In cases where disability was presumed to be temporary, an amount was set aside which was estimated to be sufficient to discharge the Company's liability with respect thereto.
- (g) No annuities on sub-standard lives have been issued.
- (h) A reserve was held equal to 50% of the current premium charged for the Accidental Death benefit.
- (2) Items of Special Reserve:
- (a) No additional reserve was held for prepaid or limited loadings in the case of single or limited payment policies.
- (b) Where the cash values guaranteed exceed the O. M. (5), 3 1/2 % net value, an addition to the reserve was made, so that the amount held at the end of the premium-paying period would equal the cash guarantee.
- (c) In the case of policies which had lapsed and were not continued under the Automatic Non-forfeiture provision, but were subject to reinstatement, no extra reserve was held.
- (d) No reserve was held to cover option of renewal under term policies.
- (e) No reserve was held to cover option of conversion, where one exists, to a higher premium plan.
- (f) Immediate annuities were valued by the B.O. Annuity Table with interest at 4%.
- II. No modifications were made in guaranteed values for the special classes referred to above. In each case the premium, reserve and surrender values were calculated at the same age.
- III. The average rate earned was 6.60%.
- 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

	Par Value	Book Value
Victory Loan Bonds, 5 1/2 %, 1934.....	\$5,000 00	\$5,062 54
Province of Ontario, 6 % Bonds, 1936.....	25,000 00	26,282 00
Province of Ontario Debentures, 6 %, 1941.....	5,000 00	5,279 09
Province of Alberta (Bonds), Gold Debentures, 1931.....	10,000 00	10,029 21
Province of British Columbia, 4 1/2 % Bonds, 1946.....	13,000 00	12,304 50
City of Calgary, 5 1/2 %, 1944.....	1,000 00	1,048 66
City of Calgary, 5 1/2 %, 1954.....	3,000 00	3,205 98
City of Calgary, 5 1/2 %, 1954.....	2,000 00	2,137 32
City of Edmonton Bonds, 5 1/2 %, 1953.....	5,000 00	5,406 25
City of Edmonton Bonds, 5 1/2 %, 1945.....	5,000 00	5,261 65
City of Edmonton Bonds, 5 1/2 %, 1964.....	1,500 00	1,575 00
City of Edmonton Bonds, 5 1/2 %, 1964.....	2,000 00	2,100 00
City of Edmonton Bonds, 5 1/2 %, 1964.....	1,000 00	1,050 00
City of Edmonton Debentures, 5 1/2 %, 1945.....	5,000 00	5,024 50
City of Fort William Bonds, 5 %, 1955.....	1,000 00	1,014 30

SCHEDULE D—Continued

	Par Value	Book Value
City of Fort William Bonds, 5%, 1956	\$2,000 00	\$2,029 20
City of Fort William Bonds, 5%, 1957	2,000 00	2,029 80
City of Hamilton Bonds, 6%, 1934	7,000 00	7,111 58
City of Hamilton Bonds, 6%, 1936	3,000 00	3,068 10
City of Hamilton Bonds, 6%, 1939	1,000 00	1,035 12
City of Hamilton Bonds, 6%, 1940	14,000 00	14,532 84
City of Hamilton Bonds, 5%, 1943	3,000 00	3,000 00
City of Hamilton Bonds, 5%, 1941	4,000 00	4,015 25
City of Hamilton Bonds, 6%, 1934-35	6,000 00	6,243 00
City of Hull, Bonds, 5%, 1947	12,500 00	12,500 00
City of London Bonds, 5%, 1945	5,637 95	5,637 95
City of London Bonds, 5%, 1944	1,000 00	1,004 00
City of London Bonds, 5%, 1942	1,000 00	1,000 00
City of Medicine Hat Bonds, 6%, 1941	1,000 00	1,000 00
City of Moose Jaw Bonds, 5½%, 1939	3,000 00	1,034 28
City of Moose Jaw Bonds, 5%, 1944	1,000 00	995 37
City of Montreal Bond, 4½%, 1953	24,970 86	23,113 03
City of Niagara Falls Bonds, 5%, 1938	3,000 00	2,885 20
City of Niagara Falls Bonds, 5%, 1939	3,000 00	2,874 09
City of Niagara Falls Bonds, 5%, 1940	3,000 00	2,863 59
City of Niagara Falls Bonds, 5%, 1941	3,000 00	2,853 65
City of Niagara Falls Bonds, 5%, 1942	3,000 00	2,844 24
City of Niagara Falls Bonds, 5%, 1943	3,000 00	2,835 34
City of North Bay Bonds, 5%, 1944	858 65	848 00
City of North Bay Bonds, 5%, 1941	3,097 69	3,065 16
City of North Bay Bonds, 5%, 1937	2,548 47	2,529 86
City of Oshawa Bonds, 5%, 1936	5,000 00	5,000 00
City of Oshawa Bonds, 5%, 1934	5,000 00	5,000 00
City of Regina Bonds, 5%, 1957	2,000 00	2,028 80
City of Regina Bonds, 6½%, 1938	1,000 00	1,097 91
City of Sault Ste. Marie Bonds, 5½%, 1945	2,000 00	2,081 20
City of Sault Ste. Marie Bonds, No. 35, 6%, 1948	1,000 00	1,086 65
City of Sudbury Debentures, No. 19, 5%, 1933	1,004 41	997 48
City of Three Rivers Bonds, 5%, 1957	14,000 00	14,208 60
City of Toronto Debentures, 6%, 1942	2,000 00	2,155 16
City of Toronto Debentures, 6%, 1940	15,000 00	15,688 44
City of Toronto Bonds, 6%, 1944	10,000 00	10,718 88
City of Toronto Bonds, 6%, 1935	5,000 00	5,219 50
City of Victoria Bonds, 5½%, 1944	4,000 00	4,235 00
City of Victoria Bonds, 5½%, 1943	1,000 00	1,057 19
City of Windsor Bonds, 6%, 1937	15,000 00	15,786 30
City of Vancouver Bonds, 5½%, 1938	5,000 00	5,202 30
Town of Bridgeburg Bonds, 5%, 1957	5,000 00	4,963 50
Town of Collingwood Bonds, 5½%, 1936	5,000 00	5,000 00
Town of Georgetown Bonds, 5½%, 1937	2,452 15	2,509 28
Town of Georgetown Bonds, 5½%, 1936	500 00	510 20
Town of Smith's Falls Debentures, 5½%, 1932	1,000 00	1,005 62
County of Ontario Bonds, 5%, 1934	1,033 45	1,047 50
County of Ontario Bonds, 5%, 1935	1,085 14	1,103 15
County of Ontario Bonds, 5%, 1936	1,139 39	1,161 61
County of Ontario Bonds, 5%, 1937	1,000 00	1,022 20
County of Ontario Bonds, 5%, 1938	1,000 00	1,024 80
County of Halton Bonds, 5½%, 1936	5,000 00	5,011 70
Village of Fort Erie Bonds, 5½%, 1954	2,213 85	2,288 89
Village of Fort Erie Bonds, 5½%, 1955	2,335 61	2,416 42
Village of Fort Erie Bonds, 5½%, 1956	2,464 07	2,550 81
Village of Fort Erie Bonds, 5½%, 1957	2,599 59	2,692 92
Village of Norwich Bonds, 6%, 1935	319 86	329 58
Village of Norwich Bonds, 6%, 1936	339 05	350 20
Village of Norwich Bonds, 6%, 1937	359 40	371 79
Village of Waterdown Bonds, 5½%, 1937	1,000 00	1,029 13
Township of East York Bonds, 5½%, 1931	940 68	943 78
Township of East York Bonds, 5½%, 1934	846 99	857 58
Township of East York Bonds, 5½%, 1935	810 09	822 40
Township of East York Bonds, 5½%, 1937	840 30	857 44
Township of East York Bonds, 5½%, 1941	966 89	995 03
Township of East York Bonds, 5½%, 1947	971 54	1,009 72
Township of East York Bonds, 5½%, 1943	4,000 00	4,189 60
Township of East York Bonds, 5%, 1944	4,000 00	4,040 00
Township of East York Bonds, 5%, 1945	10,000 00	10,105 00
Township of East York Bonds, 5%, 1946	1,000 00	1,011 00
Township of York Bonds, 5%, 1957	3,000 00	3,000 00
Burns & Company Bonds, 5½%, 1948	5,000 00	4,836 46
Canadian Cannery, Limited Bonds, 6%, 1950	5,000 00	5,098 00
Canadian Northern Pacific Railway Co. Debentures, 4%, 1950	2,920 00	2,542 15
The Hamilton Cottons Co. Bonds, 5½%, 1948	5,000 00	5,000 00
Inter-City Baking Co. Bonds, 5½%, 1948	5,000 00	5,010 50
Maple Leaf Milling Co. Bonds, 5½%, 1949	2,000 00	1,988 40
McCull-Fontenac Bonds, 6%, Series A, 1949	10,000 00	9,904 30
The McKinnon Industries, Ltd. Bonds, 6½%, 1945	3,000 00	3,116 70
Montreal Protestant Central School Bonds, 5%, 1943	8,000 00	7,984 80
J. R. Moodie Co., Ltd. Bonds, 6%, 1948	5,000 00	4,975 50
Nova Scotia Light and Power Bonds, 5%, 1958	5,000 00	4,926 91
Ogilvie Realty Corporation Bonds, 6½%, 1952	5,000 00	5,215 00
Ogilvie Realty Corporation Bonds, 6½%, 1952	2,000 00	2,053 20
Ogilvie Realty Corporation Bonds, 6½%, 1952	1,000 00	1,029 67
Province of Ontario Hydro-Electric Power Commission, 6%, 1940	10,000 00	10,779 45
The Timothy Eaton Realty Co., Ltd. Bonds, 5%, 1949	5,000 00	4,754 00
Toronto Housing Co. Bonds, 5%, 1953	5,000 00	5,020 50
Winnipeg Electric Co. Bonds, 6%, 1954	5,000 00	5,184 00
Western Grain Co., Ltd. Bonds, 6%, 1949	5,000 00	4,955 00
Total	\$446,256 08	\$451,894 45

Schedule E.

Stocks Owned by the Company

	Book Value	Market Value
Allied Chemical & Dye Corp., common, 175 shares.....	\$34,462 50	\$30,800 00
American Can Co., common, 25 shares.....	3,100 00	2,750 00
American Telephone & Telegraph Co., common, 150 shares.....	28,400 00	26,850 00
Anaconda Copper Mining Co., common, 400 shares.....	21,450 00	12,000 00
The B. Greening Wire Co., preferred, 25 shares.....	2,587 50	2,550 00
The Borden Co., common, 100 shares.....	7,800 00	6,800 00
Brazilian Traction Light and Power Co., common, 2,055 shares...	82,695 00	45,210 00
F. N. Burt Co., common, 695 shares.....	32,364 50	27,800 00
Canadian Pacific Railway, common, 1,000 shares.....	39,881 25	40,000 00
Canada Bread Co., preferred, 10 shares.....	1,060 00	1,000 00
Corn Products Refining Co., common, 225 shares.....	17,150 00	17,775 00
E. I. Dupont de Nemours & Co., common, 200 shares.....	18,550 00	17,800 00
Eastman Kodak Co., common, 100 shares.....	19,250 00	14,800 00
General Motors Corp., common, 400 shares.....	15,800 00	14,400 00
Goodyear Tire & Rubber Co., preferred, 300 shares.....	32,374 28	31,200 00
International Harvester Co., common, 100 shares.....	7,634 38	5,000 00
International Milling Co., preferred, 100 shares.....	11,051 25	10,500 00
Maple Leaf Milling Co., preferred, 50 shares.....	5,530 00	1,850 00
National Dairy Products Co., common, 401 shares.....	16,848 00	16,842 00
New York Central Railway, common, 823 shares.....	135,850 00	96,291 00
Public Service Corporation of New Jersey, common, 50 shares...	4,450 00	3,750 00
Standard Oil of New Jersey, common, 1,000 shares.....	67,350 00	47,000 00
United States Steel, common, 500 shares.....	92,500 00	69,500 00
Westinghouse Electric & Mfg. Co., common, 200 shares.....	22,068 75	18,200 00
Winnipeg Electric, Co., preferred, 100 shares.....	10,605 00	8,000 00
Total.....	<u>\$730,812 41</u>	<u>\$568,668 00</u>

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.*Chief or General Agent in Ontario.*—C. W. I. Woodland, Temple Bldg., Toronto.*Date of Incorporation.*—October 25, 1880. *Date commenced business in Canada.*—February 20, 1900.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£384,772	Premiums—Ontario (net)..... \$1,093,200
Assets in Canada.....	\$4,356,889	Premiums—Canada (net)..... 3,718,289
Liabilities in Canada.....	2,965,397	Claims—Ontario (net)..... 431,751
		Claims—Canada (net)..... 1,766,508

ENSIGN INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Alfred F. James, Milwaukee; Vice-President and Manager, Lieut.-Col. Robt. F. Massie, Toronto.*Directors.*—Robert Camp, Milwaukee; J. A. Bremner, Toronto; Major Howard Green, Milwaukee; G. M. Kelley, Toronto; J. R. Jamieson, Calgary; Wm. D. Reed, Milwaukee; Alfred F. James, Milwaukee; Lieut.-Col. Robt. F. Massie, D.S.O., Toronto; Jno. B. Kay.*Date of Incorporation.*—June 4, 1921. *Date commenced business in Canada.*—March 7, 1922.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$200,000	Premiums—Ontario (net)..... \$27,596
Total assets.....	491,456	Premiums—Total business (net).. 74,299
Total liabilities.....	77,956	Claims—Ontario (net)..... 10,114
Surplus protection of policyholders	413,500	Claims—Total business (net).... 26,791

EQUITABLE FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, RHODE ISLAND, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.*Chief or General Agent in Ontario.*—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)..... \$11,618
Assets in Canada.....	246,750	Premiums—Canada (net)..... 53,788
Liabilities in Canada.....	36,699	Claims—Ontario (net)..... 5,801
		Claims—Canada (net)..... 35,880

*See note on page 1.

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.—1902. *Date commenced business in Canada.*—March 11, 1920.

Capital stock paid in cash.....	£56,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$187,352	Premiums—Ontario (net).....	\$26,307
Liabilities in Canada.....	86,347	Premiums—Canada (net).....	92,944
		Claims—Ontario (net).....	8,521
		Claims—Canada ^a (net).....	43,872

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, G. R. Warwick; 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; Geo. B. Nicholson, P. F. Casgrain, K.C., Montreal; Albert Mathews, Toronto.

Date of Incorporation.—August 7, 1889. *Date commenced business in Canada.*—October 15, 1890.

Capital stock paid in cash.....	\$150,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	17,519,742	Premiums—Ontario (net).....	\$1,063,725
Ontario business in force (gross)...	41,777,856	Premiums—Total business (net)...	2,843,133
Total business in force (gross)....	100,082,087	Death Claims—Ontario (net)....	211,640
		Death Claims—Total business (net)	499,432

FEDERAL FIRE INSURANCE COMPANY OF CANADA

HEAD OFFICE, TORONTO, ONT.

Incorporated.—December 5, 1922. *Commenced business in the Province.*—January 2, 1923.

Officers (as at date of filing statement).—President E. B. Stockdale; Vice-President, Hon. H. C. Scholfield, M.P.P.; Secretary, W. H. Buscombe; Managing Director, Herbert Hon; Treasurer, Alan Coatsworth.

Directors (as at date of filing statement).—E. B. Stockdale, Hon. H. C. Scholfield, M.P.P., F. K. Morrow, W. H. Mara, Harry C. Edgar, Frank Shannon, W. R. Begg, W. S. Morden, S. C. Tweed, M.P.P., Hebert Begg.

Auditors.—Neff, Robertson & Company.

Statement for the Year Ending 31st December, 1930

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.....	\$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
Amount received during the year.....	Nil
Total amount paid to December 31, 1930.....	\$65,471 48

Assets

Book value of bonds, debentures and debenture stocks owned.....	\$317,239 83
Book value of stocks owned.....	40,916 32
Cash on hand and in banks:	
On hand at head office.....	\$7,097 35
In chartered banks of Canada in Canada.....	12,122 46
In all other banks and depositories.....	3,449 65
Interest, accrued.....	22,669 46
Agents' balances and premiums uncollected, written on or after October 1, 1930..	2,770 56
Amount due from reinsurance on losses already paid.....	21,462 07
	4,051 85
Gross Assets of the Company.....	\$409,110 09
Deduct:	
Deficiency of market under book value of securities.....	7,182 23
Total Admitted Assets of the Company.....	\$401,927 86

*See note on page 1.

Liabilities

Total provision for unpaid claims.....		\$3,881 97
Total net reserve, \$191,457.28; carried out at 80% thereof.....		153,165 82
Expenses due and accrued.....		1,082 43
Taxes due and accrued.....		4,798 72
Agents' credit balances.....		51 81
Total of all liabilities except capital stock.....		\$162,980 75
Capital stock paid in cash.....	\$125,000 00	
Surplus in Profit and Loss Account.....	113,947 11	
		238,947 11
Total Liabilities.....		\$401,927 86

Profit and Loss Account

Net premiums written.....		\$199,737 65
Reserve of unearned premiums (80 per cent.):		
At beginning of year.....		\$143,671 75
At end of year.....		153,165 82
Increase.....		\$9,494 07
Net premiums earned.....		\$190,243 58
Net losses and claims incurred.....		\$122,724 34
Net adjustment expenses.....		3,264 27
Commissions.....		42,770 75
Taxes.....		6,031 15
Salaries, fees and travelling expenses.....		6,212 19
Management fees.....		14,400 00
All other expenses.....		6,111 21
Underwriting loss.....		\$11,270 33
Other revenue:		
Interest earned.....	\$15,702 32	
Dividends earned.....	1,200 00	
Increase in market value of investments.....	529 16	
		\$17,431 48
Net Profit for the Year.....		\$6,161 15

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....	\$232,622 10
Net profit brought down.....	6,161 15
	\$238,783 25
Decrease in disallowed assets.....	163 86
Surplus of assets over liabilities (except capital stock) at end of year.....	\$238,947 11

Summary of Risks—Fire

(In the Province)

	Amount	Premiums
Gross in force, December 31, 1929.....	\$54,485,398 00	\$484,026 53
Taken in 1930, including renewed.....	35,946,244 00	324,952 01
Total.....	\$90,431,642 00	\$808,978 54
Ceased in 1930.....	32,648,545 00	299,954 87
Gross in force, December 31, 1930.....	\$57,783,097 00	\$509,023 67
Reinsurance in force, December 31, 1930.....	16,987,968 00	140,955 21
Net in Force, December 31, 1930.....	\$40,795,129 00	\$368,068 46

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5 ½%, 1934.....	\$34,500 00	\$35,066 70
Dominion of Canada, 5 ½%, 1937.....	500 00	533 68
Dominion of Canada, 4 ½%, 1944.....	1,500 00	1,456 60
Canadian National Railways, 4 ½%, 1957.....	50,000 00	50,650 00
Canadian National Railways, 5%, 1969.....	10,000 00	10,000 00
Canadian Northern Railway, 4%, 1934.....	7,300 00	6,873 28
Province of British Columbia, 4 ½%, 1953.....	10,000 00	9,496 00
Province of Ontario, 6%, 1941.....	6,000 00	6,583 92
Province of Ontario, 4 ½%, 1946.....	5,000 00	4,769 50
Province of Ontario, 5%, 1948.....	50,000 00	53,687 50
Province of Ontario, 4 ½%, 1950.....	10,000 00	9,555 00
Province of Ontario, 5%, 1959.....	15,000 00	15,000 00
City of Belleville, 6%, 1942.....	5,000 00	5,351 07
City of Brantford, 4 ½%, 1940.....	5,000 00	4,763 12
City of Galt, 6%, 1938.....	3,000 00	3,152 72
Town of Mimico, 5%, 1948-50.....	5,000 00	5,066 71
City of Niagara Falls, 5%, 1949.....	1,000 00	955 06

SCHEDULE "D"—Continued

	Par Value	Book Value
City of Niagara Falls, 5 1/2 %, 1936.....	\$4,000 00	\$4,034 38
Town of Oshawa, 5 1/2 %, 1934.....	8,859 64	8,961 06
City of Stratford, 5 %, 1934.....	1,000 00	982 83
City of Toronto, 5 %, 1937.....	3,000 00	3,045 00
City of Toronto, 5 %, 1938.....	5,000 00	4,896 55
City of Toronto, 6 %, 1940.....	3,000 00	3,251 22
City of Toronto, 5 %, 1945.....	2,000 00	2,000 00
City of Toronto, 5 %, 1945.....	1,000 00	1,000 00
City of Toronto, 5 %, 1950.....	20,000 00	21,242 00
Town of Waterloo, 5 1/2 %, 1933.....	5,012 36	5,044 83
City of Windsor Hydro-Electric, 4 1/2 %, 1960.....	5,000 00	4,383 15
City of Windsor, 5 1/2 %, 1952.....	25,435 85	25,435 85
British American Oil Co., Ltd., 5 % S.F. Debentures, 5 %, 1945....	10,000 00	10,002 10
	<u>\$312,107 85</u>	<u>\$317,239 83</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey, 300 shares.....	\$7,500 00	\$17,460 70	\$14,100 00
International Petroleum of Canada, Ltd., 500 shares.....	N. P. V.	10,783 12	7,500 00
Imperial Oil, Ltd., 400 shares.....	N. P. V.	12,672 50	7,200 00
		<u>\$40,916 32</u>	<u>\$28,800 00</u>

FEDERAL INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N. J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alfred Power, Jr., Royal Bank Bldg. Montreal, Que.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal 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.....	12,754	Premiums—Ontario (net).....	\$1,739
Liabilities in Canada.....	1,117	Premiums—Canada (net).....	2,494
		Claims—Ontario (net).....	1,048
		Claims—Canada (net).....	1,502

FIDELITY AMERICAN INSURANCE COMPANY*

HEAD OFFICE, HOUSTON, TEXAS

Manager or Chief Executive Officer in Canada.—I. E. Sams, Hamilton, Ont.

Chief or General Agent in Ontario.—I. E. Sams, Imperial Bldg., Hamilton, Ont.

Date of Incorporation.—1927. Date commenced business in Canada.—1927.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	69,744	Premiums—Ontario (net).....	\$1,272
Liabilities in Canada.....	37,639	Premiums—Canada (net).....	39,538
		Claims—Ontario (net).....	1,048
		Claims—Canada (net).....	45,426

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.—

Date of Incorporation.—March 20, 1876. Date commenced business in Canada.—May 15, 1905.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	266,781	Premiums—Ontario (net).....	\$493
Liabilities in Canada.....	13,258	Premiums—Canada (net).....	877
		Claims—Ontario (net).....	283
		Claims—Canada (net).....	4,907

*See note on page 1.

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.—W. Geo. Hynson, Baltimore, Md.; Brig.-Gen. Chas. H. Mitchell, Toronto; Gerard B. Strathy, Toronto; E. G. Hanson, Montreal; W. W. Symington, Baltimore, Md.; J. Allan Ross, Toronto; Alfred C. Bethune, Ottawa; Alfred Savarde, K.C., Quebec, Que.; C. Porter Houston, Baltimore, Md.; Mark Bredin, Toronto; L. B. Campbell; Cecil Bethune, Ottawa, Ont.

Date of Incorporation.—June 4, 1921. *Date commenced business in Canada.*—February 9, 1922.

Capital stock paid in cash.....	\$250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	504,515	Premiums—Ontario (net).....	\$193,688
Total liabilities.....	217,204	Premiums—Canada (net).....	291,878
Surplus protection of policyholders	287,311	Claims—Ontario (net).....	119,082
		Claims—Total business (net).....	190,548

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.

Chief or General Agent in Ontario.—G. S. Percy, Jr., 36 Toronto St., Toronto.

Date of Incorporation.—January 25, 1910. *Date commenced business in Canada.*—April 11, 1910.

Capital stock paid in cash.....	\$13,858,068	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	827,210	Premiums—Ontario (net).....	\$143,935
Liabilities in Canada.....	389,136	Premiums—Canada (net).....	482,999
		Claims—Ontario (net).....	93,049
		Claims—Canada (net).....	346,883

FIRE ASSOCIATION OF PHILADELPHIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Theodore Meunier, Montreal.

Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. E., Toronto.

Date of Incorporation.—1820. *Date commenced business in Canada.*—March 10, 1918.

Capital stock paid in cash.....	\$5,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	587,772	Premiums—Ontario (net).....	\$127,804
Liabilities in Canada.....	327,225	Premiums—Canada (net).....	408,785
		Claims—Ontario (net).....	56,987
		Claims—Canada (net).....	302,833

THE FIRE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President, Hon. Senator R. Dandurand, K.C., P.C., Montreal; Vice-President and Manager, J. A. Blondeau, Montreal; Secretary, H. Clement.

Directors.—Hon. Senator C. P. Beaubien, Montreal; J. M. Fortier, Montreal; C. M. Hart, Montreal; N. Lavoie, Quebec; Hon. P. Lemeux, K.C., P.C., Montreal; Donat Raymond, Montreal; Hon. Senator R. Dandurand, K.C., P.C., Montreal; J. A. Blondeau, Montreal; Ernest R. Decary; H. H. Bradburn, Winnipeg, Man.

Chief or General Agent in Ontario.—Grover D. Leyland, Metropolitan Bldg., Toronto.

Date of Incorporation.—May 18, 1916. *Date commenced business in Canada.*—October 28, 1918.

Capital stock paid in cash.....	\$425,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	1,343,788	Premiums—Ontario (net).....	\$121,119
Total liabilities.....	573,581	Premiums—Total business (net).....	318,040
Surplus protection of policyholders	770,208	Claims—Ontario (net).....	84,812
		Claims—Total business (net).....	185,139

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.....	335,740	Premiums—Ontario (net).....	\$81,537
Liabilities in Canada.....	158,804	Premiums—Canada (net).....	246,530
		Claims—Ontario (net).....	60,022
		Claims—Canada (net).....	204,617

*See note on page 1.

FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. F. Massie, Toronto.*Chief or General Agent in Ontario.*—R. F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 3, 1855. *Date commenced business in Canada.*—May 22, 1912.

Capital stock paid in cash.....	\$18,777,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	443,398	Premiums—Ontario (net).....	\$46,525
Liabilities in Canada.....	187,538	Premiums—Canada (net).....	213,611
		Claims—Ontario (net).....	38,162
		Claims—Canada (net).....	95,090

FIRST AMERICAN FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

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, 36 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.....	246,859	Premiums—Ontario (net).....	\$22,547
Liabilities in Canada.....	77,783	Premiums—Canada (net).....	118,297
		Claims—Ontario (net).....	12,322
		Claims—Canada (net).....	90,739

FIRST NATIONAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—A. B. Derifield, Vancouver, B.C.*Chief or General Agent in Ontario.*—F. W. Plaxton, 159 Bay St., Toronto, Ont.*Date of Incorporation.*—*Date commenced business in Canada.*—April 12, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	170,856	Premiums—Ontario (net).....	\$42,501
Liabilities in Canada.....	75,243	Premiums—Canada (net).....	126,904
		Claims—Ontario (net).....	14,963
		Claims—Canada (net).....	23,349

FONCIERE FIRE INSURANCE COMPANY OF PARIS, FRANCE**(La Fonciere Compagnie d'Assurances Mobiliers et Immobiliers a Primes Fixes)*

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. J. Perrin, Montreal.*Chief or General Agent in Ontario.*—H. Begg, 82-8 King St. East, Toronto.*Date of Organization.*—May 23, 1877. *Date commenced business in Canada.*—April 7, 1926.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	224,630	Premiums—Ontario (net).....	\$29,538
Liabilities in Canada.....	137,404	Premiums—Canada [†] (net).....	182,674
		Claims—Ontario (net).....	31,222
		Claims—Canada (net).....	96,780

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.....	367,831	†Premiums—Ontario (net).....	nil
†Liabilities in Canada.....	nil	†Premiums—Canada (net).....	nil
		†Claims—Ontario (net).....	nil
		†Claims—Canada (net).....	nil

*See note on page 1.

†All business in Canada fully reinsured with the Home Insurance Company.

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. F. J. Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, Thos. H. Hall, Toronto; Manager, W. A. Barrington, Toronto.

Directors.—F. Norrie-Miller, J.P., Perth, Scotland; J. A. Macintosh, K.C., Toronto; F. Richardson, Philadelphia, Pa.; J. A. Northway, Toronto; 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.....	2,272,581	Premiums—Ontario (net).....	696,550
Total liabilities.....	1,047,675	Premiums—Total business (net)...	1,412,852
Surplus protection of policyholders	1,224,906	Claims—Ontario (net).....	258,111
		Claims—Total business (net)....	654,576

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 14, 1908.

Capital stock paid in cash.....	\$3,320,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,018,011	Premiums—Ontario (net).....	\$233,976
Liabilities in Canada.....	328,106	Premiums—Canada (net).....	616,062
		Claims—Ontario (net).....	69,434
		Claims—Canada (net).....	377,782

GENERAL CASUALTY COMPANY OF AMERICA*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—Arnold B. Derifield, Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—1925. *Date commenced business in Canada.*—October 24, 1930.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	216,190	Premiums—Ontario (net).....	\$38
Liabilities in Canada.....	24,573	Premiums—Canada (net).....	37,794
		Claims—Ontario (net).....	nil
		Claims—Canada (net).....	23,300

THE GENERAL CASUALTY INSURANCE COMPANY OF PARIS*

(Compagnie d'Assurances Generales Accidents, Vol. Martines, Risques, Divers Reassurances)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Frank S. Johnson, Montreal.

Chief or General Agent in Ontario.—R. J. Blanchet, 45 Richmond St. W., Toronto.

Date of Incorporation.—1912. *Date commenced business in Canada.*—June 20, 1926.

Capital stock paid in cash..	Francs 24,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$395,636	Premiums—Ontario (net).....	\$36,681
Liabilities in Canada.....	53,799	Premiums—Canada (net).....	169,850
		Claims—Ontario (net).....	10,001
		Claims—Canada (net).....	81,816

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, General Motors Bldg., Oshawa.
Chief or General Agent in Ontario.—W. Taylor, General Motors Bldg., Oshawa.

Date of Incorporation.—July 6, 1925. *Date commenced business in Canada.*—December 17, 1925.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	478,039	Premiums—Ontario (net).....	\$152,793
Liabilities in Canada.....	242,907	Premiums—Canada (net).....	448,181
		Claims—Ontario (net).....	95,907
		Claims—Canada (net).....	349,997

*See note on page 1.

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, Montreal.

Chief or General Agent in Ontario.—William Johnston, 43 Adelaide St. East, Toronto.

Date of Incorporation.—1819. Date commenced business in Canada.—July 20, 1912.

Capital stock paid in cash..	Francs 20,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	193,308	Premiums—Ontario (net).....	\$28,687
Liabilities in Canada.....	106,811	Premiums—Canada (net).....	133,595
		Claims—Ontario (net).....	11,745
		Claims—Canada (net).....	60,151

GENERAL INDEMNITY CORPORATION OF AMERICA*

HEAD OFFICE, ROCHESTER, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. G. LeClerc, Montreal.

Chief or General Agent in Ontario.—G. V. Purves, 98 Wellington St. West, Toronto.

Date of Incorporation.—1914. Date commenced business in Canada.—1924.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	22,017	Premiums—Ontario (net).....	\$1,926
Liabilities in Canada.....	1,475	Premiums—Canada (net).....	1,591
		Claims—Ontario (net).....	.....
		Claims—Canada (net).....	.....

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.—A. B. Derfield, Vancouver, B.C.

Chief or General Agent in Ontario.—F. W. Plaxton, 159 Bay St., Toronto.

Date of Incorporation.—February 28, 1923. Date commenced business in Canada.—December, 1926.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	317,748	Premiums—Ontario (net).....	\$6,961
Liabilities in Canada.....	104,112	Premiums—Canada (net).....	148,125
		Claims—Ontario (net).....	6,076
		Claims—Canada (net).....	90,080

GENERAL REINSURANCE CORPORATION*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—C. Stuart Malcolm, Royal Exchange Bldg., Montreal, Que.

Chief or General Agent in Ontario.—H. B. Rowe, 100 Adelaide St. W., Toronto, Ont.

Date of Incorporation.—1921. Commenced business in Canada.—1929.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	151,384	Premiums—Ontario (net).....	\$1,001
Liabilities in Canada.....	76	Premiums—Canada (net).....	1,802
		Claims—Ontario (net).....	627
		Claims—Canada (net).....	4,388

THE GERMANIC 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.—A. H. Johnstone, Montreal, Que.

Chief or General Agent in Ontario.—A. H. Siebert, 93 King St. W., Toronto, Ont.

Date of Incorporation.—1930. Date commenced business in Canada.—April, 1930.

Capital stock paid in cash.....	\$2,600,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	120,656	Premiums—Ontario (net).....	\$4,930
Liabilities in Canada.....	14,042	Premiums—Canada (net).....	23,393
		Claims—Ontario (net).....	2,683
		Claims—Canada (net).....	4,613

*See note on page 1.

GIRARD FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, Toronto.*Chief or General Agent in Ontario.*—Robt. F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—1853. *Date commenced business in Canada.*—April 30, 1919.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	121,642
Liabilities in Canada.....	31,609

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$16,303
Premiums—Canada (net).....	40,522
Claims—Ontario (net).....	22,577
Claims—Canada (net).....	27,299

GLENS FALLS INSURANCE COMPANY*

HEAD OFFICE, GLENS FALLS, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Geo. B. Kenney, Toronto.*Chief or General Agent in Ontario.*—Geo. B. Kenney, 36 Toronto St., Toronto.*Date of Organization.*—1850. *Date commenced business in Canada.*—November 28, 1913.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	531,772
Liabilities in Canada.....	146,868

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$67,046
Premiums—Canada (net).....	319,149
Claims—Ontario (net).....	38,126
Claims—Canada (net).....	255,605

THE GLOBE INDEMNITY COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and General Manager, F. C. Browning, Montreal; Vice-President and Fire Manager, Lewis Laing, Montreal; Vice-President and Secretary, P. M. May, Montreal.*Directors.*—Sir Frederick Williams-Taylor, Montreal; W. Molson McPherson, Quebec; J. Theo LeClerc, Montreal; Frederick Edmund Meredith, Montreal; R. McConnell, Liverpool, Eng.; Hon. L. A. Taschereau, Quebec, Que.; Lt.-Col. H. Molson, LL.D., B.A.Sc., C.M.G., Montreal; F. C. Browning, Montreal; Lewis Laing, Montreal; P. M. May, Montreal.*Chief or General Agent in Ontario.*—P. M. May, Metropolitan Bldg., Toronto.*Date of Incorporation.*—July 23, 1894. *Date commenced business in Canada.*—August 27, 1895.

Capital stock paid in cash.....	\$200,000
Total assets.....	1,422,832
Total liabilities.....	743,392
Surplus protection of policy holders	679,440

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$451,901
Premiums—Total business (net).....	948,934
Claims—Ontario (net).....	200,997
Claims—Total business (net).....	449,282

GLOBE & RUTGERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.*Chief or General Agent in Ontario.*—W. H. Sherman, Excelsior Life Bldg., Toronto.*Date of Organization.*—December 20, 1898. *Date commenced business in Canada.*—March 6, 1914.

Capital stock paid in cash.....	\$7,000,000
Assets in Canada.....	1,286,314
Liabilities in Canada.....	670,663

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$420,448
Premiums—Canada (net).....	1,099,479
Claims—Ontario (net).....	175,668
Claims—Canada (net).....	625,288

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. W., Montreal, Que.*Chief or General Agent in Ontario.*—Gavin Browne, Jr., 53 Yonge St., Toronto.*Date of Incorporation.*—1885. *Date commenced business in Canada.*—1929.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	119,114
Liabilities in Canada.....	26,787

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$8,779
Premiums—Canada (net).....	30,740
Claims—Ontario (net).....	1,991
Claims—Canada (net).....	14,594

*See note on page 1.

GREAT AMERICAN INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—William Robins, Toronto.

Chief or General Agent in Ontario.—William Robins, Dominion Bank Bldg., Toronto.

Date of Incorporation.—March 6, 1871. *Date commenced business in Canada.*—December 7, 1904.

Capital stock paid in cash.....	\$16,300,000
Assets in Canada.....	808,548
Liabilities in Canada.....	330,917

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$94,170
Premiums—Canada (net).....	494,332
Claims—Ontario (net).....	67,546
Claims—Canada (net).....	386,455

THE GREAT WEST LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, Geo. W. Allan, Winnipeg; Vice-Presidents, Sir D. H. McMillan, 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, F. L. Patton, Winnipeg; W. P. Riley, Winnipeg; Hugh F. Osler, Winnipeg; J. A. Richardson, Winnipeg; W. H. McWilliams, Winnipeg; Sir D. H. McMillan, Winnipeg; R. T. Riley, Winnipeg; N. J. Breen, Winnipeg; F. E. Halls, Winnipeg.

Chief or General Agent in Ontario.—Milton Taylor, 36 Toronto St., Toronto.

Date of Incorporation.—August 28, 1891. *Date commenced business in Canada.*—August 18, 1892.

Capital stock paid in cash.....	\$1,000,000
Total assets.....	129,147,632
Ontario business in force (gross).....	130,105,335
Total business in force (gross).....	614,405,449

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$4,408,698
Premiums—Total business (net).....	19,559,928
Death Claims—Ontario (net).....	764,386
Death Claims—Total business (net).....	3,539,804

THE GUARANTEE COMPANY OF NORTH AMERICA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Managing Director, Henry E. Rawlings, Montreal; Vice-President, Sir Charles Gordon, G.B.E., Montreal.

Directors.—Hon. E. C. Smith, St. Albans, Vt.; Frank Scott, Montreal; Hon. Smeaton White, Montreal; Philip Stockton, Boston; Henry Tatnal, Philadelphia, Pa.; Geo. W. Allan, Winnipeg; Henry E. Rawlings, Montreal; Sir Charles Gordon, Montreal; Hon. Thos. Ahearn, P.C., Montreal; W. S. Chadwick.

Chief or General Agent in Ontario.—W. A. Medland, Mail Bldg., Toronto.

Date of Incorporation.—August 2, 1851. *Date commenced business in Canada.*—April, 1872.

Capital stock paid in cash.....	\$304,600
Total assets.....	4,277,665
Total liabilities.....	1,128,700
Surplus, protection of policyholders.....	3,148,965

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$44,592
Premiums—Total business (net).....	418,319
Claims—Total Ontario (net).....	2,855
Claims—Total business (net).....	187,649

GUARDIAN ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Bertram E. Hards, Montreal.

Chief or General Agent in Ontario.—H. N. DeWitt, 36 Toronto St., Toronto.

Date of Organization.—December 17, 1821. *Date commenced business in Canada.*—May 1, 1869.

Capital stock paid in cash.....	£1,024,578
Assets in Canada.....	\$2,447,275
Liabilities in Canada.....	1,008,089

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$366,679
Premiums—Canada (net).....	1,227,820
Claims—Ontario (net).....	173,993
Claims—Canada (net).....	806,487

*See note on page 1.

THE GUARDIAN INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, D. Forbes Angus, Montreal; Vice-President, Zepherin Herbert, Montreal.

Directors.—Hon. Evelyn Hubbard, London, England; Geo. W. Reynolds, London, England; A. G. Sweet, London, England; B. E. Hards, Montreal; W. H. Clark Kennedy, V.C., D.S.O.; D. Forbes Angus, Montreal; Zepherin Herbert, Montreal; Geo. Henderson, Montreal; Lionel C. P. Walsh, Montreal.

Chief or General Agent in Ontario.—H. N. Dewitt, 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).....	\$101,580
Total assets.....	1,712,589	Premiums—Total business (net)..	726,598
Total liabilities.....	933,214	Claims—Ontario (net).....	87,827
Surplus protection of policyholders	719,375	Claims—Total business (net)....	411,341

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 1, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$607,505	Premiums—Ontario (net).....	\$136,215
Total assets.....	508,729	Premiums—Canada (net).....	462,319
Total liabilities.....	311,579	Claims—Ontario (net).....	100,102
		Claims—Canada (net).....	286,295

HALIFAX FIRE INSURANCE COMPANY*

HEAD OFFICE, HALIFAX, N.S.

Officers.—President, Jno. B. Douglas, Halifax, N.S.; Vice-President, Hon. F. B. McCurdy, P.C., Halifax, N.S.; General Manager and Secretary-Treasurer, A. G. Cross, Halifax, N.S.

Directors.—Hon. F. B. McCurdy, Halifax, N.S.; Hon. F. P. Bligh, Halifax, N.S.; E. V. Hogan, M.D., Halifax, N.S.; A. G. Cross, Halifax, N.S.; H. McInnes, K.C., Halifax, N.S.; H. R. Silver, Halifax, N.S.; Jno. B. Douglas, Halifax, N.S.; T. W. Murphy, Halifax, N.S.; J. G. MacDougall, M.D.

Chief or General Agent in Ontario.—D. N. Bonnyman, 88 King St. E., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 7, 1819.†

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums (net).....	\$137,715
Total assets.....	6,125,048	Premiums—Total business (net)..	1,345,165
Total liabilities.....	1,677,777	Claims—Ontario (net).....	90,247
Surplus protection of policyholders	4,447,271	Claims—Total business (net)....	678,979

HAND IN HAND INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—June 3, 1873. *Reincorporated.*—July 5, 1921. *Commenced business in the Province.*—July 1, 1873.

Officers (as at date of filing).—President, Alfred Wright; Vice-President, Joseph Walmsley; Secretary, C. H. C. Fortner; Manager, Joseph Walmsley.

Directors (as at date of filing).—Alfred Wright, Joseph Walmsley, W. R. Houghton, C. M. Horswell.

Auditors.—H. T. Jamieson & Co., C.A.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount	Amount
	subscribed for	paid in cash
	\$100,000 00	\$100,000 00
Amount of capital stock authorized, \$500,000.		
Number of shares, 5,000. Par value, \$100.		
Capital stock at end of year.....	\$100,000 00	\$100,000 00

Premium on Capital Stock

Total amount paid to December 31st, 1930.....	Nil.
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*See note on page 1.

Assets

Mortgage loans on real estate, first mortgages.....		\$18,750 00	
Book value of bonds, debentures and debenture stocks owned.....		427,960 87	
Book value of stocks owned.....		568 90	
Cash on hand and in banks:			
On hand at head office.....	\$3,016 12		
In chartered banks of Canada in Canada.....	21,291 28		
In all banks and depositories.....	8,522 52		
			32,829 92
Interested accrued.....	\$5,711 04		
Dividends due.....	12 00		
			5,723 04
Agents' balances and premiums uncollected, written on or after October 1, 1930...		9,178 13	
Balances due by reinsurance companies.....		875 15	
			10,053 28
Net Admitted Assets of the Company.....			<u>\$495,886 01</u>

Liabilities

Total provisions for unpaid claims.....		\$657 50	
Total net reserve.....		63,756 80	
Expenses due and accrued.....		400 00	
Taxes due and accrued.....		3,586 00	
Reinsurance premiums.....		424 28	
Returned premiums.....		7 71	
Bills payable, London & Lancashire Insurance Co., Ltd.....		213,091 80	
			\$281,924 09
Total of all liabilities except capital stock.....			
Capital stock paid in cash.....	\$100,000 00		
Surplus in Profit and Loss Account.....	113,961 92		
			213,961 92
Total Liabilities.....			<u>\$495,886 01</u>

Profit and Loss Account

Net premiums written.....		\$95,314 40	
Reserve of unearned premiums:			
At beginning of year.....		\$67,470 72	
At end of year.....		63,756 80	
Decrease.....		\$3,713 92	
Net premiums earned.....		99,028 32	
Net losses and claims incurred.....		\$27,288 61	
Net adjustment expenses.....		1,209 39	
Commissions.....		17,930 87	
Taxes.....		3,765 99	
Salaries, fees and travelling expenses.....		12,505 59	
All other expenses.....		5,889 93	
Underwriting profit.....		\$30,437 94	
Other revenue:			
Interest earned.....	\$15,268 05		
Dividends earned.....	48 00		
Profit on investments.....	289 43		
		\$15,605 48	
Net Profit for the Year.....			<u>\$46,043 42</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....		\$194,067 27	
Net profit brought down.....		46,043 42	
			\$240,110 69
Increase in disallowed assets.....	\$6,148 77		
Dividends declared.....	20,000 00		
			26,148 77
Surplus of assets over liabilities (except capital stock) at end of year.....			<u>\$213,961 92</u>

Summary of Risks—Fire

(All in the Province)

Gross in force, December 31, 1929.....		\$13,573,633 00	
Taken in 1930, including renewed.....		10,346,035 00	
Total.....		\$23,919,668 00	
Ceased in 1930.....		11,797,871 00	
Gross in force, December 31, 1930.....		\$12,121,797 00	
Reinsurance in force, December 31, 1930.....		406,000 00	
Net in force, December 31, 1930.....		<u>\$11,715,797 00</u>	

Exhibit of Premiums

(All in the Province)

	Fire	Automobile	Plate Glass
Gross in force, December 31, 1929.....	\$120,949 49	\$9,195 39	\$5,052 22
Taken in 1930, including renewed.....	95,302 83	11,581 22	3,293 88
Total.....	\$216,252 32	\$20,776 61	\$8,346 10
Ceased in 1930.....	101,932 92	9,934 70	3,248 48
Gross in force, December 31, 1930.....	\$114,319 40	\$10,841 91	\$5,097 62
Reinsurance in force, December 31, 1930.....	2,029 60	671 18	.....
Net in Force, December 31, 1930.....	\$112,289 80	\$10,170 73	\$5,097 62

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 6%, 1935.....	\$20,000 00	\$18,650 00
Province of Saskatchewan, 5%, 1939.....	20,000 00	19,146 00
Hydro-Electric Power Commission, 4%, 1957.....	10,000 00	10,000 00
City of Toronto, 5 1/2%, 1948-49-50.....	10,000 00	9,625 00
City of Niagara Falls, 5%, 1931-33.....	2,470 87	2,280 70
Town of Gananoque, 4%, 1935.....	6,000 00	5,700 00
Town of Morrisburg, 4 1/2%, 1939-40.....	4,000 00	4,050 00
Town of Gananoque, 4%, 1933.....	7,000 00	5,700 00
Town of Bridgeburg, 5%, 1935-42.....	11,776 57	10,632 34
Town of Southampton, 5%, 1931-35.....	1,283 93	1,104 14
Town of Kenora, 5 1/2%, 1937.....	2,000 00	2,143 76
Town of Elmira, 6%, 1937-38.....	1,990 60	1,990 60
Dominion of Canada Victory Loan, 5 1/2%, 1937.....	100,000 00	100,408 32
Dominion of Canada Victory Loan, 5 1/2%, 1934.....	15,000 00	15,000 00
Province of Saskatchewan, 5%, 1939.....	9,000 00	8,615 70
Province of Ontario, 6%, 1935.....	20,000 00	18,650 00
Province of Ontario, 6%, 1941.....	15,000 00	14,700 00
Province of Ontario, 6%, 1943.....	50,000 00	49,150 00
Province of British Columbia, 5%, 1949.....	15,000 00	15,112 50
Canadian National Railways, 6%, 1936.....	25,000 00	26,028 00
Hydro-Electric Power Commission, 4%, 1957.....	15,000 00	12,018 00
City of Oshawa, 5%, 1931-32-33.....	2,816 79	2,667 16
City of Regina (£800.00), 4 1/2%, 1952.....	3,893 33	3,157 10
City of Hamilton, 6%, 1934.....	11,000 00	10,472 40
City of Toronto, 5 1/2%, 1950.....	5,000 00	5,000 00
City of Edmonton, 5 1/2%, 1945.....	20,000 00	20,181 00
City of Kingston, 5%, 1943.....	10,000 00	9,953 00
Town of Kenora, 5 1/2%, 1937.....	2,000 00	2,143 76
Town of Goderich, 5%, 1931-41.....	3,242 07	2,955 85
Town of Elmira, 6%, 1935-36.....	1,771 63	1,771 63
Town of Milton, 5%, 1931.....	917 05	879 36
Town of Dundas, 5%, 1932.....	1,146 32	1,085 30
Town of Walkerville, 4 1/2%, 1937-42.....	2,784 27	2,414 75
St. Paul's Roman Catholic Schools, 5 1/2%, 1931-56.....	5,080 79	4,871 50
Gatineau Power Company, 5 1/2%, 1956.....	10,000 00	9,703 00
	\$440,174 22	\$427,960 87

HANOVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Insurance Exchange Bldg., Montreal, Que.

Manager or Chief Executive Officer in Canada.—A. M. Stewart, Insurance Exchange Bldg., Montreal.
 Chief or General Agent in Ontario.—Smith & Walsh, Ltd., 27 Wellington St. East, Toronto.
 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)..... \$51,630
Assets in Canada.....	130,343	Premiums—Canada (net)..... 102,846
Liabilities in Canada.....	60,749	Claims—Ontario (net)..... 20,910
		Claims—Canada (net)..... 50,436

HARTFORD ACCIDENT & INDEMNITY COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.
 Chief or General Agent in Ontario.—Peter A. McCallum, 24 Wellington St. East, Toronto.
 Date of Incorporation.—1913. Date commenced business in Canada.—August 10, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net)..... \$86,143
Assets in Canada.....	357,860	Premiums—Canada (net)..... 190,467
Liabilities in Canada.....	134,425	Claims—Ontario (net)..... 42,534
		Claims—Canada (net)..... 103,536

*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.—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.*Date of Incorporation.*—May, 1810. *Date commenced business in Canada.*—November, 1836.

Capital stock paid in cash.....	\$12,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	2,614,283	Premiums—Ontario (net).....	\$442,443
Liabilities in Canada.....	856,371	Premiums—Canada (net).....	1,392,908
		Claims—Ontario (net).....	177,907
		Claims—Canada (net).....	730,079

HARTFORD LIVE STOCK INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—Peter A. McCallum, Toronto.*Chief or General Agent in Ontario.*—Peter A. McCallum, 24 Wellington St. East, Toronto.*Date of Incorporation.*—1916. *Date commenced business in Canada.*—July 29, 1920.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	74,241	Premiums—Ontario (net).....	\$20,774
Liabilities in Canada.....	18,251	Premiums—Canada (net).....	24,114
		Claims—Ontario (net).....	29,147
		Claims—Canada (net).....	25,647

THE HARTFORD STEAM BOILER INSPECTION & INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. N. Roberts, Toronto.*Chief or General Agent in Ontario.*—H. N. Roberts, Federal Bldg., Toronto.*Date of Incorporation.*—1866. *Date commenced business in Canada.*—July 12, 1907.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	53,917	Premiums—Ontario (net).....	\$5,786
Liabilities in Canada.....	nil	Premiums—Canada (net).....	15,713
		Claims—Ontario (net).....	nil
		Claims—Canada (net).....	nil

THE HOME INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, Room 919, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto, Ont.*Date of Incorporation.*—1930. *Date commenced business in Canada.*—August 9, 1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	420,000	Premiums—Ontario (net).....	nil
Liabilities in Canada.....	nil	Premiums—Canada (net).....	nil
		Claims—Ontario (net).....	nil
		Claims—Canada (net).....	nil

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, 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.....	\$24,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	3,724,924	Premiums—Ontario (net).....	\$687,856
Liabilities in Canada.....	1,695,390	Premiums—Canada (net).....	3,064,221
		Claims—Ontario (net).....	298,151
		Claims—Canada (net).....	1,874,034

*See note on page 1.

HOMESTEAD FIRE INSURANCE COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—A. M. M. Kirkpatrick, 15 Toronto St., Toronto.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	194,710	†Premiums—Ontario (net).....	nil
†Liabilities in Canada.....	nil	†Premiums—Canada (net).....	nil
		Claims—Ontario (net).....	nil
		Claims—Canada (net).....	nil

HUDSON BAY INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, J. H. Labelle, Montreal; Vice-President, P. J. Quinn, Toronto.*Directors.*—P. R. Gault, Montreal, Que.; A. St. Cyr, Montreal; G. B. Fraser, Montreal; P. J. Quinn, Toronto; R. A. Mannings, Montreal; A. Houdon, Montreal; Chas. Duquette; J. W. Labelle, Montreal; Robert McConnell, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.*Date of Incorporation.*—1908. *Date commenced business in Canada.*—December 6, 1910.

Capital stock paid in cash.....	\$229,150	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	725,310	Premiums—Ontario (net).....	\$64,826
Total liabilities.....	217,212	Premiums—Total business (net)...	184,829
Surplus protection of policyholders	508,098	Claims—Ontario (net).....	31,545
		Claims—Total business (net)....	96,201

IMPERIAL ASSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—James B. Paterson, 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.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	214,658	Premiums—Ontario (net).....	\$26,511
Liabilities in Canada.....	108,251	Premiums—Canada (net).....	108,293
		Claims—Ontario (net).....	13,082
		Claims—Canada (net).....	50,950

IMPERIAL GUARANTEE & ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and General Manager, Wilfrid M. Cox, Toronto; Vice-Presidents, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, Toronto; Secretary, W. H. Martin.*Directors.*—Wilfrid M. Cox, H. C. Cox, Geo. A. Morrow, C. S. Wainwright, E. R. Wood, E. Willans, all of Toronto; and H. J. Wyatt, J. Lester Parsons and D. G. Wakeman, of New York.*Chief or General Agent in Ontario.*—W. M. Cox, 22 Wellington St. E., Toronto.*Date of Incorporation.*—1905. *Date commenced business in Canada.*—July 1, 1905.

Capital stock paid in cash.....	\$100,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	581,866	Premiums—Ontario (net).....	\$215,184
Total liabilities.....	352,245	Premiums—Total business (net)...	516,909
Surplus protection of policyholders	229,621	Claims—Ontario (net).....	82,067
		Claims—Total business (net)....	223,412

IMPERIAL INSURANCE OFFICE*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, R. L. Stailing, Toronto; .*Directors.*—Geo. S. Lyon, Toronto; Thos. A. Brydall, Toronto; Chas. J. Harvey, Toronto; H. W. Muskett, Toronto; A. H. Butler, Toronto; R. L. Stailing, Toronto; Wm. W. Otter-Barry; D. M. Dewar, V. E. Chute.*Date of Incorporation.*—1907. *Date commenced business in Canada.*—August 18, 1913.

Capital stock paid in cash.....	\$175,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	789,287	Premiums—Ontario (net).....	\$81,979
Total liabilities.....	246,535	Premiums—Total business (net)...	210,866
Surplus protection of policyholders	542,752	Claims—Ontario (net).....	33,199
		Claims—Total business (net)....	103,197

*See note on page 1

†All business in Canada fully reinsured with the Home Insurance Company.

IMPERIAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, G. A. Morrow, Toronto; Vice-Presidents, S. J. Moore, Toronto, and E. T. Malone, K.C., Toronto; Managing Director, J. F. Weston, Toronto; Assistant General Manager, G. Cecil Moore, Toronto; Secretary, D. Matheson, Toronto.

Directors.—Sir John Aird, Toronto; P. Burns, Toronto; D. B. Hanna, Toronto; J. F. Weston, Toronto; E. T. Malone, K.C., Toronto; S. J. Moore, Toronto; Sir Herbert S. Holt, Montreal; W. G. Morrow, Toronto; James Ryrie, Toronto; H. H. Williams, Toronto; G. A. Morrow, Toronto; Hon. Donat Raymond, F. P. Wood, J. W. Mitchell.

Date of Incorporation.—April 23, 1896. *Date commenced business in Canada.*—October 1, 1897.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$2,979,827	Premiums—Ontario (net).....	\$3,437,893
Ontario business in force (gross).....	107,082,578	Premiums—Total business (net).....	10,720,465
Total business in force (gross).....	300,932,203	Death Claims—Ontario (net).....	675,567
		Death Claims—Total business (net).....	2,069,510

INDEMNITY INSURANCE COMPANY OF NORTH AMERICA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. C. Mills, 100 Adelaide St. West, Toronto.

Chief or General Agent in Ontario.—H. C. Mills, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1920. *Date commenced business in Canada.*—July 3, 1922.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	406,159	Premiums—Ontario (net).....	\$37,883
Liabilities in Canada.....	110,324	Premiums—Canada (net).....	129,249
		Claims—Ontario (net).....	55,166
		Claims—Canada (net).....	151,610

INDEPENDENCE FIRE INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, Montreal, Que.

Chief or General Agent in the Province.—John B. Hall, 312 Metropolitan Bldg., Toronto, Ont.

Date of Incorporation.—1910. *Date commenced business in Canada.*—November 1, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	133,693	Premiums—Ontario (net).....	\$16,039
Liabilities in Canada.....	24,254	Premiums—Canada (net).....	55,542
		Claims—Ontario (net).....	21,244
		Claims—Canada (net).....	29,222

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.—J. E. Proctor, 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.....	1,312,807	Premiums—Ontario (net).....	\$267,640
Liabilities in Canada.....	532,603	Premiums—Canada (net).....	893,850
		Claims—Ontario (net).....	229,639
		Claims—Canada (net).....	709,267

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—J. W. Binnie, Montreal.

Chief or General Agent in Ontario.—W. H. Sherman, 908a Excelsior Life Bldg., Toronto.

Date of Incorporation.—April 18, 1794. *Date commenced business in Canada.*—March 22, 1912

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	241,993	Premiums—Ontario (net).....	\$48,614
Liabilities in Canada.....	113,208	Premiums—Canada (net).....	144,018
		Claims—Ontario (net).....	43,614
		Claims—Canada (net).....	129,463

*See note on page 1.

INTERNATIONAL FIDELITY INSURANCE COMPANY*

HEAD OFFICE, JERSEY CITY, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Neil Sinclair, Toronto.

Chief or General Agent in Ontario.—Neil Sinclair, 36 King St. East, Toronto.

Date of Incorporation.—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.....	5,200	Premiums—Ontario (net).....	\$1,933
Liabilities in Canada.....	2,498	Premiums—Canada (net).....	5,956
		Claims—Ontario (net).....	480
		Claims—Canada (net).....	1,145

THE LASALLE FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW ORLEANS, U.S.A.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Walsh, Montreal.

Chief or General Agent in Ontario.—J. E. Whitmyer, Sterling Tower, Toronto.

Date of Incorporation.—1921. Date commenced business in Canada.—December 5, 1929.

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	116,957	Premiums—Ontario (net).....	\$3,394
Liabilities in Canada.....	5,077	Premiums—Canada (net).....	7,038
		Claims—Ontario (net).....	7
		Claims—Canada (net).....	295

LAURENTIAN INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Peter Bercovitch, Montreal; Vice-President, Jos. S. Leo, Montreal; Manager, A. J. Hart, Montreal.

Directors.—M. J. Finkelstein, Winnipeg; S. Hart, Montreal; J. Horwitz, Montreal; S. W. Jacobs, Montreal; A. Levin, Montreal; Jos. Levinson, Montreal; Capt. W. Sebag-Montefiore, Montreal; Hy. Weinfeld, Montreal; J. L. Sabbath, Montreal; M. Margelick, Montreal; A. J. Hart, Montreal; E. H. Hart, Montreal.

Chief or General Agent in Ontario.—J. E. Hodgins, 88 King St. East, Toronto.

Date of Incorporation.—1924. Date commenced business in Canada.—March 5, 1925.

Capital stock paid in cash.....	\$274,514	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	257,592	Premiums—Ontario (net).....	\$44,519
Total liabilities.....	190,687	Premiums—Total business (net)...	69,307
Surplus protection of policyholders	66,905	Claims—Ontario (net).....	40,855
		Claims—Total business (net)....	66,356

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.....	\$1,165,157	Premiums—Ontario (net).....	\$176,519
Liabilities in Canada.....	467,241	Premiums—Canada (net).....	535,671
		Claims—Ontario (net).....	95,277
		Claims—Canada (net).....	308,239

LEGAL AND GENERAL ASSURANCE SOCIETY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—H. A. Robertson, Vancouver, B.C.

Chief or General Agent in Ontario.—A. S. Hill, 416 Royal Bank Bldg., Montreal, Que.

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.....	204,782	Premiums—Ontario (net).....	\$9,267
Liabilities in Canada.....	49,885	Premiums—Canada (net).....	80,396
		Claims—Ontario (net).....	4,920
		Claims—Canada (net).....	19,623

*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.—Lewis Laing, Montreal.

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£531,050		
<i>Life:</i>		<i>Life:</i>	
Assets in Canada (included in other than Life).		Premiums—Ontario (net).....	\$1,124
Ontario business in force (gross)...	\$39,155	Premiums—Canada (net).....	4,462
Canadian business in force (gross)...	168,967	Death Claims—Ontario (net)....	4,000
		Death Claims—Canada (net)....	4,000
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	†\$2,841,536	Premiums—Ontario (net).....	\$485,598
Liabilities in Canada.....	†1,235,342	Premiums—Canada (net).....	1,443,513
		Claims—Ontario (net).....	221,326
		Claims—Canada (net).....	825,698

THE LIVERPOOL-MANITOBA ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Lewis Laing, Montreal; Vice-President and Secretary, R. Forster Smith, Montreal.

Directors.—J. Theo LeClerc, Montreal; W. Molson McPherson, Montreal; Lieut.-Col. Herbert Molson, Montreal; F. E. Meredith, K.C., Montreal; Sir Frederick Williams-Taylor, Montreal; F. C. Browning, Montreal; R. McConnell, London, England; Lewis Laing, Montreal; Hon. L. A. Taschereau, Quebec; R. Forster Smith, Toronto.

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$175,000	Premiums—Ontario (net).....	\$103,457
Total assets.....	1,419,612	Premiums—Total business (net)..	280,997
Total liabilities.....	337,054	Claims—Ontario (net).....	44,209
Surplus protection of policyholders	1,082,558	Claims—Total business (net)....	160,058

LLOYDS CASUALTY 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, 14-24 Toronto St., Toronto, Ont.

Date of Incorporation.— Date commenced business in Canada.—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$123,933
Assets in Canada.....	383,519	Premiums—Canada (net).....	280,017
Liabilities in Canada.....	188,085	Claims—Ontario (net).....	39,678
		Claims—Canada (net).....	132,637

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.—November 23, 1923.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£12,488	Premiums—Ontario (net).....	\$10,559
Assets in Canada.....	\$153,096	Premiums—Canada (net).....	76,335
Liabilities in Canada.....	76,212	Claims—Ontario (net).....	5,492
		Claims—Canada (net).....	34,889

*See note on page 1.

†Respecting "Life" and "Other than Life" business.

LONDON ASSURANCE*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. S. Kennedy, Montreal.

Chief or General Agent in Ontario.—Messrs. Armstrong, DeWitt & Crossin, 36 Toronto St., Toronto, Ont.

Date of Incorporation.—June 22, 1720. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....	\$4,249,880	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	920,255	Premiums—Ontario (net).....	\$186,421
Liabilities in Canada.....	467,338	Premiums—Canada (net).....	572,281
		Claims—Ontario (net).....	90,946
		Claims—Canada (net).....	332,557

LONDON-CANADA INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Peter A. McCallum, Toronto; Vice-President, B. W. Ballard, Toronto; Secretary, A. V. Stamper, Toronto.

Directors.—Peter A. McCallum, Toronto; B. W. Ballard, Toronto; W. H. Hunter, Toronto; A. C. McMaster, Toronto; A. R. Knight, Toronto; A. G. Cruickshank, Toronto; W. J. Wilcox, Winnipeg; H. A. Fromings, Montreal; W. J. Scrimmes, Winnipeg.

Date of Incorporation.—1859. *Date commenced business in Canada.*—1859.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	882,654	Premiums—Ontario (net).....	\$144,252
Total liabilities.....	224,170	Premiums—Total business (net)...	225,114
Surplus protection of policyholders	658,484	Claims—Ontario (net).....	59,364
		Claims—Total business (net)....	110,596

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.—1867. *Date commenced business in Canada.*—July, 1880.

Capital stock paid in cash.....	£250,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,184,166	Premiums—Ontario (net).....	\$398,479
Liabilities in Canada.....	653,198	Premiums—Canada (net).....	882,203
		Claims—Ontario (net).....	194,904
		Claims—Canada (net).....	449,457

LONDON & LANCASHIRE GUARANTEE & ACCIDENT COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. R. Houghton, Toronto; Assistant General Manager, 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.....	1,184,491	Premiums—Ontario (net).....	\$323,214
Total liabilities.....	460,942	Premiums—Total business (net)...	609,473
Surplus protection of policyholders	723,548	Claims—Ontario (net).....	162,439
		Claims—Total business (net)....	300,177

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.....	£727,862	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,906,465	Premiums—Ontario (net).....	\$556,503
Liabilities in Canada.....	1,053,508	Premiums—Canada (net).....	1,317,549
		Claims—Ontario (net).....	219,061
		Claims—Canada (net).....	614,886

*See note on page 1.

THE LONDON LIFE INSURANCE COMPANY*

HEAD OFFICE, LONDON, ONT.

Officers.—President, J. G. Richter, London, Ont.; Vice-Presidents, W. M. Spencer, London; J. E. Jeffrey, London; General Manager, Edward E. Reid, A.I.A., London.

Directors.—John G. Richter, F.A.S., London; W. M. Spencer, London; Edward E. Reid, London; J. Edgar Jeffrey, London; Arch. McPherson, London; Alfred M. Smart, London; Thos. W. Baker, London; Wm. Gorman, London; C. L. Jeffery, London, Ont.

Date of Incorporation.—1874. *Date commenced business in Canada.*—1874.

Capital stock paid in cash.....	\$200,000
<i>Life:</i>	
Total assets.....	65,346,491
Ontario business in force (gross)...	281,389,313
Total business in force (gross)....	446,018,057

<i>Other than Life:</i>	
Total assets.....	\$126,767
Total liabilities.....	43,763
Surplus protection of policyholders	83,004

PREMIUMS WRITTEN—CLAIMS INCURRED

<i>Life:</i>	
Premiums—Ontario (net).....	\$8,073,745
Premiums—Total business (net)...	13,094,024
Death Claims—Ontario business (net).....	1,077,882
Death Claims—Total business (net).....	1,739,010
<i>Other than Life:</i>	
Premiums—Ontario (net).....	56,974
Premiums—Total business (net)...	89,037
Claims—Ontario (net).....	40,110
Claims—Total business (net)....	57,327

LONDON & PROVINCIAL MARINE & GENERAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—Walter R. Purves, 510 Temple Bldg., Toronto.

Date of Incorporation.—1860. *Date commenced business in Canada.*—April 24, 1924.

Capital stock paid in cash.....	£300,000
Assets in Canada.....	\$283,052
Liabilities in Canada.....	86,380

<i>PREMIUMS WRITTEN—CLAIMS INCURRED</i>	
Premiums—Ontario (net).....	\$32,157
Premiums—Canada (net).....	79,055
Claims—Ontario (net).....	27,956
Claims—Canada (net).....	51,826

LONDON & SCOTTISH ASSURANCE CORPORATION, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alex. Bissett, Montreal.

Chief or General Agent in Ontario.—Colborne Agencies, 100 Adelaide St. West, Toronto.

Date of Organization.—1862. *Date commenced business in Canada.*—1863.

Capital stock paid in cash.....	£120,000
<i>Life:</i>	
Assets in Canada.....	\$10,065,644
Liabilities in Canada.....	5,950,394
Ontario business in force (gross)...	7,270,614
Canadian business in force (gross)...	17,905,072

<i>Other than Life:</i>	
Assets in Canada.....	\$337,568
Liabilities in Canada.....	111,102

<i>PREMIUMS WRITTEN—CLAIMS INCURRED</i>	
<i>Life:</i>	
Premiums—Ontario (net).....	\$205,879
Premiums—Canada (net).....	711,955
Death Claims—Ontario (net)....	57,760
Death Claims—Canada (net)....	225,308

<i>Other than Life:</i>	
Premiums—Ontario (net).....	\$87,123
Premiums—Canada (net).....	194,756
Claims—Ontario (net).....	9,753
Claims—Canada (net).....	89,692

LOYAL PROTECTIVE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—February 13, 1913.

Capital stock paid in cash.....	\$200,000
Assets in Canada.....	177,639
Liabilities in Canada.....	108,601

<i>PREMIUMS WRITTEN—CLAIMS INCURRED</i>	
Premiums—Ontario (net).....	\$146,410
Premiums—Canada (net).....	268,032
Claims—Ontario (net).....	71,488
Claims—Canada (net).....	155,363

*See note on page 1.

LUMBERMEN'S INSURANCE COMPANY*

HEAD OFFICE, PHILADELPHIA, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.*Chief or General Agent in Ontario.*—H. Begg, 14-24 Toronto St., Toronto.*Date of Incorporation.*—June 11, 1873. *Date commenced business in Canada.*—November 5, 1926.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$60,979
Assets in Canada.....	109,561	Premiums—Canada (net).....	104,632
Liabilities in Canada.....	59,530	Claims—Ontario (net).....	53,613
		Claims—Canada (net).....	79,512

MANUFACTURERS LIFE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, W. G. Gooderham, Toronto; Vice-Presidents, M. R. Gooderham, J. B. McKechnie, Toronto; Managing Director, J. B. McKechnie, Toronto.*Directors.*—E. R. C. Clarkson, Toronto; F. G. Osler, Toronto; M. R. Gooderham, Toronto; D. G. Ross, Toronto; William Stone, Oakville; W. G. Gooderham, Toronto; C. C. Dalton, Toronto; J. B. McKechnie, Toronto; R. A. Daly.*Date of Incorporation.*—June 23, 1887. *Date commenced business in Canada.*—August 19, 1887.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,500,000	Premiums—Ontario (net).....	\$3,395,499
Total assets.....	109,027,467	Premiums—Total business (net).....	20,800,377
Ontario business in force (gross).....	111,345,562	Death Claims—Ontario (net).....	482,051
Total business in force (gross).....	529,984,752	Death Claims—Total business (net).....	3,942,873

MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Alfred Powis, Jr., Royal Bank Bldg. Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.*Date of Organization.*—July 30, 1836. *Date commenced business in Canada.*—December 14, 1896.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£1,000,000	Premiums—Ontario (net).....	\$21,089
Assets in Canada.....	448,139	Premiums—Canada (net).....	117,879
Liabilities in Canada.....	89,866	Claims—Ontario (net).....	30,219
		Claims—Canada (net).....	72,430

MARYLAND CASUALTY COMPANY*

HEAD OFFICE, BALTIMORE, MD.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—F. J. Lightbourn, Toronto.*Chief or General Agent in Ontario.*—F. J. Lightbourn, 54 Adelaide St. East, Toronto.*Date of Incorporation.*—March, 1898. *Date commenced business in Canada.*—May 12, 1903.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,000,000	Premiums—Ontario (net).....	\$132,558
Assets in Canada.....	834,756	Premiums—Canada (net).....	733,898
Liabilities in Canada.....	496,963	Claims—Ontario (net).....	22,970
		Claims—Canada (net).....	348,267

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 Company of Ontario, Ltd., 36 Toronto St., Toronto.*Date of Incorporation.*—1912. *Date commenced business in Canada.*—September 5, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$12,240
Assets in Canada.....	212,996	Premiums—Canada (net).....	123,985
Liabilities in Canada.....	83,430	Claims—Ontario (net).....	32,334
		Claims—Canada (net).....	97,883

*See note on page 1.

THE MERCANTILE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, W. R. Houghton, Toronto; Secretary, P. L. Waylett, Toronto.

Directors.—A. S. Booth, Montreal; C. M. Horswell, Toronto; W. R. Houghton, Toronto; Alfred Wright, Toronto; Joseph Walmsley, Toronto; Lawrence C. Evans, Toronto.

Date of Incorporation.—1874. *Date commenced business in Canada.*—November 1, 1875.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$50,000	Premiums—Ontario (net).....	\$58,391
Total assets.....	698,460	Premiums—Total business (net)...	131,185
Total liabilities.....	130,102	Claims—Ontario (net).....	23,929
Surplus protection of policyholders	568,358	Claims—Total business (net)....	51,221

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, M.P.P., 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).....	\$176,969
Total assets.....	378,893	Premiums—Total business (net)...	351,582
Total liabilities.....	238,231	Claims—Ontario (net).....	74,167
Surplus protection of policyholders	140,662	Claims—Total business (net)....	154,448

MERCHANTS AND EMPLOYERS GUARANTEE AND ACCIDENT COMPANY*

HEAD OFFICE, 465 ST. JOHN ST., MONTREAL

Officers.—President, J. C. H. Dussault, Montreal; Vice-Presidents: L. N. Dupuis, Montreal; C. H. Ackerman, Peterborough, Ont.; Secretary, A. E. Hill, Montreal; General Manager, W. B. Coatts, Toronto; Treasurer, Geo. E. Wiedner, Toronto.

Directors.—C. H. Ackerman, Peterborough; L. N. Dupuis, Montreal; J. C. H. Dussault, Montreal; J. C. St. Pierre, Sherbrooke; W. B. Coatts, Toronto; Geo. Oakley, Toronto.

Date of Incorporation.—1911. *Date commenced business in Canada.*—1913.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash.....	\$193,680	Premiums—Ontario (net).....	\$111,138
Assets in Canada.....	462,959	Premiums—Canada (net).....	431,000
Liabilities in Canada.....	255,105	Claims—Ontario (net).....	23,187
Surplus protection of policyholders	207,853	Claims—Canada (net).....	195,656

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.....	\$3,000,000	Premiums—Ontario (net).....	\$118,806
Assets in Canada.....	350,070	Premiums—Canada (net).....	308,379
Liabilities in Canada.....	167,651	Claims—Ontario (net).....	80,610
		Claims—Canada (net).....	158,018

MERCHANTS FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1898. *Commenced business in the Province.*—January 1, 1898.

Officers (as at date of filing statement).—President, W. R. Houghton; Acting Secretary, Charles M. Horswell; Manager, Charles M. Horswell.

Directors (as at date of filing statement).—A. S. Booth, G. H. Henderson, C. M. Horswell, W. R. Houghton, Alfred Wright.

Auditors.—Albert J. Walker, F.C.A.; Rutherford Williamson, F.C.A.

Statement for the Year Ending 31st December, 1930

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.....	<u>\$300,000 00</u>	<u>\$150,000 00</u>

Premium on Capital Stock

Total amount paid to December 31st, 1930.....	Nil.
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*See note on page 1.

Assets	
Book value of real estate:	
Office premises.....	\$111,300 00
Held for sale.....	1,163 52
Mortgage loans on real estate.....	13,000 00
Book value of bonds, debentures and debenture stocks owned.....	589,965 35
Cash on hand and in banks:	
On hand at head office.....	\$522 73
In chartered banks of Canada in Canada.....	32,467 19
In all other banks and depositories.....	21,000 29
Interest accrued.....	53,990 21
Agents' balances and premiums uncollected, written on or after October 1, 1930....	6,140 10
Balances due from reinsurance companies.....	19,331 72
	997 11
Net Admitted Assets of the Company.....	<u>\$795,888 01</u>

Liabilities	
Total provision for unpaid claims.....	\$6,984 00
Total net reserve, \$229,064.39; carried out at 80 % thereof.....	183,251 52
Expenses due and accrued.....	2,000 00
Taxes due and accrued.....	7,356 12
Reinsurance premiums.....	572 43
Return premiums.....	356 06
Total of all liabilities except capital stock.....	\$200,520 13
Capital stock paid in cash.....	\$150,000 00
Surplus in Profit and Loss Account.....	445,367 88
	595,367 88
Total Liabilities.....	<u>\$795,888 01</u>

Profit and Loss Account	
Net premiums written.....	\$220,312 74
Reserve unearned premiums (80 per cent.):	
At beginning of year.....	\$193,565 91
At end of year.....	183,251 52
Decrease.....	\$10,314 39
Net premiums earned.....	\$230,627 13
Net losses and claims incurred.....	\$104,255 71
Net adjustment expenses.....	3,739 33
Commissions.....	52,300 60
Taxes.....	8,328 96
Salaries, fees and travelling expenses.....	31,376 06
All other expenses.....	16,313 55
Underwriting profit.....	\$14,312 92
Other revenue:	
Interest earned.....	\$32,782 99
Rents earned.....	3,089 75
Bad debts recovered previously written off.....	973 94
On sale and maturity of debentures.....	678 23
Endorsement fees.....	5 00
	\$37,529 91
Decrease in book value of real estate.....	\$33,700 00
Net Profit for the Year.....	<u>\$18,142 83</u>

Surplus for Protection of Policyholders	
Surplus of assets over liabilities (except capital stock) at beginning of year.....	\$614,908 65
Net profit brought down.....	18,142 83
	\$633,051 48
Increase in disallowed assets.....	\$183 60
Dividends declared.....	37,500 00
	37,683 60
Surplus of assets over liabilities (except capital stock) at end of year.....	<u>\$595,367 88</u>

Summary of Risks and Premiums

(All in the Province)

	Fire		Automobile
	At Risk	Premiums	Premiums
Gross in force, December 31, 1929.....	\$59,536,535 00	\$474,433 89	\$10,707 44
Taken in 1930, new and renewed.....	34,051,950 00	255,835 69	13,037 67
Total.....	\$93,588,485 00	\$730,269 58	\$23,745 11
Ceased in 1930.....	32,683,961 00	267,642 90	13,118 23
Gross in Force, December 31, 1930.....	\$60,904,524 00	\$462,626 68	\$10,626 88
Reinsurance in force, December 31, 1930.....	1,616,200 00	4,827 88	1,336 43
Net in Force, December 31, 1930.....	<u>\$59,288,324 00</u>	<u>\$457,798 80</u>	<u>\$9,290 45</u>

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5%, 1937.....	\$10,000 00	\$9,750 00
Dominion of Canada, 5%, 1931.....	10,000 00	9,600 00
Dominion of Canada, 5½%, 1933.....	20,000 00	20,000 00
Grand Trunk Pacific Railway, 3%, 1962.....	9,720 00	5,734 80
Hydro-Electric Power Commission of Ontario, 4%, 1957.....	5,000 00	3,439 00
Hydro-Electric Power Commission of Ontario, 6%, 1940.....	10,000 00	11,019 00
Village of Acton, 6%, 1936-37.....	2,000 00	1,891 24
Town of Alexandria, 6%, 1935-39.....	3,580 72	3,782 45
Town of Brampton, 6½%, 1948.....	4,314 23	4,314 23
City of Calgary, Alta., 4½%, 1942.....	48,666 66	46,179 80
City of Edmonton, Alta., 5½%, 1945.....	50,000 00	50,187 50
Village of Embro, 6%, 1936-39.....	2,265 80	2,265 80
Village of Fort Erie, 5%, 1931-33.....	3,147 46	2,647 08
Town of Gananoque, 4%, 1933.....	2,000 00	1,633 40
City of Guelph, 5½%, 1934.....	5,000 00	5,181 50
City of Hamilton, 4%, 1934.....	1,460 00	1,460 00
Town of Hanover, 6%, 1937-38.....	4,523 88	4,523 88
City of Toronto Harbour Commissioners, 4½%, 1953.....	25,000 00	20,375 00
Town of Hespeler, 6%, 1937-40.....	2,321 93	2,143 91
Town of Kenora, 5%, 1940.....	3,000 00	3,000 00
City of Kingston, 6%, 1934-37.....	3,800 00	3,800 00
City of Kingston, 5½%, 1949.....	2,000 00	1,862 20
City of Kitchener, 6%, 1937.....	5,000 00	4,743 20
Town of Lakefield, 6½%, 1947-49.....	4,379 58	4,243 66
Town of Leamington, 6%, 1948.....	3,329 06	3,158 26
Town of Lindsay, 6%, 1936.....	2,000 00	2,099 58
Town of Listowel, 6%, 1937-38.....	2,714 33	2,859 38
City of London, 5%, 1944.....	4,000 00	3,418 95
Town of Meaford, 6%, 1936.....	5,000 00	4,762 50
Village of Merrickville, 6%, 1939.....	987 09	915 53
Town of Midland, 6%, 1939.....	2,467 49	2,467 49
Town of Milton, 6%, 1947-48.....	5,690 03	5,329 78
Town of Mimico, 6½%, 1949-50.....	2,000 00	1,931 93
Town of New Toronto, 6½%, 1931-32.....	2,000 00	1,936 37
City of Niagara Falls, Ont., 5%, 1944-49.....	4,997 98	4,647 37
City of Oshawa, 6%, 1948-50.....	6,796 72	6,358 71
City of Ottawa, 4%, 1934.....	5,000 00	5,000 00
City of Owen Sound, 6½%, 1935.....	3,000 00	3,000 00
City of Port Arthur, 5%, 1937.....	3,000 00	2,727 60
City of Port Arthur, 5%, 1959.....	15,000 00	14,700 00
Village of Port Credit, 6%, 1936-37.....	2,365 11	2,526 41
City of Sarnia, 5½%, 1938.....	3,759 09	3,547 88
City of Sault Ste. Marie, 5%, 1943.....	2,000 00	1,871 01
Town of Strathroy, 5½%, 1934.....	1,000 00	967 24
Town of Thorold, 5%, 1934.....	1,000 00	896 44
City of Toronto, 6%, 1944.....	25,000 00	27,812 50
City of Toronto, 5%, 1953.....	25,000 00	25,187 50
City of Toronto, 4½%, 1948.....	2,410 00	2,161 37
City of Toronto, 4½%, 1945.....	1,000 00	799 20
City of Toronto, 4½%, 1945.....	4,866 67	4,866 67
City of Toronto, 3½%, 1945.....	5,353 33	5,353 33
City of Toronto, 3½%, 1944.....	1,000 00	1,000 00
City of Toronto, 4½%, 1953.....	2,000 00	1,791 24
Town of Trenton, 5½%, 1932-33.....	2,379 51	2,379 51
Town of Trenton, 5½%, 1939.....	2,379 51	2,379 51
Town of Walkerville, 4½%, 1942-43.....	5,000 00	5,000 00
Village of Waterdown, 5½%, 1939.....	3,000 00	3,036 00
Town of Waterloo, 6%, 1937.....	6,560 54	6,228 80
Town of Weyburn, Sask., 5%, 1949.....	500 00	500 00
City of Windsor, 5%, 1937.....	3,056 85	2,981 35
Town of Wingham, 6½%, 1931-51.....	6,394 86	6,394 86
City of Woodstock, 5½%, 1947.....	5,000 00	4,911 91
Canada Cement Co., Ltd., 5½%, 1947.....	25,000 00	25,625 00
Canada Permanent Mortgage Corporation, 5%, 1934.....	10,000 00	10,000 00
Credit Foncier Franco-Canadien, 5%, 1945.....	25,000 00	23,750 00
Township of Etobicoke, 5½%, 1945-51.....	20,382 99	20,864 03
Township of Etobicoke, 5½%, 1946-50.....	20,080 32	21,030 12
Imperial Trusts Co., G.I.R., 5%, 1934.....	2,500 00	2,500 00
Township of King, 6%, 1931-39.....	889 52	889 52
Ontario Loan & Debenture Co., 5%, 1934.....	10,000 00	10,000 00
County of Peel, 5%, 1941.....	3,371 63	3,040 87
Town of Riverside, R.C.S.S. Bonds, 5½%, 1936-47.....	14,002 72	13,967 71
Trusts & Guarantee Co., G.I.R., 5%, 1934.....	2,500 00	2,500 00
United Securities, Ltd., 5½%, 1952.....	25,000 00	25,500 00
Township of York, 5%, 1956-57.....	25,000 00	25,000 00
Township of Etobicoke, 5%, 1931-59.....	6,200 25	5,993 78
	<u>\$603,736 35</u>	<u>\$589,965 35</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Reliance Assets, Ltd., 5,075 shares.....	\$4,250 77	Nil	\$1,062 70

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.*Chief or General Agent in Ontario.*—John B. Hall, 312 Metropolitan Bldg., Toronto.*Date of Incorporation.*—1849. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—LOSSES INCURRED	
Assets in Canada.....	118,753	Premiums—Ontario (net).....	\$22,930
Liabilities in Canada.....	39,824	Premiums—Canada (net).....	60,651
		Claims—Ontario (net).....	27,592
		Claims—Canada (net).....	78,324

THE MERCHANTS MARINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—C. W. I. Woodland, Montreal.*Chief or General Agent in Ontario.*—C. W. I. Woodland, Temple Bldg., Toronto.*Date of Incorporation.*—1871. *Date commenced business in Canada.*—December 14, 1920.

Capital stock paid in cash.....	£125,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$257,321	Premiums—Ontario (net).....	\$64,658
Liabilities in Canada.....	150,675	Premiums—Canada (net).....	207,936
		Claims—Ontario (net).....	16,857
		Claims—Canada (net).....	93,067

MERCURY INSURANCE COMPANY*

HEAD OFFICE, ST. PAUL, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—P. A. Codere, Winnipeg.*Chief or General Agent in Ontario.*—Geo. A. Sherritt, 36 Toronto St., Toronto.*Date of Incorporation.*—April 18, 1925. *Date commenced business in Canada.*—April 3, 1928.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	308,915	Premiums—Ontario (net).....	\$66,160
Liabilities in Canada.....	82,843	Premiums—Canada (net).....	151,524
		Claims—Ontario (net).....	85,025
		Claims—Canada (net).....	121,131

THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lt.-Col. Robt. F. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—Lt.-Col. Robt. F. Massie, 465 Bay St., Toronto, Ont.*Date of Incorporation.*—1874. *Date commenced business in Canada.*—1925.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	547,583	Premiums—Ontario (net).....	\$52,902
Liabilities in Canada.....	69,344	Premiums—Canada (net).....	97,559
		Claims—Ontario (net).....	19,696
		Claims—Canada (net).....	34,966

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.*—Messrs. Smith & Walsh, Ltd., Toronto, Ont.*Date of Incorporation.*—1880. *Date commenced business in Canada.*—1930.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	265,654	Premiums—Ontario (net).....	\$8,591
Liabilities in Canada.....	15,596	Premiums—Canada (net).....	24,835
		Claims—Ontario (net).....	.....
		Claims—Canada (net).....	7,342

*See note on page 1.

MILWAUKEE MECHANICS' INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robt. F. Massie, 465 Bay St., Toronto, Ont.

Chief or General Agent in Ontario.—Robt. F. Massie, 465 Bay St., Toronto, Ont.

Date of Incorporation.—February 15, 1852. *Date commenced business in Canada.*—1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$2,648
Assets in Canada.....	117,926	Premiums—Canada (net).....	4,479
Liabilities in Canada.....	5,255	Claims—Ontario (net).....	11,514
		Claims—Canada (net).....	24,933

MINNESOTA FIRE INSURANCE COMPANY*

HEAD OFFICE, CHATFIELD, MINN.

Principal Office in Canada, 466 St. Francois Xavier St., Montreal.

Manager or Chief Executive Officer in Canada.—Jules Thibaudeau, Montreal.

Chief or General Agent in Ontario.—R. Stanley Deeton, 50 Gloucester St., Toronto.

Date of Incorporation.—1909. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	nil
Assets in Canada.....	127,000	Premiums—Canada (net).....	nil
Liabilities in Canada.....	776	Claims—Ontario (net).....	13,758
		Claims—Canada (net).....	20,856

MONARCH ACCIDENT INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. M. Thompson, Toronto.

Chief or General Agent in Ontario.—L. M. Thompson, 35 Richmond St. West, Toronto.

Date of Incorporation.—August 15, 1901. *Date commenced business in Canada.*—September 26, 1925.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$300,000	Premiums—Ontario (net).....	\$72,468
Assets in Canada.....	70,791	Premiums—Canada (net).....	76,850
Liabilities in Canada.....	19,366	Claims—Ontario (net).....	49,210
		Claims—Canada (net).....	50,940

THE MONARCH LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, W. A. Matheson, Winnipeg; Vice-President and Managing Director, J. W. W. Stewart, Winnipeg.

Directors.—W. L. Parrish, Winnipeg; A. O. Marrin, Winnipeg; E. J. Tarr, Winnipeg; R. J. Gourley, Winnipeg; Geo. H. Stewart, Winnipeg; W. A. Matheson, Winnipeg; J. W. W. Stewart, Toronto; W. Trevor Gwyn, Winnipeg; D. H. Hudson, Winnipeg, Man.

Chief or General Agent in Ontario.—F. W. Adams, 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).....	\$291,795
Total assets.....	10,070,439	Premium—Total business (net)...	1,656,084
Ontario business in force (gross)...	10,805,378	Death Claims—Ontario (net)....	48,547
Total business in force (gross)....	63,900,511	Death Claims—Total business (net)	266,080

MONTREAL LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, Arthur P. Earle, A.I.A., Montreal; Vice-Presidents, C. E. Sanders, Montreal; J. V. B. Desaulniers.

Directors.—Hon. N. Curry, Montreal; Jas. W. Pyke, Montreal; C. G. Greenshields, K.C., Montreal; Dr. H. Cyphrot; S. W. Jacobs, K.C., Montreal; Kenneth Molson, Montreal; R. D. Bell, 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. Faloon, London, England; C. E. Sanders, Montreal, Que.

Chief or General Agent in Ontario.—A. H. Beaton, Royal Bank Bldg., Toronto.

Date of Incorporation.—May 27, 1924. *Date commenced business in Canada.*—May 27, 1924.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$250,000	Premiums—Ontario (net).....	\$230,131
Total assets.....	5,439,084	Premiums—Total business (net)...	1,169,660
Ontario business in force (gross)...	7,894,278	Death Claims—Ontario (net)....	45,986
Total business in force (gross)....	40,056,791	Death Claims—Total business (net)	199,831

*See note on page 1.

THE MOTOR UNION INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.*Chief or General Agent in Ontario.*—Charles Stuart Malcolm, 100 Adelaide St. W., Toronto.*Date of Incorporation.*—1906. *Date commenced business in Canada.*—May 30, 1919.

Capital stock paid in cash.....	£388,177	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,820,280	Premiums—Ontario (net).....	\$100,960
Liabilities in Canada.....	223,508	Premiums—Canada (net).....	227,973
		Claims—Ontario (net).....	64,665
		Claims—Canada (net).....	164,407

MOUNT ROYAL ASSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, W. H. Koop, New York; Vice-Presidents, A. R. Phillips, New York; H. C. Bourne, Montreal; G. E. Krech, New York; Secretary and Treasurer, H. H. S. Fisk, Montreal.*Directors.*—Hon. N. Perodeau, Montreal; A. O. Choate, New York; S. McRoberts, New York; J. A. Garver, New York; O. L. Dommerich, New York; E. D. Babst, New York; Wm. Robins, Toronto; F. G. Donaldson, Montreal; C. E. Gravel, Montreal; Chas. Laurendeau, Montreal; G. Hogg, Montreal; S. Godin, Jr., Montreal; W. H. Koop, New York; H. C. Bourne, Montreal; A. R. Phillips, New York.*Chief or General Agent in Ontario.*—F. E. Hall, 343 Beresford Ave.*Date of Incorporation.*—1902. *Date commenced business in Canada.*—October 25, 1912.†

Capital stock paid in cash.....	\$500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	2,454,344	Premiums—Ontario (net).....	\$99,807
Total liabilities.....	751,166	Premiums—Total business (net)..	517,352
Surplus protection of policyholders	1,703,178	Claims—Ontario (net).....	73,959
		Claims—Total business (net)....	390,744

MUTUAL LIFE & CITIZENS ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Joseph P. Moore, Montreal.*Chief or General Agent in Ontario.*—The Royal Trust Company, 59 Yonge St., Toronto.*Date of Incorporation.*—December 31, 1886. *Date commenced business in Canada.*—August 11, 1913.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	4,281,532	Premiums—Ontario (net).....	\$326,605
Ontario business in force (gross)...	9,172,973	Premiums—Canada (net).....	1,293,068
Canadian business in force (gross)...	15,270,325	Death Claims—Ontario (net)....	34,057
		Death Claims—Canada (net)....	136,319

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURG, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto, Ont.*Chief or General Agent in Ontario.*—Robert F. Massie, 465 Bay St., Toronto.*Date of Incorporation.*—December 28, 1910. *Date commenced business in Canada.*—May 23, 1914.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	829,374	Premiums—Ontario (net).....	\$125,196
Liabilities in Canada.....	208,496	Premiums—Canada (net).....	262,082
		Claims—Ontario (net).....	80,654
		Claims—Canada (net).....	157,916

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Chas. C. Hall, Toronto.*Chief or General Agent in Ontario.*—Chas. C. Hall, 54 Adelaide St. E., Toronto.*Date of Incorporation.*—May, 1869. *Date commenced business in Canada.*—August 3, 1908.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,381,639	Premiums—Ontario (net).....	\$102,299
Liabilities in Canada.....	299,406	Premiums—Ontario (net).....	437,239
		Claims—Ontario (net).....	29,740
		Claims—Canada (net).....	199,221

*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.....	\$10,000,000
Assets in Canada.....	417,145
Liabilities in Canada.....	nil
	Premiums—Ontario (net)..... \$3,460
	Premiums—Canada (net)..... nil
	Claims—Ontario (net)..... 1,730
	Claims—Canada (net)..... nil

THE NATIONAL LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, A. H. Beaton, Toronto; Vice-President, Dr. A. A. Macdonald, Toronto; General Managing Director, F. Sparling, Toronto.

Directors.—Hon. E. M. Macdonald, K.C., Pictou, N.S.; Hon. John S. Martin, Toronto; Hon. Rodeolphe Lemieux, K.C., Montreal; Hon. Geo. P. Graham, Brockville; A. H. Beaton, Toronto; Dr. A. A. Macdonald, Toronto; F. Sparling, Toronto; Col. A. E. Kirkpatrick, Toronto; E. W. Bickle, Toronto.

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
Total assets.....	10,621,789
Ontario business in force (gross)...	16,001,357
Total business in force (gross)...	61,079,187
	Premiums—Ontario (net)..... \$449,987
	Premiums—Total business (net).... 1,742,852
	Death Claims—Ontario (net)..... 43,738
	Death Claims—Total business (net) 352,024

THE NATIONAL-LIVERPOOL INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Lewis Laing, Montreal; Vice-President, H. Churchill-Smith, Montreal.

Directors.—R. McConnell, Liverpool, Eng.; J. Theodore Leclerc, Montreal; W. Molson Macpherson, Quebec; F. E. Meredith, K.C., Montreal; Lt.-Col. Herbert Molson, Montreal; Sir Frederick Williams-Taylor, Montreal; Hon. L. A. Taschereau, Quebec, Que.; Lewis Laing, Montreal; S. N. Richards, Montreal; H. Churchill-Smith, Montreal.

Chief or General Agent in Ontario.—R. Forster-Smith, Metropolitan Bldg., Toronto.

Date of Incorporation.—1929. *Date commenced business in Canada.*—January 1, 1930.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$100,000
Assets in Canada.....	254,087
Liabilities in Canada.....	106,432
Surplus protection of policyholders	147,656
	Premiums—Ontario (net)..... \$23,850
	Premiums—Canada (net)..... 148,817
	Claims—Ontario (net)..... 10,291
	Claims—Canada (net)..... 39,242

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, Confederation Life Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—April, 4 1907.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£20,525
Assets in Canada.....	\$259,330
Liabilities in Canada.....	143,124
	Premiums—Ontario (net)..... \$35,041
	Premiums—Canada (net)..... 165,693
	Claims—Ontario (net)..... 28,345
	Claims—Canada (net)..... 92,140

NATIONAL SURETY COMPANY*

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, 1910.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$15,000,000
Assets in Canada.....	606,943
Liabilities in Canada.....	366,234
	Premiums—Ontario (net)..... \$138,080
	Premiums—Canada (net)..... 391,093
	Claims—Ontario (net)..... 34,994
	Claims—Canada (net)..... 306,688

*See note on page 1.

NATIONAL UNION FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Dale & Company, Metropolitan Bldg., Toronto.*Chief or General Agent in Ontario.*—Dale & Company, Metropolitan Bldg., Toronto.*Date of Incorporation.*—February 14, 1901. *Date commenced business in Canada.*—August 10, 1911.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$5,500,000	Premiums—Ontario (net).....	\$333,065
Assets in Canada.....	720,523	Premiums—Canada (net).....	849,676
Liabilities in Canada.....	482,363	Claims—Ontario (net).....	240,914
		Claims—Canada (net).....	546,810

NATIONAL UNION INDEMNITY COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—P. H. Grant, 44 Victoria St., Toronto.*Chief or General Agent in Ontario.*—P. H. Grant, 44 Victoria St., Toronto.*Date of Incorporation.*—July 23, 1925. *Date commenced business in Canada.*—March 14, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$44,615
Assets in Canada.....	238,073	Premiums—Canada (net).....	97,614
Liabilities in Canada.....	45,195	Claims—Ontario (net).....	18,070
		Claims—Canada (net).....	40,877

NATIONAL 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.. Fracs	12,500,000	Premiums—Ontario (net).....	\$145,601
Assets in Canada.....	\$1,084,073	Premiums—Canada (net).....	588,896
Liabilities in Canada.....	486,616	Claims—Ontario (net).....	120,119
		Claims—Canada (net).....	387,932

NEWARK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 27 Wellington St. East, Toronto.*Date of Incorporation.*—1811. *Date commenced business in Canada.*—March 7, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$67,457
Assets in Canada.....	335,105	Premiums—Canada (net).....	175,461
Liabilities in Canada.....	142,329	Claims—Ontario (net).....	35,642
		Claims—Canada (net).....	92,215

THE NEW BRUNSWICK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW BRUNSWICK, N.J.

Principal Office in Canada, 276 St. James St. W., Montreal, Que.

Manager or Chief Executive Officer in Canada.—Fred W. Evans, 276 St. James St. West, Montreal.*Chief or General Agent in Ontario.*—Reed, Shaw & McNaught, 64 Wellington St. West, Toronto, Ont.*Date of Incorporation.*—1826. *Date commenced business in Canada.*—1929.

		PREMIUMS WRITTEN—LOSSES INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	nil
Assets in Canada.....	342,312	Premiums—Canada (net).....	nil
Liabilities in Canada.....	nil	Claims—Ontario (net).....	nil
		Claims—Canada (net).....	nil

*See note on page 1.

NEW HAMPSHIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, MANCHESTER, N.H.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—R. de Grandpre, Montreal.

Chief or General Agent in Ontario.—Gavin Brown, Jr., 53 Yonge St., Toronto.

Date of Incorporation.—1869. *Date commenced business in Canada.*—April 15, 1918.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	292,827	Premiums—Ontario (net).....	\$46,731
Liabilities in Canada.....	148,025	Premiums—Canada (net).....	156,167
		Claims—Ontario (net).....	32,172
		Claims—Canada (net).....	106,631

NEW JERSEY INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H. A. 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.....	143,596	Premiums—Ontario (net).....	\$21,402
Liabilities in Canada.....	43,054	Premiums—Canada (net).....	40,498
		Claims—Ontario (net).....	15,777
		Claims—Canada (net).....	53,666

THE NEW YORK CASUALTY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. H. Burgess, Canada Permanent Bldg., Toronto, Ont.

Chief or General Agent in Ontario.—Wm. H. Burgess, Canada Permanent Bldg., Toronto, Ont.

Date of Incorporation.—March, 1891. *Date commenced business in Canada.*—January, 1900.

Capital stock paid in cash.....	\$1,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	178,081	Premiums—Ontario (net).....	\$11,264
Liabilities in Canada.....	146,485	Premiums—Canada (net).....	165,095
		Claims—Ontario (net).....	27,358
		Claims—Canada (net).....	163,697

NEW YORK FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, 276 St. James St., Montreal, Que.

Chief or General Agent in Ontario.—John B. Hall, 312 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.....	159,428	Premiums—Ontario (net).....	\$23,496
Liabilities in Canada.....	52,822	Premiums—Canada (net).....	121,203
		Claims—Ontario (net).....	17,314
		Claims—Canada (net).....	50,694

NEW YORK INDEMNITY COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, 360 St. James St., Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Walsh, 406 Royal Bank Bldg., Montreal.

Chief or General Agent in Ontario.—J. C. Whitmyer, Sterling Tower, Toronto, Ont.

Date of Incorporation.—1921. *Date commenced business in Canada.*—March 4, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	309,428	Premiums—Ontario (net).....	\$45,108
Liabilities in Canada.....	84,299	Premiums—Canada (net).....	145,655
		Claims—Ontario (net).....	17,617
		Claims—Canada (net).....	36,047

*See note on page 1.

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.*—November 11, 1925.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	430,604	Premiums—Ontario (net).....	\$17,708
Liabilities in Canada.....	87,598	Premiums—Canada (net).....	63,629
		Claims—Ontario (net).....	7,841
		Claims—Canada (net).....	36,380

NIAGARA FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Baldwin, Montreal.*Chief or General Agent in Ontario.*—G. S. Percy, Jr., Excelsior Life Bldg., Toronto.*Date of Incorporation.*—July, 1850. *Date commenced business in Canada.*—July 19, 1912.

Capital stock paid in cash.....	\$5,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	646,946	Premiums—Ontario (net).....	\$114,264
Liabilities in Canada.....	199,514	Premiums—Canada (net).....	256,922
		Claims—Ontario (net).....	64,768
		Claims—Canada (net).....	176,298

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; H. Robertson, Montreal; W. J. Bloomfield, Sydney, Australia; W. B. Robinson, Toronto; A. M. Eedy, Sydney, Australia; C. E. Harrison, Montreal; J. P. Moore, Montreal; R. D. Miller, D. P. Anderson.*Chief or General Agent in Ontario.*—Royal Trust Company, Toronto.*Date of Incorporation.*—August 29, 1917. *Date commenced business in Canada.*—January 15, 1918.

Capital stock paid in cash.....	\$91,133	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	377,955	Premiums—Ontario (net).....	\$25,618
Total liabilities.....	39,206	Premiums—Total business (net)...	92,891
Surplus protection of policyholders	338,749	Claims—Ontario (net).....	7,625
		Claims—Total business (net)....	34,637

THE NORTH AMERICAN LIFE ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Managing Director, T. Bradshaw, Toronto; Vice-Presidents, W. K. George, Toronto; C. W. I. Woodland, Toronto, and W. B. Taylor, Toronto.*Directors.*—A. C. McMaster, K.C., Toronto; Hon. G. S. Henry, Toronto; A. J. Mitchell, Toronto; G. H. Montgomery, Toronto; Frank A. Rolph, Toronto; Hon. L. A. Taschereau, Quebec, Que.; T. Bradshaw, Toronto; W. B. Taylor, Toronto; W. K. George, Toronto; C. W. I. Woodland, Toronto; C. L. Burton, Toronto; F. S. Corrigan.*Date of Incorporation.*—May 15, 1879. *Date commenced business in Canada.*—January 10, 1881.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	45,221,900	Premiums—Ontario (net).....	1,893,044
Ontario business in force (gross)...	55,784,972	Premiums—Total business (net)...	6,395,060
Total business in force (gross)....	192,535,106	Death Claims—Ontario (net)....	399,355
		Death Claims—Total business (net)	1,257,533

*See note on page 1.

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal.

Chief or General Agent in Ontario.—J. J. O'Brien, 26 Wellington St. East, Toronto.

Date of Organization.—1809. *Date commenced business in Canada.*—1862.

Capital stock paid in cash.....\$11,862,500

Life:

Assets in Canada..... 5,619,055
Ontario business in force (gross)... 147,177
Canadian business in force (gross) 1,167,243

Other than Life:

Assets in Canada..... \$2,716,550
Total liabilities..... 948,529

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net)..... \$5,967
Premiums—Canada (net)..... 43,552
Death Claims—Ontario (net).... 22,272
Death Claims—Canada (net).... 29,913

Other than Life:

Premiums—Ontario (net)..... \$448,399
Premiums—Canada (net)..... 1,180,073
Claims—Ontario (net)..... 245,656
Claims—Canada (net)..... 644,998

NORTH EMPIRE FIRE INSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, J. B. Paterson, Montreal; Vice-President, C. W. C. Tyne, Montreal; Manager and Secretary, G. R. Wilson, Toronto.

Directors.—J. Henderson, Toronto; H. H. Smith, Winnipeg; C. A. Adamson, Winnipeg; Donald Taylor, Toronto; G. R. Wilson, Toronto; George Weir, Toronto; John Hallam, Toronto; J. B. Paterson, Montreal; C. W. C. Tyne, Montreal; Wm. Lawrie, Montreal.

Date of Incorporation.—June 16, 1908. *Date commenced business in Canada.*—August 12, 1909.

Capital stock paid in cash..... \$306,030
Total assets..... 326,344
Total liabilities..... 134,727
Surplus protection of policyholders 191,616

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$40,825
Premiums—Total business (net)... 134,256
Claims—Ontario (net)..... 21,558
Claims—Total business (net).... 81,420

NORTH RIVER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wilfred M. Cox, Toronto.

Chief or General Agent in Ontario.—Wilfred M. Cox, 22 Wellington St., Toronto.

Date of Incorporation.—February 6, 1922. *Date commenced business in Canada.*—March 20, 1926.

Capital stock paid in cash..... \$4,000,000
Assets in Canada..... 273,468
Liabilities in Canada..... 87,879

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$45,029
Premiums—Canada (net)..... 116,424
Claims—Ontario (net)..... 30,262
Claims—Canada (net)..... 59,986

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
Total assets..... 623,413
Total liabilities..... 134,826
Surplus protection of policyholders 488,587

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$32,908
Premiums—Total business (net)... 117,137
Claims—Ontario (net)..... 21,088
Claims—Total business (net).... 58,120

NORTHERN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officers in Canada.—A. Hurry, Montreal.

Chief or General Agent in Ontario.—Messrs. Reed, Shaw & McNaught, 64 Wellington St. West, Toronto.

Date of Organization.—June 2, 1836. *Date commenced business in Canada.*—1867.

Capital stock paid in cash..... £904,161
Assets in Canada..... \$1,427,940
Liabilities in Canada..... 784,125

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net)..... \$400,756
Premiums—Canada (net)..... 1,015,389
Claims—Ontario (net)..... 194,629
Claims—Canada (net)..... 498,266

*See note on page 1.

THE NORTHERN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, LONDON, ONT.

Officers.—President, C. R. Somerville, London, Ont.; Vice-President, R. G. Ivey, London; General Manager, R. C. McKnight, London.

Directors.—Major Gordon J. Ingram, Frank A. McCormick, James E. McConnell, John S. Moore, W. E. Robinson, Ray Lawson, A. T. Little, C. R. Somerville, and R. G. Ivey, London, Ont.

Date of Incorporation.—July 23, 1894. *Date commenced business in Canada.*—1897.

Capital stock paid in cash.....	\$250,000
Total assets.....	8,334,715
Ontario business in force (gross)...	20,837,489
Total business in force (gross)....	57,900,316

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$590,244
Premiums—Total business (net)...	1,765,328
Death Claims—Ontario (net)....	115,001
Death Claims—Total business (net)	376,330

NORTHWESTERN NATIONAL INSURANCE COMPANY*

HEAD OFFICE, MILWAUKEE, WIS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Robert F. Massie, Toronto.

Chief or General Agent in Ontario.—Robert F. Massie, 465 Bay St., Toronto.

Date of Incorporation.—February 20, 1869. *Date commenced business in Canada.*—May 22, 1912.

Capital stock paid in cash.....	\$2,000,000
Assets in Canada.....	1,121,348
Liabilities in Canada.....	225,539

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$113,635
Premiums—Canada (net).....	252,396
Claims—Ontario (net).....	59,973
Claims—Canada (net).....	96,007

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED*

HEAD OFFICE, NORWICH, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. S. Thomson, Toronto.

Chief or General Agent in Ontario.—Wm. S. Thomson, 12 Wellington St. East, Toronto.

Date of Organization.—1797. *Date commenced business in Canada.*—April, 1880.

Capital stock paid in cash.....	\$4,603,867
Debenture stock (Norwich and London).....	2,156,654
Assets in Canada.....	2,281,823
Liabilities in Canada.....	1,237,487

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$731,276
Premiums—Canada (net).....	1,656,735
Claims—Ontario (net).....	365,750
Claims—Canada (net).....	941,253

OCCIDENTAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, E. J. Kay, Montreal; Vice-President, H. M. Jaquays, Montreal.

Directors.—Hon. H. M. Marler, Montreal; H. M. 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.....	1,153,031
Total liabilities.....	368,534
Surplus protection of policyholders	784,497

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$51,270
Premiums—Total business (net)...	274,126
Claims—Ontario (net).....	20,402
Claims—Total business (net)....	140,433

OCCIDENTAL LIFE INSURANCE COMPANY*

HEAD OFFICE, LOS ANGELES, CAL., U.S.A.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—J. A. Ovas, Winnipeg.

Chief or General Agent in Ontario.—J. I. Hodgins, London.

Date of Incorporation.—June 30, 1906. *Date commenced business in Canada.*—June 28, 1928.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	667,851
Ontario business in force (gross)...	2,121,500
Canadian business in force (gross)	9,809,007

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$34,535
Premiums—Canada (net).....	207,798
Death Claims—Ontario (net)....	10,000
Death Claims—Canada (net)....	107,708

*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.—J. A. Mingay, Toronto.

Chief or General Agent in Ontario.—J. A. Mingay, Federal Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—September 1, 1895.

	PREMIUMS WRITTEN—	CLAIMS INCURRED
Capital stock paid in cash.....	£172,308	Premiums—Ontario (net).....
Assets in Canada.....	\$1,762,702	Premiums—Canada (net).....
Liabilities in Canada.....	1,051,402	Claims—Ontario (net).....
		Claims—Canada (net).....
		760,060

THE ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

HEAD OFFICE, WATERLOO, ONT.

Incorporated.—Nov. 19, 1920. *Commenced business in the Province.*—Nov. 19, 1920.

Officers (as at date of filing statement).—President, S. C. Tweed; Vice-Presidents, J. C. Breithaupt, Ed. Irwin, Hon. C. A. Dunning, Senator H. W. Laird; General Manager, S. C. Tweed; Secretary, M. J. Smith; Actuary, G. W. Geddes; Treasurer, F. D. Rueffer.

Directors (as at date of filing statement).—H. G. Bertram, Hon. F. C. Biggs, A. W. Briggs, K. C., Hon. M. W. Doherty, J. T. Haig, K. C., W. E. Long, N. A. McLarty, Frank McLaughlin, Harold Macpherson, J. A. Martin, E. C. Mitchell, Chas. S. Morton, M. D., W. E. Payne, K. C., E. K. Reiner, J. M. Riddell, A. E. Silverwood, J. M. Walton, Col. Nelson Spencer, M.L.A., Herbert Begg.

Auditors.—J. F. Scully, C.A., and R. P. Uffelmann, C.A.

Statement for the Year Ending 31st December, 1930

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.....	\$6,741,100 00	\$642,417 29
Calls on capital received during year.....		12,298 19
Capital stock issued during year.....	500 00	50 00
Capital stock at end of year.....	<u>\$6,741,600 00</u>	<u>\$654,765 48</u>

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$1,168,706 57
Amount received during the year.....	69,276 23
Total amount paid to December 31st, 1930.....	<u>\$1,237,982 80</u>

Synopsis of Ledger Accounts

As at December 31, 1929:		Decrease in ledger assets in 1930:	
Net ledger assets.....	\$6,118,255 57	Disbursements.....	\$1,133,741 49
Borrowed money.....	611,500 00	Amount by which ledger assets	
Agents' balances.....	52,983 86	were written down.....	90,431 63
Sundry accounts payable.....	12,587 63	Decrease in borrowed money..	189,500 00
Supplementary contracts.....	30,016 41	Decreases in ledger liabilities	
Staff Savings Fund.....	131 22	as follows:	
Reserve for mortgages dis-		Agents' balances.....	4,960 11
allowed.....	9,853 95	Sundry accounts payable... ..	11,593 16
Reserve for market deprecia-		Payments made to Policy-	
tion of stocks.....	16,234 00	holders' Mutual share-	
Commutated payments not yet		holders.....	10,566 17
due to shareholders of Policy-			
holders' Mutual.....	39,301 61	Total decrease.....	<u>\$1,440,792 56</u>
Total ledger assets.....	<u>\$6,890,864 25</u>		
As at December 31, 1930:		As at December 31, 1930:	
Increase in ledger assets in 1930:		Net ledger assets.....	\$6,811,925 35
Income.....	\$1,836,444 78	Borrowed money.....	422,000 00
Amount by which ledger assets		Other ledger liabilities, as	
were written up.....	512 00	follows:	
Increases in ledger liabilities:		Agents' balances.....	48,023 75
Supplementary contracts.....	9,978 73	Sundry accounts payable....	994 47
Staff Savings Fund.....	419 86	Policy proceeds left with com-	
Increase in capital stock....	12,348 19	pany at interest.....	39,995 14
Premium on capital stock....	69,276 23	Staff Savings Fund.....	551 08
		Commutated payments not yet	
		due re Policyholders' Mutual	
		shareholders.....	28,735 44
		Reserve for depreciation of	
		market value of stocks.....	26,826 25
Total increase.....	<u>\$1,928,979 79</u>	Total ledger assets.....	<u>\$7,379,051 48</u>
Total.....	<u>\$8,819,844 04</u>	Total.....	<u>\$8,819,844 04</u>

*See note on page 1.

Assets

Ledger Assets

Book value of real estate:			
Office premises.....		\$178,490	17
Held for sale.....		19,171	04
Mortgage loans on real estate:			
First mortgages.....	\$3,510,088	11	
Second and subsequent mortgages.....	92,070	95	
Agreements for sale.....	7,700	00	
		<u>3,609,859</u>	<u>06</u>
Loans secured by stocks, bonds and other collateral.....		30,000	00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness:			
Loans to policyholders.....	\$784,090	20	
Advances to policyholders under automatic non-forfeiture provisions.....	231,614	16	
		<u>1,015,704</u>	<u>36</u>
Book value of bonds, debentures and debenture stocks owned.....		2,356,814	68
Book value of stocks owned.....		130,676	25
Cash on hand and in banks:			
On hand at head office.....	\$22,741	14	
In chartered banks of Canada in Canada.....	9,160	96	
		<u>31,902</u>	<u>10</u>
Agents' balances.....		4,075	88
Sundry accounts receivable.....		202	94
Bond and debenture principal and interest overdue.....		2,155	00
		<u>\$7,379,051</u>	<u>48</u>

Non-Ledger Assets

Interest due, \$11,994.04; accrued, \$113,305.63.....	\$125,299	67	
Dividends due.....	29	17	
		<u>\$125,328</u>	<u>84</u>
Net premiums due and uncollected and deferred.....		338,933	22
		<u>\$464,262</u>	<u>06</u>
Total Assets.....		<u>\$7,843,313</u>	<u>54</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.....	\$6,280,665	00	
Net liability for payments due under contracts.....	24,298	00	
Provision for unreported death losses and disability claims.....	16,188	00	
Amounts left with Company (arising out of assurance contracts), including interest accumulations:			
Amounts assured.....	40,459	31	
Received from policyholders in advance:			
Premiums.....	8,730	16	
Provincial, municipal and other taxes due and accrued.....	17,500	00	
Medical examiners' fees and accounts payable, due and accrued.....	5,000	00	
Borrowed money.....	422,000	00	
Agents' balances.....	48,023	75	
Sundry accounts payable.....	994	47	
Staff Savings Fund.....	551	08	
Commuted payments not yet due to shareholders of Policyholders' Mutual.....	28,735	44	
Deficiency of market value under book value of stocks.....	26,826	25	
Investment reserve set up by the Superintendent.....	200,000	00	
Undivided surplus.....	68,576	60	
Capital stock paid in cash.....	654,765	48	
		<u>\$7,843,313</u>	<u>54</u>

Income Receipts

	First Year	Renewals	Totals
Assurance premiums.....	\$199,957	\$1,281,837	\$1,481,795
Less reinsurance premiums paid.....	8,855	73,646	82,501
	<u>\$191,101</u>	<u>\$1,208,191</u>	<u>\$1,399,293</u>
Total net premium income.....			92
Consideration for supplementary contracts:			
Not involving life contingencies.....			5,168
Interest and dividends.....			413,011
Gross rents from Company's property (including \$7,500 for Company's occupancy of its own buildings) less \$9,607.97 for taxes, expenses and repairs in connection with such properties.....			6,980
Gross profit on sale or maturity of ledger assets:			
Bonds, \$5,818.19; stocks, \$5,872.50.....			11,690
			<u>\$1,836,444</u>
Total Income.....			78

Expenditure Disbursements

In respect of assurance contracts:	Death Claims	Matured Endowments	Disability Claims	Total
Death, endowment and disability claims:				
Amount assured, ordinary.....	\$253,069 98	\$72,500 00	\$15,513 34	\$341,083 32
Less received for reinsured.....	13,799 00	.....	.....	13,799 00
Net totals, ordinary.....	\$239,270 98	\$72,500 00	\$15,513 34	\$327,284 32
Double indemnity claims.....				\$3,000 00
Net surrender values.....				232,993 41
Net dividends in cash.....				6,050 05
Total net disbursements in respect of assurance and annuity contracts...				\$569,327 78
Interest or dividends to shareholders.....				37,564 38
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....				23,879 72
Head office expenses:—Salaries, \$84,851.93; directors' fees, \$3,426.50; auditors' fees, \$1,800; travelling expenses, \$7,077.12; rents, \$7,500; miscellaneous, \$1,838.50..				106,494 05
Branch office and agency expenses:—Assurance commissions, first year, \$109,891.14; renewal, \$63,368.42; salaries, \$95,364.11; travelling expenses, \$4,268.88; rents, \$21,007.54; miscellaneous: Convention expenses, \$4,363.03.....				298,263 14
All other expenses:—Advertising, \$13,539.01; office furniture and supplies, \$10,008.70; books and periodicals, \$1,485.48; postage, \$5,852.58; express, telegrams, and telephones, \$5,026.16; printing and stationery, \$14,540.66; legal fees, \$1,442.08; commissions on loans, \$812.48; medical fees, \$9,441.42; miscellaneous, \$20,817.10.....				82,965 67
Gross loss on sale or maturity of ledger assets:—Bonds, \$51.00; real estate, \$15,195.75				15,246 75
Total Disbursements.....				\$1,133,741 49

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 1929.	11,953	\$ 27,513,616	8,774	\$ 16,985,331	2,427	\$ 7,955,231	\$ 5,835	23,154	\$ 52,460,013
New issued.....	1,239	3,747,095	1,740	3,778,863	297	2,294,574	.....	3,276	9,820,532
Old revived.....	83	163,611	80	182,677	4	15,000	.....	167	361,288
Old increased.....	2	15,254	1	35,640	1	8,635	528	4	60,057
Transferred to.....	164	405,908	176	479,254	76	597,226	.....	416	1,482,388
Totals.....	13,441	31,845,484	10,771	21,461,765	2,805	10,870,666	6,363	27,017	64,184,278
Less ceased by:									
Death.....	42	108,897	33	79,089	30	84,996	.....	105	272,982
Maturity.....	.....	.....	54	72,500	.....	.....	.....	54	72,500
Expiry.....	5	20,000	.....	.....	29	322,945	.....	34	342,945
Surrender.....	458	1,061,859	269	459,868	.....	.....	.....	727	1,521,727
Lapse.....	834	2,130,010	886	2,053,708	254	1,188,383	.....	1,974	5,372,101
Decrease.....	.....	101,789	.....	51,782	.....	123,198	.....	.....	276,769
Not taken.....	169	480,467	279	601,356	11	83,844	.....	459	1,165,667
Transferred from.....	183	467,710	163	713,182	70	301,496	.....	416	1,482,388
Total ceased.....	1,691	4,370,732	1,684	4,031,485	394	2,104,862	.....	3,769	10,507,079
At end of 1930.	11,750	27,474,752	9,087	17,430,280	2,411	8,765,804	6,363	23,248	53,677,199
Reinsured.....	.....	1,033,290	.....	235,233	.....	3,279,384	.....	.....	4,547,907

Miscellaneous

New policies issued and paid for in cash: Number, no record; gross amount, no record; reinsured, no record. Claims reinsured: Death claims \$13,799; matured endowments, none. Total amount in force divided as to dividend plan: Annual, none; quinquennial, none; deferred, \$13,729; non-participating, \$53,663,470. Total, \$53,677,199. Additional accidental death benefits: Gross amount issued, \$2,695,707; reinsured, \$566,045; terminated by accidental death, \$3,000; reinsured, none; in force, \$17,911,228; reinsured, \$2,596,711.

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.....	5	\$10,729	\$6,393		
Endowment assurance.....	2	3,000	2,671		
Totals.....	7	\$13,729	\$9,064		
<i>Ordinary without Profits:</i>					
Life.....	11,745	\$27,467,311	\$3,636,795	\$1,033,290	\$204,342
Endowment assurance.....	9,085	17,430,355	2,650,139	235,233	73,823
Term, etc.....	1,062	6,463,804	44,972	3,279,384	18,693
Additional accidental death benefits.....		{17,911,228}	12,702	{2,596,711}	1,424
Disability benefits.....		{14,161,786}	200,970	{103,263}	705
Extra premiums.....			3,991		157
Totals.....	21,892	\$51,361,470	\$6,549,569	\$4,547,907	\$299,144
<i>Group without Profits</i>	1,349	\$2,302,000	\$15,554		
Grand Totals.....	23,248	\$53,677,199	\$6,574,187	\$4,547,907	\$299,144

Annuity Section

Class of Annuity	Gross in Force			Reinsured in Companies Licensed in the Province	
	Number	Annual Payment	Reserve	Annual Payment	Reserve
<i>Without Profits:</i>					
Supplementary contracts: Not involving life contingencies	2	\$800 00	\$5,622 00		

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$9,064	\$6,932,345	\$6,941,409
Total reserve on reinsured contracts.....		306,311	306,311
Total net reserve on the Company's basis of valuation before deduction permitted by statute.....	\$9,064	\$6,626,034	\$6,635,098
Deduction made therefrom (permitted under The Ontario Insurance Act).....		354,433	354,433
Full deduction permitted, adjusted for reinsured, being.....		(363,886)	(363,886)
Net reserve carried in the liabilities.....	\$9,064	\$6,271,601	\$6,280,665
Net reserve computed on the statutory basis (without deduction).....	9,064	6,626,034	6,635,098
Reserve maintained by the company in excess of the statutory reserve.....	Nil	Nil	Nil

Miscellaneous Statement

1. (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. Some new policies introduced in 1930 were issued on the American Men Table and a section of the business taken over from the Equity Life was valued on the HM Table. Interest at 3½% was used throughout and advantage was taken where possible of the allowances permitted under The Ontario Insurance Act.
- (a) The number of policies issued to residents in tropical or semi-tropical countries was negligible, and no extra reserve was set up.
- (b) Policies issued at ages higher than the true age were valued at the rated-up age.
- (c) Policies issued with a lien were valued as if no lien existed, i.e., the lien was ignored.
- (d) The Company has no policies in force with an extra premium payable in one sum.
2. On policies issued with an extra premium payable annually, fifty per cent. of the annual extra was held as reserve.

Miscellaneous Statement—Continued

(e) All sub-standard policies issued by the Company are on the basis of (b), (c), (d).
 (f) The reserve held for disability benefits is as follows: (1) Before occurrence—50 % of the accumulated disability premiums collectable on business in force, December 31, 1930, was held as reserve. (2) After occurrence—Hunter's 3 % Disabled Life Reserve on all claims.

(g) The Company has no annuities other than two supplementary contracts.

(h) On policies providing for additional accidental death benefits the Company held 50 % of the additional extra premium therefor.

(2) Items of Special Reserve:

The Company holds a small amount of extra reserve to provide an extra pure endowment addition to the Cash Value of a certain kind of policy at the end of the twentieth year.

II. No modifications—The extended term insurance is usually eliminated.

III. The average rate of interest earned in 1930 was 6.51 %.

IV. The distribution of Surplus.

All policies issued and in force are non-participating except a very few taken over from Equity Life which provide for a deferred dividend which will be calculated in an arbitrary manner.

Schedule D.

Bonds and Debentures Owned by the Company

	Par Value	Book Value
(a) Government Bonds—(1) Dominion		
Dominion of Canada Victory Loan, 5 1/2 %, 1934.....	\$100 00	\$102 57
Dominion of Canada Victory Loan, 5 1/2 %, 1934.....	500 00	509 41
Canadian Victory Loan, 5 1/2 %, 1934.....	1,000 00	1,017 80
(a) Government Bonds—(2) Provincial		
Province of Alberta, 5 %, 1940.....	31,000 00	30,200 10
Province of Alberta, 4 %, 1938.....	2,433 33	2,327 89
Province of Ontario, 4 1/2 %, 1945.....	5,000 00	4,836 00
(a) Government Bonds—(3) Foreign		
Department of Antioquia, 7 %, 1945.....	10,000 00	9,563 00
Government of the Argentine Nation, 5 1/2 %, 1962.....	5,000 00	4,839 85
Commonwealth of Australia, 4 1/2 %, 1956.....	10,000 00	8,969 00
Republic of Bolivia, 7 %, 1969.....	15,000 00	13,509 00
United States of Brazil, 6 1/2 %, 1957.....	5,000 00	4,698 50
United States of Brazil, 6 1/2 %, 1957.....	4,000 00	3,940 40
United States of Brazil, 6 1/2 %, 1957.....	5,000 00	4,424 50
Province of Buenos Aires, 6 %, 1961.....	5,000 00	4,759 00
Province of Buenos Aires, 6 %, 1961.....	25,000 00	23,040 00
Department of Caldas, 7 1/2 %, 1946.....	10,000 00	9,991 00
Republic of Chile, 6 %, 1960.....	5,000 00	4,736 00
Republic of Chile, 6 %, 1960.....	10,000 00	7,450 00
Republic of Colombia, 6 %, 1961.....	5,000 00	4,747 50
Republic of Colombia, 6 %, 1961.....	10,000 00	9,490 00
Republic of Colombia, 6 %, 1961.....	25,000 00	22,257 50
Department of Cundinamarca, Colombia, 6 1/2 %, 1959.....	4,000 00	3,725 20
Department of Cundinamarca, Colombia, 6 1/2 %, 1959.....	5,000 00	4,531 50
Department of Cundinamarca, Colombia, 6 1/2 %, 1959.....	10,000 00	8,909 00
Municipality of Medellin, Colombia, 6 1/2 %, 1954.....	5,000 00	4,698 00
Republic of Peru, 6 %, 1960.....	5,000 00	4,622 00
Republic of Peru, 6 %, 1961.....	5,000 00	4,545 50
Republic of Peru, 6 %, 1961.....	5,000 00	4,545 50
Republic of Peru, 6 %, 1961.....	5,000 00	4,545 50
Republic of Peru, 6 %, 1960.....	25,000 00	22,602 50
Republic of Peru, 6 %, 1960.....	10,000 00	5,664 00
State of Rio Grande do Sul, 6 %, 1968.....	5,000 00	4,704 50
State of Rio Grande do Sul, 6 %, 1968.....	5,000 00	4,630 50
State of San Paulo, 7 %, 1940.....	25,000 00	23,962 50
Department of Santander, 7 %, 1948.....	10,000 00	9,435 00
Republic of Uruguay, 6 %, 1964.....	25,000 00	24,437 50
Republic of Uruguay, 6 %, 1964.....	5,000 00	4,887 50
(b) Government Guaranteed—(1) Dominion		
Canadian National Railways, 4 %, 1968.....	11,193 33	9,850 13
Canadian National Railways, 4 %, 1968.....	38,933 33	34,261 33
Canadian National Railways, 4 1/2 %, 1968.....	1,000 00	920 10
(b) Government Guaranteed—(2) Provincial		
Canadian Northern Pacific Ry. (B. C. Guar.), 4 1/2 %, 1950.....	1,460 00	1,319 09
Canadian Northern Pacific Ry. (B. C. Guar.), 4 1/2 %, 1950.....	6,326 67	5,716 04
Canadian Northern Pacific Ry. (B. C. Guar.), 4 1/2 %, 1950.....	9,733 33	8,793 90
Can. Nor. West. Ry. (Alta. Guar.), 4 1/2 %, 1943.....	24,000 00	22,106 44
Can. Nor. West. Ry. (Alta. Guar.), 4 1/2 %, 1942.....	5,937 32	5,545 21
Can. Nor. West. Ry. (Alta. Guar.), 4 1/2 %, 1943.....	6,000 00	5,715 60
Can. Nor. West. Ry. (Alta. Guar.), 4 1/2 %, 1942.....	5,971 40	5,748 87
Hanna Hospital (Alta. Guar.), 8 %, 1941.....	5,071 48	5,265 12
Hydro-Electric Power Commission (Guar. Prov. Ont.), 4 1/2 %, 1960.....	10,000 00	9,349 00
(b) Government Guaranteed—(3) Foreign		
National Bank of Panama, 6 1/2 %, 1949.....	25,000 00	25,000 00
The Oriental Development Co. (Guar. Jap. Govt.), 5 1/2 %, 1958.....	10,000 00	9,002 00
City of Tokio (Guar. Jap. Govt.), 5 1/2 %, 1961.....	5,000 00	4,745 00
City of Yokohama (Guar. Jap. Govt.), 6 %, 1961.....	5,000 00	5,021 00
(c) Canadian Municipals—(1) Cities		
City of Brandon, Man., 5 %, 1931-33.....	2,000 00	1,976 94
City of Edmonton, Alta., 5 1/2 %, 1947.....	7,000 00	7,060 90
City of Edmonton, Alta., 5 1/2 %, 1953.....	25,000 00	26,465 00
City of Edmonton, Alta., 5 1/2 %, 1954.....	28,000 00	29,601 60
City of Edmonton, Alta., 5 1/2 %, 1945.....	25,000 00	26,172 50
City of Edmonton, Alta., 5 1/2 %, 1945.....	7,000 00	7,336 00
City of Hull, Que., 6 %, 1941.....	10,000 00	10,767 00

Schedule D.—Continued

	Par Value	Book Value
City of Lachine, Que., 5%, 1953	\$9,000 00	\$9,000 00
City of Moncton, N.B., 4½%, 1955	25,000 00	23,752 50
City of Niagara Falls, 5%, 1937-46	14,899 57	14,899 57
City of Oshawa, Ont., 5%, 1931-39	8,699 25	8,699 25
City of Quebec, 5%, 1953	17,000 00	16,552 14
City of Vancouver, 3½%, 1939	6,000 00	5,157 06
City of Windsor, Ont., 5%, 1934	25,000 00	24,945 00
City of Windsor, Ont., 5½%, 1940-45	11,463 24	11,992 27
City of Winnipeg, 4½%, 1963	16,060 00	15,454 02
(c) Canadian Municipals—(1) Towns		
Carleton Place, Ont., 5%, 1942-51	10,100 00	10,077 00
Coronation, Alta., 6%, 1931-37	3,792 30	3,860 43
Crystal Beach, Ont., 5½%, 1934	154 08	149 70
Crystal Beach, Ont., 5½%, 1935	500 00	486 45
Town of Eastview, Sask., 5½%, 1932-33	8,000 00	8,046 16
Town of Eastview, Ont., 7%, 1941	5,000 00	5,765 00
Ford City, Ont., 6%, 1945-47	25,000 00	26,039 49
Ford City, Ont., 6%, 1932	2,000 00	2,018 60
Ford City, Ont., 6%, 1935	25,000 00	25,540 00
Ford City, Ont., 6½%, 1933	2,000 00	2,043 80
Fort Frances, Ont., 6%, 1935-38	5,880 67	6,041 62
Town of Glace Bay, Ont., 5½%, 1944	30,000 00	3,000 00
Town of Kenora, Ont., 7%, 1931-35	2,223 79	2,285 52
Town of Kenora, Ont., 7%, 1939	639 35	682 79
Town of Kenora, Ont., 6½%, 1953	11,217 94	11,369 93
Leaside, Ont., 5½%, 1945-51	3,651 02	3,651 02
Leaside, Ont., 5½%, 1952-53	8,638 58	9,149 92
Medicine Hat, Alta., 6%, 1952	8,000 00	8,000 00
Medicine Hat, Alta., 5%, 1942	3,000 00	1,830 60
Medicine Hat, Alta., 6%, 1952	3,000 00	3,085 20
Medicine Hat, Alta., 6%, 1951	1,000 00	1,027 80
Montreal, North, Que., 6%, 1955-56	4,000 00	4,504 70
Parry Sound, Ont., 6%, 1945-47	22,924 44	25,161 95
Port Dover, Ont., 5½%, 1936-45	4,884 19	5,025 25
Preston, Ont., 5½%, 1931-54	8,028 28	8,514 74
Preston, Ont., 5½%, 1931-33	5,419 75	2,937 23
Preston, Ont., 5½%, 1931-55	5,419 81	5,623 08
Preston, Ont., 5½%, 1931-45	12,599 08	12,919 01
Riverside, Ont., 5½%, 1931-46	40,385 29	41,405 11
St. Michel de Laval, Que., 6%, 1954	9,000 00	10,140 30
St. Michel de Laval, Que., 6%, 1955	21,000 00	23,656 50
Sandwich, Ont., 6%, 1931-46	7,037 22	7,388 29
Shaunavon, Sask., 6½%, 1931-45	4,267 42	4,408 24
Shaunavon, Sask., 6½%, 1931-45	6,826 66	7,052 42
Springhill, N.S., 5½%, 1946	5,500 00	5,656 75
Sydney Mines, C.B., 5%, 1942	5,000 00	4,724 50
Town of Tecumseh, Ont., 6%, 1931-45	13,594 11	14,285 80
Town of Tecumseh, Ont., 6%, 1931-45	21,168 96	22,246 29
Town of Timmins, Ont., 7%, 1934	6,961 30	7,123 58
Town of Tuxedo, Man., 6%, 1942	10,000 00	9,892 00
Town of Tuxedo, Man., 6%, 1945	14,000 00	13,757 80
Town of Tuxedo, Man., 6%, 1945	20,000 00	19,730 00
Waterloo, Ont., 5%, 1934	10,000 00	10,000 00
Waterloo, Ont., 5½%, 1949	30,116 38	30,116 38
Waterloo, Ont., 5½%, 1931-39	2,767 00	2,767 00
Wilkie, Sask., 5½%, 1935-37	3,000 00	3,000 00
Yorkton, Sask., 7%, 1931-36	47,100 57	48,680 20
(c) Canadian Municipals—(1) Villages		
Ville de Beauharnois Debenture, 5½%, 1935	1,000 00	1,000 00
Village of Cayuga, 5½%, 1931-44	16,049 10	16,461 46
Dafoc, Sask., 8%, 1931-32	640 00	669 63
Embro, Ont., 6%, 1931-32	797 29	808 31
Fort Erie, Ont., 5½%, 1954	5,021 82	5,191 21
Kipling, Sask., 6%, 1931-35	3,796 70	3,833 85
Marcelin, Sask., 8%, 1931-32	600 00	627 78
New Hamburg, Ont., 5%, 1931-33	1,956 49	1,956 49
Ridgedale, Sask., 8%, 1931-32	415 00	434 21
St. Emilien (Lac St. Jean), Que., 5½%, 1940-47	29,000 00	29,596 36
St. Emilien (Lac St. Jean), Que., 5½%, 1931-39	3,200 00	3,239 26
Tantallon, Sask., 8%, 1931-32	600 00	627 78
(c) Canadian Municipals—(1) Counties		
County of Restigouche, N.B., 5%, 1945	25,000 00	25,207 50
(c) Canadian Municipals—(1) Municipalities		
Municipality of Burnaby, B.C., 5%, 1944	10,000 00	9,754 00
Rural Municipality of Whitemouth, Man., 6%, 1931-35	3,011 62	3,011 62
(c) Canadian Municipals—(1) Districts		
Point Grey, B.C., 5%, 1953-62	5,353 26	5,144 11
South Vancouver, 5½%, 1966	15,000 00	16,240 50
(c) Canadian Municipals—(1) Townships		
East York, 5½%, 1942-45	28,000 00	28,520 97
Sandwich West, Ont., 6%, 1941-42	15,000 00	16,218 12
Sandwich West, Ont., 5½%, 1950	10,000 00	9,426 50
Sombra, Ont., 6%, 1931-32	1,448 74	1,468 55
Teck, Ont., 6%, 1931-33	2,491 12	2,513 56
Tisdale, Ont., 5½%, 1936	21,207 76	21,240 72
Tisdale, Ont., 6%, 1934	8,559 52	8,815 77
(c) Canadian School Districts—(2)		
Arroyo School District No. 1980, Sask., 8%, 1931	100 00	104 63
Aylmer School District, Que., 5%, 1955	8,500 00	7,712 05
Belleau Brook School District, Sask., 8%, 1931	250 00	258 25
Boyer Lake School District No. 4331, Sask., 8%, 1931-32	1,063 04	1,100 59
Bradbury School District No. 1481, Man., 6½%, 1931-37	600 00	610 20
School District of Brightstone, Man., 8%, 1931-37	560 00	613 59
Brooklands School District, Man., 7%, 1933-42	5,000 00	5,140 96

Schedule D.—Continued

	Par Value	Book Value
Clay Centre School District No. 4672, 6%, 1931-41	\$2,434 43	\$2,497 48
Coxley School District No. 4662, 5½%, 1931-41	2,439 06	2,470 80
School District of Cummings, 5½%, 1931-49	2,913 95	2,913 95
Edmonton School District, Alta., 5½%, 1963	6,000 00	6,000 00
City of Edmonton Separate School, 6%, 1931-40	10,000 00	9,961 82
Edzell School District No. 1562, Sask., 6%, 1931-46	4,000 00	4,098 80
Grangeview School District, Man., 8%, 1931-32	400 00	405 49
Grayson Roman Catholic School District, Sask., 8%, 1931-32	1,327 78	1,374 96
Greenvale School District, Alta., 8%, 1931	100 00	100 93
Hanna School District, Alta., 6%, 1931-38	8,000 00	8,124 80
Harmonien School District, Alta., 8%, 1931-36	800 00	824 65
Hussar School District, Alta., 8%, 1931-36	2,800 00	2,883 00
School District of Iris, Man., 8%, 1931-37	700 00	773 22
Kindersley School District, 6½%, 1931-54	3,673 00	4,030 35
Lebanon School District No. 1344, Alta., 8%, 1931-37	700 00	717 17
Lemberg School District No. 1497, Man., 6%, 1931-46	2,375 00	2,450 53
City of Montreal Protestant Board of School Com., 5%, 1952	10,000 00	9,684 19
Murray Lake School District No. 4275, Sask., 8%, 1931-32	531 52	549 78
Noranda Catholic School Board, 5%, 1931-43	38,100 00	35,617 30
Norway Valley School District, Alta., 8%, 1931-36	720 00	741 12
Patriot School District No. 4631, Sask., 6½%, 1931-40	2,293 65	2,649 54
Quebec Roman Catholic Schools, 5%, 1949	28,000 00	26,679 50
Redvers School District, Sask., 5½%, 1931-46	8,754 42	8,754 42
St. Charles School District, Man., 7%, 1931-40	5,000 00	5,163 65
St. Etienne School District No. 1585, Man., 6%, 1931-47	2,009 61	2,023 08
St. Jean School District No. 1508, Que., 6½%, 1931-36	8,750 00	9,143 75
St. Paul Separate School District No. 20, Sask., 5½%, 1931-56	600 00	712 30
St. Paul Roman Catholic Schools, 5½%, 1931-56	10,592 58	10,032 64
Sambour School District, Man., 6½%, 1931-41	3,275 86	3,098 31
Sanctuary School District No. 4566, Sask., 5¾%, 1931-46	1,226 62	1,291 19
Shawinigan Falls Schools, 5%, 1951-53	3,952 42	3,986 74
St. Mary School District No. 1424, Man., 6½%, 1931-37	20,000 00	19,821 34
Sundre School District, Alta., 8%, 1931-36	540 00	549 23
Tecumseh Separate School, 6%, 1931-39	1,000 00	1,029 82
Timmins Separate Schools, 5½%, 1938-41	9,039 14	9,039 14
School District of Trieste, Alta., No. 410, 8%, 1931-37	9,000 00	9,166 95
Tuxedo School District, Man., 6%, 1931-46	466 66	478 10
City of Verdun Quebec Schools, 5½%, 1963	16,000 00	16,208 80
Vidette School District No. 4644, Sask., 6%, 1931-41	20,000 00	21,264 00
Wartime School District 10-Year Annuity Deb., 5¾%, 1931-36	2,431 63	2,494 40
Westwood School District No. 4301, Sask., 8%, 1931-32	4,658 04	4,673 84
Whitecourt School District No. 2736, Alta., 8%, 1931-37	531 47	549 78
Woodside School District, Man., 8%, 1931-32	2,800 00	2,879 05
Wrentham Consolidated School District, Alta., 7½%, 1931-48	150 00	151 40
(c) Rural Telephone Companies		
Bromhead Rural Telephone Co., 8%, 1931-36	1,865 88	1,916 12
Eastern Edam Rural Telephone Co., 7½%, 1931-37	1,800 12	1,922 80
Lacadia Rural Telephone Co., 6%, 1931-41	4,872 31	4,999 06
Pilger Rural Telephone Co., 6%, 1931-36	858 49	841 66
(d) Public Utilities		
Beauharnois Power Corp., 6%, 1959	25,000 00	24,762 50
Canada Northern Power Co., 5%, 1953	5,000 00	4,810 50
Gatineau Power, 5%, 1956	5,000 00	4,758 00
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00
National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00
Northwestern Power Co., 6%, 1960	5,000 00	4,879 00
Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,660 50
Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,715 00
St. Jerome Power Limited, Que., 5½%, 1949-58	25,000 00	24,039 56
Tokyo Electric Light Co., Ltd., 6%, 1953	5,000 00	4,516 00
United Gas & Fuel Co., 5½%, 1948	25,000 00	24,654 24
(e) Miscellaneous		
Abitibi Power & Paper, 5%, 1953	10,000 00	9,153 00
Abitibi Power & Paper, 5%, 1953	5,000 00	4,415 00
Adelaide-Peter Buildings, Ltd., 6½%, 1948	25,000 00	23,337 50
Adelaide-Peter Buildings, Ltd., 6½%, 1948	25,000 00	23,337 50
Adelaide-Peter Buildings, Ltd., 6½%, 1948	25,000 00	23,337 50
Ancroft Place, Limited, 6½%, 1946	10,000 00	9,853 00
Architects Building Corp., Ltd., 6%, 1945	30,000 00	28,821 00
Architects Building Corp., Ltd., 6%, 1945	5,000 00	4,813 00
Arnold Bros., Limited, 6%, 1947	6,000 00	4,800 00
Arnold Bros., Limited, 6%, 1947	9,000 00	7,380 00
Balfour Building Co., 6%, 1943	10,000 00	9,823 00
Bay-Adelaide Garage, Ltd., 6½%, 1947	5,000 00	5,050 50
Bay-Adelaide Garage, Ltd., 6½%, 1947	15,000 00	14,703 00
Bay-Cumberland Properties, Ltd., 6½%, 1944	10,000 00	9,526 00
Bay-St. Albans, Limited, 6½%, 1948	5,000 00	4,880 50
British American Oil Co., Ltd., 5%, 1945	2,500 00	2,495 00
Burns & Company, 5½%, 1948	25,000 00	24,315 00
Canada Cement Co., 5½%, 1947	5,000 00	5,122 00
Canada Power & Paper Corp., 5½%, 1958	10,000 00	9,890 00
Canadian Copper Refiners, Ltd., 6%, 1945	10,000 00	9,905 00
Canadian Copper Refiners, Ltd., 6%, 1945	5,000 00	4,976 00
Canadian Copper Refiners, Ltd., 6%, 1945	10,000 00	8,159 00
Canadian Vickers, Ltd., 6%, 1947	1,000 00	1,023 80
Cawthra Apartments, 7%, 1946	5,000 00	5,000 00
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	5,000 00
Clarendon Apartments, Ltd., 7%, 1946	5,000 00	4,952 00
Consolidated Investment Corp., 4½%, 1959	5,000 00	4,950 00
Consolidated Investment Corp., 4½%, 1959	5,000 00	4,907 20
Crescent Road Apartments, 7%, 1946	4,000 00	4,284 00
Detroit International Bridge, 6½%, 1952	5,000 00	4,350 00
Detroit International Bridge, 6½%, 1952	10,000 00	9,951 00
Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	

Schedule D.—Continued

	Par Value	Book Value
Dryden Paper Co., Ltd., 6%, 1949	\$5,000 00	\$4,956 00
Famous Players Canadian Corp., 6%, 1948	5,000 00	5,000 00
Firstbrook Boxes, Limited, 6%, 1948	5,000 00	5,000 00
Godfrey Realty Company, 6%, 1942	10,000 00	10,000 00
The Great Lakes Paper Co., Ltd., 6%, 1950	5,000 00	4,978 00
Great Lakes Paper Co., Ltd., 6%, 1950	5,000 00	4,978 00
Great West Saddlery Co., 6%, 1948	5,000 00	5,000 00
Howard Smith Paper Mills Co., Ltd., 5 1/2%, 1953	5,000 00	4,905 00
Howard Smith Paper Mills, Ltd., 5 1/2%, 1953	5,000 00	4,905 00
Jones Bros. of Canada, Ltd., 6 1/2%, 1946	5,000 00	5,120 00
London Realty Co., Ltd., 6 1/2%, 1950	5,000 00	4,926 00
Maple Leaf Milling Co., 5 1/2%, 1949	4,000 00	2,853 60
Metropolitan Building, Ltd., 7%, 1944	2,000 00	2,035 80
Metropolitan Building, Ltd., 7%, 1944	13,000 00	13,351 00
Montreal Apartments, Limited, 5 1/2%, 1948	5,000 00	4,721 50
Montreal Apartments, Ltd., 5 1/2%, 1948	10,000 00	9,483 00
Montreal Apartments, Ltd., 5 1/2%, 1948	5,000 00	4,410 50
Montreal Dry Docks, Ltd., 6%, 1948	5,000 00	4,925 50
Ontario Building, Limited, 6 1/2%, 1943	5,000 00	4,958 00
Oshawa Buildings, Limited, 6 1/2%, 1943	10,000 00	9,797 00
Park Lane Corporation, 6 1/2%, 1943	15,000 00	13,797 00
The Royal Exchange Building, 6%, 1948	5,000 00	4,957 50
E. L. Ruddy Co., Ltd., 6 1/2%, 1948	5,000 00	4,953 50
St. Clair Ave West, Ltd., 7%, 1945	10,000 00	10,000 00
Silverwood's Niagara Dairy, Ltd., 6 1/2%, 1943	10,000 00	9,532 00
Sisters of St. Joseph for the Diocese of Toronto, 5 1/2%, 1955-57	5,000 00	4,975 15
Star Steam Laundry Co., Ltd. (Ontario), 6 1/2%, 1943	5,000 00	4,834 00
Stock Exchange Building Corp., 6%, 1944	5,000 00	4,882 50
United Grain Growers, 5%, 1948	5,000 00	4,860 50
Victoria Realty Corporation, 6%, 1948	10,000 00	10,000 00
Windsor Arms, Limited, 6 1/2%, 1947	10,000 00	10,100 00
Windsor Hotel of Sault Ste. Marie, 6 1/2%, 1950	5,000 00	4,945 55
Windsor Hotel of Sault Ste. Marie, 6 1/2%, 1950	10,000 00	10,000 00
York-Adelaide Realty Co., Ltd., 7%, 1945	2,000 00	2,018 60
York-Adelaide Realty Co., Ltd., 7%, 1945	3,500 00	3,581 55
	<u>\$2,403,390 58</u>	<u>\$2,356,814 68</u>

Schedule E.

Stocks Owned by the Company

	Book Value	Market Value
Winnipeg Electric, Preferred, 100 shares	\$10,920 00	\$8,000 00
International Milling Co., Preferred, 50 shares	5,075 00	5,250 00
Royal Bank of Canada, Common, 116 shares	43,200 00	31,900 00
Public Service of New Jersey, Common, 100 shares	12,450 00	7,500 00
International Petroleum, Common, 200 shares	4,400 00	3,000 00
General Motors Corp., Common, 100 shares	4,525 00	3,600 00
Consolidated Gas of New York, Common, 100 shares	12,000 00	8,400 00
Consolidated Gas of New York, Common, 100 shares	11,250 00	8,400 00
International Petroleum, Common, 200 shares	2,706 25	3,000 00
Consolidated Gas of New York, Common, 200 shares	17,050 00	16,800 00
Canadian Pacific Railway, Common, 200 shares	7,100 00	8,000 00
Total	<u>\$130,676 25</u>	<u>\$103,850 00</u>

PACIFIC COAST FIRE INSURANCE COMPANY*

HEAD OFFICE, VANCOUVER, B.C.

Officers.—President, W. H. Malkin, Vancouver; Managing Director, T. W. Greer, Vancouver.

Directors.—R. Gelletly, Vancouver; C. Spencer, Vancouver; C. B. McNaught, Toronto; G. M. Black, Winnipeg; H. J. Tapscott, London, Eng.; W. H. Malkin, Vancouver, T. W. Greer, Vancouver.

Chief or General Agent in Ontario.—Reed, Shaw & McNaught, 64 Wellington St. W., Toronto.

Date of Incorporation.—1890. Date commenced business in Canada.—† November 5, 1908.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash	\$650,000	Premiums—Ontario (net)	\$73,168
Total assets	2,164,148	Premiums—Total business (net)	1,140,855
Total liabilities	1,104,028	Claims—Ontario (net)	37,282
Surplus protection of policyholders	1,060,120	Claims—Total business (net)	829,074

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)	\$129,265
Assets in Canada	336,805	Premiums—Canada (net)	300,141
Liabilities in Canada	193,975	Claims—Ontario (net)	88,082
		Claims—Canada (net)	184,336

* See note on page 1.

† Prior to this date business limited under Provincial charter to Province of British Columbia only.

THE PALATINE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Jno. Holroyde, Montreal.

Chief or General Agent in Ontario.—J. M. McGregor, 100 Adelaide St. West, Toronto.

Date of Incorporation.—August 22, 1900. *Date commenced business in Canada.*—March 27, 1912.

Capital stock paid in cash.....	\$973,333	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	652,612	Premiums—Ontario (net).....	\$102,808
Liabilities in Canada.....	282,568	Premiums—Canada (net).....	375,925
		Claims—Ontario (net).....	112,952
		Claims—Canada (net).....	297,488

PATRIOTIC ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, DUBLIN, IRELAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—R. L. Staling, Toronto.

Chief or General Agent in Ontario.—R. L. Staling, 15 Wellington St. East, Toronto.

Date of Organization.—1824. *Date commenced business in Canada.*—August 11, 1921.

Capital stock paid in cash.....	\$486,667	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	183,046	Premiums—Ontario (net).....	\$48,233
Liabilities in Canada.....	102,411	Premiums—Canada (net).....	138,052
		Claims—Ontario (net).....	77,724
		Claims—Canada (net).....	142,013

PEARL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Lawson T. Hargreaves, Toronto.

Chief or General Agent in Ontario.—Lawson T. Hargreaves, Metropolitan Bldg., Toronto.

Date of Incorporation.—1864. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$6,610,086	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	275,284	Premiums—Ontario (net).....	\$66,471
Liabilities in Canada.....	97,389	Premiums—Canada (net).....	137,034
		Claims—Ontario (net).....	33,503
		Claims—Canada (net).....	76,273

THE PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE*

(*Phenix Compagnie Francaise du*)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Anselme Samoisette, Montreal.

Chief or General Agent in Ontario.—Wm. G. Mitchell, 90 Adelaide St. East, Toronto.

Date of Organization.—1819. *Date commenced business in Canada.*—March 20, 1915.

Capital stock paid in cash.. Fracs	16,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$208,334	Premiums—Ontario (net).....	\$28,585
Liabilities in Canada.....	105,105	Premiums—Canada (net).....	131,783
		Claims—Ontario (net).....	17,201
		Claims—Canada (net).....	63,201

PHOENIX ASSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—James B. Patterson, Montreal.

Chief or General Agent in Ontario.—A. T. Cunningham, 54 Adelaide St. East, Toronto.

Date of Organization.—1782. *Date commenced business in Canada.*—1804.

Capital stock paid in cash.....	£1,005,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>		<i>Life:</i>	
Assets in Canada.....	\$4,016,553	Premiums—Ontario (net).....	\$48,159
Ontario business in force (gross)...	2,126,459	Premiums—Canada (net).....	197,100
Canadian business in force (gross)...	7,210,412	Death Claims—Ontario (net)....	131,548
		Death Claims—Canada (net)....	193,817
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets in Canada.....	\$2,881,248	Premiums—Ontario (net).....	368,132
Liabilities in Canada.....	1,145,492	Premiums—Canada (net).....	1,701,763
		Claims—Ontario (net).....	241,239
		Claims—Canada (net).....	954,566

*See note on page 1.

THE PHOENIX INSURANCE COMPANY OF HARTFORD*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—H. A. Butt, 12 Wellington St. East, Toronto.

Date of Incorporation.—May 31, 1859. Date commenced business in Canada.—May 20, 1890.

Capital stock paid in cash.....	\$6,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	728,830	Premiums—Ontario (net).....
Liabilities in Canada.....	286,796	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....
		\$122,896
		491,349
		62,634
		374,654

PILOT INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—April, 1927. Commenced business in the Province of Ontario—April 20, 1927.

Officers (as at date of filing statement).—President, D. M. Ferry, Jr.; Vice-President, F. S. Brown; Secretary, Charles C. Bowen; General Manager, Norman G. Duffett; Treasurer, Paul M. Bowen.

Directors (as at date of filing statement).—Jno. S. Dowling, Charles C. Bowen, A. J. Crockett, Ralph E. Burks, D. M. Ferry, Jr., Kirby B. White, Alexander Fasken, J. J. Warren, J. H. Thom, Ralph H. Platts, Paul M. Bowen, F. S. Brown, E. C. Greb, George Hancock, Walter Steele.

Auditors.—Welch, Campbell & Lawless.

Statement for the Year Ending 31st December, 1930

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 each.		
Capital stock at beginning of year.....	\$750,000 00	\$75,000 00
Calls on capital received during year.....		168,620 00
Capital stock issued during year.....	246,000 00	24,480 00
Total.....	\$996,000 00	\$268,100 00
Deduct capital stock forfeited or cancelled.....	2,900 00	170 00
Capital stock at end of year.....	\$993,100 00	\$267,930 00

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$75,000 00
Amount received during the year.....	138,617 50
Total amount paid to December 31st, 1930.....	\$213,617 50

Assets

Book value of bonds, debentures and debenture stocks owned.....	\$484,159 18
Book value of stocks owned.....	22,300 00
Cash on hand and in banks:	
On hand at head office.....	\$50 00
In chartered banks of Canada in Canada.....	82,360 55
	82,410 55
Interest accrued.....	6,915 81
Agents' balances and premiums uncollected, written on or after October 1st, 1930..	47,743 22
Amount due from reinsurance on losses already paid.....	5,053 31
Increased market value of stocks over book value.....	700 00
Travel advances to employees.....	178 30
Travel advances to Standard Accident Insurance Company.....	135 50
Losses paid for Standard Accident Insurance Company.....	131 50
Recoveries outstanding on claims paid.....	18,795 45
Total Admitted Assets of Company.....	\$668,522 82

Liabilities

Total provision for unpaid claims.....	\$129,604 40
Total net reserve, \$269,314.35; carried out at 80 % thereof.....	215,451 48
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....	7,921 61
Expenses due and accrued.....	3,763 67
Taxes due and accrued.....	5,793 66
Borrowed money.....	913 63
Reinsurance premiums.....	6,028 97
Agents' credit balances (net).....	462 03
Total of all liabilities except capital stock.....	\$369,939 45
Capital stock paid in cash.....	\$267,930 00
Surplus in Profit and Loss Account.....	30,653 37
	298,583 37
Total Liabilities.....	\$668,522 82

*See note on page 1.

Profit and Loss Account

Net premiums written.....		\$534,386 39
Reserve of unearned premiums (80 per cent.):		
At beginning of year.....		139,257 66
At end of year.....		215,451 48
Increase.....		\$76,193 82
Net premiums earned.....		\$458,192 57
Net losses and claims incurred.....		\$256,067 33
Net adjustment expenses.....		11,009 96
Commissions.....		136,998 01
Taxes.....		5,380 79
Salaries, fees and travelling expenses.....		86,285 42
All other expenses.....		42,482 47
Underwriting loss.....		\$80,031 41
Other revenue:		
Interest earned.....	\$13,099 60	
Increase in market value of investments.....	8,440 68	
		21,540 28
Other expenditure:		
Interest on money borrowed.....	\$503 52	
Bad debts written off.....	13,846 68	
Expense on sale of Pilot stock.....	433 63	
Loss and expense on purchase and sale of bonds.....	1,003 56	
		\$15,787 39
Net loss for the year.....		\$74,278 52

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....		\$49,093 37
Net loss brought down.....		74,278 52
Premium on capital stock received in cash.....		138,617 50
Increase in paid-in capital stock.....	\$192,930 00	\$113,432 35
Amount paid on shares forfeited.....	170 00	
Decrease in contingent liabilities.....	6,553 00	
		199,653 00
Increase in disallowed assets.....	\$9,117 16	
Increase in unsecured, unlicensed reinsurance.....	5,384 82	
		14,501 87
Surplus of assets over liabilities (except capital stock) at end of year.....		\$298,583 39

Summary of Risks—Fire

(All in Ontario)

Gross in force, December 31, 1929.....	\$2,023,145 00
Taken in 1930, new and renewed.....	3,002,513 00
Total.....	\$5,025,658 00
Ceased in 1930.....	923,673 00
Gross in force, December 31, 1930.....	\$4,101,985 00
Reinsurance in force, December 31, 1930.....	1,188,842 00
Net in force, December 31, 1930.....	\$2,913,143 00

Exhibit of Premiums

(All in Ontario)

Class of Business	Gross in Force, Dec. 31, 1929	Taken in 1930 New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire.....	\$14,278 96	\$28,794 46	\$14,711 69	\$28,361 73	\$9,790 03	\$18,571 70
Automobile.....	317,559 67	699,177 28	460,591 72	556,145 23	27,017 84	529,127 39
Burglary.....	2,043 35	2,639 22	2,535 20	2,147 37	1,005 06	1,142 31
General Liability.....	194 55	2,808 25	2,439 30	563 50	141 38	422 12
Inland Transportation.....	334 74	1,496 25	784 49	1,046 50		1,046 50
Accident and Sickness.....	45 00	221 00	65 00	201 00		201 00
Plate Glass.....	1,052 31	1,260 52	1,069 51	1,243 32		1,243 32
Bonds.....	787 21	10,169 85	7,643 08	3,313 98	171 28	3,142 70
Railroad, Accident and Sickness.....	50,137 63	12,151 86		62,289 49	62,289 49	
Totals....	\$386,433 42	\$758,718 69	\$489,839 99	\$655,312 12	\$100,415 08	\$554,897 04

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
<i>(a) Government Bonds—</i>		
<i>(1) Dominion:</i>		
Dominion of Canada, 5%, 1942.....	\$25,000 00	\$26,000 00
Dominion of Canada, 15-year Gold Bonds, 5½%, 1934.....	30,000 00	31,020 00
Dominion of Canada, 30-year Bonds, 4%, 1960.....	40,000 00	37,500 00
<i>(2) Provincial:</i>		
Province of Ontario, 4%, 1957.....	10,000 00	9,175 00
Province of Nova Scotia, 5%, 1959.....	10,000 00	10,150 00
Province of Manitoba, 4½%, 1960.....	20,000 00	19,700 00
Province of British Columbia, 5%, 1959.....	10,000 00	10,450 00
Province of Nova Scotia, 5%, 1959.....	10,000 00	10,475 00
Province of British Columbia, 5%, 1959.....	10,000 00	10,450 00
Province of British Columbia, 5%, 1939.....	25,000 00	25,625 00
Province of Ontario Debentures, 4½%, 1945.....	50,000 00	49,750 00
<i>(b) Government Guaranteed—</i>		
<i>(1) Dominion:</i>		
Canadian Northern Railway, 3½%, 1958.....	13,505 00	11,290 57
Canadian National Railway, 4½%, 1954.....	26,000 00	25,627 16
Canadian Northern Railway, 3½%, 1958.....	5,961 66	4,984 19
Canadian Northern Railway, 3½%, 1958.....	4,866 66	4,068 72
<i>(2) Provincial:</i>		
Pacific Great Eastern Railway, 4½%, 1942.....	5,353 33	5,167 25
Canadian Northwestern Railway, 4½%, 1942.....	4,866 66	4,563 03
<i>(c) Canadian Municipals:</i>		
Township of East York, 5½%, 1945.....	5,000 00	5,227 50
City of Fort William, 5%, 1955.....	5,000 00	5,023 90
City of Edmonton, 5%, 1953.....	5,840 00	5,742 66
Toronto Harbour Commission, 4½%, 1953.....	10,000 00	9,736 44
Township of East York, 5%, 1953.....	2,313 02	2,301 88
Township of East York, 5%, 1954.....	3,478 66	3,461 91
City of Sydney, Nova Scotia, 6%, 1951.....	5,000 00	5,568 70
Town of Timmins, 5½%, 1939.....	11,000 00	11,405 68
Town of Timmins, 5½%, 1938.....	4,000 00	4,132 64
Town of Glace Bay, 5½%, 1944.....	5,000 00	5,120 75
Town of Timmins, 5½%, 1940.....	9,000 00	9,363 78
Town of Kenora, 5½%, 1937.....	5,000 00	4,959 65
<i>(d) Public Utilities:</i>		
Montreal Light, Heat & Power Co., 5%, 1951.....	25,000 00	25,875 00
Bell Telephone Co., 5%, 1960.....	25,000 00	26,125 00
Shawinigan Water & Power Co., 4½%, 1970.....	20,000 00	19,450 00
Shawinigan Water & Power Co., 4½%, 1970.....	5,000 00	4,712 50
Sin-Mac Lines, Ltd. (First Mortgage), 6%, 1949.....	5,000 00	4,931 90
Canada Steamship Lines (Series "A"), 6%, 1941.....	5,000 00	5,119 30
<i>(e) Miscellaneous:</i>		
Great Lakes Paper Co. (First Mortgage), 6%, 1950.....	5,000 00	4,975 87
Howard Smith Paper Mills, Ltd., 5½%, 1953.....	5,000 00	4,905 35
Hinde & Dauche Paper Co. (First Mortgage), 5½%, 1948.....	5,000 00	5,000 00
Hamilton Cotton Co., Ltd. (First Mortgage), 5½%, 1948.....	5,000 00	4,891 10
Donna Conna Paper Co. (First Mortgage), 5½%, 1948.....	5,000 00	4,972 60
Maple Leaf Milling Co., 5½%, 1949.....	5,000 00	4,859 15
Total	\$486,184 99	\$481,159 18

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value
Canadian Bank of Commerce, 100 shares.....	\$10,000 00	\$22,300 00

THE PIONEER INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, J. H. Labelle, Montreal; Vice-President, Fred J. Walker, Montreal; General Manager, A. F. Glover, Montreal.

Directors.—J. H. Labelle, Montreal; F. J. Walker, Montreal; R. McConnell, Liverpool, Eng.; R. P. Adams, Montreal; Wm. Clelland, Montreal; A. F. Glover, Montreal; D. C. McLachlan, Winnipeg; E. F. Sise, Montreal; H. W. Wonham, Montreal.

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

Capital stock paid in cash.....	\$178,445	PREMIUMS WRITTEN—CLAIMS INCURRED	\$2,909
Assets in Canada.....	230,837	Premiums—Ontario (net).....	68,125
Liabilities in Canada.....	127,705	Premiums—Canada (net).....	5,375
Surplus protection to policyholders	103,132	Claims—Ontario (net).....	57,442
		Claims—Canada (net).....	

*See note on page 1.

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.*—1927.

Capital stock paid in cash.....	\$729,900	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	149,398	Premiums—Ontario (net).....	\$37,186
Liabilities in Canada.....	84,575	Premiums—Canada (net).....	107,266
		Claims—Ontario (net).....	24,861
		Claims—Canada (net).....	56,974

THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. W. Mackenzie, Toronto.

Chief or General Agent in Ontario.—J. W. Mackenzie, Federal Bldg., Toronto.

Date of Incorporation.—March, 1893. *Date commenced business in Canada.*—February 14, 1918.

Capital stock paid in cash.....	\$3,500,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	238,983	Premiums—Ontario (net).....	\$85,456
Liabilities in Canada.....	80,438	Premiums—Canada (net).....	129,749
		Claims—Ontario (net).....	37,323
		Claims—Canada (net).....	47,177

THE PROTECTIVE ASSOCIATION OF CANADA*

HEAD OFFICE, GRANBY, QUE.

Officers.—President and Manager, E. E. Gleason, Granby, Que.; Vice-President, W. D. Bradford, Granby, Que.; Secretary, J. G. Fuller, Granby, Que.; Treasurer, N. R. Mitchell, Granby, Que.; Medical Director, D. K. Cowley, M. D., 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. D. 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.

Capital stock paid in cash.....	\$50,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	326,526	Premiums—Ontario (net).....	\$224,591
Total liabilities.....	156,742	Premiums—Total business (net).....	434,188
Surplus protection of policyholders	169,784	Claims—Ontario (net).....	137,958
		Claims—Total business (net).....	281,587

PROVIDENCE WASHINGTON INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.

Chief or General Agent in Ontario.—Burriss & Sweatman, Ltd., 12 Wellington St. E., Toronto.

Date of Incorporation.—1799. *Date commenced business in Canada.*—January 9, 1912.

Capital stock paid in cash.....	\$3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	393,293	Premiums—Ontario (net).....	\$66,518
Liabilities in Canada.....	90,742	Premiums—Canada (net).....	129,056
		Claims—Ontario (net).....	45,693
		Claims—Canada (net).....	102,425

THE PROVIDENCE FIRE ASSOCIATION OF PARIS*

(La Providence de Paris, France)

HEAD OFFICE, PARIS, FRANCE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jules H. Pigeon, 59 St. James St. W. Montreal, Que.

Chief or General Agent in Ontario.—G. D. Buchan, 13 King St. West, Toronto.

Date of Incorporation.—1838. *Date commenced business in Canada.*—August 7, 1929.

Capital stock paid in cash.....	Francs 3,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	142,222	Premiums—Ontario (net).....	\$6,012
Liabilities in Canada.....	25,473	Premiums—Canada (net).....	39,533
		Claims—Ontario (net).....	8,771
		Claims—Canada (net).....	23,436

*See note on page 1.

THE PROVIDENT ASSURANCE COMPANY

HEAD OFFICE, MONTREAL, QUEBEC

Incorporated.—May 20, 1905. *Commenced business in the Province.*—1906.*Officers (as at date of filing statement).*—President, Honourable P. R. DuTremblay; Manager, J. H. Pigeon; Secretary-Treasurer, Edmond Courtois; Assistant Secretary-Treasurer, J. E. Rochon.*Directors (as at date of filing statement).*—Honourable P. R. DuTremblay, Honourable Senator G. N. Belcourt, R. O. Sweezy, Henri Geoffrion, Maxime Raymond, J. H. Rainville, A. J. Major, J. H. Pigeon, Edmond Courtois.*Auditors.*—Riddell, Stead, Graham & Hutchison.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Amount subscribed for	Amount paid in cash
Amount of capital stock authorized, \$1,000,000.00. Number of shares, 10,000. Par value, \$100.00.		
Capital stock at beginning of year	\$1,000,000 00	\$254,905 00
Calls on capital received during year		19,950 00
Capital stock at end of year	<u>\$1,000,000 00</u>	<u>\$274,855 00</u>

Premium on Capital Stock

Total amount paid to December 31st, 1930	<u>Nil</u>
--	------------

Assets

Book value of real estate, office premises		\$344,463.74
Mortgage loans on real estate:		
First mortgages	\$26,374 12	
Second and subsequent mortgages	2,500 00	
		28,874 12
Loans secured by bonds, stocks, and other collateral		76,483 68
Book value of bonds, debentures and debenture stocks owned		455,868 35
Book value of stocks owned		140,509 60
Cash on hand and in banks:		
In chartered banks of Canada in Canada	\$133,672 05	
In all other banks and depositories	10,683 78	
		144,355 83
Interest—Accrued		7,538 72
Agents' balances and premiums uncollected, written on or after October 1st, 1930		251,457 49
Bills receivable—other than above		868 22
Amount due from reinsurance		230 35
Loans on life policies		24,451 95
Workmen's Compensation Reinsurance Bureau		38,190 08
Deferred life premiums		6,603 54
Sundry debtors		16,809 13
Estimated payrolls (Employers' Liability)		40,000 00
Plate glass in warehouse		1,286 60
Gross Assets of the Company		<u>\$1,577,991 40</u>
Deduct:		
Deficiency of market value under book value of securities		34,647 95
Net Admitted Assets of the Company		<u>\$1,543,343 45</u>

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims	\$16,075 43	\$373,277 49	\$389,352 92
Total net reserve, \$328,209.71; carried out at 80 % thereof	43,922 77	218,644 95	262,567 72
Reinsurance		251,209 45	251,209 45
Reserve on life policies (OM 5-3 %)		161,939 00	161,939 00
Sundry creditors		52,627 83	52,627 83
Reserve for doubtful accounts		10,000 00	10,000 00
Accrued taxes		19,633 91	19,633 91
Total of all liabilities except capital stock			<u>\$1,147,330 83</u>
Capital stock paid in cash		274,855 00	
Surplus in Profit and Loss Account		121,157 62	
Total liabilities			<u>\$1,543,343 45</u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$89,831 66	\$917,103 44	\$1,016,935 10
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	\$47,695 53	\$348,698 86	\$396,394 39
At end of year.....	43,922 77	380,583 95	424,506 72
Increase or decrease.....	\$3,772 76	\$31,885 09	\$28,112 33
Net premiums earned.....	\$93,604 42	\$895,218 35	\$988,822 77
Net losses and claims incurred.....	\$67,347 48	\$489,123 65	\$556,471 13
Net adjustment expenses.....	2,745 50	49,399 00	52,144 50
Commissions.....	9,910 61	39,738 93	49,649 54
Taxes.....	2,437 33	30,061 36	32,498 69
Salaries, fees and travelling expenses.....	14,795 39	124,473 10	139,268 49
All other expenses.....			88,457 37
Underwriting profit.....			\$70,333 05
Other revenue:			
Interest, dividends and rents earned.....		\$52,964 87	
Bad debts recovered previously written off.....		1,041 19	
Profit on sale of bonds.....		2,215 26	
			\$56,221 32
Other expenditure:			
Bad debts written off.....		\$5,017 22	
Decrease in market value of securities.....		23,271 21	
			\$28,288 43
Net profit for the year.....			\$98,265 94

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except Capital Stock) at beginning of year.....	\$328,119 05
Net profit brought down.....	98,265 94
	\$426,384 99
Increase in paid in capital stock.....	19,950 00
	\$446,334 99
Increase in disallowed assets.....	\$30,322 37
Dividends declared.....	20,000 00
	50,322 37
Surplus of assets over liabilities (except capital stock) at end of year.....	\$396,012 62

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1929.....	\$9,591,732	\$24,191,077	\$33,782,809
Taken in 1930, new and renewed.....	8,939,066	21,424,685	30,363,751
Total.....	\$18,530,798	\$45,615,762	\$64,146,560
Ceased in 1930, including renewed.....	7,708,526	18,051,174	25,759,700
Gross in force at end of 1930.....	\$10,822,272	\$27,564,588	\$38,386,860
Amount reinsured.....	2,847,800	8,063,242	10,911,042
Net in force at end of 1930.....	\$7,974,472	\$19,501,346	\$27,475,818

Exhibit of Premiums

Class	Gross in Force at end of 1929	Taken in 1930, new and renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
Ontario...	\$107,287 83	\$107,826 88	\$102,011 55	\$113,103 16	\$48,160 35	\$64,942 81
Elsewhere.	285,966 81	257,743 27	221,260 54	322,449 54	106,308 51	216,141 03
Total...	\$393,254 64	\$365,570 15	\$323,272 09	\$435,552 70	\$154,468 86	\$281,083 84
Automobile:						
Ontario...	\$49,895 57	\$91,307 56	\$82,973 15	\$58,229 98	\$30,245 72	\$27,984 26
Elsewhere.	223,427 81	448,951 11	470,080 68	202,298 24	102,352 60	99,945 64
Total...	\$273,323 38	\$540,258 67	\$553,053 83	\$260,528 22	\$132,598 32	\$127,929 90
Accident and Sickness:						
Ontario...	\$4,368 39	\$5,593 76	\$6,100 61	\$3,861 54	\$911 79	\$2,949 75
Elsewhere.	12,543 17	18,938 54	16,086 08	15,395 63	4,602 87	10,792 76
Total...	\$16,911 56	\$24,532 30	\$22,186 69	\$19,257 17	\$5,514 66	\$13,742 51
Accident and Sickness Combined:						
Ontario...	\$143 20	\$6,293 10	\$6,339 15	\$97 15	.....	\$97 15
Elsewhere.	3,011 99	68,265 15	68,823 83	2,453 31	.....	2,453 31
Total...	\$3,155 19	\$74,558 25	\$75,162 98	\$2,550 46	.....	\$2,550 46
Guarantee:						
Ontario...	\$1,251 31	\$316 33	\$1,214 67	\$352 97	\$10 00	\$342 97
Elsewhere.	22,384 12	38,690 18	29,828 05	31,246 25	2,624 59	28,621 66
Total...	\$23,635 43	\$39,006 51	\$31,042 72	\$31,599 22	\$2,634 59	\$28,964 63
Plate Glass:						
Ontario...	\$799 03	\$731 15	\$929 33	\$600 85	.....	\$600 85
Elsewhere.	7,436 95	7,601 49	6,654 78	8,383 66	.....	8,383 66
Total...	\$8,235 98	\$8,332 64	\$7,584 11	\$8,984 51	.....	\$8,984 51
Burglary:						
Ontario...	\$597 61	\$266 53	\$453 67	\$410 47	\$37 76	\$372 71
Elsewhere.	22,674 95	22,651 63	20,093 15	25,233 43	2,233 45	22,999 98
Total...	\$23,272 56	\$22,918 16	\$20,546 82	\$25,643 90	\$2,271 21	\$23,372 69
Public Liability:						
Ontario...	\$2,575 78	\$4,229 03	\$3,987 94	\$2,816 87	.....	\$2,816 87
Elsewhere.	26,004 09	35,790 78	36,944 79	24,850 08	1,881 52	22,968 56
Total...	\$28,579 87	\$40,019 81	\$40,932 73	\$27,666 95	\$1,881 52	\$25,785 43
Inland Transit:						
Ontario...	\$2,384 70	\$5,984 25	\$4,229 45	\$4,139 50	.....	\$4,139 50
Elsewhere.	.....	.....	.....	.....	.....	.....
Total...	\$2,384 70	\$5,984 25	\$4,229 45	\$4,139 50	.....	\$4,139 50
Windstorm:						
Ontario...	\$20 60	\$650 40	.....	\$671 00	\$331 55	\$339 45
Elsewhere.	.....	.....	.....	.....	.....	.....
Total...	\$20 60	\$650 40	.....	\$671 00	\$331 55	\$339 45
Employers' Liability:						
Ontario...	.....	.....	.....	.....	.....	.....
Elsewhere.	\$192,611 34	\$860,364 13	\$868,222 75	\$184,752 72	\$60,246 15	\$124,506 57
Total...	\$192,611 34	\$860,364 13	\$868,222 75	\$184,752 72	\$60,246 15	\$124,506 57
Life (ordinary):						
Ontario...	.....	.....	.....	.....	.....	.....
Elsewhere.	\$28,752 62	\$32,244 56	\$33,012 51	\$27,984 67	\$2,270 67	\$25,714 00
Total...	\$28,752 62	\$32,244 56	\$33,012 51	\$27,984 67	\$2,270 67	\$25,714 00
Life (industrial):						
Ontario...	.....	.....	.....	.....	.....	.....
Elsewhere.	\$18,411 60	\$17,160 55	\$20,166 35	\$15,405 80	.....	\$15,405 80
Total...	\$18,411 60	\$17,160 55	\$20,166 35	\$15,405 80	.....	\$15,405 80
All Business:						
Ontario...	\$169,324 02	\$223,198 99	\$208,239 52	\$184,283 49	\$79,697 17	\$104,586 32
Elsewhere.	843,225 45	1,808,401 39	1,791,173 51	860,453 33	282,520 36	577,932 97
Total...	\$1,012,549 47	\$2,031,600 38	\$1,999,413 03	\$1,044,736 82	\$362,217 53	\$682,519 29

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 5%, 1943.....	\$3,000 00	\$2,978 71
Dominion of Canada (War Loan), 5 ½%, 1933.....	53,000 00	53,523 84
Dominion of Canada (War Loan), 5 ½%, 1937.....	2,000 00	2,059 50
Dominion of Canada (Guaranteed Harbour Com.), 5%, 1969.....	25,000 00	25,129 19
Dominion of Canada, 4 ½%, 1940.....	39,000 00	37,657 27
Dominion of Canada, 4 ½%, 1944.....	25,000 00	23,000 00
Canadian National Railways, 4 ¾%, 1955.....	25,000 00	24,639 71
Canadian National Railways, 4 ¾%, 1954.....	67,000 00	67,000 00
Cartierville, 6%, 1937.....	11,000 00	11,392 88
Grand' Mere, 4 ½%, 1935.....	10,000 00	10,000 00
Grand' Mere, 5 ½%, 1946.....	4,000 00	3,790 55
La Tuque, 5%, 1941.....	12,000 00	11,912 89
Aylmer, 5 ½%, 1934.....	5,000 00	5,042 51
Mount Royal, 5%, 1944.....	16,000 00	15,946 56
St. Leonard de Port Maurice, 6%, 1941.....	10,000 00	9,912 00
Pointe Claire, 5%, 1944.....	4,000 00	3,664 78
St. Boniface, 5%, 1942.....	8,000 00	7,614 89
City de Montreal, 4 ½%, 1950.....	25,000 00	23,513 72
Longue Pointe, 5 ½%, 1953.....	5,000 00	4,566 81
Sault au Recollet, 6%, 1941.....	3,000 00	2,974 38
School Commission of Montreal, 4%, 1951.....	5,000 00	3,926 95
Credit Foncier Franco Canadian, 5%, 1934.....	10,000 00	9,840 00
Maple Leaf Milling, 5 ½%, 1949.....	12,500 00	11,969 90
Gatineau Power Co., Ltd., 5%, 1956.....	20,000 00	18,706 71
Montreal Tramways Co, 5%, 1955.....	15,000 00	13,851 38
United Securities, Ltd., 5 ½%, 1952.....	15,000 00	14,559 96
Shawinigan Water, 5%, 1970.....	10,000 00	9,832 24
Montreal Light, Heat & Power, 5%, 1970.....	25,000 00	24,861 02
Total.....	<u>\$464,500 00</u>	<u>\$455,868 35</u>

Schedule "E"

Stocks Owned by the Company

	Book Value	Market Value
Canada Power & Paper (Com.), 500 shares.....	\$21,180 00	\$2,500 00
Montreal Power (Com.), 504 ½ shares.....	27,781 60	28,756 50
Montreal Power (part paid) (Com.), 14 shares.....	168 00	168 00
Dominion Bridge (Com.), 200 shares.....	16,070 00	10,400 00
Imperial Oil (Com.), 500 shares.....	10,900 00	9,000 00
Quebec Power (Com.), 500 shares.....	27,975 00	21,000 00
Shawinigan Power (Com.), 500 shares.....	36,435 00	25,500 00
	<u>\$140,509 60</u>	<u>\$97,324 50</u>

PROVINCIAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, KENDAL, ENGLAND

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Willis, Faber & Co., Ltd., Montreal, Que.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Organization.—October 17, 1903. Date commenced business in Canada.—December 19, 1910.

Capital stock paid in cash.....	£140,000		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$647,494		Premiums—Ontario (net).....	\$145,686
Liabilities in Canada.....	362,015		Premiums—Canada (net).....	480,878
			Claims—Ontario (net).....	88,882
			Claims—Canada (net).....	256,168

PRUDENTIAL ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Bernard Humphrey, Montreal.

Chief or General Agent for Ontario.—H. Shaw, c/o Parkes, McVittie & Shaw, 4 Richmond St., East, Toronto

Date of Organization.—1848. Date commenced business in Canada.—August 28, 1923.

Capital stock paid in cash.....	£1,249,105		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,285,010		Premiums—Ontario (net).....	\$221,855
Liabilities in Canada.....	576,159		Premiums—Canada (net).....	750,026
			Claims—Ontario (net).....	107,450
			Claims—Canada (net).....	408,603

*See note on page 1.

QUEBEC FIRE ASSURANCE COMPANY*

HEAD OFFICE, QUEBEC, P.Q.

Officers.—President, E. G. Meredith; Vice-President, Hon. N. Garneau; Secretary and Chief Agent, G. H. Henderson.

Directors.—J. T. Ross, A. S. Booth, C. M. Horswell, Alfred Wright, W. R. Houghton, E. G. Meredith, Hon. N. Garneau.

Chief or General Agent in Ontario.—W. R. Houghton, 4 Richmond St. East, Toronto.

Date of Organization.—April 2, 1818. *Date commenced business in Canada.*—1818.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$125,000	Premiums—Ontario (net).....	\$37,680
Total assets.....	743,445	Premiums—Total business (net)...	173,806
Total liabilities.....	171,353	Claims—Ontario (net).....	12,012
Surplus protection of policyholders	572,093	Claims—Total business (net)....	69,879

QUEEN CITY FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 15, 1871. *Commenced business in the Province.*—July 1, 1871.

Officers (as at date of filing statement).—President, W. R. Houghton, Vice-President, Joseph Walmsley; Secretary, Hugh F. Crighton; Manager, Joseph Walmsley.

Directors (as at date of filing statement).—Chas. M. Horswell, C. H. C. Fortner, Alfred Wright, W. R. Houghton, Joseph Walmsley.

Auditors.—H. T. Jamieson & Company, C.A.

Statement for the Year Ending 31st December, 1930

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

Premium on Capital Stock

Total amount paid to December 31, 1930.....	Nil
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Assets

Book value of real estate, office premises (less encumbrances).....	\$40,000 00
Mortgage loans on real estate, first mortgages.....	1,800 00
Book value of bonds, debentures and debenture stocks owned.....	600,793 64
Book value of stocks owned.....	55,883 26
Cash on hand and in Banks:	
On hand at head office.....	\$1,043 63
In chartered banks of Canada in Canada.....	19,139 91
In all other banks and depositories.....	10,977 39
	31,160 93
Interest accrued.....	\$7,383 73
Dividends due.....	950 00
	8,333 73
Agents' balances and premiums uncollected, written on or after October 1, 1930...	9,249 89
Balances due by reinsurance companies.....	985 83
Total Admitted Assets of the Company.....	\$748,207 28

Liabilities

Total provision for unpaid claims.....	\$1,878 49
Total net reserve.....	96,960 46
Cash dividends to shareholders, due and unpaid.....	27 00
Expenses due and accrued.....	350 00
Taxes due and accrued.....	3,266 07
Return premiums.....	49 28
Bills payable, London & Lancashire Insurance Co., Ltd.....	67,029 12
Total of all liabilities except capital stock.....	\$169,560 42
Capital stock paid in cash.....	\$100,000 00
Reserve fund.....	250,000 00
Surplus in Profit and Loss Account.....	228,646 86
	578,646 86
Total Liabilities.....	\$748,207 28

*See note on page 1.

Profit and Loss Account

(All in the Province)

Net premiums written.....		\$99,314 79
Reserve of unearned premiums:		
At beginning of year.....		106,069 13
At end of year.....		96,960 46
Decrease.....		\$9,108 67
Net premiums earned.....		\$108,423 46
Net losses and claims incurred.....		\$38,690 45
Net adjustment expenses.....		1,409 84
Commissions.....		23,942 20
Taxes.....		3,479 49
Salaries, fees and travelling expenses.....		12,186 36
All other expenses.....		5,613 13
Underwriting profit.....		\$23,101 99
Other revenue:		
Interest earned.....	\$29,790 15	
Dividends earned.....	3,800 00	
Endorsement fees.....	40 00	
		\$33,630 15
		\$56,732 14
Other expenditure:		
Bad debts written off.....	\$53 88	
Loss on operation of property owned.....	857 22	
Depreciation on building.....	22,887 50	
		23,798 60
Net Profit for the Year.....		\$32,933 54

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....	\$585,277 43
Net profit brought down.....	32,933 54
	\$618,210 97
Decrease in disallowed assets.....	435 89
	\$618,646 86
Dividends declared.....	40,000 00
Surplus of assets over liabilities (except capital stock) at end of year.....	\$578,646 86

Summary of Risks—Fire

	At Risk	Premiums
Gross in force, December 31, 1929.....	\$30,629,439 00	\$213,592 44
Taken in 1930, new and renewed.....	18,027,279 00	111,592 62
Total.....	\$48,656,718 00	\$325,185 06
Ceased in 1930.....	18,072,326 00	123,267 91
Gross in force, December 31, 1930.....	\$30,584,392 00	\$201,917 15
Reinsurance in force, December 31, 1930.....	638,000 00	2,245 52
Net in force, December 31, 1930.....	\$29,946,392 00	\$199,671 63

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Province of Ontario, 6%, 1935.....	\$10,000 00	\$9,325 00
Province of Ontario, 6%, 1941.....	15,000 00	14,700 00
Hydro-Electric Power Commission, 4%, 1957.....	7,000 00	5,608 40
City of Toronto, 5 ½%, 1948.....	5,000 00	5,000 00
City of Port Arthur, 5%, 1937.....	5,000 00	5,437 20
City of Regina (£800. 0. 0.), 4 ½%, 1952.....	3,893 33	3,157 10
Town of Kenora, 5%, 1940.....	5,000 00	5,000 00
Town of Kenora, 4%, 1935.....	2,000 00	2,000 00
Town of Kenora, 5 ½%, 1937.....	1,000 00	1,000 00
Canada Permanent Mortgage Corporation, 5%, 1935.....	20,000 00	20,000 00
Dominion of Canada Victory Loan, 5 ½%, 1937.....	100,000 00	100,370 42
Dominion of Canada Victory Loan, 5 ½%, 1933.....	65,000 00	65,267 00
Dominion of Canada Victory Loan, 5 ½%, 1934.....	10,000 00	10,000 00
Province of Saskatchewan, 5%, 1939.....	21,000 00	20,103 30
Province of Ontario, 6%, 1943.....	25,000 00	24,575 00
Province of British Columbia, 5%, 1949.....	25,000 00	25,187 50
Government of Newfoundland, 5 ½%, 1939.....	25,000 00	25,225 54
Hydro-Electric Power Commission, 4%, 1957.....	18,000 00	14,421 60
Hydro-Electric Power Commission, 4 ½%, 1960.....	129,000 00	99,962 10
Canadian National Railways, 5%, 1954.....	25,000 00	24,750 00
City of Toronto, 5 ½%, 1938.....	5,000 00	5,120 50
City of Edmonton, 5 ½%, 1946.....	30,000 00	30,271 50
City of Kingston, 5%, 1943.....	15,000 00	14,929 50
Town of Fort Erie, 5 ½%, 1936-42.....	27,158 92	27,745 29
Ford City, 5%, 1961-65.....	24,223 90	23,625 59
Town of Elmira, 6%, 1939-40.....	2,236 65	2,236 65
Town of Elmira, 6%, 1941.....	1,219 95	1,219 95
Gatineau Power Company, 5%, 1956.....	15,000 00	14,554 50
	\$636,732 75	\$600,793 64

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Consumers' Gas Company of Toronto, 380 shares....	\$38,000 00	\$55,883 26	\$69,160 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.—J. H. Labelle, Montreal, Que.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 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).....	\$222,438
Assets in Canada.....	1,088,360	Premiums—Canada (net).....	699,387
Liabilities in Canada.....	571,859	Claims—Ontario (net).....	117,396
		Claims—Canada (net).....	395,769

QUEENSLAND INSURANCE COMPANY, LIMITED*

HEAD OFFICE, SYDNEY, N.S.W., AUSTRALIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. C. Urquhart, Montreal.*Chief or General Agent in Ontario.*—W. A. Suckling, 18 Toronto St., Toronto.*Date of Organization.*—1868. *Date commenced business in Canada.*—May 16, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£500,000	Premiums—Ontario (net).....	\$50,359
Assets in Canada.....	\$471,303	Premiums—Canada (net).....	292,491
Liabilities in Canada.....	247,422	Claims—Ontario (net).....	16,656
		Claims—Canada (net).....	171,115

RAILWAY PASSENGERS ASSURANCE COMPANY*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. J. Kay, Montreal, Que.*Chief or General Agent in Ontario.*—J. J. O'Brien, 26 Wellington St. East, Toronto.*Date of Organization.*—March, 1849. *Date commenced business in Canada.*—November 2, 1920.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£200,000	Premiums—Ontario (net).....	\$97,120
Assets in Canada.....	\$583,267	Premiums—Canada (net).....	320,491
Liabilities in Canada.....	245,389	Claims—Ontario (net).....	43,848
		Claims—Canada (net).....	149,664

RELIANCE INSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Edward Milligan, Hartford, Conn.; Vice-Presidents: E. R. Decary, Montreal, Que.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; Secretary, A. H. Vallance, Montreal, Que.*Directors.*—Hon. J. P. B. Casgrain, Major Walter Molson, W. A. Ralston, Lieut.-Col. Robt. Starke, Montreal, Que.; T. C. Temple, Hartford, Conn.; Geo. C. Long, Jr. Hartford, Conn.; E. Milligan, Hartford, Conn.; E. V. Chaplin, Hartford, Conn.; J. W. Tatley, Montreal, Que.; E. R. Decary, Montreal, Que.*Chief or General Agent in Ontario.*—J. S. Wilson, 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).....	\$15,964
Total assets.....	623,180	Premiums—Total business (net)...	78,539
Total liabilities.....	83,529	Claims—Ontario (net).....	8,328
Surplus protection of policyholders	539,651	Claims—Total business (net)....	29,153

*See note on page 1.

REPUBLIC FIRE INSURANCE COMPANY*

HEAD OFFICE, PITTSBURGH, PA.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Jacques Marchand, Montreal.

Chief or General Agent in Ontario.—John B. Hall, Metropolitan Bldg., Toronto.

Date of Incorporation.—1871. *Date commenced business in Canada.*—October 31, 1929.

Capital stock paid in cash.....	\$1,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	138,128	Premiums—Ontario (net).....	\$12,004
Liabilities in Canada.....	45,390	Premiums—Canada (net).....	54,620
		Claims—Ontario (net).....	24,505
		Claims—Canada (net).....	37,852

RHODE ISLAND INSURANCE COMPANY*

HEAD OFFICE, PROVIDENCE, R.I.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. P. A. Gagnon, Montreal, Que.

Chief or General Agent in Ontario.—Jas. Preston, 810 Excelsior Life Bldg., Toronto.

Date of Incorporation.—1907. *Date commenced business in Canada.*—1928.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	123,138	Premiums—Ontario (net).....	\$21,613
Liabilities in Canada.....	43,561	Premiums—Canada (net).....	59,304
		Claims—Ontario (net).....	10,879
		Claims—Canada (net).....	36,011

THE RIDGELY PROTECTIVE ASSOCIATION*

HEAD OFFICE, WORCESTER, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Wm. Atkins, Toronto.

Chief or General Agent in Ontario.—Wm. Atkins, Continental Life Bldg., Toronto.

Date of Incorporation.—1894. *Date commenced business in Canada.*—September 30, 1913.

Capital stock paid in cash.....	\$200,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	Nil	Premiums—Ontario (net).....	\$73,862
Liabilities in Canada.....	Nil	Premiums—Canada (net).....	81,606
		Claims—Ontario (net).....	45,159
		Claims—Canada (net).....	52,056

ROSSIA REINSURANCE COMPANY, LIMITED*

HEAD OFFICE, COPENHAGEN, DENMARK

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—J. H. Riddell, Toronto.

Chief or General Agent in Ontario.—J. H. Riddell, 217 Bay St., Toronto.

Date of Incorporation.—1928. *Date commenced business in Canada.*—December 1, 1924.

Capital stock paid in cash.....	\$1,340,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	123,733	Premiums—Ontario (net).....	\$38,010
Liabilities in Canada.....	50,679	Premiums—Canada (net).....	73,672
		Claims—Ontario (net).....	20,446
		Claims—Canada (net).....	46,928

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.....	\$4,608,563	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	1,530,169	Premiums—Ontario (net).....	\$280,101
Liabilities in Canada.....	749,566	Premiums—Canada (net).....	1,195,276
		Claims—Ontario (net).....	180,667
		Claims—Canada (net).....	670,424

* See note on page 1.

ROYAL INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. H. Labelle, Montreal.*Chief or General Agent in Ontario.*—P. J. Quinn, 29 Wellington St. East, Toronto.*Date of Incorporation.*—May 3, 1854. *Date commenced business in Canada.*—1868.

Capital stock paid in cash.....\$13,625,279

Life:
 Assets in Canada.....\$7,060,852
 Ontario business in force (gross)... 6,900,671
 Canadian business in force (gross) 26,368,665

Other than Life:
 Assets in Canada.....\$5,359,886
 Liabilities in Canada.....2,329,467

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:
 Premiums—Ontario (net).....\$300,945
 Premiums—Canada (net).....890,279
 Death Claims—Ontario (net).... 71,003
 Death Claims—Canada (net).... 199,375

Other than Life:
 Premiums—Ontario (net).....\$955,032
 Premiums—Canada (net).....2,985,898
 Claims—Ontario (net).....462,241
 Claims—Canada (net).....1,666,497

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
 Assets in Canada.....\$259,950
 Liabilities in Canada.....167,798

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$72,629
 Premiums—Canada (net).....167,037
 Claims—Ontario (net).....65,043
 Claims—Canada (net).....135,971

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
 Assets in Canada.....743,357
 Liabilities in Canada.....315,370

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$197,748
 Premiums—Canada (net).....581,520
 Claims—Ontario (net).....85,489
 Claims—Canada (net).....308,857

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.*—July, 1926.

Capital stock paid in cash.....\$800,000
 Assets in Canada.....59,052
 Liabilities in Canada.....31,194

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$24,031
 Premiums—Canada (net).....43,245
 Claims—Ontario (net).....32,665
 Claims—Canada (net).....39,260

LA SAUVEGARDE LIFE INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President and Manager, G. N. Ducharme, Chambly Basin, Que.; 1st Vice-President, Hon. Sir H. Laporte, Montreal; 2nd Vice-President, Louis Lymburner, Montreal; General Manager, N. Ducharme, Montreal; Secretary, Jean Pasquin.

Directors.—J. N. Cabana, Montreal; R. B. Bachaud, Waterloo, Que.; A. Milette, Terrebonne, Que.; Adjudor Cote, N.P.; A. Vallie, K.C., Chas. A. Roy.

Chief or General Agent in Ontario.—Hon. N. A. Belcourt, Rideau St., Ottawa.*Date of Incorporation.*—May, 1911. *Date commenced business in Canada.*—August, 1912.

Capital stock paid in cash.....\$226,480
 Total assets.....4,438,934
 Ontario business in force (gross)... 3,256,661
 Total business in force (gross).... 31,160,335

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$103,521
 Premiums—Total business (net)... 876,039
 Death Claims—Ontario (net).... 13,100
 Death Claims—Total business (net) 163,478

*See note on page 1.

SCOTTISH CANADIAN ASSURANCE CORPORATION*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, Col. J. Forbes-Michie, Toronto; Vice-President, R. S. Waldie, Toronto; Managing Director, T. H. Hall, Toronto.

Directors.—J. A. Macintosh, Toronto; F. Norrie-Miller, J.P., Perth, Scotland; F. Richardson, Philadelphia, Pa.; 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$225,000	Premiums—Ontario (net).....	\$24,595
Total assets.....	382,740	Premiums—Canada (net).....	87,937
Total liabilities.....	128,740	Claims—Ontario (net).....	10,780
Surplus protection of policyholders	254,000	Claims—Total business (net)....	32,785

SCOTTISH METROPOLITAN ASSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Alexander Bissett, Montreal.

Chief or General Agent in Ontario.—W. J. Morris, Metropolitan Bldg., Toronto.

Date of Incorporation.—1876. *Date commenced business in Canada.*—December 17, 1918.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£80,000	Premiums—Ontario (net).....	\$151,108
Assets in Canada.....	\$471,126	Premiums—Canada (net).....	282,641
Liabilities in Canada.....	219,109	Claims—Ontario (net).....	74,643
		Claims—Canada (net).....	150,619

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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,460,000	Premiums—Ontario (net).....	\$127,399
Assets in Canada.....	1,289,162	Premiums—Canada (net).....	457,197
Liabilities in Canada.....	375,910	Claims—Ontario (net).....	63,924
		Claims—Canada (net).....	258,697

THE SEA INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LIVERPOOL, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officers 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.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	£500,000	Premiums—Ontario (net).....	\$68,165
Assets in Canada.....	\$254,133	Premiums—Canada (net).....	163,352
Liabilities in Canada.....	118,189	Claims—Ontario (net).....	43,759
		Claims—Canada (net).....	107,889

SECURITY INSURANCE COMPANY OF NEW HAVEN*

HEAD OFFICE, NEW HAVEN, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. Thompson, Toronto.

Chief or General Agent in Ontario.—Wm. Thompson, Metropolitan Bldg., Toronto.

Date of Incorporation.—June 5, 1841. *Date commenced business in Canada.*—November 29, 1921.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$33,534
Assets in Canada.....	214,635	Premiums—Canada (net).....	112,254
Liabilities in Canada.....	91,103	Claims—Ontario (net).....	20,932
		Claims—Canada (net).....	72,085

*See note on page 1.

SENTINEL FIRE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—W. G. Haskings, 27 Wellington St. West, Toronto.*Date of Incorporation.*—1924. *Date commenced business in Canada.*—April 2, 1927.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	167,110
Liabilities in Canada.....	8,056

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$3,739
Premiums—Canada (net).....	12,332
Claims—Ontario (net).....	1,949
Claims—Canada (net).....	6,826

SOUTHERN INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—T. W. Greer, Vancouver, B.C.*Chief or General Agent in Ontario.*—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.....	\$125,000
Assets in Canada.....	185,622
Liabilities in Canada.....	25,487

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$10,092
Premiums—Canada (net).....	28,161
Claims—Ontario (net).....	2,405
Claims—Canada (net).....	22,592

SOVEREIGN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President and Managing Director, H. J. Meiklejohn, M.D., Winnipeg; Vice-Presidents, W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; Assistant General Manager, M. D. Grant, Winnipeg.*Directors.*—R. G. Macdonald, Brandon; W. Sanford Evans, M.L.A., Winnipeg; Wm. F. Hull, K.C., Winnipeg; John Martin, Winnipeg; J. L. Bathgate, Winnipeg; H. J. Meiklejohn, Winnipeg; W. H. Carter, Winnipeg; E. E. Sharpe, Winnipeg; William Whyte.*Chief or General Agent in Ontario.*—W. H. Burnett, Federal Bldg., Toronto.*Date of Incorporation.*—May 15, 1902. *Date commenced business in Canada.*—March 1, 1903.

Capital stock paid in cash.....	\$209,995
Total assets.....	6,029,297
Ontario business in force (gross)...	4,827,821
Total business in force (gross)....	30,014,589

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$152,853
Premiums—Total business (net)...	853,845
Death Claims—Ontario (net)....	17,628
Death Claims—Total business (net)	128,217

SPRINGFIELD FIRE & MARINE INSURANCE COMPANY*

HEAD OFFICE, SPRINGFIELD, MASS.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—W. E. Findlay, 460 St. John St., Montreal.*Chief or General Agent in Ontario.*—Joseph Murphy, Dominion Bank Bldg., Toronto.*Date of Incorporation.*—April 24, 1849. *Date commenced business in Canada.*—November 5, 1908.

Capital stock paid in cash.....	\$5,000,000
Assets in Canada.....	699,328
Liabilities in Canada.....	272,129

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$72,855
Premiums—Canada (net).....	430,112
Claims—Ontario (net).....	53,306
Claims—Canada (net).....	294,531

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.*—February 17, 1925.

Capital stock paid in cash.....	Nil
Assets in Canada.....	\$27,810
Liabilities in Canada.....	36,490

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$14,919
Premiums—Canada (net).....	55,422
Claims—Ontario (net).....	25,068
Claims—Canada (net).....	57,828

*See note on page 1.

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).....	\$14,420
Assets in Canada.....	\$278,648	Premiums—Canada (net).....	153,644
Liabilities in Canada.....	76,867	Claims—Ontario (net).....	5,502
		Claims—Canada (net).....	108,448

STUYVESANT 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.—November 25, 1850. *Date commenced business in Canada.*—August 25, 1916.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$1,000,000	Premiums—Ontario (net).....	\$131,215
Assets in Canada.....	407,305	Premiums—Canada (net).....	354,115
Liabilities in Canada.....	177,134	Claims—Ontario (net).....	63,661
		Claims—Canada (net).....	183,847

SUN INSURANCE OFFICE*

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).....	\$344,893
Assets in Canada.....	1,396,466	Premiums—Canada (net).....	928,697
Liabilities in Canada.....	742,915	Claims—Ontario (net).....	139,065
		Claims—Canada (net).....	468,073

SUN LIFE ASSURANCE COMPANY OF CANADA*

HEAD OFFICE, MONTREAL, P.Q.

Officers.—President and Managing Director, T. B. Macaulay, Montreal, Que.; Vice-President and Actuary, A. B. Wood, Montreal, Que.

Directors.—T. B. Macaulay, Montreal; A. B. Wood, Montreal; Robert Adair, Montreal; Wm. M. Birks, Montreal; Hon. R. Dandurand, Montreal; Sir H. S. Holt, Montreal; Carl Riordan, Westmount; John W. Ross, Westmount; Hon. L. C. Webber, Westmount; J. R. Dougall, Montreal; Jas. C. Tory, Halifax; J. W. McConnell, Montreal; C. E. Neill, Montreal; C. B. McNaught; Ross H. McMaster; Hon. L. H. Taschereau; E. W. Beatty.

Chief or General Agent in Ontario.—John A. Tory, Sun Life Bldg., Toronto.

Date of Incorporation.—1865. *Date commenced business in Canada.*—May, 1871.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$10,024,853
Total assets.....	588,733,632	Premiums—Total business (net).....	138,753,853
Ontario business in force (gross).....	309,244,539	Death Claims—Ontario (net).....	2,193,431
Total business in force (gross).....	2,924,435,441	Death Claims—Total business (net).....	22,373,750

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.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—April 28, 1928. *Date commenced business in Canada.*—March, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$500,000	Premiums—Ontario (net).....	\$16,367
Assets in Canada.....	129,561	Premiums—Canada (net).....	70,212
Liabilities in Canada.....	41,192	Claims—Ontario (net).....	15,905
		Claims—Canada (net).....	39,455

*See note on page 1.

SVEA FIRE AND LIFE INSURANCE COMPANY*

HEAD OFFICE, GOTHENBERG, SWEDEN

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Joseph Murphy, 201 Dominion Bank Bldg., Toronto.

Chief or General Agent in Ontario.—Joseph Murphy, Toronto, Ont.

Date of Incorporation.—May 18, 1866. *Date commenced business in Canada.*—1927.

Capital stock paid in cash.....	\$3,216,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	75,816	Premiums—Ontario (net).....	\$11,447
Liabilities in Canada.....	24,379	Premiums—Canada (net).....	35,293
		Claims—Ontario (net).....	3,085
		Claims—Canada (net).....	32,126

TOKIO MARINE & FIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, TOKIO, JAPAN

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, 18 Wellington St. East, Toronto.

Date of Incorporation.—1879. *Date commenced business in Canada.*—March 12, 1920.

Capital stock paid in cash.....	\$15,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	237,845	Premiums—Ontario (net).....	\$60,430
Liabilities in Canada.....	113,301	Premiums—Ontario (net).....	155,391
		Claims—Ontario (net).....	52,410
		Claims—Canada (net).....	119,044

TORONTO GENERAL INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONTARIO

Incorporated.—July 31, 1921. *Commenced business in the Province.*—October, 1921.

Officers (as at date of filing statement).—President, G. G. Larratt Smith; Vice-President, Rt. Hon. Arthur Meighen, K.C.; Secretary, Thomas G. Bleck; General Manager, Paul H. Holst; Treasurer, C. W. Sykes.

Directors (as at date of filing statement).—Lt.-Col. C. H. Ackerman, J. T. Braund, Charles W. Buchanan, C. V. Cummings, R. T. Evans, W. W. Evans, W. P. Fess, Hon. Forbes Godfrey, M.D., M.P.P., P. H. Holst, Ray Lawson, M. A. MacKenzie, M.A. Rt. Hon. Arthur Meighen, K.C., G. Larratt Smith, K.C., J. Fyfe Smith.

Auditors.—Messrs. Clarkson, Gordon, Dilworth, Guilfoyle & Nash.

Statement for the Year Ending 31st December, 1930

Capital Stock

	Shares	Amount
Amount of capital stock authorized, \$600,000.		
Number of shares, 200,000. Par value, \$3.00.		
Balance in capital stock account at December 31, 1929 (subject to adjustments below).....	43,868 ½	\$438,685 00
Adjustments of capital in 1930 applicable to shares issued (at a price to be adjusted) in 1928.		
(a) Additional shares at \$10.50 to shareholders who received stock at \$22.50 in settlement (tentatively) of the Company's indebtedness to them on account of payments made in advance of calls. Price of \$22.50 was subsequently adjusted to \$10.50 requiring an additional issue of 6,992 shares at \$10.50. Par \$10.00....	6,992	69,920 00
	50,860 ½	\$508,605 00
Converting the above \$10.00 par value capital to \$3.00 par (a deduction of \$7.00 per share on 50,860 ½ shares).....		356,023 50
New capital \$3.00 par.....	50,860 ½	\$152,581 50
(b) Additional \$3.00 par shares at \$7.00 per share to settle with shareholders who overpaid on subscriptions for stock.....	41,745	125,235 00
Additional shares issued at \$7.00 of which \$3.00 is capital.....	2,191	6,573 00
		\$284,389 50
Less amount unpaid on additional shares.....		105 00
Capital paid up.....	94,796 ½	\$284,284 50

Premium on Capital Stock

Total amount paid as premium on capital stock at beginning of year.....	\$713,898 10
Net increase during the year.....	164,847 50
Total amount paid to December 31st, 1930.....	\$878,745 60

*See note on page 1.

Assets		
Mortgage loans on real estate.....		\$60,000 00
Book value of bonds, debentures and debenture stocks owned.....		844,774 41
Book value of stocks owned.....		101,497 59
Cash on hand and in banks:		
In chartered banks of Canada in Canada.....	\$149,090 45	
In all other banks and depositories at branch offices.....	50 00	149,140 45
Interest accrued.....	\$14,112 88	
Dividends due.....	1,150 00	15,262 88
Agents' balances and premiums uncollected, written on or after October 1, 1930....		228,180 91
Amount due from reinsurance on losses already paid.....		34,334 37
Deposits with other insurers to secure reinsurance assumed.....		20,000 00
Amounts due from unlicensed reinsurance companies fully reserved for.....		55,993 27
Gross Assets of the Company.....		<u>\$1,509,183 88</u>
Deduct:		
Deficiency of market under book value of securities.....		14,219 27
Total Admitted Assets of the Company.....		<u><u>\$1,494,964 61</u></u>

Liabilities			
	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$56,476 61	\$251,019 70	\$307,496 31
Total net reserve, \$392,681.54; carried out at 80% thereof.....	168,826 65	145,318 59	314,145 24
Reserve and unpaid losses under unlicensed reinsurance, unsecured.....			36,146 75
Expenses due and accrued.....			34,153 05
Taxes due and accrued.....			15,500 64
Reinsurance premiums.....			28,189 41
Return premiums.....			5,701 05
Liability re Workmen's Compensation Insurance.....			114,145 43
Total of all liabilities except capital stock.....			<u>\$855,477 88</u>
Capital stock paid in cash.....		\$284,284 50	
Surplus in Profit and Loss Account.....		355,202 23	
			639,486 73
Total Liabilities.....			<u><u>\$1,494,964 61</u></u>

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$390,924 58	\$844,589 33	\$1,235,513 91
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	\$177,447 80	\$134,993 49	\$312,441 29
At end of year.....	168,826 65	145,318 59	314,145 24
Increase or Decrease.....	\$8,621 15	\$10,325 10	\$1,703 95
Net premiums earned.....	\$399,545 73	\$834,264 23	\$1,233,809 96
Net losses and claims incurred.....	\$201,292 02	\$514,286 43	\$715,578 45
Net adjustment expenses.....	14,793 66	25,926 03	40,719 69
Commissions.....	65,150 36	201,511 60	266,661 96
Taxes.....	5,000 00	8,179 39	13,179 39
Salaries, fees and travelling expenses.....	125,439 54	29,092 58	154,532 12
All other expenses.....			83,697 98
Underwriting loss.....			\$40,559 63
Other revenue:			
Interest earned.....		\$52,879 77	
Increase in market value of investments.....		3,246 36	
Other gains, (specify) profit on sale of investments.....		9,622 27	
			65,748 40
Bad debts written off.....			15,077 29
Net profit for the year.....			<u><u>\$10,111 48</u></u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities at beginning of year.....	\$541,640 00
Net profit brought down.....	10,111 48
Transferred to premium on capital stock by adjustment in par value.....	164,847 50
	<u>\$716,598 98</u>
Decrease in disallowed assets.....	\$32,815 30
Decrease in unsecured unlicensed reinsurance.....	44,472 95
	77,288 25
	<u>\$793,887 23</u>
Decrease in capital stock.....	154,400 50
Surplus of assets over liabilities, excluding capital stock, at end of year.....	<u><u>\$639,486 73</u></u>

Summary of Risks—Fire

	In Ontario	Elsewhere	Total
Gross in force at end of 1929.....	\$36,355,381 00	\$18,688,273 00	\$55,043,654 00
Taken in 1930, new and renewed.....	21,913,456 00	11,648,580 00	33,562,036 00
Total.....	\$58,268,837 00	\$30,336,853 00	\$88,605,690 00
Ceased in 1930, including renewed.....	22,949,657 00	12,714,435 00	35,664,092 00
Gross in force at end of 1930.....	\$35,319,180 00	\$17,622,418 00	\$52,941,598 00
Amount reinsured.....	15,317,044 00	7,486,625 00	22,803,669 00
Net in force at end of 1930.....	\$20,002,136 00	\$10,135,793 00	\$30,137,929 00

Exhibit of Premiums

Class	Gross in Force at end of 1929	Taken in 1930, New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
Ontario...	\$380,983 26	\$210,357 49	\$253,061 67	\$338,279 08	\$116,997 07	\$221,282 01
Elsewhere..	196,182 19	137,450 89	152,710 01	180,923 07	63,241 41	117,681 66
Total...	\$577,165 45	\$347,808 38	\$405,771 68	\$519,202 15	\$180,238 48	\$338,963 67
Automobile:						
Ontario...	\$300,322 59	\$316,540 51	\$407,054 80	\$209,808 30	\$29,652 93	\$180,155 37
Elsewhere..	266,462 88	290,735 44	378,093 89	179,104 43	14,624 10	164,480 33
Total...	\$566,785 47	\$607,275 95	\$785,148 69	\$388,912 73	\$44,277 03	\$344,635 70
Accident and Sickness:						
Ontario...	\$9,999 82	\$9,231 05	\$13,428 59	\$5,802 28	653 25	5,149 03
Elsewhere..	6,049 57	3,778 13	8,816 90	1,010 80	149 72	861 08
Total...	\$16,049 39	\$13,009 18	\$22,245 49	\$6,813 08	\$802 97	\$6,010 11
Guarantee:						
Ontario...	\$7,576 70	\$15,051 17	\$9,396 50	\$13,231 37	\$751 98	\$12,479 39
Elsewhere..	12,171 92	30,816 27	20,022 00	22,966 19	1,906 10	21,060 09
Total...	\$19,748 62	\$45,867 44	\$29,418 50	\$36,197 56	\$2,658 08	\$33,539 48
Plate Glass:						
Ontario...	\$6,623 02	\$3,869 94	\$5,088 35	\$5,404 61	.....	\$5,404 61
Elsewhere..	2,776 14	1,390 68	2,592 17	1,574 65	.....	1,574 65
Total...	\$9,399 16	\$5,260 62	\$7,680 52	\$6,979 26	.....	\$6,979 26
Burglary:						
Ontario...	\$4,275 77	\$4,243 67	\$4,121 95	\$4,397 49	\$586 50	\$3,810 99
Elsewhere..	4,237 13	5,234 19	3,978 53	5,492 79	636 52	4,856 27
Total...	\$8,512 90	\$9,477 86	\$8,100 48	\$9,890 28	\$1,223 02	\$8,667 26
Employers' Liability:						
Ontario...	\$25 00	\$231 81	\$129 31	\$127 50	.....	\$127 50
Elsewhere..	28,619 33	149,535 03	135,361 68	42,792 68	1,113 52	41,679 16
Total...	\$28,644 33	\$149,766 84	\$135,490 99	\$42,920 18	\$1,113 52	\$41,806 66
Public Liability:						
Ontario...	\$20,948 55	\$37,620 50	\$36,485 94	\$22,083 11	\$3,820 97	\$18,262 14
Elsewhere..	9,956 49	38,987 40	34,845 79	14,098 10	2,472 11	11,625 99
Total...	\$30,905 04	\$76,607 90	\$71,331 73	\$36,181 21	\$6,293 08	\$29,888 13
Blanket Residence:						
Ontario...	\$20,365 76	\$3,765 29	\$7,532 86	\$16,598 19	1,273 72	\$15,324 47
Elsewhere..	25,446 96	4,719 47	3,969 19	26,197 24	1,587 79	24,609 45
Total...	\$45,812 72	\$8,484 76	\$11,502 05	\$42,795 43	\$2,861 51	\$39,933 92
Tornado:						
Ontario...	\$11,686 80	\$4,104 40	\$2,997 33	\$12,793 87	.....	\$12,793 87
Elsewhere..	5,473 32	338 22	1,419 07	4,392 47	.....	4,392 47
Total...	\$17,160 12	\$4,442 62	\$4,416 40	\$17,186 34	.....	\$17,186 34
Inland Trans- poration:						
Ontario...	\$11,980 93	\$10,256 98	\$16,370 58	\$5,867 33	\$1,232 26	\$4,635 07
Elsewhere..	25 00	197 00	28 00	194 00	181 25	12 75
Total...	\$12,005 93	\$10,453 98	\$16,398 58	\$6,061 33	\$1,413 51	\$4,647 82

Exhibit of Premiums—Continued

Class	Gross in Force at end of 1929	Taken in 1930, New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Marine:						
Ontario.....		\$2,864 00	\$2,864 00			
Elsewhere.....	1,839 15	2,811 86	3,586 44	1,064 57	\$100 00	\$964 57
Total.....	\$1,839 15	\$5,675 86	\$6,450 44	\$1,064 57	\$100 00	\$964 57
Laundry						
Bundle:						
Ontario.....		\$578 91	\$248 74	\$330 17		\$330 17
Elsewhere.....						
Total.....		\$578 91	\$248 74	\$330 17		\$330 17
Forgery:						
Ontario.....		\$523 16		\$523 16		\$523 16
Elsewhere.....		35 00		35 00		35 00
Total.....		\$558 16		\$558 16		\$558 16
All Business:						
Ontario.....	\$774,788 20	\$619,238 88	\$758,780 62	\$635,246 46	\$154,968 68	\$480,277 78
Elsewhere.....	559,240 08	666,029 58	745,423 67	479,845 99	86,012 52	393,833 47
Total.....	\$1,334,028 28	\$1,285,268 46	\$1,504,204 29	\$1,115,092 45	\$240,981 20	\$874,111 25

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Government Bonds		
Dominion of Canada, 5 ½ %, 1933.....	\$500 00	\$500 00
Province of Alberta, 5 %, 1940.....	7,000 00	6,861 00
Province of Alberta, 4 %, 1938.....	24,333 33	21,016 70
Province of British Columbia, 4 ½ %, 1957.....	8,000 00	7,880 00
Province of British Columbia, 4 ½ %, 1957.....	2,000 00	1,970 00
Province of British Columbia, 4 ½ %, 1951.....	40,000 00	37,540 00
Province of British Columbia, 4 ½ %, 1955.....	5,000 00	4,751 20
Province of Manitoba, 4 %, 1947.....	40,000 00	35,124 00
Province of New Brunswick, 5 %, 1943.....	5,000 00	4,900 00
Province of Ontario, 4 %, 1968.....	10,000 00	9,430 00
Province of Ontario, 4 ½ %, 1937.....	5,000 00	4,925 00
Province of Ontario, 4 ½ %, 1937.....	7,000 00	6,895 00
Province of Saskatchewan, 5 %, 1939.....	10,000 00	10,000 00
Province of Saskatchewan, 5 %, 1944.....	10,000 00	9,725 00
Province of Saskatchewan, 4 %, 1949.....	£2,500	10,022 90
Province of Saskatchewan, 4 %, 1949.....	£2,000	8,018 30
Province of Saskatchewan, 4 %, 1949.....	£200	801 85
Province of Saskatchewan, 4 ½ %, 1955.....	10,000 00	9,852 00
Government Guaranteed		
Grand Trunk Railway, 4 %.....	24,333 33	21,170 00
Grand Trunk Railway, 4 %.....	58,400 00	50,370 00
Grand Trunk Pacific Rly., Dominion of Canada Guar., 4 %, 1962.....	19,440 00	16,451 10
National Transcontinental Rly. Branch Lines Co., 4 ½ %, 1955.....	25,000 00	24,097 50
National Transcontinental Rly. Branch Lines Co., 4 ½ %, 1955.....	31,000 00	30,205 30
Grand Trunk Pacific Branch Lines, Saskatchewan Guar., 4 %, 1939.....	2,430 00	2,296 35
Grand Trunk Pacific, Alberta Guar., 4 %, 1942.....	2,430 00	2,272 05
Grand Trunk Pacific Branch Lines, Saskatchewan Guar., 4 %, 1939.....	£1,000	12,551 92
Grand Trunk Pacific Branch Lines, Alberta Guar., 4 %, 1939.....	£2,000	
Hydro-Electric Power Commission of Ontario, Guar., 4 %, 1957.....	6,000 00	4,905 00
Hydro-Electric Power Commission of Ontario, Guar., 4 %, 1958.....	4,000 00	3,345 60
Pacific Great Eastern Rly., British Columbia Guar., 4 ½ %, 1942.....	5,000 00	4,719 00
Canadian Municipals		
City of Calgary, 5 %, 1943.....	\$24,333 33	\$24,340 65
City of Belleville Bonds, 5 %, 1945.....	26,390 22	26,524 05
City of Toronto, 4 ½ %, 1953.....	1,000 00	852 00
City of Toronto, 5 %, 1950.....	10,000 00	10,000 00
City of Toronto, 4 ½ %, 1938.....	10,000 00	9,599 00
City of Toronto, 4 ½ %, 1951.....	25,000 00	23,747 50
City of Windsor, 4 ½ %, 1960.....	5,000 00	4,267 00
City of Vancouver, 5 %, 1944.....	25,000 00	24,820 00
City of Valleyfield, 5 %, 1937.....	1,000 00	995 00
City of Valleyfield, 5 %, 1938.....	3,000 00	2,985 00
City of Valleyfield, 5 %, 1939.....	3,000 00	2,985 00
Town of Sturgeon Falls, 7 %, 1935.....	1,000 00	1,063 70
Roman Catholic School, Town of Cobalt, 5 %, 1931-45.....	11,331 84	11,331 84
Public Utilities		
Burrard Inlet, Tunnel and Bridge Co., guaranteed by District of North Vancouver, 6 %, 1973.....	10,000 00	10,653 00
Miscellaneous		
British American Oil Co., Ltd., 5 %, 1945.....	10,000 00	10,000 00
British American Oil Co., Ltd., 5 %, 1945.....	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 5 %, 1934.....	15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 5 %, 1931.....	10,000 00	10,000 00

Schedule "D"—Continued

Miscellaneous—Continued		Par Value	Book Value
Canada Permanent Mortgage Corporation, 5%, 1932.....		15,000 00	15,000 00
Canada Permanent Mortgage Corporation, 4 1/2%, 1934.....		10,000 00	10,000 00
Canadian Bakeries, Ltd., 6 1/2%, 1945.....		5,000 00	5,175 00
Canada Realty Corporation, 6%, 1931-49.....		38,000 00	39,341 40
Cosmos Imperial Mills, 6 1/2%, 1944.....		5,000 00	5,195 00
City Dairy, Ltd. (Winnipeg), 6%, 1948.....		25,000 00	24,250 00
T. Eaton Realty Co., 5%, 1949.....		25,000 00	24,000 00
Fraser Companies, 6%, 1932.....		5,000 00	4,262 50
General Steel Wares, Ltd., 6%, 1952.....		25,000 00	24,750 00
Hamilton Cotton Co., Ltd., 5 1/2%, 1948.....		10,000 00	9,750 00
Harris Abattoir Co., 6%, 1947.....		25,000 00	25,107 50
The Huron & Erie Mortgage Corporation, 5%, 1935.....		1,000 00	1,000 00
The Huron & Erie Mortgage Corporation, 5%, 1935.....		500 00	500 00
The Huron & Erie Mortgage Corporation, 5%, 1931.....		1,000 00	1,000 00
London Realty Co., 6 1/2%, 1950.....		25,000 00	24,632 50
McCull-Frontenac Oil Co., Ltd., 6%, 1949.....		5,000 00	4,800 00
National Trust Co., Ltd., 5%, 1932.....		15,000 00	15,000 00
National Trust Co., Ltd., 5%, 1932.....		5,000 00	5,000 00
Northwestern Power Co., 6%, 1960.....		25,000 00	24,200 00
Toronto General Trusts, 5 1/4%, 1934.....		1,000 00	1,000 00
Toronto General Trusts, 5%, 1932.....		9,000 00	9,000 00
Toronto General Trusts, 5%, 1932.....		5,000 00	5,000 00
		<u>\$885,863 05</u>	<u>\$844,774 41</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Canadian Pacific Railway Company, 260 shares...	\$26,000 00	\$63,915 21	} \$57,600 00
Canadian Pacific Railway Company, 100 shares...	10,000 00	20,380 54	
Canadian Pacific Railway Company, 400 shares (new).....	10,000 00	17,201 84	16,000 00
	<u>\$46,000 00</u>	<u>\$101,497 59</u>	<u>\$73,600 00</u>

TRANS-CANADA INSURANCE COMPANY*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Gordon S. Westgate; Vice-Presidents, V. Marchand, P. J. Perrin; General Manager, P. J. Perrin.

Directors.—A. Chaput, F. W. Clarke, Hon. L. A. David, Hon. Geo. P. Graham, Chas. B. Howard, Victor Marchand, M.L.A.; Hon. Narcisse Peredeau, P. J. Perrin, S. J. B. Rolland, Brig.-Gen. J. Duff Stuart, G. S. Westgate, H. Geoffrion, C. H. McFadyen, L. E. Potvin, J. A. Prud'homme.

Chief or General Agent in Ontario.—H. Begg, 14 Toronto St., Toronto.

Date of Incorporation.—October 12, 1927. Date commenced business in Canada.—April, 1928.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$133,240	Premiums—Ontario (net).....	\$125,317
Total assets.....	595,474	Premiums—Total business (net)...	630,081
Total liabilities.....	391,177	Claims—Ontario (net).....	Nil
Surplus protection of policyholders	204,297	Claims—Total business (net)....	287,627

TRAVELERS FIRE INSURANCE COMPANY*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—G. G. Foster, K.C., Montreal.

Chief or General Agent in Ontario.—R. Fullerton, 38 King St. West, Toronto.

Date of Incorporation.—May 23, 1923. Date commenced business in Canada.—December 19, 1929.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$2,000,000	Premiums—Ontario (net).....	\$35,968
Assets in Canada.....	244,062	Premiums—Canada (net).....	147,872
Liabilities in Canada.....	89,633	Claims—Ontario (net).....	7,081
		Claims—Canada (net).....	71,847

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—Robert Fullerton, 38 King St. West, Toronto.

Date of Incorporation.—March 25, 1903. Date commenced business in Canada.—April 29, 1912.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$3,000,000	Premiums—Ontario (net).....	\$358,906
Assets in Canada.....	812,238	Premiums—Canada (net).....	670,013
Liabilities in Canada.....	573,525	Claims—Ontario (net).....	154,431
		Claims—Canada (net).....	368,882

*See note on page 1.

TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.*

HEAD OFFICE, HARTFORD, CONN.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Geo. G. Foster, Montreal.

Chief or General Agent in Ontario.—C. N. Macdonald, 38 King St. West, 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.....\$19,846,093
Ontario business in force (gross)... 46,531,815
Canadian business in force (gross)... 142,018,500

Other than Life:

Assets in Canada.....\$1,420,855
Liabilities in Canada..... 942,798

PREMIUMS WRITTEN—CLAIMS INCURRED

Life:

Premiums—Ontario (net).....\$974,908
Premiums—Canada (net)..... 3,248,430
Death Claims—Ontario (net).... 291,582
Death Claims—Canada (net).... 1,006,802

Other than Life:

Premiums—Ontario (net).....\$240,479
Premiums—Canada (net)..... 1,332,776
Claims—Ontario (net)..... 82,837
Claims—Canada (net)..... 497,365

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.*—September 9, 1911.

Capital stock paid in cash.....\$243,333
Assets in Canada..... 866,108
Liabilities in Canada..... 489,623

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$196,725
Premiums—Canada (net)..... 599,097
Claims—Ontario (net)..... 128,115
Claims—Canada (net)..... 326,456

†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.—R. B. Rice, & Sons, 66 Victoria St., Toronto.

Date of Incorporation.—1828. *Date commenced business in Canada.*—April 11, 1911.

Capital stock paid in cash.. Francs 20,000,000
Assets in Canada..... 394,929
Liabilities in Canada..... 209,904

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$53,372
Premiums—Canada (net)..... 267,103
Claims—Ontario (net)..... 24,245
Claims—Canada (net)..... 177,430

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.*—September 24, 1917.

Capital stock paid in cash.....£540,000
Assets in Canada.....\$1,827,942
Liabilities in Canada..... 568,432

PREMIUMS WRITTEN—CLAIMS INCURRED

Premiums—Ontario (net).....\$428,199
Premiums—Canada (net)..... 1,036,887
Claims—Ontario (net)..... 169,255
Claims—Canada (net)..... 481,124

*See note on page 1.

†Formerly Union Fire Insurance Company of Paris, France.

UNITED BRITISH INSURANCE COMPANY, LIMITED*

HEAD OFFICE, LONDON, ENGLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Charles Stuart Malcolm, Toronto.

Chief or General Agent in Ontario.—Charles Stuart Malcolm, 100 Adelaide St. West, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—November 30, 1921.

Capital stock paid in cash.....	\$2,917,500
Assets in Canada.....	233,605
Liabilities in Canada.....	144,154

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$85,169
Premiums—Canada (net).....	139,482
Claims—Ontario (net).....	56,556
Claims—Canada (net).....	81,058

UNITED STATES CASUALTY COMPANY*

HEAD OFFICE, NEW YORK CITY, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—H.A. Hall, Toronto.

Chief or General Agent in Ontario.—H. A. Hall, 302 Bay St., Toronto, Ont.

Date of Incorporation.—May 3, 1895. *Date commenced business in Canada.*—September 8, 1930.

Capital stock paid in cash.....	\$1,500,000
Assets in Canada.....	Nil
Liabilities in Canada.....	Nil

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	Nil
Premiums—Canada (net).....	Nil
Claims—Ontario (net).....	Nil
Claims—Canada (net).....	Nil

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, 1930.

Capital stock paid in cash.....	\$10,000,000
Assets in Canada.....	1,263,941
Liabilities in Canada.....	755,676

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$372,373
Premiums—Canada (net).....	1,257,005
Claims—Ontario (net).....	143,361
Claims—Canada (net).....	454,074

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.....	\$5,000,000
Assets in Canada.....	803,129
Liabilities in Canada.....	215,940

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$192,515
Premiums—Canada (net).....	390,407
Claims—Ontario (net).....	83,601
Claims—Canada (net).....	194,985

UNITED STATES LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—L. A. Stewart, Toronto.

Chief or General Agent in Ontario.—L. A. Stewart, 2 Toronto St., Toronto.

Date of Incorporation.—1850. *Date commenced business in Canada.*—August 8, 1873.

Capital stock paid in cash.....	\$300,000
Assets in Canada.....	205,908
Ontario business in force (gross)...	610,137
Canadian business in force (gross)...	805,159

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$18,249
Premiums—Canada (net).....	20,653
Death Claims—Ontario (net).....	1,500
Death Claims—Canada (net).....	13,155

*See note on page 1.

UNITED STATES MERCHANTS & SHIPPERS INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N. Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—E. W. Schauffler, Toronto.

Chief or General Agent in Ontario.—E. W. Schauffler, 18 Wellington St. E., Toronto.

Date of Incorporation.—1918. *Date commenced business in Canada.*—June 6, 1924.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	116,975
Liabilities in Canada.....	52,926
	Premiums—Ontario (net)..... \$43,397
	Premiums—Canada (net)..... 94,315
	Claims—Ontario (net)..... 19,215
	Claims—Canada (net)..... 65,930

UNIVERSAL INSURANCE COMPANY*

HEAD OFFICE, NEWARK, N. J.

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.—1902. *Date commenced business in Canada.*—January 1, 1928.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	145,459
Liabilities in Canada.....	67,510
	Premiums—Ontario (net)..... \$38,776
	Premiums—Canada (net)..... 105,233
	Claims—Ontario (net)..... 14,671
	Claims—Canada (net)..... 56,800

VIRGINIA FIRE AND MARINE INSURANCE COMPANY*

HEAD OFFICE, RICHMOND, VIRGINIA

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—S. Saver, Montreal.

Chief or General Agent in Ontario.—Peter Walsh, c/o Smith & Walsh, Toronto, Ont.

Date of Incorporation.—March 14th, 1832. *Date commenced business in Canada.*—September 5, 1930.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$500,000
Assets in Canada.....	172,082
Liabilities in Canada.....	12,362
	Premiums—Ontario (net)..... \$2,715
	Premiums—Canada (net)..... 10,842
	Claims—Ontario (net)..... 2,161
	Claims—Canada (net)..... 5,347

WELLINGTON FIRE INSURANCE COMPANY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—1837. *Commenced business in the Province.*—1840.

Officers (as at date of filing statement).—President, W. A. Denton, Vice-President, E. B. Stockdale; Secretary, W. H. Buscombe; Managing Director, Herbert Begg; Assistant Secretary, John G. Hutchinson.

Directors (as at date of filing statement).—W. R. Begg, W. E. Buckingham, Herbert Begg, E. J. Hayes, Harry C. Edgar, Col. S. C. Robinson, M.P., E. B. Stockdale, W. A. Denton, Hon. H. C. Scholfield, M.P.P.

Auditors.—Neff, Robertson & Company.

Statement for the Year Ending 31st December, 1930

Capital Stock

Amount of capital stock authorized, \$1,000,000.		
Number of shares, 10,000. Par value, \$100.	Amount	Amount
Capital stock at beginning of year.....	subscribed for	paid in cash
	\$600,000 00	\$150,000 00
Capital stock at end of year.....	<u>\$600,000 00</u>	<u>\$150,000 00</u>

Premium on Capital Stock

Total amount paid to December 31st, 1930..... Nil.

*See note on page 1 .

Assets

Mortgage loans on real estate.....	\$777	45
Book value of bonds, debentures and debenture stocks owned.....	405,456	70
Book value of stocks owned.....	42,868	12
Cash on hand and in banks:		
On hand at head office.....	\$1,900	90
In chartered banks of Canada in Canada.....	14,156	30
		16,057 20
Interest accrued.....	3,659	61
Agents' balances and premiums uncollected, written on or after October 1, 1930..	34,023	10
Amount due from reinsurance on losses already paid.....	4,786	16
		<u>507,628 34</u>
Deduct:		
Deficiency of market under book value of securities.....	5,800	82
		<u>\$501,827 52</u>

Liabilities

Total provision for unpaid claims.....	\$2,094	51
Total net reserve, \$205,276.69; carried out at 80 % thereof.....	164,221	35
Expenses due and accrued.....	1,057	82
Taxes due and accrued.....	7,959	60
Reinsurance premiums.....	4,620	62
Agents' credit balances.....	8	75
		<u>\$179,962 65</u>
Total of all liabilities, except capital stock.....	\$150,000	00
Capital stock paid in cash.....	171,864	87
Surplus in Profit and Loss Account.....		321,864 87
		<u>\$501,827 52</u>
Total Liabilities.....		<u>\$501,827 52</u>

Statement of Profit and Loss Account

	Province	Elsewhere	All Business
Net premiums written.....	\$209,469 57	\$29,035 37	\$238,504 94
Reserve of unearned premiums (80 per cent.):			
At beginning of year.....	\$154,723 16		\$154,723 16
At end of year.....	141,500 00	22,721 35	164,221 35
Decrease and increase.....	\$13,223 16	\$22,721 35	\$9,498 19
Net premiums earned.....	\$222,692 73	\$6,314 02	\$229,006 75
Net losses and claims incurred.....	\$106,336 29	\$16,050 51	\$122,386 80
Net adjustment expenses.....	3,013 01	164 69	3,177 70
Commissions.....	52,232 04	2,577 72	54,809 76
Taxes.....	5,820 97	130 80	5,951 77
All other expenses.....			41,074 19
Underwriting profit.....			\$1,606 53
Other revenue:			
Interest earned.....		\$18,706 63	
Dividends earned.....		1,587 50	
Increase in market value of investments.....		2,522 63	
			<u>\$22,816 76</u>
Net Profit for the Year.....			<u>\$24,423 29</u>

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....	\$307,400	28
Net profit brought down.....	24,423	29
		<u>\$331,823 57</u>
Decrease in disallowed assets.....	2,041	30
		<u>\$333,864 87</u>
Dividends declared.....	12,000	00
		<u>\$321,864 87</u>

Summary of Risks—Fire

(In the Province)

	At Risk	Premiums
Gross in force, December 31, 1929.....	\$69,156,534 00	\$565,311 63
Taken in 1930, new and renewed.....	46,520,701 00	415,135 97
Total.....	<u>\$115,677,235 00</u>	<u>\$980,447 60</u>
Ceased in 1930.....	44,148,525 00	391,324 08
Gross in force, December 31, 1930.....	\$71,528,710 00	\$589,123 52
Reinsurance in force, December 31, 1930.....	22,896,799 00	186,218 33
Net in Force, December 31, 1930.....	<u>\$48,631,911 00</u>	<u>\$402,905 19</u>

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada, 4 1/2 % 1940.....	\$20,000 00	\$19,600 00
Dominion of Canada, 4 1/2 % 1944.....	60,000 00	60,050 00
Dominion of Canada, 4 1/2 % 1946.....	20,000 00	20,187 50
Grand Trunk Pacific (Sask.), 4 % 1939.....	9,720 00	8,796 60
Grand Trunk Pacific (Can.), 3 % 1962.....	19,440 00	13,860 80
Province of Ontario, 5 % 1948.....	4,000 00	4,100 00
Province of Ontario, 4 1/2 % 1936.....	15,000 00	14,647 50
Province of Ontario, 4 1/2 % 1944.....	41,000 00	40,524 00
Province of Alberta, 6 % 1936.....	2,000 00	2,140 00
Province of Alberta, 6 % 1936.....	1,000 00	1,070 00
Province of British Columbia, 4 1/2 % 1953.....	10,000 00	9,496 00
Province of Saskatchewan, 4 % 1957.....	15,000 00	12,768 75
City of Hamilton, 5 % 1943.....	25,000 00	26,000 00
City of London, 3 1/2 % 1936.....	10,000 00	9,100 00
City of Toronto, 6 % 1940.....	5,000 00	5,487 50
City of Toronto, 6 % 1939.....	5,000 00	5,460 00
City of Toronto, 4 % 1939.....	10,000 00	9,875 00
City of Toronto, 5 % 1943.....	10,000 00	10,350 00
Toronto Harbour Commission, 4 1/2 % 1953.....	10,000 00	10,000 00
Township of York, 5 % 1949.....	10,000 00	10,360 00
Canada Permanent Mortgage Corporation, 5 % 1932.....	25,000 00	25,000 00
Canada Permanent Mortgage Corporation, 5 % 1932.....	25,000 00	25,000 00
Security Loan & Savings Co., 5 % 1933.....	20,000 00	20,000 00
Victoria Trust & Savings Co., 5 % 1933.....	20,000 00	20,000 00
Guelph & Ontario Investment Co., 5 % 1934.....	5,000 00	5,000 00
British American Oil Co., Ltd., 5 % 1945.....	10,000 00	10,002 10
American Telephone & Telegraph, 4 1/2 % 1939.....	5,000 00	6,580 95
	<u>\$412,160 00</u>	<u>\$405,456 70</u>

Schedule "E"

Stocks Owned by the Company

	Par Value	Book Value	Market Value
Standard Oil of New Jersey, 200 shares.....	\$5,000 00	\$10,627 50	\$9,400 00
British American Oil Co., Ltd., 500 shares.....	N.P.V.	14,361 25	10,000 00
International Petroleum of Canada, Ltd., 500 shares.....	N.P.V.	10,784 37	7,500 00
Imperial Oil, Ltd., 300 shares.....	N.P.V.	7,095 00	5,400 00
		<u>\$42,868 12</u>	<u>\$32,300 00</u>

WESTCHESTER FIRE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—J. W. Tatley, Montreal.*Chief or General Agent in Ontario.*—Dale & Company, Metropolitan Bldg., Toronto.*Date of Incorporation.*—March 14, 1837. *Date commenced business in Canada.*—May 28, 1912.

Capital stock paid in cash.....	\$2,000,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	431,460	Premiums—Ontario (net).....	\$33,520
Liabilities in Canada.....	142,441	Premiums—Canada (net).....	284,878
		Claims—Ontario (net).....	25,363
		Claims—Canada (net).....	221,401

WESTERN ASSURANCE COMPANY*

HEAD OFFICE, TORONTO, ONT.

Officers.—President and Manager, W. M. Cox, Toronto; Vice-Presidents, H. C. Cox, Toronto; Geo. A. Morrow, Toronto; C. S. Wainwright, Toronto; General Manager, Kenneth Thom, Toronto.*Directors.*—Sir John Aird, Toronto; Lieut.-Col. Henry Brock, 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. Wakeham, 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.*Date of Incorporation.*—August 31, 1851. *Date commenced business in Canada.*—August, 1851.

Capital stock paid in cash.....	\$1,400,000	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	8,555,082	Premiums—Ontario (net).....	\$579,306
Total liabilities.....	4,996,342	Premiums—Total business (net)...	4,969,646
Surplus protection of policyholders	3,558,740	Claims—Ontario (net).....	279,861
		Claims—Total business (net)....	2,996,787

* See note on page 1.

THE WESTERN LIFE ASSURANCE COMPANY*

HEAD OFFICE, WINNIPEG, MAN.

Officers.—President, J. M. Carruthers; Vice-Presidents, W. E. Milner, Dr. T. J. Reid; General Manager, W. E. Milner; Secretary, O. S. McCombie.

Directors.—R. H. Hamlin, J. D. Hunt, R. Jacob, Dr. C. W. Prowd, Dr. R. M. Simpson, C. B. Rosenblat, J. M. Carruthers, W. E. Milner, Winnipeg; Dr. T. J. Reid, Minneapolis, Minn.

Chief or General Agent in Ontario.—C. A. Smith, 217 Confederation Life Bldg., Toronto.

Date of Incorporation.—May, 1914. *Date commenced business in Canada.*—June, 1911.

Capital stock paid in cash.....	\$138,040
Total assets.....	1,587,254
Ontario business in force (gross)...	142,250
Total business in force (gross).....	9,087,336

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$5,537
Premiums—Total business (net)...	227,760
Death Claims—Ontario (net)....	500
Death Claims—Total business (net)	37,062

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.—D. McIntosh & Co., Ltd., 67 Yonge St., Toronto, Ont.

Date of Incorporation.—1919. *Date commenced business in Canada.*—December 26, 1929.

Capital stock paid in cash.....	\$486,000
Assets in Canada.....	191,731
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.—1921. *Date commenced business in Canada.*—July 14, 1924.

Capital stock paid in cash.....	\$1,000,000
Assets in Canada.....	352,836
Liabilities in Canada.....	104,083

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$61,664
Premiums—Canada (net).....	192,001
Claims—Ontario (net).....	12,198
Claims—Canada (net).....	118,492

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.....	\$438,203
Liabilities in Canada.....	174,263

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$121,192
Premiums—Canada (net).....	215,002
Claims—Ontario (net).....	61,036
Claims—Canada (net).....	93,892

YANG-TSZE INSURANCE ASSOCIATION, LIMITED*

HEAD OFFICE, SHANGHAI, CHINA

Principal Office in Canada, Vancouver, B.C.

Manager or Chief Executive Officer in Canada.—B. G. Phillips, Vancouver, B.C.

Chief or General Agent in Ontario.—A. Tucker, Royal Bank Bldg., Toronto.

Date of Incorporation.—1862. *Date commenced business in Canada.*—December 1, 1919.

Capital stock paid in cash.....	\$1,500,000
Assets in Canada.....	135,942
Liabilities in Canada.....	61,896

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$28,054
Premiums—Canada (net).....	82,161
Claims—Ontario (net).....	28,547
Claims—Canada (net).....	108,203

*See note on page 1.

THE YORKSHIRE INSURANCE COMPANY, LIMITED*

HEAD OFFICE, YORK, ENGLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—P. L. Monkman, Montreal.

Chief or General Agent in Ontario.—Geo. McMurrich & Sons, Ltd., 22 Toronto St., Toronto.

Date of Incorporation.—1824. *Date commenced business in Canada.*—January 16, 1907.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	£283,501
Assets in Canada.....	\$4,489,877
Liabilities in Canada.....	483,134
	Premiums—Ontario (net)..... \$234,726
	Premiums—Canada (net)..... 669,380
	Claims—Ontario (net)..... 111,799
	Claims—Canada (net)..... 354,132

ZURICH GENERAL ACCIDENT & LIABILITY INSURANCE COMPANY, LIMITED*

HEAD OFFICE, ZURICH, SWITZERLAND

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Neville Pilling, Toronto.

Chief or General Agent in Ontario.—Neville Pilling, Federal Bldg., Toronto.

Date of Incorporation.—1872. *Date commenced business in Canada.*—August 29, 1923.

	PREMIUMS WRITTEN—CLAIMS INCURRED
Capital stock paid in cash.....	\$2,895,000
Assets in Canada.....	712,723
Liabilities in Canada.....	264,170
	Premiums—Ontario (net)..... \$205,034
	Premiums—Canada (net)..... 437,481
	Claims—Ontario (net)..... 118,470
	Claims—Canada (net)..... 270,918

*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
-
-

B

I. FARMERS MUTUALS—FIRE

ALGOMA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SAULT STE. MARIE, ONT.

Commenced Business, 23rd June, 1899

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. G. Emiry; Vice-President, H. Knight; Secretary, Lieut.-Col. T. H. Elliott, Sault Ste. Marie.

Directors.—W. G. Emiry, Massey; H. Knight, R.R. 1, Sault Ste. Marie; A. H. Huckson, Sault Ste. Marie; J. Nott McLennan; R. M. Beatty, Manitowaning; J. A. Donaghue, Sault Ste. Marie; H. N. Allen, Thessalon; N. Campbell, Foxey; H. Henry, Bar River.

Auditors.—Walter, Scott and Addison, Sault Ste. Marie.

Unassessed Premium Note Capital, \$57,877

Statement for the Year Ending 31st December, 1930

Assets		
Canada Victory Loan and Province of Ontario Bonds. (<i>See Schedule "C"</i>).....	\$23,670	14
Cash on deposit in Bank of Commerce, Sault Ste. Marie, Ont.....	6,514	75
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$57,877	00
Less residue of premium notes given by the Company for reinsurance	1,934	60
	55,942	40
Office furniture and supplies (not extended), \$328.18.		
Total Assets.....	\$86,127	29
Liabilities		
Unearned cash payments.....	\$13,645	62
Receipts		
Cash balance at 31st December, 1929 (not extended), \$7,161.34.		
Cash received by Company as fees.....	\$888	00
" as cash payments due in 1929.....	13,799	97
" interest.....	1,337	17
" all other.....	6	60
Total Receipts.....	\$16,031	74
Expenditure		
Expenses of management:		
Commissions, \$1,494.50; investigation of claims, \$843.88; license fee, \$50.00; Fire Marshal tax, \$45.50; travelling expenses, \$263.99; rent, \$125.00; salaries and fees, \$1,729.81; printing, postage, etc., \$534.29; other expenses, \$45.50.....	\$5,132	47
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....	9,624	19
" reinsurance.....	235	25
" rebate.....	454	76
" investments (not extended), \$2,231.66.		
Total Expenditure.....	\$15,446	67
Currency of Risks		
Amount covered by policies in force, 31st December, 1930.....	\$3,253,465	00
Less reinsurance.....	104,145	00
Net Risks.....	\$3,149,320	00
Movement in Risks		
Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,715	\$3,152,950
Policies new and renewed during 1930.....	592	1,138,420
	2,307	\$4,291,370
Gross number and amount in force during 1930.....		00
Less expired and cancelled in 1930.....	583	1,037,905
	1,724	\$3,253,465
Net risks in force, 31st December, 1930.....		00

Schedule "C"

Bonds and Debentures Owned

	Par value	Book value
Dominion of Canada Victory Bonds, 5 ½ %, 1937.....	\$2,000 00	\$1,960 00
Dominion of Canada War Loan, 5 ½ %, 1934.....	8,000 00	8,000 00
Dominion of Canada War Loan, 5 %, 1943.....	4,000 00	3,930 00
Hydro-Electric Power Commission of Ontario, 5 %, 1939.....	4,000 00	4,000 00
Hydro-Electric Power Commission of Ontario, 4 %, 1957.....	1,000 00	850 00
Township of Tarentorus, 5 %, 1957.....	4,930 14	4,930 14
	<u>\$23,930 14</u>	<u>\$23,670 14</u>

AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STELLA

Commenced Business 24th July, 1894

OFFICERS AND DIRECTORS (1931)

Officers.—President, Samuel Miller; Vice-President, Wm. Glen, Jr.; Secretary, E. C. McDonald, Stella.

Directors.—Samuel Miller, Stella; Wm. Glen, Jr., Stella; A. N. Hitchins, Stella; Ed. Fleming, Stella; Harris Beaubien, Stella; T. A. Glenn, Stella; Robt. Reid, Stella; Jno. Filson, Stella; James Kilpatrick, Stella.

Auditors.—R. D. Glen, Stella; W. P. Tugwell, Stella.

Unassessed Premium Note Capital, \$11,433.20

Statement for the Year Ending 31st December, 1930

Assets

Dominion War Loan (<i>See Schedule "C"</i>).....		\$5,000 00
Cash on hand.....	\$59 62	
Cash in Bank of Montreal, Kingston.....	900 47	
" Royal Bank, Bath.....	2,496 36	
		<u>3,456 45</u>
Amount of premium notes in force after deducting all payments thereon and assessments levied.....		11,433 20
Total Assets.....		<u>\$19,889 65</u>

Liabilities

Unearned cash payments.....		<u>\$1,161 80</u>
-----------------------------	--	-------------------

Receipts

Cash balance, 31st December, 1929 (not extended), \$2,277.48.		
Cash received as cash payments, 1930.....		1,338 30
" for interest.....		337 76
" all other.....		8 50
Total Receipts.....		<u>\$1,684 56</u>

Expenditure

Expenses of management:		
Commissions, \$200.74; license fees, \$25.00; Fire Marshal tax, \$2.72; rent, \$3.00; salaries and fees, \$206.00; printing, postage, etc., \$39.04; other expenses, \$26.00.....		\$502 50
Miscellaneous payments:		
Cash paid for rebate.....		3 09
Total Expenditure.....		<u>\$505 59</u>

Currency of Risks

Amount Covered by Policies in force, 31st December, 1930

Mutual.....	Three years	<u>\$357,500 00</u>
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	247	\$356,700 00
Policies new and renewed during 1930.....	106	167,100 00
Gross number and amount in force during 1930.....	353	\$523,800 00
Less expired and cancelled in 1930.....	109	166,300 00
Net risks in force, 31st December, 1930.....	<u>244</u>	<u>\$357,500 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada War Loan, 5%, 1931	\$1,000 00	.....
Dominion of Canada Victory Loan, 5 ½%, 1933	1,000 00	.....
Dominion of Canada Victory Loan, 5 ½%, 1934	1,000 00	.....
C.N.R. Loan, 5%, 1969	2,000 00	.....
	<u>\$5,000 00</u>	<u>.....</u>

AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

Commenced Business 13th December, 1893

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Manson; Vice-President, Morris Shellard; Secretary, A. L. Easton, Ayr.

Directors.—Wm. Manson, Ayr; Morris Shellard, Galt; Robt. Foulds, Glenmorris; Murdo M. Lillico, Bright; C. W. Gurney, Brantford; L. E. Peterson, Drumbo.

Auditors.—J. L. Black, Ayr; Jas. W. Hall, Ayr.

Unassessed Premium Note Capital, \$219,804.93

Statement for the Year Ending 31st December, 1930

Assets

Dominion of Canada Bonds. (See Schedule "C")		\$39,893 38
Cash on hand at head office	\$68 15	
Cash in Bank of Commerce, Ayr	7,071 52	
" Montreal Bank, Ayr	7,359 83	
		<u>14,499 50</u>
Amount unpaid of instalments, 1930		984 41
Amount of premium notes in force after deducting all payments thereon and assessments levied	\$219,804 93	
Less reinsurance	9,938 66	
		<u>209,866 27</u>
Interest		573 72
Total Assets		<u>\$265,817 28</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$14,611.12		
Cash received as instalments of prior years		\$791 22
" as instalments of 1930		20,803 36
" interest		2,444 33
" all other sources		6 03
Total Receipts		<u>\$24,044 94</u>

Expenditure

Expenses of management:		
Commissions, \$43.97; law costs, \$5.00; assessment and fees, \$75.00; Fire Marshal tax, \$67.86; travelling expenses, \$50.00; taxes, \$7.53; rent, \$26.00; salaries and fees, \$2,488.70; printing, postage, etc., \$261.16; other expenses, \$220.22		\$3,245 44
Miscellaneous payments:		
Cash paid for losses		19,965 82
" reinsurance		994 76
" rebates		153 96
Total Expenditure		<u>\$24,359 98</u>

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual		Three years \$9,550,685 00
Less reinsurance		428,750 00
Net Risks		<u>\$9,121,935 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,308	\$9,384,775 00
Policies taken during 1930.....	733	2,770,400 00
Gross number and amount in force during 1930.....	3,041	\$12,155,175 00
Less expired and cancelled in 1930.....	672	2,604,490 00
Net risks in force, 31st December, 1930.....	2,369	\$9,550,685 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
C. N. R. Government Guaranteed, 4½%, 1934.....	\$20,000 00	\$19,229 93
Dominion of Canada Victory Bonds, 5½%, 1934.....	15,000 00	15,136 87
Hydro Debentures, Ayr Village.....	4,848 79	4,848 79
Standard Reliance Assets.....	672	677 79
	<u>\$39,848 79</u>	<u>\$39,893 38</u>

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PICTON

Commenced Business 31st October, 1874

OFFICERS AND DIRECTORS (1931)

Officers.—President, H. S. Welbanks; Vice-President, H. McCartney, Secretary-Treasurer, W. A. Davis, Picton, Ont.

Directors.—H. S. Welbanks, Milford; H. McCartney, Wellington; Chas. E. Lauder, Mountain View; E. T. Plews, Picton; M. F. Hawkins, Picton; A. Roblin, Picton; Walter Clark, Mountain View; Ed. B. Purtelle, Bloomfield; Frank Eaton, Picton.

Auditors.—H. H. Huff, Bloomfield; H. T. Noxon, Bloomfield.

Unassessed Premium Note, Capital, \$152,346.70

Statement for the Year Ending 31st December, 1930

Assets

Cash in Bank of Nova Scotia, Picton.....	\$9,077 50	
" Royal Bank, Picton.....	133 36	
Amount unpaid instalments of 1930.....		\$9,210 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$152,346 70	575 80
Less residue of premium notes given for reinsurance.....	6,382 37	
All other assets.....		145,964 33
		1,027 27
Total Assets.....		<u>\$156,778 26</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,873.88.		
Cash received as instalments of 1930.....		\$21,362 21
" instalments due in prior years.....		374 30
" interest.....		153 41
" reinsurance on losses.....		1,320 00
" all other.....		12 60
Total Receipts.....		<u>\$23,222 52</u>

Expenditure

Expenses of management:		
Commission, \$1,908.99; investigation of claims, \$65.90; assessment and fees, \$75.00; Fire Marshal tax, \$65.41; rent, \$180.00; salaries and fees, \$1,614.50; printing, postage, etc., \$357.60; other expenses, \$233.96.....		\$4,501 36
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		12,259 50
" reinsurance.....		1,016 43
" rebate.....		108 15
Total Expenditure.....		<u>\$17,885 44</u>

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual.....	Three years
Less reinsured.....	\$6,497,013 00
	126,854 75
Net amount of risks at 31st December, 1930.....	<u>\$6,370,158 25</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,248	\$6,146,015 00
Policies new and renewed during 1930.....	868	2,425,528 00
Gross number and amount in force during 1930.....	3,116	\$8,571,543 00
Less expired and cancelled in 1930.....	793	2,074,530 00
Net risks in force, 31st December, 1930.....	<u>2,323</u>	<u>\$6,497,013 00</u>

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WELLAND

Commenced Business 6th February, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, Nathan Day; Vice-President, A. G. Willson; Secretary, John G. Wills, Wainfleet.

Directors.—Nathan Day, Ridgeway; A. G. Willson, Wainfleet; J. K. Misener, Port Robinson; Isaiah Hansler, Welland; A. J. Babion, Humberstone; J. A. Daboll, Ridgeville; C. McCredie, Chippawa; J. B. Gallinger, Niagara Falls; E. O. Disher, Ridgeway.

Auditors.—Thos. Phillips, Wainfleet; W. E. Brown, Wainfleet.

Unassessed Premium Note Capital, \$171,557.79

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (<i>See Schedule "C"</i>).....		\$26,059 75
Cash in Imperial Bank, Welland.....		2,865 52
Amount unpaid instalments, 1930.....		758 63
Amount of all premium notes in force, after deducting all payments thereon and assessments levied.....	\$171,557 79	
Less residue of premium notes given for reinsurance.....	9,621 63	
		<u>161,936 16</u>
Interest.....		635 27
Total Assets.....		<u>\$192,255 33</u>

Liabilities

Amount of losses supposed.....	\$2,800 00
Unearned cash payments.....	5,538 71
Total Liabilities.....	<u>\$8,338 71</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$205.01.....		
Cash received as instalments and cash payments of 1930.....	\$17,936 35	
" instalments of prior years.....	702 57	
" interest.....	1,210 04	
" reinsurance on losses.....	1,500 00	
" all other.....	61 12	
" investments (not extended), \$1,000.00.....		
Total Receipts.....	<u>\$21,410 08</u>	

Expenditure

Expenses of management:		
Commissions, \$1,302.00; Division law costs, \$446.65; investigation of claims, \$160.00; interest, \$1.40; assessment and fees, \$75.00; Fire Marshal tax, \$54.38; travelling expenses, \$81.15; salaries and fees, \$1,411.70; printing, postage, etc., \$363.50; other expenses, \$37.00.....		\$3,932 78
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....	13,012 18	
" reinsurance.....	1,282 46	
" rebates.....	347 30	
" repayment of loans.....	800 24	
" All other.....	169 60	
Total Expenditure.....		<u>\$19,544 56</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three years
Mutual.....	\$5,467,450 50
Less reinsured.....	394,775 00
Net risks at 31st December, 1930.....	<u>\$5,072,675 50</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,722	\$5,442,532 00
Policies new and renewed in 1930.....	560	1,966,167 50
Gross number and amount in force during 1930.....	2,282	\$7,408,699 50
Less expired and cancelled in 1930.....	562	1,941,249 00
Net risks in force, 31st December, 1930.....	<u>1,720</u>	<u>\$5,467,450 50</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
County of Welland, 5%, 1945.....	\$3,000 00	\$3,022 50
Dominion of Canada, 4 1/4%, 1946.....	6,000 00	5,874 00
City of St. Catharines, 5%, 1935.....	6,000 00	6,010 20
Dominion of Canada, 4 1/2%, 1957.....	8,000 00	7,900 00
Town of Thorold, 5%, 1939.....	1,000 00	993 90
Town of Thorold, 5%, 1944.....	284 23	281 55
Town of Thorold, 5%, 1950.....	2,000 00	1,977 60
	<u>\$26,284 23</u>	<u>\$26,059 75</u>

BLANSHARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 15th March, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, Duncan McVannell; Vice-President, Jas. A. Highet; Secretary-Treasurer Thos. H. Driver, Science Hill.

Directors.—Duncan McVannell, St. Mary's; Jas. A. Highet, Science Hill; Geo. Hookway, Science Hill; W. L. Ratcliffe, St. Mary's; Jas. H. Robinson, St. Mary's; W. L. Switzer, St. Mary's; Hilson Stanley, Granton; Robert Spence, St. Mary's; W. C. Epplert, St. Mary's.

Auditors.—Geo. S. Keith, Granton; Hugh Kirk, Science Hill.

Unassessed Premium Note Capital, \$106,825.50

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$88 71	
Cash in Montreal Bank, St. Mary's.....	4,826 69	
Amount unpaid of instalments, 1930.....		\$4,915 40
Amount of premium note in force after deducting all payments thereon	\$106,825 50	1,217 25
Less residue of premium notes given for reinsurance.....	12,220 40	
		<u>94,605 10</u>
Total Assets.....		<u>\$100,737 75</u>

Liabilities

Unearned cash payments.....	<u>\$421 52</u>
-----------------------------	-----------------

Receipts

Cash balance at 31st December, 1929 (not extended), \$2,481.59.....	
Cash received for instalments and cash payments.....	\$9,176 85
" instalments of prior years.....	720 10
" reinsurance on losses.....	3,105 50
" interest.....	734 29
" all other.....	22 40
" cash borrowed.....	11,000 00
Cash received from investments (not extended), \$15,000.....	
Total Receipts.....	<u>\$24,759 14</u>

Expenditure

Expenses of management:		
Commissions, \$485.00; fuel and light, \$8.72; investigation of claims, \$97.50;		
interest, \$103.35; assessment and fees, \$50.00; Fire Marshal tax, \$26.78;		
travelling expenses, \$37.00; rent, \$55.00; salaries and fees, \$538.00; print-		
ing, postage, etc., \$74.72; other expenses, \$56.47.....		\$1,532 54
Miscellaneous payments:		
Cash paid for losses which occurred during 1929.....		23,427 34
" reinsurance.....		1,259 05
" rebates.....		106 40
" repayment of loans.....		11,000 00
Total Expenditure.....		\$37,325 33

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual.....	\$3,910,815 00	Three Years
Less reinsurance.....	414,340 00	
Net Risks.....	<u>\$3,496,475 00</u>	

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		1,101	\$3,856,185 00
Policies new and renewed during 1930.....		485	1,484,330 00
Gross number and amount in force during 1930.....		1,586	\$5,340,515 00
Less expired and cancelled in 1930.....		516	1,429,700 00
Net risks in force, 31st December, 1930.....		<u>1,070</u>	<u>\$3,910,815 00</u>

(NORTH) BLENHEIM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRIGHT

Commenced Business 18th August, 1861

OFFICERS AND DIRECTORS (1931)

Officers.—President, T. E. West, Woodstock; Vice-President, A. Harley; Secretary-Treasurer, D. R. Stauffer, Bright.

Directors.—T. E. West, Woodstock; A. Harley, Princeton; Geo. G. McKay, Woodstock; H. H. Sippel, New Hamburg; A. R. G. Smith, New Hamburg; Morton Hall, Bright; R. W. Newton, Tavistock; Ralph Pearson, Woodstock; Stuart Hastings, Plattsville.

Auditors.—Albert Smart, Plattsville; A. L. Currah, R.R. 1, Bright.

Unassessed Premium Note Capital, \$86,432.85

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans.....		\$9,100 00
Cash on hand at Head Office.....		\$30 75
" deposit in Bank of Commerce, Bright, Ont.....	10,705 58	
" deposit in Bank of Commerce, Innerkip, Ont.....	2,104 11	
" deposit in Bank of Commerce, Hickson, Ont.....	2,579 88	
" deposit in Bank of Commerce, New Hamburg.....	756 05	
" deposit in Canada Permanent Mortgage Corp., Woodstock..	2,443 45	
Amount of unpaid instalments of 1930.....		18,619 82
Amount of premium notes in force after deducting all payments there-		1,145 03
on and assessments levied.....	\$86,432 85	
Less reinsured.....	6,770 43	
Total Assets.....		<u>\$108,527 27</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$23,124.07.		
Cash received for instalment levied in 1930.....		\$9,782 79
" instalment levied prior to 1930.....		417 75
" interest.....		676 86
" reinsurance on losses.....		160 00
Total Receipts.....		<u>\$11,037 40</u>

Expenditure

Expenses of management:		
Commissions, \$199.50; assessment and fees, \$50.00; Fire Marshal tax, \$31.26; travelling expenses, \$37.00; rent, \$13.00; salaries and fees, \$1,131.95; printing, postage, etc., \$149.39; other expenses, \$23.00.....		\$1,635 10
Miscellaneous payments:		
Cash paid for losses.....		3,907 25
" reinsurance.....		858 35
" rebate.....		40 95
Total Expenditure.....		<u>\$6,441 65</u>

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual.....		Three Years
Less reinsurance.....		\$4,136,199 00
		318,400 00
Net risks.....		<u>\$3,817,799 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		948	\$3,984,894 00
Policies new and renewed during 1930.....		311	1,158,455 00
Gross number and amount in force during 1930.....		1,259	\$5,143,349 00
Less expired and cancelled in 1930.....		222	1,007,150 00
Net risks in force, 31st December, 1930.....		<u>1,037</u>	<u>\$4,136,199 00</u>

(COUNTY OF) BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRANTFORD

Commenced Business 27th May, 1861

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jas. Polley; Vice-President, D. W. Miller, Secretary-Treasurer, J. A. Massecar, Brantford.

Directors.—James Polley, Harley; D. W. Miller, St. George; Chas. McIntyre, Scotland; S. Disbrow, Vanessa; Jno. Collins, Burford; U. O. Kendrick, Cainsville.

Auditors.—Percy M. Button, Scotland; R. W. Hamilton, Cainsville.

Unassessed Premium Note Capital, \$183,006.69

Statement for the Year Ending 31st December, 1930**Assets**

Cash on hand at Head Office.....		\$2 15
Cash in Canadian Bank of Commerce, Brantford.....		82 83
" Bank of Commerce, Delhi.....		667 43
" Royal Bank, Brantford.....		1,508 96
		<u>\$2,261 37</u>
Less outstanding cheques.....		121 61
		\$2,139 76
Amount of unpaid instalments of 1930.....		1,533 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$183,006 69	
Less residue of premium notes given for reinsurance.....	16,708 01	
		<u>166,298 68</u>
Total Assets.....		<u>\$169,972 24</u>

Liabilities

Amount of losses resisted.....		\$2,000 00
Unearned cash payments.....		634 45
Total Liabilities.....		<u>\$2,634 45</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$7,397.82.		
Cash received as instalments and cash payments of 1930.....		\$21,197 23
" instalments, prior years.....		962 60
" interest during 1930.....		138 60
" reinsurance on losses.....		6,729 39
" from other sources.....		271 39
Total Receipts.....		<u>\$29,299 21</u>

Expenditure

Expenses of management:		
Commissions, \$927.00; investigation of claims, \$74.30; license fee, \$75.00; Fire Marshal tax, \$72.54; travelling expenses, \$20.00; taxes, \$23.29; rent, \$303.00; salaries and fees, \$1,458.20; printing, postage, etc., \$223.72; other expenses, \$153.26.....		\$3,330 31
Miscellaneous payments:		
Cash paid for losses.....		28,719 75
" reinsurance.....		2,222 56
" rebate.....		284 65
Total Expenditure.....		<u>\$34,557 27</u>

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual.....		\$8,011,106 00
Less reinsurance.....		786,501 00
Net risks in force, 31st December, 1930.....		<u>\$7,224,605 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,918	\$7,949,445 00
Policies new and renewed during 1930.....	556	2,360,673 00
Gross number and amount in force during 1930.....	2,474	10,310,118 00
Less expired and cancelled during 1930.....	532	2,299,012 00
Net risks in force, 31st December, 1930.....	<u>1,942</u>	<u>\$8,011,106 00</u>

CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HAMILTON

Commenced Business 20th September, 1878

OFFICERS AND DIRECTORS (1930)

Officers.—President, A. L. Noble; Vice-President, R. A. Thompson; Secretary, J. T. White, Hamilton.
Directors.—A. L. Noble, Toronto; R. A. Thompson, Lynden; Fred. W. Snider, Waterloo; Alex. C. McLeod, Stratford; Wm. Hollingshead, Dutton; O. T. Scott, Caledonia.
Auditors.—W. Anderson, Hamilton.

Unassessed Premium Note Capital, \$111,148.09

Statement for the Year Ending 31st December, 1930**Assets**

Cash value of mortgage.....		\$6,000 00
Municipal bonds, debentures and Canada War Loan. (<i>See Schedule "C"</i>).....		328,891 76
Cash on hand, Head Office.....	\$114 90	
Cash in Royal Bank, Hamilton.....	5,275 33	
Amount unpaid instalments of 1930.....		5,390 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		565 40
Amount interest accrued.....		111,148 09
Amount interest accrued.....		8,316 02
Total Assets.....		<u>\$460,311 50</u>

Liabilities—None**Receipts**

Cash balance at 31st December, 1929 (not extended), \$10,117.49.		
Cash received as instalments of 1930.....		\$36,822 97
" instalments due in prior years.....		1,415 95
" interest.....		18,943 14
" from all other sources.....		698 80
" from realization of investments (not extended), \$42,125.02.		
Total Receipts.....		<u>\$57,880 86</u>

Expenditure

Expenses of management:		
Commissions, \$31.50; fuel and light, \$6.22; assessment and fees, \$50.00; travelling expenses, \$1,156.05; taxes, \$71.36; rent, \$480.00; salaries and fees, \$9,266.00; printing, postage, etc., \$595.83; other expenses, \$514.95.....		\$12,171 91
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		27,621 09
" rebate and returned premiums.....		727 95
" refund to members.....		27,449 89
" accrued interest on purchase of investments.....		108 10
" investments (not extended), \$36,654.20.		
Total Expenditure.....		<u>\$68,078 94</u>

Currency of Risks

Amount covered by Policies in force, 31st December, 1930

Mutual System.....	Three Years \$1,539,700 00
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Movement in Risks

	Number	Amount
Mutual System	439	\$1,539,300 00
Policies in force, 31st December, 1929.....	155	547,300 00
Policies new and renewed during 1930.....		
	594	\$2,086,600 00
Gross number and amount in force during 1930.....	155	546,900 00
Less expired and cancelled in 1930.....		
	439	\$1,539,700 00
Net risks in force, 31st December, 1930.....		

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
* Republic of Chili, 6%, 1960.....	\$6,000 00	\$5,597 08
* Cape Breton Electric Co., 5%, 1932.....	13,000 00	12,944 44
Town of Port Arthur, 5%, 1935.....	5,000 00	5,110 92
City of Strathcona, 5½%, 1947.....	3,572 45	3,572 45
City of Lethbridge VII, 6%, 1936.....	6,000 00	5,682 89
City of Strathcona, 5½%, 1947.....	1,200 00	1,216 42
Marcelin S. D. No. 1658, 7%, 1914 to 1923.....	3,625 22	3,667 11
Town of Dunnville, 6%, 1934.....	2,302 09	2,365 58
Woodrow, S. D. No. 3462, 6%, 1935.....	1,285 67	1,298 81
Town of Grimsby, 6%, 1935.....	5,124 07	5,178 22
Town of Strathroy, 5½%, 1936-42-43-44.....	12,000 00	10,659 26
Toronto Harbor, 4½%, 1953.....	10,416 16	10,356 06
Town of Dunnville, 6%, 1950.....	5,000 00	4,778 84
City of Fort William, 6%, 1950.....	3,625 37	3,389 85
Town of Trenton, 5½%, 1931 to 1942.....	4,000 00	3,622 11
Rural Municipality of Eriksdale, 6%, 1946.....	10,156 31	10,147 31
Town of Oakville, 6½%, 1938-39-40.....	5,000 00	4,729 29
Town of Simcoe, 5½%, 1938-39-40.....	5,000 00	5,048 68
Town of Whitby, 6½%, 1945.....	25,000 00	24,169 00
Province of British Columbia, 6%, 1941.....	10,000 00	10,234 70
City of Hamilton, 6%, 1936.....	7,474 24	7,544 59
Town of Waterloo, 5½%, 1934 to 1937.....	5,000 00	4,834 15
Province of Saskatchewan, 5%, 1943.....	5,000 00	5,118 50
Province of British Columbia, 6%, 1941.....	5,063 12	5,063 12
Town of Grimsby, 5½%, 1925 to 1944.....	5,000 00	5,000 00
City of Belleville, 5%, 1938.....	5,000 00	5,000 00
City of Kitchener, 5%, 1940.....	5,000 00	5,230 10
Province of Alberta, 5%, 1943.....	5,000 00	5,478 63
Grand Trunk Pacific, 6%, 1936.....	5,000 00	5,731 41
Lethbridge Irrigation, District, 6%, 1951.....	6,000 00	10,000 00
Pacific Co. Eastern Ry., 4½%, 1942.....	10,000 00	7,605 60
Township of Etobicoke, 5%, 1946 to 1955.....	8,000 00	5,249 90
Pacific Great Eastern, 4½%, 1942.....	5,000 00	5,229 72
Province of Alberta, 5½%, 1947.....	5,000 00	11,102 90
Province of Alberta, 6%, 1936.....	10,000 00	4,283 34
Lethbridge Irrigation Co., 6%, 1951.....	4,283 34	5,113 33
Town of MacLeod, 4%, 1925, 1974.....	5,000 00	15,191 10
Township of East York, 5½%, 1932, 1938.....	15,000 00	10,000 00
City of Edmonton, 5½%, 1932, 1945.....	10,000 00	5,976 35
Township of Scarborough, 5%, 1934-35.....	6,000 00	4,836 47
Township of York, 5%, 1941-42.....	5,000 00	5,244 91
City of Edmonton P.S., 5%, 1953.....	5,000 00	5,246 98
Province of Ontario, 6%, 1936.....	5,246 98	5,000 00
Township of Etobicoke, 5%, 1936 to 1939.....	5,000 00	3,862 72
Township of Sandwich, 5%, 1939, 1941.....	3,600 00	3,124 89
Coalhurst, 7%, 1936.....	2,879 19	3,267 40
Biggar, S. D., 6%, 1957.....	3,225 22	1,976 08
Herbert S. D., 5½%, 1941.....	1,888 00	3,570 51
Grahamdale S. D. No. 1681, 6%, 1947.....	3,404 85	2,470 12
Grainfields S. D. No. 2186, 6%, 1948.....	2,360 00	4,627 24
Broden S. D. No. 1266, 6%, 1948.....	4,500 00	4,755 00
Leonard S. D. No. 1911, 6%, 1947.....	5,000 00	9,000 00
Township of Sandwich West, 5½%, 1948.....	9,000 00	7,485 70
Toronto Harbor Commission, 5%, 1953.....	8,000 00	5,132 50
Township of Sandwich West, 5%, 1941 to 1943.....	5,000 00	5,281 00
Town of Ford City, 6½%, 1936.....	5,000 00	5,000 00
Town of Port Arthur, 5½%, 1955.....	5,000 00	
Huron & Erie Mortgage Corporation, 5%, 1935.....	5,000 00	
Total.....	\$348,232 28	\$347,433 28

*Not included in assets, \$18,541.52.

CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT BRYDGES

Commenced Business 28th June, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Donald Campbell; Vice-President, Archie Walker; Secretary-Treasurer, E. W. J. Sutherland, Mount Brydges.

Directors.—Donald Campbell, Southwold; Archie Walker, Muncey; Ephraim Howlett, Southwold; John Switzer, Lambeth; H. M. Smith, Mount Brydges; Geo. Marshman, Melbourne; Frank Hutcheson, Longwood; C. M. Trott, Mount Brydges; Wm. H. Waters, Mount Brydges; Wm. Veale, Mount Brydges; D. M. McNeill, Strathroy; Duncan Limon, Strathroy.

Auditors.—J. H. Mathews, Delaware; Wm. Blair, Mount Brydges.

Unassessed Premium Note Capital, \$118,513.53

Statement for the Year Ending 31st December, 1930

Assets		
Bonds, debentures and other securities. (See Schedule "C")		\$27,984 25
Amount cash at Head Office	\$2 72	
" Royal Bank, Mount Brydges	591 29	
" Royal Bank, Strathroy	1,188 36	
" Royal Bank, Melbourne	605 06	
" Bank of Montreal, London	116 81	
" Huron & Erie	1,085 66	
		3,589 90
Amount unpaid instalments, 1930		111 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$118,513 53	
Less residue of premium notes given for reinsurance	4,538 07	
		113,975 46
Interest due and accrued		207 28
Office furniture (not extended), \$30.00		
Total Assets		<u>\$145,868 29</u>

Liabilities		
Amount of losses supposed		\$1,300 00
Unearned cash payments		54 51
Total Liabilities		<u>\$1,354 51</u>

Receipts		
Cash balance at 31st December, 1929 (not extended), \$4,158.88.		
Cash received at Head Office, fees (not extended), \$181.00.		
" as instalments, 1930	\$11,863 04	
" as instalments due in prior years	174 32	
" as interest	1,337 82	
" all other	22 52	
" from investments (not extended), \$1,000.00.		
Total Receipts		<u>\$13,447 70</u>

Expenditure		
Expenses of management:		
Commissions, \$181.00; investigation of claims, \$43.00; license fee, \$50.00; Fire Marshal tax, \$36.95; rent, \$24.00; salaries and fees, \$1,123.55; printing, postage, etc., \$271.62; other expenses, \$37.00		\$1,767 12
Miscellaneous payments:		
Cash paid for losses which occurred during 1930	6,638 26	
" reinsurance	465 56	
" rebate	145 74	
" investments (not extended), \$6,000.00.		
Total Expenditure		<u>\$9,016 68</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	\$4,727,422 00
Less reinsurance	181,940 00
Net risks carried by the Company	<u>\$4,545,482 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,098	\$4,656,007 00
Policies new and renewed during 1930	408	1,649,685 00
Gross number and amount in force during 1930	1,506	\$6,305,692 00
Less expired and cancelled in 1930	405	1,578,270 00
Net risks in force, 31st December, 1930	<u>1,101</u>	<u>\$4,727,422 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada War Loan, 5 1/4%, 1932.....	\$1,000 00	\$1,000 00
City of London Debentures, 5%, 1932.....	2,000 00	2,000 00
Dominion of Canada Refunding, 4 1/2%, 1944.....	1,000 00	984 25
Huron & Erie Mortgage Loan, 5%, 1935.....	1,000 00	1,000 00
Huron & Erie Mortgage Loan, 5%, 1931.....	3,000 00	3,000 00
Huron & Erie Mortgage Loan, 4 1/2%, 1933.....	2,000 00	2,000 00
Huron & Erie Mortgage Loan, 5%, 1934.....	5,000 00	5,000 00
Huron & Erie Mortgage Loan, 5%, 1935.....	5,000 00	5,000 00
Canada Trusts Company, 4 3/4%, 1932.....	5,000 00	5,000 00
Industrial Mortgage & Trust Co., 5%, 1933.....	3,000 00	3,000 00
Total.....	<u>\$28,000 00</u>	<u>\$27,984 25</u>

(TOWNSHIP OF) CLINTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BEAMSVILLE

Commenced Business 23rd August, 1898

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. Durham; Vice-President, L. H. Collard; Secretary-Treasurer, G. A. Tinlin, Beamsville.

Directors.—E. Durham, Smithville; L. H. Collard, St. Catharines; W. A. Grifflis, St. Catharines; Wm. E. Boughner, Beamsville; H. B. Strong, St. Anns; Camby Wismer, Jordan.

Auditors.—W. D. Fairbrother, Beamsville; J. D. Albright, Beamsville.

Unassessed Premium Note Capital, \$119,178.59

Statement for the Year Ending 31st December, 1930

Assets	
Book value of bonds (<i>see Schedule "C"</i>).....	\$4,000 00
Cash in Royal Bank, Beamsville.....	3,708 59
Amount unpaid of instalments, 1930.....	906 16
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$119,178 59
Less residue of premium notes given for reinsurance.....	2,645 47
Interest.....	116,533 12
	100 00
Total Assets.....	<u>\$125,247 87</u>
Liabilities	
Amount of losses adjusted.....	\$750 00
Unearned cash payments.....	3,112 64
Total Liabilities.....	<u>\$3,862 64</u>
Receipts	
Cash balance at 31st December, 1929 (not extended), \$8,252.22.	
Cash received as instalments and cash payments of 1930.....	\$13,971 73
" " due in prior years.....	554 95
" " interest.....	177 97
Total Receipts.....	<u>\$14,704 65</u>
Expenditure	
Expenses of management:	
Commissions, \$1,017.00; investigation of claims, \$30.00; license fee, \$50.00;	
Fire Marshal tax, \$49.43; travelling expenses, \$117.00; rent, \$30.00;	
salaries and fees, \$1,036.75; printing, postage, etc., \$195.10; other expenses,	
\$161.43.....	\$2,686 71
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	12,178 74
" " reinsurance.....	240 00
" " rebates.....	142 83
Total Expenditures.....	<u>\$15,248 28</u>
Currency of Risks	
Amount covered by Policies in force 31st December, 1930	
Mutual.....	Three Years \$4,931,110 00
Less reinsurance.....	119,120 00
Net risks carried by the Company.....	<u>\$4,811,990 00</u>

Mutual System		Movement in Risks	
	Number	Amount	
Policies in force, 31st December, 1929.....	1,406	\$4,755,240 00	
Policies new and renewed during 1930.....	504	1,750,665 00	
Gross number and amount in force during 1930.....	1,910	\$6,505,905 00	
Less expired and cancelled in 1930.....	494	1,574,775 00	
Net risks in force, 31st December, 1930.....	1,416	\$4,931,130 00	

Schedule "C"

Bonds and Debentures Owned

Huron & Erie Mortgage Corporation, 5 %, 1935.....	\$4,000 00
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CULROSS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TEESWATER

Commenced Business 3rd June, 1872

OFFICERS AND DIRECTORS (1931)

Officers.—President, Kenneth McKenzie; Vice-President, Thos. P. McDonald; Secretary, Foster G. Moffat, Teeswater.

Directors.—Kenneth McKenzie, Teeswater; Thos. P. McDonald, Teeswater; Wm. H. Mundell, Glenannan; Robt. Grant, Formosa; Levi Boyle, Holyrood; George Falconer, Teeswater.

Auditors.—Alex. McKague, Teeswater; Thos. McDonald, Teeswater.

Unassessed Premium Note Capital, \$59,799.32

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (<i>See Schedule "C"</i>).....		\$12,000 00
Actual cash on hand at Head Office.....	\$170 57	
Cash in Bank of Montreal, Teeswater.....	1,805 25	
" Bank of Commerce, Teeswater.....	392 30	
Amount unpaid of instalments, 1930.....		2,368 12
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$59,799 32	1,437 49
Less residue of premium notes given for reinsurance.....	6,464 88	
Interest due and accrued.....		53,334 44
		164 16
Total Assets.....		\$69,304 21

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,851.06.....		
Cash received as instalments, 1930.....	\$5,720 59	
" instalments, prior years.....	1,049 98	
" interest.....	776 93	
" reinsurance on losses.....	40 67	
" all other.....	7 56	
Total Receipts.....	\$7,595 73	

Expenditure

Expenses of management:		
Commissions, \$344.75; law costs, \$11.56; investigation of claims, \$24.00; license fee, \$50.00; Fire Marshal tax, \$17.21; travelling expenses, \$45.00; taxes, \$12.00; rent, \$25.00; salaries and fees, \$525.40; printing, postage, etc., \$91.50; other expenses, \$25.00.....		\$1,171 42
Miscellaneous payments:		
Cash paid for losses.....	\$7,288 45	
" reinsurance.....	571 40	
" rebates.....	47 40	
Total Expenditure.....		\$9,078 67

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$2,916,130 00
Reinsurance.....	282,421 00
Net risks actually carried by the Company.....	\$2,633,709 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	850	\$2,837,698 00
Policies new and renewed during 1930	276	940,053 00
Gross number and amount in force during 1930	1,126	\$3,777,751 00
Less expired and cancelled in 1930	275	861,621 00
Net risks in force, 31st December, 1930	851	\$2,916,130 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Mortgage Corp., 5%, 1932	\$5,000 00	\$5,000 00
Dominion of Canada Loan, 5½%, 1934	5,000 00	5,000 00
Dominion of Canada War Loan, 5½%, 1932	2,000 00	2,000 00
Total	\$12,000 00	\$12,000 00

DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, MOUNT ELGIN

Commenced Business 18th May, 1887

OFFICERS AND DIRECTORS (1931)

Officers.—President, Chas. Williams; Vice-President, F. H. Gregg; Secretary, T. R. Mayberry Ingersoll.

Directors.—Chas. Williams, Tillsonburg; F. H. Gregg, Salford; Jno. Campbell, Salford; R. W. Brink, Woodstock; F. H. Harris, Mount Elgin; J. G. Currie, Ingersoll.

Auditors.—B. G. Jenvey, Ingersoll; R. A. Baxter, Brownsville.

Unassessed Premium Note Capital, \$106,703.42

Statement for the Year Ending 31st December, 1930

Assets

Loan company debentures and other securities. (See Schedule "C")		\$7,500 00
Cash on hand at Head Office	\$612 17	
Cash in Royal Bank, Ingersoll	20 56	
		632 73
Amount unpaid of instalments, 1930		1,179 46
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$106,703 42	
Less residue given for reinsurance	23,874 70	
		\$2,828 72
Interest		99 50
Total Assets		\$92,240 41

Liabilities

Borrowed money		\$700 00
Unearned cash payments		1,954 84
Total Liabilities		\$2,654 84

Receipts

Cash balance at 31st December, 1929 (not extended), \$485.87		
Cash received as instalments of 1930		\$15,305 03
" borrowed		700 00
" interest		578 01
" reinsurance on losses		4,304 50
" all other		124 13
from investments (not extended), \$10,500.00		
Total Receipts		\$21,011 67

Expenditure

Expenses of management:		
Commissions, \$207.50; investigation of claims, \$118.60; interest, \$69.57; license fee, \$75.00; Fire Marshal tax, \$43.23; travelling expenses, \$103.90; rent, \$150.00; salaries and fees, \$1,381.85; printing, postage, etc., \$337.60; other expenses, \$153.65		\$2,640 90
Miscellaneous payments:		
Cash paid for losses which occurred in 1930		\$20,685 98
" reinsurance		3,688 55
" rebate		349 38
" repayment of loans		1,500 00
" investments (not extended), \$2,500.00		
Total Expenditure		\$28,864 81

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	\$6,142,831 00	Three Years
Reinsurance.....	1,122,068 00	
Net Risks.....	<u>\$5,020,763 00</u>	

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,687	\$6,222,405 00
Policies new and renewed during 1930.....	535	2,173,181 00
Gross number and amount in force during 1930.....	2,222	\$8,395,586 00
Less expired and cancelled in 1930.....	519	2,252,755 00
Net risks in force, 31st December, 1930.....	<u>1,703</u>	<u>\$6,142,831 00</u>

Schedule "C"

	Par Value	Book Value
Huron & Erie Mortgage Corporation, 4 3/4 % , 1933.....	\$2,000 00	\$2,000 00
Huron & Erie Mortgage Corporation, 4 3/4 % , 1934.....	2,000 00	2,000 00
Huron & Erie Mortgage Corporation, 5 % , 1934.....	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 5 % , 1935.....	500 00	500 00
Huron & Erie Mortgage Corporation, 5 % , 1935.....	1,000 00	1,000 00
Huron & Erie Mortgage Corporation, 5 % , 1935.....	1,000 00	1,000 00
	<u>\$7,500 00</u>	<u>\$7,500 00</u>

(NORTH AND SOUTH) DORCHESTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HARRIETSVILLE

Commenced Business 8th January, 1869

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. C. Dance; Vice-President, H. Rickard; Secretary, S. E. Facey, Harrietsville.

Directors.—J. C. Dance, Belmont; H. Rickard, Dorchester; A. E. Jackson, Mossley; Jno. A. Charlton, Springfield; W. W. Kiddie, Belmont; S. S. McDermand, Port Burwell.

Auditors.—B. R. Barr, Dorchester; C. E. Jackson, Harrietsville.

Unassessed Premium Note Capital, \$274,290.88

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$79 34	
Cash in Bank of Toronto, Dorchester.....	428 42	
Cash deposit in Royal Bank, Ingersoll.....	196 88	
" " Royal Bank, Aylmer.....	406 38	
" " Bank of Nova Scotia, Harrietsville.....	8,968 54	
" " Bank of Commerce, Port Burwell.....	612 25	
" " Provincial Savings, Aylmer.....	749 62	
" " Royal Bank, Springfield.....	459 55	
Amount unpaid of instalments, 1930.....		\$11,900 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$274,290 88	636 28
Less residue given for reinsurance.....	43,378 28	
		<u>230,912 60</u>
Total Assets.....		<u>\$243,449 86</u>

Liabilities

Amount of losses supposed.....	\$700 00
Unearned cash payments.....	5,140 99
Total Liabilities.....	<u>\$5,840 99</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$23,850.20.	
Cash received as instalments and cash payments of 1930.....	\$32,906 74
" " instalments of prior years.....	388 03
" " interest.....	644 11
" " reinsurance on losses.....	4,315 44
" " from all other.....	263 44
Total Receipts.....	<u>\$38,517 76</u>

Expenditure	
Expenses of management:	
Commissions, \$917.40; license fee, \$100.00; Fire Marshal tax, \$90.09; travelling expenses \$32.00; salaries and fees, \$1,919.85; printing, postage, etc., \$320.49; other expenses, \$125.89.....	\$3,505 72
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	41,154 32
" reinsurance.....	4,890 07
" rebates.....	916 87
Total Expenditure.....	<u>\$50,466 98</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual.....	\$11,588,985 00	
Reinsurance.....	1,987,156 00	
Net Risks.....	<u>\$9,601,829 00</u>	

Movement in Risks

Mutual System		Number	Amount
Policies in force, 31st December, 1929.....	2,982	\$11,253,202 00	
Policies new and renewed during 1930.....	1,208	4,295,788 00	
Gross number and amount in force during 1930.....	4,190	\$15,548,990 00	
Less expired and cancelled in 1930.....	1,103	3,960,005 00	
Net risks in force, 31st December, 1930.....	<u>3,087</u>	<u>\$11,588,985 00</u>	

DOWNIE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. PAUL'S

Commenced Business 21st April, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Suehring; Vice-President, Wm. Robertson; Secretary-Treasurer, George Armstrong, St. Paul's.

Directors.—Wm. Suehring, Stratford; Wm. Robertson, St. Paul's; Robt. Fuller, Sebringville; John Bell, St. Mary's; Leslie Brown, Motherwell; A. J. Bradshaw, St. Paul's.

Auditors.—D. K. Erb, Stratford; Geo. Arbogast, Sebringville.

Unassessed Premium Note Capital, \$108,236.23

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds, debentures, etc. (<i>See Schedule "C"</i>).....	\$22,000 00
Cash on hand.....	\$6 37
Cash in British Mortgage Loan Company, Stratford.....	344 00
" Royal Bank, Stratford.....	1,328 99
" Royal Bank, St. Mary's.....	262 93
" Bank of Commerce, Sebringville.....	527 81
" Bank of Commerce, Mitchell.....	474 89
" Province of Ontario Savings Bank, St. Mary's.....	482 84
" Bank of Commerce, Milverton.....	264 03
Amount unpaid of instalments, 1930.....	3,691 86
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	77 00
Less residue given for reinsurance.....	\$108,236 23
	4,003 70
All other assets.....	104,232 53
	567 30
Total Assets.....	<u>\$130,568 69</u>

Liabilities

Unearned cash payments.....	\$363 79
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Receipts

Cash balance at 31st December, 1929 (not extended), \$4,587.14.....	
Cash received as instalments and cash payments of 1930.....	\$8,480 80
" instalments, prior years.....	57 00
" interest.....	1,212 77
" reinsurance on losses.....	2,311 19
" all other.....	92 00
Total Receipts.....	<u>\$12,153 76</u>

Expenditure

Expenses of management:		
Investigation of claims, \$154.30; license fee, \$50.00; Fire Marshal tax, \$23.61; travelling expenses, \$28.00; rent, \$9.00; salaries and fees, \$983.00; printing, postage, etc., \$184.00; other expenses, \$26.00.....		\$1,457 91
Miscellaneous payments:		
Amount paid for losses.....		10,592 09
" reinsurance.....		941 95
" rebate.....		49 09
" all other.....		8 00
Total Expenditure.....		<u>\$13,049 04</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	\$4,152,540 00	Three Years
Reinsurance.....	175,700 00	
Net Risks.....	<u>\$3,976,840 00</u>	

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	844	\$4,037,465 00
Policies new and renewed during 1930.....	364	1,589,525 00
Gross number and amount in force during 1930.....	1,208	\$5,626,990 00
Less expired and cancelled in 1930.....	327	1,474,450 00
Net risks in force, 31st December, 1930.....	881	<u>\$4,152,540 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
British Mortgage & Trust Corporation of Ontario, 5%, 1931.....	\$5,000 00	\$5,000 00
British Mortgage & Trust Corporation of Ontario, 5%, 1932.....	10,000 00	10,000 00
British Mortgage & Trust Corporation of Ontario, 5%, 1933.....	5,000 00	5,000 00
Province of Ontario Debentures, 5%, 1957.....	2,000 00	2,000 00
Total.....	<u>\$22,000 00</u>	<u>\$22,000 00</u>

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHELBURNE

Commenced Business 1st June, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. J. Jelly; Vice-President, J. A. Marshall; Secretary-Treasurer, J. A. Richardson, Shelburne.

Directors.—W. J. Jelly, Shelburne; J. A. Marshall, Orangeville; A. T. Lindsay, Camilla; E. A. Reid, Mansfield; T. Best, Shelburne; J. J. Braidon, Shelburne; J. A. Cornelius, Amaranth Station; Alex. Hunter, Melancthon; W. Park, Bellwood; F. Lyons, Jessopville; T. W. Reid, Waldemar; G. Bruce, Grand Valley.

Auditors.—W. E. Reid, Shelburne; S. Patterson, Shelburne.

Unassessed Premium Note Capital, \$231,198.19

Statement for the Year Ending 31st December, 1930

Assets

Cash Value of Canada War Loan and Municipal Security. (See Schedule "C").....		\$11,189 13
Cash on hand at Head Office.....	\$204 41	
Cash in Royal Bank, Shelburne.....	73 60	
" Toronto Bank, Shelburne.....	44 76	
" Royal Bank, Grand Valley.....	191 25	
" Bank of Commerce, Orangeville.....	92 22	
" Bank of Toronto, Alliston.....	79 43	
" Bank of Toronto, Creemore.....	33 80	
" Royal Bank, Dundalk.....	44 89	
Amount unpaid of instalments, 1930, and agents' balances.....		764 36
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$231,198 19	393 47
Less residue given for reinsurance.....	17,727 48	
Reinsurance on losses.....		213,470 71
Interest.....		1,492 62
		48 61
Total Assets.....		<u>\$227,358 90</u>

Liabilities

Unearned cash payments.....	\$177 71
-----------------------------	----------

Receipts

Cash balance at 31st December, 1929 (not extended), \$9,759.55.	
Cash received as instalments, 1930.....	\$28,850 22
“ instalments of prior years.....	237 15
“ interest.....	1,175 00
“ all other.....	374 51
“ reinsurance on losses.....	1,126 16
“ from investments (not extended), \$5,117.58.	
Total Receipts.....	<u>\$31,763 04</u>

Expenditure

Expenses of management:	
Commissions, \$1,688.00; fuel and light, \$36.78; investigation of claims, \$206.30; license fee, \$75.00; Fire Marshal tax, \$84.71; travelling expenses, \$91.80; taxes, \$7.95; rent, \$83.00; salaries and fees, \$1,575.30; printing, postage, etc., \$458.03; other expenses, \$36.50.....	\$4,343 37
Miscellaneous payments:	
Amount paid for losses which occurred during 1930.....	38,994 61
“ reinsurance.....	2,265 23
“ rebate.....	255 80
Total Expenditure.....	<u>\$45,859 01</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$10,189,449 50
Reinsurance.....	793,055 00
Net Risks.....	<u>\$9,396,394 50</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,686	\$9,798,144 50
Policies new and renewed during 1930.....	961	3,519,340 00
Gross number and amount in force during 1930.....	3,647	\$13,317,484 50
Less expired and cancelled in 1930.....	895	3,128,035 00
Net risks in force, 31st December, 1930.....	<u>2,752</u>	<u>\$10,189,449 50</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bond, 5 ½ %, 1937.....	\$3,000 00	\$3,000 00
Shelburne Debentures, 5 %, 1947.....	3,189 13	3,189 13
Shelburne Debentures, 5 %, 1942.....	5,000 00	5,000 00
	<u>\$11,189 13</u>	<u>\$11,189 13</u>

(NORTH) DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT

Commenced Business 15th May, 1856

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. L. Telfer; Vice-President, F. W. Hanes; Secretary-Treasurer, A. W. Hilborn, Galt.

Directors.—Geo. L. Telfer, Paris; Frank W. Hanes, Dundas; W. C. Shaw, Hespeler; A. A. Stewart, Puslinch; Jos. Betzner, Copetown; J. M. Irwin, Galt; Firman Martin, Sheffield; Robt. E. Cowan, Galt; Wm. Lockie, Galt.

Auditors.—John Taylor, Jr., Galt; Robt. G. Cowan, Galt.

Unassessed Premium Note Capital, \$294,880.72

Statement for the Year Ending 31st December, 1930

Assets	
Cash value of mortgages.....	\$5,000 00
Cash in Bank of Commerce, Galt.....	265 65
Amount unpaid instalments, 1930.....	2,498 55
Amount of unpaid assessments, 1930.....	3,767 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$294,880 72
Less residue for reinsurance.....	<u>20,901 43</u>
	273,979 29
Total Assets.....	<u><u>\$285,510 84</u></u>

Liabilities	
Borrowed money.....	\$1,000 00
Total Liabilities.....	<u><u>\$1,000 00</u></u>

Receipts	
Cash balance at 31st December, 1929 (not extended), \$696.40.....	
Cash received as instalments, 1930.....	\$37,141 06
" instalments levied in years prior to 1930.....	1,275 55
" assessments prior to 1930.....	14,487 44
" interest.....	336 10
" borrowed money.....	34,000 00
" reinsurance on losses.....	3,022 50
" all other sources.....	<u>119 64</u>
Total Receipts.....	<u><u>\$90,382 29</u></u>

Expenditure	
Expenses of management:	
Commissions, \$522.80; fuel and light, \$34.42; investigation of claims, \$134.80; interest, \$532.37; license fee, \$100.00; Fire Marshal tax, \$122.80; taxes, \$18.17; rent, \$175.20; salaries and fees, \$2,889.50; printing, postage, etc., \$370.48; other expenses, \$343.94.....	\$5,244 48
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	41,200 79
" reinsurance.....	2,643 23
" rebate.....	224 54
" repayment of loans.....	<u>41,500 00</u>
Total Expenditure.....	<u><u>\$90,813 04</u></u>

Currency of Risks	
Amount covered by Policies in force 31st December, 1930	
Mutual.....	Three Years \$14,965,314 00
Reinsurance.....	979,315 00
Net Risks.....	<u><u>\$13,985,999 00</u></u>

Movement in Risks		
Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	3,231	\$14,774,035 00
Policies new and renewed during 1930.....	<u>946</u>	<u>4,250,755 00</u>
Gross number and amount in force during 1930.....	4,177	\$19,024,790 00
Less expired and cancelled in 1930.....	<u>887</u>	<u>4,059,476 00</u>
Net risks in force, 31st December, 1930.....	<u><u>3,290</u></u>	<u><u>\$14,965,314 00</u></u>

DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUTTON

Commenced Business September, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. R. Gow; Vice-President, Jno. W. McCallum; Secretary-Treasurer, W. A. Galbraith, Iona Station.

Directors.—Jno. R. Gow, Dutton; Jno. W. McCallum, Iona Station; Jno. McPherson, Dutton; D. K. Andrew, West Lorne; W. R. Pollard, Iona Station; John McPhail, Iona Station; Arch. McColl, Rodney.

Auditors.—M. I. McNeill, J. D. Blue, Dutton, Ont.

Unassessed Premium Note Capital, \$135,097.31

Statement for the Year Ending 31st December, 1930

Assets	
Book value of bonds. (See Schedule "C")	\$15,000 00
Cash at Head Office	\$55 58
Cash in Royal Bank, Rodney	3,026 94
" Bank of Montreal, West Lorne	2,922 54
" Royal Bank, Dutton	4,589 77
" Bank of Montreal, Dutton	5,613 03
	16,207 86
Amount unpaid of instalments, 1930	1,023 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$135,097 31
Less residue of notes given for reinsurance	3,226 30
	131,871 01
Interest	211 10
Total Assets	\$164,313 42

Liabilities

Unearned cash payments	\$335 46
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Receipts

Cash balance at 31st December, 1929 (not extended), \$15,968.31	
Cash received as instalments and cash payments, 1930	\$16,267 24
" instalments due in prior years	522 00
" interest	1,110 94
Total Receipts	\$17,900 18

Expenditure

Expenses of management:	
Commissions, \$205.50; investigation of claims, \$103.30; license fee, \$75.00; Fire Marshal tax, \$54.37; travelling expenses, \$147.50; rent, \$24.00; salaries and fees, \$694.60; printing, postage, etc., \$112.92; other expenses, \$205.50	\$1,622 69
Miscellaneous payments:	
Cash paid for losses	11,607 65
" reinsurance	220 80
" rebate	114 65
" interest	43 84
Total Expenditure	\$13,609 63

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual	Three Years \$5,729,575 00
Less reinsurance	146,650 00
Net risks carried at 31st December, 1930	\$5,582,925 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,370	\$5,693,775 00
Policies new and renewed during 1930	430	1,623,150 00
Gross number and amount in force during 1930	1,800	\$7,316,925 00
Less expired and cancelled in 1930	409	1,587,350 00
Net risks in force, 31st December, 1930	1,391	\$5,729,575 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada, 4 1/4 %, 1940	\$4,000 00	\$4,000 00
Dominion of Canada, 5 1/2 %, 1934	4,000 00	4,000 00
Huron & Erie Mortgage Corporation, 4 3/4 %, 1934	3,000 00	3,000 00
Dominion of Canada, 5 %, 1943	4,000 00	4,000 00
	\$15,000 00	\$15,000 00

(SOUTH) EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, TAVISTOCK

Commenced Business 28th December, 1870

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Kauffman; Vice-President, A. Herman; Secretary, Edwin Caister, Tavistock.

Directors.—Wm. Kauffman, Tavistock; A. Herman, Tavistock; P. H. Murray, Tavistock; Jno. Doering, Stratford; Jos. Quinlan, Stratford; C. Lindner, Gadshill; Andrew Rennicker, St. Paul's; I. Corp, Woodock; Jacob Kalbfleisch, Stratford.

Auditors.—F. P. Corp, Tavistock; H. J. Mansz, Shakespeare.

Unassessed Premium Note Capital, \$339,468.89

Statement for the Year Ending 31st December, 1930**Assets**

Canada Victory Loan Bonds. (<i>See Schedule "C"</i>).....		\$53,162 76
Cash on hand at Head Office.....	\$28 93	
Cash in Royal Bank, Stratford.....	855 28	
" Bank of Commerce, Tavistock.....	1,139 03	
" Bank of Montreal, Tavistock.....	56 73	
Amount unpaid instalments, 1930.....		2,079 97
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		1,289 25
Total Assets.....		<u>\$396,000 87</u>

Liabilities—None**Receipts**

Cash balance at 31st December, 1929 (not extended), \$7,526.87.		
Cash received from instalments levied during 1930.....		\$17,352 41
" instalments levied prior to 1930.....		602 55
" interest.....		3,620 37
" all others.....		2 00
" investments (not extended), \$17,577.50.		
Total Receipts.....		<u>\$21,577 33</u>

Expenditure

Expenses of management:		
Commissions, \$1,062.00; investigation of claims, \$264.37; license fee, \$75.00; Fire Marshal tax, \$59.33; travelling expenses, \$33.50; rent, \$32.00; salaries and fees, \$1,261.45; printing, postage, etc., \$224.54; other expenses, \$313.30.....		\$3,325 49
Miscellaneous payments:		
Cash paid for losses.....		41,058 57
" rebates.....		217 67
Total Expenditure.....		<u>\$44,601 73</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years	\$9,202,350 00
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,782	\$8,907,955 00
Policies new and renewed, 1930.....	516	2,669,170 00
Gross number and amount in force during 1930.....	2,298	\$11,577,125 00
Less expired and cancelled in 1930.....	476	2,374,775 00
Net risks in force, 31st December, 1930.....	1,822	<u>\$9,202,350 00</u>

Schedule "C"**Bonds and Debentures Owned**

	Par Value	Book Value
Dominion of Canada, Refund, 4½%, 1946.....	\$8,000 00	\$7,808 00
Canadian National Railways, 5%, 1954.....	20,000 00	20,306 39
British Mortgage & Trust Certificate, 5%, 1933.....	10,000 00	10,000 00
Province of Ontario, 5%, 1959.....	10,000 00	10,048 37
City of Stratford, 5%, 1948.....	4,000 00	4,000 00
City of Stratford, 5%, 1944.....	1,000 00	1,000 00
	<u>\$53,000 00</u>	<u>\$53,162 76</u>

EKFRID MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, APPIN

Commenced Business 16th September, 1891

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. A. McCallum; Vice-President, L. L. McTaggart; Secretary, Herman Galbraith, Appin.

Directors.—D. A. McCallum, Glencoe; L. L. McTaggart, Appin; Lorenzo Gardiner, Glencoe; Jno. T. McLean, Melbourne; Jno. G. Lethbridge, Glencoe; Milton Fletcher, Appin.

Auditors.—Frank McLean, Melbourne; Gilbert Hyndman, Melbourne.

Unassessed Premium Note Capital, \$97,206.53

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand.....	\$103 05	
Cash in Royal Bank, Glencoe, Ont.....	215 96	
“ Montreal Bank, Alvinston, Ont.....	111 63	
“ Royal Bank, Strathroy, Ont.....	79 60	
“ Royal Bank, Appin, Ont.....	4,601 47	
“ Montreal Bank, Glencoe, Ont.....	95 18	
“ Royal Bank, Melbourne.....	67 43	
“ Montreal Bank, Newbury.....	110 18	
	\$5,384 50	
Amount unpaid of instalments, 1930.....		500 78
“ prior instalments still unpaid (not extended), \$727.93.....		
“ premium notes in force, after deducting all payments thereon and assessments levied.....	\$97,206 53	
“ reinsurance.....	1,640 87	
		95,565 66
Total Assets.....		\$101,450 94

Liabilities—None

Receipts

Cash balance 31st December, 1929 (not extended), \$6,867.74.....		
Cash received as instalments of 1930.....		\$13,073 41
“ instalments of prior years.....		223 30
“ interest.....		118 21
“ all other sources.....		124 21
“ from investments (not extended), \$5,500.00.....		
Total Receipts.....		\$13,539 13

Expenditure

Expenses of management:		
Commissions, \$141.00; law costs, \$76.00; investigation of claims, \$126.00; license fee, \$50.00; Fire Marshal tax, \$43.40; travelling expenses, \$84.75; rent, \$12.50; salaries and fees, \$748.00; printing, postage, etc., \$271.26; other expenses, \$109.81.....		\$1,662 72
Miscellaneous payments:		
Amount paid for losses.....		12,993 16
“ reinsurance.....		190 78
“ rebate.....		175 71
“ investments (not extended), \$5,500.00.....		
Total Expenditure.....		\$15,022 37

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$4,419,105 00
Less reinsurance.....	63,600 00
Net Risks.....	\$4,421,505 00

Movement in Risks

	Number	Amount
Policies in force 31st December, 1929.....	1,317	\$4,419,860 00
Policies new and renewed during 1930.....	455	1,513,590 00
Gross number and amount in force during 1930.....	1,772	\$5,933,450 00
Less expired and cancelled in 1930.....	442	1,448,345 00
Net risks in force 31st December, 1930.....	1,330	\$4,485,105 00

ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ATWOOD

Commenced Business 22nd March, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, H. Richmond; Vice-President, J. S. Cowan; Secretary, J. R. Hammond, Atwood.

Directors.—H. Richmond, Atwood; J. S. Cowan, Atwood; Jas. Moffat, Monkton; Geo. Cleland, Listowel; J. K. Baker, Brussels; John Denstedt, Gad's Hill; S. J. Love, Atwood; I. D. Smith, Atwood; Alex. Ross, Britton.

Auditors.—Jno. F. Ballantyne, Atwood; Chester Little, Atwood.

Unassessed Premium Note Capital, \$402,301.06

Statement for the Year Ending 31st December, 1930

Assets

Cash value of bonds. (<i>See Schedule "C"</i>).....		\$15,000 00
Cash in Bank of Commerce, Atwood.....	\$2,048 42	
" Bank of Commerce, Monkton, Ont.....	783 18	
		<u>2,831 60</u>
Amount of unpaid instalments, 1930.....		778 33
" premium notes in force, after deducting all payments thereon and assessments levied.....		402,301 06
Total Assets.....		<u>\$420,910 99</u>

Liabilities—None

Receipts

Cash at 31st December, 1929 (not extended), \$815.77.		
Cash received as instalments, 1930.....	\$21,932 20	
" instalments, prior years.....	177 55	
" interest.....	1,073 04	
" from investments (not extended), \$10,000.00.		
Total Receipts.....		<u>\$23,182 79</u>

Expenditure

Expenses of management:		
Commissions, \$502.00; investigation of claims, \$96.50; license fee, \$75.00; Fire Marshal tax, \$57.90; travelling expenses, \$23.00; taxes, \$1.74; rent, \$13.00; salaries and fees, \$792.80; printing, postage, etc., \$173.66; other expenses, \$126.75.....		\$1,862 35
Miscellaneous payments:		
Amount paid for losses.....	28,977 90	
rebate.....	326 71	
Total Expenditure.....		<u>\$31,166 96</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930	Three Years
Mutual.....	<u>\$8,868,500 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929.....	1,518	\$8,625,175 00
Policies new and renewed during 1930.....	503	2,714,925 00
Gross number and amount in force during 1930.....	2,021	\$11,340,100 00
Less expired and cancelled in 1930.....	437	2,471,600 00
Net risks in force, 31st December, 1930.....	1,584	<u>\$8,868,500 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie, 5%, 1935.....	\$5,000 00	\$5,000 00
British Mortgage & Trust Corporation, 5%, 1932.....	10,000 00	10,000 00
	<u>\$15,000 00</u>	<u>\$15,000 00</u>

ERAMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ROCKWOOD

Commenced Business 9th April, 1861

OFFICERS AND DIRECTORS (1931)

Officers.—President, Chas. Benham; Vice-President, John Grieve; Secretary, W. A. Dickieson Rockwood.

Directors.—Chas. Benham, Rockwood; Jno. Grieve, Rockwood; Jas. R. Rutherford, Rockwood; Jno. McNabb, Rockwood; Wm. Swanston, Rockwood; John Hindley, Rockwood.

Auditors.—J. J. Aldous, Rockwood; W. H. Hortop, Everton.

Unassessed Premium Note Capital, \$164,060.26

Statement for the Year Ending 31st December, 1930

Assets

Cash value of debentures and Canada War Loan. (<i>See Schedule "C"</i>).....	\$12,000 00
Cash on hand.....	\$8 58
Cash in Bank of Commerce, Guelph.....	24 16
" Imperial Bank, Fergus.....	105 37
" Royal Bank, Rockwood.....	291 70
	429 81
Amount unpaid of instalments, 1930.....	835 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$164,060 26
Less residue of premium notes given by Company for reinsurance.....	38,861 90
	125,198 36
Total Assets.....	\$138,463 88

Liabilities

Bank overdraft.....	\$1,700 00
Unearned cash payment.....	62 00
	\$1,762 00

Receipts

Cash balance at 31st December, 1929 (not extended), \$792.02.....	
Cash received as instalments, 1930.....	\$7,239 77
" instalments of prior years.....	746 90
" interest.....	400 61
" reinsurance on losses.....	30 40
" borrowed money.....	4,800 00
" all other sources.....	5 50
	\$13,223 18

Expenditure

Expenses of management:	
Commissions, \$291.70; investigation of claims, \$12.00; interest, \$97.25; license fee, \$50.00; Fire Marshal tax, \$19.53; travelling expenses, \$20.00; rent, \$9.00; salaries and fees, \$728.80; printing, postage, etc., \$57.95; other expenses, \$43.50.....	\$1,329 73
Miscellaneous payments:	
Cash paid for losses.....	4,083 60
" reinsurance.....	1,883 45
" rebates.....	30 00
" repayment of loans.....	6,258 61
	\$13,585 39

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$3,782,200 00
Less reinsurance.....	779,200 00
Net risks actually carried by Company, 31st December, 1930.....	\$3,003,000 00

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929.....	1,506	\$4,128,800 00
Policies new and renewed during 1930.....	252	897,600 00
	1,758	\$5,026,400 00
Gross number and amount in force during 1930.....		
Less expired and cancelled in 1930.....	465	1,244,200 00
	1,293	\$3,782,200 00
Net risks in force, 31st December, 1930.....		

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Guelph & Ontario Investment & Savings Society, 4 $\frac{3}{4}$ %, 1933	\$4,000 00	\$4,000 00
Guelph & Ontario Investment & Savings Society, 5 %, 1932	5,000 00	5,000 00
Dominion of Canada Government War Bonds, 5 %, 1943	3,000 00	3,000 00
	<u>\$12,000 00</u>	<u>\$12,000 00</u>

ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SELKIRK

Commenced Business 2nd September, 1871

OFFICERS AND DIRECTORS (1931)

Officers.—President, Joshua Honsberger; Vice-President, C. J. Smelser; Secretary, A. E. Havill, South Cayuga.

Directors.—J. Honsberger, Dunnville; C. J. Smelser, Selkirk; Nicholas Kiefer, Fisherville; John H. Hartwick, Selkirk; A. Hicks, Dunnville; John Featherstone, Fisherville; G. A. Reicheld, South Cayuga; Jno. Pridmore, Dunnville; Chas. O. M. Schweyer, Fisherville; Walter Ebert, Cayuga; Harry Rittenhouse, Dunnville; Peter Lloyd, Selkirk.

Auditors.—Wm. G. Babion, Selkirk; Richard Sherk, South Cayuga.

Unassessed Premium Note Capital, \$106,508.69

Statement for the Year Ending 31st December, 1930

Assets

Cash value of bonds. (See Schedule "C")		\$15,000 00
Cash on hand	\$153 57	
Cash in Bank of Commerce, Dunnville	778 91	
" Bank of Commerce, Cayuga	501 02	
" Royal Bank, Fisherville	2,751 26	
" Bank of Commerce, Selkirk	1,035 56	
" Royal Bank, Dunnville	864 14	
		6,084 46
Amount of unpaid instalments, 1930		598 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$106,508 69	
Less residue of premium note given for reinsurance	16,872 93	
		89,635 76
Interest accrued		798 83
Total Assets		<u>\$112,117 30</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$10,757.06.		
Cash received as instalments, 1930	\$13,615 12	
" from instalments of prior years	693 20	
" for interest	798 83	
" investment (not extended), \$3,000.00.		
Total Receipts		<u>\$15,107 15</u>

Expenditure

Expenses of management:		
Commissions, \$411.25; investigation of claims, \$16.00; license fee, \$75.00; Fire Marshal tax, \$39.95; travelling expenses, \$10.00; salaries and fees, \$947.40; printing, postage, etc., \$189.42; other expenses, \$48.00		\$1,737 02
Miscellaneous payments:		
Amount paid for losses	10,928 77	
" reinsurance	1,874 72	
" rebate	239 24	
" investments (not extended), \$8,000.00.		
Total Expenditure		<u>\$14,779 75</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	\$7,677,780 00
Reinsurance	624,672 50
Net Risks	<u>\$7,053,107 50</u>

Mutual System		Movement in Risks	
	Number	Amount	
Policies in force, 31st December, 1929.....	1,216	\$4,729,925	00
Policies new and renewed during 1930.....	364	1,338,425	00
Gross number and amount in force during 1930.....	1,580	\$6,068,350	00
Less expired and cancelled in 1930.....	372	1,390,570	00
Net risk in force, 31st December, 1930.....	1,208	\$4,677,780	00

Schedule "C"

Bonds and Debentures Owned		
	Par Value	Book Value
Province of Ontario, 1944, 5%.....	\$5,000 00	\$5,000 00
Province of Ontario, 4 1/2%, 1948.....	5,000 00	5,000 00
Huron & Erie Mortgage Corporation Debentures, 5%, 1935.....	5,000 00	5,000 00
	<u>\$15,000 00</u>	<u>\$15,000 00</u>

FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WALKERTON

Commenced business 31st March, 1894

OFFICERS AND DIRECTORS (1931)

Officers.—President, Moses Bilger; Vice-President, John Oswald; Secretary, B. W. Schumacher, Walkerton.

Directors.—Moses Bilger, Mildmay; Jno. Oswald, Chesley; Rudolph Siegner, Mildmay; J. T. Richardson, Paisley; Val. Fischer, Walkerton; Jas. Tolton, Walkerton.

Auditors.—Jas. T. Lamb, Walkerton; Thos. H. Jasper, Carlsruhe.

Unassessed Premium Note Capital, \$1,324,796.51

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate.....	\$5,700 00
Mortgage loans and real estate.....	15,300 00
Bonds and debentures. (See Schedule "C").....	108,000 00
Actual cash in hand at Head Office.....	\$234 35
Amount of deposit in Montreal Bank, Walkerton.....	2,518 58
" Royal Bank, Cargill.....	992 27
" Commerce Bank, Port Elgin.....	419 79
	<u>4,164 99</u>
Amount of agents' balances.....	11,161 57
Amount of unpaid instalments, 1930.....	988 34
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$1,324,796 51
Less residue of premium notes given for reinsurance.....	226,892 98
	<u>1,097,903 53</u>
Amount of interest accrued.....	1,743 90
Total Assets.....	<u>\$1,244,962 33</u>

Liabilities

Amount of losses supposed.....	\$9,794 00
Unearned cash payments.....	70,625 38
Total Liabilities.....	<u>\$80,419 38</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$8,730.95.....	
Cash received as instalments and cash payments, 1930.....	\$181,546 10
" instalments of prior years.....	638 07
" interest.....	7,225 70
" reinsurance on losses.....	33,411 00
" from all other sources.....	1,740 56
" from investments (not extended), \$40,925.66.....	
Total Receipts.....	<u>\$224,561 43</u>

Expenditure

Expenses of management:		
Commissions, \$7,498.75; law costs, \$249.11; fuel and light, \$130.45; investigation of claims, \$2,489.10; interest, \$6.70; license fees, \$250.00; Fire Marshal tax, \$421.44; travelling expenses, \$161.95; taxes, \$115.78; rent, \$1,494.86; salaries and fees, \$7,438.29; other expenses, \$391.65.....		\$20,648 08
Miscellaneous payments:		
Amount paid for losses.....		196,088 97
" reinsurance.....		30,902 53
" rebate.....		1,918 49
" interest.....		130 03
" investments (not extended), \$19,925.00.....		
" all other expenditures.....		439 95
Total Expenditure.....		<u>\$250,128 05</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930.

	One year	Two years	Three years	Total
Mutual.....	\$362,915 00	\$100,940 00	\$55,162,596 00	\$55,626,451 00
Less reinsurance.....			10,079,757 00	10,079,757 00
Net risks actually carried by Company at 31st December, 1930....	<u>\$362,915 00</u>	<u>\$100,940 00</u>	<u>\$45,082,839 00</u>	<u>\$45,546,694 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929.....	15,610	\$49,879,276 00
Policies new and renewed during 1930.....	6,308	21,140,390 00
Gross number and amount in force during 1930.....	21,918	\$71,019,666 00
Less expired and cancelled in 1930.....	5,190	15,393,215 00
Net risks in force, 31st December, 1930.....	<u>16,728</u>	<u>\$55,626,451 00</u>

Schedule "C"

Bonds and Debentures owned

	Par Value	Book Value
Province of Manitoba, 5 1/2 %, 1934.....	\$5,000 00	\$5,000 00
Province of Saskatchewan, 6 %, 1940.....	5,000 00	4,890 00
Province of Prince Edward Island, 4 %, 1939.....	5,000 00	4,230 00
Province of Saskatchewan, 6 %, 1936.....	5,000 00	4,978 50
Province of Ontario, 5 %, 1948.....	5,000 00	4,917 50
Province of Alberta, 5 %, 1943.....	5,000 00	4,864 00
Province of Quebec, 4 1/2 %, 1950.....	4,000 00	3,928 00
Province of British Columbia, 4 1/2 %, 1951.....	5,000 00	4,765 00
Province of Manitoba, 4 1/2 %, 1956.....	5,000 00	4,830 00
Huron and Erie Mortgage Corporation, 5 %, 1932.....	5,000 00	5,000 00
Province of Alberta, 5 %, 1943.....	3,000 00	3,031 50
Canada Permanent Mortgage Corporation, 5 %, 1933.....	5,000 00	5,000 00
City of Windsor, 5 %, 1934.....	5,000 00	5,000 00
Township of York, 5 %, 1938.....	1,000 00	1,004 00
Township of York, 5 %, 1939.....	2,000 00	2,008 00
Township of York, 5 %, 1940.....	2,000 00	2,008 00
City of Port Arthur, 5 %, 1945.....	5,000 00	5,000 00
Township of Scarboro, 5 %, 1941.....	3,000 00	3,000 00
Township of Scarboro, 5 %, 1942.....	1,000 00	1,000 00
Township of Scarboro, 5 %, 1943.....	1,000 00	1,000 00
Township of Etobicoke, 5 %, 1938.....	1,000 00	1,004 00
Township of Etobicoke, 5 %, 1937.....	4,000 00	4,014 00
Township of Sandwich East, 5 1/4 %, 1932.....	1,000 00	1,000 70
Township of Sandwich East, 5 1/4 %, 1934.....	1,000 00	1,001 60
Township of Sandwich East, 5 1/4 %, 1947.....	3,000 00	3,016 50
County of Bruce, 5 1/2 %, 1935.....	1,000 00	1,000 00
Province of British Columbia, 5 %, 1954.....	5,000 00	5,000 00
Province of Nova Scotia, 5 %, 1959.....	5,000 00	5,000 00
Province of New Brunswick, 4 3/4 %, 1960.....	10,000 00	9,852 00
	<u>\$108,000 00</u>	<u>\$106,343 30</u>

FARMERS' UNION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, LINDSAY

Commenced Business 3rd June, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. J. Robertson; Vice-President, M. McMillan; Secretary-Treasurer, Pearl James, Lindsay.

Directors.—J. J. Robertson, Dunsford; Maurice McMillan, Beaverton; Alex. Horn, Lindsay; Albert Davidson, Lindsay; W. Hoskins, Cobcook; W. H. Lowes, Ida; G. B. Nicholls, Peterboro; F. A. Eason, Keene; R. S. McElwain, Gelert; Wesley Campbell, Nestleton Station.

Auditors.—W. E. Agnew, Lindsay; H. J. Lytle, Lindsay.

Unassessed Premium Note Capital, \$616,720.34

Statement for the Year Ending 31st December, 1930

Assets	
Book value of bonds. (See Schedule "C").....	\$43,000 00
Cash value of mortgages, debentures, etc.....	9,075 00
Cash on hand at Head Office.....	\$2,152 42
Cash in Bank of Commerce, Lindsay.....	2,390 90
Amount of unpaid instalments due in 1930.....	4,543 32
Amount of premium notes in force, after deducting all payments there- on and assessments levied.....	\$616,720 34
Less residue of premium notes for reinsurance.....	53,411 71
Amount of interest accrued.....	972 50
	\$629,177 50

Liabilities	
Amount of loans adjusted.....	\$2,650 00
Amount of unearned cash payments.....	91,245 25
Amount of all other liabilities.....	110 55
	\$94,005 80

Receipts	
Cash balance for 31st December, 1929 (not extended), \$4,185.32.	
Cash received as membership fees.....	\$2,561 00
" instalments and cash payments, 1930.....	87,978 30
" instalments due in prior years.....	9,393 21
" interest.....	3,865 40
Cash received from reinsurance on losses.....	15,196 59
" all other.....	1,366 73
" realization on investments (not extended), \$35,000.00	
	\$120,361 23

Expenditure	
Expenses of management:	
Commissions, \$6,919.00; investigation of claims, \$1,030.30; interest, \$169.18; license fee, \$150.00; Fire Marsol tax, \$301.32; travelling expenses, \$122.95; taxes, \$30.30; rent, \$360.00; salaries and fees, \$3,730.60; printing, postage, etc., \$1,080.68; other expenses, \$534.35.....	\$14,428 68
Miscellaneous payments:	
Amount paid for losses.....	111,225 23
" reinsurance.....	5,534 25
" rebates.....	3,740 07
" investments (not extended), \$20,000.00.	
" all other expenditure.....	75 00
Total Expenditure.....	\$135,003 23

Currency of Risks	
Amount covered by Policies in force 31st December, 1930	
Mutual.....	\$29,231,410 00
Less reinsurance.....	1,902,308 00
	\$27,329,102 00

Movement in Risks		
Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	9,770	\$28,026,008 00
Policies new and renewed during 1930.....	3,558	10,728,607 00
Gross number and amount in force during 1930.....	13,328	\$38,754,615 00
Less expired and cancelled in 1930.....	3,441	9,523,205 00
Net risks in force, 31st December, 1930.....	9,887	\$29,231,410 00

Schedule "C"		
Bonds and Debentures Owned		
	Par Value	Book Value
Dominion of Canada Victory Bonds, 5 1/4 %, 1934.....	\$10,000 00	.....
Town of Lindsay, 5 1/2 %, 1933.....	3,000 00	.....
Victoria Trust & Savings Co., 5 %, 1935.....	5,000 00	.....
Township of Mariposa School, 5 %, 1948.....	5,000 00	.....
County of Victoria, 5 %, 1951.....	5,000 00	.....
Province of Ontario, 5 %, 1959.....	5,000 00	.....
City of Regina, 5 %, 1950.....	10,000 00	.....
	\$43,000 00	.....

FORMOSA MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FORMOSA

Commenced Business 22nd May, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. F. Wachter; Vice-President, Thos. Inglis; Secretary-Treasurer, E. G. Kuntz, Formosa.

Directors.—Jno. F. Wachter, Walkerton; Thos. Inglis, Clifford; T. E. Rushton, Paisley; M. Filsinger, Mildmay; Anthony Lang, Chepstow; O. C. Kuntz, Formosa.

Auditors.—D. Borho, Formosa; A. G. McLennan, Walkerton.

Unassessed Premium Note Capital, \$347,773.56

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds.....	\$14,000 00
Mortgage loans and real estate.....	5,800 00
Amount of deposit, Montreal Bank, Formosa.....	\$22,401 83
" Royal Bank, Cargill.....	1,712 93
	<u>24,114 76</u>
Amount unpaid, instalments, 1930.....	1,458 35
Amount of premium notes in force, after deducting all payments thereon and assessments levied, 1930.....	\$347,773 56
Less residue of premium notes given by the Company for reinsurance.....	48,910 13
	<u>298,863 43</u>
Total Assets.....	<u>\$344,236 54</u>

Liabilities

Amount of unearned cash payments.....	\$4,254 23
---------------------------------------	------------

Receipts

Cash balance at 31st December, 1929 (not extended), \$22,748.92.	
Cash received as instalments and cash payments, 1930.....	\$39,558 80
" instalments of prior years.....	718 61
" interest.....	1,756 15
" reinsurance on losses.....	10,272 20
" all other sources.....	150 02
" from investments (not extended), \$200.00.	
Total Receipts.....	<u>\$52,455 78</u>

Expenditure

Expenses of management:	
Commissions, \$1,869.28; law costs, \$52.11; investigation of claims, \$466.60; license fee, \$100.00; Fire Marshal tax, \$102.69; travelling expenses, \$88.45; taxes, \$12.75; rent, \$63.00; salaries and fees, \$1,986.40; printing, postage, etc., \$471.67; other expenses, \$442.85.....	\$5,655 80
Miscellaneous payments:	
Amount paid for losses.....	35,423 13
" reinsurance.....	7,942 06
" rebate.....	322 05
" investments (not extended), \$1,946.90.....	
Total Expenditure.....	<u>\$49,343 04</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$14,400,927 00
Reinsurance.....	2,196,709 00
Net risks carried.....	<u>\$12,204,218 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		4,511	\$13,893,877 00
Policies new and renewed during 1930.....		1,553	4,805,291 00
Gross number and amount in force, 1930.....		6,064	\$18,699,168 00
Less expired and cancelled during 1930.....		1,372	4,298,241 00
Net risks in force, December, 1930.....		4,692	<u>\$14,400,927 00</u>

Schedule "C"

Ford City, 6%, 1935.....	\$3,000 00
Township of East Sandwich, 5 ¼%, 1946.....	4,000 00
Dominion of Canada, 5 ½%, 1934.....	5,000 00
Town of New Toronto, 5%, 1945.....	2,000 00
	<u>\$14,000 00</u>

GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYTON

Commenced Business 16th March, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, Andrew Schenk; Vice-President, M. E. Murray; Secretary, R. H. Fortune, Ayton.

Directors.—Andrew Schenk, Ayton; M. E. Murray, Neustadt; John Ghent, Mount Forest; H. M. Fortune, Chesley; C. J. Dickison, Mildmay; Adam Ries, Clifford; G. H. Dickson, Drew Station; Richard Cronin, Corbetton; Henry Klages, Chesley; Conrad Schenk, Holstein; F. S. Schaus, Ayton; H. W. Hunt, Hanover.

Auditors.—W. J. Forbes, Ayton; Edward Pletsch, Ayton.

Unassessed Premium Note Capital, \$287,134.56

Statement for the Year Ending 31st December, 1930

Assets

Cash in Royal Bank, Ayton.....	\$4,375 04
Amount of unpaid instalments, 1930.....	1,685 54
unpaid instalments prior to 1930 (not extended), \$509.15.	
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$287,134 56
Less residue of premium notes given for reinsurance.....	68,024 94
	<u>219,109 62</u>
Total Assets.....	<u>\$225,170 20</u>

Liabilities

Amount of losses adjusted.....	\$3,250 00
Unearned cash payments.....	1,713 56
Total Liabilities.....	<u>\$4,963 56</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$2,774.11.	
Cash received as instalments and cash payments, 1930.....	\$34,323 27
instalments due in prior years.....	1,153 98
from reinsurance on losses.....	12,649 34
interest.....	719 21
all other sources.....	416 75
from investments (not extended), \$16,321.84.	
Total Receipts.....	<u>\$49,262 55</u>

Expenditure

Expenses of management:	
Commissions, \$1,180.00; law costs, \$22.00; investigation of claims, \$316.60; license fee, \$100.00; Fire Marshal tax, \$94.52; travelling expenses, \$99.00; salaries and fees, \$1,820.80; printing, postage, etc., \$525.35; other expenses, \$308.99.....	\$4,467 26
Miscellaneous payments:	
Amount paid for losses.....	47,074 83
" reinsurance.....	8,700 32
" rebate.....	664 85
" repayment of loans.....	3,076 20
Total Expenditure.....	<u>\$63,983 46</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930.

Mutual.....	Three Years \$12,260,106 00
Reinsurance.....	3,071,850 00
Net risks.....	<u>\$9,188,256 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	3,836	\$12,409,844 00
Policies new and renewed during 1930	1,162	3,932,585 00
Gross number and amount in force during 1930	4,998	\$16,342,429 00
Less expired and cancelled in 1930	1,249	4,082,323 00
Net risks in force, 31st December, 1930	3,749	\$12,260,106 00

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALEXANDRIA

Commenced Business 7th May, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. A. Ross; Vice-President, E. J. MacDonald; Secretary, V. G. Chisholm, Alexandria.

Directors.—D. A. Ross, Martintown; E. J. MacDonald, Alexandria; W. J. McGregor, North Lancaster; Wm. Irvine, Dalkeith; D. A. McDonell, Green Valley; A. A. McDonald, Greenfield.

Auditors.—J. A. McDonell, Alexandria; Angus Kennedy, Alexandria.

Unassessed Premium Note Capital, \$245,386.97

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (See Schedule "C")		\$7,336 76
Cash on hand, Head Office	\$2,588 89	
Cash in Royal Bank, Alexandria	1,228 48	
" Bank of Nova Scotia, Alexandria	5,104 25	
" Bank Canadian National, Alexandria	4,429 93	
" Bank of Montreal, Lancaster	3,545 74	
" Bank of Nova Scotia, Martintown	1,323 90	
		18,221 19
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$245,386 97	
Less residue of premium notes given for reinsurance	23,342 55	
		\$222,044 42
Reinsurance on losses		600 00
Total Assets		\$248,202 37

Liabilities

Amount of losses supposed	\$800 00
Unearned cash payments	30,914 32
Total Liabilities	\$31,714 32

Receipts

Cash balance at 31st December, 1929 (not extended), \$20,475.63	
Cash received as instalments and cash payments, 1930	\$33,834 75
" for interest	1,059 98
" reinsurance on losses	2,970 26
" all other sources	17 30
from investments (not extended), \$2,360.56	
Total Receipts	\$37,882 29

Expenditure

Expenses of management:	
Commissions, \$2,199.25; investigation of claims, \$513.20; license fee, \$100.00;	
Fire Marshal tax, \$102.83; travelling expenses, \$167.20; salaries and fees,	
\$1,337.80; printing, postage, etc., \$235.96; other expenses \$805.96	\$5,462 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1930	34,388 36
" reinsurance	2,316 20
" rebates	330 53
Total Expenditure	\$42,497 29

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years
Less reinsurance (mutual plan).....	\$11,506,650 00
	1,085,700 00
Net risks actually carried at 31st December, 1930.....	<u>\$10,420,950 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1929.....		4,618	\$11,257,100 00
Policies new and renewed during 1930.....		1,653	3,905,400 00
Gross number and amount in force during 1930.....		6,271	\$15,162,500 00
Less expired and cancelled in 1930.....		1,537	3,655,850 00
Net risks in force 31st December, 1930.....		<u>4,734</u>	<u>\$11,506,650 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bonds, 5 ½ %, 1932.....	\$5,000 00	.....
Township of Lochiel, 6 %, 1931.....	2,336 76	.....
Total.....	<u>\$7,336 76</u>	<u>.....</u>

GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, YORK

Commenced Business 15th April, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Bell; Vice-President, R. H. Allen; Secretary, J. E. Stubbs, Caledonia.

Directors.—Wm. Bell, Canfield; R. H. Allen, Caledonia; R. E. Kerr, York; J. G. Lindsay, Caledonia; Jno. Bell, Glanford; W. Teasdale, Cayuga.

Auditors.—Arnold Bell, Glanford; S. McBlain, Caledonia.

Unassessed Premium Note Capital, \$109,338.18

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (See Schedule "C").....	\$5,000 00
Cash at Head Office.....	\$7,478 72
Cash in Bank.....	137 26
Amount unpaid of instalments, 1929.....	7,615 98
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	2,089 52
Less reinsurance.....	\$109,338 18
	6,380 00
Total Assets.....	<u>102,958 18</u>
	<u>\$117,663 68</u>

Expenditure

Unearned cash payments.....	<u>\$7,332 33</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$3,339.66.....	
Cash received as instalments and cash payments, 1930.....	\$11,265 68
" instalments of prior years.....	1,232 02
" interest.....	272 57
" reinsurance on losses.....	6,063 60
" all other.....	3 00
Total Receipts.....	<u>\$18,836 87</u>

Expenditure

Expenses of management:	
Commissions, \$730.00; interest, \$0.25; license fee, \$50.00; Fire Marshal tax, \$37.44; travelling expenses, \$30.00; rent, \$15.00; salaries and fees, \$998.80; printing, postage, etc., \$64.15; other expenses, \$39.00.....	\$1,964 64
Miscellaneous payments:	
Amount paid for losses.....	11,822 86
" reinsurance.....	752 00
" rebate.....	21 05
Total Expenditure.....	<u>\$14,560 55</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$4,755,305 00
Less reinsurance.....	290,000 00
Net risks actually carried by Company.....	<u>\$4,465,305 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		1,214	\$4,637,070 00
Policies new and renewed during 1930.....		388	1,588,205 00
Gross number and amount in force during 1930.....		1,602	\$6,225,275 00
Less expired and cancelled in 1930.....		394	1,469,970 00
Net risks in force, 31st December, 1930.....		<u>1,208</u>	<u>\$4,755,305 00</u>

Schedule "C"

Bonds and Debentures Owned

Huron & Erie Loan Corporation, 5%, 1935.....	Par Value <u>\$5,000 00</u>	Book Value <u>\$5,000 00</u>
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GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SPENCERVILLE

Commenced Business 29th June, 1892

OFFICERS AND DIRECTORS (1931)

Officers.—President, Robt. Mulholland; Vice-president, Jno. F. Black; Manager, Herbert Adams, Ventnor; Secretary, W. M. Snyder, Spencerville.

Directors.—Robt. Mulholland, South Mountain; John F. Black, Kemptville; George Robinson, Prescott; Herbert Adams, Ventnor; Herb. S. Bennett, Algonquin; E. D. Perrin, Prescott; Geo. Ferguson, Oxford Station; R. W. Kingston, Spencerville; Thos. Johnston, Brinstons.

Auditors.—Almon Small, Spencerville; W. K. Whitley, Spencerville.

Unassessed Premium Note Capital, \$310,025.10

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans.....	\$15,000 00
Cash value of real estate.....	1,832 80
Loan Company's debentures. (See Schedule "C").....	27,496 74
Cash on hand at Head Office.....	\$2,293 87
Cash in Royal Bank, Spencerville.....	15,972 71
	18,266 58
Amount of unpaid instalments, 1930.....	1,448 43
" unpaid instalments (not extended), \$401.17.....	
Amount of premium notes in force after deducting all payments thereon; and assessments levied.....	310,025 10
Office furniture and safe (not extended), \$340.00.....	
Total Assets.....	<u>\$374,069 65</u>

Liabilities

Unearned cash payments.....	<u>\$20,588 84</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$18,244.48.	
Cash received as instalments and cash payments, 1930.....	\$50,704 90
.. instalments of prior years.....	349 56
.. interest.....	1,693 68
.. from all other.....	14 00
.. investments (not extended), \$2,002.31.	
Total Receipts.....	<u>\$52,762 14</u>

Expenditure

Expenses of management:	
Commissions, \$3,298.34; fuel and light, \$31.25; investigation of claims, \$337.45; license fee, \$100.00; Fire Marshal tax, \$154.55; travelling expenses, \$5.00; taxes, \$30.30; rent, \$22.50; salaries and fees, \$2,281.10; printing, postage, etc., \$509.48; other expenses, \$70.41.....	\$6,840 38
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	28,453 90
.. rebate.....	448 07
Total Expenditure.....	<u>\$35,742 35</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years <u>\$14,073,164 00</u>
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Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929.....	4,100	\$13,075,794 00
Policies new and renewed during 1930.....	1,635	5,398,008 00
Gross number and amount in force during 1930.....	5,735	\$18,473,802 00
Less expired and cancelled in 1930.....	1,377	4,400,638 00
Net risks in force, 31st December, 1930.....	<u>4,358</u>	<u>\$14,073,164 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada, Renewal, 5 1/2 %, 1932.....	\$5,000 00	.....
Dominion of Canada War Loan, 5 1/2 %, 1934.....	5,000 00	.....
C. Leeds and Grenville Counties Debentures, 5 %, 1931.....	4,000 00	.....
C2 Winchester Public School Debentures, 3 to 16, 5 %, 1931-43.....	9,258 92	.....
Standard Reliance Assets.....	4,177 82	.....
Dominion Permanent.....	60 00	.....
	<u>\$27,496 74</u>	<u>.....</u>

GREY AND BRUCE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, HANOVER

Commenced Business 6th July, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. McKinnon; Vice-President, A. McArthur; Secretary, Wm. Ruttle, Hanover, Ont.

Directors.—Dougald McKinnon, Chesley; A. McArthur, Priceville; Wm. Glauser, Hanover; James H. Hunter, Walkerton; J. Cooper, Hanover; Conrad Hill, Mildmay; Neil McLeod, Proton Station; Hugh McLean, Durham; J. Brodie, Markdale; Herb. Brigham, Hanover; Gilbert Gillies, Cedarvale; D. McQueen, Mount Forest; Henry Logie, Walkerton; D. J. McDonald, Elmwood; Robert Parslow, Priceville.

Auditors.—W. J. Ford Neustadt; Duncan McLean, Durham.

Unassessed Premium Note Capital, \$214,709.10

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate.....	\$2,000 00
Bonds. (See Schedule "C"), (market value).....	7,905 82
Amount of unpaid instalments, 1930.....	1,094 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$214,709 10
Less residue of premium notes given for reinsurance.....	37,242 18
Amount of interest due and accrued.....	177,466 92
	50 05
Total Assets.....	<u>\$188,517 39</u>

Liabilities

Amount of losses adjusted.....	\$2,000 00
Unearned cash payments.....	922 57
Amount of loan and overdraft.....	6,774 15
Total Liabilities.....	\$9,696 72

Receipts

Cash balance at 31st December, 1929 (not extended), \$1,873.26.	
Agents' fees.....	\$626 25
Cash received as instalments and cash payments, 1930.....	23,646 24
" instalments due in prior years.....	928 97
" reinsurance on losses.....	3,473 47
" interest.....	399 98
" cash borrowed.....	6,774 15
" all other.....	6 55
Total Receipts.....	\$35,855 61

Expenditure

Expenses of management:	
Commissions, \$1,545.07; Division Court costs, \$7.64; fuel and light, \$103.45; investigation of claims, \$291.37; interest, \$32.05; license fee, \$75.00; Fire Marshal tax, \$71.80; travelling expenses, \$101.45; taxes, \$122.01; salaries and fees, \$1,790.00; printing, postage, etc., \$592.25; other expenses, \$93.20.....	\$4,825 29
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	28,247 17
" reinsurance.....	4,226 76
" rebate.....	429 65
Total Expenditure.....	\$37,728 87

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years
Reinsurance.....	\$8,934,970 00
	1,765,909 00
Net risks, 31st December, 1929.....	\$7,169,061 00

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		3,290	\$8,798,100 00
Policies new and renewed during 1930.....		1,121	2,841,556 00
Gross number and amount in force during 1930.....		4,411	\$11,639,656 00
Less expired and cancelled in 1930.....		1,042	2,704,686 00
Net risks in force, 31st December, 1930.....		3,369	\$8,934,970 00

Schedule "C"**Bonds and Debentures Owned**

	Par Value	Book Value
Province of Ontario, 6%, 1936.....	\$3,000 00	\$3,208 77
Canadian Northern Stock, 4%, 1964.....	5,499 33	4,969 56
	\$8,499 33	\$8,178 33

GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

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

Commenced Business 16th February, 1860

OFFICERS AND DIRECTORS (1931)

Officers.—President, Robt. Amos; Vice-President, J. P. Henderson; Secretary-Treasurer, Geo. McIntosh, Guelph.

Directors.—Robt. Amos, Guelph; J. P. Henderson, Guelph; D. Small, Guelph; J. Bowman, Guelph; N. G. Sinclair, Guelph; W. W. Buchanan, Guelph; C. C. Rudd, Guelph; Archie Cleghorn, Guelph; Robert Dawson, Guelph.

Auditors.—W. Laidlaw, Guelph; Wm. Whitelaw, Guelph.

Unassessed Premium Note Capital, \$54,589.65

Statement for the Year Ending 31st December, 1930

Assets		
Cash on hand at Head Office.....	\$6 80	
Amount of cash in Bank of Commerce at Guelph.....	6,136 56	
		\$6,143 36
Amount unpaid of instalments, 1930.....		308 10
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	54,589 65	
Less residue of premium notes given for reinsurance.....	4,264 50	
		50,325 15
Total Assets.....		<u>\$56,776 61</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$4,361.55.....		
Cash received as instalments, 1930.....		\$2,723 30
“ instalments of prior years.....		171 25
“ interest.....		149 98
“ reinsurance on losses.....		10 50
Total Receipts.....		<u>\$3,055 03</u>

Expenditure

Expenses of management:		
Commissions, \$116.00; license fee, \$50.00; Fire Marshall tax, \$8.61; travelling expenses, \$24.00; taxes, \$9.00; salaries and fees, \$184.00; printing, postage, etc., \$26.54; other expenses, \$22.00.....		\$440 15
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		556 00
“ reinsurance.....		226 25
“ rebate.....		43 92
“ all other.....		6 90
Total Expenditure.....		<u>\$1,273 22</u>

Currency of Risks

	Three Years
Amount covered by Policies in force 31st December, 1930	
Mutual.....	\$1,105,750 00
Reinsurance.....	83,800 00
Net risks, 31st December, 1930.....	<u>\$1,021,950 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	376	\$1,095,475 00
Policies new and renewed during 1930.....	116	364,300 00
Gross number and amount in force during 1930.....	492	\$1,459,775 00
Less expired and cancelled in 1930.....	133	354,025 00
Net risks in force, 31st December, 1930.....	<u>359</u>	<u>\$1,105,750 00</u>

HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ACTON

Commenced Business 2nd April, 1890

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. E. Wood; Vice-President, T. L. Leslie; Secretary-Treasurer, Thos. Moore, Campbellville.

Directors.—C. E. Wood, Freeman; T. L. Leslie, Norval Station; John Wilson, Erin; A. W. Lasby, Acton; Jas. Kirkwood, Acton; Wm. Hume, Milton; N. F. Lindsay, Acton; Duncan Campbell, Moffat; C. H. Turner, Milton.

Auditors.—W. J. Akins, Acton; A. L. MacNabb, Milton.

Unassessed Premium Note Capital, \$367,241.60

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages.....		\$20,500 00
Bonds. (See Schedule "C").....		30,000 00
Cash on hand.....	\$379 33	
Cash in Royal Bank, Guelph.....	388 67	
" Bank of Nova Scotia, Acton.....	424 41	
" Bank of Nova Scotia, Campbellville.....	22,377 75	
		<u>23,570 16</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$367,241 60	
Less residue of premium notes given by the Company for reinsurance.....	59,713 00	
		<u>307,528 60</u>
Interest due.....		1,481 15
Office furniture and safe (not extended), \$275.00.....		
Total Assets.....		<u>\$383,079 91</u>

Liabilities

Amount unearned cash payments.....		<u>\$26,899 53</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$21,167.10.....		
Cash received as instalments and cash payments, 1930.....	\$30,073 70	
" agents' fees.....	1,030 00	
" interest.....	3,081 32	
" reinsurance on losses.....	3,779 40	
" all other sources.....	9 15	
Total Receipts.....		<u>\$37,973 57</u>

Expenditure

Expenses of management:		
Commissions, \$2,066.00; investigation of claims, \$164.80; license fee, \$100.00; Fire Marshal tax, \$94.88; travelling expenses, \$40.00; rent, \$25.00; salaries and fees, \$2,687.00; printing, postage, etc., \$466.72; other expenses, \$161.00.....		\$5,805 40
Miscellaneous payments:		
Amount paid for losses.....	23,197 42	
Amount paid for reinsurance.....	5,790 95	
" rebate.....	776 65	
Total Expenditure.....		<u>\$35,570 42</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$13,349,945 00
Less reinsurance.....		1,561,610 00
Net risks actually carried at 31st December, 1930.....		<u>\$11,788,335 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	3,290	\$13,005,040 00
Policies new and renewed during 1930.....	1,113	4,485,030 00
Gross number and amount in force during 1930.....	4,403	\$17,490,070 00
Less expired and cancelled in 1930.....	1,073	4,140,125 00
Net risks in force, 31st December, 1930.....	3,330	<u>\$13,349,945 00</u>

Schedule "C"

Bonds and Debentures Owned

Guelph & Ontario Investment & Savings Society, 5%, 1934.....	Par Value \$10,000 00	Book Value
Canadian National Railway Board, 5%, 1969.....	20,000 00	.....
	<u>\$30,000 00</u>	<u>.....</u>

HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLD SPRINGS

Commenced Business 1st July, 1898

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. H. Martyn; Vice-President, W. R. Coyle; Secretary-Treasurer, W. A. Hoskin, Cobourg.

Directors.—E. H. Martyn, Port Hope; W. R. Coyle, Roseneath; James Thompson, Cobourg; Ben Stewart, Baltimore; R. W. Benson, Bewdley; Alf. Eagleson, Cold Springs.

Auditors.—J. H. Davidson, Camborne; Jas. McCullough, Cobourg.

Unassessed Premium Note Capital, \$156,725.02

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures (<i>See Schedule "C"</i>).....	\$26,964	80
Cash on hand at Head Office.....	279	38
Cash in Bank of Nova Scotia, Cobourg.....	958	53
" Bank of Toronto, Cobourg.....	2,880	60
Amount of instalments of 1930 unpaid.....		4,118 51
Amount of premium notes, after deducting all payments made and assessments levied.....	\$156,725	02
Less residue of premium notes given by Company for reinsurance.....	10,525	15
Interest.....		146,199 87
		290 75
Total Assets.....	\$178,598	09

Liabilities

Amount of unearned cash payments.....	\$18,050	91
Amount of all other liabilities.....		116 00
Total Liabilities.....	\$18,166	91

Receipts

Cash balance at 31st December, 1929 (not extended), \$4,822.77.		
Cash received as instalments and cash payments of 1930.....	\$16,972	87
" instalments of prior years.....	1,195	69
" interest.....	1,466	18
" reinsurance on losses.....	122	23
" all other.....	60	21
Total Receipts.....	\$19,817	18

Expenditure

Expenses of management:		
Commissions, \$1,196.00; investigation of claims, \$132.00; license fee, \$75.00;		
Fire Marshal tax, \$65.70; travelling expenses, \$170.60; rent, \$22.00;		
salaries and fees, \$1,377.00; printing, postage, etc., \$234.39; other expenses,		
\$68.06.....	\$3,340	75
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....	14,110	82
" reinsurance.....	1,394	88
" rebate.....	675	19
Total Expenditure.....	\$19,521	64

Currency of Risks

	Three Years
Amount covered by Policies in force 31st December, 1930	
Mutual.....	\$6,113,927 00
Reinsurance.....	481,176 00
Net risks at 31st December, 1930.....	\$5,632,751 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,229	\$5,709,032 00
Policies new and renewed during 1930.....	771	2,099,609 00
Gross number and amount in force during 1930.....	3,000	\$7,808,641 00
Less expired and cancelled in 1930.....	631	1,694,714 00
Net risks in force, 31st December, 1930.....	2,369	\$6,113,927 00

Schedule "C"

Bond and Loan Debentures Owned

	Par Value	Book Value
Midland Loan, 5% and 4¾%, 1932 to 1935.....	\$15,000 00	\$15,000 00
Dominion of Canada, 5½%, 1932.....	2,000 00	2,000 00
Dominion of Canada, 5½%, 1934.....	3,000 00	3,000 00
Grand Trunk Pacific, 4% (£500), 1939.....	1,964 80	1,964 80
City of Windsor, 5%, 1935.....	5,000 00	5,000 00
	<u>\$26,964 80</u>	<u>\$26,964 80</u>

HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ZURICH

Commenced Business 3rd February, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Peter Martene; Vice-President, John Armstrong, Hensall; Secretary-Treasurer, Henry Eilber, Crediton.

Directors.—Peter Martene, Exeter; John Armstrong, Zurich; Wm. Switzer, Dashwood; Wm. Consit, Hensall; Oscar Klopp, Zurich; G. Graham, Brucefield; Jno. P. Rau, Zurich; Stephen Webb, Grand Bend; Reinhold Miller, Dashwood.

Auditors.—Andrew F. Hess, Zurich; Arthur Webb, Dashwood.

Unassessed Premium Note Capital, \$198,233.43

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (See Schedule "C").....		\$24,839 93
Cash on deposit, Bank of Commerce, Crediton.....	\$7,267 70	
" Bank of Montreal, Exeter.....	1,410 69	
" Bank of Montreal, Zurich.....	2,685 49	
		<u>11,363 88</u>
Amount unpaid of instalments levied during 1930.....		522 60
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		<u>198,233 43</u>
Total Assets.....		<u>\$234,959 84</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,355.68.....		\$15,084 60
Cash received as instalments due in 1930.....		692 70
" instalments due in prior years.....		1,421 86
" interest.....		
" investments (not extended), \$35.53.....		
Total Receipts.....		<u>\$17,199 16</u>

Expenditure

Expenses of management:		
Commissions, \$583.15; investigation of claims, \$73.90; license fee, \$75.00; Fire Marshal tax, \$50.15; rent, \$45.00; salaries and fees, \$1,067.60; printing, postage, etc., \$590.23; other expenses, \$54.24.....		\$2,539 27
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		3,576 24
" rebate.....		64 05
" accrued interest.....		46 93
" investments (not extended), \$3,000.00.....		
Total Expenditure.....		<u>\$6,226 49</u>

Currency of Risks

Mutual.....	Amount covered by Policies in force 31st December, 1930	\$7,911,700 00
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Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929.....	1,992	\$7,927,750 00
Policies new and renewed during 1930.....	536	2,222,600 00
		<u>\$10,150,350 00</u>
Gross number and amount in force during 1930.....	2,528	\$10,150,350 00
Less expired and cancelled in 1930.....	558	2,238,650 00
Net risks in force, 31st December, 1930.....	<u>1,970</u>	<u>\$7,911,700 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario, 5%, 1948.....	\$5,000 00	\$5,000 00
Province of Ontario, 4½%, 1944.....	3,000 00	3,000 00
Hydro-Electric Power Commission of Ontario, 5%, 1939.....	5,000 00	5,000 00
Province of Ontario, 6%, 1935.....	3,000 00	3,000 00
City of Toronto, 5%, 1937.....	4,000 00	4,000 00
Township of Stephen, 5½%, 1945.....	839 93	839 93
City of Oshawa, 5%, 1944.....	3,000 00	3,000 00
Huron & Erie Mortgage Corporation, 4¾%, 1930.....	1,000 00	1,000 00
	<u>\$24,839 93</u>	<u>\$24,839 93</u>

HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NEW GERMANY

Commenced Business 3rd March, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. Newstead; Vice-President, C. M. Wilhelm; Secretary-Treasurer, A. J. Frank, New Germany.

Directors.—A. Newstead, Breslau; Chas. Wilhelm, Breslau; A. G. Brohman, Ariss; A. Jansen, Kitchener; F. Schaefer, New Hamburg; Henry Prang, Breslau; David Begg, Linwood; Chas. Matthews, Wallenstein; Mark May, Breslau.

Auditors.—Henry Wilhelm, Breslau; William Halser, New Germany.

Unassessed Premium Note Capjtal, \$22,928.69

Statement for the Year Ending 31st December, 1930

Assets

Cash in Royal Bank, Guelph.....	\$11,448 86
Amount unpaid of instalments levied in 1930.....	412 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$22,928 69
Less residue premium notes.....	2,796 75
	<u>20,131 94</u>
Total Assets.....	<u>\$31,993 35</u>

Liabilities—None

Receipts

Cash balance 31st December, 1929 (not extended), \$9,801.74.....	
Cash received for instalments levied in 1930.....	\$2,144 94
" instalments levied in prior years.....	41 50
" interest.....	294 81
Total Receipts.....	<u>\$2,481 25</u>

Expenditure

Expenses of management:	
Commissions, \$84.00; license fee, \$25.00; Fire Marshal tax, \$6.57; salaries and fees, \$290.60; printing, postage, etc., \$39.65; all other, \$13.00.....	\$458 82
Miscellaneous payments:	
Cash paid for 1930 reinsurance.....	360 71
" rebates.....	14 60
Total Expenditure.....	<u>\$834 13</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$1,159,050 00
Reinsurance.....	124,519 00
Net Risks.....	<u>\$1,034,531 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	355	\$961,005 00
Policies new and renewed during 1930.....	114	310,055 00
Gross number and amount in force during 1930.....	469	\$1,271,060 00
Less expired and cancelled in 1930.....	88	112,010 00
Net risks in force, 31st December, 1930.....	<u>381</u>	<u>\$1,159,050 00</u>

HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, RIDGETOWN

Commenced Business 4th April, 1892

OFFICERS AND DIRECTORS (1931)

Officers.—President, R. L. Smyth; Vice-President, David Wilson; Secretary-Treasurer, A. Gillanders, Ridgetown.

Directors.—Robt. L. Smyth, Blenheim; David Wilson, Ridgetown; Robt. J. Newman, Muirkirk; Milton Attridge, Highgate; W. J. Huffman, Blenheim; W. D. Spear, Highgate; Watson Johnston, Northwood; D. M. Winter, Thamesville; W. S. Simpson, Ridgetown.

Auditor.—O. Drury, Blenheim.

Unassessed Premium Note Capital, \$230,508.15

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures.....		\$17,725 13
Amount of cash at Head Office.....	\$50 00	
" cash in Royal Bank, Ridgetown.....	6,905 65	
" unpaid instalments, 1930.....		6,955 65
" unpaid assessments.....		979 25
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$230,508 15	325 20
Less residue of premium notes given for reinsurance.....	4,787 65	
		225,720 50
Amount of interest due.....		131 25
Total Assets.....		<u>\$251,836 98</u>

Liabilities

Amount of unearned cash payments.....		<u>\$7,191 53</u>
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Receipts

Cash balance 31st December, 1929 (not extended), \$50.00.....		
Cash received as instalments and cash payments, 1930.....		\$32,442 95
" instalments of prior years.....		304 00
" special assessment, 1930.....		24,475 97
" borrowed money.....		11,500 00
" interest.....		347 15
Total Receipts.....		<u>\$69,070 07</u>

Expenditure

Expenses of management:		
Commissions, \$1,206.00; law costs, \$21.00; fuel and light, \$174.32; investigation of claims, \$124.30; interest, \$105.36; License fee, \$100.00; Fire Marshal tax, \$104.76; travelling expenses, \$25.00; taxes, \$39.01; rent, \$180.00; salaries and fees, \$1,587.20; printing, postage, etc., \$220.47; other expenses, \$33.17.....		\$3,920 59
Miscellaneous payments:		
Cash paid for losses.....		26,232 73
" reinsurance.....		678 10
" rebates.....		547 92
" repayment of loans.....		12,896 20
" accrued interest on purchase investment.....		163 75
" investment (not extended), \$17,725.13.....		
Total Expenditure.....		<u>\$44,439 29</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$10,524,288 00
Reinsurance.....	217,215 00
Net risks carried at 31st December, 1930.....	<u>\$10,307,073 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,717	\$10,478,763 00
Policies new and renewed during 1930.....	994	3,961,763 00
Gross number and amount in force during 1930.....	3,711	\$14,440,526 00
Less expired and cancelled in 1930.....	1,001	3,916,238 00
Net risks in force, 31st December, 1930.....	<u>2,710</u>	<u>\$10,524,288 00</u>

Schedule "C"

	Par Value	Book Value
Province of Ontario, 4 1/2 %, 1948.....	\$14,000 00	\$13,704 85
Canadian National Railways, 4 1/2 %, 1954.....	4,000 00	4,020 28
	<u>\$18,000 00</u>	<u>\$17,725 13</u>

HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WROXETER

Commenced Business 10th July, 1873

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. A. Bryans; Vice-President, A. Mc Kercher; Secretary-Treasurer, W. S. Mc Kercher, Wroxeter.

Directors.—Jno. A. Bryans, Fordwich; A. Mc Kercher, Wroxeter; Hugh W. Edgar, Wroxeter; W. H. Gregg, Gorrie; Jas. T. Wylie, Wingham; W. R. Graham, Gorrie.

Auditors.—J. Howard Wylie, Wingham; A. A. Graham, Gorrie.

Unassessed Premium Note Capital, \$519,433.93

Statement for the Year Ending 31st December, 1930

Assets

Real estate.....		\$1,300 00
Bonds and debentures, etc. (<i>See Schedule "C"</i>).....		60,586 50
Cash in Royal Bank, Harriston.....	\$448 72	
" Bank of Commerce, Wroxeter.....	2,070 62	
		<u>2,519 34</u>
Amount of unpaid instalments, 1930.....		1,611 97
" unpaid instalments of prior years (not extended), \$598.25.		
" premium notes in force, after deducting all payments thereon		
and assessments levied.....	\$519,433 93	
Less residue of premium notes given by the Company for reinsurance... ..	113,654 05	
		<u>405,779 88</u>
Amount of accrued interest.....		562 20
Total Assets.....		<u>\$472,359 89</u>

Liabilities

Amount of losses supposed.....		\$1,485 46
" unearned cash payments.....		7,596 37
Total Liabilities.....		<u>\$9,081 83</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$5,644.34.		
Cash held by agents for fees or surveys (not extended), \$704.50.		
Cash received as instalments and cash payments, 1930.....		\$62,977 77
" instalments of prior years.....		836 65
" for interest.....		3,289 22
" reinsurance on losses.....		15,864 32
" all other sources.....		537 86
" from realization on investments (not extended), \$5,145.00.		
Total Receipts.....		<u>\$83,505 82</u>

Expenditure

Expenses of management:		
Commissions, \$2,039.50; law costs, \$6.18; fuel and light, \$122.17; investigation of claims, \$765.95; license fee, \$150.00; Fire Marshal tax, \$172.53; travelling expenses, \$176.50; taxes, \$47.69; salaries and fees, \$3,809.70; printing, postage, etc., \$507.06; other expenses, \$114.24.....		\$7,911 52
Miscellaneous payments:		
Cash paid for losses.....		59,992 08
" reinsurance.....		12,840 88
" rebates.....		919 63
" accrued interest.....		186 71
" purchase of investments (not extended), \$9,925.00.		
Total Expenditure.....		<u>\$81,850 82</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$22,562,019 00
Reinsurance.....		5,248,249 00
Net risks actually carried by Company at 31st December, 1930.....		<u>\$17,313,770 00</u>

Mutual System		Movement in Risks	
	Number	Amount	
Policies in force, 31st December, 1929.....	6,555	\$21,893,616	00
Policies new and renewed during 1930.....	2,090	6,606,739	00
Gross number and amount in force during 1930.....	8,645	\$28,500,355	00
Less expired and cancelled in 1930.....	1,900	5,938,336	00
Net risks in force, 31st December, 1930.....	6,745	\$22,562,019	00

Schedule "C"

Bonds and Debentures Owned		
	Par Value	Book Value
Dominion of Canada Bond, 4 1/2 %, 1946.....	\$10,000 00	\$9,760 00
Dominion of Canada Bond, 5 1/2 %, 1934.....	10,000 00	10,173 00
Dominion of Canada Bond, 5 %, 1943.....	5,000 00	5,076 00
Huron & Erie Mortgage Corporation, 5 %, 1931.....	5,000 00	5,000 00
Dominion of Canada Bond, 5 %, 1943.....	15,000 00	15,549 50
Dominion of Canada Bond, 5 1/2 %, 1934.....	5,000 00	5,103 00
Township of York Debentures, 5 %, 1940.....	10,000 00	9,925 00
	<u>\$60,000 00</u>	<u>\$60,586 50</u>

KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WHEATLEY

Commenced Business 27th July, 1888

OFFICERS AND DIRECTORS (1931)

Officers.—President, Christian Johnson; Vice-President, D. H. Brown; Manager, T. B. Harvey, Merlin.

Directors.—Christian Johnston, Kingsville; D. H. Brown, Chatham; Wm. Holmes, Comber; B. A. Squire, Cottam; Frank Stokes, Dover Centre; Everett Simpson, Wheatley; S. Burk, Blenheim, T. L. Renaud, McGregor; C. T. Sellars, Kingsville; A. E. Robinson, Charing Cross; Sam Montgomery, Dover Centre; Alfred Poisson, Belle River; T. B. Harvey, Merlin; O. D. Gagnier, Tilbury.

Auditors.—C. Renwick, Wheatley; C. G. Fletcher, Leamington.

Unassessed Premium Note Capital, \$660,545.72

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (See Schedule "C").....	\$100,511 55
Cash at Head Office.....	\$529 76
Cash in Bank of Montreal, Merlin.....	10,233 95
Amount unpaid of instalments, 1930.....	10,763 71
Prior instalments on fixed payments (not extended), \$782.62.....	3,982 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$660,545 72
Less residue of premium notes given for reinsurance.....	14,493 52
Interest due and accrued.....	646,052 20
	1,477 84
Total Assets.....	<u>\$762,787 50</u>

Liabilities

Unearned cash payments.....	<u>\$76,243 28</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$13,739.87.....	
Cash received as instalments and cash payments, 1930.....	\$80,935 93
" instalments of prior years.....	3,717 51
" interest.....	5,456 10
" all other sources.....	404 54
" from investments (not extended), \$15,857.13.....	
Total Receipts.....	<u>\$90,514 08</u>

Expenditure

Expenses of management:	
Commissions, \$3,903.75; law costs, \$5.00; investigation of claims, \$353.00;	
license fee, \$150.00; Fire Marshal tax \$241.27; travelling expenses,	
\$4,224.65; rent, \$5.00; salaries and fees, \$3,478.90; printing, postage, etc.,	
\$707.08; other expenses, \$506.78.....	\$13,575 43

Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		\$66,597 98
" reinsurance.....		2,091 65
" rebates.....		1,978 23
" interest.....		28 93
" investments (not extended), \$25,075.15.		
Total Expenditure.....		<u>\$84,272 22</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	\$25,965,285 00	Three Years
Reinsurance.....		654,864 00
Net risks actually carried by Company at 31st December, 1930.....	<u>\$25,310,421 00</u>	

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929.....	7,041	\$24,889,070 00
Policies new and renewed during 1930.....	2,947	9,760,252 00
Gross number and amount in force during 1930.....	9,988	\$34,649,322 00
Less expired and cancelled in 1930.....	2,534	8,684,037 00
Net risks in force, 31st December, 1930.....	<u>7,454</u>	<u>\$25,965,285 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value
Town of Raleigh Debentures—Jeannettes Creek Drain, 6%, 1931.....	\$2,949 90
Township of Tilbury North—Braille Cut Off, 5 ½%, 1931.....	93 40
Township of Tilbury North—Queensville Drain, 5 ½%, 1931.....	149 27
Township of Tilbury North—McGuire Drains, 5 ½%, 1931.....	268 45
Township of Tilbury East—Kelly, Ross and Norry Drain, 5 ½%, 1931.....	276 67
Township of Tilbury East—Dauphin Drainage, 5 ½%, 1931.....	768 01
Township of Tilbury East—Repairs to Oulds Drains, 5 ½%, 1931.....	193 02
Township of Tilbury North—Stoney Point Drain, 5 ½%, 1931.....	176 90
Township of Tilbury North—R. Chauvin Drain, 5 ½%, 1931.....	236 18
Huron & Erie, K. 1386 Debenture, 5%, 1932.....	5,000 00
Township of Tilbury West—By-law 450, 5 ½%, 1932.....	620 01
Township of Tilbury West—By-law 451, 5 ½%, 1932.....	384 37
Township of Sandwich East—By-law 1116, 5 ½%, 1934.....	3,000 00
Township of Raleigh—School Section No. 11, 5 ½%, 1942.....	6,868 99
Township of Raleigh—O'Neil Drain, 5 ½%, 1932.....	680 98
Town of Tecumseh, 6%, 1935.....	12,710 51
Township of Sandwich East, 5 ½%, 1943.....	795 87
Township of Tilbury North—2 Con. Drain, 5 ½%, 1932.....	518 84
Township of Tilbury East, 5 ½%, 1932.....	2,419 97
Township of Tilbury East—Moffat Extension Drain, 5 ½%, 1932.....	793 62
Township of Tilbury East—Davidson Drain, 5 ½%, 1932.....	307 83
Township of Tilbury East—North Lanone Drain, 5 ½%, 1937.....	1,203 34
Township of Tilbury East—North Smugglers Creek, 5 ½%, 1943.....	4,964 63
Town of Tecumseh—By-law 244, 6%, 1934.....	964 67
Township of Tilbury North—Tremblay Creek, 5 ½%, 1933.....	1,154 93
Township of Tilbury North—Malott and Brale, 5 ½%, 1933.....	385 08
City of Chatham—Roman Catholic Separate School, 5 ½%, 1958.....	6,600 00
Township of Sandwich East, 5 ½%, 1942.....	2,250 21
Township of Tilbury North—Garant Drain Repair, 5 ½%, 1933.....	539 54
Township of Sandwich South—Separate School, 6%, 1939.....	2,987 57
Township of Tilbury East—Malott, Diversion and Brule, 5%, 1938.....	6,470 13
Township of Tilbury North—Mailloux and Strong Pump, 5 ½%, 1938.....	2,826 24
Township of Sandwich East—Roman Catholic Separate School, 6 ½%, 1936.....	2,862 27
Township of Ford City, 164-65-66, 5%, 1937.....	3,000 00
Huron & Erie Mortgage Corporation Debenture, 5%, 1935.....	8,000 00
East Windsor, Nos. 199-200-201-202-203, 5 ½%, 1938.....	5,000 00
East Windsor, Nos. 107, 107, 108, 5 ½%, 1935.....	3,000 00
Huron & Erie Mortgage Corporation Debenture, 5%, 1935.....	3,000 00
Township of Raleigh, By-law 1875, 5 ½%, 1933.....	5,286 39
Township of Raleigh, By-law 1899, 5 ½%, 1935.....	803 76
	<u>\$100,511 55</u>

LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATFORD

Commenced Business 5th November, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jas. Smith; Vice-President, G. Butler; Secretary-Treasurer, A. G. Minnelly, Watford.

Directors.—James Smith, Sarnia; G. Butler, Croton; Bruce Lithgow, Thedford; Jno. P. McVicar, Inwood; Wm. Forkes, Wyoming; Thos. L. McCormack, Watford.

Auditors.—J. Elmer Collier, Watford; W. H. Shrapnell.

Unassessed Premium Note Capital, \$423,320.50

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate.....	\$1,200 00
Bonds and debentures. (See Schedule "C").....	40,000 00
Cash on hand, Head Office.....	\$141 06
Cash in Industrial Mortgage and Savings Company, Sarnia.....	1,174 77
" Montreal Bank, Watford.....	2,124 47
" Lambton Loan & Investment Company, Sarnia.....	1,165 59
	<u>4,605 89</u>
Amount of unpaid instalments, 1930.....	5,603 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$423,320 50
Less residue of premium notes given for reinsurance.....	13,960 85
	<u>409,359 65</u>
Total Assets.....	<u>\$460,769 29</u>

Liabilities

Amount of unearned cash payments.....	\$54,005 38
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Receipts

Cash balance at 31st December, 1929 (not extended), \$3,540.00.....	
Cash received as instalments and cash payments, 1930.....	\$50,601 54
" instalments of prior years.....	3,146 25
" interest.....	2,932 39
" reinsurance on losses.....	63 10
" all other sources.....	362 06
from investments (not extended), \$10,000.00.....	
Total Receipts.....	<u>\$57,105 34</u>

Expenditure

Expenses of management:	
Commissions, \$3,382.00; Division Court costs, \$46.16; law costs, \$10.00; fuel and light, \$44.00; investigation of claims, \$570.15; interest, \$360.05; license fee, \$100.00; Fire Marshal tax, \$172.16; travelling expenses, \$37.00; taxes, \$85.59; salaries and fees, \$3,001.80; printing, postage, etc., \$653.09; other expenses, \$235.24.....	\$8,702 24
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	43,082 21
" reinsurance.....	1,499 50
" rebates.....	755 50
" repayment of loans.....	12,000 00
Total Expenditure.....	<u>\$66,039 45</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$18,323,394 00
Less reinsurance, cash system.....	607,908 00
Amount actually carried by the Company at 31st December, 1930.....	<u>\$17,715,486 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	5,478	\$18,573,416 00
Policies new and renewed during 1930.....	1,736	5,625,994 00
Gross number and amount in force during 1930.....	7,214	\$24,199,410 00
Less expired and cancelled in 1930.....	1,817	5,876,016 00
Net risks in force, 31st December, 1930.....	5,397	<u>\$18,323,394 00</u>

Schedule "C"

Bonds and Debentures Owned

Lambton Loan & Investment Co., 5%, 1932.....	Par Value \$5,000 00	Book Value \$5,000 00
Dominion of Canada War Loan, 5½%, 1934.....	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 5%, 1931.....	10,000 00	10,000 00
Industrial Mortgage & Savings Company, 5%, 1932.....	2,500 00	2,500 00
Lambton Loan & Investment Co., 5%, 1931.....	12,500 00	12,500 00
	<u>\$40,000 00</u>	<u>\$40,000 00</u>

LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PERTH, ONT.

Commenced Business 14th September, 1896

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. McLean; Vice-President, F. Ferrier; Secretary, J. E. Anderson, Perth; Treasurer, R. M. Anderson, Perth.

Directors.—D. McLean, Perth; F. Ferrier, Perth; J. H. Shaw, Perth; M. L. Dowdall, Perth; J. H. Ebbs, Perth; A. Bowes, Perth; Jas. Clyne, Perth; Benj. Willis, Lanark; Chas. O. Richardson, Baldwin.

Auditors.—Ernest Hammond, Innisville; Jno. Best, Perth.

Unassessed Premium Note Capital, \$507,455.37

Statement for the Year Ending 31st December, 1930

Assets		
Cash on hand at Head Office.....	\$858 34	
Cash in Montreal Bank, Perth.....	23 61	
Amount unpaid instalments of 1930.....		\$881 95
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$507,455 37	3,243 48
Less residue of premium notes for reinsurance.....	3,084 95	
		504,370 42
Total Assets.....		\$508,495 85

Liabilities

Borrowed money.....	\$4,951 20
Interest.....	2 45
Unearned cash payments.....	8,193 21
	\$13,146 86

Receipts

Cash balance at 31st December, 1929 (not extended), \$796.33	
Cash received as instalments and cash payments, 1930.....	\$78,465 06
" instalments of prior years.....	1,659 95
" interest.....	458 19
" borrowed money.....	4,953 65
" all other.....	277 29
Total Receipts.....	\$85,814 14

Expenditure

Expenses of management:	
Commissions, \$4,516.46; Division Court costs, \$58.47; fuel and light, \$57.26; investigation of claims, \$1,174.50; interest, \$2.45; license fee, \$150.00; Fire Marshal tax, \$220.00; taxes, \$45.00; rent, \$216.00; salaries and fees, \$3,089.89; printing, postage, etc., \$894.13; other expenses, \$55.00.....	\$10,479 16
Miscellaneous payments:	
Cash paid for losses.....	\$2,533 02
" reinsurance.....	422 95
" rebate.....	321 26
Total Expenditure.....	\$93,756 39

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual.....	\$20,925,513 00	00
Less reinsurance.....		140,508 00
Net amount of risks at 31st December, 1930.....		\$20,785,005 00

Movement in Risks

Mutual System		Number	Amount
Policies in force, 31st December, 1929.....	8,043	\$20,643,318 00	
Policies taken during 1930.....	2,991	6,945,965 00	
Gross number and amount in force during 1930.....	11,034	\$27,589,283 00	
Less expired and cancelled in 1930.....	2,640	6,663,770 00	
Net risks in force 31st December, 1930.....	8,394	\$20,925,513 00	

LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAPANEE

Commenced Business 17th August, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. C. Parks; Vice-President, Albert Hartman; Secretary-Treasurer, W. R. Lott, Napanee.

Directors.—A. C. Parks, Napanee; Albert Hartman, Odessa; J. C. Hudgins, Selby; C. A. Baker, Moscow; R. Wright, Bath; Delbert Sexsmith, Wilton.

Auditors.—Chas. Thompson, Napanee; Wm. M. Sills, Napanee.

Unassessed Premium Note Capital, \$98,752.29

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc.....		\$14,892 00
Cash on hand at Head Office.....	\$724 14	
" deposit in Royal Bank, Napanee.....	4,760 62	
" deposit in Montreal Bank, Napanee.....	285 55	
	<u>5,770 31</u>	1,382 55
Amount unpaid instalments of 1930.....		1,382 55
Amount of prior instalments or fixed payments (not extended), \$333.55.		
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$98,752 05	
Less residue of notes given for reinsurance.....	<u>5,020 00</u>	
		93,732 05
Interest due and accrued.....		187 50
Total Assets.....		<u>\$115,964 41</u>

Liabilities

Unearned cash payments.....		<u>\$4,291 15</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$4,877.87.		
Cash received as instalments and cash payments of 1930.....	\$13,581 51	
" instalments of prior years.....	939 90	
" interest.....	849 24	
" reinsurance on losses.....	134 24	
" all other.....	9 45	
Total Receipts.....		<u>\$15,514 34</u>

Expenditure

Expenses of management:		
Commissions, \$2,192.77; fuel and light, \$31.00; investigation of claims, \$88.60; license fee, \$50.00; Fire Marshal tax, \$45.70; travelling expenses, \$8.30; taxes, \$62.40; rent, \$63.00; salaries and fees, \$1,298.70; printing, postage, etc., \$260.37; other expenses, \$19.00.....		\$4,119 84
Miscellaneous payments:		
Cash paid for losses.....	9,648 68	
" reinsurance.....	627 44	
" rebate.....	225 94	
Total expenditure.....		<u>\$14,621 90</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years
	\$4,183,453 00	
Less reinsurance.....		235,437 00
Net amount of risks at 31st December, 1930.....		<u>\$3,948,016 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,451		\$3,887,158 00
Policies new and renewed during 1930.....	582		1,558,330 00
Gross number and amount in force during 1930.....	2,033		\$5,445,488 00
Less expired and cancelled in 1930.....	498		1,262,035 00
Net risks in force 31st December, 1930.....	<u>1,535</u>		<u>\$4,183,453 00</u>

Schedule "C"

Canadian National Railway, 5%, 1969.....	Par Value	Book Value
	\$15,000 00	\$14,892 00

LOBO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLDSTREAM

Commenced Business 11th August, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, T. G. Turnbull; Vice-President, Wm. Chapman; Secretary-Treasurer, A. E. McKay, Ilderton.

Directors.—J. G. Turnbull, Komoka; Wm. Chapman, Denfield; John McGugian, Denfield; John Oliver, Denfield; J. S. Douglas, Strathroy; A. McInroy, Ilderton; A. Ferguson, Komoka; J. N. Atkin, Strathroy; A. B. Crawford, Ilderton.

Auditors.—Jas. F. Campbell, Ilderton; F. G. Hughes, Denfield.

Unassessed Premium Note Capital, \$85,674.54

Statement for the Year Ending 31st December, 1930

Assets		
Mortgage loans and real estate.....		\$6,700 00
Bonds and debentures. (<i>See Schedule "C"</i>).....		20,500 00
Cash on hand.....	\$16 68	
Cash in Bank of Montreal, London.....	2,942 78	
	<u>2,959 46</u>	
Amount of premium notes in force after deducting all payments thereon and assessments levied.....	\$85,674 54	
Less residue of notes given for reinsurance.....	3,687 60	
	<u>\$1,986 94</u>	
Total Assets.....		<u>\$112,146 40</u>
Liabilities		
Unearned cash payments.....		\$7,471 00
All other liabilities.....		3,687 60
Total Liabilities.....		<u>\$11,158 60</u>
Receipts		
Cash balance at 31st December, 1928 (not extended), \$1,635.54.		
Cash received as instalments and cash payments of 1930.....		\$7,222 26
" cash borrowed.....		1,000 00
" interest.....		1,632 11
" reinsurance on losses.....		1,700 00
" all other.....		2 75
" from investments (not extended), \$2,000.00.		
Total Receipts.....		<u>\$11,557 12</u>
Expenditure		
Expenses of management:		
Commissions, \$442.50; investigation of claims, \$51.25; interest, \$17.00; license fee, \$50.00; Fire Marshal tax, \$27.12; taxes, \$12.00; salaries and fees, \$616.15; printing, postage, etc., \$89.69; other expenses, \$135.04.....		\$1,440 75
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		9,446 88
" reinsurance.....		234 00
" rebate.....		111 57
" for repayment of loans.....		1,000 00
Total Expenditure.....		<u>\$12,233 20</u>
Currency of Risks		
Amount covered by Policies in force 31st December, 1930		
Mutual.....		Three Years \$3,567,650 00
Less reinsurance.....		153,650 00
Net amount at risk at 31st December, 1930.....		<u>\$3,414,000 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force 31st December, 1929	971	\$3,441,968 00
Policies new and renewed during 1930	362	1,175,467 00
Gross number and amount in force during 1930	1,333	\$4,617,435 00
Less expired and cancelled in 1930	339	1,049,785 00
Net risks in force 31st December, 1930	994	\$3,567,650 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Premier Trust, 5 ½%, 1931	\$2,000 00	.....
Dominion of Canada Victory Loan, 5 ½%, 1934	3,000 00	.....
Dominion of Canada Loan, 5%, 1943	6,000 00	.....
Dominion of Canada Loan, 5 ½%, 1934	2,000 00	.....
Province of Ontario, 6%, 1935	2,000 00	.....
City of Toronto, 6%, 1931	2,000 00	.....
Ontario Loan Deb. Co., 5%, 1932	3,500 00	.....
	\$20,500 00	.....

LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ARVA

Also known as St. Johns

Commenced Business 27th May, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, R. Dengate; Vice-President; C. H. Perkin; Secretary-Treasurer, Alfred T. Pattison, Denfield.

Directors.—R. Dengate, Ealing; C. H. Perkin, Ettrick; Ed. M. Robert, Ilderton; R. S. Douglas, Ilderton; Alva Gray, Komoka; H. Needham, Ilderton; Thos. J. Foster, London, Ont.; H. B. Hodgins, Denfield; H. Hardy, Denfield.

Auditors.—Morley Harding, Ettrick; J. E. Johnston, Ettrick.

Unassessed Premium Note Capital, \$125,020.74

Statement for the Year Ending 31st December, 1930

Assets

Mortgage loans and real estate	.....	\$2,538 50
Municipal debentures and Canada War Loan bonds. (See Schedule "C")	.....	35,969 70
Amount of cash at Head Office	\$40 61	
Cash in Bank of Montreal, London	5,626 26	
Cash in Bank of Commerce, London	159 41	
		5,826 28
Amount of unpaid assessments of 1930	.....	591 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$125,020 74	
Less residue for reinsurance	2,161 00	
		122,859 74
Amount of interest due and accrued	.....	547 50
Total Assets	.....	\$168,333 17

Liabilities

Unearned cash payments	.....	\$10,738 48
All other liabilities	.....	232 00
Total Liabilities	.....	\$10,970 48

Receipts

Cash balance at 31st December, 1929 (not extended), \$2,854.07		
Cash received as instalments and cash payments, 1930	.....	\$9,286 35
" instalments of prior years	.....	367 80
" interest	.....	2,352 81
" borrowed money	.....	1,700 00
" from all other	.....	83 79
" from investments (not extended), \$10,000.00	.....
Total Receipts	.....	\$13,790 75

Expenditure

Expenses of management:		
Commissions, \$480.00; investigation of claims, \$78.00; interest, \$25.15; license fee, \$75.15; Fire Marshal tax, \$35.64; travelling expenses, \$36.00; salaries and fees, \$813.00; printing, postage, etc., \$153.05; other expenses, \$62.50		\$1,758 49
Miscellaneous payments:		
Cash paid for losses which occurred in 1930.....		10,998 10
" reinsurance.....		151 20
" rebate.....		241 05
" repayment of loans.....		1,700 00
" purchases of securities (not extended) 5,969.70		
Total Expenditure.....		<u>\$14,848 84</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	\$5,272,635 00	Three Years
Less reinsurance.....	90,100 00	
		<u>\$5,182,535 00</u>

Movement in Risks

	Number	Amount
Policies in force 31st December, 1929.....	1,574	\$5,091,475 00
Policies new and renewed during 1930.....	522	1,650,005 00
Gross number and amount in force during 1930.....	2,096	\$6,741,480 00
Less expired and cancelled in 1930.....	568	1,468,845 00
Net risks in force, 31st December, 1930.....	<u>1,528</u>	<u>\$5,272,635 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
City of London Debentures, 6%, 1931.....	\$5,000 00	\$5,000 00
Ontario Loan and Debenture, 5%, 1934.....	10,000 00	10,000 00
Huron & Erie Mortgage Corporation, 5%, 1932-35.....	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 4½%, 1932.....	5,000 00	5,000 00
Huron & Erie Mortgage Corporation, 4¾%, 1935.....	5,000 00	5,000 00
Township of London, 5½%, 1935.....	957 20	957 20
City of London, 5½%, 1945.....	5,000 00	5,012 50
	<u>\$35,957 20</u>	<u>\$35,969 70</u>

MCGILLIVRAY MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PARKHILL, ONT.

Commenced Business 2nd May, 1877

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. Robinson; Vice-President, Albert E. Taylor; Secretary-Treasurer, W. T. Amos, Parkhill.

Directors.—Jno. Robinson, Ailsa Craig; Albert E. Taylor, Parkhill; Wes. Maguire, Clandeboye; Wm. E. Lee, Clandeboye; Eldon Steeper; Parkhill; Thos. A. Glendinning, Parkhill; D. Mackey, Parkhill; Duncan Drummond, Ailsa Craig; J. L. Amos, Ailsa Craig.

Auditors.—Jno. Nichol, Parkhill; W. S. Patterson, Ailsa Craig.

Unassessed Premium Note Capital, \$36,745.33

Statement for the Year Ending 31st December, 1930

Assets

Amount of trust company bonds. (See Schedule "C").....		\$13,500 00
Cash on hand at Head Office.....	\$55 66	
Amount of cash deposit at Bank of Commerce, Parkhill.....	1,232 82	
Amount of cash deposit at Bank of Commerce, Ailsa Craig.....	904 73	
		2,193 21
Amount of unpaid instalments, 1930.....		409 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$36,745 33	
Less residue of premium notes given by Company for reinsurance.....	807 00	
		<u>35,938 33</u>
Total Assets.....		<u>\$52,040 74</u>

Liabilities

Unearned cash premiums	\$3,627 29
------------------------------	------------

Receipts

Cash balance at 31st December, 1929 (not extended), \$222.34.	
Cash received as instalments and cash payments of 1930	\$3,587 99
" instalments of prior years	382 80
" interest	777 74
" from investments (not extended), \$3,000.00 .....	.....
Total Receipts	<u>\$4,748 53</u>

Expenditure

Expenses of management:	
Commissions, \$156.65; investigation of claims, \$40.10; license fee, \$50.00; Fire Marshal tax, \$8.46; travelling expenses, \$50.00; salaries and fees, \$483.00; printing, postage, etc., \$156.07; other expenses, \$8.70	\$952 98
Miscellaneous payments:	
Cash paid for losses	4,274 82
" reinsurance	95 62
" rebate	194 40
" repayment of loans	259 84
Total Expenditure	<u>\$5,777 66</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual	Three Years \$1,544,391 00
Reinsurance	32,375 00
Net risks actually carried by Company at 31st December, 1930	<u>\$1,512,016 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929	589		\$1,487,796 00
Policies new and renewed during 1930	256		635,330 00
Gross number and amount in force during 1930	845		\$2,123,126 00
Less expired and cancelled in 1930	219		578,735 00
Net risks in force, 31st December, 1930	<u>626</u>		<u>\$1,544,391 00</u>

Schedule "C"**Bonds and Debentures Owned**

	Par Value	Book Value
Canada Trust Company, 5%, 1931	\$3,000 00	.....
Canada Trust Company, 4 1/2%, 1933	3,000 00	.....
Canada Trust Company, 4 3/4%, 1934	1,000 00	.....
Canada Trust Company, 5%, 1935	2,500 00	.....
Huron & Erie Mortgage Corporation, 5%, 1932	2,000 00	.....
Huron & Erie Mortgage Corporation, 4 1/2%, 1933	2,000 00	.....
	<u>\$13,500 00</u>	<u>.....</u>

McKILLOP MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SEAFORTH, ONT.

Commenced Business 26th May, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. Bennewies; Vice-President, James Connolly; Secretary-Treasurer, D. F. McGregor, Seaforth.

Directors.—J. Bennewies, Brodhagan; James Connolly, Goderich; Wm. Rinn, Seaforth; Robt. Ferris Blyth; Geo. R. McCartney, Seaforth; Alex Broadfoot, Seaforth; J. Pepper, Brucefield; Jas. Sholdice, Walton; James Evans, Seaforth.

Auditors.—Thos. Moylan, Seaforth; James Kerr, Seaforth.

Unassessed Premium Note Capital, \$180,084.68

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds. (<i>See Schedule "C"</i>).....		\$10,000 00
Cash in Canadian Bank of Commerce, Seaforth.....	\$3,834 10	
Less outstanding cheque.....	222 11	
		3,611 99
Amount of unpaid instalments of 1930.....		3,515 71
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$180,084 68	
Less residue of premium notes given for reinsurance.....	5,412 95	
		174,671 73
Total Assets.....		<u>\$191,799 43</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,548.51.....		
Cash received as instalments of 1930.....		\$19,680 52
" instalments of prior years.....		3,599 30
" interest.....		418 34
Total Receipts.....		<u>\$23,698 16</u>

Expenditure

Expenses of management:		
Commissions, \$1,180.33; law costs, \$26.00; investigation of claims, \$88.50; license fee, \$75.00; Fire Marshal tax, \$66.50; rent, \$25.00; salaries and fees, \$1,034.10; printing, postage, etc., \$296.50; other expenses, \$68.28..		\$2,860 21
Miscellaneous payments:		
Cash paid for losses.....		18,105 75
" reinsurance.....		1,384 52
" rebate.....		278 50
" purchase of investment (not extended) \$1,005.70.....		
Total Expenditure.....		<u>\$22,628 98</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$8,238,287 00
Reinsurance.....		216,513 00
Net risks, 31st December, 1930.....		<u>\$8,021,774 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		2,575	\$8,001,147 00
Policies new and renewed during 1930.....		794	2,593,755 00
Gross number and amount in force during 1930.....		3,369	\$10,594,902 00
Less expired and cancelled in 1930.....		786	2,356,615 00
Net risks in force, 31st December, 1930.....		2,583	<u>\$8,238,287 00</u>

Schedule "C"

Bonds and Debentures Owned

Huron & Erie Mortgage Corporation Debentures, 1932, 4 ½ and 4 ¾ %	Par Value \$10,000 00	Book Value \$10,000 00
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MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS

Commenced Business 19th August, 1895

OFFICERS AND DIRECTORS (1931)

Officers.—President, G. B. Mothersill; Vice-President, D. M. Morgan; Secretary, P. G. Purvis, Columbus; Treasurer, Samson Roberts, Columbus.

Directors.—G. B. Mothersill, Oshawa; D. M. Morgan, Claremont; Noah Burkholder, Pickering; Grant Christie, Manchester; J. T. Chapman, Orono; J. H. Devitt, Burketon; Thos. Graham, Port Perry; Wm. Ratcliffe, Brooklin; Samuel Snowden, Oshawa; H. E. Webster, Whitby; H. C. Macklin, Bowmanville.

Auditors.—Frank Wilcoxson, Oshawa; H. L. Pascoe, Columbus.

Unassessed Premium Note Capital, \$412,232.60

Statement for the Year Ending 31st December, 1930

Assets

Cash value of mortgages and real estate.....		\$7,000 00
Municipal debentures. (See Schedule "C").....		57,815 13
Cash on hand at Head Office.....	\$384 45	
Cash in Bank of Commerce, Oshawa.....	220 47	
		604 92
Amount of unpaid instalments, 1930.....		3,985 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$412,232 60	
Less residue of premium notes given for reinsurance.....	58,680 80	
		353,551 80
Interest accrued.....		927 03
Total Assets.....		<u>\$423,884 03</u>

Liabilities

Unearned cash payments.....		<u>\$56,470 88</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$1,845.06.....		
Cash received as instalments and cash payments, 1930.....		\$62,589 95
" instalments of prior years.....		3,776 72
" interest during 1930.....		3,331 59
" reinsurance on losses.....		7,315 60
" from other sources.....		42 45
" from matured investments (not extended), \$2,763.91.....		
Total Receipts.....		<u>\$77,056 31</u>

Expenditure

Expenses of management:		
Commissions, \$8,707.14; investigation of claims, \$293.00; license fee, \$100.00; Fire Marshal tax, \$158.44; travelling expenses, \$80.00; salaries and fees, \$5,318.60; printing, postage, etc., \$582.13; other expenses, \$818.60.....		\$16,057 91
Miscellaneous payments:		
Cash paid for losses.....		57,165 25
" reinsurance.....		6,225 70
" rebate.....		1,611 50
Total Expenditure.....		<u>\$81,060 36</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$18,927,502 00
Reinsurance:		
Mutual System.....	\$1,900,200 00	
Cash System.....	14,500 00	
		1,914,700 00
Net risks carried at 31st December, 1930.....		<u>\$17,012,802 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		6,236	\$17,196,270 00
Policies new and renewed during 1930.....		2,663	7,669,805 00
Gross number and amount in force during 1930.....		8,899	\$24,866,075 00
Less expired and cancelled in 1930.....		2,316	5,938,573 00
Net risks in force, 31st December, 1930.....		6,583	<u>\$18,927,502 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value
East Whitby Debentures, yearly, 5%, 1931.....	\$943 09
Township of Scarboro Debentures, 5%, 1949-50.....	5,000 00
Township of York Debentures, 5%, 1945.....	10,000 00
City of St. Catharines Debentures, 5%, 1936.....	7,000 00
Town of Weston Debentures, 5%, 1938.....	7,000 00
City of Oshawa Debentures, 4½%, 1937.....	12,000 00
East Whitby Debentures, 6%, 1939.....	2,372 04
Township of Scarboro, 5%, 1939-42.....	10,000 00
City of Oshawa, 5%, 1934-38.....	500 00
	<u>\$57,815 13</u>

NICHOL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, FERGUS

Commenced Business 1st May, 1860

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. L. Deans; Vice-President, Job Ransom; Secretary-Treasurer, Jas. Beattie.

Directors.—W. L. Deans, Fergus; Job Ransom, Fergus; M. Heffernan, Arthur, Ont.; Wm. C. Magwood, Fergus; W. J. Fasken, Elora; R. Batho, Fergus.

Auditors.—Chas. Aitken, Jas. Cormie, Elora.

Unassessed Premium Note Capital, \$113,780.42

Statement for the Year Ending 31st December, 1930

Assets

Cash at Head Office.....	\$246 50	
Cash in Imperial Bank, Fergus.....	739 43	
Cash in Royal Bank, Fergus.....	214 11	
		\$1,200 04
Amount of unpaid instalments, 1930.....		815 28
" unpaid instalments, prior years (not extended), \$188.68.....		
" unpaid assessment, 1930.....		4,533 88
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$88,598 29	
Less reinsurance.....	5,757 91	
		82,840 38
Total Assets.....		\$89,389 58

Liabilities

Amount of cash borrowed.....	\$4,500 00
" accrued interest.....	115 25
" unearned cash payments.....	829 97
" all other liabilities.....	1,031 90
Total Liabilities.....	\$6,477 12

Receipts

Cash balance at 31st December, 1929 (not extended), \$2,574.81.....		\$13,094 47
Cash received as instalments and cash payments, 1930.....		1,619 95
" instalments of prior years.....		468 62
" assessments of prior years.....		107 74
" for interest.....		1 50
" from all other sources.....		1,000 00
" reinsurance on losses.....		10,421 51
" special assessment, 1930.....		10,000 00
Cash borrowed.....		10,000 00
Total Receipts.....		\$36,713 79

Expenditure

Expenses of management:		
Commissions, \$1,059.04; fuel and light, \$100.00; interest, \$84.53; investigation of claims, \$300.40; license fee, \$80.00; Fire Marshal tax, \$71.09; travelling expenses, \$108.90; rent, \$150.00; salaries and fees, \$2,053.61; printing, postage, etc., \$409.66; other expenses, \$23.00.....		\$4,440 23
Miscellaneous payments:		
Cash paid for losses.....		26,579 67
" reinsurance.....		608 36
" rebate.....		960 30
" repayment of loans.....		5,500 00
Total Expenditure.....		\$38,088 56

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual System.....	\$5,748,202 00
Reinsurance.....	282,100 00
Total.....	\$5,466,102 00

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		2,069	\$6,387,867 00
Policies new and renewed during 1930.....		492	1,393,635 00
Gross number and amount in force during 1930.....		2,561	\$7,781,502 00
Less expired and cancelled in 1930.....		654	2,033,300 00
Net risks in force, 31st December, 1930.....		1,907	\$5,748,202 00

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KINTORE

Commenced Business 25th May, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, Stanley Dunn; Vice-President, E. J. Gleason; Secretary, W. W. Day, Thamesford; Treasurer, W. H. Davis, Belton.

Directors.—Stanley Dunn, Ingersoll; E. J. Gleason, Lakeside; Wm. C. Vining, Belton; Jas. Waring, Ingersoll; F. F. Day, Embro; A. George, Dorchester; Ray S. Piatt, Embro; D. Quinn, Thamesford; W. H. Henderson, Thamesford.

Auditors.—L. A. Pearson, Thamesford; John A. McKay, St. Mary's.

Unassessed Premium Note Capital, \$264,849.82

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (See Schedule "C").....		\$46,842 50
Cash on hand at Head Office.....	\$5 62	
Amount of cash in Royal Bank, Thamesford.....	227 49	
" Montreal Bank, St. Mary's.....	720 78	
" Home Bank, estimated value.....	1,249 44	
" Canadian Permanent Mortgage Corp., Woodstock..	12,054 07	
Amount of unpaid instalments levied in 1930.....		14,257 40
" premium notes in force, after deducting all payments thereon		308 42
and assessments levied.....	\$264,849 82	
Less residue of premium notes given for reinsurance.....	9,072 19	
Interest.....		255,777 63
All other assets.....		537 48
		25 00
Total Assets.....		\$317,748 43

Liabilities

Amount of losses adjusted.....	\$3,013 60
Unearned cash payments.....	2,375 73
Total Liabilities.....	\$5,389 33

Receipts

Cash balance at 31st December, 1929 (not extended), \$18,742.21.....	
Cash received as instalments of 1930.....	\$22,363 18
" instalments prior years.....	486 47
" interest.....	3,275 58
" reinsurance on losses.....	1,285 77
" all other sources.....	181 85
" realization on investments (not extended), \$4,000.00.....	
Total Receipts.....	\$27,592 85

Expenditure

Expenses of management:	
Commissions, \$1,144.50; investigation of claims, \$125.00; interest, 50 cents;	
license fee, \$100.00; Fire Marshal tax, \$68.36; travelling expenses, \$70.90;	
salaries and fees, \$1,302.30; printing, postage, etc., \$224.64; other expenses,	
\$77.27.....	\$3,113 47
Miscellaneous payments:	
Amount paid for losses which occurred during 1930.....	20,638 92
" reinsurance.....	1,121 28
" rebate.....	344 46
" interest.....	113 79
" investments (not extended), \$10,745.74.....	
Total Expenditure.....	\$25,331 92

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$11,573,664 00
Reinsurance.....	434,123 00
Net risks at 31st December, 1930.....	<u>\$11,139,541 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,431	\$11,020,522 00
Policies new and renewed during 1930.....	832	3,940,552 00
Gross number and amount in force during 1930.....	3,263	\$14,961,074 00
Less expired and cancelled in 1930.....	751	3,387,410 00
Net risks in force, 31st December, 1930.....	<u>2,512</u>	<u>\$11,573,664 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Huron & Erie Mortgage Corporation, 5%, 1935.....	\$26,000 00	\$26,000 00
Dominion of Canada Victory Loan, 5 1/4%, 1934.....	10,000 00	10,100 00
Township of East York, 5%, 1935.....	4,000 00	3,960 00
City of London, 6%, 1931.....	5,000 00	5,050 00
Canada Permanent Mortgage Corporation, 5%, 1937.....	1,750 00	1,732 50
	<u>\$46,750 00</u>	<u>\$46,842 50</u>

NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SIMCOE

Commenced Business 30th January, 1882

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. Martin; Vice-President, R. W. Williams; Secretary-Treasurer, N. S. Boughner, Simcoe.

Directors.—J. A. Martin, St. Williams; R. W. Williams, Fairground; Wilson Porter, Port Dover; Frank Shearer, Simcoe; Theo. Cunningham, Windham Centre; W. A. Bowyer, Simcoe; W. Collings, Langton; Wm. Hetherington, Glen Meyer; Nelson Clement, Vanessa; J. Hagerman, Lynedoch; A. Wilkinson, Courtland; S. N. Culver, Simcoe.

Auditors.—H. H. Schuyler, Simcoe; Arthur Smith, Simcoe.

Unassessed Premium Note Capital, \$117,867.24

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$147 26	
Cash in Montreal Bank, Simcoe.....	2,237 89	
" " Commerce Bank, Port Dover.....	95 69	
" " Montreal Bank, Courtland.....	423 80	
		\$2,904 64
Amount of unpaid instalments of 1930.....		60 40
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$117,867 24	
Less premium notes for reinsurance.....	2,900 73	
		<u>114,966 51</u>
Total Assets.....		<u>\$117,931 55</u>

Liabilities

Amount of unearned cash payments.....	<u>\$939 58</u>
---------------------------------------	-----------------

Receipts

Cash balance at 31st December, 1929 (not extended), \$866.07.....	
Cash received as instalments and cash payments of 1930.....	\$14,996 60
" " instalments of prior years.....	183 20
" " borrowed.....	3,000 00
" " all other.....	82 05
Total Receipts.....	<u>\$18,261 85</u>

Expenditure	
Expenses of management:	
Commissions, \$2,052.09; fuel and light, \$86.65; interest, \$46.05; license fee, \$50.00; Fire Marshal tax, \$46.43; travelling expenses, \$28.00; taxes, \$72.00; rent, \$368.00; salaries and fees, \$1,289.50; printing, postage, etc., \$424.70; other expenses, \$283.36	\$4,746 78
Miscellaneous payments:	
Cash paid for losses	6,471 18
" reinsurance	360 87
" rebate	144 45
" repayment of loans	4,500 00
Total Expenditure	<u>\$16,223 28</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual		\$4,327,947 00
Less reinsurance		111,041 50
Net risks at 31st December, 1930		<u>\$4,216,905 50</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929	1,615	\$4,275,527 00
Policies new and renewed during 1930	514	1,391,235 00
Gross number and amount in force during 1930	2,129	\$5,666,762 00
Less expired and cancelled in 1930	533	1,338,815 00
Net risks in force, 31st December, 1930	<u>1,596</u>	<u>\$4,327,947 00</u>

NORTH KENT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRESDEN

Commenced Business 31st May, 1910

OFFICERS AND DIRECTORS (1931)

Officers.—President, E. L. Moore; Vice-President, I. Bedford; Secretary-Treasurer, Walter S. Holmes, Dresden.

Directors.—E. L. Moore, Thamesville; I. Bedford, Dresden; J. B. Clapp, Dresden; J. B. McDowell, Thamesville; J. E. Richardson, Wallaceburg; Simon Smith, Wallaceburg; Leamon Shaw, Turnerville; C. E. Bodkin, Thamesville; Robt. Forsythe, Turnerville.

Auditors.—J. C. Harris, Thamesville; M. S. Blackburn, Dresden.

Unassessed Premium Note Capital, \$136,282.42

Statement for the Year Ending 31st December, 1930

Assets

Book value of bonds, Huron & Erie, 5%, 1934	\$5,000 00
Cash on hand at Head Office	48 28
Cash in Montreal Bank, Thamesville	765 57
" Canadian Bank of Commerce, Dresden	3,636 30
" Montreal Bank, Wallaceburg	974 25
	5,424 40
Amount of unpaid instalments of 1930	1,298 90
Amount of premium notes, after deducting all payments thereon and assessments levied	\$136,282 42
Less reinsurance	2,155 22
	<u>134,127 20</u>
Total Assets	<u>\$145,850 50</u>

Liabilities

Unearned cash payments	<u>\$6,710 57</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$7,820.22	
Cash received by Company as instalments due in 1930	\$15,217 75
" by Company as instalments in prior years	457 80
" for interest	471 89
" reinsurance	1,091 89
Total Receipts	<u>\$17,239 33</u>

Expenditure

Expenses of management:	
Commissions, \$587.25; law costs, \$913.18; investigaiton of claims, \$119.50; license fee, \$75.00; Fire Marshal tax, \$55.82; travelling expenses, \$60.30; rent, \$20.00; salaries and fees, \$1,045.00; printing, postage, etc., \$175.40; other expenses, \$124.00.....	\$3,175 45
Miscellaneous payments:	
Cash paid for losses.....	16,096 72
" reinsurance.....	188 80
" rebates.....	174 18
" investments (not extended), \$5,000.00.....	
Total Expenditure.....	<u>\$19,635 15</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$5,735,778 00
Reinsurance.....	93,601 00
Net risks in force at 31st December, 1930.....	<u>\$5,642,177 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		1,893	\$5,539,846 00
Policies new and renewed during 1930.....		733	2,078,265 00
Gross number and amount in force during 1930.....		2,626	\$7,618,111 00
Less expired and cancelled in 1930.....		675	1,882,333 00
Net risks in force at 31st December, 1930.....		<u>1,951</u>	<u>\$5,735,778 00</u>

ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ONEIDA

Commenced Business 27th March, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Allen Anderson; Vice-President, W. G. Fagan; Secretary-Treasurer, Knud Wodskon, Hagersville.

Directors.—Allen Anderson, Caledonia; W. G. Fagan, Caledonia; E. S. Peart, Caledonia; David Smith, Hagersville; R. E. King, Cayuga; Geo. Wharton, Cayuga.

Auditors.—Harry McMorran, Caledonia; F. Ross Martindale, Caledonia.

Unassessed Premium Note Capital, \$44,360.10

Statement for the Year Ending 31st December, 1930**Assets**

Cash on hand at Head Office.....	\$66 95
Cash in Bank of Commerce, Caledonia.....	392 16
" Bank of Commerce, Cayuga.....	489 35
" Royal Bank, Hagersville.....	786 89
" Bank of Commerce, Hagersville.....	1,000 82
" Imperial Bank, Caledonia.....	1,414 16
	<u>\$4,150 33</u>
Amount of unpaid instalments and assessments of 1930.....	151 57
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$44,360 10
Less residue of premium notes given for reinsurance.....	4,203 65
	<u>40,156 45</u>
Total Assets.....	<u>\$44,458 35</u>

Liabilities

Unearned cash payments.....	<u>\$1,045 16</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$1,768.57.....	
Cash received as instalments and cash payments in 1930.....	\$5,766 14
" instalments in prior years.....	51 18
" assessments of prior years.....	37 14
" interest.....	9 74
" all other.....	18 50
Total Receipts.....	<u>\$5,882 70</u>

Expenditure	
Expenses of management:	
Commissions, \$116.00; license fee, \$50.00; Fire Marshal tax, \$16.53; travelling expenses, \$50.00; salaries and fees, \$532.80; printing, postage, etc., \$29.72; other expenses, \$41.15.	\$836 20
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.	2,143 90
" reinsurance.	464 40
" rebates.	56 44
Total Expenditure.	\$3,500 94

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual.	\$1,890,248 00	191,075 00
Less reinsurance.		191,075 00
Net risks at 31st December, 1930.	\$1,699,173 00	

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.	487	\$1,893,238 00
Policies new and renewed during 1930.	173	654,533 00
Gross number and amount in force during 1930.	660	\$2,547,771 00
Less expired and cancelled in 1930.	177	657,523 00
Net risks in force, 31st December, 1930.	483	\$1,890,248 00

ONTARIO THRESHERMEN'S MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, CHATHAM, ONT.

Commenced Business 18th July, 1922

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. M. Houston; Vice-President, E. S. Down; Secretary-Treasurer, Ethel F. Sandison, Chatham.

Directors.—J. M. Houston, Chatham; E. S. Down, Shedden; Byrell Harris, Chatham; Samuel Oaks, Strathroy; Wm. Chapman, Denfield; Alfred Early, Morpeth; Byron Elliott, Northwood; John Price, Belle River; K. McKenzie, Dover Centre.

Auditor.—W. R. Landon, Chatham.

Unassessed Premium Note Capital, \$32,990.25

Statement for the Year Ending 31st December, 1930

Assets	
Book value of bonds. (<i>See Schedule "C"</i>)	\$1,000 00
Cash on hand.	54 75
Cash in Commerce Bank, Chatham.	1,087 04
Unpaid instalments, 1930.	1,141 79
Amount unpaid assessments levied in prior years (not extended), \$710.31.	936 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied.	32,990 25
Total Assets.	\$36,068 04
Liabilities	
Amount of losses resisted.	862 99
Receipts	
Cash balance 31st December, 1929 (not extended), \$2,992.97.	
Cash received as instalments of 1930.	\$10,046 25
" as instalments of prior years.	392 75
" as interest.	123 19
" all other.	391 70
Total Receipts.	\$10,953 89

Expenditure

Expenses of management:		
Commissions, \$1,480.00; Division Court costs, \$18.64; investigation of claims, \$269.61; License fee, \$25.00; Fire Marshal tax, \$27.47; travelling expenses, \$416.40; taxes, \$13.84; rent, \$180.00; salaries and fees, \$1,637.00; printing, postage, etc., \$352.16; other expenses, \$146.03		\$4,566 15
Miscellaneous payments:		
Cash paid for losses		8,147 07
" rebate		91 85
Total Expenditure		<u>\$12,805 07</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual	One Year
	<u>\$437,050 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force 31st December, 1929	488	\$332,100 00
Policies new and renewed during 1930	640	447,750 00
Gross number and amount in force during 1930	1,128	\$779,850 00
Less expired and cancelled in 1930	502	342,800 00
Net risks in force, 31st December, 1930	626	<u>\$437,050 00</u>

Schedule "C"

Bonds and Debentures Owned

City of Windsor Debenture, 5%, 1939	Par Value	Book Value
	<u>\$1,000 00</u>	<u>\$1,000 00</u>

OSGOODE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KENMORE

Commenced Business 1st February, 1914

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. H. Cumming; Vice-President, R. S. Hill; Secretary-Treasurer, D. MacLaren, Kenmore.

Directors.—J. H. Cumming, Ormond; R. S. Hill, Vernon; P. A. McGregor, Russell; W. P. Jeacle, Metcalfe; O. Bradley, Russell; R. A. Robertson, Kenmore.

Auditors.—A. D. MacTavish, Kenmore; D. McLaren, Kenmore.

Unassessed Premium Note Capital, \$91,207.70

Statement for the Year Ending 31st December, 1930**Assets**

Cash on hand	\$1 77	
Cash in Bank of Nova Scotia, Russell	480 53	
" Royal Bank, Metcalfe, Ont.	1,023 86	
Amount of unpaid assessments, 1930		\$1,506 16
" unpaid instalment, 1930		1,595 22
" premium notes in force, after deducting all payments thereon and assessments levied	\$91,207 70	745 30
Less residue of premium notes given for reinsurance	11,901 47	
Total Assets		<u>\$83,152 91</u>

Liabilities

Amount of unearned cash payments	<u>\$5,367 94</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$366.22	
Cash received as instalments and cash payments of 1930	\$4,720 53
" as special assessment, 1930	12,774 70
" interest	16 09
" cash borrowed	5,500 00
" reinsurance on losses	1,371 00
" all other	134 98
Total Receipts	<u>\$24,517 30</u>

Expenditure	
Expenses of management:	
Commissions, \$221.50; law costs, \$3.00; investigation of claims, \$73.00; interest, \$330.92; license fee, \$50.00; Fire Marshal tax, \$21.74; travelling expenses, \$67.85; rent, \$69.00; salaries and fees, \$841.70; printing, postage, etc., \$142.87; other expenses, \$5.00.....	\$1,826 58
Miscellaneous payments:	
Amount paid for losses.....	9,837 53
" reinsurance.....	652 43
" rebate.....	160 82
" repayment of loans.....	10,900 00
Total Expenditure.....	\$23,377 36

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual.....		\$2,616,772 00
Reinsurance.....		283,275 00
Net risks carried at 31st December, 1930.....		\$2,333,497 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	957	\$3,014,802 00
Policies new and renewed during 1930.....	191	607,647 00
Gross number and amount in force during 1930.....	1,148	\$3,622,449 00
Less expired and cancelled in 1930.....	315	1,005,677 00
Net risks in force, 31st December, 1930.....	833	\$2,616,772 00

OTTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NORWICH

Commenced Business 13th August, 1888

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. W. Smith; Vice-President, A. W. Eddy; Secretary-Treasurer, T. M. Cayley, Norwich.

Directors.—A. W. Smith, Scotland; A. W. Eddy, Burford; Jas. Rettie, Burgessville; Jas. Carroll, Norwich; P. Slattery, Woodstock; S. W. Jackson, Woodstock; L. W. McCurdy, Norwich; J. R. Johnson, Springfield; J. W. Davis, Otterville.

Auditors.—J. McKee, Norwich; F. W. Vardon, Springfield.

Unassessed Premium Note Capital, \$222,224.36

Statement for the Year Ending 31st December, 1930

Assets	
Book value of bonds.....	\$30,000 00
Cash on hand.....	75 41
Cash in Royal Bank, Norwich.....	1,693 44
" Montreal Bank, Norwich.....	824 85
" Bank of Toronto, Burford.....	698 78
" Bank of Montreal, Woodstock.....	2,644 69
	\$5,937 18
Less outstanding cheques.....	88 61
	5,848 57
Amount of unpaid instalments, fixed payments, 1930.....	1,486 24
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$222,224 36
Less residue of premium notes given for reinsurance.....	22,384 14
	199,840 22
Interest due and accrued.....	691 67
Total Assets.....	\$237,866 70

Liabilities

Unearned cash payments.....	\$2,559 11
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Receipts

Cash balance at 31st December, 1929 (not extended), \$3,729.15.	
Cash received for application fees.....	\$645 00
“ instalments and cash payments of 1930.....	26,262 97
“ instalments of prior years.....	1,296 11
“ interest.....	1,438 52
“ reinsurance on losses.....	4,999 60
“ all other.....	95 59
Total Receipts.....	<u>\$34,737 79</u>

Expenditure

Expenses of management:	
Commissions, \$1,118.50; investigation of claims, \$108.30; license fee, \$75.00;	
Fire Marshal tax, \$79.09; travelling expenses, \$47.50; taxes, \$18.80; rent,	
\$120.00; salaries and fees, \$1,558.80; printing, postage, etc., \$366.74; other	
expenses, \$35.00.....	\$3,527 73
Miscellaneous payments:	
Amount paid for losses.....	20,529 95
“ reinsurance.....	2,711 49
“ rebate.....	769 20
“ all other.....	80 00
“ investments (not extended), \$5,000.00.....	
Total Expenditure.....	<u>\$27,618 37</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years
Reinsurance.....	\$9,783,796 50
	1,064,670 32
Net risks carried at 31st December, 1930.....	<u>\$8,719,126 18</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,392	\$9,550,491 00
Policies new and renewed during 1930.....	782	3,001,091 50
Gross number and amount in force during 1930.....	3,174	12,551,582 50
Less expired and cancelled in 1930.....	700	2,767,786 00
Net risks in force, 31st December, 1930.....	2,474	<u>\$9,783,796 50</u>

Schedule “C”

Bonds and Debentures Owned

Huron & Erie Debentures, 4 $\frac{3}{4}$ % and 5 %, 1934 and 1935.....	Par Value	Book Value
	<u>\$30,000 00</u>	<u>\$30,000 00</u>

OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EMBRO

Commenced Business 2nd June, 1884

OFFICERS AND DIRECTORS (1931)

Officers.—President, Edwin Parker; Vice-President, John Whaley; Secretary-Treasurer, H. W. Sutherland, Embro.

Directors.—Edwin Parker, Hickson; Jno. Whaley, Embro; Jno. Bolton, St. Mary's; J. F. McDonald, Woodstock; J. C. McPherson, St. Mary's; Alex. Smith, Embro; Thos. Brunskill, Ingersoll; J. G. Calder, Thamesford; R. A. Matheson, Embro.

Auditors.—E. L. Sutherland, Embro; George McIntosh, Embro.

Unassessed Premium Note Capital, \$50,153.38

Statement for the Year Ending 31st December, 1930

Assets	
Cash at Head Office.....	\$330 71
Cash in Royal Bank, Embro.....	3,782 63
“ Canada Permanent Mortgage, Woodstock.....	4,873 52
Amount of unpaid instalments for 1930.....	88,986 86
Amount of premium notes in force, after deducting all payments thereon	527 38
and assessments levied.....	\$50,153 38
Less residue of premium notes given for reinsurance.....	13,035 50
Total Assets.....	<u>\$46,632 12</u>

Liabilities	
Unearned cash payments.....	\$1,658 63
Receipts	
Cash balance at 31st December, 1929 (not extended), \$7,399.44.	
Cash received as instalments and cash payments of 1930.....	\$7,757 94
.. instalments of prior years.....	333 08
.. interest.....	234 80
.. reinsurance on losses.....	146 25
.. all other sources.....	24 70
Total Receipts.....	<u>\$8,496 77</u>
Expenditure	
Expenses of management:	
Commissions, \$1,080.00; investigation of claims, \$11.00; license fee, \$50.00; Fire Marshal tax, \$22.08; travelling expenses, \$24.00; rent, \$4.00; salaries, directors' and auditors' fees, \$386.10; printing, postage, etc., \$82.50; other expenses, \$30.50.....	\$1,690 18
Miscellaneous payments:	
Cash paid for losses.....	\$3,422 79
.. reinsurance.....	1,732 08
.. rebates.....	64 30
Total Expenditure.....	<u>\$6,909 35</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual System.....	\$2,960,913 00
Less reinsurance.....	625,549 89
Net risks in force at 31st December, 1930.....	<u>\$2,335,363 11</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	853	\$2,812,988 00
Policies new and renewed during 1930.....	340	1,111,472 00
Gross number and amount in force during 1930.....	1,193	\$3,924,460 00
Less expired and cancelled in 1930.....	288	963,547 00
Net risks in force, 31st December, 1930.....	<u>905</u>	<u>\$2,960,913 00</u>

PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, BRAMPTON

Commenced Business 24th June, 1876

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. A. Cameron; Vice-President, J. H. Rutherford; Secretary-Treasurer F. J. Thomson, Brampton.

Directors.—Geo. A. Cameron, Alton; J. H. Rutherford, Albion; J. A. Fletcher, Brampton; R. H. Lush, Clarkson; Jno. Gardhouse, Thistleton; Jas. Laidlaw, Brampton; J. M. Dolson, Brampton; Thos. Bryans, Malton; Albert Hewson, Weston.

Auditors.—W. J. Beatty, Brampton; J. A. McBride, Malton.

Unassessed Premium Note Capital, \$744,975.10

Statement for the Year Ending 31st December, 1930

Assets	
Cash value of mortgages.....	\$20,100 00
Bonds, etc. (See Schedule "C").....	26,000 00
Cash at Head Office.....	346 88
Cash in Montreal Bank, Brampton.....	7,174 01
.. Dominion Bank, Brampton.....	9,695 02
Agents' balances.....	16,915 91
Amount of unpaid instalments, 1930.....	6,859 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	514 05
Less residue of premium notes given for reinsurance.....	\$744,975 10
Reinsurance on losses.....	69,168 65
Reinsurance on losses.....	675,806 45
Interest due and accrued.....	2,000 00
.. ..	96 00
Total Assets.....	<u>\$748,292 06</u>

Liabilities

Unearned cash payments.....	\$50,727 25
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Receipts

Cash balance at 31st December, 1929 (not extended), \$20,756.52.....	\$69,358 35
Cash received as instalments and cash payments of 1930.....	294 15
" instalments due prior years.....	2,966 70
" for interest.....	2,318 55
" agents' balances of 1929 received in 1930.....	3,432 50
" reinsurance on losses.....	215 00
" all other.....	215 00
Total Receipts.....	<u>\$78,585 25</u>

Expenditure

Expenses of management:	
Commissions, \$5,177.50; law costs, \$9.00; investigation of claims, \$1,032.90; license fee, \$150.00; Fire Marshal tax, \$193.75; taxes, \$81.00; rent, \$306.00; salaries and fees, \$3,050.30; printing, postage, etc., \$477.76; other expenses, \$499.39.....	\$10,977 60
Miscellaneous payments:	
Cash paid for losses which occurred during 1930.....	62,614 98
" reinsurance.....	7,254 00
" rebate.....	1,579 28
Total Expenditure.....	<u>\$82,425 86</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	\$26,098,044 00	Three Years
Reinsurance.....	2,524,665 00	
Net risks in force, 31st December, 1930.....	<u>\$23,573,379 00</u>	

Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929.....	6,661	\$24,326,833 00
Policies new and renewed during 1930.....	2,855	10,001,725 00
Gross number and amount in force during 1930.....	9,516	\$34,328,558 00
Less expired and cancelled in 1930.....	2,302	8,230,514 00
Net risks in force, 31st December, 1930.....	<u>7,214</u>	<u>\$26,098,044 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Montreal Debenture Corporation, 6%, 1945.....	\$2,000 00	\$2,000 00
Dominion of Canada Victory Bonds, 5 $\frac{1}{2}$ %, 1934.....	10,000 00	10,000 00
Dominion of Canada Victory Bonds, 5%, 1943.....	14,000 00	14,000 00
	<u>\$26,000 00</u>	<u>\$26,000 00</u>

PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DRAYTON

Commenced Business 15th July, 1887

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Newstead; Vice-President, Q. D. Whale; Secretary-Treasurer Robt. McArthur, Drayton.

Directors.—Wm. Newstead, Moorefield; Q. D. Whale, Alma; Robt. McClanahan, Drayton; J. J. Bryan, Amaranth Station; P. J. Cunningham, Rothsay; Jas. Kiteley, Listowel; R. Cherry, Drayton; Alex. Duff, Drayton; David Murray, Palmerston; John Ritch, Drayton; Alex. Hammond, Moorefield; J. C. Dixon, Moorefield.

Auditors.—Jas. Grieves, Moorefield; S. C. Whale, Alma.

Unassessed Premium Note Capital, \$289,187.97

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate.....		\$2,000 00
Cash on hand, Head Office.....	\$292 88	
Cash in Royal Bank, Drayton.....	14,369 11	
" Bank of Commerce, Orangeville.....	57 00	
" Bank of Commerce, Moorefield.....	4,171 42	
		18,890 41
Amount of unpaid instalments, 1930.....		2,199 65
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$289,187 97	
Less residue of premium notes given for reinsurance.....	7,745 14	
		281,442 83
Total Assets.....		<u>\$304,532 89</u>

Liabilities

Unearned cash payments.....		<u>\$1,556 24</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$22,450.00.....		\$34,921 18
Cash received as instalments, 1930.....		1,459 17
" instalments of prior years.....		664 83
" interest.....		65 80
" all other.....		
Total Receipts.....		<u>\$37,110 98</u>

Expenditure

Expenses of management:		
Commissions, \$1,861.16; law costs, \$20.20; fuel and light, \$56.60; investigation of claims, \$381.90; interest, \$8.10; license fee, \$100.00; Fire Marshal tax, \$116.99; travelling expenses, \$42.60; taxes, \$147.67; salaries and fees, \$2,096.15; printing, postage, etc., \$423.16; other expenses, \$103.80.....		\$5,358 33
Miscellaneous payments:		
Cash paid for losses.....		33,012 90
" reinsurance.....		1,873 63
" rebate.....		425 71
Total Expenditure.....		<u>\$40,670 57</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$13,213,331 00
Reinsurance.....		77,700 00
Net risks 31st December, 1930.....		<u>\$13,135,631 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		3,363	\$13,265,322 00
Policies new and renewed during 1930.....		1,043	3,967,129 00
Gross number and amount in force during 1930.....		4,406	\$17,232,451 00
Less expired and cancelled in 1930.....		1,065	4,019,120 00
Net risks in force, 31st December, 1930.....		<u>3,341</u>	<u>\$13,213,331 00</u>

PRESCOTT FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ALFRED

Commenced Business 5th August, 1901

OFFICERS AND DIRECTORS (1931)

Officers.—President, Samuel Parisien; Vice-President, Ulric Daoust; Secretary-Treasurer, B. G. Parisien, Alfred.

Directors.—Samuel Parisien, Alfred; Ulric Daoust, Plantagenet; Delphis Charbonneau, Lefavre; Victor Bouthillier, Alfred Station; F. X. Cadieux, L'Original; Isadore Lalonde, Caledonia Springs.

Auditors.—J. D. Preseault, Lefavre; Arthur Gratton, Alfred.

Unassessed Premium Note Capital, \$281,072.25

Statement for the Year Ending 31st December, 1930

Assets

Municipal debentures. (See Schedule "C").....		\$3,850 00
Cash on hand at Head Office.....	\$266 68	
Cash in Canadienne Nationale, L'Original.....	9 25	
" Royal Bank, Plantagenet.....	598 89	
" Provincial Bank, Alfred.....	25 43	
		900 25
Amount of agents' balances.....		1,862 93
" unpaid instalments of 1930.....		381 51
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$293,761 92	
Less residue of premium notes given for reinsurance.....	30,530 00	
		263,231 92
Reinsurance on losses.....		800 00
Total Assets.....		\$271,026 61

Liabilities

Amount of losses adjusted.....		\$6,320 74
" unpaid loans.....		38,000 00
" unearned cash payments.....		25,141 64
Total Liabilities.....		\$69,462 38

Receipts

Cash balance at 31st December, 1929 (not extended), \$2,152.37.....		\$31,000 00
Borrowed money.....		42,796 73
Cash received as instalments and cash payments of 1930.....		128 62
" instalments due in prior years.....		267 84
" interest.....		1,922 68
" agents' balances.....		9,495 70
" from reinsurance on losses.....		44 10
" all other sources.....		
" from investments (not extended), \$350.00.....		
Total Receipts.....		\$85,655 67

Expenditure

Expenses of management:		
Commissions, \$2,247.74; law costs, \$60.44; fuel and light, \$15.00; investigation of claims, \$365.75; interest, \$1,903.70; license fee, \$100.00; Fire Marshal tax, \$121.51; travelling expenses, \$13.00; rent, \$50.00; salaries and fees, \$1,799.00; printing, postage, etc., \$566.33; other expenses, \$28.00.....		\$7,270 47
Miscellaneous payments:		
Cash paid for losses.....		70,444 21
" reinsurance.....		5,111 90
" rebates.....		931 21
" repayment of loans.....		3,500 00
Total Expenditure.....		\$87,257 79

Currency of Risks

Amount covered by Policies in force 31st December, 1930	Three Years
Mutual.....	\$13,441,949 00
Reinsurance.....	1,420,000 00
Net risks 31st December, 1930.....	\$12,021,949 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	4,889	\$12,738,804 00
Policies new and renewed during 1930.....	1,786	4,892,100 00
Gross number and amount in force during 1930.....	6,675	\$17,630,904 00
Less expired and cancelled in 1930.....	1,649	4,188,955 00
Net risks in force, 31st December, 1930.....	5,026	\$13,441,949 00

Schedule "C"

Bonds and Debentures Owned

Police Village of Alfred Bonds, 6%, 1930-41.....	Par Value	Book Value
	\$3,850 00	\$3,850 00

PUSLINCH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ABERFOYLE

Commenced Business, May, 1859

OFFICERS AND DIRECTORS (1931)

Officers.—President, W. J. Little; Vice-President, Peter Iles; Secretary-Treasurer, Thos. Arkell, Arkell, Ont.

Directors.—W. J. Little, Hespeler; Peter Iles, Arkell; Geo. Clark, Puslinch; H. Gilchrist, Puslinch; Thos. Doyle, Guelph; Alex. Smith, Hespeler; J. A. McPherson, Puslinch; Thos. Buchanan, Moffat; Donald Stewart, Puslinch.

Auditors.—Jno. A. Cockburn, Puslinch; D. A. McNaughton, Puslinch.

Unassessed Premium Note Capital, \$83,122.49

Statement for the Year Ending 31st December, 1930

Assets	
Mortgage loans.....	\$1,125 70
Cash on deposit in Dominion Bank, Guelph.....	\$124 52
" " deposit in Bank of Toronto, Morrison.....	322 67
	447 19
Amount unpaid instalments of 1930.....	885 17
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	83,122 49
Total Assets.....	\$85,580 55

Liabilities	
Cash borrowed.....	\$2,800 00
Unearned cash payments.....	6,286 75
Total Liabilities.....	\$9,086 75

Receipts	
Cash balance at 31st December, 1929 (not extended), \$1,195.10.....	
Cash received for fees.....	\$164 00
" " as instalments and cash payments of 1930.....	3,999 64
" " instalments prior years.....	1,135 09
" " interest.....	84 19
" " cash borrowed.....	1,121 75
Total Receipts.....	\$6,504 67

Expenditure	
Expenses of management:	
Investigation of claims, \$43.85; interest, \$239.10; license fee \$50.00; Fire Marshal tax, \$18.22; rent, \$5.00; salaries and fees, \$647.50; printing, postage, etc., \$36.58; other expenses, \$104.60.....	\$1,144 65
Miscellaneous payments:	
Amount paid for losses.....	3,580 50
" " rebate.....	27 43
" " repayment of loans.....	2,500 00
Total Expenditure.....	\$7,252 58

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$2,021,379 00
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	566	\$1,979,674 00
Policies new and renewed during 1930.....	207	707,165 00
Gross number and amount in force during 1930.....	773	\$2,686,839 00
Less expired and cancelled in 1930.....	206	665,470 00
Net risks in force, 31st December, 1930.....	567	\$2,021,369 00

SALT FLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ELFRIDA

Commenced Business 30th July, 1880

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. S. Bird; Vice-President, A. E. Walker; Secretary-Treasurer, C. I. Stewart, Hamilton.

Directors.—C. S. Bird, Hamilton; A. E. Walker, Bartonville; J. M. Stewart, Grimsby; John Moffat, Ancaster; W. B. Switzer, Binbrook; C. C. Pettit, Fruitland; Alex. Hossack, Ancaster; A. E. Smuck, Glanford; J. I. Fletcher, Hannon.

Auditor.—M. W. Matchett, Hamilton.

Unassessed Premium Note Capital, \$143,881.15

Statement for the Year Ending 31st December, 1930

Assets	
Cash value of real estate.....	\$400 00
Bonds and debentures. (<i>See Schedule "C"</i>).....	14,824 58
Amount of cash on hand at Head Office.....	\$110 49
Cash in Royal Bank, Hamilton.....	97 53
	208 02
Amount of unpaid instalments levied during 1930.....	2,600 50
" unpaid instalments levied in prior years (not extended), \$2,048.34.....	
" premium notes in force, after deducting all payments thereon ..\$142,700 78	
Less residue given for reinsurance.....	5,729 97
	136,970 81
Total Assets.....	\$155,003 91

Liabilities

Amount of unpaid loans.....	\$400 00
Amount of unearned cash payments.....	15,123 67
	\$15,523 67

Receipts

Cash balance at 31st December, 1929 (not extended), \$1,377.34.....	
Cash received as instalments and cash payments of 1930.....	\$13,809 18
" instalments of prior years.....	2,572 52
" interest.....	1,295 85
" cash borrowed.....	400 00
" reinsurance on losses.....	1,500 00
" all other.....	15 50
" investments (not extended), \$5,000 00.....	
Total Receipts.....	\$19,593 05

Expenditure

Expenses of management:	
Commissions, \$1,414.50; interest, \$93.15; law costs, \$5.00; investigation of claims, \$150.00; license fee, \$75.00; Fire Marshal tax, \$55.58; travelling expenses, \$100.00; taxes, \$6.80; salaries and fees, \$1,691.30; printing, postage, etc., \$277.82; other expenses..\$75.09.....	\$3,944 24
Miscellaneous payments:	
Cash paid for losses.....	20,799 00
" reinsurance.....	627 75
" rebate.....	391 38
Total Expenditure.....	\$25,762 37

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$6,603,595 00
Less reinsurance.....	259,555 00
Net risks actually carried December 31st, 1930.....	\$6,344,040 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,794	\$6,619,795 00
Policies new and renewed during 1930.....	640	2,184,275 00
Gross number and amount in force during 1930.....	2,434	\$8,804,070 00
Less expired and cancelled in 1930.....	621	2,147,180 00
	1,813	\$6,656,940 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Saltfleet Township Debentures, 5 1/2% and 6%, 1931-38.....	\$4,324 58	\$4,324 58
City of Hamilton Debentures, 6%, 1938.....	1,500 00	1,500 00
Province of Ontario Debentures, 5%, 1948.....	9,000 00	9,000 00
	<u>\$14,824 58</u>	<u>\$14,824 58</u>

SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, SHEDDEN

Commenced Business 9th September, 1878

OFFICERS AND DIRECTORS (1931)

Officers.—President, John A. Campbell; Vice-President, Mungo McNabb; Secretary-Treasurer, John H. Sells, Shedden.

Directors.—Jno. A. Campbell, St. Thomas; Mungo McNabb, Iona Station; A. E. Jones, Port Stanley; D. McGibbon, Shedden; Jas. R. Gunning, Talbotville; Maxwell Hunter, Southwold.

Auditors.—Angus Turner, Shedden; Wm. J. Crow, Fingal.

Unassessed Premium Note Capital, \$91,836.97

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$109 72	
" deposit in Bank of Commerce, Shedden.....	2,051 03	
" deposit, Montreal Bank, Lawrence Station.....	428 77	
" deposit, Montreal Bank, St. Thomas.....	1,589 62	
" deposit, Huron & Erie, St. Thomas.....	12 67	
" deposit, Bank of Commerce, St. Thomas.....	452 35	
" deposit, Bank of Commerce, Port Stanley.....	195 11	
		<u>\$4,839 27</u>
Amount of unpaid instalments levied during 1930.....		1,497 38
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$91,836 97	
Less residue given for reinsurance.....	9,349 97	
		<u>\$2,487 00</u>
Total Assets.....		<u>\$8,823 65</u>

Liabilities

Amount of losses adjusted.....	<u>\$1,200 00</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$1,415.63.	
Cash received as instalments of 1930.....	\$9,960 26
" instalments of prior years.....	1,183 60
" interest.....	65 42
" reinsurance on losses.....	790 90
Total Receipts.....	<u>\$12,000 18</u>

Expenditure

Expenses of management:	
Commissions, \$237.00; interest, \$8.20; license fee, \$50.00; Fire Marshal tax, \$32.80; travelling expenses, \$31.00; rent, \$12.00; salaries and fees, \$705.00; printing, postage, etc., \$110.21; other expenses, \$59.45.....	\$1,245 66
Miscellaneous payments:	
Amount paid for losses.....	5,924 92
" reinsurance.....	1,184 28
" rebate.....	221 68
Total Expenditure.....	<u>\$8,576 54</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$3,866,540 00
Reinsurance.....	394,675 00
Net risks carried at 31st December, 1930.....	<u>\$3,471,865 00</u>

Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929.....	991	\$3,746,735 00
Policies new and renewed during 1930.....	293	997,175 00
Gross number and amount in force during 1930.....	1,284	\$4,743,910 00
Less expired and cancelled in 1930.....	237	877,370 00
Net risks in force, 31st December, 1930.....	1,047	\$3,866,540 00

SYDENHAM MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, OWEN SOUND

Commenced Business 26th August, 1869

OFFICERS AND DIRECTORS (1931)

Officers.—President, A. S. Donald; Vice-President, Malcolm Cameron; 2nd Vice-President, Jas. A. Lemon; Secretary-Treasurer, Evan T. Macdonald, Owen Sound.

Directors.—A. S. Donald, Owen Sound; Malcolm Cameron, Owen Sound; James A. Lemon, Balaclava; L. E. Bowes, Meaford; N. McDonald, Owen Sound; James Wilson, Owen Sound; James Gardner, Owen Sound; Hugh McKay, Annan; George B. Carnhan, Meaford; Joseph Dobie, Owen Sound; Hon. E. C. Drury, Crownhill; Chas. Lipsett, Annan; Harry Carson, Tara; A. F. Pedlar, Eugenia; Victor Porteous, Owen Sound.

Auditors.—Jas. H. Van Overbeck, Owen Sound; G. D. Fleming, Owen Sound.

Unassessed Premium Note Capital, \$944,981.51.

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate.....		\$8,500 00
Bonds, etc. (<i>See Schedule "C"</i>).....		40,000 00
Actual cash on hand.....	\$1,423 35	
Cash in Grey and Bruce Trust and Savings Company and banks.....	1,337 20	
Agents' balances.....		2,760 55
Amount of unpaid instalments, 1930.....		1,014 02
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$944,981 51	
Less residue of premium notes given for reinsurance.....	42,108 80	
Reinsurance on losses.....		902,872 71
Amount of interest due and accrued.....		4,786 00
		500 00
Total Assets.....		\$962,614 77

Liabilities

Amount of losses adjusted.....	\$1,515 50
" losses supposed.....	5,852 10
" borrowed money.....	51,028 79
" unearned cash payments.....	32,998 54
Total Liabilities.....	\$91,394 93

Receipts

Cash balance at 31st December, 1929 (not extended), \$12,461.63.	
Cash received as instalments and cash payments of 1930.....	\$116,316 17
" instalments of prior years.....	1,514 29
" interest.....	2,027 95
" reinsurance on losses.....	10,697 23
" agents' balances.....	664 03
" cash borrowed.....	51,028 79
" all other.....	741 58
Total Receipts.....	\$182,990 04

Expenditure

Expenses of management:	
Commissions, \$5,633.22; law costs, \$1,248.42; fuel and light, \$104.73; investigation of claims, \$832.19; interest, \$225.00; license fee, \$200.00; Fire Marshal tax, \$345.40; travelling expenses, \$68.03; taxes, \$324.21; salaries and fees, \$4,922.20; printing, postage, etc., \$1,311.10; other expenses, \$2,916.12.....	\$18,130 82

Miscellaneous payments:		
Cash paid for losses.....		\$167,944 14
" reinsurance.....		5,689 94
" rebate.....		926 22
Total Expenditure.....		<u>\$192,691 12</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years
Reinsurance.....		\$39,109,480 60
		<u>3,257,568 00</u>
Net risks.....		<u>\$35,851,912 60</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		11,873	\$37,432,676 48
Policies new and renewed during 1930.....		4,060	13,241,078 31
Gross number and amount in force during 1930.....		15,933	\$50,673,754 79
Less expired and cancelled in 1930.....		3,687	11,564,274 19
Net risks in force at 31st December, 1930.....		<u>12,246</u>	<u>\$39,109,480 60</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Province of Ontario Bonds, 5%, 1948.....	\$30,000 00	\$30,000 00
Grey and Bruce Guaranteed Investment.....	10,000 00	10,000 00
	<u>\$40,000 00</u>	<u>\$40,000 00</u>

TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERFORD

Commenced Business 10th April, 1879

OFFICERS AND DIRECTORS (1931)

Officers.—President, S. C. Kitchen; Vice-President, Wm. E. Mason; Secretary-Treasurer, D. A. Hill, Waterford.

Directors.—S. C. Kitchen, Waterford; Wm. E. Mason, Simcoe; I. Wilcox, Wilsonville; Nelson Hall, Waterford; Geo. J. Boyd, Waterford; C. J. Swanton, Waterford; B. Kellum, Waterford; Geo. H. Hilborn, Wilsonville; Clyde Renner, Waterford.

Auditors.—F. W. Cline, Waterford; W. F. Hewitt, Waterford.

Unassessed Premium Note Capital, \$92,738.20

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (<i>See Schedule "C"</i>).....		\$19,878 52
Cash in Montreal Bank, Simcoe.....	\$253 63	
Cash in Bank of Montreal, Waterford.....	946 68	
		1,200 31
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$92,738 20	
Less residue of premiums given for reinsurance.....	3,292 73	
		<u>89,445 47</u>
Total Assets.....		<u>\$110,524 30</u>

Liabilities

Unearned cash payments.....		\$234 56
Total liabilities.....		<u>\$234 56</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$1,174.28.		
Cash received as instalments of 1930.....		\$11,206 35
" interest.....		1,177 28
" from investments (not extended), \$13,637.24.		
Total Receipts.....		<u>\$12,383 63</u>

Expenditure

Expenses of management:	
Commissions, \$671.00; license fee, \$50.00; investigation of claims, \$9.00; Fire Marshal tax, \$31.77; travelling expenses, \$79.00; salaries and fees, \$960.60; printing, postage, etc., \$158.51; other expenses, \$125.37.....	\$2,091 25
Miscellaneous payments:	
Amount paid for losses which occurred during 1930.....	7,841 50
" reinsurance.....	397 20
" rebate.....	170 15
" investments (not extended), \$15,218.91.....	
" accrued interest.....	275 83
Total Expenditure.....	<u>\$10,775 93</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$3,685,662 00
Reinsurance.....	135,655 00
Net risks carried at 31st December, 1930.....	<u>\$3,550,007 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		1,078	\$3,595,407 00
Policies new and renewed during 1930.....		378	1,335,959 00
Gross number and amount in force during 1930.....		1,456	\$4,931,366 00
Less expired and cancelled in 1930.....		395	1,245,704 00
Net risks in force, 31st December, 1930.....		<u>1,061</u>	<u>\$3,685,662 00</u>

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
City of Edmonton, 5 1/2 %, 1945.....	\$4,000 00	\$4,000 00
Township of Sandwich, West, 5 %, 1934.....	2,000 00	2,000 00
East Windsor, 5 1/2 %, 1932.....	834 98	834 98
Riverside, 5 1/2 %, 1932.....	746 39	746 39
Township Sandwich, East, 5 1/2 %, 1932.....	704 85	704 85
East Windsor, 5 1/2 %, 1933.....	1,461 16	1,461 16
Kapuskasing, 5 1/2 %, 1932.....	1,500 00	1,500 00
Township Sandwich, West, 5 1/2 %, 1932.....	2,000 00	2,000 00
Township Sandwich, West, 5 1/2 %, 1932.....	1,000 00	1,000 00
Crystal Beach, 5 %, 1931.....	379 16	379 16
Kapuskasing, 5 1/2 %, 1931.....	371 78	371 78
Ford City, 5 1/2 %, 1931.....	509 76	509 76
Sudbury, 5 1/2 %, 1931.....	436 94	436 94
Township Sandwich, East, 5 1/2 %, 1931.....	1,000 00	1,000 00
City of Windsor, 5 1/2 %, 1931.....	1,000 00	1,000 00
Township Sandwich East, 5 1/2 %, 1931.....	933 50	933 50
Township Sandwich East, 5 1/2 %, 1931.....	1,000 00	1,000 00
	<u>\$19,878 52</u>	<u>\$19,878 52</u>

THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, EXETER

Commenced Business 28th June, 1876

OFFICERS AND DIRECTORS (1931)

Officers—President, Frank McConnell; Vice-President, Angus Sinclair; Secretary-Treasurer, W. A. Turnbull, Exeter.

Directors—Frank McConnell, Dublin; Simon Dow, Cromarty; John T. Allison, Exeter; Robt. Norris, Cromarty; Wm. Brock, Granton; Angus Sinclair, Mitchell.

Auditors—John Kay, Cromarty; Andrew Christie, Cromarty.

Unassessed Premium Note Capital, \$268,171.20

Statement for the Year Ending 31st December, 1930

	Assets	
Mortgage loans, etc.....		\$4,800 00
Bonds, etc. (See Schedule "C").....		46,000 00
Cash on hand at Head Office.....	\$39 33	
Cash in Bank of Commerce, Exeter.....	14,618 15	
		<u>14,657 48</u>

Amount of unpaid instalments of 1929.....	\$922 60
" premium notes in force, after deducting all payments thereon and assessments levied.....	268,171 20
" interest due and accrued.....	1,035 00
Total Assets.....	\$335,586 28

Liabilities

Losses reported.....	\$1,500 00
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Receipts

Cash balance at 31st December, 1929 (not extended), \$28,589.77.....	
Cash received as instalments of 1930.....	\$21,490 20
" instalments, prior years.....	671 25
" interest.....	2,889 92
Total Receipts.....	\$25,051 37

Expenditure

Expenses of management:	
Commissions, \$388.10; law costs, \$1.00; investigation of claims, \$122.00; license fee, \$100.00; Fire Marshal tax, \$72.17; travelling expenses, \$44.95; rent, \$38.00; salaries and fees, \$1,018.90; printing, postage, etc., \$211.11; other expenses, \$160.83.....	\$2,157 06
Miscellaneous payments:	
Cash paid for losses.....	26,309 52
" rebate.....	143 45
" accrued interest.....	98 63
" investments (not extended), \$10,275.00.....	
Total Expenditure.....	\$28,708 66

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$10,742,295 00
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,532	\$10,556,750 00
Policies new and renewed during 1930.....	696	3,003,395 00
Gross number and amount in force during 1930.....	3,228	\$13,560,145 00
Less expired or cancelled in 1930.....	681	2,817,850 00
Net risks in force, 31st December, 1930.....	2,547	\$10,742,295 00

Schedule "C"**Bonds and Debentures Owned**

	Par Value	Book Value
Victory Bonds, 5 ½%, 1932.....	\$1,000 00	
Huron & Erie Debentures, 5%, 1936.....	15,000 00	
C.N.R. Bonds, 5%, 1954.....	10,000 00	
Huron & Erie Mortgage Co., 4 ½%, 1933.....	5,000 00	
British Mortgage Trust Corporation, 5%, 1933.....	5,000 00	
C.N.R. Bonds, 5%, 1954.....	10,000 00	
	\$46,000 00	

WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, JARVIS

Commenced Business 27th July, 1867

OFFICERS AND DIRECTORS (1931)

Officers.—President, J. B. McKenzie; Vice-President, John Mitchell; Secretary-Treasurer, George L. Miller, Jarvis.

Directors.—J. B. McKenzie, Nanticoke; John Mitchell, Jarvis; J. N. Howard, Hagersville; J. J. Parsons, Jarvis; J. W. Roulston, Hagersville; David Lindsay, Hagersville; Joseph Awde, Hagersville; Geo. E. Pond, Selkirk; H. A. Schewyer, Selkirk.

Auditors.—Ivan W. Holmes, Jarvis; Jas. McKenzie, Jarvis.

Unassessed Premium Note Capital, \$141,557.70

Statement for the Year Ending 31st December, 1930

Assets

Bonds, debentures, etc. (<i>See Schedule "C"</i>).....	\$8,000 00
Cash value of real estate.....	2,500 00
Cash in Bank of Commerce, Jarvis.....	1,952 48
Agents' balances.....	88 30
Amount of unpaid instalments of 1930.....	680 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$141,557 70
Less residue of premium notes given for reinsurance.....	7,474 95
	<u>134,082 75</u>
Interest due and accrued.....	135 00
Total Assets.....	<u>\$147,438 78</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$10,988.63.	
Cash received as instalments of 1930.....	\$9,224 75
" instalments due in prior years.....	354 00
" for interest.....	322 22
" other sources.....	2,825 00
Total Receipts.....	<u>\$12,725 97</u>

Expenditure

Expenses of management:	
Commissions, \$97.00; fuel and light, \$112.50; investigation of claims, \$13.50; license fee, \$50.00; Fire Marshal tax, \$29.39; travelling expenses, \$74.00; taxes, \$55.19; salaries and fees, \$1,378.40; printing, postage, etc., \$158.50; other expenses, \$37.35.....	\$2,005 83
Miscellaneous payments:	
Cash paid for losses.....	10,935 05
" reinsurance.....	525 90
" rebate.....	88 20
" other expenditure.....	207 14
investments (not extended), \$8,000.00.	
Total Expenditure.....	<u>\$13,762 12</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years \$3,402,115 00
Reinsurance.....	184,000 00
Net risks carried at 31st December, 1930.....	<u>\$3,218,115 00</u>

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929.....		784	\$3,417,772 50
Policies new and renewed during 1930.....		201	801,955 00
Gross number and amount in force during 1930.....		985	\$4,219,727 50
Less expired and cancelled during 1930.....		202	817,612 50
Net risks in force, 31st December, 1930.....		783	<u>\$3,402,115 00</u>

(NORTH) WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 1st August, 1874

OFFICERS AND DIRECTORS (1931)

Officers.—President, I. S. Hagey; Vice-President, H. Stauffer; Secretary, Jos. H. Woods, Waterloo.

Directors.—Irwin Hagey, Preston; Harley Stauffer, Waterloo; Sam. C. Shantz, Kitchener; J. W. Hartleib, Kitchener; J. H. Woods, Waterloo; M. M. Shantz, Crosshill; J. C. Hallman, Petersburg; L. Bowman, Conestoga; Val Otterbein, Heidelberg; H. Bowman, Ariss; J. M. Burnett, Elora; Sam Cassel, Kitchener.

Auditors.—Peter Snyder, Centreville; I. Hillborn, Kitchener.

Unassessed Premium Note Capital, \$798,036.56

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (See Schedule "C")	\$6,000 00	
Amount of mortgages		131,200 00
Cash on hand at Head Office	\$639 42	
Cash in Montreal Bank, Waterloo	59 28	
Cash in Bank of Toronto, Waterloo	387 77	
		1,086 47
Amount of unpaid instalments, 1929		3,977 75
Amount of premium notes in force, after deducting all payments thereon and assessments levied	\$798,036 56	
Less residue of premium notes given for reinsurance	25,444 18	
		772,592 38
Interest due and accrued		4,881 99
Total Assets		\$919,738 59

Liabilities

Amount of losses supposed	\$6,000 00
" borrowed money	7,000 00
" unearned cash payments	2,631 61
Total Liabilities	\$15,631 61

Receipts

Cash balance at 31st December, 1929 (not extended), \$7,443.40.	
Cash received as instalments of 1930	\$80,098 86
" instalments of prior years	2,380 10
" interest	7,423 21
" cash borrowed	7,000 00
" reinsurance on losses	39 00
" from all other sources	125 87
" from realization on securities (not extended), \$1,500.00.	
Total Receipts	\$97,067 04

Expenditure

Expenses of management:	
Law costs, \$102.00; investigation of claims, \$503.40; license fee, \$200.00; Fire Marshal tax, \$255.57; travelling expenses, \$411.00; taxes, \$50.20; rent, \$365.00; salaries and fees, \$5,347.40; printing, postage, etc., \$1,002.62; other expenses, \$138.25	\$8,375 44
Miscellaneous payments:	
Cash paid for losses	\$6,348 50
" reinsurance	2,485 98
" rebates	818 62
" all other	484 43
" investments (not extended), \$6,400.00.	
Total Expenditure	\$98,512 97

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual	\$40,827,397 00
Reinsurance	1,075,475 00
Net risks carried at 31st December, 1930	\$39,751,922 00

Movement in Risks

	Mutual System	Number	Amount
Policies in force, 31st December, 1929		9,052	\$38,152,385 00
Policies new and renewed during 1930		2,863	11,832,282 00
Gross number and amount in force during 1930		11,915	\$49,984,667 00
Less expired or cancelled in 1930		2,438	9,157,270 00
Net risks in force, 31st December, 1930		9,477	\$40,827,397 00

Schedule "C"

Bonds and Debentures Owned

Waterloo Trust & Savings Co., Investment Receipts, 5%, 1932	Par Value	Book Value
	\$6,000 00	

WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, DUNGANNON

Commenced Business 13th May, 1879

OFFICERS AND DIRECTORS (1931)

Officers.—President, C. F. Hewitt; Vice-President, Robt. Davidson; Secretary, G. C. Treleaven, Dungannon; Treasurer, Thos. Stothers, Dungannon.

Directors.—Ernest Ackert, Holyrood; C. F. Hewitt, Kincardine; Robt. Davidson, Dungannon; H. C. Salkeld, Goderich; Wm. McQuillin, Lucknow; Wm. P. Reed, Lucknow; T. Griffin, Goderich; Wm. J. Thompson, Auburn; Wm. G. Watson, Auburn.

Auditors.—Jno. Wilson, Auburn; Donald McLean, Lucknow.

Unassessed Premium Note Capital, \$574,716.95.

Statement for the Year Ending 31st December, 1930

Assets

Book value, real estate.....		\$2,500 00
Bonds and debentures. (See Schedule "C").....		46,000 00
Cash in Commerce Bank, Dungannon.....	\$2,874 35	
Cash in Royal Bank, Kincardine.....	183 00	
		3,057 35
Amount of unpaid instalments of 1930.....		692 55
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$574,716 95	
Less residue of premium notes given for reinsurance.....	4,896 83	
		569,820 12
Interest due and accrued.....		588 45
Total Assets.....		\$622,658 47

Liabilities

Amount of losses supposed.....		\$5,231 00
--------------------------------	--	------------

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,933.57.....		
Cash received as instalments of 1930.....	\$32,308 68	
" instalments due in prior years.....	451 20	
" interest.....	2,567 87	
" borrowed money.....	3,000 00	
" reinsurance on losses.....	1,187 70	
" all other.....	103 78	
" from investments (not extended), \$5,161.45.....		
Total Receipts.....	\$39,619 23	

Expenditure

Expenses of management:		
Commissions, \$1,581.00; law costs, \$12.02; fuel and light, \$17.35; investigation of claims, \$461.00; interest, \$92.75; license fee, \$100.00; Fire Marshal tax, \$99.26; travelling expenses, \$277.10; taxes, \$20.80; rent, \$6.00; salaries and fees, \$1,725.00; printing, postage, etc., \$305.17; other expenses, \$311.71.....		\$5,009 16
Miscellaneous payments:		
Cash paid for losses.....	\$33,502 24	
" reinsurance.....	628 50	
" rebate.....	517 00	
" repayment of loans.....	6,000 00	
Total Expenditure.....		\$45,656 90

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....		Three Years \$16,104,238 00
Reinsurance.....		207,732 00
Net risks actually carried by Company at 31st December, 1930.....		\$15,896,506 00

Movement in Risks

	Number	Amount
Mutual System		
Policies in force, 31st December, 1929.....	4,795	\$15,262,219 00
Policies new and renewed during 1930.....	1,628	5,033,534 00
Gross number and amount in force during 1930.....	6,423	\$20,300,753 00
Less expired and cancelled in 1930.....	1,507	4,196,515 00
Net risks in force, 31st December, 1930.....	4,916	\$16,104,238 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Dominion of Canada Victory Bonds, 5 1/2 %, 1934.....	\$15,000 00	.....
Dominion of Canada Victory Bonds, 4 1/2 %, 1940.....	10,000 00	.....
Dominion of Canada Victory Bonds, 4 1/2 %, 1946.....	15,000 00	.....
Huron & Erie Mortgage Corporation, 5 %, 1931.....	1,000 00	.....
Canadian National Railway (Guaranteed by Dominion), 4 1/4 %, 1968..	5,000 00	.....
	<u>\$46,000 00</u>	<u>.....</u>

WESTMINSTER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WILTON GROVE

Commenced Business 11th December, 1857

OFFICERS AND DIRECTORS (1931)

Officers.—President, Thos. H. Hunt; Vice-President, W. H. Weatherston; Secretary-Treasurer, R. S. Nichol, Wilton Grove.

Directors.—Thos. H. Hunt, Lambeth; W. H. Weatherston, Glanworth; Robt. A. McDougall, Glanworth; Geo. Lind, Wilton Grove; M. E. Hooper, Lambeth; Adam Gartly, Wilton Grove

Auditors.—Harry Poole, Lambeth; W. N. Campbell, Wilton Grove.

Unassessed Premium Note Capital, \$126,188.65

Statement for the Year Ending 31st December, 1930

Assets

Bonds and debentures. (See Schedule "C").....		\$22,656 63
Cash on hand at Head Office.....	\$42 03	
Cash in Royal Bank, Lambeth, Ont.....	895 91	
" Huron & Erie Mortgage Corporation, London, Ont.....	63 14	
" Montreal Bank, London, Ont., Market Branch.....	1,391 89	
" Bank of Nova Scotia, Belmont.....	162 62	
		<u>2,555 59</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$126,188 65	
Less residue premium notes given for reinsurance.....	5,199 84	
		<u>120,988 81</u>
Total Assets.....		<u>\$146,201 03</u>

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$3,606.08.		
Cash received as instalments of 1930.....	\$13,055 24	
" interest.....	1,335 72	
" from investments (not extended), \$423.26.		
Total Receipts.....	<u>\$14,390 96</u>	

Expenditure

Expenses of management:		
Commission, \$472.00; investigation of claims, \$129.00; license fee, \$50.00; Fire Marshal tax, \$39.27; travelling expenses, \$53.00; rent, \$19.00; salaries and fees, \$968.00; printing, postage, etc., \$148.45; other expenses, \$14.00..		\$1,892 72
Miscellaneous payments:		
Cash paid for losses.....	9,727 17	
" reinsurance.....	530 12	
" rebate.....	714 70	
Total Expenditure.....	<u>\$12,864 71</u>	

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$5,011,228 00
Reinsurance on mutual system.....	206,894 00
Net risks carried by the Company at 31st December, 1930.....	<u>\$4,804,334 00</u>

Mutual System		Movement in Risks	
	Number	Amount	
Policies in force, 31st December, 1929.....	1,287	\$4,976,404 00	
Policies new and renewed during 1930.....	499	1,997,583 00	
Gross number and amount in force during 1930.....	1,786	\$6,973,987 00	
Less expired and cancelled in 1930.....	495	1,962,759 00	
Net risks in force, 31st December, 1930.....	1,291	\$5,011,228 00	

Schedule "C"

Bonds and Debentures Owned		
	Par Value	Book Value
Lambeth Waterworks Debentures, 6%, 1948.....	\$12,656 63	.....
Huron & Erie Debenture, 5% and 4½%, 1932-35.....	10,000 00	.....
	\$22,656 63	.....

EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, NAIRN

Commenced Business 8th August, 1875

OFFICERS AND DIRECTORS (1931)

Officers.—President, Jno. A. Morrison; Vice-President, Jno. McCallum; Secretary-Treasurer, Jno. A. McLeish, Kerrwood.

Directors.—Jno. A. Morrison, Parkhill; John McCallum, Denfield; Alex. F. Ross, Parkhill; Neil Chisholm, Parkhill; A. H. McLeish, Parkhill; Jas. McLean, Parkhill; W. H. McLeish, Kerrwood; D. A. McIntyre, Ailsa Craig; R. G. Brock, Strathroy.

Auditors.—Dugald Campbell, Ailsa Craig; Ambrose Topping, Arkona.

Unassessed Premium Note Capital, \$82,218.90

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$218 18	
Cash in Bank of Commerce, Watford.....	799 74	
" Bank of Commerce, Arkona.....	2,796 31	
Amount of unpaid instalments of 1930.....		\$3,814 23
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$82,218 90	473 46
Less residue given for reinsurance.....	3,124 37	
		79,094 53
Total Assets.....		\$83,382 22

Liabilities—None

Receipts

Cash balance at 31st December, 1929 (not extended), \$1,764.81.		
Cash received as instalments of 1930.....		\$9,540 18
" instalments of prior years.....		198 50
" interest.....		98 26
" reinsurance on losses.....		1,611 22
" all other.....		2 80
Total Receipts.....		\$11,450 96

Expenditure

Expenses of management:		
Commissions, \$687.00; investigation of claims, \$52.00; license fee, \$50.00; Fire Marshal tax, \$23.73; travelling expenses, \$42.00; rent, \$6.00; salaries and fees, \$503.00; printing, postage, etc., \$153.15; other expenses, \$114.44....		\$1,631 32
Miscellaneous payments:		
Cash paid for losses which occurred during 1930.....		7,092 60
" reinsurance.....		569 96
" rebate.....		107 66
Total Expenditure.....		\$9,401 54

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	Three Years
Mutual.....	\$3,304,296 00
Reinsurance, mutual system.....	142,566 00
Net risks.....	\$3,161,730 00

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,000	\$2,966,886 00
Policies new and renewed during 1930.....	475	1,422,245 00
Gross number and amount in force during 1930.....	1,475	\$4,389,131 00
Less expired and cancelled in 1930.....	359	1,084,835 00
Net risks in force, 31st December, 1930.....	1,116	\$3,304,296 00

YARMOUTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, ST. THOMAS

Commenced Business 17th October, 1881

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. Westlake; Vice-President, Colin A. Campbell; Secretary-Treasurer, A. E. Bucke, St. Thomas.

Directors.—Geo. Westlake, St. Thomas; Colin A. Campbell, Belmont; C. E. Locke, St. Thomas; S. W. Zavitz, St. Thomas; Ralph Marlatt, Union; Geo. Russell, St. Thomas.

Auditors.—A. J. Gloin, Yarmouth Centre; A. Mills, St. Thomas.

Unassessed Premium Note Capital, \$86,985.39

Statement for the Year Ending 31st December, 1930

Assets

Actual cash on hand at Head Office.....	\$41 48	
Cash in Huron & Erie Mortgage Corporation, St. Thomas.....	1,018 85	
" Montreal Bank, Aylmer.....	190 10	
" Canada Trust Company, St. Thomas.....	3,390 02	
Amount of unpaid instalments, 1930.....		\$4,610 45
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....	\$86,985 39	343 35
Less residue of premium notes given by the Company for reinsurance... ..	8,525 76	
Reinsurance on losses.....		78,459 63
		1,200 00
Total Assets.....		\$84,643 43

Liabilities

Unearned cash payments.....	\$1,703 48
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Receipts

Cash balance at 31st December, 1929 (not extended), \$3,958.78.	
Cash held by agents for fees (not extended), \$281.00.	
Cash received as instalments and cash payments for 1930.....	\$11,141 49
" from instalments of prior years.....	141 75
" assessments of prior years.....	728 15
" as interest.....	256 50
" for reinsurance on losses.....	1,013 45
" all other.....	11 80
Total Receipts.....	\$13,293 14

Expenditure

Expenses of management:	
Commissions, \$142.50; investigation of claims, \$50.00; license fee, \$50.00; Fire Marshal tax, \$70.38; travelling expenses, \$20.00; rent, \$5.50; salaries and fees, \$754.00; printing, postage, etc., \$86.54; other expenses, \$48.77.....	\$1,227 69
Miscellaneous payments:	
Cash paid for losses.....	10,276 65
" reinsurance.....	1,022 43
" rebate.....	84 70
Total Expenditure.....	\$12,611 47

Currency of Risks

Amount covered by Policies in force 31st December, 1930		Three Years
Mutual.....		\$4,021,395 00
Less reinsurance.....		358,475 00
Net amount of risks, 31st December, 1930.....		<u>\$3,662,920 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	1,191	\$4,113,370 00
Policies new and renewed during 1930.....	348	1,224,400 00
Gross number and amount in force during 1930.....	1,539	\$5,337,770 00
Less expired and cancelled during 1930.....	375	1,316,375 00
Net risks in force, 31st December, 1930.....	1,164	<u>\$4,021,395 00</u>

II. FARMERS' MUTUAL—WEATHER

HURON WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, ZURICH, ONT.

Commenced Business 31st May, 1906

OFFICERS AND DIRECTORS (1931)

Officers.—President, D. Fotheringham; Vice-President, Jas. Scott; Secretary-Treasurer, Chas. Monteith, Woodham.

Directors.—D. Fotheringham, Brucefield; Jas. Scott, Cromarty; Geo. Penhale, Exeter; Henry Raw, Zurich; Roland Geiger, Zurich; Geo. McKee, Seaforth; Geo. F. Yungblut, Auburn; Benson Williams, Exeter; Andrew Christie, Cromarty.

Auditors.—Henry Strang, Hensall; John Campbell, Exeter.

Unassessed Premium Note Capital, \$208,463.50

Statement for the Year Ending 31st December, 1930

Assets

Cash on hand at Head Office.....	\$284 12	
Cash in Bank of Montreal, Hensall.....	4,050 81	
		\$4,334 93
Amount of unpaid instalments, 1930.....		344 40
“ “ premium notes in force, after deducting all payments thereon and assessments levied.....		208,463 50
Total Assets.....		<u>\$213,142 83</u>

Liabilities

Unearned cash payments.....	\$9,337 08
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Receipts

Cash balance at 31st December, 1929 (not extended), \$2,229.30.....		\$9,401 60
Cash received for instalments and cash payments, 1930.....		15 00
“ “ instalments due in prior years.....		
Total Receipts.....		<u>\$9,416 60</u>

Expenditure

Expenses of management:		
Commissions, \$1,379.49; investigation of claims, \$249.75; interest, \$7.70; license fee, \$75.00; travelling expenses, \$242.85; rent, \$14.00; salaries and fees, \$951.00; printing, postage, etc., \$273.74; other expenses, \$12.10.....		\$3,205 63
Miscellaneous payments:		
Cash paid for losses.....		3,867 44
“ “ rebate.....		237 90
Total Expenditure.....		<u>\$7,310 97</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years
	<u>\$5,814,075 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,992	\$5,392,050 00
Policies new and renewed during 1930.....	1,006	1,879,925 00
Gross number and amount in force during 1930.....	3,998	\$7,271,975 00
Less expired and cancelled in 1930.....	846	1,457,900 00
Net risks in force, 31st December, 1930.....	<u>3,152</u>	<u>\$5,814,075 00</u>

ONTARIO FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, GRAND VALLEY, ONT.

Commenced Business 18th August, 1904

OFFICERS AND DIRECTORS (1931)

Officers.—President, Wm. Park; Vice-President, C. E. Archibald; Secretary and Manager, W. A. Wansborough, Grand Valley.

Directors.—Wm. Park, Belwood; C. E. Archibald, Grand Valley; W. J. Jelly, Woodstock; Wm. Scaife, Grand Valley; Walter Richardson, Grand Valley; N. J. Stanley, Denfield; J. C. Ross, Port Dover; Michael Baker, Rodney; F. H. Neil, London; James A. Campbell, Thedford; A. G. Ferguson, Chatsworth.

Auditors.—J. A. Richardson, Shelburne; W. J. Graham, Grand Valley.

Unassessed Premium Note Capital, \$196,413.90

Statement for the Year Ending 31st December, 1930

Assets

Cash value of real estate.....	\$2,500 00
Bonds and debentures.....	10,000 00
Cash in Royal Bank, Grand Valley.....	\$10,287 16
“ various banks and loan company.....	<u>1,832 39</u>
“ agents' hands.....	12,119 55
Amount of unpaid instalments of 1930.....	316 90
Amount of premium notes, after deducting all payments thereon and assessments levied.....	1,435 65
Interest accrued.....	196,413 90
	<u>154 10</u>
Total Assets.....	<u><u>\$222,940 10</u></u>

Liabilities

Unearned cash payments.....	<u>\$6,492 05</u>
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Receipts

Cash balance at 31st December, 1929 (not extended), \$6,509.40.....	
Cash received as instalments and cash payments of 1930.....	\$12,770 90
“ instalments due in prior years.....	435 20
“ interest.....	534 20
“ agents' balances of 1929 received in 1930.....	893 01
“ all other.....	<u>155 12</u>
Total Receipts.....	<u><u>\$14,788 43</u></u>

Expenditure

Expenses of management:	
Commissions, \$1,657.90; fuel and light, \$64.46; investigation of claims, \$419.65; license fee, \$75.00; travelling expenses, \$297.40; taxes, \$63.75; salaries and fees, \$2,879.00; printing, postage, etc., \$529.33; other expenses, \$317.27.....	\$6,303 76
Miscellaneous payments:	
Cash paid for losses.....	2,756 75
“ rebates.....	<u>117 77</u>
Total Expenditure.....	<u><u>\$9,178 28</u></u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

Mutual.....	Three Years <u><u>\$7,581,635 00</u></u>
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	4,970	\$7,793,725 00
Policies new and renewed during 1930.....	1,281	<u>2,098,570 00</u>
Gross number and amount in force during 1930.....	6,251	\$9,892,295 00
Less expired and cancelled in 1930.....	1,443	<u>2,310,660 00</u>
Net risks in force at 31st December, 1930.....	<u>4,808</u>	<u><u>\$7,581,635 00</u></u>

Schedule “C”

Huron & Erie Mortgage Corporation, 4 ½ %, 1933.....	Par Value <u>\$10,000 00</u>	Book Value <u>\$10,000 00</u>
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WESTERN FARMERS' WEATHER INSURANCE MUTUAL COMPANY

HEAD OFFICE, WOODSTOCK, ONT.

Commenced Business 22nd January, 1906

OFFICERS AND DIRECTORS (1931)

Officers.—President, G. J. McKay; Vice-President, Jas. Connolly; Secretary-Treasurer, E. L. Sutherland, Woodstock.

Directors.—G. J. MacKay, Woodstock; Jas. Connolly, Goderich; C. W. Carroll, Norwich; S. W. Wallace, Burgessville; Geo. McIntosh, Embro; G. J. Meldrum, Guelph; J. R. Henderson, Lakeside; Jas. Donaldson, Listowel; N. B. Murray, Woodstock; W. R. Davidson, Britton; E. Kuntz, Formosa; Jno. McLevin, Woodstock; J. R. Murray, Embro.

Auditors.—T. M. Cayley, Norwich; A. E. Roth, Woodstock.

Unassessed Premium Note Capital, \$320,509.65

Statement for the Year Ending 31st December, 1930

Assets		
Bonds, debentures and other securities. (See Schedule "C").....		\$135,000 00
Cash in Royal Bank, Woodstock.....	\$50,221 69	
" Bank of Montreal, Woodstock.....	50 94	
	51,072 63	
Amount of unpaid instalments of 1930.....		1,292 40
Amount of all premium notes, after deducting all payments thereon and assessments levied.....		320,509 65
Total Assets.....		\$507,874 68

Liabilities

Unearned cash payments.....	\$24,706 07
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Receipts

Cash balance at 31st December, 1929 (not extended), \$55,278.98.		\$389 00
Cash received for agents' fees.....		27,821 98
" as instalments and cash payments due in 1930.....		819 70
" as instalments due in prior years.....		7,540 66
" as interest.....		7,540 66
Total Receipts.....		\$36,571 34

Expenditure

Expenses of management:		
Commissions, \$3,404.12; investigation of claims, \$1,939.25; license fee, \$150.00; travelling expenses, \$128.80; taxes, \$23.48; rent, \$303.59; salaries and fees, \$3,915.15; printing, postage, etc., \$576.36; other expenses, \$245.22.....		\$10,685 97
Miscellaneous payments:		
Cash paid for losses which occurred in 1930.....		4,851 07
" rebates.....		171 65
" all other.....		69 00
Total Expenditure.....		\$15,777 69

Currency of Risks

Amount covered by policies in force 31st December, 1930

Mutual.....	Three Years \$20,264,274 00
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Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	9,173	\$21,110,952 00
Policies new and renewed during 1930.....	2,369	5,480,250 00
Gross number and amount in force during 1930.....	11,542	\$26,591,202 00
Less expired and cancelled in 1930.....	2,764	6,326,928 00
Net risks in force, 31st December, 1930.....	8,778	\$20,264,274 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Trusts and Guarantee, 4 $\frac{3}{4}$ % and 5 %.....	\$65,000 00	\$65,000 00
Huron & Erie Mortgage Corporation, 5 %.....	20,000 00	20,000 00
Canada Permanent, 5 %.....	25,000 00	25,000 00
Canada Permanent, 5 %.....	25,000 00	25,000 00
	\$135,000 00	\$135,000 00

III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS

AMERICAN MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I., U.S.A.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogart; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, Toronto, Ontario.

Directors.—Arnold B. Chace, Robert H. J. Goddard, Malcolm G. Chace, Henry F. Lippett, William Gammell, Jr., John R. Freeman, James R. MacColl, Edmund C. Mayo, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, all of Providence, R.I.; Charles O. Richardson, Boston, Mass.; John H. Goss, Waterbury, Conn.; Charles M. Holmes, New Bedford, Mass.; A. O. Dawson, Montreal, Que.

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, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$657,183	27
Book value of stocks.....		1,917,836	86
Cash in banks and other depositories.....		144,675	06
Premium deposits in course of collection:			
Written on or subsequent to October 1st, 1930.....	\$43,740	53	
Written prior to October 1st, 1930.....	1,157	28	
		44,897	81
Total Ledger Assets.....		\$2,764,593	00

Non-Ledger Assets

Interest—due, \$2,383.21; accrued, \$6,398.51.....		\$8,781	72
Market value of bonds and stocks over book value.....		351,290	87
Total Non-Ledger Assets.....		\$360,072	59
Gross Assets.....		\$3,124,665	59
<i>Deduct Assets Not Admitted:</i>			
Premium deposits (business written prior to October 1st).....		\$1,157	28
Total Admitted Assets.....		\$3,123,508	31

Liabilities

Net provision for unpaid losses and claims.....		\$10,235	54
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,205,531	83	
Unearned premium deposits.....		1,149,577	89
Administration expense.....		603	11
Taxes due and accrued.....		2,280	00
Total Liabilities.....		\$1,162,696	54
Surplus of admitted assets over all liabilities.....		\$1,960,811	77
Total.....		\$3,123,508	31

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$43,950	\$1,277,840
Deduct:		
Return premium deposits on cancelled business.....	8,291	274,291
Net premium deposits written.....	\$35,659	\$1,003,548
Reserve of unearned premium deposits:		
At beginning of year.....	\$43,182	\$1,206,218
At end of year.....	40,848	1,149,577
Decrease.....	\$2,334	\$56,640
Net premium deposits earned.....	\$37,993	\$1,060,188
Net losses incurred.....	1,382	68,144

Income and Expenditure—Continued

Administration and other expenses:			
Administration.....	\$34,628	89	
Legal.....	703	70	
Taxes and licenses.....	8,741	07	
Association fees, etc.....	67,161	74	
			<u>\$111,235 40</u>
Net gain in underwriting.....			\$880,809 13
Other Revenues:			
Interest dividends and rents earned.....	\$151,959	84	
Profit on sale of investments.....	5,951	86	
			<u>157,911 70</u>
Other Expenditures:			
Decrease in difference between book value and market value of investments.....	\$475,719	78	
Decrease in book value of assets.....		220 75	
			<u>475,940 53</u>
Net gain for policyholders on operations for year.....			<u>\$562,780 30</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$2,346,825	20
Net gain on operations brought down.....	562,780	30
Total.....	\$2,909,605	50
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	947,636	45
Balance.....	\$1,961,969	05
Deduct:		
Assets not admitted.....	1,157	28
Surplus of admitted assets over all liabilities.....	\$1,960,811	77

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929.....	\$14,305,252	\$93,917 26	\$354,318,175	\$2,235,881 50
Written or renewed during year.....	6,693,440	43,942 40	205,361,457	1,275,787 57
Total.....	\$20,998,692	\$137,859 66	\$559,679,632	\$3,511,669 07
Deduct cancelled and expired.....	6,608,653	48,565 69	196,722,211	1,309,255 49
Net in force Dec. 31st, 1930.....	<u>\$14,390,039</u>	<u>\$89,293 97</u>	<u>\$362,957,421</u>	<u>\$2,202,413 58</u>
Other Classes:				
Gross in force Dec. 31st, 1929.....	1,297	\$25 93	\$432,933	\$3,540 61
Written or renewed during year.....	1,200	8 40	343,267	2,052 44
Total.....	\$2,497	\$34 33	\$776,200	\$5,593 05
Deduct cancelled and expired.....	1,297	25 93	360,326	2,474 80
Net in force Dec. 31st, 1930.....	<u>\$1,200</u>	<u>\$8 40</u>	<u>\$415,874</u>	<u>\$3,118 25</u>

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

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.....	\$1,070 99	\$128 53	\$58,123 75	\$13,431 32
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Total.....	\$1,070 99	\$128 53	\$58,123 75	\$13,431 32
Less reinsurance on losses paid during year	nil	nil	nil	nil
Net losses paid.....	\$1,070 99	\$128 53	\$58,123 75	\$13,431 32
Deduct net claims outstanding at beginning of year.....	151 26	144 01	11,616 33	2,029 99
Add net claims outstanding at end of year	318 75	159 01	7,278 71	2,956 83
Net losses incurred.....	\$1,238 48	\$143 53	\$53,786 13	\$14,358 16

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$35,659 67
Net losses paid in the Province.....	1,199 52
Percentage.....	3 36
Net premium deposits earned in the Province.....	37,993 79
Net losses incurred in the Province.....	1,382 01
Percentage.....	3 64

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.—W. A. Young, Toronto, Ont.

Directors or Trustees.—Franklin W. Hobbs, Boston, Mass.; Lester Leland, Boston, Mass.; Edward Lovering, Boston, Mass.; Robert Amory, Boston, Mass.; D. Wendell Bartlett, Boston, Mass.; Edward V. French, Boston, Mass.; Philip Y. De Normandie, Boston, Mass.; David L. Luke, New York, N. Y.; Nathaniel Stevens, Boston, Mass.; Howard Coonley, Boston, Mass.; R. P. Snelling, Boston, Mass.; William W. Trench, Schenectady, N. Y.; T. A. Russell, Toronto, Can.; Merton L. Emerson, Boston, Mass.

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 the Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$6,195,077 25
Book value of stocks.....	709,313 30
Cash on hand.....	\$2,832 82
Cash in banks and other depositories.....	606,954 65
	609,787 47
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$144,582 13
Written prior to October 1st, 1930.....	5,920 17
	150,502 30
Total Ledger Assets.....	\$7,664,680 32

Non-Ledger Assets

Interest accrued.....	\$96,919 49
Total Non-Ledger Assets.....	\$96,919 49
Gross Assets.....	\$7,761,599 81

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st).....	\$5,920 17
Book value of ledger assets over market value.....	41,548 55
	\$47,468 72
Total Admitted Assets.....	\$7,714,131 09

Liabilities

Net provision for unpaid losses and claims.....		\$29,231 31
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....		\$5,364,549 85
Unearned premium deposits.....		\$2,700,145 29
Administration expense.....		8,000 00
Taxes due and accrued.....		7,142 86
Total Liabilities.....		\$2,744,519 46
Surplus of admitted assets over all liabilities.....		\$4,969,611 63
Total.....		\$7,714,131 09

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$97,391 93	\$3,899,362 46
Deduct return premium deposits on cancelled business.....	14,367 53	624,407 44
Net premium deposits written.....	\$83,024 40	\$3,274,955 02
Reserve of unearned premium deposits:		
At beginning of year.....	74,578 07	2,832,363 95
At end of year.....	68,453 62	2,700,145 29
Decrease.....	\$6,124 45	\$132,218 66
Net premium deposits earned.....	\$89,148 85	3,407,173 68
Net losses incurred.....	4,467 39	172,063 01
Administration and other expenses:		
Administration.....	\$301,514 44	
Directors' fees.....	1,880 00	
Legal.....	1,413 48	
Taxes and licenses.....	7,106 62	
		311,914 54
Net gain in underwriting.....		\$2,923,196 13
Other revenues:		
Interest dividends and rents earned.....	\$374,228 77	
Profit on sale of investments.....	10,304 97	
Increase in book value by adjustment.....	4,229 36	
		388,763 10
Other expenditures:		
Decrease in market value of investments.....	\$27,281 30	
Loss from sale of investments.....	4,429 36	
Investment expenses.....	8,495 02	
		\$40,205 68
Net gain for policyholders on operations for year.....		\$3,271,753 55

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$4,844,426 42
Net gain on operations brought down.....	3,271,753 55
Total.....	\$8,116,179 97
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	3,140,648 17
Balance.....	\$4,975,531 80
Deduct:	
Ledger assets not admitted.....	5,920 17
Surplus of admitted assets over all liabilities.....	\$4,969,611 63

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$23,804,268	160,949 64	\$912,756,405	\$5,505,619 64
Written or renewed during year...	13,996,441	97,391 93	667,366,816	3,899,362 46
Total.....	\$37,800,709	\$258,341 57	\$1,580,123,221	\$9,404,982 10
Deduct cancelled and expired.....	13,437,508	101,269 05	652,863,679	4,040,432 25
Net in force Dec. 31st, 1930....	\$24,363,201	\$157,072 52	\$927,259,542	\$5,364,549 85

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times the annual 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?

ANSWER.—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?

ANSWER.—\$900,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$900,000.

Gives classes of insurance written:—Fire, Sprinkler Leakage, Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$2,099 76	\$78 02	\$158,682 49	\$25,308 35
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Total.....	\$2,099 76	\$78 02	\$158,682 49	\$25,308 35
Net losses paid.....	\$2,099 76	\$78 02	\$158,682 49	\$25,308 35
Deduct net claims outstanding at beginning of year.....	322 95	nil	34,960 41	6,198 73
Add net claims outstanding at end of year.....	2,518 81	93 75	25,166 19	4,065 12
Net losses incurred.....	\$4,295 62	\$171 77	\$148,888 27	\$23,174 74

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$83,024 40
Net losses paid in the Province.....	2,177 78
Percentage.....	2 62
Net premium deposits earned in the Province.....	39,148 85
Net losses incurred in the Province.....	4,467 39
Percentage.....	5 01

BLACKSTONE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, William B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, William B. McBee.

Chief Agent in the Province.—W. A. Young, Toronto, Ont.

Directors or Trustees.—Charles H. Merriman, Providence, R.I.; Harvey A. Higgins, Cleveland Ohio; William B. McBee, Providence, R.I.; Charles H. Newell, Providence, R.I.; Royal C. Taft, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Henry L. Tiffany, New Bedford, Mass.; Charles H. Smith, Providence, R.I.; Charles E. Patterson, Bridgeport, Conn.; Bennett E. Geer, Greenville, S.C.; George H. Wilcox, Meriden, Conn.; Thomas Bradshaw, Toronto, Ont., Canada.

Auditors.—Charles H. Merriman, Royal C. Taft, Providence, R.I. and Felix Hebert.

Organized.—1868. Commenced Business.—1868.

Commenced business in Canada.—1927. In the Province.—1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$2,214,408 48
Book value of stocks.....	2,154,963 91
Cash in banks and other depositories.....	340,614 61
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$82,229 85
Written prior to October 1st, 1930.....	2,561 82
	84,791 67
Total Ledger Assets.....	\$4,794,778 67

Non-Ledger Assets

Interest—due, \$8,075; accrued, \$24,289.....	\$32,364 00
Market value of bonds and stocks over book value.....	258,496 61
Total Non-Ledger Assets.....	\$290,860 61
Gross Assets.....	\$5,085,639 28
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$2,561 82
Total Admitted Assets.....	\$5,083,077 46

Liabilities

Net provision for unpaid losses and claims.....	\$20,218 90
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$5,585,749 93
Unearned premium deposits.....	1,868,176 53
Administration expense.....	6,378 43
Taxes due and accrued.....	8,823 01
Total Liabilities.....	\$1,903,596 87
Surplus of admitted assets over all liabilities.....	\$3,179,480 59
Total.....	\$5,083,077 46

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$75,578 86	\$2,218,852 66
Deduct:		
Return premium deposits on cancelled business.....	11,454 59	427,281 73
Net premium deposits written.....	\$64,124 27	\$1,791,570 93
Reserve of unearned premium deposits:		
At beginning of year.....	\$66,012 27	\$1,948,396 90
At end of year.....	66,868 79	1,868,176 53
Increase and decrease.....	\$856 52	\$80,220 37
Net premium deposits earned.....	\$63,267 75	\$1,871,791 30
Net losses incurred.....	2,813 04	114,079 28
Administration and other expenses:		
Administration.....	\$81,770 86	
Directors' fees.....	3,920 00	
Legal.....	989 73	
Taxes and licenses.....	10,808 80	
Association fees, etc. (inspections and surveys).....	112,328 67	
		209,818 06
Net gain in underwriting.....		\$1,547,893 96
Other Revenues:		
Interest dividends and rents earned.....	\$247,159 49	
Profits on sale of investments.....	54,055 78	
		301,215 27
Other Expenditures:		
Decrease in market value of investments.....	\$626,584 92	
Decrease in book value of ledger assets.....	43,587 50	
		670,172 42
Net gain for policyholders on operations for year.....		\$1,178,936 81

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	3,661,573 52
Net gain on operations brought down.....	1,178,936 81
Total.....	\$4,840,510 33
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,658,467 92
Balance.....	\$3,182,042 41
Deduct:	
Assets not admitted.....	2,561 82
Surplus of admitted assets over all liabilities.....	\$3,179,480 59

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$20,178,293	\$135,948 67	\$580,202,575	\$3,631,433 88
Written or renewed during year...	11,010,047	75,578 86	362,801,117	2,216,446 08
Total.....	\$31,188,340	\$211,527 53	\$943,003,692	\$5,847,879 96
Deduct cancelled and expired.....	10,537,432	78,741 92	345,642,791	2,266,458 49
Net in force Dec. 31st, 1930.....	\$20,650,908	\$132,785 61	\$597,360,901	\$3,581,421 47
Other Classes:				
Gross in force, Dec. 31st, 1929....			\$547,340	\$5,417 54
Written or renewed during year...			284,430	2,406 58
Total.....			\$831,770	\$7,824 12
Deduct cancelled and expired.....			388,470	3,495 66
Net in force, Dec. 31st, 1930.....			\$443,300	\$4,328 46

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times cash premium fixed by charter.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—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, 84%; four years, 79%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$150,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$150,000.

Give classes of insurance written.

ANSWER.—Fire, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,757 51	\$100 67	\$98,909 90	\$20,257 68
Net losses paid.....	\$1,757 51	\$100 67	\$98,909 90	\$20,257 68
Deduct net claims outstanding at beginning of year.....	288 50	nil	22,049 43	3,257 77
Add net claims outstanding at end of year.....	1,207 36	36 00	17,404 15	2,814 75
Net losses incurred.....	\$2,676 37	\$136 67	\$94,264 62	\$19,814 66

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$64,124 27
Net losses paid in the Province.....	1,858 18
Percentage.....	2.83
Net premium deposits earned in the Province.....	63,267 75
Net losses incurred in the Province.....	2,813 04
Percentage.....	4.40

BOSTON MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

OFFICERS

President, L. H. Kunhardt; Vice-Presidents, H. D. Hall, J. W. Lord, H. L. Carter; Secretary, H. D. Hall; Treasurer, E. F. Robinson.

Chief Representative in the Province.—Wm. A. Young, 97 Spencer Ave., Toronto, Ont.

Directors.—Howard Stockton, Boston; Simeon B. Chase, Fall River; Edward T. Pierce, New Bedford; Frederic C. McDuffie, Boston; Frederic C. Duman, Boston; R. H. I. Goddard, Providence, R.I.; Frank Cheney, Jr., So. Manchester, Conn.; R. T. Lyman, Boston; H. De Forest Lockwood, Boston; E. K. Swift, Whitinsville; A. E. Colby, Boston; Robert Amory, Boston; L. H. Kunhardt, Boston.

Auditors.—Wm. G. Smith, Boston, Mass. and Stanley C. Hickok, Lawrence, Mass.

Organized.—April 15, 1850.

Commenced Business.—October 15, 1850.

Commenced business in Canada.—1927. In the Province.—September 12, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$7,705,118	06
Book value of stocks.....		819,045	00
Cash on hand.....	\$2,181	12	
Cash in banks and other depositories.....	186,539	56	
		188,720	68
Premium deposits in course of collection:			
Written on or subsequent to October 1st, 1930.....	\$83,370	66	
Written prior to October 1st, 1930.....	4,221	48	
		87,592	14
Total Ledger Assets.....		\$8,800,475	88

Non-Ledger Assets

Interest accrued.....		\$126,784	86
Market value of bonds and stocks over book value.....		531,476	94
Total Non-Ledger Assets.....		\$658,261	80
Gross Assets.....		\$9,458,737	68

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st).....		\$4,221	48
Total Admitted Assets.....		\$9,454,516	20

Liabilities

Net provision for unpaid losses and claims.....		\$33,221	37
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....		\$7,018,567	01
Unearned premium deposits.....		\$3,548,758	17
Administration expense.....		3,843	16
Taxes due and accrued.....		6,051	37
Total Liabilities.....		\$3,591,874	07
Surplus of admitted assets over all liabilities.....		\$5,862,642	13
Total.....		\$9,454,516	20

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$132,169	17
Deduct:		
Return premium deposits on cancelled business.....	18,626	44
Net premium deposits written.....	\$113,542	73
Reserve of unearned premium deposits:		
At beginning of year.....	95,518	82
At end of year.....	90,913	66
Decrease.....	4,605	16
Net premium deposits earned.....	\$118,147	89
Net losses incurred.....	6,069	59
Administration and other expenses:		
Administration.....	\$366,286	22
Directors' fees.....	3,159	60
Legal.....	1,897	37
Taxes and licenses.....	11,343	49
		382,686
Net gain in underwriting.....		\$3,984,127
Other Revenues:		
Interest dividends and rents earned.....	\$446,286	80
Profit on sale of investments.....	104,827	46
		\$551,114
Other expenditures:		
Decrease in market value of investments.....	\$60,488	28
Loss from decrease in book value of ledger assets.....	104,827	46
		165,315
Net gain for policyholders on operations for year.....		\$4,369,926

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$5,867,665 82
Net gain on operations brought down.....	4,369,926 50
Total.....	\$10,237,592 32
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	4,370,728 71
Balance.....	\$5,866,863 61
Assets not admitted.....	4,221 48
Surplus of admitted assets over all liabilities.....	\$5,862,642 13

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$29,004,472	\$199,325 19	\$1,225,970,184	\$7,248,312 96
Written or renewed during year...	19,279,570	132,169 17	910,562,110	5,205,165 60
Total.....	\$48,284,042	\$331,494 36	\$2,136,532,294	\$12,453,478 56
Deduct cancelled and expired...	14,919,612	118,059 97	896,361,779	5,434,911 55
Net in force Dec. 31st, 1930.....	\$33,364,430	\$213,434 39	\$1,240,170,515	\$7,018,567 01

Miscellaneous

To what extent is the liability or policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.—one year, 96 %; two years, 92 %; three years, 88 %; four years, 84 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$800,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$800,000.

Give classes of insurance written: Fire, Use and Occupancy, Sprinkler Leakage and Wind-storm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$2,734 29	\$129 88	\$195,902 98	\$31,172 43
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$2,734 29	\$129 88	\$195,902 98	\$31,172 43
Deduct net claims outstanding at beginning of year.....	356 35	nil	33,144 26	9,395 44
Add net claims outstanding at end of year.....	3,405 52	156 25	29,113 95	4,107 42
Net losses incurred.....	\$5,783 46	\$286 13	\$191,872 67	\$25,884 41

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$113,542 73
Net losses paid in the Province.....	2,864 17
Percentage.....	2.52
Net premium deposits earned in the Province.....	118,147 89
Net losses incurred in the Province.....	6,069 59
Percentage.....	5.13

**COTTON AND WOOLEN MANUFACTURERS MUTUAL INSURANCE COMPANY OF
NEW ENGLAND**

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS.

President, Eugene H. Clapp; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—William A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; A. H. Lowe, Fitchburg, Mass.; C. A. Stone, New York, N.Y.; J. O. Beebe, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. N. Bartlett, North Oxford, Mass.; E. F. Lewis, Lawrence, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized.—October, 19, 1875. *Commenced Business.*—October 20, 1875.

Commenced Business in Canada.—1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,798,182 46
Book value of stocks.....		28,400 00
Cash on hand.....	\$475 03	
Cash in banks and other depositories.....	131,297 34	
		<hr/> 131,772 37
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$39,409 97	
Written prior to October 1st, 1930.....	1,990 34	
		<hr/> 41,400 31
Total Ledger Assets.....		<hr/> \$1,999,755 14

Non-Ledger Assets

Interest accrued.....		\$25,721 05
Market value of bonds and stocks over book value.....		52,937 54
		<hr/> 78,658 59

Total Non-Ledger Assets.....

Gross Assets..... **\$2,078,413 73**

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1)..... \$1,990 34

Total Admitted Assets..... **\$2,076,423 39**

Liabilities

Net provisions for unpaid losses and claims.....		\$7,021 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,459,355 91	
Unearned premium deposits.....		\$738,087 15
Administration expense.....		1,935 41
Taxes due and accrued.....		1,791 81
		<hr/> \$748,835 37

Total Liabilities.....

Surplus of admitted assets over all liabilities..... **\$1,327,588 02**

Total..... **\$2,076 423 39**

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$24,937 01	\$1,000,764 94
Deduct:		
Return premium deposits on cancelled business.....	2,567 11	178,175 49
Net premium deposits written.....	<hr/> \$22,369 90	<hr/> \$822,589 45
Reserve of unearned premium deposits:		
At beginning of year.....	19,334.40	776,887 50
At end of year.....	20,072.51	738,087 15
Increase or decrease.....	<hr/> \$738 11	<hr/> \$38,800 35
Net premium deposits earned.....	\$21,631 79	\$861,389 80
Net losses incurred.....	616 10	41,937 32
Administration and other expenses:		
Administration.....	\$69,645 10	
Directors' fees.....	831 60	
Legal.....	353 18	
Taxes and licenses.....	2,444 47	
		<hr/> \$73,274 35
Net gain in underwriting.....		<hr/> \$746,178 13
Other Revenues:		
Interest dividends and rents earned.....	\$93,951 77	
Increase in market value of investments.....	17,215 42	
Profit on sale of investments.....	5,400 83	
		<hr/> \$116,568 02
Net gain for policyholders on operations for year.....		<hr/> \$862,746 15

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$1,241,906 98
Net gain on operations brought down.....	862,746 15
Total.....	\$2,104,653 13
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	775,074 77
Balance.....	\$1,329,578 36
Deduct:	
Assets not admitted.....	1,990 34
Surplus of admitted assets over all liabilities.....	\$1,327,588 02

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$6,120,994	\$43,463 15	\$222,974,264	\$1,484,306 91
Written or renewed during year...	3,402,592	24,922 01	155,400,711	999,828 12
Total.....	\$9,523,586	\$68,385 16	\$378,374,975	\$2,484,135 03
Deduct cancelled and expired.....	3,227,282	25,312 58	148,691,829	1,025,969 72
Net in force Dec. 31st, 1930.....	\$6,296,304	\$43,072 58	\$229,683,146	\$1,458,165 31
Other Classes:				
Gross in force Dec. 31st, 1929....	nil	nil	\$176,933	\$1,540 47
Written or renewed during year...	\$2,000	\$15 00	153,842	936 82
Total.....	\$2,000	\$15 00	\$330,775	\$2,477 29
Deduct cancelled and expired.....	nil	nil	164,842	1,286 69
Net in force Dec. 31st, 1930.....	\$2,000	\$15 00	\$165,933	\$1,190 60

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as dividends or profits of premium.—One year, 95%; two years, 89.72%; three years, 84.67%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$80,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$80,000.

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.....	\$461 55	\$48 67	\$35,291 61	\$10,390 71
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$461 55	\$48 67	\$35,291 61	\$10,390 71
Deduct net claims outstanding at beginning of year.....	22 12	nil	9,679 00	1,087 00
Add net claims outstanding at end of year	115 00	13 00	6,518 00	503 00
Net losses incurred.....	\$554 43	\$61 67	\$32,130 61	\$9,806 71

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$22,369 90
Net losses paid in the Province.....	510 22
Percentage.....	2.28
Net premium deposits earned in the Province.....	21,631 79
Net losses incurred in the Province.....	616 10
Percentage.....	2.85

ENTERPRISE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin V. Buttalph; Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Providence, R.I.; Henry F. Lippitt; Providence, R.I.; John R. Freeman, Providence, R.I.; 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.; James R. MacColl, Providence, R.I.; 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. Mays (elected May 7, 1929), Providence, R.I.

Auditors.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—June 2, 1874. *Commenced Business.*—July 14, 1874.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$644,492 49
Book value of stocks.....		1,892,945 10
Cash in banks and other depositories.....		150,512 86
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$43,740 53	
Written prior to October 1st, 1930.....	1,157 28	
		<u>44,897 81</u>
Total Ledger Assets.....		<u>\$2,732,848 26</u>

Non-Ledger Assets

Interest due, \$2,397.91; accrued, \$6,303.98.....		\$8,701 89
Market value of bonds and stocks over book value.....		342,297 41
Total Non-Ledger Assets.....		<u>\$350,999 30</u>
Gross Assets.....		<u>\$3,083,847 56</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1).....		\$1,157 28
Total Admitted Assets.....		<u><u>\$3,082,690 28</u></u>

Liabilities

Net provision for unpaid losses and claims.....		\$10,235 53
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,205,531 83	
Unearned premium deposits.....		1,149,577 89
Administration expense.....		603 11
Taxes due and accrued.....		2,280 00
Total Liabilities.....		<u>\$1,162,696 53</u>
Surplus of admitted assets over all liabilities.....		<u>\$1,919,993 75</u>
Total.....		<u><u>\$3,082,690 28</u></u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$43,950 80	\$1,277,840 01
Deduct:		
Return premium deposits on cancelled business.....	8,291 12	274,291 65
Net premium deposits written.....	\$35,659 68	\$1,003,548 36
Reserve of unearned premium deposits:		
At beginning of year.....	43,182 27	1,206,218 35
At end of year.....	40,848 16	1,149,577 89
Decrease.....	\$2,334 11	\$56,640 46
Net premium deposits earned.....	\$37,993 79	\$1,060,188 82
Net losses incurred.....	1,382 02	68,144 28

Income and Expenditure—Continued

Administration and other expenses:			
Administration.....	\$34,628	62	
Legal.....	703	70	
Taxes and licenses.....	8,626	66	
Association fees, etc.....	67,161	74	
			<u>\$111,120 72</u>
Net gain in underwriting.....			\$880,923 82
Other Revenues:			
Interest dividends and rents earned.....	\$150,544	36	
Profit on sale of investments.....	5,731	86	
			<u>156,276 22</u>
Other Expenditures:			
Decrease in difference between book value and market value of investments.....	\$476,513	21	
Decrease in book value of assets.....	25	75	
			<u>\$476,538 96</u>
Net gain for policyholders on operations for year.....			<u>\$560,661 08</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$2,308,126	40
Net gain on operations brought down.....	560,661	08
Total.....	\$2,868,787	48
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	947,636	45
Balance.....	\$1,921,151	03
Deduct:		
Assets not admitted.....	1,157	28
Surplus of admitted assets over all liabilities.....	\$1,919,993	75

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$14,305,252	\$93,917 26	\$354,318,175	\$2,235,881 50
Written or renewed during year...	6,693,440	43,942 40	205,361,457	1,275,787 57
Total.....	\$20,998,692	\$137,859 66	\$559,679,632	\$3,511,669 07
Deduct cancelled and expired.....	6,608,653	48,565 69	196,722,211	1,309,255 49
Net in force Dec. 31st, 1930.....	\$14,390,039	\$89,293 97	\$362,957,421	\$2,202,413 58
Other Classes:				
Gross in force Dec. 31st, 1929....	\$1,297	\$25 93	\$432,933	\$3,540 61
Written or renewed during year...	1,200	8 40	343,267	2,052 44
Total.....	\$2,497	\$34 33	\$776,200	\$5,593 05
Deduct cancelled and expired.....	1,297	25 93	360,326	2,474 80
Net in force Dec. 31st, 1930.....	\$1,200	\$8 40	\$415,874	\$3,118 25

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

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.....	\$1,070 99	\$128 54	\$58,123 73	\$13,431 34
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$1,070 99	\$128 54	\$58,123 73	\$13,431 34
Deduct net claims outstanding at beginning of year.....	\$151 26	\$144 01	11,616 33	\$2,029 99
Add net claims outstanding at end of year.....	\$318 75	\$159 01	7,278 71	2,956 82
Net losses incurred.....	<u>\$1,238 48</u>	<u>\$143 54</u>	<u>\$53,786 11</u>	<u>\$14,358 17</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$35,659 68
Net losses paid in the Province.....	1,199 53
Percentage.....	3 36
Net premium deposits earned in the Province.....	37,993 79
Net losses incurred in the Province.....	1,382 02
Percentage.....	3 64

FALL RIVER MANUFACTURERS MUTUAL INSURANCE COMPANY

HEAD OFFICE, 84 NORTH MAIN ST., FALL RIVER, MASS.

OFFICERS

President, James E. Osborn; Secretary, H. N. C. Terry; Treasurer, James W. Brigham.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Lewis H. Kunhardt, Box 112, Boston, Mass.; Simeon B. Chase, William L. S. Brayton, Thomas E. Brayton, James E. Osborn, Charles N. Borden, Spencer Borden, Nathan Durfee, Fall River, Mass.; Andrew G. Pierce, Jr., and James E. Stanton, Jr., New Bedford, Mass.; Joseph K. Milliken, North Dighton, Mass.; Harry L. French, Fall River, Mass.

Auditor.—Harry L. French, Fall River, Mass.

Organized.—February 11, 1870. Commenced Business.—May 1, 1870.

Commenced Business in Canada.—October 21, 1927. In the Province.—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$2,199,675 17
Book value of stocks.....	141,235 00
Cash on hand.....	\$228 45
Cash in banks and other depositories.....	200,795 83
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$68,636 74
Written prior to October 1st, 1930.....	2,428 39
	<u>71,065 13</u>
Total Ledger Assets.....	<u>\$2,612,999 58</u>

Non-Ledger Assets

Interest accrued.....	\$32,450 67
Market value of bonds and stocks over book value.....	144,849 83
Interest on bank deposits.....	171 78
Total Non-Ledger Assets.....	<u>177,472 28</u>
Gross Assets.....	<u>\$2,790,471 86</u>
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1).....	\$2,428 39
Total Admitted Assets.....	<u>\$2,788,043 47</u>

Liabilities

Net provision for unpaid losses and claims.....		\$13,058 79
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,144,629 91	
Unearned premium deposits.....		1,091,488 61
Administration expense.....		89 64
Taxes due and accrued.....		2,169 23
Total Liabilities.....		\$1,106,806 27
Surplus of admitted assets over all liabilities.....		\$1,681,237 20
Total.....		\$2,788,043 47

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$48,196 69	\$1,634,189 02
Deduct:		
Return premium deposits on cancelled business.....	6,336 15	243,362 72
Net premium deposits written.....	\$41,860 54	\$1,390,826 30
Reserve of unearned premium deposits:		
At beginning of year.....	40,837 07	1,118,369 65
At end of year.....	39,854 94	1,091,488 61
Decrease.....	\$982 13	\$26,881 04
Net premium deposits earned.....	\$42,842 67	\$1,417,707 34
Net losses incurred.....	1,880 57	77,682 22
Administration and other expenses:		
Administration.....	\$79,564 93	
Directors' fees.....	1,440 00	
Legal.....	557 99	
Taxes and licenses.....	4,717 46	
Association fees, etc.....	nil	
		\$86,280 38
Net gain in underwriting.....		\$1,253,744 74
Other Revenues:		
Interest dividends and rents earned.....	\$120,942 56	
Profit on sale of investments.....	47,242 08	
		168,184 64
Other Expenditures:		
Decrease in market value of investments.....		17,556 25
Net gain for policyholders on operations for year.....		\$1,404,373 13

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$1,607,035 33
Net gain on operations brought down.....	1,404,373 13
Total.....	\$3,011,408 46
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,327,742 87
Balance.....	\$1,683,665 59
Deduct:	
Assets not admitted.....	2,428 39
Surplus of admitted assets over all liabilities.....	\$1,681,237 20

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929.....	\$11,152,977 00	\$79,186 13	\$354,445,848 95	\$2,168,582 93
Written or renewed dur- ing year.....	6,808,434 00	48,196 69	275,223,609 80	1,634,189 02
Total.....	\$17,961,411 00	\$127,382 82	\$629,669,458 75	\$3,802,771 95
Deduct cancelled and exp- ired.....	6,832,239 00	51,832 91	264,564,862 48	1,658,142 04
Net in force Dec. 31, 1930	\$11,129,172 00	\$75,549 91	\$365,104,596 27	\$2,144,629 91

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

Give classes of insurance written: Fire, Use and Occupancy, Sprinkler Leakage and Wind-storm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year...	\$804 19	\$42 74	\$65,254 87	\$12,312 93
Expenses of adjustment and settlement of losses.....	19 64	nil	1,799 33	nil
Net losses paid.....	\$823 83	\$42 74	\$67,054 20	\$12,312 93
Deduct net claims outstanding at beginning of year.....	110 68	nil	12,875 24	1,868 46
Add net claims outstanding at end of year.....	1,080 93	43 75	11,344 43	1,714 36
Net losses incurred.....	<u>\$1,794 08</u>	<u>\$86 49</u>	<u>\$65,523 39</u>	<u>\$12,158 83</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$41,860 54
Net losses paid in the Province.....	866 57
Percentage.....	2 07
Net premium deposits earned in the Province.....	42,842 67
Net losses incurred in the Province.....	1,880 57
Percentage.....	4 39

FIREMEN'S MUTUAL INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Charles G. Easton, Carl A. Moses, Max H. Matthes; Secretary, Charles G. Easton; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ont.

Directors.—Stephen O. Metcalf, Russell Grinnell, J. Arthur Atwood, Frank E. Richmond, Charles D. Owen, Edward C. Bucklin, Frederick T. Moses, John Omwake, William P. Chapin, Arthur G. Rumpf, John L. Wilds, Robert R. Jencks, Shelby M. Jett, Carl A. Moses.

Auditor.—Felix Hebert.

Organized.—1854. Commenced Business.—1854.

Commenced Business in Canada.—August, 1927. In the Province.—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....	\$347,500 00
Book value of bonds and debentures.....	3,148,399 81
Book value of stocks.....	2,475,522 60
Cash in banks and other depositories.....	346,199 34
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$139,894 34
Written prior to October 1st, 1930.....	3,565 04
	<u>143,459 38</u>
Total Ledger Assets.....	<u>\$6,461,081 13</u>

Non-Ledger Assets

Interest—due, \$13,362.67; accrued, \$26,949.27.....		\$40,311 94
Total Non-Ledger Assets.....		\$40,311 94
Gross Assets.....		\$6,501,393 07
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1st).....	\$3,565 04	
Book value of ledger assets over market value.....	350,180 96	
		\$353,746 00
Total Admitted Assets.....		\$6,147,647 07

Liabilities

Net provision for unpaid losses and claims.....		\$26,904 11
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$5,239,064 73	
Unearned premium deposits.....		\$2,755,006 62
Administration expense.....		6,034 81
Taxes due and accrued.....		17,084 00
Mortgage interest paid in advance.....		200 00
Total Liabilities.....		\$2,805,229 54
Surplus of admitted assets over all liabilities.....		\$3,342,417 53
Total.....		\$6,147,647 07

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$100,504 18	\$3,277,617 44
Deduct:		
Return premium deposits on cancelled business.....	14,154 38	622,028 94
Net premium deposits written.....	\$86,349 80	\$2,655,588 50
Reserve of unearned premium deposits:		
At beginning of year.....	88,512 64	2,842,227 26
At end of year.....	83,233 44	2,755,006 62
Decrease.....	\$5,279 20	\$87,220 64
Net premium deposits earned.....	\$91,629 00	\$2,742,809 14
Net losses incurred.....	3,627 01	159,156 74
Administration and other expenses:		
Administration.....	\$159,710 60	
Legal.....	1,042 67	
Taxes and licenses.....	16,516 48	
Association Fees, etc.....	114,755 67	
		292,025 42
Net gain in underwriting.....		\$2,291,626 98
Other Revenues:		
Interest dividends and rents earned.....	\$300,557 55	
Profit on sale of investments.....	71,617 35	
		372,174 90
Other Expenditures:		
Decrease in market value of investments.....	\$420,346 93	
Loss on sale of investments.....	10,938 63	
Decrease book value assets by adjustment.....	60,055 10	
		491,340 66
Net gain for policyholders on operations for year.....		\$2,172,461 22

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....		\$3,539,337 71
Net gain on operations brought down.....		2,172,461 22
Total.....		\$5,711,798 93
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		2,365,816 36
Balance.....		\$3,345,982 57
Deduct:		
Assets not admitted.....		3,565 04
Surplus of admitted assets over all liabilities.....		\$3,342,417 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929. . . .	\$25,230,119	\$183,830 17	\$829,486,798	\$5,256,436 26
Written or renewed during year. . . .	14,767,885	100,504 18	536,647,739	3,273,812 65
Total.	\$39,998,004	\$284,334 35	\$1,366,134,537	\$8,530,248 91
Deduct cancelled and expired.	13,574,226	102,331 72	500,824,274	3,294,559 58
Net in force Dec. 31st, 1930.	\$26,423,778	182,003 63	\$865,310,263	\$5,235,689 33
Other Classes:				
Gross in force Dec. 31st, 1929. . . .	nil	nil	632,043	\$4,553 78
Written or renewed during year. . . .	nil	nil	498,466	3,804 79
Total.	nil	nil	\$1,130,509	\$8,358 57
Deduct cancelled and expired.	nil	nil	722,394	4,933 17
Net in force Dec. 31st, 1930.	nil	nil	\$408,115	\$3,375 40

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER. No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$465,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$465,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, and Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.	\$2,475 46	\$142 68	\$133,443 12	\$34,442 60
Expenses of adjustment and settlement of losses.	nil	nil	4 94	nil
Net losses paid.	\$2,475 46	\$142 68	\$133,448 06	\$34,442 60
Deduct net claims outstanding at beginning of year.	\$254 30	nil	\$29,925 67	\$5,712 36
Add net claims outstanding at end of year.	\$1,225 17	\$38 00	\$23,605 34	\$3,298 77
Net losses incurred.	\$3,446 33	\$180 68	\$127,127 73	\$32,029 01

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.	\$86,349 80
Net losses paid in the Province.	2,618 14
Percentage.	3 03
Net premium deposits earned in the Province.	\$91,629 00
Net losses incurred in the Province.	3,627 01
Percentage.	3 95

HOPE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, Charles C. Stover; Vice-President, Ernest Kerr; Secretary, Royal G. Luther; Treasurer, Charles C. Stover.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Zechariah Chafee, Providence, R.I.; Franklin R. Johnson, Boston, Mass.; Charles C. Stover, Providence, R.I.; E. A. Moore, New Britain, Conn.; Paul T. Wise, New York; Frederick W. Easton, Pawtucket, R.I.; Charles E. Cotting, Boston, Mass.; Charles I. Rice, Hartford, Conn.; Frederick S. Chase, Waterbury, Conn.; Edwin A. Barrows, Providence, R.I.; Charles B. Rockwell, Jr., Bristol, R.I.; Dexter Stevens, Pawtucket, R.I.

Auditors.—Felix Hebert, Providence, R.I.

Organized.—March, 1875.

Commenced Business.—April, 1875.

Commenced Business in Canada.—August, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,347,548	92
Book value of stocks.....		369,416	60
Cash on hand.....	\$816	00	
Cash in banks and other depositories.....	95,922	49	
Premium deposits in course of collection:			
Written on or subsequent to October 1st, 1930.....	\$32,853	76	
Written prior to October 1st, 1930.....	960	20	
		33,813	96
Total Ledger Assets.....		\$1,847,517	97

Non-Ledger Assets

Interest accrued.....		\$15,250	83
Total Non-Ledger Assets.....		\$15,250	83
Gross Assets.....		\$1,862,768	80
<i>Deduct Assets Not Admitted:</i>			
Premium deposits (business written prior to October 1st).....	\$960	20	
Book value of ledger assets over market value.....	62,203	52	
		63,163	72
Total Admitted Assets.....		\$1,799,605	08

Liabilities

Net provision for unpaid losses and claims.....		\$4,727	32
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,455,890	53	
Unearned premium deposits.....		761,638	23
Administration expense.....		841	17
Taxes due and accrued.....		4,933	83
Total Liabilities.....		\$772,140	55
Surplus of admitted assets over all liabilities.....		\$1,027,464	53
Total.....		\$1,799,605	08

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$33,207	47
Deduct:		
Return premium deposits on cancelled business.....	4,629	22
Net premium deposits written.....	\$28,578	25
Reserve of unearned premium deposits:		
At beginning of year.....	\$29,404	35
At end of year.....	30,641	59
Increase and decrease.....	\$1,237	24
Net premium deposits earned.....	\$27,341	01
Net losses incurred.....	1,092	15
Administration and other expenses:		
Administration.....	\$91,150	94
Legal.....	417	74
Taxes and licenses.....	5,016	29
		96,584
Net gain in underwriting.....		\$617,422
Other Revenues:		
Interest dividends and rents earned.....	\$79,065	23
Profit on sale of investments.....	14,910	05
Canadian Exchange.....		62
		93,975
Other Expenditures:		
Decrease in market value of investments.....	18,544	62
Decrease by adjusting of book value of assets.....	4,338	44
		22,883
Net gain for policyholders on operations for year.....		\$688,515

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$997,939 45
Net gain on operations brought down.....	688,515 29
Total.....	\$1,686,454 74
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	658,030 01
Balance.....	\$1,028,424 73
Deduct:	
Ledger assets not admitted.....	960 20
Surplus of admitted assets over all liabilities.....	\$1,027,464 53

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$8,678,596	\$59,032 85	\$226,201,882	\$1,491,135 37
Written or renewed during year...	4,813,025	33,207 47	137,838,064	890,151 50
Total.....	\$13,491,621	\$92,240 32	\$364,039,946	\$2,381,286 87
Deduct cancelled and expired....	4,262,065	31,815 87	134,128,784	925,396 34
Net in force Dec. 31st, 1930.....	\$9,229,556	\$60,424 45	\$229,911,162	\$1,455,890 53

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: One year, 94 %; two years, 91.51 %; three years, 85.87 %; four years, 83.69 %; five years, 76 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$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.....	\$959 15	\$87 65	\$36,436 15	\$10,280 65
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$959 15	\$87 65	\$36,436 15	\$10,280 65
Deduct net claims outstanding at beginning of year.....	79 65	nil	8,274 80	1,092 98
Add net claims outstanding at end of year	\$125 00	nil	\$4,500 91	\$226 41
Net losses incurred.....	\$1,004 50	\$87 65	\$32,662 26	\$9,414 08

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$28,578 25
Net losses paid in the Province.....	1,046 80
Percentage.....	3.66
Net premium deposits earned in the Province.....	27,341 01
Net losses incurred in the Province.....	1,092 15
Percentage.....	3.99

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.—William A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—E. H. Clapp, Boston, Mass.; W. B. Brophy, Boston, Mass.; J. P. Stevens, Newburyport, Mass.; E. F. Lewis, Lawrence, Mass.; J. O. Beebe, Boston, Mass.; A. H. Lowe, Fitchburg, Mass.; J. K. Milliken, North Dighton, Mass.; C. N. Stoddard, Greenfield, Mass.; C. A. Stone, New York, N.Y.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Mass.

Organized.—April 17, 1890.

Commenced business.—June 1, 1890.

Commenced business in Canada.—March 20, 1929. *In the Province.*—March 20, 1929.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$994,055 98
Book value of stocks.....		14,200 00
Cash in banks and other depositories.....		69,458 69
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$18,735 22	
Written prior to October 1st, 1930.....	1,021 06	
		19,756 28
Total Ledger Assets.....		\$1,097,470 95

Non-Ledger Assets

Interest accrued.....		\$14,183 95
Market value of bonds and stocks over book value.....		27,614 02
Total Non-Ledger Assets.....		\$41,797 97
Gross Assets.....		\$1,139,268 92
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1st).....		\$1,021 06
Total Admitted Assets.....		\$1,138,247 86

Liabilities

Net provision for unpaid losses and claims.....		\$3,462 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$730,226 87	
Unearned premium deposits.....		364,534 11
Administration expense.....		967 71
Taxes due and accrued.....		987 06
Total Liabilities.....		\$369,950 88
Surplus of admitted assets over all liabilities.....		\$768,296 98
Total.....		\$1,138,247 86

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$11,648 86	\$494,967 76
Deduct:		
Return premium deposits on cancelled business.....	961 48	89,770 82
Net premium deposits written.....	\$10,687 38	\$405,196 94
Reserve of unearned premium deposits:		
At beginning of year.....	9,296 88	394,888 77
At end of year.....	9,614 37	364,534 11
Increase and decrease.....	\$317 49	\$30,354 66
Net premium deposits earned.....	\$10,369 89	\$435,551 60
Net losses incurred.....	269 74	19,535 79
Administration and other expenses:		
Administration.....	\$35,430 44	
Directors fees.....	831 60	
Legal.....	176 69	
Taxes and licenses.....	1,494 39	
		37,933 12
Net gain in underwriting.....		\$378,082 69

Other Revenues:			
Interest dividends and rents earned.....	\$51,267	51	
Profit on sale of investments.....	13,660	50	
Increase in market value of investments.....	2,027	00	
			<u>\$66,955 01</u>
Net gain for policyholders on operations for year.....			<u>\$445,037 70</u>

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$712,334	27	
Net gain on operations brought down.....	445,037	70	
Total.....	\$1,157,371	97	
Deduct:			
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	388,053	93	
Balance.....	\$769,318	04	
Deduct:			
Assets not admitted.....	1,021	06	
Surplus of admitted assets over all liabilities.....	\$768,296	98	

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$2,782,134	\$20,246 82	\$111,044,323	\$748,543 12
Written or renewed during year...	1,563,556	11,648 86	75,695,799	494,546 41
Total.....	\$4,345,690	\$31,895 68	\$186,740,122	\$1,243,089 53
Deduct cancelled and expired.....	1,528,855	12,195 44	73,421,274	513,358 28
Net in force Dec. 31st, 1930....	\$2,816,835	\$19,700 24	\$113,318,848	\$729,731 25
Other Classes:				
Gross in force Dec. 31st, 1929....	nil	nil	\$61,943	\$572 42
Written or renewed during year...	nil	nil	68,600	421 15
Total.....	nil	nil	\$130,543	\$993 77
Deduct cancelled and expired.....	nil	nil	70,525	498 15
Net in force Dec. 31st, 1930.....	nil	nil	60,018	\$495 62

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—Yes, a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as expiration return of premium, viz.: One year, 95%; two years, 89.74%; three years, 84.69%.

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.—\$50,000.

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.....	\$207 22	\$15 57	\$16,540 06	\$5,834 73
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$207 22	\$15 57	\$16,540 06	\$5,834 73
Deduct net claims outstanding at beginning of year.....	11 05	nil	5,718 00	583 00
Add net claims outstanding at end of year.....	58 00	nil	3,181 00	281 00
Net losses incurred.....	\$254 17	\$15 57	\$14,003 06	\$5,532 73

Provincial Net Premium Deposits and Losses

Net premium deposit written in the Province.....	\$10,687 38
Net losses paid in the Province.....	222 79
Percentage.....	2.08
Net premium deposits earned in the Province.....	\$10,369 89
Net losses incurred in the Province.....	269 74
Percentage.....	2.60

KEYSTONE MUTUAL FIRE INSURANCE COMPANY

FRANKLIN TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, Simon Miller, H. P. Onyx; J. C. Rieg; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Frederick A. Downes, Philadelphia, Pa.; Conyers Read, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; Fayette R. Plumb, Philadelphia, Pa.; John R. Williams, Philadelphia, Pa.; J. A. Du Plesse, Avenal, N.J.; John C. Lowry, Philadelphia, Pa.; C. Addison Harris, Jr., Philadelphia, Pa.; Joseph Bancroft, Wilmington, Del.; Harry W. Koch, Huntingdon, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—December 31, 1884.

Commenced business.—January 1, 1885.

Commenced business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$749,809 17	
Book value of stocks.....	31,250 00	
Cash on hand.....	\$9,108 66	
Cash in banks and other depositories.....	23,794 30	
	32,902 96	
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	24,587 92	
Total Ledger Assets.....	\$838,550 05	

Non-Ledger Assets

Interest accrued.....	\$12,591 38	
Total Non-Ledger Assets.....	\$12,591 38	
Gross Assets.....	\$851,141 43	
<i>Deduct Assets Not Admitted:</i>		
Book value of ledger assets over market value.....	\$32,899 17	
Total Admitted Assets.....	\$818,242 26	

Liabilities

Net provision for unpaid losses and claims.....	\$2,865 64	
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$842,770 00	
Unearned premium deposits.....	432,882 40	
Administration expense.....	300 00	
Taxes due and accrued.....	2,200 00	
Total Liabilities.....	\$438,248 04	
Surplus of admitted assets over all liabilities.....	\$379,994 22	
Total.....	\$818,242 26	

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$14,715 97	\$618,898 43
Deduct:		
Return premium deposits on cancelled business.....	1,427 11	103,155 92
Net premiums deposits written.....	\$13,288 86	\$515,742 51
Reserve of unearned premium deposits:		
At beginning of year.....	\$11,947 18	\$444,554 57
At end of year.....	11,143 34	432,882 40
Decrease.....	\$803 84	\$11,672 17
Net premium deposits earned.....	\$14,092 70	\$527,414 68
Net losses incurred.....	441 61	23,712 52

Administration and other expenses:			
Administration	.....	\$55,890	52
Directors' fees	.....	2,880	00
Legal	.....	344	30
Taxes and licenses	.....	1,936	90
Investment expense	.....	1,332	70
			<u>62,384 42</u>
Net gain in underwriting	.....		\$441,317 74
Other Revenues:			
Interest dividends and rents earned	.....	\$42,565	39
Profit on sale of investments	.....	4,659	15
			<u>47,224 54</u>
Other Expenditures:			
Decrease in market value of investments	.....	\$22,639	19
Loss on sale of investments	.....	33	71
			<u>22,672 90</u>
Net gain for policyholders on operations for year	.....		<u>\$465,869 38</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930	.....	\$398,512	34
Net gain on operations brought down	.....	465,869	38
Total	.....		<u>\$864,381 72</u>
Deduct:			
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due	.....		484,387 50
Surplus of admitted assets over all liabilities	.....		<u>\$379,994 22</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	\$3,304,221	85	\$123,066,201
Written or renewed during year	1,992,740	97	89,036,484
Total	\$5,296,961	82	\$212,102,685
Deduct cancelled and expired	1,921,020	94	88,631,985
Net in force Dec. 31st, 1930	<u>\$3,375,941</u>	<u>88</u>	<u>123,470,700</u>
				<u>\$842,770 00</u>

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 86%; three years, 80%; four years, 72%; five years, 65%.

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.—\$50,000.

Give class of insurance written: Fire (Sprinkler Leakage and Windstorm included).

Losses

	In the Province		All Business	
	Fire	Fire	Fire	Fire
Gross claims paid during year	\$452 66		\$31,755 31
Expenses of adjustment and settlement of losses	nil		nil
Net losses paid	\$452 66		\$31,755 31
Deduct net claims at beginning of year	11 05		10,908 43
Add net claims outstanding at end of year	nil		2,865 64
Net losses incurred	<u>\$441 61</u>		<u>\$23,712 52</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	.....	\$13,288	86
Net losses paid in the Province	.....	452	66
Percentage	.....	3	45
Net premium deposits earned in the Province	.....	14,092	70
Net losses incurred in the Province	.....	441	61
Percentage	.....	3	16

MANTON MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, Joseph Bancroft, J. C. Rieg, H. P. Onyx; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto.

Directors.—Simon Miller, F. A. Downes, J. A. White, Philadelphia, Pa.; Jos. Bancroft, Wilmington, Del.; J. R. Williams, J. E. Bromley, Philadelphia, Pa.; F. A. Weiss, Newark, N.J.; A. D. Smith, A. H. Vaux, F. B. Putt, J. A. Harris, Jr., Philadelphia, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—February 28, 1894. *Commenced Business.*—March 1, 1894.

Commenced Business in Canada.—October 21, 1927. *In the Province.*—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets		
Book value of bonds and debentures.....		\$691,477 57
Book value of stocks.....		13,400 00
Cash on hand.....	\$2,602 24	
Cash in banks and other depositories.....	19,411 36	
		22,013 60
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....		21,728 50
Total Ledger Assets.....		\$748,619 67
Non-Ledger Assets		
Interest accrued.....		\$11,185 94
Total Non-Ledger Assets.....		\$11,185 94
Gross Assets.....		\$759,805 61
<i>Deduct Assets Not Admitted:</i>		
Book value of ledger assets over market value.....		\$21,907 57
Total Admitted Assets.....		\$737,898 04
Liabilities		
Net provision for unpaid losses and claims.....		\$2,547 54
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$749,542 19	
Unearned premium deposits.....		385,313 69
Administration expense.....		200 00
Taxes due and accrued.....		1,800 00
Total Liabilities.....		\$889,861 23
Surplus of admitted assets over all liabilities.....		\$348,036 81
Total.....		\$737,898 04
Income and Expenditure		
Gross premium deposits written.....	In the Province \$13,493 91	All Business \$567,614 14
Deduct:		
Return premium deposits on cancelled business.....	1,113 32	91,112 46
Net premium deposits written.....	\$12,380 59	\$476,501 68
Reserve of unearned premium deposits:		
At beginning of year.....	\$9,878 44	\$391,340 64
At end of year.....	10,003 52	385,313 69
Increase and decrease.....	\$125 08	\$6,026 95
Net premium deposits earned.....	\$12,255 51	\$482,528 63
Net losses incurred.....	409 92	19,425 48
Administration and other expenses:		
Administration.....	\$49,301 58	
Directors' fees.....	2,880 00	
Legal.....	305 64	
Taxes and licenses.....	1,886 10	
Investment expense.....	1,154 07	
		55,527 39
Net gain in underwriting.....		\$407,575 76

Income and Expenditures—Continued

Other Revenues:			
Interest dividends and rents earned.....	\$37,284	04	
Profit on sale of investments.....	4,470	62	
			\$41,754 66
Other Expenditures:			
Decrease in market value of investments.....	\$10,869	37	
			10,869 37
Net gain for policyholders on operations for year.....			\$438,461 05

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$356,859	78
Net gain on operations brought down.....	438,461	05
Total.....	\$795,320	83
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	447,284	02
Surplus of admitted assets over all liabilities.....	\$348,036	81

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$2,632,003	\$19,486 08	\$108,092,169	\$771,269 00
Written or renewed during year...	1,776,020	13,493 91	80,784,940	567,614 14
Total.....	\$4,408,023	\$32,979 99	\$188,877,109	\$1,338,883 14
Deduct cancelled and expired.....	1,641,315	13,800 25	80,188,143	589,340 95
Net in force, Dec. 31st, 1930.....	\$2,766,708	\$19,179 74	\$108,688,966	\$749,542 19

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93%; two years, 86%; three years, 80%; four years, 72%; five years, 65%.

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.—\$50,000.

Give classes of insurance written: Fire (Sprinkler Leakage and Windstorm included).

Losses

	In the Province	All Business
	Fire	Fire
Gross claims paid during year.....	\$420 97	\$27,581 07
Expenses of adjustment and settlement of losses.....	nil	nil
Net losses paid.....	\$420 97	\$27,581 07
Deduct net claims outstanding at beginning of year.....	11 05	10,703 13
Add net claims outstanding at end of year.....	nil	2,547 54
Net losses incurred.....	\$409 92	\$19,425 48

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$12,380	59
Net losses paid in the Province.....	420	97
Percentage.....	3	44
Net premium deposits earned in the Province.....	12,255	51
Net losses incurred in the Province.....	409	92
Percentage.....	3	34

MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert, Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, No. 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chase, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo (elected May 7, 1929), Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1835. *Commenced Business.*—1835.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,348,589 74
Book value of stocks.....		2,993,169 23
Cash on hand.....	\$6,445 84	
Cash in banks and other depositories.....	271,664 20	
		278,110 04
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$72,900 89	
Written prior to October 1st, 1930.....	1,928 80	
		74,829 69
Total Ledger Assets.....		\$4,694,698 70

Non-Ledger Assets

Interest due, \$3,867.53; accrued, \$13,690.37.....		\$17,557 90
Market value of bonds and stocks over book value.....		489,909 03
Advanced to Adjustment Division for payment of small losses.....		1,803 00
Total Non-Ledger Assets.....		\$509,269 93
Gross Assets.....		\$5,203,968 63
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1).....		\$1,928 80
Funds advanced to Adjustment Division for payment of small losses.....		1,803 00
Total Admitted Assets.....		\$5,200,236 83

Liabilities

Net provision for unpaid losses and claims.....		\$17,059 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$3,675,886 37	
Unearned premium deposits.....		1,915,963 12
Administration expense.....		1,005 18
Taxes due and accrued.....		3,800 00
Total Liabilities.....		\$1,937,827 52
Surplus of admitted assets over all liabilities.....		\$3,262,409 31
Total.....		\$5,200,236 83

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$73,251 33	\$2,129,733 36
Deduct:		
Return premium deposits on cancelled business.....	13,818 56	457,152 74
Net premium deposits written.....	\$59,432 77	\$1,672,580 62
Reserve of unearned premium deposits:		
At beginning of year.....	71,970 45	2,010,363 83
At end of year.....	68,080 24	1,915,963 12
Decrease.....	\$3,890 21	\$94,400 71
Net premium deposits earned.....	\$63,322 98	\$1,766,981 33
Net losses incurred.....	2,303 33	113,573 89

Income and Expenditure—Continued

Administration and other expenses:			
Administration.....	\$57,669	15	
Legal.....	1,171	91	
Taxes and licenses.....	14,013	75	
Association fees, etc.....	111,936	32	
			\$184,791 13
Net gain in underwriting.....			\$1,468,616 31
Other Revenues:			
Interest dividends and rents earned.....	\$259,574	68	
Profit on sale of investments.....	12,857	22	
			272,431 90
Other Expenditures:			
Decrease in difference between book value and market value of investments.....	\$832,721	19	
			832,721 19
Net gain for policyholders on operations for year.....			\$908,327 02

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$3,935,405	16
Net gain on operations brought down.....	908,327	02
Total.....	\$4,843,732	18
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,579,394	07
Balance.....	\$3,264,338	11
Deduct:		
Assets not admitted.....	1,928	80
Surplus of admitted assets over all liabilities.....	\$3,262,409	31

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$23,842,088	\$156,528 77	\$590,530,293	\$3,726,469 11
Written or renewed during year...	11,155,733	73,237 33	342,269,096	2,126,312 65
Total.....	\$34,997,821	\$229,766 10	\$932,799,389	\$5,852,781 76
Deduct cancelled and expired.....	11,014,423	80,942 81	327,870,354	2,182,092 49
Net in force, Dec. 31st, 1930.	\$23,983,398	\$148,823 29	\$604,929,035	\$3,670,689 27
Other Classes:				
Gross in force, Dec. 31st, 1929....	\$2,161	\$43 22	\$721,554	\$5,901 08
Written or renewed during year...	2,000	14 00	572,111	3,420 71
Total.....	\$4,161	\$57 22	\$1,293,665	\$9,321 79
Deduct cancelled and expired.....	2,161	43 22	600,542	4,124 69
Net in force, Dec. 31st, 1930.	\$2,000	\$14 00	\$693,123	\$5,197 10

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96 %; two years, 92 %; three years, 88 %; four years, 84 %; five years, 80 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

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	\$1,784 99	\$214 21	\$96,872 93	\$22,385 59
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	\$1,784 99	\$214 21	\$96,872 93	\$22,385 59
Deduct net claims outstanding at beginning of year	252 09	240 03	19,360 55	3,383 30
Add net claims outstanding at end of year	531 22	265 03	12,131 19	4,928 03
Net losses incurred	\$2,064 12	\$239 21	\$89,643 57	\$23,930 32

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$59,432 77
Net losses paid in the Province	1,999 20
Percentage	3.36
Net premium deposits earned in the Province	63,322 98
Net losses incurred in the Province	2,303 33
Percentage	3.64

MECHANICS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ontario.

Directors.—Arnold B. Chase, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. C. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chase, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo (elected May 7, 1929), Providence, R.I.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—1871. *Commenced Business.*—1871.

Commenced Business in Canada.—August 27, 1927. *In the Province.*—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures	\$752,481 34
Book value of stocks	2,067,191 27
Cash in banks and other depositories	154,974 78
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930	\$43,740 54
Written prior to October 1st, 1930	1,157 28
	44,897 82
Total Ledger Assets	\$3,019,545 21

Non-Ledger Assets

Interest due, \$2,700.67; accrued, \$7,856.13	\$10,556 80
Market value of bonds and stocks over book value	359,032 39
Funds advanced to Adjustment Division for prompt payment of small losses	1,080 00
Total Non-Ledger Assets	\$370,669 19
Gross Assets	\$3,390,214 40

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st)	\$1,157 28
Funds advanced Adjustment Division for prompt payment of small losses	1,080 00

Total Admitted Assets \$3,387,977 12

Liabilities

Net provision for unpaid losses and claims.....		\$10,235	53
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,205,531	83	
Unearned premium deposits.....		\$1,149,577	91
Administration expense.....		603	11
Taxes due and accrued.....		2,280	00
Total Liabilities.....		\$1,162,696	55
Surplus of admitted assets over all liabilities.....		2,225,280	57
Total.....		\$3,387,977	12

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$43,950	\$1,277,840
Deduct:		
Return premium deposits on cancelled business.....	8,291	274,291
Net premium deposits written.....	\$35,659	\$1,003,548
Reserve of unearned premium deposits:		
At beginning of year.....	43,182	1,206,218
At end of year.....	40,848	1,149,577
Decrease.....	\$2,334	\$56,640
Net premium deposits earned.....	\$37,993	\$1,060,188
Net losses incurred.....	1,382	68,144
Administration and other expenses:		
Administration.....	\$34,626	47
Legal.....	703	70
Taxes and licenses.....	9,689	46
Association fees, etc.....	67,161	75
		112,181
Net gain in underwriting.....		\$879,863
Other Revenues:		
Interest dividends and rents earned.....	\$170,286	86
Profit on sale of investments.....	24,538	95
		194,825
Other Expenditures:		
Decrease in difference between book value and market value of investments.....	\$549,520	10
Decrease in book value of assets.....	25	75
		549,545
Net gain for policyholders on operations for year.....		\$525,143

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$2,648,931	27
Net gain on operations brought down.....	525,143	02
Total.....	\$3,174,074	29
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	947,636	44
Balance.....	\$2,226,437	85
Deduct:		
Assets not admitted.....	1,157	28
Surplus of admitted assets over all liabilities.....	\$2,225,280	57

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$14,305,254	\$93,917 26	\$354,318,175	\$2,235,881 50
Written or renewed during year...	6,693,440	43,942 40	205,361,457	1,275,787 57
Total.....	\$20,998,694	\$137,859 66	\$559,679,632	\$3,511,669 07
Deduct cancelled and expired.....	6,608,655	48,565 69	196,722,211	1,309,255 49
Net in force, Dec. 31st, 1930.....	\$14,390,039	\$89,293 97	\$362,957,421	\$2,202,413 58
Other Classes:				
Gross in force, Dec. 31st, 1929....	\$1,296	\$25 93	\$432,933	\$3,540 61
Written or renewed during year...	1,200	8 40	343,267	2,052 44
Total.....	\$2,496	\$34 33	\$776,200	\$5,593 05
Deduct cancelled and expired.....	1,296	25 93	360,326	2,474 80
Net in force, Dec. 31st, 1930.....	\$1,200	\$8 40	\$415,874	\$3,118 25

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96 %; two years, 92 %; three years, 88 %; four years, 84 %; five years, 80 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$350,000.

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.....	\$1,071 00	\$128 54	\$58,123 73	\$13,431 34
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$1,071 00	\$128 54	\$58,123 73	\$13,431 34
Deducting net claims outstanding at beginning of year.....	151 26	144 02	11,616 32	2,029 99
Add net claims outstanding at end of year.....	318 74	159 02	7,278 71	2,956 82
Net losses incurred.....	\$1,238 48	\$143 54	\$53,786 12	\$14,358 17

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$35,659 68
Net losses paid in the Province.....	1,199 54
Percentage.....	3.36
Net premium deposits earned in the Province.....	37,993 79
Net losses incurred in the Province.....	1,382 02
Percentage.....	3.64

MERCANTILE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, Frederick T. Moses; Vice-Presidents, Carl A. Moses, Max H. Matthes, C. G. Easton; Secretary, J. M. Legris; Treasurer, Frederick T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Alfred U. Eddy, President Emeritus; William P. Chapin, Edward C. Bucklin, Frederick T. Moses, Edward W. Swift, William N. Reynolds, Arnold B. Chace, Stephen O. Metcalf, J. Arthur Atwood, Robert R. Jenks, Carl A. Moses, John L. Wilds.

Auditor.—Felix Hebert.

Organized.—1884. Commenced Business.—August, 1884.

Commenced Business in Canada.—August, 1927. In the Province.—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....	\$55,500 00
Book value of bonds and debentures.....	430,289 15
Book value of stocks.....	666,961 91
Cash in banks and other depositories.....	56,585 07
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$29,451 44
Written prior to October 1st, 1930.....	750 53
	30,201 97
Total Ledger Assets.....	\$1,239,538 10

Non-Ledger Assets

Interest due, \$2,215.00; accrued, \$4,626.88.....		\$6,841 88
Total Non-Ledger Assets.....		\$6,841 88
Gross Assets.....		\$1,246,379 98
<i>Deduct Assets Not Admitted:</i>		
Bills receivable (business written prior to October 1st).....	\$750 53	
Book value of ledger assets over market value.....	135,241 06	
		\$135,991 59
Total Admitted Assets.....		\$1,110,388 39

Liabilities

Net provision for unpaid losses and claims.....		\$5,664 02
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,102,960 99	
Unearned premium deposits.....		579,999 38
Administration expense.....		1,270 49
Taxes due and accrued.....		4,716 00
Total Liabilities.....		\$591,649 89
Surplus of admitted assets over all liabilities.....		\$518,738 50
Total.....		\$1,110,388 39

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$21,158 77	\$690,024 72
Deduct:		
Return premium deposits on cancelled business.....	2,979 87	130,152 38
Net premium deposits written.....	\$18,178 90	\$559,872 34
Reserve of unearned premium deposits:		
At beginning of year.....	18,657 02	598,363 61
At end of year.....	17,546 27	579,999 38
Decrease.....	\$1,110 75	\$18,364 23
Net premium deposits earned.....	\$19,289 65	\$578,236 57
Net losses incurred.....	763 58	33,506 72
Administration and other expenses:		
Administration.....	\$41,736 95	
Legal.....	270 53	
Taxes and licenses.....	3,875 23	
Association fees, etc.....	23,566 96	
		69,449 67
Net gain in underwriting.....		\$475,280 18
Other Revenues:		
Interest dividends and rents earned.....	\$59,986 60	
Profit on sale of investments.....	7,028 80	
		67,015 40
Other Expenditures:		
Decrease in market value of investments.....	\$119,115 60	
Loss on sale of investments.....	3,900 00	
Loss from decrease in book value assets.....	1,677 55	
		124,693 15
Net gain for policyholders on operations for year.....		\$417,602 43

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$600,754 28
Net gain on operations brought down.....	417,602 43
Total.....	\$1,018,356 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	498,867 68
Balance.....	\$519,489 03
Deduct:	
Ledger assets not admitted.....	750 53
Surplus of admitted assets over all liabilities.....	\$518,738 50

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	\$5,378,229	\$39,407 02	\$174,628,799	\$1,106,618 15
Written or renewed during year	3,109,029	21,158 77	112,978,473	689,223 71
Total	\$8,487,258	\$60,565 79	\$287,607,272	\$1,795,841 86
Deduct cancelled and expired	2,924,358	22,249 45	105,436,689	693,591 48
Net in force, Dec. 31st, 1930	\$5,562,900	\$38,316 34	\$182,170,583	\$1,102,250 38
Other Classes:				
Gross in force, Dec. 31st, 1929	nil	nil	\$133,083	\$958 70
Written or renewed during year	nil	nil	104,939	801 01
Total	nil	nil	\$238,022	\$1,759 71
Deduct cancelled and expired	nil	nil	152,083	1,049 10
Net in force, Dec. 31st, 1930	nil	nil	\$85,939	\$710 61

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$98,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$98,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year	\$521 15	\$30 04	\$28,093 29	\$7,251 08
Expenses of adjustment and settlement of losses	nil	nil	1 04	nil
Net losses paid	\$521 15	30 04	\$28,094 33	\$7,251 08
Deduct net claims outstanding at beginning of year	53 54	nil	6,300 12	1,202 59
Add net claims outstanding at end of year	158 85	nil	4,969 54	694 48
Net losses incurred	\$626 46	\$30 04	\$26,763 75	\$6,742 97

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$18,178 90
Net losses paid in the Province	551 19
Percentage	3.03
Net premium deposits earned in the Province	19,289 65
Net losses incurred in the Province	763 58
Percentage	3.95

MERCHANTS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President, William B. McBee; Vice-President, Charles H. Smith; Secretary, Howard I. Lee; Treasurer, William B. McBee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto.

Directors.—Charles H. Merriman, Providence, R.I.; Harvey A. Higgins, Cleveland, Ohio; William B. McBee, Providence, R.I.; Charles H. Newell, Providence, R.I.; Royal C. Taft, Providence, R.I.; Herbert G. Beede, Pawtucket, R.I.; Henry L. Tiffany, New Bedford, Mass.; Charles H. Smith, Providence, R.I.; Charles E. Patterson, Bridgeport, Conn.; Bennett E. Geer, Greenville, S.C.; George H. Wilcox, Meriden, Conn.; Thomas Bradshaw, Toronto, Ont.

Auditors.—Charles H. Merriman, Royal C. Taft.

Organized.—1874. Commenced Business.—1874.

Commenced Business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,218,643	03
Book value of stocks.....		1,214,476	11
Cash in banks and other depositories.....		199,425	05
Written on or subsequent to October 1st, 1930.....	\$46,057	57	
Written prior to October 1st, 1930.....	1,347	76	
		47,405	33
Total Ledger Assets.....		\$2,679,949	52

Non-Ledger Assets

Interest due, \$4,075.00; accrued, \$13,158.88.....		\$17,233	88
Market value of bonds and stocks over book value.....		126,032	86
Total Non-Ledger Assets.....		\$143,266	74
Gross Assets.....		\$2,823,216	26

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st).....		\$1,347	76
Total Admitted Assets.....		\$2,821,868	50

Liabilities

Net provisions for unpaid losses and claims.....		\$11,360	20
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,048,032	74	
Unearned premium deposits.....		1,067,896	45
Administration expense.....		3,315	52
Taxes due and accrued.....		5,284	42
Total Liabilities.....		\$1,087,856	59
Surplus of admitted assets over all liabilities.....		\$1,734,011	91
Total.....		\$2,821,868	50

Income and Expenditure

	In the Province	All Business		
Gross premium deposits written.....	\$42,704	20	\$1,239,127	17
Deduct:				
Return premium deposits on cancelled business.....	11,454	59	242,000	41
Net premium deposits written.....	\$31,249	61	\$997,126	76
Reserve of unearned premium deposits:				
At beginning of year.....	\$37,289	30	\$1,114,167	89
At end of year.....	38,996	79	1,067,896	45
Increase and decrease.....	\$1,707	49	\$46,271	44
Net premium deposits earned.....	\$29,542	12	\$1,043,398	20
Net losses incurred.....	1,560	56	62,972	01
Administration and other expenses:				
Administration.....	\$46,034	02		
Directors' fees.....	2,380	00		
Legal.....	563	89		
Taxes and licenses.....	6,393	20		
Association fees, etc., inspections and surveys.....	63,845	17		
			119,216	28
Net gain in underwriting.....			\$861,209	91
Other Revenues:				
Interest dividends and rents earned.....	\$137,921	60		
Profit on sale of investments.....	32,909	89		
			170,831	49
Other Expenditures:				
Decrease in market value of investments.....	\$324,402	25		
Decrease in book value of ledger assets by adjustment.....	25,350	00		
			349,752	25
Net gain for policyholders on operations for year.....			\$682,289	15

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$1,973,348 42
Net gain on operations brought down.....	682,289 15
Total.....	\$2,655,637 57
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	920,277 90
Balance.....	\$1,735,359 67
Deduct:	
Assets not admitted.....	1,347 76
Surplus of admitted assets over all liabilities.....	\$1,734,011 91

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$12,218,588	\$77,802 19	\$331,254,566	\$2,073,492 56
Written or renewed during year....	6,201,411	42,704 20	202,616,977	1,237,572 24
Total.....	\$18,419,999	\$120,506 39	\$533,871,543	\$3,311,064 80
Deduct cancelled and expired.....	5,836,443	44,140 26	192,435,406	1,265,687 87
Net in force, Dec. 31st, 1930.....	\$12,583,556	\$76,366 13	\$341,436,137	\$2,045,376 93
Other Classes:				
Gross in force, Dec. 31st, 1929....	nil	nil	\$326,840	\$2,991 00
Written or renewed during year....	nil	nil	186,545	1,554 93
Total.....	nil	nil	\$513,385	\$4,545 93
Deduct cancelled and expired.....	nil	nil	235,570	1,890 12
Net in force, Dec. 31st, 1930.....	nil	nil	\$277,815	\$2,655 81

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Five times cash premium fixed by charter.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as unabsorbed premiums, dividends or profits, viz.:—one year, 95 %; two years, 90 %; three years, 84 %; four years, 79 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$85,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$85,000.

Give classes of insurance written: Fire, Windstorm, Sprinkler Leakage.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$1,014 11	\$64 85	\$54,220 23	\$11,711 42
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$1,014 11	\$64 85	\$54,220 23	\$11,711 42
Deduct net claims outstanding at beginning of year.....	186 64	nil	12,454 77	1,865 07
Add net claims outstanding at end of year.....	610 96	18 00	9,603 66	1,756 54
Net losses incurred.....	\$1,438 43	\$82 85	\$51,369 12	\$11,602 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$31,249 61
Net losses paid in the Province.....	1,078 96
Percentage.....	3.40
Net premium deposits earned in the Province.....	\$29,542 12
Net losses incurred in the Province.....	1,560 56
Percentage.....	5.50

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 S. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, J. L. Wilds, E. A. Russell; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—H. N. Wade, Batavia, Ill.; Wm. Butterworth, Moline, Ill.; E. A. Russell, Chicago, Ill.; J. L. Wilds, Chicago, Ill.; George E. Purdy, Rockford, Ill.; T. T. Moses, Providence, R.I.; F. L. Macomber, Chicago, Ill.; Walter S. Russell, Detroit, Mich.; Clayton Mark, Chicago, Ill.; H. R. Weesner, Minneapolis, Minn.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co.

Organized.—September 9, 1895.

Commenced Business.—September 9, 1895.

Commenced Business in Canada.—October 10, 1927. *In the Province.*—October 10, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$883,774 45
Book value of stocks.....		76,422 88
Cash in banks and other depositories.....		81,858 09
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$36,773 35	
Written prior to October 1st, 1930.....	750 08	
		<u>37,523 43</u>
Total Ledger Assets.....		<u>\$1,079,578 85</u>

Non-Ledger Assets

Interest accrued.....		\$13,153 87
Total Non-Ledger Assets.....		<u>\$13,153 87</u>
Gross Assets.....		<u>\$1,092,732 72</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1st).....		\$750 08
Book value of ledger assets over market value.....		8,639 83
		<u>\$9,389 91</u>
Total Admitted Assets.....		<u>\$1,083,342 81</u>

Liabilities

Net provision for unpaid losses and claims.....		\$2,789 39
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$972,979 91	
Unearned premium deposits.....		511,939 79
Administration expense, accrued.....		4,105 32
Taxes due and accrued.....		3,000 00
Contingent Reserve Fund.....		35,500 00
Total Liabilities.....		<u>\$557,334 50</u>
Surplus of admitted assets over all liabilities.....		<u>\$526,008 31</u>
Total.....		<u>\$1,083,342 81</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$14,608 01	\$610,202 34
Deduct:		
Return premium deposits on cancelled business.....	11,447 99	116,257 78
Net premium deposits written.....	<u>\$3,160 02</u>	<u>\$493,944 56</u>
Reserve of unearned premium deposits:		
At beginning of year.....	3,438 75	516,494 41
At end of year.....	3,275 20	511,939 79
Decrease.....	<u>\$163 55</u>	<u>\$4,554 62</u>
Net premium deposits earned.....	\$3,323 57	\$498,499 18
Net losses incurred.....	<u>542 61</u>	<u>30,320 98</u>

Income and Expenditure—Continued

Administration and other expenses:			
Administration.....	\$34,102	29	
Legal.....	650	85	
Taxes and licenses.....	4,185	79	
Rent.....	4,556	34	
Field survey expenses.....	11,006	50	
Association fees and inspections.....	14,866	61	
			\$69,368 38
Net gain in underwriting.....			\$398,809 82
Other Revenues:			
Interest dividends and rents earned.....	\$52,983	15	
Profit on sale of investments.....	269	00	
			53,252 15
Other Expenditures:			
Decrease in market value of investments.....	\$11,116	50	
Net gain for policyholders on operations for year.....			\$440,945 47

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....			\$507,758 39
Net gain on operations brought down.....			440,945 47
Total.....			\$948,703 86
Deduct:			
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$413,553	04	
Increase in special reserves.....	8,392	43	
			421,945 47
Balance.....			\$526,758 39
Deduct:			
Assets not admitted.....			750 08
Surplus of admitted assets over all liabilities.....			\$526,008 31

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$465,819	\$4,354 42	\$144,418,403	\$954,356 06
Written or renewed during year....	1,493,985	10,253 59	95,165,761	610,202 34
Total.....	\$1,959,804	\$14,608 01	\$239,584,164	\$1,564,559 40
Deduct cancelled and expired.....	1,581,862	11,447 99	85,043,020	591,579 49
Net in force, Dec. 31st, 1930....	\$377,942	\$3,160 02	\$154,541,144	\$972,979 91

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—Policies issued with no co-insurance restrictions except under certain conditions when insured concurrent with other coverage under co-insurance clause.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 93 %; two years, 86 %; three years, 80 %; four years, 72 %.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$70,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$70,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Use and Occupancy, Windstorm.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$542 61	nil	\$32,911 59	nil
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$542 61	nil	\$32,911 59	nil
Deduct net claims outstanding at beginning of year.....	nil	nil	5,380 00	nil
Add net claims outstanding at end of year.....	nil	nil	2,789 39	nil
Net losses incurred.....	\$542 61	nil	\$30,320 98	nil

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$3,160 02
Net losses paid in the Province.....	540 61
Percentage.....	17.17
Net premium deposits earned in the Province.....	\$3,323 51
Net losses incurred in the Province.....	542 61
Percentage.....	16.33

NARRAGANSETT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I.

OFFICERS

President, F. T. Moses; Vice-Presidents, Carl A. Moses, Max H. Mathes, C. G. Easton, Secretary, J. M. Legris; Treasurer, F. T. Moses.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Alfred U. Eddy, *President Emeritus*; Stephen O. Metcalf, Arnold B. Chase, J. Arthur Atwood, Edward C. Bucklin, C. D. Owen, Frederick T. Moses, A. G. Rumpf, William N. Reynolds, John L. Wilds, William P. Chapin, Robert R. Jenks.

Auditor.—Felix Hebert, Providence, R.I.

Organized.—December 1, 1894. Commenced Business.—January 1, 1895.

Commenced Business in Canada.—August, 1927. In the Province.—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....	\$14,500 00
Book value of bonds and debentures.....	192,678 70
Book value of stocks.....	377,216 65
Cash in banks and other depositories.....	28,472 72
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$14,725 76
Written prior to October 1st, 1930.....	375 27
	15,101 03
Total Ledger Assets.....	\$627,969 10

Non-Ledger Assets

Interest due, \$1,555.00; accrued, \$1,625.90.....	\$3,180 90
Total Non-Ledger Assets.....	\$3,180 90
Gross Assets.....	\$631,150 00
Deduct Assets Not Admitted:	
Premium deposits (business written prior to October 1st).....	\$375 27
Book value of bonds and stocks over market value.....	63,625 35
	64,000 62
Total Admitted Assets.....	\$567,149 38

Liabilities

Net provision for unpaid losses and claims.....	\$2,832 01
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$551,480 50
Unearned premium deposits.....	\$290,004 42
Administration expense.....	635 24
Taxes due and accrued.....	2,430 00
Total Liabilities.....	\$295,901 67
Surplus of admitted assets over all liabilities.....	\$271,247 71
Total.....	\$567,149 38

Income and Expenditure		In the Province	All Business
Gross premium deposits written.....		\$10,579 39	\$345,012 36
Deduct:			
Return premium deposits on cancelled business.....		1,489 93	64,436 14
Net premium deposits written.....		\$9,089 46	\$280,576 22
Reserve of unearned premium deposits:			
At beginning of year.....		9,316 69	299,181 85
At end of year.....		8,794 05	290,004 42
Decrease.....		\$522 64	\$9,177 43
Net premium deposits earned.....		\$9,612 10	\$289,753 65
Net losses incurred.....		381 79	16,753 34
Administration and other expenses:			
Administration.....		\$21,235 57	
Legal.....		136 03	
Taxes and licenses.....		2,196 43	
Association fees, etc.....		11,758 94	
			35,326 97
Net gain in underwriting.....			\$237,673 34
Other Revenues:			
Interest dividends and rents earned.....		\$29,673 85	
Profit on sale of investments.....		2,946 86	
			32,620 71
Other Expenditures:			
Decrease in market value of investments.....		\$62,471 39	
Loss on sale of investments.....		1,131 50	
Decreases by adjustment, book value securities.....		1,677 55	
			65,280 44
Net gain for policyholders on operations for year.....			\$205,013 61

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....		\$316,683 22
Net gain on operations brought down.....		205,013 61
Total.....		\$521,696 83
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		250,073 85
Balance.....		\$271,622 98
Deduct:		
Assets, ledger, not admitted.....		375 27
Surplus of admitted assets over all liabilities.....		\$271,247 71

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	ALL BUSINESS Risks	ALL BUSINESS Premium Deposits
ire:				
Gross in force, Dec. 31st, 1929....	\$2,691,916	\$19,504 57	\$87,314,401	\$553,309 09
Written or renewed during year...	1,554,514	10,579 39	56,489,236	344,611 85
Total.....	\$4,246,430	\$30,083 96	\$143,803,637	\$897,920 94
Deduct cancelled and expired.....	1,464,980	10,925 79	52,718,347	346,795 75
Net in force, Dec. 31st, 1930.....	\$2,781,450	\$19,158 17	\$91,085,290	\$551,125 19
Other classes:				
Gross in force, Dec. 31st, 1929....	nil	nil	\$66,540	\$479 34
Written or renewed during year...	nil	nil	52,470	400 51
Total.....	nil	nil	\$119,010	\$879 85
Deduct cancelled and expired.....	nil	nil	76,039	524 54
Net in force, Dec. 31st, 1930.....	nil	nil	\$42,971	\$355 31

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$49,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$49,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm and Lightning.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$260 58	\$15 02	\$14,046 66	\$3,625 53
Expenses of adjustment and settlement of losses.....	nil	nil	52	nil
Net losses paid.....	\$260 58	\$15 02	\$14,047 18	\$3,625 53
Deduct net claims outstanding at beginning of year.....	26 77	nil	3,150 08	601 30
Add net claims outstanding at end of year..	132 96	nil	2,484 77	347 24
Net losses incurred.....	<u>\$366 77</u>	<u>\$15 02</u>	<u>\$13,381 87</u>	<u>\$3,371 47</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$9,089 46
Net losses paid in the Province.....	275 60
Percentage.....	3.03
Net premium deposits earned in the Province.....	\$8,794 05
Net losses incurred in the Province.....	381 79
Percentage.....	4.34

NATIONAL MUTUAL ASSURANCE COMPANY

HEAD OFFICE, FRANKLIN TRUST BUILDING, PHILADELPHIA, PA.

OFFICERS

President, F. A. Downes; Vice-Presidents, H. P. Ouepe, J. C. Rieg; Secretary, G. C. Hopson; Treasurer, F. A. Downes.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—F. A. Downes, Philadelphia, Pa.; Simon Miller, Philadelphia, Pa.; J. R. Williams, Philadelphia, Pa.; J. P. Truitt, Jr., Philadelphia, Pa.; F. A. Weiss, Newark, N.J.; Wm. D. Whitaker, Philadelphia, Pa.; E. G. Weber, Philadelphia, Pa.; J. B. Knipe, Philadelphia, Pa.; Jas. Bancroft, Wilmington, Del.; C. S. Redding, Philadelphia, Pa.

Auditors.—Ernst & Ernst, Philadelphia, Pa.

Organized.—December 31, 1901.

Commenced Business.—January 1, 1902.

Commenced Business in Canada.—October 21, 1927. In the Province.—October 21, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$235,994 37
Book value of stocks.....	6,700 00
Cash on hand.....	\$854 70
Cash in banks and other depositories.....	7,146 44
Premium deposits in course of collection: Written on or subsequent to October 1st, 1930.....	27,151 07
Total Ledger Assets.....	<u>\$277,846 58</u>

Non-Ledger Assets

Interest accrued.....	\$3,852 45
Total Non-Ledger Assets.....	\$3,852 45
Gross Assets.....	\$281,699 03
<i>Deduct Assets Not Admitted:</i>	
Book value of ledger assets over market value.....	\$10,524 37
Total Admitted Assets.....	\$271,174 66

Liabilities

Net provision for unpaid losses and claims.....	\$941 61
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$286,636 96
Unearned premium deposits.....	146,463 66
Administration expense.....	100 00
Taxes due and accrued.....	1,000 00
Total Liabilities.....	\$148,505 27
Surplus of admitted assets over all liabilities.....	\$122,669 39
Total.....	\$271,174 66

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$4,315 68	\$239,279 07
Deduct:		
Return premium deposits on cancelled business.....	303 47	40,654 18
Net premium deposits written.....	\$4,012 21	\$198,624 89
Reserve of unearned premium deposits:		
At beginning of year.....	3,032 84	146,823 45
At end of year.....	4,086 85	146,463 66
Increase and decrease.....	\$1,054 01	\$359 79
Net premium deposits earned.....	2,958 20	198,984 68
Net losses incurred.....	\$132 41	\$10,230 31
Administration and other expenses:		
Administration.....	\$18,556 62	
Directors' fees.....	2,880 00	
Legal.....	128 95	
Taxes and licenses.....	1,015 16	
Association fees, etc.....	4,911 78	
Investment expenses.....	361 51	
		27,854 02
Net gain in underwriting.....		\$160,900 35
Other Revenues:		
Interest dividends and rents earned.....	\$13,073 44	
Profit on sale of investments.....	2,386 40	
Agents' balances preventing closed off.....	2,858 90	
		18,318 74
Other Expenditures:		
Decrease in market value of investments.....	\$6,372 65	
Loss on sale of investments.....	11 25	
		6,383 90
Net gain for policyholders on operations for year.....		\$172,835 19

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$122,043 83
Net gain on operations brought down.....	172,835 19
Total.....	\$294,879 02
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	172,209 63
Surplus of admitted assets over all liabilities.....	\$122,669 39

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929	\$764,015	\$5,958 43	\$39,652,758	\$288,250 50
Written or renewed during year . . .	554,809	4,315 68	32,459,021	239,279 07
Total	\$1,318,824	\$10,274 11	\$72,111,779	\$527,529 57
Deduct cancelled and expired	634,198	5,269 64	32,158,585	240,892 62
Net in force, Dec. 31st, 1930	\$684,626	\$5,004 47	\$39,953,194	\$286,636 95

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 92 %; two years, 84 %; three years, 75 %; four years, 67 %; five years, 61 %.

What is the largest gross aggregate insured in any one hazard?

ANSWER.—\$20,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$20,000.

Give classes of insurance written: Fire (Sprinkler Leakage and Windstorm included in Fire Policies).

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Fire	Fire	Fire
Gross claims paid during year	\$132 41	\$13,321 61		
Expenses of adjustment and settlement of losses	nil	nil		
Total	\$132 41	\$13,321 61		
Less reinsurance on losses paid during year	nil	nil		
Net losses paid	\$132 41	\$13,321 61		
Deduct net claims outstanding at beginning of year	nil	4,032 91		
Add net claims outstanding at end of year	nil	941 61		
Net losses incurred	\$132 41	\$10,230 31		

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$4,012 21
Net losses paid in the Province	132 41
Percentage	3.30
Net premium deposits earned in the Province	\$2,958 20
Net losses incurred in the Province	132 41
Percentage	4.70

PAPER MILL MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN ST., BOSTON, MASS., U.S.A.

OFFICERS

President, D. W. Lane; Vice-President, Waldo E. Pratt; Secretary, Geo. H. Gibson; Treasurer, D. W. Lane.

Chief Agent in the Province.—William A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—A. H. Lowe, Fitchburg, Mass.; Charles Walcott, Boston, Mass.; R. P. Snelling, Boston, Mass.; Nathaniel F. Ayer, Boston, Mass.; Ellison A. Smyth, Flat Rock, N.C.; Walter C. Heath, Newark, N.J.; Waldo E. Pratt, Boston, Mass.; Harry L. Bailey, Boston, Mass.; David W. Lane, Boston, Mass.; Barlow Crocker, Fitchburg, Mass.; Albert L. Scott, Boston, Mass.; George E. Spofford, Augusta, Me.; H. DeForest Lockwood, Boston, Mass.; James Duncan Phillips, Boston, Mass.

Auditor.—Willard Dow, Boston, Mass.

Organized.—1886. Commenced Business.—1887.

Commenced Business in Canada.—August, 1927. In the Province.—August, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$690,986 65
Book value of stocks.....		17,700 00
Cash on hand.....	\$14 28	
Cash in banks and other depositories.....	62,178 00	62,192 28
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$24,181 43	
Written prior to October 1st, 1930.....	588 60	
		24,770 03
Total Ledger Assets.....		<u>\$795,648 96</u>

Non-Ledger Assets

Interest accrued.....		\$10,732 00
Market value of bonds and stocks over book value.....		22,563 35
Total Non-Ledger Assets.....		<u>\$33,295 35</u>
Gross Assets.....		<u>\$828,944 31</u>
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1st).....		\$588 60
Total Admitted Assets.....		<u>\$828,355 71</u>

Liabilities

Net provision for unpaid losses and claims.....		\$2,354 92
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$616,784 06	
Unearned premium deposits.....		303,879 12
Administration expense.....		700 00
Taxes due and accrued.....		450 00
Total Liabilities.....		<u>\$307,384 04</u>
Surplus of admitted assets over all liabilities.....		<u>\$520,971 67</u>
Total.....		<u>\$828,355 71</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$13,757 84	\$487,746 31
Deduct:		
Return premium deposits on cancelled business.....	1,769 15	65,504 12
Net premium deposits written.....	\$11,988 69	\$422,242 19
Reserve of unearned premium deposits:		
At beginning of year.....	\$9,504 14	\$324,281 52
At end of year.....	8,628 02	303,879 12
Decrease.....	\$876 12	\$20,402 40
Net premium deposits earned.....	\$11,112 57	\$442,644 59
Net losses incurred.....	533 26	21,425 25
Administration and other expenses:		
Administration.....	\$24,338 44	
Directors' fees.....	660 00	
Legal.....	136 99	
Taxes and licenses.....	2,074 09	
Association fees, etc.....	13,705 48	
		40,915 00
Net gain in underwriting.....		\$380,304 34
Other Revenues:		
Interest dividends and rents earned.....	\$37,201 26	
Increase in market value of investments.....	6,970 55	
Profit on sale of investments.....	4,239 88	
		48,411 69
Net gain for policyholders on operations for year.....		<u>\$428,716 03</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$497,786 12
Net gain on operations brought down.....	428,716 03
Total.....	\$926,502 15
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	404,941 88
Balance.....	\$521,560 27
Deduct:	
Assets not admitted.....	588 60
Surplus of admitted assets over all liabilities.....	\$520,971 67

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force, Dec. 31st, 1929....	\$3,606,443	\$19,359 88	\$103,469,091	\$638,095 62
Written or renewed during year...	1,840,172	13,757 84	81,030,001	487,746 31
Total.....	\$5,446,615	\$33,117 72	\$184,499,092	\$1,125,841 93
Deduct cancelled and expired.....	1,744,339	13,921 10	80,855,334	509,093 87
Net in force, Dec. 31st, 1930.....	\$3,702,276	\$19,196 62	\$103,643,758	\$616,748 06

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 88%; three years, 82%; four years, 77%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$100,000

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$100,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm, Use and Occupancy.

Losses

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other classes	Fire	Other Classes
Gross claims paid during year.....	\$212 04	nil	\$18,145 88	\$5,713 98
Expenses of adjustment and settlement of losses.....	nil	nil	625 00	nil
Net losses paid.....	\$212 04	nil	\$18,770 88	\$5,713 98
Deduct net claims outstanding at beginning of year.....	52 00	nil	5,414 53	152 20
Add net claims outstanding at end of year.....	355 22	18 00	2,202 72	152 20
Net losses incurred.....	\$515 26	\$18 00	\$15,559 07	\$5,866 18

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$11,988 69
Net losses paid in the Province.....	212 04
Percentage.....	1.77
Net premium deposits earned in the Province.....	11,112 57
Net losses incurred in the Province.....	533 26
Percentage.....	4.80

PHILADELPHIA MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 911 COMMERCIAL TRUST BLDG., PHILADELPHIA, PA.

OFFICERS

President, E. I. Atlee; Vice-President, R. H. Morris; Secretary, R. L. Hudson; Treasurer, E. I. Atlee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—Jacob Disston, Philadelphia, Pa.; John R. Freeman, Providence, R.I.; Edwin I. Atlee, Philadelphia, Pa.; Charles W. Asbury, Philadelphia, Pa.; Grahame Wood, Philadelphia, Pa.; Samuel M. Vauclain, Philadelphia, Pa.; Walter H. Rossmassler, Philadelphia, Pa.; Louis J. Kolb, Philadelphia, Pa.; Walter Erben, Philadelphia, Pa.; Richard H. Morris, Philadelphia, Pa.; Charles E. Brinley, Philadelphia, Pa.; George V. MacKinnon, Philadelphia, Pa.

Auditors.—Goldsmith's, Inc., Philadelphia, Pa.

Organized.—August 23, 1880.

Commenced Business.—November 1, 1880.

Commenced Business in Canada.—September 8, 1927. *In the Province.*—September 8, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,245,710 88
Book value of stocks.....		351,740 22
Cash on hand.....	\$1,560 67	
Cash in banks and other depositories.....	134,051 43	
		135,612 10
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$43,965 19	
Written prior to October 1st, 1930.....	1,562 12	
		45,527 31
Total Ledger Assets.....		\$1,778,590 51

Non-Ledger Assets

Interest accrued.....		\$17,051 57
Market value of bonds and stocks over book value.....		90,809 88
Total Non-Ledger Assets.....		\$107,861 45
Gross Assets.....		\$1,886,451 96

Deduct Assets Not Admitted:

Premium deposits (business written prior to October 1st).....		\$1,562 12
Total Admitted Assets.....		\$1,884,889 84

Liabilities

Net provision for unpaid losses and claims.....		\$8,944 71
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,633,979 21	
Unearned premium deposits.....		822,932 56
Taxes due and accrued.....		1,344 10
Bills due and accrued.....		231 59
Total Liabilities.....		\$833,452 96
Surplus of admitted assets over all liabilities.....		\$1,051,436 88
Total.....		\$1,884,889 84

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$32,257 30	\$1,027,509 79
Deduct:		
Return premium deposits on cancelled business.....	3,567 75	198,580 22
Net premium deposits written.....	\$28,689 55	\$828,929 57
Reserve of unearned premium deposits:		
At beginning of year.....	25,204 74	883,275 61
At end of year.....	27,759 98	822,932 56
Increase and decrease.....	\$2,555 24	\$60,343 05
Net premium deposits earned.....	\$26,134 31	\$889,272 62
Net losses incurred.....	733 73	45,140 20

Income and Expenditure—Continued

Administration and other expenses:		
Administration.....	\$59,903	58
Directors' fees.....	1,620	00
Legal.....	409	24
Taxes and licenses.....	2,271	35
Association fees, etc., inspections.....	57,300	65
Rent.....	7,589	50
Furniture and fixtures.....	562	70
Postage, telegraph, telephone, etc.....	1,361	11
Advertising and subscriptions.....	454	86
Printing and stationery.....	2,941	13
		<u>\$134,414 12</u>
Net gain in underwriting.....		\$709,718 30
Other Revenues:		
Interest dividends and rents earned.....	\$91,680	50
Profit on sale of investments.....	434	06
		<u>92,114 56</u>
Other Expenditures:		
Decrease in market value of investments.....		78,684 58
Net gain for policyholders on operations for year.....		<u>\$723,148 28</u>

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$1,091,679	83
Net gain on operations brought down.....	723,148	28
Total.....	\$1,814,828	11
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	761,829	11
Balance.....	\$1,052,999	00
Deduct:		
Assets not admitted.....	1,562	12
Surplus of admitted assets over all liabilities.....	<u>\$1,051,436</u>	<u>88</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$7,655,844	\$52,397 96	\$251,377,008	\$1,674,107 07
Written or renewed during year...	4,146,348	32,257 30	156,110,727	1,027,509 79
Total.....	\$11,772,192	\$84,655 26	\$407,487,735	\$2,701,616 86
Deduct cancelled and expired...	3,638,306	29,537 22	151,683,371	1,067,637 65
Net in force Dec. 31st, 1930.....	<u>\$8,133,886</u>	<u>\$55,118 04</u>	<u>\$255,804,364</u>	<u>\$1,633,979 21</u>

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—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, 81%; four years, 74%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$175,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$175,000.

Give classes of insurance written: Fire.

Losses

	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$785 17	\$50,445 95
Expenses of adjustment and settlement of losses.....	nil	nil
Net losses paid.....	\$785 17	\$50,445 95
Deduct net claims outstanding at beginning of year.....	56 44	14,250 46
Add net claims outstanding at end of year.....	5 00	8,944 71
Net losses incurred.....	<u>\$733 73</u>	<u>45,140 20</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$28,689 55
Net losses paid in the Province.....	785 17
Percentage.....	2 73
Net premium deposits earned in the Province.....	26,134 31
Net losses incurred in the Province.....	733 73
Percentage.....	2 80

PROTECTION MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 231 So. LA SALLE ST., CHICAGO, ILLINOIS

OFFICERS

President, H. N. Wade; Vice-Presidents, John L. Wilde, Clayton Mark; Secretary, H. J. Jann; Treasurer, H. N. Wade.

Chief Agent in the Province.—W. A. Young, 97 Spencer Avenue, Toronto.

Directors.—H. N. Wade, Batavia, Ill.; E. A. Russell, Chicago, Ill.; F. L. Maconcher, Chicago, Ill.; H. R. Wiesner, Minneapolis, Minn.; Clayton Mark, Chicago, Ill.; J. L. Wilde, Chicago, Ill.; George E. Purdy, Rockford, Ill.; Wm. Butterworth, Moline, Ill.; Walter S. Russel, Detroit, Mich.; F. T. Moses, Providence, R.I.; T. E. Donnelley, Chicago, Ill.

Auditors.—Buchanan, Shields & Co., Chicago, Ill.

Organized.—August 31, 1887. *Commenced Business.*—September, 1887.

Commenced Business in Canada.—October 10, 1927. *In the Province.*—October 10, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Mortgage loans on real estate—first liens.....		\$18,000 00
Book value of bonds and debentures.....		1,339,819 68
Book value of stocks.....		74,362 50
Cash on hand.....	\$15 00	
Cash in banks and other depositories.....	152,385 85	
		152,400 85
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$55,159 98	
Written prior to October 1st, 1930.....	1,125 11	
		56,285 09
Mill Owners' Mutual Fire Insurance Company.....		4,105 32
Total Ledger Assets.....		\$1,644,973 44

Non-Ledger Assets

Interest due, \$20,708.68; accrued, \$180.00.....		\$20,888 68
Total Non-Ledger Assets.....		\$20,888 68
Gross Assets.....		\$1,665,862 12
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1st).....	\$1,125 11	
Book value of Bonds over market value.....	2,227 18	
		\$3,352 29
Total Admitted Assets.....		\$1,662,509 83

Liabilities

Net provision for unpaid losses and claims.....		\$4,186 59
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,459,525 75	
Uncarned premium deposits.....		767,926 47
Administration expense.....		4,700 00
Contingent Reserve Fund.....		49,500 00
Total Liabilities.....		\$826,313 06
Surplus of admitted assets over all liabilities.....		\$836,196 77
Total.....		\$1,662,509 83

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$15,984 16	\$915,304 48
Deduct:		
Return premium deposits on cancelled business.....	11,576 80	174,365 68
Net premium deposits written.....	\$4,407 36	\$740,938 80
Reserve of unearned premium deposits:		
At beginning of year.....	5,645 56	775,879 43
At end of year.....	4,843 25	767,926 47
Decrease.....	\$802 31	\$7,952 96
Net premium deposits earned.....	\$5,209 67	\$748,891 76
Net losses incurred.....	813 93	45,587 89
Administration and other expenses:		
Administration.....	\$95,959 57	
Legal.....	994 34	
Taxes and licenses.....	5,261 40	
		102,215 31
Net gain in underwriting.....		\$601,088 56
Other Revenues:		
Interest dividends and rents earned.....	\$77,702 95	
Profit on sale of investments.....	453 00	
		78,155 95
Other Expenditures:		
Decrease in market value of investments.....	\$1,256 75	
Net gain for policyholders on operations for year.....		\$677,987 76

Policyholders' Surplus

Surplus as regards policyholders, January 1st, 1930.....	\$794,125 95
Net gain on operations brought down.....	677,987 76
Total.....	\$1,472,113 71
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$625,399 49
Increase in special reserve.....	9,392 34
Balance.....	\$634,791 83
Deduct:	
Assets not admitted.....	837,321 88
	1,125 11
Surplus of admitted assets over all liabilities.....	\$836,196 77

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$581,367	\$5,927 84	\$217,515,523	\$1,437,929 04
Written or renewed during year....	2,939,707	15,984 16	142,748,641	915,304 48
Total.....	\$3,521,074	\$21,912 00	\$360,264,164	\$2,353,233 52
Deduct cancelled and expired.....	3,011,093	17,504 64	128,444,458	893,707 77
Net in force Dec. 31st, 1930.....	\$509,981	\$4,407 36	\$231,819,706	\$1,459,525 75

Miscellaneous

To what extent is the liability of policyholders limited? \$150,000.

Is any portion of the savings or unabsorbed premium deposits retained from a policyholder upon the expiry of a policy whether renewed or not?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.: one year, 93%; two years, 86%; three years, 80%; four years, 72%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$150,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$150,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Use and Occupancy, Tornado.

	Losses	
	IN THE PROVINCE	ALL BUSINESS
	Fire	Fire
Gross claims paid during year.....	\$813 93	\$45,271 30
Expenses of adjustment and settlement of losses.....	nil	nil
Net losses paid.....	\$813 93	\$45,271 30
Deduct net claims outstanding at beginning of year.....	nil	3,870 00
Add net claims outstanding at end of year.....	nil	4,186 59
Net losses incurred.....	\$813 93	\$45,587 89

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$4,407 36
Net losses paid in the Province.....	813 93
Percentage.....	18.47
Net premium deposits earned in the Province.....	\$5,209 67
Net losses incurred in the Province.....	813 93
Percentage.....	15.62

RHODE ISLAND MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET ST., PROVIDENCE, R.I., U.S.A.

OFFICERS

President, John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree; Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Bldg., Toronto, Ont., Canada.

Directors.—Arnold B. Chace, Providence, R.I.; Robert H. I. Goddard, Providence, R.I.; Malcolm G. Chace, Providence, R.I.; Henry F. Lippit, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; William A. Gammell, Jr., Providence, R.I.; John R. Freeman, Providence, R.I.; James R. MacColl, Providence, R.I.; Edward C. Mayo (elected May 7, 1929), Providence, R.I.; Jesse H. Metcalf, Providence, R.I.; A. O. Dawson, Montreal, Canada; Samuel M. Nicholson, Providence, R.I.; John H. Goss, Waterbury, Conn.; Henry D. Sharpe, Providence, R.I.; Charles O. Richardson, Boston, Mass.

Auditor.—Felix Hebert, Turks Head Bldg., Providence, R.I.

Organized.—1848. *Commenced Business.*—1848.

Commenced Business in Canada.—August 7, 1927. *In the Province.*—August 7, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$1,291,172 95
Book value of stocks.....	3,243,152 54
Cash in banks and other depositories.....	272,917 89
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$72,900 91
Written prior to October 1st, 1930.....	1,928 80
	<u>74,829 71</u>
Total Ledger Assets.....	\$4,882,073 09

Non-Ledger Assets

Interest—due, \$4,587.90; accrued, \$13,574.03.....	\$18,161 93
Market value of bonds and stocks over book value.....	623,931 51
Funds advanced to Adjustment Division for prompt payment of small losses.....	1,803 00
	<u>\$643,896 44</u>
Total Non-Ledger Assets.....	\$643,896 44
Gross Assets.....	\$5,525,969 53
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$1,928 80
Funds advanced to Adjustment Division for prompt payment of small losses.....	1,803 00
	<u>\$3,731 80</u>
Total Admitted Assets.....	\$5,522,237 73

Liabilities

Net provision for unpaid losses and claims.....		\$17,059 22
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$3,675,886 37	
Unearned premium deposits.....		1,915,963 12
Administration expense.....		1,005 18
Taxes due and accrued.....		3,800 00
Total Liabilities.....		\$1,937,827 52
Surplus of admitted assets over all liabilities.....		\$3,584,410 21
Total.....		\$5,522,237 73

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$73,251 33	\$2,129,733 36
Deduct:		
Return premium deposits on cancelled business.....	13,818 55	457,152 75
Net premium deposits written.....	\$59,432 78	\$1,672,580 61
Reserve of unearned premium deposits:		
At beginning of year.....	\$71,970 45	\$2,010,363 83
At end of year.....	68,080 25	1,915,963 12
Decrease.....	\$3,890 20	\$94,400 71
Net premium deposits earned.....	\$63,322 98	\$1,766,981 32
Net losses incurred.....	2,303 33	113,573 88
Administration and other expenses:		
Administration.....	\$57,670 13	
Legal.....	1,171 91	
Taxes and licenses.....	15,815 77	
Association fees, etc.....	111,936 32	
		186,594 13
Net gain in underwriting.....		\$1,466,813 31
Other Revenues:		
Interest dividends and rents earned.....	\$277,663 73	
Profit on sale of investments.....	8,748 16	
		286,411 89
Other Expenditures:		
Decrease in difference between book value and market value of investments.....	\$964,370 32	
Decrease in book value of assets.....	30 00	
		964,400 32
Net gain for policyholders on operations for year.....		\$788,824 88

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$4,376,908 20
Net gain on operations brought down.....	788,824 88
Total.....	\$5,165,733 08
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$1,579,394 07
Balance.....	\$3,586,339 01
Deduct:	
Assets not admitted.....	1,928 80
Surplus of admitted assets over all liabilities.....	\$3,584,410 21

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Fire	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$23,842,088	\$156,528 77	\$590,530,293	\$3,726,469 11
Written or renewed during year...	11,155,733	73,237 33	342,269,096	\$2,126,312 65
Total.....	\$34,997,821	\$229,766 10	\$932,799,389	\$5,852,781 76
Deduct cancelled and expired.....	11,014,423	80,942 81	327,870,354	\$2,182,092 49
Net in force Dec. 31st, 1930.....	\$23,983,398	\$148,823 29	\$604,929,035	\$3,670,689 27
Other Classes:				
Gross in force Dec. 31st, 1929....	\$2,161	\$43 22	\$721,554	\$5,901 08
Written or renewed during year....	2,000	14 00	572,111	3,420 71
Total.....	\$4,161	\$57 22	\$1,293,665	\$9,321 79
Deduct cancelled and expired.....	2,161	43 22	600,542	4,124 69
Net in force Dec. 31st, 1930.....	\$2,000	\$14 00	\$693,123	\$5,197 10

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

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.....	\$1,784 99	\$214 21	\$96,872 93	\$22,385 59
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	\$1,784 99	\$214 21	\$96,872 93	\$22,385 59
Deduct net claims outstanding at beginning of year.....	252 09	240 03	19,360 55	3,383 31
Add net claims outstanding at end of year.....	531 22	265 03	12,131 19	4,928 03
Net losses incurred.....	\$2,064 12	\$239 21	\$89,643 57	\$23,930 31

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$59,432 78
Net losses paid in the Province.....	1,999 20
Percentage.....	3.36
Net premium deposits earned in the Province.....	63,322 98
Net losses incurred in the Province.....	2,303 33
Percentage.....	3.64

RUBBER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, 185 FRANKLIN STREET, BOSTON, MASSACHUSETTS

OFFICERS

President, Arthur H. Lowe; Vice-President, William B. Brophy; Secretary, Edward H. Williams; Treasurer, William B. Brophy.

Chief Agent in the Province.—William A. Young, 97 Spencer Avenue, Toronto, Ontario.

Directors.—A. H. Lowe, Fitchburg, Mass.; E. N. Bartlett, North Oxford, Mass.; W. B. Brophy, Boston, Mass.; J. O. Beebe, Boston, Mass.; E. F. Lewis, Lawrence, Mass.; E. H. Clapp, Boston, Mass.; J. K. Milliken, North Dighton, Mass.; C. A. Stone, New York, N.Y.; C. N. Stoddard, Greenfield, Mass.; J. P. Stevens, Newburyport, Mass.; R. N. Fowler, Holyoke, Mass.

Auditors.—Patterson, Teele & Dennis, 1 Federal Street, Boston, Massachusetts.

Organized—November 4, 1884. Commenced Business.—January 15, 1885.

Commenced Business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$1,749,149 77
Book value of stocks.....	28,400 00
Cash in banks and other depositories.....	125,362 05
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$36,520 53
Written prior to October 1st, 1930.....	1,990 34
	38,510 87
Total Ledger Assets.....	\$1,941,422 69

<i>Non-Ledger Assets</i>	
Interest accrued.....	\$25,068 77
Market value of bonds and stocks over book value.....	48,030 23
Total Non-Ledger Assets.....	\$73,099 00
Gross Assets.....	\$2,014,521 69
<i>Deduct Assets Not Admitted:</i>	
Premium deposits (business written prior to October 1).....	\$1,990 34
Total Admitted Assets.....	\$2,012,531 35
Liabilities	
Net provision for unpaid losses and claims.....	\$6,744 00
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,374,889 90
Unearned premium deposits.....	693,066 32
Administration expense.....	1,935 41
Taxes due and accrued.....	1,684 98
Total Liabilities.....	\$703,430 71
Surplus of admitted assets over all liabilities.....	\$1,309,100 64
Total.....	\$2,012,531 35

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$24,227 57	\$938,031 92
Deduct:		
Return premium deposits on cancelled business.....	2,488 41	166,007 10
Net premium deposits written.....	\$21,739 16	\$772,024 82
Reserve of unearned premium deposits:		
At beginning of year.....	18,935 89	732,385 75
At end of year.....	19,515 24	693,066 32
Increase and decrease.....	\$579 35	\$39,319 43
Net premium deposits earned.....	\$21,159 81	\$811,344 25
Net losses incurred.....	599 64	40,458 44
Administration and other expenses:		
Administration.....	\$65,030 37	
Directors' fees.....	831 66	
Legal.....	331 20	
Taxes and licenses.....	2,429 81	68,623 04
Net gain in underwriting.....		\$702,262 77
Other Revenues:		
Interest dividends and rents earned.....	\$91,386 49	
Increase in market value of investments.....	16,840 25	
Profit on sale of investments.....	2,346 00	110,572 74
Other Expenditures:		
Net gain for policyholders on operations for year.....		\$812,835 51

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$1,224,738 39
Net gain on operations brought down.....	512,835 51
Total.....	\$2,037,573 90
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	726,482 92
Balance.....	\$1,311,090 98
Deduct:	
Assets not admitted.....	1,990 34
Surplus of admitted assets over all liabilities.....	\$1,309,100 64

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$5,983,952	\$42,440 29	\$209,041,595	\$1,396,888 18
Written or renewed during year...	3,280,477	24,227 57	145,002,440	937,150 29
Total.....	\$9,264,429	\$66,667 86	\$354,044,035	\$2,334,038 47
Deduct cancelled and expired.....	3,122,450	24,758 16	138,355,603	960,199 16
Net in force Dec. 31st, 1930.....	\$6,141,979	\$41,909 70	\$215,688,432	\$1,373,839 31

Risks and Premium Deposits—Continued

Other Classes:				
Gross in force Dec. 31st, 1929	nil	nil	\$163,017 00	\$1,310 56
Written or renewed during year	nil	nil	148,000 00	881 63
Total	nil	nil	\$311,017 00	\$2,192 19
Deduct cancelled and expired	nil	nil	156,750 00	1,141 60
Net in force Dec. 31st, 1930	nil	nil	\$154,267 00	\$1,050 59

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—Yes; a small percentage added to reserve.

Percentage of cash premiums returned during the year on expired policies as expiration return of premium, viz.:—one year, 95%; two years, 89.72%; three years, 84.69%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$80,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$80,000.

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	\$457 34	\$40 42	\$34,017 05	\$10,138 39
Expenses of adjustment and settlement of losses	nil	nil	nil	nil
Net losses paid	\$457 34	\$40 42	\$34,017 05	\$10,138 39
Deduct net claims outstanding at beginning of year	22 12	nil	9,413 00	1,028 00
Add net claims outstanding at end of year	115 00	\$9 00	6,249 00	495 00
Net losses incurred	\$550 22	\$49 42	\$30,853 05	\$9,605 39

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$21,739 16
Net losses paid in the Province	497 76
Percentage	2.29
Net premium deposits earned in the Province	21,159 81
Net losses incurred in the Province	599 64
Percentage	2.83

STANDARD MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PHILADELPHIA, PA.

OFFICERS

President.—E. I. Atlee; Vice-President, Frank Eisenhower; Secretary, F. G. Leser; Treasurer, E. I. Atlee.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Edward H. Morris, Philadelphia; Edwin I. Atlee, Philadelphia; Isaac A. Smith, Bridgeport, Pa.; George T. Williams, Philadelphia; John W. H. Brooks, Philadelphia; Thomas S. Shibe, Philadelphia; Samuel R. Boggs, Philadelphia; Gustave Swoboda, Philadelphia.

Organized.—Dec. 21, 1892. Commenced Business.—Jan. 1, 1893.

Commenced Business in Canada.—August 1, 1928. In the Province.—August 1, 1928.

Statement for Year Ending December 31st, 1930

BALANCE SHEET

Ledger Assets	
Book value of bonds and debentures	\$222,141 97
Book value of stocks	113,317 23
Cash on hand	577 93
Cash in banks and other depositories	22,108 73
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930	\$11,554 14
Written prior to October 1st, 1930	161 26
	11,715 40
Total Ledger Assets	\$369,861 26

Non-Ledger Assets

Interest accrued.....		\$3,274 94
Total Non-Ledger Assets.....		\$3,274 94
Gross Assets.....		\$373,136 20
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1).....	\$161 26	
Book value of ledger assets over market value.....	60,127 95	
		\$60,289 21
Total Admitted Assets.....		\$312,846 99

Liabilities

Net provision for unpaid losses and claims.....		\$970 85
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$329,300 61	
Unearned premium deposits.....		162,978 93
Administration expense.....		366 50
Taxes due and accrued.....		349 12
Borrowed money.....		16,000 00
Total Liabilities.....		\$180,665 40
Surplus of admitted assets over all liabilities.....		\$132,181 59
Total.....		\$312,846 99

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$5,278 85	\$225,282 46
Deduct:		
Return premium deposits on cancelled business.....	4,967 08	37,979 10
Net premium deposits written.....	\$311 77	\$187,303 36
Reserve of unearned premium deposits:		
At beginning of year.....	2,839 42	185,083 93
At end of year.....	2,612 25	162,978 93
Decrease.....	\$227 17	\$22,105 00
Net premium deposits earned.....	\$538 94	\$209,408 36
Net losses incurred.....	180 22	10,539 40
Administration and other expenses:		
Administration.....	\$26,485 71	
Directors' fees.....	840 00	
Legal.....	101 57	
Taxes and licenses.....	458 98	
		27,886 26
Net gain in underwriting.....		\$170,982 70
Other Revenues:		
Interest dividends and rents earned.....		18,801 66
Other Expenditures:		
Decrease in market value of investments.....	\$19,932 10	
Loss on sale of securities.....	3,467 28	
		23,399 38
Net gain for policyholders on operations for year.....		\$166,384 98

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$150,883 02
Net gain on operations brought down.....	166,384 98
Total.....	\$317,268 00
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	184,925 15
Balance.....	\$132,342 85
Deduct:	
Ledger assets not admitted.....	161 26
Surplus of admitted assets over all liabilities.....	\$132,181 59

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929	\$1,123,010	\$8,152 50	\$49,626,864	\$355,739 88
Written or renewed during year	706,528	5,278 85	31,143,761	\$225,282 46
Total	\$1,829,538	\$13,431 35	\$80,770,625	\$581,022 34
Deduct cancelled and expired	825,685	6,854 00	33,725,742	251,721 73
Net in force Dec. 31st, 1930	\$1,003,853	\$6,577 35	\$47,044,883	\$329,300 61

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 92¼%; two years, 85½%; three years, 78½%; four years, 71¼%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$100,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$100,000.

Classes of insurance written: Fire Insurance (including under one contract indemnity against fire, sprinkler leakage, windstorm and lightning).

Losses

	In the Province		All Business	
	Fire		Fire	
Gross claims paid during year	\$180 22		\$11,282 89	
Expenses of adjustment and settlement of losses	nil		nil	
Net losses paid	\$180 22		11,282 89	
Deduct net claims outstanding at beginning of year	nil		1,714 34	
Add net claims outstanding at end of year	nil		970 85	
Net losses incurred	\$180 22		\$10,539 40	

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$311 77
Net losses paid in the Province	180 22
Percentage	34.71
Net premium deposits earned in the Province	538 94
Net losses incurred in the Province	180 22
Percentage	33.44

STATE MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, PROVIDENCE, R.I.

OFFICERS

President.—John R. Freeman; Vice-Presidents, Benjamin G. Buttolph, Edwin D. Pingree, Hovey T. Freeman, Arthur A. Longley, Clarke Freeman; Secretary, Theodore P. Bogert; Treasurer, John R. Freeman.

Representative in the Province.—W. F. Maunder, 301 Ontario Building, Toronto, Ontario.

Directors.—Arnold B. Chace, Henry F. Lippitt, John R. Freeman, Jesse H. Metcalf, Samuel M. Nicholson, Henry D. Sharpe, Robert H. I. Goddard, Providence, R.I.; Charles M. Holmes, New Bedford, Mass.; James R. MacColl, Providence, R.I.; A. O. Dawson, Montreal, Canada; John H. Goss, Waterbury, Conn.; Charles O. Richardson, Boston, Mass.; Malcolm G. Chace, William Gammell, Jr., Providence, R.I.; Edmund C. Mayo.

Auditor.—Felix Hebert, Turk's Head Building, Providence, R.I.

Organized.—February 26, 1855. Commenced Business.—February 26, 1855.

Commenced Business in Canada.—Aug. 27, 1927. In the Province.—Aug. 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,552,808	60
Book value of stocks.....		3,943,108	69
Cash in banks and other depositories.....		\$333,746	31
Premium deposits in course of collection:			
Written on or subsequent to October 1st, 1930.....	\$87,481	08	
Written prior to October 1st, 1930.....	2,314	56	
		\$89,795	64
Total Ledger Assets.....		\$5,919,459	24

Non-Ledger Assets

Interest due, \$4,620.00; accrued, \$15,766.79.....		\$20,386	79
Market value of bonds and stocks over book value.....		757,519	71
Total Non-Ledger Assets.....		\$777,906	50
Gross Assets.....		\$6,697,365	74
<i>Deduct Assets Not Admitted:</i>			
Premium deposits (business written prior to October 1).....		\$2,314	56
Total Admitted Assets.....		\$6,695,051	18

Liabilities

Net provision for unpaid losses and claims.....		20,471	08
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$4,411,063	64	
Unearned premium deposits.....		2,299,155	76
Administration expense.....		1,206	22
Taxes due and accrued.....		4,560	00
Total Liabilities.....		\$2,325,393	06
Surplus of admitted assets over all liabilities.....		\$4,369,658	12
Total.....		\$6,695,051	18

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$87,901	\$2,555,680
Deduct:		
Return premium deposits on cancelled business.....	16,582	548,583
Net premium deposits written.....	\$71,319	\$2,907,096
Reserve of unearned premium deposits:		
At beginning of year.....	\$6,364	2,412,436
At end of year.....	\$1,696	2,299,155
Decrease.....	\$4,668	\$113,280
Net premium deposits earned.....	\$75,987	\$2,120,377
Net losses incurred.....	2,764	136,288
Administration and other expenses:—		
Administration.....	\$69,192	
Legal.....	1,406	
Taxes and licenses.....	17,818	
Association fees, etc.....	134,323	
		222,740
Net gain in underwriting.....		\$1,761,348
Other Revenues:		
Interest dividends and rents earned.....	\$225,227	
Profit on sale of investments.....	12,449	
		337,676
Other Expenditures:		
Decrease in book value of assets.....	\$30	
Decrease in market value of investments.....	1,078,417	
		1,078,447
Net gain for policyholders on operations for year.....		\$1,020,577

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$5,246,668	16
Net gain on operations brought down.....	1,020,577	42
Total.....	\$6,267,245	58
Deduct:		
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	1,895,272	90
Balance.....	\$4,371,972	68
Deduct:		
Assets not admitted.....	2,314	56
Surplus of admitted assets over all liabilities.....	\$4,369,658	12

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$28,610,506	\$187,834 52	\$708,636,354	\$4,471,762 97
Written or renewed during year....	13,386,880	87,884 80	410,722,913	2,551,575 17
Total.....	\$41,997,386	\$275,719 32	\$1,119,359,267	\$7,023,338 14
Deduct cancelled and expired.....	13,217,309	97,131 37	393,444,420	2,618,510 98
Net in force Dec. 31st, 1930.....	\$28,780,077	\$178,587 95	\$725,914,847	\$4,404,827 16
Other Classes:				
Gross in force Dec. 31st, 1929....	\$2,593 00	\$51 87	\$865,863	\$7,081 26
Written or renewed during year....	2,400 00	16 80	686,534	4,104 85
Total.....	\$4,993 00	\$68 67	\$1,552,397	\$11,186 11
Deduct cancelled and expired.....	2,593 00	51 87	720,653	4,949 63
Net in force Dec. 31st, 1930.....	\$2,400 00	\$16 80	\$831,744	\$6,236 48

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%; five years, 80%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$750,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$750,000.

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.....	\$2,141 99	\$257 06	\$116,247 46	\$26,862 68
Expenses of adjustment and settlement.....	nil	nil	nil	nil
Net losses paid.....	\$2,141 99	\$257 06	\$116,247 46	\$26,862 68
Deduct net claims outstanding at beginning of year.....	302 54	288 04	23,232 66	4,059 97
Add net claims outstanding at end of year.....	637 50	318 04	14,557 43	5,913 65
Net losses incurred.....	\$2,476 95	\$287 06	\$107,572 23	\$28,716 36

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$71,319	38
Net losses paid in the Province.....	2,399	05
Percentage.....	3.36	
Net premium deposits earned in the Province.....	75,987	56
Net losses incurred in the Province.....	2,764	01
Percentage.....	3.64	

WHAT CHEER MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, 10 WEYBOSSET STREET, 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.—W. A. Young, 97 Spencer Avenue, Toronto.

Directors.—Zechariah Chafee, Providence, R.I.; E. A. Moore, New Britain, Conn.; Frederic W. Easton, Pawtucket, R.I.; Frederick S. Chase, Waterbury, Conn.; Charles B. Rockwell, Jr., Bristol, R.I.; Franklin R. Johnson, Boston, Mass.; Charles C. Stover, Providence, R.I.; Paul T. Wise, New York, N.Y.; Charles E. Cotting, Boston, Mass.; Charles D. Rice, Hartford, Conn.; Edwin A. Barrows, Providence, R.I.; Dexter Stevens, Pawtucket, R.I.; Edwin S. Boyer, New York, N.Y.; Curtiss A. Sanford, New York, N.Y.

Auditors.—Felix Hebert, Providence, R.I.

Organized.—May, 1873. Commenced Business.—January, 1874.

Commenced Business in Canada.—August 27, 1927. In the Province.—August 27, 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....		\$1,409,075 51
Book value of stocks.....		386,154 20
Cash on hand.....	\$725 00	
Cash in banks and other depositories.....	139,966 19	
		140,691 19
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$33,793 11	
Written prior to October 1st, 1930.....	891 21	
		34,684 32
Total Ledger Assets.....		\$1,970,605 22

Non-Ledger Assets

Interest accrued.....		\$15,879 01
Total Non-Ledger Assets.....		\$15,879 01
Gross Assets.....		\$1,986,484 23
Deduct Assets Not Admitted:		
Premium deposits (business written prior to October 1)....	\$891 21	
Book value of ledger assets over market value.....	61,817 71	
		\$62,708 92
Total Admitted Assets.....		\$1,923,775 31

Liabilities

Net provision for unpaid losses and claims.....		\$4,875 89
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$1,497,644 34	
Unearned premium deposits.....		784,166 52
Administration expense.....		841 17
Taxes due and accrued.....		4,983 29
Total Liabilities.....		\$794,866 87
Surplus of admitted assets over all liabilities.....		\$1,128,908 44
Total.....		\$1,923,775 31

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$34,194 49	\$923,457 22
Deduct:		
Return premium deposits on cancelled business.....	4,753 59	186,588 31
Net premium deposits written.....	\$29,440 90	\$736,868 91
Reserve of unearned premium deposits:		
At beginning of year.....	29,414 42	828,149 59
At end of year.....	31,227 96	784,166 52
Increase or decrease.....	\$1,813 54	\$43,983 07
Net premium deposits earned.....	\$27,627 36	\$780,851 98
Net losses incurred.....	1,091 91	43,517 21

Income and Expenditure—Continued

Administration and other expenses:—			
Administration.....		\$92,075	48
Legal.....		426	92
Taxes and licenses.....		5,331	27
		<u>97,833</u>	<u>67</u>
Net gain in underwriting.....		\$639,501	10
Other Revenues:			
Interest dividends and rents earned.....		\$84,474	19
Profit on sale of investments.....		22,708	36
		<u>107,182</u>	<u>55</u>
Other Expenditures:			
Decrease in market value of investments.....		\$26,425	06
Decrease by adjustment of book value of securities.....		4,337	07
		<u>\$30,762</u>	<u>13</u>
Net gain for policyholders on operations for year.....		<u>\$715,921</u>	<u>52</u>

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....		\$1,094,738	98
Net gain on operations brought down.....		715,921	52
Total.....		<u>\$1,810,660</u>	<u>50</u>
Deduct:			
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....		680,860	85
Balance.....		<u>\$1,129,799</u>	<u>65</u>
Deduct:			
Assets not admitted.....		891	21
Surplus of admitted assets over all liabilities.....		<u>\$1,128,908</u>	<u>44</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$8,949,996	\$60,794 79	\$233,023,958	\$1,531,864 69
Written or renewed during year....	4,954,530	34,194 49	143,023,899	923,457 22
Total.....	<u>\$13,904,526</u>	<u>\$94,989 28</u>	<u>\$376,047,857</u>	<u>\$2,455,321 91</u>
Deduct cancelled and expired.....	4,327,859	32,318 18	139,171,154	957,677 57
Net in force Dec. 31st, 1930.....	<u>\$9,576,667</u>	<u>\$62,671 10</u>	<u>\$236,876,703</u>	<u>\$1,497,644 34</u>

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 94%; two years, 91.55%; three years, 85.88%; four years, 83.75%; five years, 77.69%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$125,000.00.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$125,000.00.

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.....	\$959 33	\$87 23	\$37,436 19	\$10,565 62
Expenses of adjustment and settlement of losses.....	nil	nil	nil	nil
Net losses paid.....	<u>\$959 33</u>	<u>\$87 23</u>	<u>\$37,436 19</u>	<u>\$10,565 62</u>
Deduct net claims outstanding at beginning of year.....	79 65	nil	8,261 18	1,099 31
Add net claims outstanding at end of year.....	125 00	nil	4,644 65	231 24
Net losses incurred.....	<u>\$1,004 68</u>	<u>\$87 23</u>	<u>\$33,819 66</u>	<u>\$9,697 55</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$29,440 90
Net losses paid in the Province.....	1,046 56
Percentage.....	3.55
Net premium deposits earned in the Province.....	27,627 36
Net losses incurred in the Province.....	1,091 91
Percentage.....	3.95

WORCESTER MANUFACTURERS' MUTUAL INSURANCE COMPANY

HEAD OFFICE, WORCESTER, MASS.

OFFICERS

President, Waldo E. Buck; Vice-President, Charles L. Allen; Secretary, Walter A. Harrington; Treasurer, Waldo E. Buck.

Chief Agent in the Province.—W. A. Young, 97 Spencer Ave., Toronto, Ontario.

Directors.—Henry T. Whiten, Northbridge, Mass.; Waldo E. Buck, Worcester, Mass.; George F. Brooke, Worcester, Mass.; Albert G. Mason, Milton, Mass.; James E. Whiten, North Uxbridge, Mass.; Charles L. Allen, Worcester, Mass.; William Whiting, Holyoke, Mass.; Matthew P. Whittall, Worcester, Mass.; James E. Osborn, Fall River, Mass.; Paul B. Morgan, Worcester, Mass.; Willard E. Swift, Worcester Mass.; Alden Reed, Worcester, Mass.

Organized.—March 31, 1855. *Commenced Business.*—March 31, 1855.

Commenced Business in Canada.—Sept. 1927. *In the Province.*—Sept. 1927.

Statement for Year Ending 31st December, 1930

BALANCE SHEET

Ledger Assets

Book value of bonds and debentures.....	\$2,272,667 36	
Book value of stocks.....		91,143 00
Cash on hand.....	\$21 90	
Cash in banks and other depositories.....	214,717 56	
		214,739 46
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$55,387 78	
Written prior to October 1st, 1930.....	2,250 34	
		57,638 12
Total Ledger Assets.....	\$2,636,187 94	

Non-Ledger Assets

Interest accrued.....	\$35,260 74	
Market value of bonds over book value.....	24,409 64	
Total Non-Ledger Assets.....	\$59,670 38	
Gross Assets.....	\$2,695,858 32	
<i>Deduct Assets Not Admitted:</i>		
Premium deposits (business written prior to October 1).....	\$2,250 34	
Total Admitted Assets.....	\$2,693,607 98	

Liabilities

Net provision for unpaid losses and claims, including adjustment expenses.....	\$14,755 21	
Gross premium deposits (less reinsurance) received and receivable on all unexpired risks.....	\$2,166,220 34	
Unearned premium deposits.....	1,077,924 80	
Administration expense.....	1,259 12	
Taxes due and accrued.....	5,000 00	
Discount on Canadian bank balance.....	28 29	
Total Liabilities.....	\$1,098,967 42	
Surplus of admitted assets over all liabilities.....	\$1,594,640 56	
Total.....	\$2,693,607 98	

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$44,217 85	\$1,601,437 25
Deduct:		
Return premium deposits on cancelled business.....	6,115 33	229,230 21
Net premium deposits written.....	\$38,102 52	\$1,372,207 04
Reserve of unearned premium deposits:		
At beginning of year.....	35,464 74	1,158,234 39
At end of year.....	29,931 05	1,077,924 80
Increase.....	\$5,533 69	\$80,309 59
Net premium deposits earned.....	\$43,636 21	\$1,452,516 63
Net losses incurred.....	2,079 54	80,175 52
Administration and other expenses:		
Administration.....	\$56,359 48	
Directors' fees.....	1,210 20	
Legal.....	587 00	
Taxes and licenses.....	3,659 13	
Association fees, etc.....	41,885 23	
		103,701 04
Net gain in underwriting.....		\$1,268,640 07
Other Revenues:		
Interest dividends and rents earned.....	\$120,395 33	
Profit on sale of investments.....	42,285 27	
Increase in market value of investments.....	4,950 63	
		167,631 23
Other Expenditures:		
Decrease in book value of investments by adjustment.....		1,162 50
Net gain for policyholders on operations for year.....		\$1,435,108 80

Policyholders' Surplus

Surplus as regards policyholders January 1st, 1930.....	\$1,542,320 63
Net gain on operations brought down.....	1,435,108 80
Total.....	\$2,977,429 43
Deduct:	
Unused premium deposits on expired policies returned to policyholders or applied in payment of current premium deposits due.....	\$1,380,538 53
Balance.....	\$1,596,890 90
Deduct:	
Assets not admitted.....	2,250 34
Surplus of admitted assets over all liabilities.....	\$1,594,640 56

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Fire:				
Gross in force Dec. 31st, 1929....	\$10,252,500	\$75,700 99	\$372,512,279	\$2,264,929 98
Written or renewed during year....	6,031,724	44,217 85	271,448,464	1,601,437 25
Total.....	\$16,284,224	\$119,918 84	\$643,960,743	\$3,866,367 23
Deduct cancelled and expired.....	5,264,407	45,838 76	272,699,471	1,700,146 89
Net in force Dec. 31st, 1930....	\$11,019,817	\$74,080 08	\$371,261,272	\$2,166,220 34

Miscellaneous

To what extent is the liability of policyholders limited?

ANSWER.—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?

ANSWER.—No.

Percentage of cash premiums returned during the year on expired policies as dividends or profits, viz.:—one year, 96%; two years, 92%; three years, 88%; four years, 84%.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Windstorm, Earthquake and Use and Occupancy.

	Losses			
	IN THE PROVINCE		ALL BUSINESS	
	Fire	Other Classes	Fire	Other Classes
Gross claims paid during year.....	\$878 93	\$49 86	\$67,153 27	\$10,128 32
Expenses of adjustment and settle- ment of losses.....	\$35 36	2 01	2,701 93	407 52
Net losses paid.....	\$914 29	\$51 87	\$69,855 20	\$10,535 84
Deduct net claims outstanding at beginning of year.....	110 61	nil	13,022 09	1,948 64
Add net claims outstanding at end of year.....	1,174 06	50 00	13,802 36	952 85
Net losses incurred.....	<u>\$1,977 67</u>	<u>\$101 87</u>	<u>\$70,635 47</u>	<u>\$9,540 05</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$38,102 52
Net losses paid in the Province.....	966 16
Percentage.....	2.54
Premium deposits earned in the Province.....	43,636 21
Net losses incurred in the Province.....	2,079 54
Percentage.....	4.76

IV. OTHER MUTUALS

CENTRAL MANUFACTURERS' MUTUAL INSURANCE COMPANY*

HEAD OFFICE, VAN WERT, OHIO

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—Vance C. Smith, Toronto, Ont.
Chief or General Agent in Ontario.—Vance C. Smith, Lumsden Bldg., Toronto, Ont.
Date of Incorporation.—1876. *Date commenced business in Canada.*—August 23, 1923.

Assets in Canada.....	\$97,821	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	41,831	Premiums—Ontario (net).....	\$49,112
		Premiums—Canada (net).....	90,342
		Claims—Ontario (net).....	14,971
		Claims—Canada (net).....	57,029

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, Winnipeg, Man.
Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.
Date of Incorporation.—1903. *Date commenced business in Canada.*—August 18, 1920.

Assets in Canada.....	\$331,656	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	188,160	Premiums—Ontario (net).....	\$104,128
		Premiums—Canada (net).....	360,808
		Claims—Ontario (net).....	47,075
		Claims—Canada (net).....	176,529

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, 410 Lumsden Bldg., Toronto.
Date of Incorporation.—1912. *Date commenced business in Canada.*—July 30, 1920.

Assets in Canada.....	\$293,242	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	209,286	Premiums—Ontario (net).....	\$176,999
		Premiums—Canada (net).....	335,941
		Claims—Ontario (net).....	50,162
		Claims—Canada (net).....	161,225

LUMBERMEN'S MUTUAL INSURANCE COMPANY OF MANSFIELD, OHIO*

HEAD OFFICE, MANSFIELD, OHIO

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, 410 Lumsden Bldg., Toronto.
Date of Incorporation.—1895. *Date commenced business in Canada.*—April 29, 1925.

Assets in Canada.....	\$75,457	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	33,185	Premiums—Ontario (net).....	\$25,433
		Premiums—Canada (net).....	68,828
		Claims—Ontario (net).....	30,610
		Claims—Canada (net).....	57,908

*See note on page 1.

METROPOLITAN LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Ottawa, Ont.

Manager or Chief Executive Officer in Canada.—Henry E. North, Ottawa.
 Chief or General Agent in Ontario.—P. A. Bowen, 4 Richmond St. E., Toronto, Ont.
 Date of Incorporation.—1866. Date commenced business in Canada.—1872.

<i>Life:</i>	
Assets in Canada.....	\$202,900,661
Ontario business in force (gross)...	370,007,612
Canadian business in force (gross)	994,252,441
<i>Other than Life:</i>	
Assets.....	376,714
Liabilities.....	242,708

PREMIUMS WRITTEN—CLAIMS INCURRED	
<i>Life:</i>	
Premiums—Ontario (net).....	\$13,911,911
Premiums—Canada (net).....	37,970,011
Death Claims—Ontario (net)....	2,021,595
Death Claims—Canada (net)....	5,547,128
<i>Other than Life:</i>	
Premiums—Ontario (net).....	300,283
Premiums—Canada (net).....	589,250
Claims—Ontario (net).....	171,771
Claims—Canada (net).....	349,713

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, Hughson St. South, Hamilton, Ont.
 Date of Incorporation.—1875. Date commenced business in Canada.—April 3, 1923.

Assets in Canada.....	\$230,603
Liabilities in Canada.....	150,207

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$87,919
Premiums—Canada (net).....	275,373
Claims—Ontario (net).....	143,811
Claims—Canada (net).....	222,270

MINNESOTA IMPLEMENT MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, OWATONNA, MINN., U.S.A.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalgleish, Winnipeg.
 Chief or General Agent in Ontario.—H. H. Main, 210 Dundas St. W., Toronto.
 Date of Incorporation.—1904. Date commenced business in Canada.—August 18, 1920.

Assets in Canada.....	\$335,269
Liabilities in Canada.....	187,738

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$104,128
Premiums—Canada (net).....	360,808
Claims—Ontario (net).....	47,075
Claims—Canada (net).....	176,529

MUTUAL LIFE INSURANCE COMPANY OF NEW YORK*

HEAD OFFICE, NEW YORK, N.Y.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—W. O. H. Dodds, Montreal.
 Chief or General Agent in Ontario.—H. M. McCallum, 350 Bay St., Toronto.
 Date of Incorporation.—1842. Date commenced business in Canada.—September 1, 1885.

Assets in Canada.....	\$22,609,270
Ontario business in force (gross)...	19,206,030
Canadian business in force (gross)	82,440,639

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$716,897
Premiums—Canada (net).....	2,705,680
Death Claims—Ontario (net)....	548,940
Death Claims—Canada (net)....	1,053,915

*See note on page 1.

MUTUAL RELIEF LIFE INSURANCE COMPANY

HEAD OFFICE, KINGSTON, ONT.

Organized.—April 16, 1875. *Re-incorporated.*—June 8, 1929. *Commenced business in the Province.*—April 16, 1875.

OFFICERS AND DIRECTORS

(As at date of filing statement)

Officers.—President, Dr. J. C. Connell; Vice-President and General Manager, A. J. Meiklejohn; Secretary-Treasurer, W. T. Fortye; Actuary, W. R. Hitchins.

Directors.—Dr. J. C. Connell, Kingston, Ont.; A. J. Meiklejohn, Kingston, Ont.; C. C. Folger, Kingston, Ont.; John Donnelly, Kingston, Ont.; W. McDonald, Montreal, Que.; Jos. Powley, Toronto, Ont.; D. A. Shaw, Kingston, Ont.; W. Jackson, Kingston, Ont.; T. A. Kidd, Kingston, Ont.; Dr. H. C. Connell, Kingston, Ont.; W. H. Caldwell, Kingston, Ont.; J. M. Campbell, Kingston, Ont.; W. A. Mackintosh, Kingston, Ont.; J. Rigney, Kingston, Ont.; H. B. Muir, Kingston, Ont.

Auditors.—J. G. Ettinger and Ross McRae.

Statement for the Year Ending 31st December, 1930

Synopsis of Ledger Accounts

As at December 31, 1929:	Decrease in ledger assets in 1930:
Net ledger assets.....\$4,626,951 17	Disbursements.....\$632,755 58
Agents' credits.....112 50	Agents' credits.....108 00
	Increase in disallowed assets...8,210 80
Total ledger assets.....\$4,627,063 67	Total decrease.....\$641,074 38
Increase in ledger assets in 1930:	As at December 31, 1930:
Income.....\$869,796 58	Net ledger assets.....\$4,855,781 37
Increase in borrowed money...70,000 00	Borrowed money.....70,000 00
Increase in bank overdraft...40,198 63	Bank overdraft.....40,198 63
	Agents' credits.....4 50
Total increase.....\$979,995 21	Total ledger assets.....\$4,965,984 50
Total.....\$5,607,058 88	Total.....\$5,607,058 88

Assets

Ledger Assets

Book value of real estate, office premises.....	\$51,848 50
Mortgage loans on real estate, first mortgages.....	713,000 00
Amount secured by the Company's policies in force, the reserve on each policy being in excess of all indebtedness, loans to policyholders.....	124,686 25
Book value of bonds, debentures and debenture stocks owned.....	3,883,995 02
Book value of stocks owned.....	178,851 25
Cash:	
On hand at head office.....	\$1,466 98
In chartered banks of Canada in Canada.....	3,450 00
	4,916 98
Advances to agents.....	8,686 00
Bond fees.....	50
Total Ledger Assets.....	\$4,965,984 50

Non-Ledger Assets

Interest accrued.....	\$82,332 51
Dividends due.....	1,529 17
	83,861 68
Rents accrued.....	175 67
Net premiums due and uncollected and deferred.....	34,235 15
Total Non-Ledger Assets.....	\$118,272 50
Total Assets.....	\$5,084,257 00

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.....	\$4,733,578 00
Net liability for payments due under contracts.....	39,285 00
Provision for unreported death losses and disability claims.....	20,000 00
Received from policyholders in advance, premiums.....	20,578 32
Medical examiners' fees due and accrued.....	5 00
Borrowed money, \$70,000.00; interest thereon due and accrued, \$453.60.....	70,453 60
Bank overdrafts.....	40,198 63
Taxes and expenses due and accrued.....	7,000 00
Investment reserve (stocks).....	4,894 35
	\$4,935,992 90
Undivided surplus.....	\$118,264 10
Contingency reserve.....	30,000 00
	148,264 10
Total Liabilities and Surplus.....	\$5,084,257 00

Income

Total net premium income and consideration for annuities.....	\$583,863 32
Interest and dividends.....	257,212 99
Gross rents from company's property (including \$2,400.00 for company's occupancy of its own buildings) less \$4,038.74 for taxes, expenses and repairs in connection with such properties.....	627 76
Premium on New York funds.....	12 50
Gross profit on sale or maturity of bonds.....	28,080 01
Total Income.....	\$869,796 58

Disbursements

	Death Claims	Disability Claims	Total
In respect of assurance contracts:			
Death, endowment and disability claims:			
Amount assured, ordinary.....	\$355,777 51	\$500 00	\$356,277 51
Net surrender values.....			52,686 42
Net dividends, in cash.....			578 56
Total net disbursements in respect of assurance and annuity contracts.....			\$409,542 49
Taxes, licenses and fees (including taxes on investments but excluding taxes on real estate).....			4,371 73
Head office expenses:—Salaries, \$36,111.74; directors' fees, \$1,407.00; auditors' fees, \$1,200.00; travelling expenses, \$1,004.74; rents, \$2,400.00; miscellaneous, \$968.27.....			43,091 75
Branch office and agency expenses:—Assurance commissions—first year, \$57,299.62; renewal, \$25,183.48; single, \$100.00; salaries, \$36,806.50; travelling expenses, \$10,425.00; rents, \$5,928.13.....			135,742 73
All other expenses:—Advertising, \$2,356.19; office furniture, \$10,182.84; books and periodicals, \$3,191.81; postage, \$2,257.20; express, telegrams and telephones, \$1,593.29; printing and stationery, \$7,320.91; legal fees, \$30.00; medical fees, \$1,669.50; miscellaneous, \$2,027.04.....			30,628 78
Gross loss on sale or maturity of ledger assets:—Bonds exchanged for higher yield or longer term securities.....			9,378 10
Total Disbursements.....			\$632,755 58

Exhibit of Policies (Ordinary)

Classification	Life		Endowment Assurances		Term and other			Totals
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)	No. (7)	Amount (8)
At end of 1929.....	16,101	\$17,824,863 44	1,273	\$1,596,600	9	56,000	17,383	\$19,477,463 44
New issued.....	779	2,053,331 00	420	1,123,100	16	49,000	1,215	3,225,431 00
Old revived.....	37	48,930 00	4	5,000			41	53,930 00
Old increased.....		1,395 00						1,395 00
Transferred from other plan of policy.....	14	29,500 00	20	22,500	2	7,000	36	59,000 00
Totals.....	16,931	\$19,958,019 44	1,717	\$2,747,200	27	112,000	18,675	\$22,817,219 44
Less ceased by:								
Death.....	323	\$361,870 00	1	\$1,000			324	\$362,870 00
Cancelled by paid-up certificate.....		4,746 00						4,746 00
Disability.....		500 00						500 00
Surrendered for cash.....	177	186,427 50	5	7,500			182	193,927 50
Lapse.....	505	599,962 50	172	204,000	2	6,000	679	809,962 50
Decrease.....		5,000 00		28,970				33,970 00
Not taken.....	69	192,140 00	55	90,650	5	25,000	129	307,790 00
Transferred to other plan of policy.....	27	39,500 00	8	10,500	1	10,000	36	60,000 00
Total ceased.....	1,101	\$1,390,146 00	241	\$342,620	8	\$41,000	1,350	\$1,773,766 00
At end of 1930.....	15,830	\$18,567,873 44	1,476	\$2,404,580	19	\$71,000	17,325	\$21,043,453 44

Miscellaneous

New policies issued and paid for in cash: Number, 864; gross amount, \$2,396,281; reinsured, \$169,500. Total amount in force divided as to dividend plan: Annual, \$58,500; quinquennial, \$20,984,953.44; total, \$21,043,453.44. Additional accidental death benefits: Gross amount issued, \$842,000; reinsured, \$24,500; in force, \$983,940; reinsured, \$24,500.

Statement of Actuarial Liabilities

Assurance Section

Class of Contract	Gross in Force		
	Number	Amount	Reserve
<i>Ordinary with Profits:</i>			
Life.....	15,830	\$18,567,873 44	\$4,589,782 00
Endowment assurance.....	1,476	2,404,580 00	136,781 00
Term, etc.....	19	71,000 00	430 00
Additional accidental death benefits.....	(466)	(983,940 00)	711 00
Total disability.....	(434)		1,765 00
Total disability on O. F. R. A.....			55,000 00
Totals.....	17,325	\$21,043,453 44	\$4,784,469 00

Annuity Section

Class of Annuity	Gross in Force		
	Number	Annual Payment	Reserve
<i>With Profits:</i>			
Life annuities proper.....	1	\$500 00	\$365 00

Summary of Reserve

	With Profits	Without Profits	Total
Total reserve, assurance and annuity contracts.....	\$4,784,834 00		\$4,784,834 00
Total reserve on reinsured contracts.....	5,209 00		5,209 00
Total net reserve on the company's basis of valuation before deduction permitted by statute.....	\$4,779,625 00		\$4,779,625 00
Deduction made therefrom (permitted under the Ontario Insurance Act).....	46,047 00		46,047 00
Full deduction permitted, adjusted for reinsured, being.....	(53,211 00)		(53,211 00)
Net reserve carried in the liabilities.....	\$4,733,578 00		\$4,733,578 00
Net reserve computed on the statutory basis (without deduction).....	4,779,625 00		4,779,625 00
Reserve maintained by the company in excess of the statutory reserve.....	Nil		Nil

Miscellaneous Statement

1. (1) In the calculation of the reserve entered in the Statement of Actuarial Liabilities, the table used was the American Men (5) with 3½% interest for all policies issued since the Company was formed on 8th of June, 1929; and the OM (5) table with 4% interest for all policies issued before that date. Prepared tables of mid-year values were used in valuing the policies issued by the Company, and the Life 20, Endowment 20, and Endowment at 65, policies issued by the Society. The reserve for the Whole Life policies issued previous to June, 1929, was found by valuing the sums insured and the net premiums separately; at the attained age plus a half. All policies were grouped except those issued since June last, which were valued seriatim.

The total disability feature, waiver of premium, with income in most cases, and the double indemnity feature, were added to some policies in the last class mentioned, but an extra premium was paid for those benefits, if they were included. One-half of such extra annual premiums is included in the liabilities. All policies issued by the Association before the Company was formed provided for the payment of half the policy, but not over \$500.00, in certain cases of disability from accident. If this payment is made, the insurance is reduced by that amount, and the premium is reduced proportionately. A reserve of \$25,000.00 has been set up to cover these future payments, as nothing was added to the premium for that purpose. They also carry a disability benefit granted by the Company last year providing for a waiver of premiums in cases where a member has been both totally and permanently disabled for at least six months before the claim. For this benefit a reserve of \$30,000.00 was held to cover all cases, both those which have emerged and future ones.

Special Classes:

- (a) No policies were issued on lives resident in tropical or sub-tropical countries.
 (b) Where policies were issued at a rated up age, the reserve was taken at the same age as was used in calculating the premium.
 (c) Policies issued subject to a lien were valued at the full amount of insurance.

Miscellaneous Statement—Continued

- (d) Where policies were issued subject to an extra premium payable annually, one-half of such annual extra was included in the reserve. None have been issued with an extra premium payable in one sum.
- (e) No policies classed as sub-standard have been issued except as above.
- (f) Policies providing for a disability benefit, waiver of premiums, with or without an income were valued: (1) before occurrence of disability, at one-half the annual extra premium; (2) thereafter by valuing the payments, employing a disabled table (no such cases have as yet emerged); waiver of premium benefit which applies to policies issued previous to June, 1929, has been already dealt with above.
- (g) No annuities have been issued to under-average lives.
- (h) Policies providing for additional accident death benefits, one-half the additional extra premium has been included in the reserve.

(2) Items of Special Reserve:

- (a) No reserve is maintained on account of loadings with limited payment or single premium policies or for annuities.
- (b) There are no cases where the guaranteed benefits exceed the net premium reserve held.
- (c) No reserve is held on account of policies lapsed and actually written off the books. For those lapsed and not written off, the full reserve has been carried in the liabilities.
- (d) No extra reserve is held to cover the option of renewal on the term policies.
- (e) Nor to cover the option of conversion.
- (f) Other than above there are no items of special reserve.

II. Where a policy is issued at 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 classed policies the values as for the real age at issue were given. Automatic extended term insurance is not given in any case.

III. The average rate of interest earned during the year was 5.75%.

IV. The Distribution of Surplus:

- (a) As this is a Mutual Company without any shareholders, the question of the distribution of any surplus to them does not arise.
- (b) The profits paid during the year were Mortuary dividends. These were computed as 1% excess interest on the 4% reserve held for the last completed policy year in 1929.
- (c) There are no annuitants.

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Dominion of Canada War Loan, 1934, 5 1/2 %	\$8,000 00	\$8,143 37
Province of Alberta, 1951, 6 %	15,000 00	16,909 93
Province of British Columbia, 1941, 6 %	15,000 00	16,091 37
Province of British Columbia, 1955, 4 1/2 %	25,000 00	21,689 43
Province of Nova Scotia, 1960, 5 %	25,000 00	25,248 11
Province of Ontario, 1941, 6 %	28,000 00	30,029 12
Province of Ontario, 1941, 6 %	60,000 00	59,083 99
Province of Saskatchewan, 1959, 5 %	25,000 00	24,938 43
Argentine Nation, 1962, 5 1/2 %	50,000 00	50,000 00
United States of Brazil, 1957, 6 1/2 %	30,000 00	25,250 32
Republic of Chili, 1961, 6 %	25,000 00	22,027 83
Republic of Peru, 1960, 6 %	24,000 00	20,210 84
State of San Paulo, 1968, 6 %	25,000 00	21,019 71
State of San Paulo, 1940, 7 %	27,000 00	25,888 89
Republic of Uruguay, 1964, 6 %	10,000 00	9,650 89
Republic of Uruguay, 1964, 6 %	15,000 00	14,477 34
Canadian National Railways (gtd. by Dominion), 1969, 5 %	20,000 00	19,746 57
Hydro Electric Power Commission (gtd. by Ontario), 1961, 6 %	10,000 00	10,897 61
Hydro Electric Power Commission (gtd. by Ontario), 1940, 6 %	35,000 00	37,022 07
Hydro Electric Power Commission (gtd. by Ontario), 1941, 6 %	12,000 00	12,620 40
<i>Cities:</i>		
Edmonton, Alta., 1947, 5 1/2 %	10,000 00	10,414 23
Edmonton, Alta., 1952, 5 1/2 %	5,000 00	5,242 62
Edmonton, Alta., 1952, 5 %	9,732 33	9,570 04
Lethbridge, Alta., 1931-37, 6 %	2,813 01	2,889 57
Trail, B. C., 1945, 5 1/2 %	24,000 00	24,998 00
Trail, B. C., 1943, 6 %	17,000 00	18,441 16
Victoria, B. C., 1946, 6 %	25,000 00	25,780 56
Brandon, Man., 1939, 4 1/2 %	5,000 00	5,035 03
Brandon, Man., 1939, 5 1/2 %	8,000 00	7,916 20
Brandon, Man., 1956, 5 1/2 %	19,000 00	20,655 66
Portage la Prairie, Man., 1948, 5 %	10,000 00	9,716 09
Portage la Prairie, Man., 1948, 5 %	30,000 00	30,000 00
Portage la Prairie, Man., 1946, 5 %	9,000 00	9,000 00
Winnipeg, Man., 1941, 6 %	20,000 00	21,449 36
Halifax, N. S., 1961, 5 %	45,900 00	49,314 05
Sydney, N. S., 1951, 6 %	14,000 00	15,612 48
Sydney, N. S., 1951, 6 %	7,000 00	7,806 24
Sydney, N. S., 1948, 6 %	3,000 00	3,315 56
Sydney, N. S., 1948, 6 %	4,000 00	4,346 59
Sydney, N. S., 1951, 6 %	6,000 00	6,568 45
Belleville, Ont., 1941, 6 %	22,000 00	21,664 08
Kingston, Ont., 1940, 6 %	37,000 00	36,319 81
Niagara Falls, Ont., 1941-54, 5 %	20,046 45	20,003 08
North Bay, Ont., 1931-42, 5 1/2 %	10,003 91	9,952 35
North Bay, Ont., 1944-45, 5 1/2 %	31,000 00	32,227 21
Oshawa, Ont., 1931-42, 5 %	5,506 17	5,429 39

Schedule "D"—Continued

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Oshawa, Ont., 1931-41, 5 %	\$13,238 43	\$13,151 95
Oshawa, Ont., 1931-52, 5 %	12,900 00	12,463 16
Sarnia, Ont., 1934-37, 6 %	11,060 16	11,265 97
Sault Ste. Marie, Ont., 1945, 5 ½ %	10,000 00	9,852 84
Sault Ste. Marie, Ont., 1945, 5 ½ %	5,000 00	4,760 15
Sault Ste. Marie, Ont., 1942, 5 ½ %	5,000 00	5,172 34
Sault Ste. Marie, Ont., 1945, 5 ½ %	6,000 00	6,243 83
Toronto, Ont., 1942-44, 5 ½ %	17,000 00	16,418 61
Toronto, Ont., 1945, 6 %	25,000 00	24,178 69
Windsor, Ont., 1944-45, 5 ½ %	14,000 00	14,278 00
Windsor, Ont., 1936-40, 5 ½ %	21,945 33	22,147 67
Windsor, Ont., 1933-52, 5 %	9,870 31	9,507 06
Windsor, Ont., 1935, 6 %	13,000 00	13,510 41
Hull, Que., 1951-57, 5 %	25,000 00	25,000 00
Hull, Que., 1947, 5 ½ %	20,000 00	21,583 07
Three Rivers, Que., 1947, 5 ½ %	20,000 00	20,000 00
Three Rivers, Que., 1963, 5 %	18,000 00	18,000 00
Prince Albert, Sask., Cons. Deb. Stock, 1964, 5 %	10,577 96	10,577 96
<i>Towns:</i>		
Brooks, Alta., 1931-38, 6 %	1,687 42	1,687 42
Drumheller, Alta., 1934, 5 ½ %	2,537 71	2,493 72
Hanna, Alta., 1931-33, 6 %	3,000 00	3,013 67
High River, Alta., 1934, 7 %	3,021 56	3,126 25
Strathcona, Alta., 1931-56, 4 ½ %	7,907 32	7,803 26
Fernie, B.C., 1939, 5 %	9,000 00	8,748 60
Fernie, B.C., 1940, 5 %	3,000 00	2,909 10
Rossland, B.C., 1947, 5 ½ %	15,000 00	15,410 49
East Kildonan, Man., 1932, 6 %	12,000 00	12,000 00
Souris, Man., 1931-40, 5 %	5,023 13	4,903 38
Souris, Man., 1931-40, 5 %	5,525 19	5,266 51
Glace Bay, N.S., 1938, 5 %	5,000 00	5,099 40
Glace Bay, N.S., 1938, 5 %	5,000 00	4,762 21
Glace Bay, N.S., 1950, 6 %	25,000 00	27,968 44
Glace Bay, N.S., 1944, 5 ½ %	16,000 00	16,634 84
Glace Bay, N.S., 1933, 4 ½ %	10,000 00	9,656 48
Inverness, N.S., 1935, 4 ½ %	3,500 00	3,276 06
New Waterford, N.S., 1943, 6 %	11,000 00	11,932 57
New Waterford, N.S., 1947, 5 %	8,000 00	7,909 77
Beeton, Ont., 1931-47, 5 %	9,061 78	8,552 13
Blind River, Ont., 1942-57, 5 ½ %	12,000 00	12,281 63
Bridgeburg, Ont., 1944-50, 6 %	20,277 68	20,277 68
Bridgeburg, Ont., 1938-41, 5 ½ %	10,000 00	10,302 23
Burlington, Ont., 1942-45, 6 %	12,000 00	11,601 26
Carleton Place, Ont., 1935-40, 5 %	20,038 15	20,038 15
Collingwood, Ont., 1931-45, 5 %	4,726 50	4,608 93
Eastview, Ont., 1933, 5 %	5,000 00	4,932 56
Eastview, Ont., 1931, 5 ½ %	2,000 00	2,000 00
Fort Francis, Ont., 1931-34, 5 ½ %	10,570 62	10,628 77
Haileybury, Ont., 1931-37, 5 %	2,258 43	2,234 21
Haileybury, Ont., 1931-33, 5 %	1,959 77	1,892 89
Haileybury, Ont., 1940-48, 6 %	14,825 05	15,919 63
Haileybury, Ont., 1931-39, 6 %	3,179 01	3,179 01
Hanover, Ont., 1939-44, 5 ½ %	10,566 05	10,744 52
Kenora, Ont., 1937, 5 ½ %	10,000 00	10,000 00
Kenora, Ont., 1942-46, 5 %	19,156 40	19,156 40
Leamington, Ont., 1936-39, 5 ½ %	12,000 00	12,224 16
Lindsay, Ont., 1935-39, 6 %	8,000 00	8,209 19
Merrickville, Ont., 1931-33, 6 %	6,574 29	6,484 11
Midland, Ont., 1938-41, 4 %	11,003 70	11,111 54
Midland, Ont., 1931-35, 6 ½ %	4,763 90	4,776 36
Midland, Ont., 1931-40, 6 ½ %	9,134 05	9,177 25
Mimico, Ont., 1940-41, 6 %	4,560 72	4,702 69
Mimico, Ont., 1940-41, 6 %	3,015 93	3,109 81
Oakville, Ont., 1934-42, 5 ½ %	10,107 00	10,197 89
Port Colborne, Ont., 1935-43, 5 %	10,267 95	10,145 95
Renfrew, Ont., 1931-41, 5 %	2,701 68	2,565 30
Renfrew, Ont., 1931-45, 5 %	2,961 70	2,882 24
Renfrew, Ont., 1931-43, 6 ½ %	8,787 84	8,787 84
Renfrew, Ont., 1931-50, 5 %	3,841 03	3,329 62
Renfrew, Ont., 1931-43, 5 %	2,089 25	1,885 45
Sandwich, Ont., 1931-40, 5 ½ %	18,558 27	18,826 73
Sandwich East, Ont., 1935-47, 5 ½ %	51,000 00	51,000 00
Seaforth, Ont., 1937-50, 6 %	20,500 00	21,788 75
Shelburne, Ont., 1931-39, 4 %	2,579 88	2,536 03
Smith's Falls, Ont., 1931-42, 5 ½ %	2,498 50	2,507 36
Smith's Falls, Ont., 1931-39, 6 %	6,050 45	6,184 31
Strathroy, Ont., 1931-38, 6 ½ %	7,645 12	7,645 12
Sudbury, Ont., 1932-34, 5 %	4,370 41	4,238 74
Sudbury, Ont., 1934, 5 %	764 21	734 49
Sudbury, Ont., 1946, 5 %	20,000 00	19,784 60
Thorold, Ont., 1955-58, 5 %	13,840 15	14,044 18
Tillsonburg, Ont., 1931-42, 5 %	4,324 01	4,219 41
Timmins, Ont., 1936-43, 5 ½ %	23,034 59	23,289 94
Walkerville, Ont., 1940-43, 4 ½ %	4,404 91	3,933 55
Walkerville, Ont., 1932-40, 6 %	23,557 90	24,021 13
Walkerville, Ont., 1939, 5 %	10,000 00	9,964 60
Welland, Ont., 1951-55, 5 %	20,740 72	20,693 00
Weston, Ont., 1947-48, 6 %	10,132 74	10,869 70
Weston, Ont., 1942-48, 6 %	10,606 88	11,309 92
Weston, Ont., 1941-46, 5 %	20,321 54	20,321 54
Coaticook, Que., 1958-62, 5 %	26,000 00	26,819 27

Schedule "D"—Continued

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Elgin (gtd. by County of Huntingdon, Que.), 1931-40, 5%.....	\$5,023 57	\$5,084 77
Longueuil, Que., 1953, 5%.....	10,000 00	9,592 66
St. Anne de Bellevue, Que., 1952, 5%.....	20,000 00	20,000 00
St. Lambert, Que., 1952, 5 1/2%.....	5,000 00	5,228 76
St. Lambert, Que., 1954-62, 5 1/2%.....	4,000 00	4,196 40
St. Michel, Que., 1956, 6%.....	15,000 00	16,684 45
Yorkton, Sask., 1931-41, 5%.....	2,755 77	2,737 73
Yorkton, Sask., 1931-32, 5%.....	740 72	738 10
<i>Villages:</i>		
Herbert, Sask., 1931-41, 5 1/2%.....	1,612 52	1,571 64
La Salle, Ont., 1943-47, 5 1/2%.....	10,177 37	10,437 68
Tompkins, Sask., 1931-38, 7 1/2%.....	2,666 67	2,815 86
<i>Townships and Districts:</i>		
St. Vital, Man., 1956, 5 1/2%.....	8,400 00	8,400 00
East York, Ont., 1938, 5 1/2%.....	25,000 00	25,538 52
East York, Ont., 1956-66, 5 1/2%.....	19,779 01	21,009 37
North York, Ont., 1945-57, 5 1/2%.....	20,035 60	21,331 98
Scarborough, Ont., 1938-41, 6 1/2%.....	23,318 50	25,373 22
Scarborough, Ont., 1936-45, 6%.....	12,091 72	12,722 40
Scarborough, Ont., 1936-50, 5%.....	17,899 79	17,899 79
Scarborough, Ont., 1936-45, 5%.....	8,045 53	8,045 53
Scarborough, Ont., 1936-45, 5 1/2%.....	12,378 02	12,904 98
Teck, Ont., 1944-47, 5 1/2%.....	14,225 87	14,835 03
Teck, Ont., 1938-43, 6%.....	15,846 12	16,872 90
Teck, Ont., 1931-34, 6%.....	9,048 64	9,048 64
Tisdale, Ont., 1936-42, 6%.....	13,534 98	14,031 99
Tisdale, Ont., 1938-40, 6%.....	24,000 00	25,531 27
York, Ont., 1945-46, 6%.....	32,986 67	32,581 21
<i>Miscellaneous:</i>		
Abitibi Power & Paper Co., Ltd., 1953, 5%.....	75,000 00	68,458 88
Abitibi Power & Paper Co., Ltd., 1953, 5%.....	25,000 00	23,784 82
Architects Building Corp., 1945, 6%.....	25,000 00	24,020 23
Burns & Co., Ltd., 1948, 5 1/2%.....	50,000 00	48,090 46
Can. Power & Paper Corp., 1958, 5 1/2%.....	25,000 00	21,234 31
Can. Power & Paper Corp., 1958, 5 1/2%.....	25,000 00	17,036 51
Can. Copper Refiners, Ltd., 1945, 6%.....	25,000 00	24,755 22
Can. Interlake Paper Co., 1949, 6%.....	50,000 00	47,294 65
Canadian Vickers, Ltd., 1947, 6%.....	25,000 00	24,737 50
Consumers Glass Co., Ltd., 1948, 5%.....	25,000 00	23,088 44
Dominion Realty Corp., Ltd., 1945, 5 1/2%.....	25,000 00	24,876 60
Donnacona Paper Co., Ltd., 1948, 5 1/2%.....	50,000 00	49,446 75
Fed. Grain, Ltd., 1949, 6%.....	25,000 00	23,766 46
General Steel Wares, 1952, 6%.....	51,000 00	51,246 96
Gleneagles Investment Co., 1944, 6 1/2%.....	19,400 00	18,853 50
Great Lakes Paper Co., Ltd., 1950, 6%.....	25,000 00	22,475 00
H. Smith Paper Mills, Ltd., 1953, 5 1/2%.....	25,000 00	23,544 57
H. Smith Paper Mills, Ltd., 1953, 5 1/2%.....	50,000 00	47,526 35
H. Smith Paper Mills, Ltd., 1953, 5 1/2%.....	25,000 00	24,030 88
Inter. Power & Paper Co., of Nfld., 1968, 5%.....	50,000 00	47,520 14
Inter. Power & Paper Co., of Nfld., 1968, 5%.....	25,000 00	22,268 00
Inter. Power & Paper Co., of Nfld., 1968, 5%.....	50,000 00	48,558 79
Invest. Equitable Corp., Ltd., 1949, 5 1/2%.....	25,000 00	24,712 87
Kingston Elevator Co., Ltd., 1950, 6%.....	25,000 00	24,029 27
Lake St. John Power & Paper Co., Ltd., 1947, 6 1/2%.....	11,000 00	11,000 00
Legare, P. T. Co., Ltd., 1947, 6%.....	15,000 00	15,000 00
Lord Nelson Hotel Co., Ltd., 1947, 6 1/2%.....	30,000 00	31,258 92
Lord Nelson Hotel Co., Ltd., 1947, 6 1/2%.....	50,000 00	50,000 00
Metropolitan Corp. of Canada, Ltd., 1947, 6%.....	39,000 00	38,187 52
Montreal Apartments, Ltd., 1948, 5 1/2%.....	50,000 00	49,272 70
Peel St. Realities, Ltd., 1950, 6 1/2%.....	25,000 00	24,327 80
Port Alfred Pulp & Paper Corp., 1957, 5 1/2%.....	25,000 00	22,287 32
Port Alfred Pulp & Paper Corp., 1957, 5 1/2%.....	25,000 00	23,041 52
Rolland Paper Co., Ltd., 1948, 5 1/2%.....	25,000 00	23,424 43
Simpson's, Ltd., 1949, 6%.....	8,000 00	7,980 26
Stock Exchange Bldg. Corp., Ltd., (Vancouver), 1944, 6%.....	25,000 00	24,435 50
United Grain Growers, Ltd., 1949, 5 1/2%.....	17,000 00	16,592 95
United Grain Growers, Ltd., 1948, 5%.....	25,000 00	24,429 92
Western Steel Products, Ltd., 1948, 6%.....	10,000 00	9,840 60
Windsor Hotel of Sault Ste. Marie, Ltd., 1950, 6 1/2%.....	50,000 00	49,506 03
Windsor Hotel of Sault Ste. Marie, Ltd., 1950, 6 1/2%.....	25,000 00	24,753 01
<i>Public Utilities:</i>		
British Columbia Power Corp., Ltd., 1960, 5 1/2%.....	25,000 00	24,503 28
Can. Northern Power Corp., 1953, 5%.....	10,000 00	9,296 86
Can. Northern Power Corp., 1953, 5%.....	25,000 00	23,777 92
Canada Steamship Lines, 1941, 6%.....	10,000 00	9,836 53
Detroit International Bridge, 1952, 6 1/2%.....	25,000 00	22,022 38
Essex Border Commission, 1950, 5 3/4%.....	10,000 00	10,421 70
Essex Border Commission, 1947-48, 5 1/2%.....	25,000 00	25,994 33
Gatineau Power Co., Ltd., 1956, 5%.....	31,000 00	29,396 46
Inter. Power Co., Ltd., 1957, 6%.....	50,000 00	46,860 45
Jamaica Public Service Co., 1950, 5%.....	25,000 00	23,125 00
Montreal Island Power, 1957, 5 1/2%.....	50,000 00	50,000 00
Montreal Tramways Co., 1955, 5%.....	25,000 00	24,018 67
National L. & P. Co., Ltd., 1949, 6%.....	10,000 00	9,901 35
National L. & P. Co., Ltd., 1949, 6%.....	15,000 00	14,852 04
Ontario Power Service Corp., 1950, 5 1/2%.....	25,000 00	23,250 00
Ontario Power Service Corp., 1950, 5 1/2%.....	10,000 00	9,300 00
Ontario Power Service Corp., 1950, 5 1/2%.....	5,000 00	4,650 00
Pacific Coast Term., Ltd., 1948, 6 1/2%.....	25,000 00	25,000 00
Winnipeg Electric Co., 1954, 6%.....	61,000 00	61,777 80
	\$3,932,123 22	\$3,883,995 02

Schedule "E"

Stocks Owned by the Company

Description	Par Value	Book Value	Market Value
Canadian Pacific Railway, 400 shares.....	\$10,000 00	\$22,500 00	\$16,000 00
G. T. R. Perp. Debenture Stock.....	121,665 00	97,363 75	104,631 90
Middle West Utilities Co. (Conv. Pref.), 100 shares...	N. P. V.	10,150 00	9,800 00
Bank of Montreal, 25 shares.....	\$2,500 00	7,875 00	7,025 00
National Public Service Corp. (Conv. Pref.) 100 shares	N. P. V.	4,837 50	4,400 00
Shawinigan Water & Power, 100 shares.....	N. P. V.	10,000 00	5,100 00
Robt. Simpson Co., Ltd., (Pref.), 250 shares.....	\$25,000 00	26,125 00	27,000 00
		<u>\$178,851 25</u>	<u>\$173,956 90</u>

NEW YORK LIFE INSURANCE COMPANY*

HEAD OFFICE, NEW YORK

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—P. V. Raven, Montreal.*Chief or General Agent in Ontario.*—Ralph M. Devins, 330 Bay St., Toronto.*Date of Incorporation.*—1841. *Date commenced business in Canada.*—1868.

Assets in Canada.....	\$44,061,962	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario business in force (gross)...	55,364,231	Premiums—Ontario (net).....
Canadian business in force (gross)...	198,505,889	Premiums—Canada (net).....
		Death Claims—Ontario (net)....
		Death Claims—Canada (net)....

NORTHWESTERN MUTUAL FIRE ASSOCIATION*

HEAD OFFICE, SEATTLE, WASH.

Principal Office in Canada, Hamilton, Ont.

Manager or Chief Executive Officer in Canada.—J. J. Allen.*Chief or General Agent in Ontario.*—D. R. Thompson, Imperial Bldg., Hamilton, Ont.*Date of Incorporation.*—1901. *Date commenced business in Canada.*—May 10, 1918.

Assets in Canada.....	\$988,694	PREMIUMS WRITTEN—CLAIMS INCURRED
Liabilities in Canada.....	514,558	Premiums—Ontario (net).....
		Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

THE PRUDENTIAL INSURANCE COMPANY OF AMERICA*

HEAD OFFICE, NEWARK, N.J.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Henry P. Douglas, Montreal.*Chief or General Agent in Ontario.*—Walter Hammond, 1200 Bay St. (Room 3), Toronto.*Date of Incorporation.*—1873. *Date commenced business in Canada.*—February 3, 1909.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED
Assets in Canada.....	\$82,848,979	<i>Life:</i>
Ontario business in force (gross)...	258,322,193	Premiums—Ontario (net).....
Canadian business in force (gross)...	499,263,458	Premiums—Canada (net).....
		Death Claims—Ontario (net)....
		Death Claims—Canada (net)....
<i>Other than Life:</i>		<i>Other than Life:</i>
Assets.....	\$63,066	Premiums—Ontario (net).....
Liabilities.....	947	Premiums—Canada (net).....
		Claims—Ontario (net).....
		Claims—Canada (net).....

*See note on page 1.

RETAIL HARDWARE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, MINNEAPOLIS, MINN.

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—F. B. Dalglish, Winnipeg.*Chief or General Agent in Ontario.*—H. H. Main, 210 Dundas St. W., Toronto.*Date of Incorporation.*—1899. *Date commenced business in Canada.*—August 18, 1920.

Assets in Canada.....	\$338,285	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	187,738	Premiums—Ontario (net).....	\$104,128
		Premiums—Canada (net).....	360,808
		Claims—Ontario (net).....	47,075
		Claims—Canada (net).....	176,529

ROYAL GUARDIANS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, John Hyde, Westmount, Que.; Vice President and General Manager, A. T. Patterson, Montreal.*Directors.*—C. E. Ward, Montreal; W. H. Bardwell, Montreal; Lucien St. Mars, Longueuil; Rev. Frank Charters, Westmount; C. P. Wood, Westmount; H. W. Monsell, St. Lambert, Que.; E. E. Workman, Montreal, John Hyde, Westmount, Que.; A. T. Patterson, Montreal.*Chief or General Agent in Ontario.*—C. Gettings, 36 James St. S., Hamilton, Ont.*Date of Incorporation.*—1910. *Date commenced business in Canada.*—September 1, 1910.

<i>Life:</i>		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets in Canada.....	\$1,220,128	<i>Life:</i>	
Ontario business in force (gross)...	2,763,093	Premiums—Ontario (net).....	\$84,242
Canadian business in force (gross)	4,295,606	Premiums—Canada (net).....	141,449
		Death Claims—Ontario (net)....	10,240
		Death Claims—Canada (net)....	70,865
<i>Other than Life:</i>		<i>Other than Life:</i>	
Assets.....	\$20,664	Premiums—Ontario (net).....	\$2,671
Liabilities.....	7,595	Premiums—Canada (net).....	2,841
		Claims—Ontario (net).....	1,609
		Claims—Canada (net).....	1,822

STANDARD LIFE ASSURANCE COMPANY*

HEAD OFFICE, EDINBURGH, SCOTLAND

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Wm. H. C. Kennedy, Montreal.*Chief or General Agent in Ontario.*—F. W. Doran, 24 King St. West, Toronto.*Date of Organization.*—1825. *Date commenced business in Canada.*—1846.

Assets in Canada.....	\$20,198,484	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	10,498,393	Premiums—Ontario (net).....	\$317,261
Canadian business in force (gross)	31,330,235	Premiums—Canada (net).....	953,665
		Death Claims—Ontario (net)....	364,674
		Death Claims—Canada (net)....	628,895

STATE LIFE INSURANCE COMPANY*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—W. H. Hunter, Toronto.*Chief or General Agent in Ontario.*—W. H. Hunter, 9 Richmond St. East, Toronto.*Date of Incorporation.*—1894. *Date commenced business in Canada.*—1904.

Assets in Canada.....	\$439,226	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross)...	1,275,807	Premiums—Ontario (net).....	\$16,142
Canadian business in force (gross)	1,459,170	Premiums—Canada (net).....	21,286
		Death Claims—Ontario (net)....	27,250
		Death Claims—Canada (net)....	32,250

*See note on page 1.

UNION MUTUAL LIFE INSURANCE COMPANY*

HEAD OFFICE, PORTLAND, MAINE

Principal Office in Canada, Montreal, Que.

Manager or Chief Executive Officer in Canada.—Henri E. Morin, Montreal.

Chief or General Agent in Ontario.—Edwin J. Atkinson, Federal Bldg., Toronto.

Date of Incorporation.—1848. *Date commenced business in Canada.*—October 12, 1868.

Assets in Canada	\$2,688,626	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario business in force (gross) . . .	610,796	Premiums—Ontario (net)	\$16,851
Canadian business in force (gross) . . .	7,971,870	Premiums—Canada (net)	256,494
		Death Claims—Ontario (net)	29,837
		Death Claims—Canada (net)	102,055

UNITED MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. S. Ryder, Toronto.

Chief or General Agent in Ontario.—E. S. Ryder, Confederation Life Building, Toronto.

Date of Incorporation.—1908. *Date commenced business in Canada.*—April 3, 1925.

Assets in Canada	\$88,140	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada	64,429	Premiums—Ontario (net)	\$27,743
		Premiums—Canada (net)	91,376
		Claims—Ontario (net)	31,366
		Claims—Canada (net)	56,688

*See note on page 1.

C

CASH MUTUAL INSURANCE
CORPORATIONS

C

THE ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, KITCHENER, ONT.

Commenced Business 28th October, 1871

OFFICERS AND DIRECTORS (1931)

Officers.—President, Geo. C. H. Lang; Vice-President, L. J. Breithaupt; Manager, W. H. Schmalz, Kitchener; Secretary-Treasurer, F. W. Snyder.

Directors.—Geo. C. H. Lang, Kitchener; L. J. Breithaupt, Kitchener; Hartman Krug, Kitchener; W. H. Schmalz, Kitchener; W. D. Euler, M.P., Kitchener; H. J. Sims, Kitchener; W. J. Motz, Kitchener; Carl Kranz, Kitchener; Henry Knell, Kitchener.

Auditors.—J. M. Scully, Kitchener; J. A. Law, Kitchener.

Unassessed Premium Note Capital, \$218,453.43

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate.....	\$60,000 00
Mortgage loans on real estate.....	397,061 12
Bonds and debentures (including Ontario Government deposit). (<i>Schedule "C"</i>).....	1,149,941 28
Cash on hand at Head Office.....	\$3,326 71
" deposit in Bank of Montreal, Kitchener.....	25,286 34
	28,612 05
Amount of agents' balances.....	34,416 59
" premium notes in force, after deducting all payments thereon and	
assessments levied.....	218,453 43
" reinsurance on losses.....	9,176 18
" accrued interest.....	22,039 18
	\$1,919,700 83

Liabilities

Amount of reserve of unearned premiums carried out at 80 per cent.....	\$172,003 69
" losses supposed or reported.....	11,365 75
	\$183,369 44

Receipts

Cash balance at 31st December, 1929 (not extended), \$8,049.47.....	
Cash received as cash payments and instalments due in 1930.....	\$63,374 60
" premiums on cash systems.....	263,699 35
" interest.....	85,734 94
" agents' balances at 1929 received in 1930.....	32,796 89
" reinsurance on losses.....	22,848 74
" from investments (not extended), \$221,522.02.....	
	\$468,454 52

Expenditure

Expenses of management:	
Commissions, \$58,200.55; law costs, \$365.26; fuel and light, \$1,180.48; investi-	
gation of claims, \$2,187.90; license fee, \$250.00; Fire Marshal tax, \$820.90;	
rent, \$4,054.10; salaries and fees, \$54,780.67; printing, postage, etc.,	
\$8,372.53; other expenses, \$4,950.93.....	\$135,163 32
Miscellaneous payments:	
Cash paid for losses.....	182,477 43
" reinsurance.....	42,241 90
" rebate, abatement and returned premiums.....	35,058 26
	\$394,940 91

Currency of Risks

	Amount covered by Policies in force 31st December, 1930		Total
	System	One Year or Less		Three Years
Mutual.....			\$6,748,922 00
Cash.....			\$30,615,099 00
Totals.....	\$16,669,016 00	\$37,364,021 00	\$54,033,037 00
Reinsurance			
Mutual.....		\$1,639,250 75	\$1,639,250 75
Cash.....	\$1,541,113 97	695,245 16	2,236,359 13
Total Reinsurance.....	\$1,541,113 97	\$2,334,495 91	\$3,875,609 88
Net risks carried by Company 31st December, 1930.....	\$15,127,902 03	\$35,029,525 09	\$50,157,427 12

Movement in Risks

Fire Risks—Mutual System		Number	Amount
Policies in force, 31st December, 1929.....		2,669	\$6,809,521 00
Policies new and renewed during 1930.....		888	2,228,280 00
Gross number during 1930.....		3,557	\$9,037,801 00
Less expired and cancelled in 1930.....		934	2,288,879 00
Net risks in force on mutual system, 31st December, 1930.....		2,623	\$6,748,922 00
Fire Risks—Cash System		Number	Amount
Policies in force, 31st December, 1929.....		25,410	\$42,882,889 00
Policies new and renewed during 1930.....		10,744	19,606,484 00
Gross number during 1930.....		36,154	\$62,489,373 00
Less expired and cancelled in 1930.....		9,074	15,205,258 00
Net risks in force on cash system, 31st December, 1930.....		27,080	\$47,284,115 00

Schedule "C"

Bonds, Debentures and Stocks Owned by the Company		Par Value	Book Value
Province of Alberta, 4 ½ %, 1957.....		\$30,000 00	\$28,458 00
Province of British Columbia, 4 ½ %, 1941.....		30,000 00	28,786 15
Province of Alberta, 4 ½ %, 1960.....		40,000 00	37,190 00
Pacific Great Eastern Ry. (British Columbia Guar.), 4 ½ %, 1942..		40,000 00	38,098 53
Canadian National Railways, 5 %, 1954.....		65,000 00	65,000 00
Canadian Northern Pacific Ry. Debenture Stock, 4 %, 1950.....		121,666 66	100,937 50
Town of Timmins (Ontario Guar.), 4 %, 1954.....		10,000 00	10,000 00
Town of Berlin, 4 ½ %, 1937.....		1,668 14	1,668 14
Town of Berlin, 5 %, 1937.....		3,731 50	3,731 50
City of Guelph, 4 ½ %, 1938.....		10,000 00	10,000 00
Town of Berlin, 4 ½ %, 1939.....		8,478 59	8,478 59
Town of Kenora, 5 %, 1940.....		10,000 00	10,000 00
City of Kitchener, 5 ½ %, 1936.....		5,016 25	5,016 25
City of Kitchener, 6 %, 1947.....		2,321 71	2,321 71
City of Toronto Roman Catholic Separate Schools, 5 ½ %, 1939...		14,000 00	14,000 00
City of Peterborough Corporation, 5 ½ %, 1949.....		12,000 00	12,000 00
Roman Catholic Separate Schools, Windsor, 5 ½ %, 1950.....		28,200 00	27,872 89
City of Kitchener, 5 %, 1938.....		34,459 29	34,459 29
Township of Etobicoke, 5 ½ %, 1941.....		30,445 93	31,426 20
City of Kitchener, 5 %, 1941.....		18,852 37	18,978 38
Town of Mimico, 5 %, 1948.....		30,086 78	30,354 94
City of Windsor, 5 %, 1934.....		25,000 00	25,000 00
Township of York, 5 %, 1940.....		19,000 00	18,433 80
City of Kitchener, 5 %, 1959.....		30,376 66	29,496 65
City of Kitchener, 5 %, 1959.....		25,000 00	24,092 80
Township of Sandwich West, 5 %, 1953.....		15,000 00	13,198 40
Township of North York, 5 %, 1960.....		24,134 40	24,066 89
Waterloo Trust & Savings Co., 5 %, 1935.....		50,000 00	50,000 00
Great West Saddlery Co., Ltd., 6 %, 1948.....		30,000 00	29,700 00
Matthews Steamship Co., Ltd., 6 %, 1941.....		25,000 00	25,203 90
Port Alfred Pulp & Paper Corp., 5 ½ %, 1957.....		25,000 00	25,050 84
Dominion Tar & Chemical Co., 6 %, 1949.....		25,000 00	25,000 00
Simpsons Limited, 6 %, 1949.....		25,000 00	24,875 00
St. Maurice Valley Corp., 5 ½ %, 1957.....		25,000 00	23,187 50
Abitibi Power & Paper Co., 5 %, 1953.....		30,000 00	25,650 00
Canada Steamship Lines, 6 %, 1941.....		25,000 00	24,437 50
Canada Gypsum & Alabastine, 5 ½ %, 1948.....		25,000 00	24,318 10
Northwestern Power Co., Ltd., 6 %, 1960.....		15,000 00	14,700 00
British American Oil Co., 5 %, 1945.....		5,000 00	4,987 50
McCull Frontenac Oil Co., 6 %, 1949.....		10,000 00	9,900 00
Famous Players Canadian Corp., 6 %, 1948.....		15,000 00	15,000 00
Power Corporation of Canada, 4 ½ %, 1959.....		10,000 00	9,200 00
Canada Northern Power Co., Ltd., 5 %, 1953.....		10,000 00	9,250 00
Ontario Power Service Corp., 5 ½ %, 1950.....		15,000 00	13,612 50
Economic Investment Trust Ltd., 5 %, 1957.....		10,000 00	9,362 50
Maple Leaf, 5 ½ %, 1949.....		10,000 00	9,600 00
British American, 5 %, 1945.....		15,000 00	14,400 00
Dominion Realty Co., Ltd., 5 ½ %, 1945.....		25,000 00	24,875 00
Canadian Pacific Railway Stock, 210 Shares, Common.....		21,000 00	47,539 33
Waterloo Trust & Savings Co., 100 Shares.....		10,000 00	12,500 00
Mercury Mills, 100 Shares, Preferred.....		10,000 00	9,300 00
International Milling Co., 150 Shares.....		15,000 00	15,225 00
		\$1,165,438 28	\$1,149,941 28

GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, GALT, ONT.

Commenced Business 10th October, 1839

OFFICERS AND DIRECTORS (1931)

Officers.—President, Hon. Lincoln Goldie; Vice-President, John R. Blake; Manager, John N. MacKendrick, Galt.

Directors.—Hon. Lincoln Goldie, Guelph; Jno. R. Blake, Galt; W. K. George, Toronto; A. E. Watson, Ayr; J. N. MacKendrick, Galt; F. S. Jarvis, Galt; James D. Allan, Galt; H. L. McCulloch, Galt; Alex. R. Goldie, Galt.

Auditors.—Thorne, Mulholland, Howson & McPherson, Toronto.

Unassessed Premium Note Capital, \$181,654.00

Statement for the Year Ending 31st December, 1930

Assets		
Book value of real estate.....		\$30,000 00
Mortgage loans on real estate.....		167,976 00
Book value bonds and debentures (including Ontario Government deposit). (See Schedule "C").....		1,392,152 69
Cash on hand at Head Office.....	\$4,000 70	
Cash on deposit in Canadian Bank of Commerce, Galt.....	23,610 84	
" Bank of Toronto, Galt.....	10,760 09	
" Waterloo Trust & Savings Co., Galt.....	10,722 56	
		49,094 19
Amount of agents' balances (net).....		19,914 15
" premium notes in force, after deducting all payments thereon and assessments levied.....		181,654 00
" reinsurance on losses.....		3,634 99
" interest accrued.....		27,932 27
Total Assets.....		<u>\$1,872,358 29</u>

Liabilities

Amount of supposed or reported loss.....		\$16,783 33
Amount of reserve of unearned premiums, \$277,624.35, carried out at 80 per cent.....		222,099 48
Total Liabilities.....		<u>\$238,882 81</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$34,212.88.....		
Cash received as cash payments and instalments.....		\$61,920 20
" premiums on cash system.....		291,774 69
" agents' balances of 1929 received in 1930.....		24,847 47
" interest (including rent).....		34,064 58
" reinsurance (on losses).....		32,449 07
" all other.....		65 21
" from mortgages and debenture investments (not extended), \$49,007.41.....		
Total Receipts.....		<u>\$495,121 22</u>

Expenditure

Expenses of management:		
Commissions, \$54,929.08; fuel and light, \$507.88; investigation of claims, \$1,734.53; license fee, \$300.00; Fire Marshal tax, \$1,092.09; travelling expenses, \$2,877.00; taxes, \$4,923.71; salaries and fees, \$45,864.00; printing, postage, etc., \$5,474.55 other expenses, \$3,606.33.....		\$121,309 17
Miscellaneous payments:		
Cash paid for losses which occurred prior to 1930.....		11,254 19
" losses which occurred during 1930.....		155,124 62
" reinsurance premiums.....		47,086 26
" rebate, abatement and returned premiums.....		20,759 18
" refund to members.....		11,497 62
" purchase of securities (not extended), \$137,094.45.....		
Total Expenditure.....		<u>\$367,031 04</u>

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	System	One year or less	Three Years	Total
Mutual.....			\$4,838,898 30	\$4,838,898 30
Cash.....		\$13,371,223 32	43,754,962 53	57,126,185 85
Total.....		<u>\$13,371,223 32</u>	<u>\$48,593,860 83</u>	<u>\$61,965,084 15</u>
	Reinsurance			
On mutual system.....			\$865,818 00	\$865,818 00
Cash system.....		\$513,290 00	5,855,984 00	6,369,274 00
Total reinsurance.....		<u>\$513,290 00</u>	<u>\$6,721,802 00</u>	<u>\$7,235,092 00</u>
Net risks carried by Company, 31st December, 1930.....		<u>\$12,857,933 32</u>	<u>\$41,872,058 83</u>	<u>\$54,729,992 15</u>

Movement in Risks

Mutual System		Number	Amount
Policies in force, 31st December, 1929.....	1,977	\$4,883,373 30	
Policies new and renewed during 1930.....	639	1,648,246 66	
Gross number during 1930.....	2,616	\$6,531,619 96	
Less expired and cancelled in 1930.....	697	1,692,721 66	
Net risks in force on mutual systems, 31st December, 1930.....	1,919	\$4,838,898 30	
Cash System		Number	Amount
Policies in force, 31st December, 1929.....	25,656	\$56,684,506 53	
Policies new and renewed during 1930.....	14,502	20,796,649 97	
Gross number during 1930.....	40,158	\$77,481,156 50	
Less expired and cancelled in 1930.....	13,777	20,354,970 65	
Net risks in force, on cash system, 31st December, 1930.....	26,381	\$57,126,185 85	

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
Galt, 4%, 1931.....	\$222 42	\$222 42
Fort William, 4½%, 1936.....	20,000 00	20,000 00
Midland, 4½%, 1931-1936.....	9,499 46	9,499 46
Stratford, 4½%, 1939.....	4,000 00	4,000 00
Newmarket, 5%, 1931-35.....	4,607 80	4,607 80
Smith's Falls, 5%, 1931-36.....	6,484 32	6,484 32
East Flamboro, 5%, 1931-1941.....	5,133 21	5,133 21
Halton County, 4%, 1931-32.....	4,163 46	2,264 46
Scarboro Township, 5½%, 1931-38.....	5,666 85	5,666 85
Hanover, 6%, 1933-37.....	5,145 28	5,145 28
New Hamburg, 5%, 1933.....	3,000 00	2,125 26
New Toronto, 6%, 1932-44.....	11,078 42	10,745 10
St. Catharines, 5%, 1934.....	10,000 00	9,415 00
Toronto, 6%, 1943-1950.....	23,000 00	23,000 00
Toronto, 6%, 1943-1945.....	37,000 00	37,000 00
Toronto, 6%, 1943.....	58,000 00	58,000 00
Toronto, 6%, 1945.....	70,000 00	70,000 00
Toronto, 6%, 1947.....	75,000 00	75,000 00
Toronto, 6%, 1948.....	63,000 00	63,000 00
Toronto, 6%, 1949.....	81,000 00	81,000 00
Toronto, 6%, 1950.....	40,000 00	40,000 00
Hamilton, 6%, 1938.....	21,688 48	21,688 48
Galt, 6%, 1940-41.....	50,000 00	50,000 00
Sault Ste. Marie, 6%, 1936.....	17,000 00	17,739 50
Mimico, 6%, 1939-42.....	1,827 38	1,921 16
Mimico, 6%, 1939-42.....	4,576 21	4,811 26
Mimico, 6%, 1938-39.....	4,329 15	4,545 69
Mimico, 6%, 1939-42.....	7,130 98	7,483 63
Kitchener, 5½%, 1953.....	5,000 00	5,187 00
Kenora, 5½%, 1937.....	15,000 00	14,572 50
Kenora, 5½%, 1937.....	10,000 00	9,715 00
Fort Erie, 5½%, 1934-54.....	25,338 09	25,211 40
Peterboro, 5%, 1943.....	25,000 00	25,000 00
Fort Frances, 5½%, 1934-46.....	30,000 00	30,743 60
Stratford, 5%, 1934-39.....	25,000 00	25,000 00
Welland, 5%, 1933-55.....	25,000 00	25,000 00
Fort William, 5%, 1957.....	30,000 00	29,925 00
Township of York, 5%, 1936.....	25,000 00	25,000 00
Oshawa, 5%, 1940-49.....	12,435 41	12,435 41
Galt, 5½%, 1933-43.....	10,536 96	10,983 41
North Bay, 5%, 1935-47.....	25,251 11	25,251 11
Waterdown, 5½%, 1931-57.....	14,343 97	15,209 47
Kenora, 5%, 1947-50.....	20,111 15	20,111 15
Fort Frances, 5½%, 1945-47.....	10,072 15	10,691 18
Teck Township, 5½%, 1934-35.....	7,054 70	7,204 25
Teck Township, 5½%, 1937-41.....	18,003 89	18,658 61
Bridgeburg, 5½%, 1934-43.....	15,262 90	15,501 09
York Township, 5%, 1932-37.....	20,000 00	19,646 00
North Bay, (R. C. School Bonds), 6% 1940-49.....	13,432 12	13,593 11
Galt, 5%, 1931-45.....	25,000 00	24,976 99
Rainy River, 6%, 1932-42.....	15,138 98	15,398 96
Dryden, 5½%, 1952-53.....	11,091 87	11,091 87
Dryden, 5½%, 1954-55.....	2,871 28	2,871 28
Mimico, 5%, 1946-56.....	21,083 35	20,642 49
Canadian Northern Railway Debentures, 4%, 1934.....	7,728 25	6,346 68
Canadian National Railways, 5%, 1954.....	30,000 00	29,775 00
Canadian National Railways, 4½%, 1968.....	31,000 00	29,605 00
Canadian National Railways, 5%, 1969.....	25,000 00	24,625 00
Canada Permanent Mortgage Corp., 5%, 1937.....	10,000 00	10,000 00
Victoria Trust & Savings Co., 5%, 1938.....	10,000 00	10,000 00
Guelph & Ontario Investment Society, 5%, 1935.....	5,000 00	5,000 00
Province of Ontario, 6%, 1935.....	30,000 00	30,000 00
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
Dominion of Canada, 4½%, 1944.....	15,000 00	14,681 25
	<u>\$1,395,309 60</u>	<u>\$1,392,152 69</u>

MILLERS NATIONAL INSURANCE COMPANY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Toronto

Manager or Chief Executive Officer in Canada.—H. Begg, Toronto.

Chief or General Agent in Ontario.—H. Begg, 14-24 Toronto St., Toronto.

Date of incorporation.—1865. Date commenced business in Canada.—October 6, 1915.

Assets in Canada.....	\$182,927 14	PREMIUMS WRITTEN—CLAIMS INCURRED	
Liabilities in Canada.....	80,788 98	Premiums—Ontario (net).....	\$112,086 16
		Premiums—Canada (net).....	141,705 35
		Claims—Ontario (net).....	77,838 89
		Claims—Canada (net).....	96,185 22

PERTH MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, STRATFORD

Commenced Business 1st December, 1863

OFFICERS AND DIRECTORS (1931)

Officers.—President, G. G. McPherson; Vice-President, James Jones; Manager, Geo. Kay.

Directors.—G. G. McPherson, Stratford; James Jones, Mitchell; Alex. Fail, Stratford; A. M. Kay, Stratford; Ralph M. Trow, Stratford; H. W. Strudley, Stratford; J. H. Gordon, Stratford; J. A. Makins, Stratford; Geo. Kay, Stratford.

Auditors.—A. H. Alexander, Stratford; R. J. Moffatt, Stratford.

Unassessed Premium Note Capital, \$143,535.14.

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate.....		\$40,000 00
Mortgage loans on real estate.....		37,104 45
Par value of bonds and debentures (including Ontario Government deposit). (See Schedule "C").....		1,164,303 46
Cash at Head Office.....	\$7,820 65	
Cash deposited in Royal Bank, Stratford.....	7,928 99	
" Canadian Bank of Commerce, Stratford.....	2,739 63	
" Bank of Montreal, Stratford.....	1,239 92	
		19,729 19
Amount of agents' balances.....		27,854 15
" premium notes in force, after deducting all payments thereon and assessments levied.....	\$143,535 14	
" Less residue of premium notes for reinsurance.....	16,256 90	
		127,278 24
" reinsurance on losses.....		4,364 04
Interest due and accrued.....		24,652 70
Total Assets.....		<u>\$1,445,286 23</u>

Liabilities

Amount of losses adjusted.....		\$1,300 00
" losses supposed or reported.....		16,039 39
" reserve of unearned premiums carried out at 80 per cent.....		184,778 20
Total Liabilities.....		<u>\$202,117 59</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$45,803.93.....		
Cash received as cash payments and instalments due in 1930.....	\$45,098 38	
" as premiums on cash system.....	245,704 59	
" for interest.....	63,387 04	
" for reinsurance on account of losses.....	56,586 04	
" agents' balances of 1929 received in 1930.....	25,043 84	
" all other.....	2,062 07	
" from investment (not extended), \$95,621.72.....		
Total Receipts.....		<u>\$437,881 96</u>

*See note on page 1.

Expenditure

Expenses of management:		
Commissions, \$55,070.73; law costs, \$42.85; fuel and light, \$497.36; investigation of claims, \$2,863.08; license fee, \$300.00; Fire Marshal tax, \$926.63; travelling expenses, \$868.38; taxes, \$4,520.08; salaries and fees, \$42,632.60; printing, postage, etc., \$3,331.65; other expenses, \$6,222.28.....		\$117,275 64
Miscellaneous payments:		
Cash paid for losses.....		230,140 30
" reinsurance.....		58,652 55
" rebates.....		21,817 44
" accrued interest.....		1,154 39
" all other.....		33 65
" investments (not extended), \$130,504.45.....		
Total Expenditure.....		\$429,073 97

Currency of Risks

Amount covered by Policies in force 31st December, 1930

	One year or less	Three Years	Total
Mutual.....		\$6,794,852 00	\$6,794,852 00
Cash.....	8,854,128 00	46,498,010 00	55,352,138 00
Totals.....	\$8,854,128 00	\$53,292,862 00	\$62,146,990 00
Reinsurance			
Mutual.....		\$1,618,666 00	\$1,618,666 00
Cash.....	\$2,177,583 00	\$7,783,756 00	9,961,339 00
Totals.....	\$2,177,583 00	\$9,402,422 00	\$11,580,005 00
Net risks carried by Company, 31st December, 1930.....	\$6,676,545 00	\$43,890,440 00	\$50,566,985 00

Movement in Risks

Mutual System		Number	Amount
Policies in force, 31st December, 1929.....		2,360	\$7,059,157 00
Policies new and renewed during 1930.....		815	2,076,709 00
Gross number during 1930.....		3,175	\$9,135,866 00
Less expired and cancelled in 1930.....		814	2,341,014 00
Net risks in force on mutual system, 31st December, 1930.....		2,361	\$6,794,852 00
Cash System		Number	Amount
Policies in force, 31st December, 1929.....		27,746	\$56,260,984 00
Policies new and renewed during 1930.....		13,304	24,407,798 00
Gross number during 1930.....		41,050	\$80,668,782 00
Less expired and cancelled in 1930.....		13,148	25,316,644 00
Net risks in force on cash system, 31st December, 1930.....		27,902	\$55,352,138 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
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, 6%, 1943.....	45,000 00	45,000 00
Province of Ontario, 6%, 1943.....	25,000 00	25,000 00
Province of Ontario, 6%, 1941.....	10,000 00	10,000 00
Province of Ontario, 4½%, 1946.....	6,000 00	6,000 00
Province of Ontario, 5%, 1942.....	45,000 00	45,000 00
Province of Quebec, 4½%, 1956.....	44,000 00	44,000 00
Province of Ontario, 6%, 1943.....	10,000 00	10,000 00
Province of Ontario, 5%, 1948.....	20,000 00	20,000 00
Province of Ontario, 5%, 1948.....	4,000 00	4,000 00
Province of Ontario, 5%, 1948.....	25,000 00	25,000 00
Newfoundland, 5%, 1955.....	10,000 00	10,000 00
C. N. R., Dominion of Canada, 5%, 1937.....	25,000 00	25,000 00
C. N. R., Dominion of Canada, 5%, 1938.....	19,000 00	19,000 00
C. N. R., Dominion of Canada, 5%, 1938.....	27,000 00	27,000 00
C. N. R., Dominion of Canada, 5%, 1954.....	23,000 00	23,000 00
C. N. R., Dominion of Canada, 5%, 1954.....	20,000 00	20,000 00
C. N. R., Dominion of Canada, 5%, 1954.....	40,000 00	40,000 00
C. N. R., Dominion of Canada, 5%, 1954.....	25,000 00	25,000 00
C. N. R., Dominion of Canada, 5%, 1954.....	10,000 00	10,000 00
Hydro-Electric Power, Ontario, 6%, 1941.....	20,000 00	20,000 00
Hydro-Electric Power, Ontario, 6%, 1961.....	20,000 00	20,000 00
Brandon, 5%, 1938.....	10,000 00	10,000 00
Mimico, 5%, 1941.....	4,863 09	4,863 09
Blyth, 5%, 1936.....	1,800 62	1,800 62
Chesley, 5%, 1931.....	305 71	305 71
Hibbert, 5%, 1932.....	1,492 07	1,492 07
Mitchell, 5%, 1932.....	521 70	521 70
Mitchell, 5%, 1943.....	3,747 39	3,747 39
Tavistock, 5%, 1942.....	10,045 61	10,045 61

Schedule "C"—Continued

Bonds and Debentures Owned

	Par Value	Book Value
Stratford, 5%, 1944	\$15,000 00	\$15,000 00
Wallaceburg, 5 1/2%, 1943	20,000 00	20,000 00
Barton, 5%, 1944	10,000 00	10,000 00
Owen Sound, 5%, 1935	5,000 00	5,000 00
Owen Sound, 5%, 1935	10,000 00	10,000 00
Preston, 6%, 1941	7,050 81	7,050 81
Renfrew, 6%, 1941	8,488 98	8,488 98
Mimico, 6%, 1946	20,277 61	20,277 61
Renfrew, 5%, 1949	2,723 04	2,723 04
Renfrew, 5%, 1944	3,144 67	3,144 67
Fort William, 5%, 1948	10,000 00	10,000 00
Belleville, 6%, 1946	10,000 00	10,000 00
Mimico, 5 1/2%, 1945	11,000 00	11,000 00
Mitchell, 5 1/2%, 1938	10,000 00	10,000 00
Brantford, 5%, 1951	10,600 00	10,600 00
Stratford, 5%, 1946	20,500 00	20,500 00
North Bay, 5 1/2%, 1939	10,000 00	10,000 00
Edmonton, 5%, 1946	10,000 00	10,000 00
Windsor, 5%, 1945	5,000 00	5,000 00
Smith's Falls, 5%, 1940	5,000 00	5,000 00
Montreal, 4 1/2%, 1966	10,000 00	10,000 00
London, 4 1/2%, 1943	8,000 00	8,000 00
Lincoln, 5 1/2%, 1942	5,000 00	5,000 00
Vancouver, 5%, 1942	15,000 00	15,000 00
Stratford, 5%, 1942	15,000 00	15,000 00
Victoria, 5 1/2%, 1942	15,000 00	15,000 00
Walkerville, 5%, 1945	13,766 79	13,766 79
London, 5%, 1944	10,000 00	10,000 00
Port Colborne, 4 1/2%, 1938	10,308 41	10,308 41
Winnipeg, 5%, 1950	25,000 00	25,000 00
Lethbridge School, 6%, 1938	2,666 96	2,666 96
North Battleford School, 6%, 1943	10,000 00	10,000 00
Stratford Roman Catholic School, 5 1/2%, 1952	5,000 00	5,000 00
Windsor Roman Catholic School, 5 1/2%, 1956	4,000 00	4,000 00
Calgary School Districts, 5%, 1948	9,000 00	9,000 00
British Mortgage & Trust Co., 5%, 1935	25,000 00	25,000 00
Mercury Mills, 5 1/2%, 1953	25,000 00	25,000 00
United Grain Growers, 5%, 1948	25,000 00	25,000 00
Can. P. & P. Corporation, 5 1/2%, 1958	25,000 00	25,000 00
H. E. B. & S. Corporation, 5%, 1957	25,000 00	25,000 00
Gatineau Power, 5%, 1956	25,000 00	25,000 00
Fraser Companies, 6%, 1950	25,000 00	25,000 00
Quebec Power, 5%, 1968	25,000 00	25,000 00
Con. Inv. Corporation, 4 1/2%, 1959	25,000 00	25,000 00
B. C. Power Corporation, 5 1/2%, 1960	17,000 00	17,000 00
Ontario Power Service, 5 1/2%, 1950	15,000 00	15,000 00
Montreal Tramways Co., 5%, 1955	15,000 00	15,000 00
	<u>\$1,164,303 46</u>	<u>\$1,164,303 46</u>

PORTAGE LA PRAIRIE MUTUAL INSURANCE COMPANY*

HEAD OFFICE, PORTAGE LA PRAIRIE, MANITOBA

Manager.—Stratton Whitaker, Portage La Prairie, Man.

Chief or General Agent in Ontario.—A. E. Wetmore, Dominion Bank Building, Toronto.

Incorporated Dominion of Canada, May, 1930. Commenced business in Ontario, February, 1931.

No report was received concerning Ontario business for 1930 as the company did not transact business in the Province until February, 1931.

WATERLOO MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, WATERLOO

Commenced Business 7th May, 1863

OFFICERS AND DIRECTORS (1931)

Officers.—President, L. W. Shuh; Vice-President, W. G. Weichel; Manager, A. Foster.

Directors.—L. W. Shuh, Waterloo; W. G. Weichel, Waterloo; E. J. Bauer, Waterloo; W. R. Bricker, Waterloo; J. H. Simpson, Guelph; Jos. Stauffer, Galt, A. Foster, Waterloo; Oscar Rumpel, Kitchener; Ford S. Kumpf, Waterloo.

Auditors.—J. F. Scully, C. A., Waterloo; R. P. Uffelmann, Waterloo.

Unassessed Premium Note Capital, \$204,328.05

See note on page 1.

Statement for the Year Ending 31st December, 1930

Assets

Book value of real estate.....		\$45,000 00
Mortgage loans on real estate.....		20,300 00
Book value bonds and debentures (including Ontario Government deposit). (See Schedule "C").....		1,554,535 51
Cash at Head Office.....	\$8,188 40	
Cash deposited in Bank of Toronto, Waterloo.....	2,997 31	
" Montreal Bank, Waterloo.....	12,778 01	
" Royal Bank, Waterloo.....	735 41	
" Bank of Commerce, Waterloo.....	964 95	
" Waterloo Trust & Savings Co.....	4,825 61	
		30,489 69
Amount of agents' balances.....		1,929 02
" premium notes in force, after deducting all payments thereon and assessments levied.....		204,328 05
" accrued interest.....		5,036 28
" reinsurance on losses.....		25,163 10
Total Assets.....		<u>\$1,886,781 75</u>

Liabilities

Amount of losses supposed or reported.....	\$22,278 99
Amount of reserve of unearned premiums carried out at 80 per cent.....	291,351 69
Total Liabilities.....	<u>\$313,630 68</u>

Receipts

Cash balance at 31st December, 1929 (not extended), \$47,895.64.....	
Cash received as cash payments and instalments due in 1930.....	\$69,487 11
" agents' balances of 1929 received in 1930.....	5,144 19
" premium on cash system.....	353,371 45
" interest.....	74,766 94
" reinsurance on losses.....	39,644 39
" all other.....	1,631 50
" from matured investments (not extended), \$185,975.57.....	
Total Receipts.....	<u>\$544,045 58</u>

Expenditure

Expenses of management:	
Commissions, \$63,409.86; law costs, \$118.71; fuel and light, \$464.70; investigation of claims, \$2,077.51; license fee, \$300.00; Fire Marshal tax, \$1,088.61; travelling expenses, \$3,752.12; taxes, \$3,760.64; salaries and fees, \$51,054.00; printing, postage, etc., \$6,559.50; other expenses, \$8,380.47.....	\$140,966 12
Miscellaneous payments:	
Cash paid for losses.....	265,388 44
" reinsurance.....	57,408 52
" rebate, abatement and premiums.....	41,152 82
" all other.....	6,983 11
" for purchase of investments (not extended), \$235,528.09.....	
Total Expenditure.....	<u>\$511,899 01</u>

Currency of Risks

Amount covered by policies in force 31st December, 1930

System	One year or less	Three Years	Total
Mutual.....		\$7,031,515 00	\$7,031,515 00
Cash.....	\$12,882,518 00	67,842,820 00	80,725,338 00
Total.....	<u>\$12,882,518 00</u>	<u>\$74,874,335 00</u>	<u>\$87,756,853 00</u>
Reinsurance			
Mutual.....		\$1,551,558 00	\$1,551,558 00
Cash.....	\$807,234 00	10,000,048 00	10,807,282 00
Total.....	<u>\$807,234 00</u>	<u>\$11,551,606 00</u>	<u>\$12,358,840 00</u>
Net risks carried by Company, 31st December, 1930.....	<u>\$12,075,284 00</u>	<u>\$63,322,729 00</u>	<u>\$75,398,013 00</u>

Movement in Risks

Mutual System	Number	Amount
Policies in force, 31st December, 1929.....	2,752	\$6,948,974 00
Policies new and renewed during 1930.....	1,028	2,423,047 00
Gross number during 1930.....	3,780	\$9,372,021 00
Less expired and cancelled in 1930.....	934	2,340,506 00
Net risks in force on mutual system, 31st December, 1930.....	2,846	<u>\$7,031,515 00</u>

Movement in Risks—Continued

Cash System		Number	Amount
Policies in force, 31st December, 1929		41,510	\$82,095,955 00
Policies new and renewed during 1930		21,995	36,695,291 00
Gross number during 1930		63,505	\$118,791,246 00
Less expired and cancelled in 1930		22,052	38,065,908 00
Net risks in force on cash system, 31st December, 1930		41,453	\$80,725,338 00

Schedule "C"

Bonds and Debentures Owned

	Par Value	Book Value
British Columbia, 6%, 1946	\$50,000 00	\$50,000 00
Canadian Northern Railway Co., 3 1/2%, 1958	38,933 33	38,933 33
Canadian Northern Western Railway, 4 1/2%, 1942	5,000 00	5,000 00
Canadian Northern Pacific Railway, 4 1/2%, 1950	31,633 33	31,633 33
Canadian Northern Pacific Railway, 4 1/2%, 1950	22,386 66	22,386 66
Belleville, 5%, 1957	1,460 00	1,460 00
Brantford, 4%, 1941	11,195 76	11,195 76
Brantford, 6%, 1951	10,000 00	10,000 00
Edmonton, 5%, 1933	5,800 00	5,800 00
Edmonton, 5 1/2%, 1945	4,866 66	4,866 66
Edmonton, 5 1/2%, 1945	15,000 00	15,000 00
Fort William, 6%, 1953	10,000 00	10,000 00
Kitchener, 4%, 1933	35,000 00	35,000 00
Kitchener, 5 1/2%, 1944	571 21	571 21
Kitchener, 5 1/2%, 1944	2,000 00	2,000 00
Kitchener, 5 1/2%, 1944	9,261 51	9,261 51
Kitchener, 5 1/2%, 1952	5,000 00	5,000 00
London, 6%, 1948	2,000 00	2,000 00
London, 5 1/2%, 1931	9,000 00	9,000 00
Montreal, 4 1/2%, 1953	48,666 66	48,666 66
Moosejaw, 5%, 1951	9,733 33	9,733 33
Moosejaw, 5%, 1957	25,000 00	25,000 00
Moosejaw, 5%, 1939	7,499 97	7,499 97
Oshawa, 5%, 1953	10,008 28	10,008 28
Sault Ste. Marie, 5 1/2%, 1942	10,000 00	10,000 00
Stratford, 5%, 1939	25,000 00	25,000 00
Sydney, 5 1/2%, 1953	10,000 00	10,000 00
Toronto, 5 1/2%, 1950	4,000 00	4,000 00
Toronto, 5 1/2%, 1951	2,000 00	2,000 00
Toronto, 6%, 1946	45,000 00	45,000 00
Toronto, 4%, 1948	14,113 33	14,113 33
Toronto, 5%, 1950	25,000 00	25,000 00
Toronto, 4 1/2%, 1955	25,000 00	25,000 00
Toronto, 4 1/2%, 1960	61,000 00	61,000 00
Windsor, 4 1/2%, 1960	1,000 00	1,000 00
Woodstock, 5 1/2%, 1950	15,000 00	15,000 00
Bridgeburg, 5 1/2%, 1943	9,431 58	9,431 58
Carleton Place, 5 1/2%, 1952	12,173 23	12,173 23
Eastview, 5 1/2%, 1943	10,000 00	10,000 00
Eastview, 5 1/2%, 1943	1,151 49	1,151 49
Hanover, 6%, 1942	25,062 10	25,062 10
Kenora, 5%, 1957	11,687 76	11,687 76
Kenora, 5 1/2%, 1953	12,687 61	12,687 61
Kenora, 5 1/2%, 1953	1,917 45	1,917 45
Melville, 5 1/2%, 1959	10,385 00	10,385 00
Mimico, 5 1/2%, 1954	16,512 50	16,512 50
Mimico, 5%, 1955	4,000 00	4,000 00
Minnedosa, 5%, 1941	8,565 50	8,565 50
MacLeod, 4%, 1974	12,036 00	12,036 00
Preston, 5 1/2%, 1939	3,710 32	3,710 32
Preston, 5 1/2%, 1943	711 20	711 20
Renfrew, 5%, 1942	5,119 62	5,119 62
Renfrew, 5%, 1942	4,877 48	4,877 48
Sandwich, 5 1/2%, 1946	12,000 00	12,000 00
Sandwich, 6%, 1939	16,000 00	16,000 00
Swift Current (Indefinite), 3%	38,286 42	38,286 42
Walkerville, 6%, 1947	4,821 40	4,821 40
Waterloo, 6 1/2%, 1951	899 65	899 65
Waterloo, 4%, 1935	10,000 00	10,000 00
Wingham, 6%, 1942	9,252 52	9,252 52
Chippawa, 5 1/2%, 1944	6,727 45	6,727 45
Forest Hill, 5%, 1937	4,286 09	4,286 09
Forest Hill, 5%, 1941	2,927 40	2,927 40
Forest Hill, 5%, 1937	2,386 30	2,386 30
Forest Hill, 5%, 1936	13,641 87	13,641 87
Fort Erie, 5 1/2%, 1944	5,648 48	5,648 48
Fort Erie, 5 1/2%, 1954	7,358 24	7,358 24
Port Dover, 5 1/2%, 1953	1,000 00	1,000 00
Carleton, 6%, 1940	10,000 00	10,000 00
Richmond, 4%, 1943	7,055 91	7,055 91
Lavallee, 6%, 1952	50,000 00	50,000 00
Greater Winnipeg Water District, 6%, 1951	10,000 00	10,000 00
Sandwich East, 5 1/2%, 1947	11,514 82	11,514 82
East York, 5%, 1957	4,835 56	4,835 56
Waterloo, 5%, 1940	9,531 51	9,531 51
Waterloo, 5%, 1944	9,981 91	9,981 91
York, 5%, 1946	100 00	100 00
Adamson, 5 1/2%, 1931	300 00	300 00
Almond, 6%, 1932	2,248 86	2,248 86
Aneroid, 7%, 1936		

Schedule "C"—Continued

Bonds and Debentures Owned

	Par Value	Book Value
Balcarres, 6 %, 1931	\$475 00	\$475 00
Blaine Lake, 6 ¾ %, 1934	600 00	600 00
Brant, 6 %, 1934	2,950 00	2,950 00
Coalgate, 6 %, 1931	300 00	300 00
Craik, 6 ½ %, 1938	3,200 00	3,200 00
Elsas, 7 ½ %, 1934	2,299 91	2,999 91
Fleming, 5 %, 1941	5,133 34	5,133 34
Francis, 5 ½ %, 1938	3,200 00	3,200 00
Hanley, 5 ½ %, 1939	4,800 00	4,800 00
Herbert, 5 ½ %, 1932	800 00	800 00
Herbert, 5 ½ %, 1932	1,200 00	1,200 00
Hyspop, 5 ½ %, 1931	200 00	200 00
Innisfree, 7 %, 1934	800 00	800 00
Jasper Place, 5 ½ %, 1931	500 00	500 00
Lethbridge, 5 ½ %, 1935	1,333 50	1,333 50
Melville, 5 ½ %, 1942	4,800 00	4,800 00
Morse, 6 ¼ %, 1933	1,500 00	1,500 00
Neudorf, 6 %, 1933	1,500 00	1,500 00
Penhold, 7 %, 1934	1,300 00	1,300 00
Portreeve, 8 %, 1934	2,040 51	2,040 51
Roman Catholic Schools of Quebec, 5 %, 1955	30,000 00	30,000 00
Redcliffe, 3 %, 1975	5,506 66	5,506 66
Rye, 6 %, 1931	100 00	100 00
Shaunavon, 7 ½ %, 1935	5,940 95	5,940 95
Sintaluta, 6 %, 1942	2,660 00	2,660 00
Stettler, 5 ½ %, 1942	3,999 99	3,999 99
Taber, 4 %, 1970	9,479 79	9,479 79
Beauharnois Power Corp., Ltd., 6 %, 1959	25,000 00	24,830 07
British Columbia Power Corp., Ltd., 5 ½ %, 1960	25,000 00	24,641 10
Canada Steamship Lines, 6 %, 1941	10,000 00	10,000 00
Detroit International Bridge Co., 6 ½ %, 1952	10,000 00	10,000 00
Detroit International Bridge Co., 6 ½ %, 1952	5,000 00	5,000 00
Mathews Steamship Co., Ltd., 6 %, 1940	10,000 00	10,000 00
Northwestern Power Co., Ltd., 6 %, 1960	25,000 00	24,326 69
Ontario Power Service Corp., Ltd., 5 ½ %, 1950	25,000 00	23,280 00
United Gas and Fuel Co., Ltd., 5 ½ %, 1948	10,000 00	10,000 00
Canada Permanent Mortgage Corp., 5 %, 1932	10,000 00	10,000 00
Canada Permanent Mortgage Corp., 5 %, 1932	10,000 00	10,000 00
Waterloo Trusts & Paper Co., 5 %, 1931	25,000 00	25,000 00
Abitibi Power & Paper Co., Ltd., 5 %, 1953	10,000 00	8,500 82
Arnold Brothers Ltd., 6 %, 1947	5,000 00	5,000 00
Burns & Co., Ltd., 5 ½ %, 1948	10,000 00	10,000 00
Burns & Co., Ltd., 5 ½ %, 1948	5,000 00	5,000 00
Canada Gypsum & Alabastine, 5 ½ %, 1948	20,000 00	19,560 68
Consumers Glass Co., Ltd., 5 %, 1948	15,000 00	14,314 68
Dominion Tar & Chemical Co., Ltd., 6 %, 1949	10,000 00	10,000 00
T. Eaton Realty Co., 5 %, 1949	10,000 00	9,528 40
Fraser Companies, Ltd., 6 %, 1950	25,000 00	25,000 00
General Steel Ware., Ltd., 6 %, 1952	20,000 00	20,000 00
Great Lakes Paper Co., Ltd., 6 %, 1950	10,000 00	10,000 00
Great West Saddlery Co., Ltd., 6 %, 1948	10,000 00	10,000 00
Howard Smith Paper Mills, Ltd., 5 ½ %, 1953	10,000 00	9,686 64
Maple Leaf Milling Co., Ltd., 5 %, 1949	25,000 00	23,635 48
Montreal Apartments, Ltd., 5 ½ %, 1948	10,000 00	9,613 62
Montreal Apartments, Ltd., 5 ½ %, 1948	10,000 00	8,996 92
McCull Frontenac Oil Co., Ltd., 6 ½ %, 1950	20,000 00	19,776 81
North American Elevators, Ltd., 6 %, 1950	10,000 00	9,727 80
Rolland Paper Co., Ltd., 5 ½ %, 1948	10,000 00	9,672 93
Simpson's Ltd., 6 %, 1949	25,000 00	24,859 96
	<u>\$1,564,582 91</u>	<u>\$1,554,535 51</u>

WAWANESA MUTUAL INSURANCE COMPANY*

HEAD OFFICE, 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, S. Reid, A. J. Elliott, G. H. Stephens, A. D. Naismith, J. M. Ross, J. G. Fraser, C. M. Vanstone, all of Wawanesa, Man.

Date of Incorporation.—Manitoba, 1896. Dominion of Canada, 1929. Commenced business in Ontario.—1930.

		PREMIUMS WRITTEN—CLAIMS INCURRED
Total admitted assets	\$1,432,554	Premiums—Ontario (net)..... \$12,641
Total liabilities	470,404	Premiums—Total business (net).... 741,642
† Surplus protection of policyholders	962,150	Claims—Ontario (net)..... nil
		Claims—Total business (net).... \$491,001

† Not including premium note residue of \$1,512,971.

D
FRATERNAL SOCIETIES

D

AID ASSOCIATION FOR LUTHERANS*

HEAD OFFICE, APPLETON, WIS.

Manager or Chief Executive Officer in Canada.—Ernest Hahn, 274 Concord Ave., Toronto, Ont.
Chief or General Agent in Ontario.—Ernest Hahn, 274 Concord Ave., Toronto, Ont.

Assets in Canada.....	\$11,376,389
Ontario insurance in force (gross) ..	22,500
Canadian insurance in force (gross)	103,000
Total insurance in force (gross) ..	107,078,018

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$00,000
Premiums—Canada (net).....	89
Premiums—Total (net).....	2,175,423
Benefits paid—Ontario (net).....	299
Benefits paid—Canada (net).....	347
Benefits paid—Total (net).....	1,146,504

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, Georges Monet, Montreal; General Treasurer, Alfred St. Cyr, Montreal; Chief Medical Officer, Yvon Laurier, M.D.; Legal Adviser, Eug. H. Godin, C.R.

Directors.—Joseph Contant, Montreal; Hon. E. L. Patenaude, Montreal; F. A. Labelle, M.P., Hull; Hormisdas Delorme, Montreal; Francis Fauteaux, Montreal; L. A. Lavaillae, K.C., Montreal; F. C. Laberge, Montreal; Dolbe Viau Horn; Hector Cypihot, M.D.

Chief or General Agent in Ontario.—Lyman Lee, Merchants Bank Chambers, Hamilton, Ont.

Assets.....	\$10,781,774
Ontario insurance in force (gross) ..	477,969
Canadian insurance in force (gross)	28,664,593
Total insurance in force (gross) ..	31,269,876

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$12,203
Premiums—Canada (net).....	1,219,718
Premiums—Total.....	1,291,586
Benefits paid—Ontario (net).....	10,513
Benefits paid—Canada (net).....	850,999
Total benefits paid (net).....	818,471

SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—High Chief Ranger, J. J. Haygarth, Hamilton, Ont.; High Sub-Chief Ranger, A. Wooton, London, Ont.; High Chief Treasurer, W. H. Goddard, Toronto; High Court Medical Examiner, Dr. W. J. Defries, Toronto, Ont.; High Court Senior Woodward, A. E. Dupen, Lethbridge, Alta.; High Court Junior Woodward, S. J. Hermens, Montreal, Que.; High Court Senior Beadle, Alfred Day, Peterboro, Ont.; High Court Junior Beadle, A. E. Harlock, Mimico, Ont.

Assets.....	\$1,689,557
Ontario insurance in force (gross) ..	3,548,715
Canadian insurance in force (gross)	4,731,619

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$230,593
Premiums—Canada (net).....	306,737
Benefits paid—Ontario (net).....	164,839
Benefits paid—Canada (net).....	219,716

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS*

HEAD OFFICE, MONTREAL, QUE.

Officers.—President, Rodolphe Bedard, Outremont; Manager, Henri Roy, Montreal.

Directors.—J. E. Daoust, Montreal; Dr. E. Hurtubise, Montreal; Euclide Desjarlais, Montreal; Dr. J. D. Gauthier, Montreal; J. S. Mathieu, Montreal; J. E. Belanger, Montreal; J. A. Bélec, Montreal; Remi Lachance, Montreal; Eugene Chartier, Saint Hyacinth, Que.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets.....	\$12,177,123
Ontario business in force (gross) ..	1,623,724
Canadian business in force (gross)	30,938,028
Total business in force (gross) ..	45,941,913

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$29,892
Premiums—Canada (net).....	635,066
Premiums—Total.....	945,341
Benefits—Ontario (net).....	29,237
Benefits—Canada (net).....	593,327
Total benefits paid.....	814,787

*See note on page 1.

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—June 1st, 1887

Officers.—Grand Councillor, John W. Archer, Toronto, Ont.; Secretary-Treasurer, C. H. Fitch, Hamilton, Ont.

Auditors.—A. M. Legg, London, Ont.; C. L. Bass, Toronto, Ont.

Actuary.—Prof. M. A. Mackenzie, Toronto, Ont.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filling statement)

Albert Chevalier, G.V.C., Montreal, Que.; Wm. Benson, P.G.C., Toronto, Ont.; J. L. Davidson, Gr. Rep., Toronto, Ont.; Eccles J. Gott, M.P., Gr. Rep., Amherstburg, Ont.; Sheriff Alex. Morris, Gr. Rep., Pembroke, Ont.; Frank Howard, Guelph, Ont.

Summary of Funds

Balances of Funds—December 31st, 1930:	
Mortuary Fund.....	\$2,041,399 76
Sickness Fund and Funeral Fund.....	231,015 55
Child Insurance Fund.....	19,876 13
Guarantee Fund.....	1,000 00
General Fund.....	11,219 65
Total.....	\$2,304,511 09
Add non-ledger assets.....	80,830 09
	\$2,385,341 18
Deduct due and accrued liabilities (except reserve).....	\$36,776 91
Net Balance of All Funds.....	\$2,348,564 27
Reserve as per Actuary's report.....	\$2,152,250 00
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$196,314 27

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....	\$32,000 00
Loans on policies.....	12,789 00
Book values of bonds, debentures and debenture stocks not in default.....	2,176,237 56
Cash in chartered banks of Canada in Canada.....	78,484 53
Deposits in Escrow.....	5,000 00
Total Ledger Assets.....	\$2,304,511 09

Non-Ledger Assets

Interest due, \$6,352.82; accrued, \$38,350.28.....	\$44,703 10
Collections reported, but not received by Head Office.....	5,589 89
Other non-ledger assets, viz:	
Current premiums due estimated.....	\$29,529 45
Interest on loans.....	119 76
Liens on certificates.....	887 89
	30,537 10
Total Non-Ledger Assets.....	\$80,830 09
Total Admitted Assets.....	\$2,385,341 18

Liabilities

Provision for unpaid claims:	
Death benefits.....	\$34,562 67
Accident and sickness benefits.....	1,451 55
Funeral benefits.....	150 00
	\$36,164 22
Premiums paid in advance.....	612 69
Total Liabilities (except Reserve).....	\$36,776 91
Net required reserve, per Actuary's report, for outstanding contracts	
of:	
(a) Mortuary Fund.....	\$1,967,900 00
(b) Sickness Fund.....	184,350 00
Total Reserve.....	\$2,152,250 00

MORTUARY FUND

Balance of fund (ledger assets), December 31st, 1929		\$1,891,891 15
Income for the year:		
Premiums (with extra dues, etc.)	\$384,042 24	
Interest	101,529 83	
Profit on sale of securities	1,022 05	
Total Income		486,594 12
		<u>\$2,378,485 27</u>
Disbursements for the year:		
Death claims	\$302,793 23	
Surrender values	10,309 25	
Loss on sale of securities	13,665 09	
Other disbursements, interest on deaths	50 00	
Refund of premiums	79 40	
Cancelled loans	62 00	
Total Disbursements		326,958 97
		<u>\$2,051,526 30</u>
Add:		
Transfers from Child Insurance Fund		96 00
		<u>\$2,051,622 30</u>
Deduct:		
Transfers to General Fund		10,222 54
Balance of Fund (Ledger Assets), December 31st, 1930		<u><u>\$2,041,399 76</u></u>

SICKNESS AND FUNERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929		\$219,885 65
Income for the year:		
Premiums	\$19,091 50	
Interest	13,762 85	
Total Income		32,854 35
		<u>\$252,740 00</u>
Disbursements for the year:		
Sickness claims	\$16,615 30	
Funeral claims	3,200 00	
Total Disbursements		19,815 30
		<u>\$232,924 70</u>
Deduct:		
Transfers to General Fund		\$1,909 15
Balance of Fund (Ledger Assets), December 31st, 1930		<u><u>\$231,015 55</u></u>

CHILD INSURANCE FUND

Balance of Fund (Ledger Assets), December 31st, 1929		\$17,501 45
Income for the year:		
Premiums	\$2,109 54	
Interest	861 14	
Per capita tax	317 86	
Total Income		3,288 54
		<u>\$20,789 99</u>
Disbursements for the year:		
Funeral claims		500 00
Total Disbursements		\$20,289 99
Deduct:		
Transfers to General Fund	\$317 86	
Life Insurance Fund	96 00	
		<u>413 86</u>
Balance of Fund (Ledger Assets), December 31st, 1930		<u><u>\$19,876 13</u></u>

GUARANTEE FUND

Balance of Fund (Ledger Assets), December 31st, 1929		\$1,000 00
Income for the year:		
Premiums collected	\$346 44	
Interest	30 31	
Total Income		376 75
		<u>\$1,376 75</u>
Deduct:		
Transfers to General Fund		376 75
Balance of Fund (Ledger Assets), December 31st, 1930		<u><u>\$1,000 00</u></u>

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$25,703 88
Income for the year:	
Assessments, dues, fees and fines.....	\$16,055 45
Other revenue, interest.....	1,442 87
Supplies, certificate fees, etc.....	1,011 47
Advertising in "Chosen Friends".....	90 00
Total Income.....	18,599 79
	<u>\$44,303 67</u>

Disbursements for the year:

Head Office Expenses:

Salaries.....	\$10,355 00
Directors' fees.....	5,503 80
Auditors' fees.....	700 00
Actuaries' fees and expenses.....	1,000 00
Travelling expenses.....	896 60
Rents.....	2,100 00
Printing and supplies.....	1,615 74
Miscellaneous.....	1,634 15
Total.....	<u>\$23,805 29</u>

Agency and Organization Expenses:

Commissions.....	\$8,277 35
Salaries.....	2,400 00
Travelling expenses.....	1,959 43
Miscellaneous.....	108 58
Total.....	<u>12,745 36</u>

All Other Expenses:

Advertising.....	\$210 30
Legal fees.....	754 65
Medical fees.....	2,500 00
Taxes and licenses.....	744 06
Telephone, telegram and express.....	436 38
Official publications.....	4,001 63
Miscellaneous.....	712 65
Total.....	<u>9,359 67</u>

Total Disbursements..... 45,910 32

Add:

Transfers from:

Life Insurance Fund.....	\$10,222 54
Guarantee Fund.....	376 75
Child Insurance Fund.....	317 86
Sick Benefit Fund.....	1,909 15
	<u>\$12,826 30</u>

Balance of Fund (Ledger Assets), December 31st, 1930..... \$11,219 65

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929.....	11,408	\$9,511,141 30	793	\$673,050 00	521	\$479,250 00
New issued.....	146	120,500 00	183	176,750 00	169	153,500 00
Old revived.....	78	66,297 00	20	18,000 00	24	22,250 00
Old increased.....						
Transferred to.....						
Totals.....	11,632	\$9,697,938 30	996	\$867,800 00	714	\$655,000 00
Less ceased by:						
Death.....	305	\$294,351 00	5	\$2,500 00	3	\$3,000 00
Expiry.....	9	8,750 00	15	14,500 00	7	5,500 00
Surrender.....	112	83,453 00	8	6,030 00	3	3,000 00
Temp. Susp.....	150	114,410 00	65	61,000 00	45	37,250 00
Lapse.....	206	158,039 00	238	213,270 00	148	137,000 00
Decrease.....		15,234 00		6,750 00		3,000 00
Transferred from.....						
Total ceased.....	782	\$674,237 00	331	\$304,050 00	206	\$188,750 00
At end of 1930.....	10,850	\$9,023,701 30	665	\$563,750 00	508	\$466,250 00
Temp. Susp.....	150	114,410 00	65	61,000 00	46	37,250 00
Total valued.....	11,000	\$9,138,111 30	730	\$624,750 00	554	\$503,500 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929.....	489	\$159,164 00	13,211	\$10,322,605 30	10,271	\$8,632,882 30
New issued.....	70	19,940 00	568	470,690 00	420	361,250 00
Old revived.....	20	6,530 00	142	113,077 00	124	95,577 00
Old increased.....	.....	12,235 00	.....	12,235 00	.....	7,104 00
Transferred to.....	.....	.....	.....	.....	1	1,000 00
Totals.....	579	\$197,869 00	13,921	\$11,418,607 30	10,816	\$9,097,813 30
Less ceased by:						
Death.....	1	\$500 00	314	\$300,351 00	267	\$261,885 00
Expiry.....	21	10,500 00	52	39,250 00	37	31,250 00
Surrender.....	.....	.....	123	92,483 00	.....	.....
Temp. Susp.....	26	8,345 00	286	221,105 00	228	177,585 00
Lapse.....	85	27,015 00	677	535,324 00	626	501,762 00
Decrease.....	.....	100 00	.....	25,084 00	.....	23,068 00
Transferred from.....	.....	.....	.....	.....	4	3,500 00
Total ceased.....	133	\$46,460 00	1,452	\$1,213,597 00	1,162	\$999,050 00
At end of 1930.....	446	\$151,409 00	12,469	\$10,205,010 30	9,654	\$8,098,763 30
Temp. Susp.....	26	8,345 00	286	221,105 00	228	177,585 00
Total valued.....	472	\$159,754 00	12,755	\$10,426,115 30	9,882	\$8,276,348 30

Miscellaneous

1. What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Those joining on and after January 1st, 1915.
2. Under what conditions as to membership, etc., are such benefits available? If in good standing on January 1st, 1924, and for a period of at least five years.
3. What is the nature of benefits so granted? Paid-up insurance payable at death to beneficiary or beneficiaries, also Cash Surrender Values amounts fixed by tables prepared by Prof. M. A. Mackenzie, Actuary.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates.....	\$1,788,000 00
Net reserve under endowment certificates.....	26,400 00
Net reserve under 20-payment life certificates.....	40,400 00
General reserve.....	113,100 00
Uncompleted claims.....	34,600 00
	<u>\$2,002,500 00</u>

Assets

Cash.....	\$60,400 00
Securities with accrued interest.....	1,991,400 00
Real estate.....	32,000 00
Liens on certificates.....	13,800 00
Deposit in Escrow.....	5,000 00
	<u>\$2,102,600 00</u>

The ratio of assets to liabilities was 105 per cent.

The valuation basis was Canadian Men Ultimate Table at 3 1/2 %.

The amount of whole life insurance valued was \$9,138,111.30. Twenty-payment certificates for \$624,750.00. Endowment at age 65, certificates for \$329,500.00.; twenty-year endowment, \$174,000.00; and child insurance for \$159,754.00, were also valued.

SICKNESS BENEFITS DEPARTMENT

Liabilities

Future sickness claims.....	\$352,920 00
Future death claims.....	64,840 00
Special sickness reserve.....	27,090 00
Unpaid claims.....	1,600 00
	<u>\$446,450 00</u>

Assets

Future assessments.....	\$233,410 00
Funds with accrued interest.....	229,540 00
Cash.....	5,820 00
	<u>\$468,770 00</u>

The ratio of assets to liabilities was 105 %.

The valuation basis was Manchester Unity Table with 3 1/2 %.

The valuations were made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
<i>Life Insurance Fund:</i>		
School District of North Battleford, Sask., 6%, 1933	\$3,999 99	\$3,999 99
Town of Maple Creek, Sask., 6%, 1934	4,078 68	4,069 89
Town of New Toronto, Ont., 5½%, 1940	17,143 29	17,518 77
Village of Port Credit, Ont., 5½%, 1940	11,772 39	11,976 55
Town of Rainy River, Ont., 5%, 1940	11,000 00	10,995 18
City of Port Arthur, Ont., 5%, 1942	9,246 67	8,102 96
City of Port Arthur, Ont., 5%, 1943	1,946 67	1,699 37
City of Toronto, Ont., 5%, 1940	1,000 00	983 91
City of Port Arthur, Ont., 4½%, 1940	2,433 33	2,248 04
City of Port Arthur, Ont., 5%, 1942	486 67	465 48
City of Port Arthur, Ont., 5%, 1943	486 67	464 94
City of Port Arthur, Ont., 5%, 1934	4,000 00	3,981 18
City of Toronto, Ont., 6%, 1945	10,000 00	10,887 31
City of Toronto, Ont., 6%, 1951	8,000 00	9,032 71
Rural Municipality of St. Vital, Man., 5½%, 1956	17,500 00	17,500 00
City of Trail, B.C., 6%, 1945	6,000 00	6,297 07
City of Sydney, N.S., 4½%, 1939	10,000 00	9,332 76
City of Sydney, N.S., 5½%, 1941	11,000 00	11,366 93
Town of Glace Bay, N.S., 6%, 1936	15,000 00	14,181 41
Town of Glace Bay, N.S., 6%, 1936	5,000 00	4,758 39
Town of Glace Bay, Ont., 6%, 1936	15,000 00	15,302 14
City of Sydney, N.S., 5½%, 1956	6,000 00	6,247 98
Town of New Waterford, N.S., 6%, 1943	4,000 00	4,184 03
City of Prince George, B.C., 5½%, 1943	11,000 00	10,750 62
City of Hamilton, Ont., 6%, 1938	1,000 00	1,048 50
Township of Freeman, Ont., 6%, 1946	5,727 01	5,727 01
Town of Timmins, Ont., 6½%, 1937	14,000 00	14,817 00
Village of Port Credit, Ont., 5%, 1960	17,873 15	17,579 74
Village of Hastings, Ont., 5%, 1948	9,826 75	9,704 44
Town of Leamington, Ont., 5½%, 1940	14,033 23	14,033 23
Township of Colchester South, Ont., 5%, 1944	9,536 58	9,238 43
Town of Oakville, Ont., 5½%, 1951	13,011 43	13,163 74
Town of Bridgeburg, Ont., 6%, 1934	1,000 00	1,012 87
Town of Bridgeburg, Ont., 5½%, 1938	14,000 00	14,246 41
Town of Hawkesbury, Ont., 5%, 1948	17,074 07	16,239 18
Town of Hawkesbury, Ont., 5½%, 1946	11,940 41	11,693 96
Township of Sandwich West, Ont., 5½%, 1946	25,000 00	24,673 92
Townships of Haultain and Nicel, Ont., 6%, 1935	1,144 74	1,168 47
Sudbury, Ont., Separate School, 6%, 1937	6,610 10	6,361 31
Town of Steelton, Ont., 5½%, 1944	8,000 00	7,443 68
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 Windsor, Ont., 5½%, 1934	1,192 62	1,195 25
Townships of Boston and Pacaud, Ont., 6%, 1935	1,750 00	1,778 77
City of Fort William, Ont., 5%, 1940	4,000 00	3,962 66
Dominion of Canada Refunding Loan, 4½%, 1946	10,000 00	9,743 61
City of Fort William, Ont., 4½%, 1940	2,433 30	2,315 68
City of Trail, B.C., 6%, 1941	14,500 00	15,399 95
City of Rossland, B.C., 6%, 1949	20,000 00	21,169 69
City of Sydney, N.S., 5½%, 1954	2,000 00	2,072 38
Town of Fort Frances, Ont., 6%, 1933	501 93	501 93
Rural Municipality of East Kildonan, Man., 6%, 1940	10,000 00	10,380 68
Town of North Bay, Ont., 5½%, 1934	3,720 18	3,712 02
Village of Grimsby, Ont., 5%, 1931	381 87	381 87
Town of Burlington, Ont., 5½%, 1953	9,764 98	9,764 98
Township of Freeman, Ont., 6%, 1947	6,394 19	6,510 63
Town of New Toronto, Ont., 5½%, 1941	6,486 59	6,565 44
Town of New Toronto, Ont., 5½%, 1941	5,785 23	5,872 70
Township of Sandwich West, Ont., 6%, 1940	20,000 00	20,911 28
Village of Chippawa, Ont., 5½%, 1943	15,704 35	16,225 41
City of Toronto, Ont., 5½%, 1947	15,000 00	15,411 38
City of Windsor, Ont., 5½%, 1931	425 70	425 68
City of Windsor, Ont., 5%, 1950	5,846 33	5,655 95
Village of Fort Erie, Ont., 5½%, 1948	3,000 00	3,031 84
Village of Fort Erie, Ont., 5½%, 1955	7,646 93	7,773 71
Village of Fort Erie, Ont., 5½%, 1950	3,888 00	3,945 35
Dominion of Canada, 4½%, 1940	25,000 00	24,478 72
Township of East York, Ont., 5½%, 1950	15,082 33	15,799 12
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,472 12
School District of Dalhousie, N.B., 5½%, 1951	10,000 00	10,472 50
City of Revelstoke, B.C., 5%, 1953	15,000 00	14,604 91
Town of Sydney Mines, N.S., 5½%, 1944	25,000 00	25,000 00
City of Trail, B.C., 7%, 1941	8,000 00	8,947 53
Town of Sydney Mines, N.S., 5½%, 1944	9,000 00	9,000 00
Town of Napanee, Ont., 5%, 1948	22,300 00	21,629 27
Township of Sandwich East, Ont., 5½%, 1942	6,343 92	6,358 78
Village of Swansea, Ont., 5%, 1939	21,015 36	20,466 40
Town of Pincher Creek, Alta., 6%, 1932	1,198 63	1,182 76
Village of Fort Erie, Ont., 5½%, 1954	11,704 30	11,704 30
Town of Kapuskasing, Ont., 6%, 1957	16,675 13	18,003 71
Town of Kapuskasing, Ont., 6%, 1953	11,434 81	12,478 13
Township of Tisdale, Ont., 5½%, 1945	16,540 49	17,015 65
Champion Consolidated School District, Alta., 6%, 1958	4,666 67	4,876 95
Hanna Municipal Hospital District, Alta., 8%, 1941	10,000 00	11,745 50
Town of Mimico, Ont., 5%, 1939	10,621 72	10,579 02
Town of Gravenhurst, Ont., 6%, 1942	11,673 05	12,399 36
School District of East Kildonan, Man., 6%, 1950	5,000 00	5,253 98
School District of East Kildonan, Man., 6%, 1951	9,000 00	9,552 42
Town of Cochrane, Ont., 6%, 1936	2,357 83	2,339 46
Town of Burlington, Ont., 6%, 1937	6,609 95	6,729 51
Town of Kingsville, Ont., 5½%, 1949	26,021 68	26,548 80

Schedule "C"—Continued

<i>Life Insurance Fund—Continued</i>	Par Value	Book Value
Village of Port Carling, Ont., 5 1/2 %, 1950	\$5,169 96	\$5,169 96
Village of Port Carling, Ont., 5 1/2 %, 1948	10,607 51	10,607 51
Town of Sandwich, Ont., 5 1/2 %, 1936	6,375 48	6,426 31
Town of New Toronto, Ont., 5 1/2 %, 1935	1,297 08	1,297 08
City of Weyburn, Sask., 5 1/2 %, 1933	2,031 44	2,001 02
City of Fort William, Ont., 5 %, 1938	1,000 00	993 70
Town of Ford City, Ont., 5 %, 1935	15,000 00	14,787 49
Town of Ford City, Ont., 5 %, 1932	10,000 00	9,943 30
City of Belleville, Ont., 4 1/2 %, 1939	14,000 00	13,520 24
City of Sydney, N.S., 5 1/2 %, 1942	4,000 00	4,142 27
Town of Riverside, Ont., 6 %, 1935	4,257 52	4,307 69
Town of Glace Bay, N.S., 5 %, 1942	13,500 00	12,354 75
Town of Maple Creek, Sask., 6 %, 1933	1,084 25	1,082 38
Township of Dysart, Ont., 6 %, 1934	941 70	958 83
Town of Capreol, Ont., 6 %, 1959	12,000 00	12,825 82
Village of Richmond, Ont., 6 %, 1948	6,136 06	6,422 32
Township of Tisdale, Ont., 5 1/2 %, 1942	12,000 00	12,000 00
Town of Capreol, Ont., 5 1/2 %, 1949	17,483 79	17,483 79
Rural Municipality of North Kildonan, Man., 6 %, 1945	20,000 00	20,854 13
Town of Dryden, Ont., 5 1/2 %, 1946	18,654 61	14,019 39
Town of Dryden, Ont., 5 1/2 %, 1952	12,760 31	13,221 18
Town of Dryden, Ont., 5 1/2 %, 1944	3,054 43	3,054 43
School District of New Vegreville, Alta., 5 %, 1932	1,800 00	1,774 38
Town of Renfrew, Ont., 5 %, 1931	244 73	244 73
Township of Teck, Ont., 6 %, 1946	8,000 00	8,410 00
Town of Steelton, Ont., 5 %, 1942	10,000 00	8,984 98
Town of Riverside, Ont., 6 %, 1939	17,962 31	18,453 20
Town of Riverside, Ont., 6 %, 1943	14,629 24	15,245 44
Town of Riverside, Ont., 6 %, 1944	2,350 62	2,463 53
City of Fort William, Ont., 6 %, 1950	10,000 00	10,844 36
Town of Ford City, Ont., 5 %, 1955	9,400 00	9,035 66
City of Hamilton, Ont., 5 %, 1936	2,000 00	2,000 00
Province of Ontario, 6 %, 1936	5,000 00	5,117 28
Village of Emo, Ont., 6 %, 1950	29,164 73	27,790 92
Town of Sturgeon Falls, Ont., 7 %, 1941	56,625 62	58,061 92
Town of Sandwich, Ont., 5 1/2 %, 1932	5,000 00	5,022 99
City of Niagara Falls, Ont., 5 %, 1937	28,000 00	28,000 00
Town of Fort Frances, Ont., 5 %, 1943	13,393 97	13,194 54
School District of Drumheller, Alta., 6 %, 1945	10,000 00	10,467 03
Town of Renfrew, Ont., 5 1/2 %, 1939	5,644 09	5,698 01
School District of East Kildonan, Man., 6 %, 1955	6,000 00	6,350 03
Hanna Municipal Hospital District, Alta., 6 %, 1949	20,900 00	22,378 42
Village of Wheatley, Ont., 5 1/2 %, 1950	15,323 66	16,201 00
Town of Trenton, Ont., 5 1/2 %, 1951	9,474 21	9,786 56
Township of Colchester South, Ont., 5 %, 1939	9,204 95	8,963 93
Town of Smith's Falls, Ont., 5 1/2 %, 1945	10,000 00	10,186 54
County of Peterborough, Ont., 5 1/2 %, 1940	13,723 23	14,058 36
Village of Norwich, Ont., 6 %, 1950	6,062 68	6,582 37
City of Sault Ste. Marie, Ont., 5 1/2 %, 1954	10,000 00	10,196 46
Province of Ontario, 5 1/2 %, 1942	15,000 00	15,691 07
City of Toronto, Ont., 6 %, 1945	9,000 00	9,783 59
Village of Fort Erie, Ont., 5 1/2 %, 1953	7,000 00	7,091 73
Village of Forest Hill, Ont., 5 %, 1938	23,079 74	23,079 75
Township of Calvert, Ont., 5 1/2 %, 1949	10,500 00	10,717 25
Province of Ontario, 6 %, 1935	20,000 00	20,695 58
City of Rossland, B.C., 5 1/2 %, 1947	11,500 00	11,500 06
Town of Walkerville, Ont., 6 %, 1934	13,000 00	13,210 55
Town of Ford City, Ont., 6 %, 1937	24,900 86	25,164 20
Town of Ford City, Ont., 6 %, 1941	4,000 00	4,101 64
Town of Ford City, Ont., 6 %, 1943	12,000 00	12,539 72
Town of Riverside, Ont., 5 1/2 %, 1934	20,000 00	19,826 20
Province of British Columbia, 4 1/2 %, 1946	5,000 00	4,729 60
Town of Eastview, Ont., 5 1/2 %, 1941	20,000 00	20,559 32
Town of Dominion, N.S., 6 %, 1940	5,000 00	5,197 44
Town of Kenora, Ont., 5 %, 1942	25,000 00	22,176 28
Town of Sudbury, Ont., 5 %, 1933	3,316 72	3,206 84
City of Niagara Falls, Ont., 5 %, 1948	12,000 00	11,674 22
Town of Englehart, Ont., 6 %, 1938	7,103 59	7,348 95
Town of Mimico, Ont., 5 1/2 %, 1939	8,874 52	8,953 45
Town of Mimico, Ont., 5 1/2 %, 1935	9,378 79	9,491 22
Town of New Liskeard, Ont., 6 1/2 %, 1939	4,228 58	4,417 17
Town of Fort Frances, Ont., 6 %, 1942	15,253 26	15,598 11
Town of Mimico, Ont., 5 %, 1935	5,488 15	5,465 42
Town of Timmins, Ont., 5 1/2 %, 1941	10,362 77	10,582 83
City of Cranbrook, B.C., 5 %, 1938	7,000 00	6,649 42
Town of Collingwood, Ont., 5 1/2 %, 1937	11,348 77	11,308 12
Township of Mountjoy, Ont., 6 %, 1934	470 52	478 97
Town of Eastview, Ont., 5 1/2 %, 1931	1,802 66	1,801 06
Sturgeon Falls School Section No. 1, Ont., 6 %, 1944	1,367 43	1,467 26
Town of Sandwich, Ont., 5 1/2 %, 1939	14,689 05	14,852 31
Township of Teck, Ont., 5 1/2 %, 1942	27,171 46	28,271 88
Town of Bridgeburg, Ont., 5 1/2 %, 1933	6,341 37	6,341 31
Township of Scarborough, Ont., 5 %, 1949	19,461 56	18,449 88
Village of Erin, Ont., 5 %, 1948	21,424 79	21,012 53
Town of Watrous, Sask., 5 1/2 %, 1956	3,411 01	3,411 09
Town of Melville, Ont., 5 1/2 %, 1959	25,701 18	25,701 11
Township of Dysart, Ont., 6 %, 1939	5,304 80	5,511 69
Town of Humboldt, Sask., 1975	8,472 52	6,126 07
Town of Battleford, Sask., 2 %, 1959	9,050 04	9,060 00
School District of Redcliff, Alta., 3 %, 1975	7,508 23	7,508 20
Town of Redcliff, Alta., 3 %, 1975	19,446 21	19,446 08
Town of Mimico, Ont., 5 %, 1936	9,741 70	9,689 21

Schedule "C"—Continued

Life Insurance Fund—Continued

	Par Value	Book Value
Town of Mimico, Ont., 5%, 1936	\$5,170 60	\$5,142 64
Town of Taber, Alta., 4%, 1970	19,546 20	19,546 20
City of Oshawa, Ont., 4½%, 1938	20,000 00	19,557 02
Town of Wiarton, Ont., 5%, 1941	7,487 72	7,627 71
	<u>\$1,915,712 88</u>	<u>\$1,931,595 49</u>

Sick Benefit Fund:

	Par Value	Book Value
Sudbury Coppercliff Electric Railway, 6%, 1936	\$1,000 00	\$1,025 79
Town of Melfort, Sask., 6%, 1931	326 85	330 60
City of Port Arthur, Ont., 5%, 1932	3,406 67	3,290 71
City of Port Arthur, Ont., 5%, 1932	973 33	947 98
City of Port Arthur, Ont., 5%, 1932	4,866 66	4,797 15
City of Port Arthur, Ont., 5%, 1943	973 33	962 25
City of Port Arthur, Ont., 5%, 1942	9,733 33	9,646 48
City of Toronto, Ont., 5½%, 1937	1,000 00	1,002 90
Town of Pointe Claire, Que., 6%, 1943	18,000 00	18,397 11
Town of Dunnville, Ont., 6%, 1951	4,273 27	4,101 54
Town of North Bay, Ont., 6%, 1944	1,629 50	1,609 83
Township of Norman, Ont., 5½%, 1947	2,000 10	2,075 36
Township of Freeman, Ont., 6%, 1948	3,185 99	3,413 08
Town of Matheson, Ont., 5½%, 1944	2,866 15	2,884 24
Municipality of Chapple, Ont., 6%, 1939	1,848 27	1,868 54
Town of Chelmsford, Ont., 6%, 1943	4,254 67	4,634 69
City of Sydney, N.S., 5½%, 1954	9,000 00	9,495 08
Town of Steelton, Ont., 5%, 1931	2,000 00	1,990 38
City of Rossland, B.C., 6%, 1950	5,500 00	5,797 28
Town of Mimico, Ont., 6%, 1947	5,937 87	5,832 95
Township of Farquhar, Ont., 5½%, 1947	2,727 43	2,830 21
Town of Canora, Sask., 6%, 1934	1,507 88	1,489 44
Town of Kenora, Ont., 6%, 1939	10,081 03	10,258 91
City of Sault Ste. Marie, Ont., 6½%, 1951	27,000 00	27,945 35
Township of Sandwich, Ont., 5¼%, 1947	4,897 33	4,914 92
Township of Sandwich, Ont., 5¼%, 1937	1,982 24	1,986 36
Town of Haileybury, Ont., 6%, 1934	2,576 90	2,611 90
Township of Leitch, Ont., 6%, 1936	668 10	684 13
Town of Capreol, Ont., 5%, 1937	2,997 44	2,997 44
Township of London, Ont., 6%, 1950	4,810 00	4,912 10
Town of Didsbury, Alta., 6½%, 1934	2,486 55	2,418 47
Municipality of Shuniah, Ont., 6%, 1944	5,000 00	5,118 00
Town of Mattawa, Ont., 5%, 1932	458 49	449 52
Townships of Williamson and Owens, 5½%, 1943	1,180 79	1,209 32
Municipality of Chapple, Ont., 6%, 1949	2,432 05	2,480 31
Town of Haileybury, Ont., 5%, 1931	\$1,091 73	\$1,081 44
Town of Haileybury, Ont., 6%, 1939	3,966 27	4,034 66
Town of Fort Frances, Ont., 5½%, 1947	4,387 29	4,350 89
Town of Keewatin, Ont., 6%, 1947	5,000 00	5,198 95
Town of Vermillion, Alta., 6%, 1932	958 18	958 18
Town of Vegreville, Alta., 6%, 1933	25,000 00	24,740 37
Town of Cochrane, Ont., 6%, 1937	6,000 00	5,506 85
Town of Collingwood, Ont., 5½%, 1939	2,194 23	2,184 60
Town of North Bay, Ont., 6%, 1935	3,297 82	3,254 98
Township of Scarborough, Ont., 5%, 1948	5,320 54	5,055 29
Town of Dunnville, Ont., 6%, 1938	6,485 87	6,328 24
Town of Mcville, Sask., 5½%, 1959	2,484 64	2,484 64
Town of Battleford, Sask., 5%, 1959	665 47	665 47
Town of Redcliff, Alta., 3%, 1975	2,916 92	2,916 92
	<u>\$223,351 18</u>	<u>\$225,191 20</u>

Child Insurance Fund:

	Par Value	Book Value
Town of Dunnville, Ont., 6%, 1944	\$1,349 46	\$1,349 46
Town of Selkirk, Man., 5%, 1949	1,000 00	941 96
Sudbury Coppercliff Electric Railway, 6%, 1936	1,000 00	1,025 50
City of Toronto, Ont., 6%, 1936	1,000 00	1,051 23
Town of Glace Bay, N.S., 6%, 1936	1,000 00	1,010 00
City of St. Catharines, Ont., 4½%, 1933	1,000 00	982 13
Town of Timmins, Ont., 6%, 1941	1,394 52	1,339 01
Town of Timmins, Ont., 6%, 1935	1,054 28	1,074 22
City of Hamilton, Ont., 6%, 1934	3,000 00	3,053 30
Town of Fort Frances, Ont., 6%, 1933	1,000 00	1,000 00
Province of Ontario, 6%, 1936	1,000 00	1,047 56
Town of Keewatin, Ont., 5%, 1948	1,000 00	1,080 41
City of Toronto, Ont., 6%, 1932	1,000 00	1,007 49
Town of Dundas, Ont., 6%, 1937	1,629 48	1,691 53
City of St. Catharines, Ont., 4½%, 1931	800 00	787 94
Rural Municipality of St. Vital, Man., 5½%, 1933	1,000 00	1,009 13
	<u>\$19,137 74</u>	<u>\$19,450 87</u>

CANADIAN ORDER OF FORESTERS

HEAD OFFICE, BRANTFORD, ONT.

Incorporated.—December 1st, 1879

OFFICERS

Principal Officer, W. M. Couper; Secretary, Alf. P. van Someren; Treasurer, A. R. Galpin; C. G. Chapin, C.M.B.; A. C. Wiley, Superintendent of Organization; Auditors, W. J. Beney; Blake Elliott; Actuary, M. A. Mackenzie, M.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

E. J. Freysing, H.V.C.R., Toronto, Ont.; W. E. Gowling, M.E.C., Ottawa, Ont.; T. H. Murray, M.E.C., London, Ont.; Dr. E. W. Moles, M.E.C., Norwich, Ont.; I. Payette, M.E.C., Montreal, Que.; H. Stockdale, M.E.C., Westmount, Que.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund.....	\$12,899,777	52
Sickness and Funeral Fund.....	525,794	07
Sickness Fund, No. 2.....	434	37
General Fund—deficit.....	13,594	97
Total.....		\$13,412,410 99
Add Non-Ledger Assets.....		214,794 56
		\$13,627,205 55
Deduct due and accrued liabilities (except Reserve).....		148,181 41
Net Balance of All Funds.....		\$13,479,024 14
Reserve as per Actuary's report.....		\$12,317,100 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		\$1,161,924 14

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....		\$29,000 00
Book values of bonds, debentures and debenture stocks:		
Not in default.....	\$13,236,450	61
In default.....	71,891	32
		13,308,341 93
Cash in chartered banks of Canada in Canada.....		75,069 06
Total Ledger Assets.....		\$13,412,410 99

Non-Ledger Assets

Interest accrued.....		\$207,480 41
Amount due by subordinate courts.....		5,557 67
Other Non-Ledger Assets, viz.:		
Postage on hand.....	\$153	35
Supplies on hand at cost.....	1,603	13
		1,756 48
Total Non-Ledger Assets.....		\$214,794 56
Total Admitted Assets.....		\$13,627,205 55

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$137,631	25
Sickness benefits.....	8,105	48
		\$145,736 73
Present value of matured claims payable by instalments, death claims.....		1,684 18
Other liabilities due and accrued:		
Organization expense.....	\$545	03
Head Office, miscellaneous.....	215	47
		760 50
Total Liabilities (except Reserve).....		\$148,181 41

Net required Reserve, per Actuary's report;	
For outstanding contracts of:	
Mortuary Fund.....	\$11,618,600 00
General Reserve.....	366,000 00
Investment Reserve.....	332,500 00
Total Reserve.....	<u>\$12,317,100 00</u>

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$12,037,384 68
Income for the year:		
Premiums (with extra dues, etc.).....	\$1,104,724 23	
Interest.....	564,081 39	
Profit on sale of securities.....	128,120 15	
Total Income.....		<u>1,796,925 77</u>
Disbursement for the year:		\$13,834,310 45
Death claims.....		896,447 71
		<u>\$12,937,862 74</u>
Deduct:		
Excess of book over market value of bonds in default.....		\$38,085 22
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$12,899,777 52</u>

SICKNESS FUND AND FUNERAL BENEFITS

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$532,896 48
Income for the year:		
Premiums.....	\$112,493 40	
Interest and rents.....	27,369 60	
Profit on sale of securities.....	4,186 77	
Total Income.....		<u>144,049 77</u>
Disbursements for the year:		\$676,946 25
Sickness claims.....	\$150,158 10	
Overdraft interest.....	364 08	
Total Disbursements.....		<u>150,522 18</u>
		<u>\$526,424 07</u>
Deduct:		
Excess of book over market value of bonds in default.....		\$630 00
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$525,794 07</u>

SICK BENEFIT FUND, No. 2

Income for four months, September to December, 1930:		
Premiums.....	\$564 78	
Interest.....	44	
Total Income.....		<u>\$565 22</u>
Disbursements for September to December:		\$130 85
Sick benefits.....		<u>\$130 85</u>
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$434 37</u>

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$53,594 57
Income for the year:		
Assessments, dues, fees and fines.....	\$103,641 31	
Other revenue:		
Interest.....	123 66	
Lodge supplies.....	1,203 43	
Bonds.....	4,763 00	
Miscellaneous.....	69 50	
Total Income.....		<u>109,800 90</u>
Disbursements for the year:		\$163,395 47
Head Office Expenses:		
Salaries.....	\$29,705 55	
Directors' fees.....	1,564 34	
Auditors' fees.....	4,000 00	
Actuaries' fees and expenses.....	1,500 00	
Travelling expenses.....	686 76	
Bonding of officers.....	1,803 16	
Printing and supplies.....	5,589 84	
Miscellaneous and caretaking.....	1,841 01	
Total.....		<u>46,690 66</u>

Agency and Organization Expenses:

Bonus.....	\$811 92
Salaries.....	55,605 33
Travelling expenses.....	22,120 11

Total..... \$78,537 36

All Other Expenses:

Advertising.....	\$745 05
Office furniture and maintenance of premises...	14,206 12
Legal fees.....	1,799 25
Investigation.....	7,216 45
Taxes and licenses.....	1,557 89
Telephone, telegram, express and postage.....	2,833 58
Agency printing and stationery.....	4,660 67
Light, fuel and water.....	440 18
Insurance exchange and interest.....	1,422 89
Official publications.....	8,212 29
Meeting of Supreme Body and H. C. grants.....	7,697 89
Miscellaneous.....	970 16

Total..... \$51,762 42

Total Disbursements..... \$176,990 44

Deficit of Fund (Ledger Assets), December 31st, 1930..... \$13,594 97

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929.....	47,301	\$44,903,924 09	1,935	\$1,909,000 00	3,341	\$3,485,000 00
New issued.....	262	241,750 00	515	527,500 00	1,026	1,046,500 00
Old revived.....	259	256,500 00	42	42,000 00	69	72,500 00
Old increased.....	.....	1,860 59	.....	.....	.....	.....
Card additions.....	.....	.....	.....	.....	.....	.....
Transferred to.....	3	1,500 00	11	10,500 00	30	31,500 00
Totals.....	47,825	\$45,405,534 68	2,503	\$2,489,000 00	4,466	\$4,635,500 00
Less ceased by:						
Death.....	884	\$841,855 63	6	\$5,500 00	7	\$8,000 00
Lapse.....	1,709	1,628,200 00	582	581,000 00	1,043	1,083,500 00
Decrease.....	.....	99,405 99	.....	7,833 00	.....	6,351 00
Card deductions.....	.....	.....	.....	.....	.....	.....
Transferred from.....	33	35,000 00	2	1,250 00	7	4,250 00
Total ceased.....	2,626	\$2,604,461 62	590	\$595,583 00	1,057	\$1,102,101 00
At end of 1930.....	45,199	\$42,801,073 06	1,913	\$1,893,417 00	3,409	\$3,533,399 00

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929.....	60	\$180,000 00	52,637	\$50,477,924 09	24,867	\$23,776,539 63
New issued.....	11	33,000 00	1,814	1,848,750 00	634	673,250 00
Old revived.....	.....	.....	370	371,000 00	152	147,750 00
Old increased.....	.....	.....	.....	1,860 59	.....	1,860 59
Card additions.....	.....	.....	.....	.....	8	7,500 00
Transferred to.....	.....	.....	44	43,500 00	.....	.....
Totals.....	71	\$213,000 00	54,865	\$52,743,034 68	25,661	\$24,606,900 22
Less ceased by:						
Death.....	.....	.....	897	\$855,355 63	512	\$486,775 41
Lapse.....	18	54,000 00	3,352	3,346,700 00	1,340	1,339,700 00
Decrease.....	.....	3,000 00	.....	116,589 99	.....	62,447 72
Card deductions.....	.....	.....	.....	.....	20	20,500 00
Transferred from.....	2	3,000 00	44	43,500 00	.....	.....
Total ceased.....	20	\$60,000 00	4,293	\$4,362,145 62	1,872	\$1,909,423 13
At end of 1930.....	51	\$153,000 00	50,572	\$48,380,889 06	23,789	\$22,697,477 09

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All members, 60 years of age and over, may discontinue premium payment, and, on surrender of policy, apply for, and receive Paid-up Insurance. On all plans of insurance paid-up policies are procurable after five years.

Under what conditions as to membership, etc., are such benefits available? Payment of Capitation Tax.

What is the nature of benefits so granted? Paid-up insurance.

Give particulars of any distribution of surplus during last three years. Five monthly assessments waived and \$150,000 transferred to General Fund.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve under whole life certificates, paid-up certificates, limited payment life and endowment.....	\$11,618,600 00
General reserve.....	366,000 00
Investment reserve.....	332,500 00
Accrued claims.....	139,300 00
	<u>\$12,456,400 00</u>

Assets

Life insurance fund.....	<u>\$13,141,500 00</u>
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The ratio of assets to liabilities was 105.50 per cent.

The valuation basis was AM (5) 3½ per cent.

The amount of whole life insurance valued was \$41,871,250.00. The amount of paid-up insurance valued was \$931,639.00. The amount of all other insurance valued \$5,578,000.00. According to the Constitution no reserve is held for certificates in their first year.

The valuation was made by M. A. Mackenzie, Fellow of the Institute of Actuaries of Great Britain.

SICKNESS DEPARTMENT FUND

The amended Constitution provides for two Sickness Funds, one prior to July 1st, 1920, and the other at increased rates for certificates issued after July 1st, 1930.

Under Sickness Fund No. 1, certificates may be terminated at any time on notice from head office. The amount of this Sickness Fund is therefore carried in the liability side of the balance sheet.

Under Sickness Fund No. 2, rates are based on the Manchester Unity whole society experience with interest at 3½ per cent. The amount of this fund at December 31st was \$434.37.

Schedule "C"

Bonds and Debentures Owned—(not in default)

Mortuary Fund:	Par Value	Book Value
Dominion of Canada Victory Loan, 5½%, 1937.....	\$6,300 00	\$6,300 00
Government of Quebec Deposit.....	5,000 00	5,000 00
Canadian National Rys (D.C. Guar.), 6½%, 1946.....	65,000 00	73,065 07
Canadian National Rys (D.C. Guar.), 6½%, 1946.....	35,000 00	39,342 42
Canadian National Rys (D.C. Guar.), 6½%, 1946.....	50,000 00	57,186 43
Canadian National Rys (D.C. Guar.), 5%, 1938.....	625,000 00	619,961 49
Canadian Northern Rys. (D.C. Guar.), 6½%, 1946.....	310,000 00	358,922 73
Canadian Northern Rys. (D.C. Guar.), 7%, 1940.....	21,000 00	23,666 82
Province of Ontario, 6%, 1941.....	50,000 00	49,257 04
Province of Ontario, 6%, 1941.....	7,000 00	7,566 68
Province of Ontario, 6%, 1943.....	33,000 00	36,180 11
Province of Ontario, 5%, 1948.....	154,000 00	150,465 63
Province of Ontario, 5%, 1948.....	50,000 00	48,852 44
Province of Ontario, 5%, 1948.....	46,000 00	44,944 09
Province of Ontario, 6%, 1936.....	25,000 00	26,128 13
Province of Ontario, 4½%, 1943.....	110,000 00	104,930 75
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950.....	121,666 66	89,578 72
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4%, 1950.....	32,908 40	27,157 42
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950.....	11,261 46	9,973 94
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4½%, 1950.....	13,071 86	11,577 26
Prov. of B.C. Guar., Canadian Northern Pacific Rys., 4%, 1950.....	15,758 25	13,003 80
Grand Trunk Rys. (D.C. Guar.), 6%, 1936.....	25,000 00	26,216 21
Grand Trunk Rys. (D.C. Guar.), 7%, 1940.....	25,000 00	27,995 52
Prov. of Alberta Guar., Grand Trunk Pacific Rys., 4%, 1939.....	1,944 00	1,804 46
Prov. of Alberta Guar., Grand Trunk Pacific Rys., 4%, 1942.....	9,720 00	8,839 36
Prov. of Sask. Guar., Grand Trunk Pacific Rys., 4%, 1939.....	5,346 00	4,962 52
Province of Alberta Guar., Canadian Northern Western Rys., 4½%, 1942.....	48,666 66	44,660 39
Province of Alberta Guar., Canadian Northern Western Rys., 4½%, 1942.....	138,953 06	131,180 70
Province of Alberta, 6%, 1936.....	7,000 00	7,309 47
Province of Alberta, 6%, 1941.....	25,000 00	26,876 97
Province of Alberta, 5%, 1959.....	375,000 00	375,000 00
Province of Saskatchewan Farm Loan, 5%, 1960.....	200,000 00	199,004 11
Province of British Columbia, 6%, 1941.....	25,000 00	26,876 97
Province of Manitoba, 5%, 1959.....	25,000 00	25,000 00
Town of Palmerston, 5%, 1936.....	11,500 00	11,476 70
Town of Selkirk, 5%, 1939.....	13,500 00	13,428 03
School District of Raymond, 6%, 1939.....	6,000 00	6,330 29
School District of Stettler, 5%, 1941.....	5,500 02	5,500 02
Town of Indian Head, 6%, 1944.....	1,866 20	1,918 96

Schedule "C"—Continued

Mortuary Fund—Continued

	Par Value	Book Value
Town of Kindersley, 6%, 1951.....	\$11,734 78	\$12,377 35
Town of Canora, 5%, 1932.....	2,238 00	2,218 00
Town of Castor, 5½%, 1932.....	926 90	926 90
Rural Municipality of Rosedale, 4½%, 1932.....	1,500 00	1,484 19
School District of Wynyard, 7%, 1943.....	7,800 00	8,161 39
Rural Municipality of Stonehenge, 5½%, 1933.....	1,800 00	1,808 28
Town of Claresholm, 5½%, 1945.....	29,492 19	29,492 19
Town of Selkirk, 5%, 1949.....	2,000 00	1,979 75
Town of Qu'Appelle, 6%, 1950.....	3,734 28	3,734 28
City of Sarnia, 5%, 1946.....	87,176 63	86,675 10
Counties of Dundas, Stormont and Glengarry, 5%, 1949.....	48,487 87	48,488 27
City of Lachine, 4%, 1941.....	13,000 00	13,000 00
City of Lachine, 4%, 1940.....	14,000 00	13,867 96
School Commission of Riviere Ste. Pierre, 5½%, 1938.....	15,000 00	15,346 34
Town of Dalhousie, 4½%, 1938.....	8,000 00	7,790 40
Town of Selkirk, 5%, 1939.....	11,500 00	11,435 85
Town of Kenora, 5%, 1940.....	25,000 00	24,757 50
City of North Battleford, 5%, 1936.....	17,500 00	17,388 00
City of North Battleford, 5½%, 1942.....	50,000 00	46,572 56
City of Medicine Hat, 5%, 1933.....	47,693 35	46,401 28
City of Lethbridge, 5%, 1943.....	3,893 05	3,551 94
City of Medicine Hat, 5%, 1943.....	10,000 00	9,538 97
City of Medicine Hat, 5%, 1934.....	12,000 00	11,626 20
City of Medicine Hat, 5%, 1933.....	1,946 67	1,893 97
City of Saskatoon, 5%, 1943.....	20,000 00	18,212 30
City of Saskatoon, 5%, 1943.....	15,145 58	13,792 05
Municipality of Coquitlam, 5%, 1941.....	81,000 00	71,660 77
City of Sault Ste. Marie, 5½%, 1945.....	5,000 00	4,818 75
City of Ottawa, 5%, 1945.....	50,000 00	48,085 00
City of Toronto, 4½%, 1945.....	50,000 00	45,533 21
Montreal Protestant Schools, 4%, 1942.....	25,000 00	20,167 88
Town of Orillia, 5%, 1944.....	13,948 97	12,819 34
School Commission of La Salle, 5½%, 1954.....	15,000 00	15,135 86
Town of Pointe Claire, 5½%, 1934.....	70,000 00	70,811 84
School District of Prince Albert, 1964.....	9,328 65	9,328 65
City of Prince Albert, 1964.....	66,729 50	66,729 50
Roman Catholic Schools of Verdun, 5½%, 1943.....	50,000 00	51,673 20
Town of Dauphin, 5%, 1934.....	4,000 00	3,968 39
City of Edmonton, 5½%, 1964.....	3,500 00	3,666 43
City of Edmonton, 5½%, 1956.....	12,000 00	12,636 39
City of Edmonton, 5½%, 1951.....	1,459 99	1,348 92
Township of York, 5½%, 1939.....	9,568 26	9,736 59
Town of Pointe Claire, 5½%, 1935.....	1,000 00	1,017 18
Sisters of Charity, subsidized by Province of Quebec, 5%, 1945.....	21,000 00	21,000 00
City of Victoria, 5½%, 1953.....	25,000 00	26,257 54
Montreal Protestant Schools, 4%, 1938.....	21,000 00	19,610 46
Rural Municipality of St. James, 5½%, 1956.....	46,688 01	46,688 01
City of Sydney, 5½%, 1941.....	25,000 00	25,622 22
City of Hamilton, 4½%, 1944.....	38,000 00	36,205 88
City of Hamilton, 5%, 1944.....	2,000 00	1,995 12
City of Halifax, 5%, 1965.....	100,000 00	99,502 72
City of Regina, 5%, 1959.....	15,000 00	14,776 68
City of Saskatoon, 5%, 1945.....	30,000 00	29,682 97
City of Saskatoon, 5%, 1945.....	63,000 00	62,537 70
Plummer Memorial Hospital (Guar. by City of Sault Ste. Marie), 5½%, 1945.....	20,000 00	20,639 15
City of Calgary, 4½%, 1945.....	15,000 00	14,214 95
City of Lachine, 4%, 1940.....	5,000 00	4,620 34
City of Sydney, 5½%, 1950.....	111,000 00	115,864 93
City of Medicine Hat, 5%, 1944.....	12,000 00	11,753 61
Roman Catholic Schools of East Windsor, 5½%, 1945.....	26,500 00	26,746 00
Town of Listowel, 5%, 1938.....	2,522 62	2,522 62
City of Moose Jaw, 5%, 1938.....	17,248 55	17,163 12
Town of Virden, 5%, 1931.....	1,910 54	1,913 46
City of Red Deer, 5%, 1941.....	11,078 06	11,005 34
Town of Cochrane, 6%, 1932.....	4,795 32	4,811 39
Rural Municipality of Key West, 6%, 1932.....	1,300 00	1,313 65
Town of Vegreville, 6%, 1942.....	23,334 86	23,017 90
City of Red Deer, 6%, 1945.....	11,204 31	10,951 85
Town of Cornwall, 5½%, 1940.....	24,856 84	25,449 30
Township of Colchester, 5½%, 1943.....	7,084 70	7,190 89
Town of Leaside, 5½%, 1949.....	65,556 93	66,426 12
City of Niagara Falls, 5%, 1944.....	10,000 00	10,154 31
Town of Harriston, 4½%, 1934.....	990 36	997 36
Town of Waterloo, 5½%, 1938.....	8,799 64	8,824 64
Town of Magrath, 5%, 1933.....	2,403 73	2,348 54
Town of Sudbury, 5%, 1943.....	18,378 58	17,287 27
Essex Border Utilities Commission, 5¾%, 1952.....	50,359 25	51,812 30
Essex Border Utilities Commission, 5¾%, 1954.....	22,116 61	22,560 45
Essex Border Utilities Commission, 5¾%, 1950.....	18,000 00	18,776 48
Essex Border Utilities Commission, 5½%, 1956.....	50,000 00	51,338 97
Town of Leamington, 5½%, 1942.....	24,170 56	21,223 69
School District of Lethbridge, 5½%, 1961.....	26,250 00	27,794 70
Town of Leamington, 5¼%, 1940.....	3,000 00	3,000 00
School District of Brandon, 5%, 1943.....	10,000 00	10,007 32
City of Fort William, 4½%, 1939.....	51,000 00	51,357 19
Town of Cote des Neiges, 5%, 1940.....	25,000 00	25,471 44
City of Enderby, 5%, 1936.....	9,000 00	8,885 70
City of Lethbridge, 4½%, 1940.....	11,000 00	9,772 40
District of North Vancouver, 5%, 1933.....	38,933 33	38,138 30
Municipality of Point Grey, 5%, 1937.....	11,193 18	10,670 56
City of Lachine, 5%, 1955.....	50,000 00	45,060 00
City of Sault Ste. Marie, 6%, 1951.....	47,000 00	44,866 30

Schedule "C"—Continued

	Par Value	Book Value
<i>Mortuary Fund—Continued</i>		
City of Winnipeg, 6%, 1941.....	\$30,000 00	\$31,922 95
Roman Catholic Schools of Verdun, 5½%, 1964.....	94,000 00	95,828 58
School Commission of Ste. Madeleine d'Outremont, 5½%, 1949.....	15,000 00	15,444 37
City of Fort William, 5%, 1940.....	11,000 00	10,873 92
School Commission of Windsor, 5½%, 1944-48.....	38,290 37	39,742 14
Municipality of Point Grey, 5%, 1941.....	40,000 00	39,835 88
City of Welland, 5½%, 1940.....	10,096 61	10,303 75
Roman Catholic Schools of Toronto, 5½%, 1943.....	30,000 00	31,379 76
City of Edmonton, 5%, 1953.....	3,406 66	3,360 88
City of Edmonton, 5½%, 1935.....	2,000 00	2,031 83
City of Edmonton, 5½%, 1940.....	18,584 92	19,459 44
Township of York, 6%, 1940.....	84,618 18	83,573 65
City of Welland, 5%, 1954.....	55,881 68	55,071 36
City of Welland, 5%, 1944.....	54,000 00	51,524 98
City of Hamilton, 4½%, 1944.....	44,000 00	41,926 16
City of Hamilton, 4½%, 1944.....	25,000 00	24,066 61
Roman Catholic Schools of Fort William, 5%, 1960.....	3,775 46	3,799 46
Town of Grimsby, 5%, 1936.....	7,524 67	7,444 09
Town of Kenora, 5%, 1940.....	11,000 00	11,469 12
School District of Weyburn, 6%, 1941.....	3,242 01	3,117 94
Town of Whitewood, 5%, 1941.....	1,200 00	1,195 68
Rural Municipality of Caledonia, 5%, 1932.....	1,000 00	1,010 54
Rural Municipality of Heart's Hill, 6%, 1932.....	5,681 52	5,563 50
Town of Outlook, 5%, 1933.....	13,852 67	14,317 83
Town of Leamington, 5½%, 1945.....	42,631 30	41,499 26
City of Niagara Falls, 5%, 1950.....		
Manitoba Provincial Exhibition (Guar. by City of Brandon), 5%, 1949.....	6,000 00	5,751 26
Portage la Prairie Industrial Exhibition (Guar. by City of Portage la Prairie), 5%, 1949.....	9,697 57	9,402 25
Town of Oakville, 5%, 1950.....	59,008 95	60,127 59
Town of Midland, 5%, 1949.....	4,200 46	7,494 54
School District of Dudsbury, 6%, 1937.....	4,200 00	4,306 17
Town of Minnedosa, 5%, 1932.....	1,460 16	1,452 23
Town of Cardston, 6%, 1932.....	1,081 22	1,086 01
Town of Cardston, 6%, 1932.....	383 44	384 77
Town of Deloraine, 6%, 1932.....	959 02	962 43
Town of Outlook, 5%, 1942.....	8,648 40	8,124 70
Township of North York, 5½%, 1951.....	52,112 25	54,421 04
Township of North York, 5%, 1935.....	7,927 59	7,927 59
Town of Pembroke, 5%, 1940.....	8,000 00	20,063 58
Town of Pembroke, 5%, 1960.....	19,741 76	9,506 21
City of Vancouver, 3½%, 1939.....	9,479 37	33,687 50
Town of Maisonneuve, 4½%, 1952.....	35,000 00	7,139 16
Town of Maisonneuve, 4½%, 1952.....	7,103 00	7,059 02
Town of Dauphin, 6%, 1933.....	7,000 00	696 45
City of Kamloops, 5½%, 1941.....	24,000 00	24,597 30
City of Edmonton, 5½%, 1944.....	3,000 00	3,116 19
Township of York, 6%, 1940.....	16,640 45	17,238 85
Township of Sandwich East, 6½%, 1935.....	3,135 43	3,233 72
School Commission of Ford City, 5½%, 1955.....	13,101 18	13,696 98
Township of East York, 5%, 1948.....	68,953 29	68,273 15
Roman Catholic Schools of Toronto, 6%, 1941.....	90,000 00	96,519 64
Village of Fort Erie, 5½%, 1958.....	26,423 95	27,210 00
City of Hamilton, 4½%, 1944.....	30,000 00	28,589 86
School District of Brandon, 5%, 1943.....	9,000 00	8,872 90
City of Lethbridge, 5%, 1933.....	1,363 62	1,375 96
City of Red Deer, 5%, 1931.....	1,491 74	1,489 72
Town of Vermillion, 6%, 1931.....	986 83	986 09
Town of Kindersley, 6%, 1942.....	28,002 58	28,587 19
Town of Mount Forest, 5½%, 1945.....	8,267 01	8,198 78
School District of Drumheller, 6%, 1948.....	27,000 00	27,000 00
School District of Vermillion Centre, 5½%, 1958.....	24,000 00	22,842 15
City of North Bay, 5½%, 1937.....	19,608 87	20,107 13
Township of North York, 5%, 1944.....	7,169 29	7,235 10
Town of Cardston, 6%, 1933.....	900 00	888 05
Town of Shoal Lake, 5%, 1932.....	2,029 99	1,967 07
Town of Essex, 5%, 1948.....	12,867 86	12,454 87
Township of North York, 5½%, 1960.....	124,471 02	133,533 57
Separate Schools of Sarnia, 5½%, 1950.....	40,000 00	41,352 55
School Commission of St. Edouard, 4½%, 1933.....	10,000 00	10,103 40
City of Medicine Hat, 5%, 1943.....	14,000 00	13,357 65
City of Saskatoon, 5%, 1945.....	5,000 00	4,464 57
District of South Vancouver, 5%, 1962.....	75,000 00	64,441 48
District of South Vancouver, 5%, 1962.....	30,000 00	25,776 52
District of South Vancouver, 5%, 1962.....	20,000 00	17,184 45
School Commission of St. Sacrament de Lachine, 5½%, 1952.....	15,500 00	15,918 28
City of Brandon, 5%, 1933.....	1,000 00	990 42
City of Edmonton, 5½%, 1947.....	13,000 00	13,538 42
City of Edmonton, 4½%, 1952.....	1,946 66	1,793 71
Township of East York, 5½%, 1935.....	79,087 59	79,908 31
Township of East York, 5½%, 1938.....	17,085 47	17,352 79
School District of Edmonton, 5%, 1953.....	1,000 00	986 79
City of Edmonton, 5½%, 1947.....	1,000 00	1,039 31
City of Sydney, 5½%, 1942.....	5,000 00	5,023 02
Township of East York, 5½%, 1938.....	40,221 14	36,514 47
City of Hamilton, 4½%, 1944.....	14,000 00	13,359 00
City of Hamilton, 4½%, 1944.....	27,000 00	25,762 21
City of Hamilton, 5%, 1944.....	29,000 00	28,931 15
County of York (Guar. by Township of York), 5%, 1954.....	100,000 00	98,778 72
School District of Regina, 5%, 1960.....	150,000 00	147,721 47
Township of Etobicoke, 5½%, 1960.....	114,941 22	122,271 72
Township of Etobicoke, 5½%, 1944.....	12,888 23	13,380 55
City of Medicine Hat, 5%, 1942.....	33,000 00	31,986 90

Schedule "C"—Continued

<i>Mortuary Fund—Continued</i>		Par Value	Book Value
Town of Midland, 4%, 1932.....		\$2,181 48	\$2,181 48
Town of Beauceville, 5%, 1935.....		2,790 00	2,871 28
Town of Kenora, 5½%, 1936.....		20,000 00	20,250 13
School District of Camrose, 6%, 1933.....		2,033 32	2,064 28
School District of Camrose, 6%, 1931.....		270 00	272 13
Town of Castor, 5½%, 1931.....		158 60	158 60
Town of Indian Head, 5%, 1946.....		10,000 00	9,604 20
Town of Tofield, 6%, 1964.....		43,937 64	43,937 64
Township of North York, 5½%, 1939.....		38,064 22	38,950 61
School District of Brandon, 5½%, 1956.....		40,000 00	40,247 69
Town of Chicoutimi, 4½%, 1951.....		6,903 00	6,933 58
Town of Mount Forest, 4½%, 1937.....		2,000 00	1,809 23
City of Wetaskiwin, 5%, 1939.....		6,935 43	7,012 07
Town of Carman, 5%, 1939.....		11,570 00	11,623 45
Town of Thessalon, 5%, 1939.....		9,247 19	9,247 19
Town of Minnedosa, 5%, 1931.....		59 62	59 38
Rural Municipal of Prairie, 5½%, 1933.....		750 00	729 83
Town of Waterloo, 5½%, 1944.....		42,918 52	44,519 52
City of Regina, 4½%, 1935.....		5,000 00	5,012 42
Town of Belleville, 4%, 1940.....		10,000 00	10,049 81
School Commission of St. Gregoire, 5%, 1938.....		12,000 00	12,918 69
Town of Cote St. Laurent, 4½%, 1933.....		626 95	626 95
City of Port Arthur, 5%, 1935.....		45,000 00	45,998 38
Town of St. Louis, 4%, 1941.....		10,000 00	9,912 00
Town of St. Louis, 4%, 1940.....		10,000 00	10,000 00
Town of Terrebonne, 4½%, 1942.....		6,000 00	6,043 33
Town of Grand Mere, 5%, 1931.....		16,000 00	16,004 50
Town of Grand Mere, 4½%, 1933.....		10,000 00	10,072 20
City of Montreal West, 4%, 1941.....		10,000 00	9,545 82
Village of Rosemont, 5%, 1936.....		27,000 00	27,779 06
Town of Fraserville, 4½%, 1933.....		3,000 00	3,000 00
Town of Arcola, 6%, 1939.....		5,000 00	5,321 26
City of Sault Ste. Marie, 5%, 1932.....		14,800 00	14,835 71
City of Weyburn, 5%, 1935.....		11,000 00	11,056 17
Town of Pointe-aux-Trembles, 5%, 1953.....		61,000 00	51,854 62
Town of Pointe-aux-Trembles, 5%, 1953.....		69,000 00	58,655 12
City of Nanaimo, 5%, 1933.....		23,892 85	23,502 85
Town of Drummondville, 5%, 1951.....		12,000 00	11,479 78
City of Fort William, 4½%, 1940.....		19,000 00	16,338 77
City of Laval des Rapides, 6%, 1965.....		14,000 00	12,602 30
City of Sault-au-Recollet, 6%, 1955.....		25,000 00	24,221 27
School Commission of St. Stanislas, 6%, 1940.....		34,000 00	34,000 00
Toronto Power Company, 4½%, 1941.....		73,000 00	66,150 47
Lethbridge Northern Irrigation District, 6%, 1951.....		50,000 00	53,050 80
Montreal Metropolitan Commission, 5%, 1942.....		200,000 00	192,538 13
City of Hull, 5½%, 1947.....		50,000 00	50,541 45
Toronto Power Company, 4½%, 1941.....		9,733 33	8,735 37
Toronto Power Company, 4½%, 1941.....		29,200 00	27,013 83
Village of Hudson, 5½%, 1949.....		10,000 00	10,058 08
City of St. Lambert, 5½%, 1952.....		120,000 00	122,542 60
City of Verdun, 6%, 1941.....		5,000 00	5,267 34
City of Verdun, 6%, 1941.....		25,000 00	26,291 98
City of Three Rivers, 5½%, 1953.....		10,000 00	10,327 71
City of St. Lambert, 5½%, 1952.....		50,000 00	51,289 03
City of Hull, 5½%, 1947.....		25,000 00	25,976 38
City of St. Lambert, 5½%, 1964.....		20,000 00	20,696 55
Town of Montreal North, 6%, 1958.....		147,000 00	160,578 47
Town of St. Michale, 6%, 1956.....		25,000 00	27,634 56
City of Three Rivers, 5½%, 1947.....		44,000 00	46,237 49
Town of St. Pierre, 6%, 1955.....		6,000 00	6,626 40
Town of Pointe-aux-Trembles, 6%, 1940.....		5,000 00	5,276 43
Town of St. Michael, 6%, 1956.....		3,000 00	3,307 56
Town of Montreal East, 6%, 1954.....		3,000 00	3,297 29
Town of Hampstead, 6%, 1959.....		8,000 00	8,952 95
Town of Montreal East, 6%, 1954.....		7,000 00	7,762 71
Town of St. Michael, 6%, 1955.....		4,000 00	4,440 38
Town of Pointe-aux-Trembles, 6%, 1941.....		8,000 00	8,493 41
Town of Montreal North, 6%, 1956.....		6,000 00	6,673 75
City of St. Lambert, 6%, 1961.....		40,000 00	44,558 28
Town of Montreal North, 6%, 1956.....		5,000 00	5,517 60
Town of Pointe-aux-Trembles, 6%, 1942.....		7,500 00	7,960 25
Town of Hampstead, 6%, 1961.....		21,000 00	23,393 95
Town of Montreal East, 6%, 1955.....		6,000 00	6,612 31
Town of Montreal North, 6%, 1957.....		42,000 00	46,480 12
Town of St. Michael, 6%, 1956.....		38,000 00	41,980 50
Town of Shawinigan Falls, 5½%, 1945.....		5,000 00	5,189 39
Town of Shawinigan Falls, 5½%, 1945.....		21,000 00	21,807 69
Town of St. Michael, 6%, 1955.....		103,000 00	113,583 04
Town of Montreal East, 6%, 1946.....		1,000 00	1,084 37
Town of Pointe-aux-Trembles, 6%, 1953.....		30,000 00	33,224 60
City of Edmonton, 5½%, 1945.....		50,000 00	50,213 04
Town of Montreal North, 6%, 1955.....		5,000 00	5,513 78
Town of St. Michael, 6%, 1954.....		5,000 00	5,543 44
School Commission of Three Rivers, 5%, 1954.....		94,600 00	93,355 99
School Commission of La Salle, 5½%, 1956.....		22,000 00	22,926 35
Town of Montreal East, 6%, 1954.....		35,000 00	38,813 94
Town of Montreal North, 6%, 1956.....		3,000 00	3,336 85
Town of Pointe-aux-Trembles, 6%, 1953.....		1,000 00	1,113 80
Town of Montreal North, 6%, 1957.....		6,000 00	6,689 33
Town of Montreal East, 6%, 1946.....		3,000 00	3,273 03
Town of St. Pierre aux Liens, 6%, 1956.....		3,000 00	3,364 79
City of St. Lambert, 5½%, 1952.....		10,000 00	10,524 75
City of Three Rivers, 5½%, 1953.....		2,000 00	2,105 83

Schedule "C"—Continued

<i>Mortuary Fund—Continued</i>	Par Value	Book Value
School Commission of Grand Mere, 5%, 1956.....	\$32,000 00	\$31,961 88
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	536 53
Protestant Schools of Montreal, 5%, 1939.....	34,000 00	34,000 00
City of Edmonton, 5½%, 1945.....	130,000 00	132,104 98
City of Edmonton, 5½%, 1945.....	176,000 00	182,393 37
Town of Neepawa, 6%, 1943.....	5,000 00	5,333 70
City of Hull, 5½%, 1962.....	5,000 00	5,302 95
City of St. Lambert, 5½%, 1956.....	1,000 00	1,061 64
City of St. Lambert, 5½%, 1954.....	1,000 00	1,047 12
City of Edmonton, 5%, 1946.....	1,000 00	989 19
City of Edmonton, 5½%, 1945.....	86,000 00	89,633 41
Lethbridge Northern Irrigation District, 6%, 1951.....	39,000 00	44,150 89
Town of Montreal East, 6%, 1946.....	1,000 00	1,097 09
City of St. John, 3½%, 1940.....	500 00	437 00
Town of Pointe-aux-Trembles, 6%, 1942.....	500 00	539 64
Town of La Tuque, 5%, 1944.....	4,000 00	3,973 63
Town of La Tuque, 5%, 1944.....	15,000 00	14,901 67
Town of Hampstead, 6%, 1959.....	3,000 00	3,406 37
Township of East York, 5½%, 1940.....	25,000 00	25,965 00
City of Three Rivers, 5½%, 1942.....	7,000 00	7,210 57
City of Edmonton, 5½%, 1953.....	5,000 00	2,090 59
Rural Municipality of East Kildonan, 6%, 1941.....	10,000 00	10,394 79
Township of Tisdale, 5½%, 1944.....	29,000 00	29,000 00
School District of Saskatoon, 5%, 1959.....	40,000 00	38,246 51
City of Montreal, 4½%, 1953.....	50,000 13	45,389 78
City of Three Rivers, 5½%, 1947.....	22,000 00	22,698 82
City of Montreal, 4%, 1948.....	21,831 56	18,585 27
City of Montreal, 4%, 1950.....	26,834 43	22,824 80
Montreal Harbour Commission, 5%, 1969.....	50,000 00	49,752 05
City of Hamilton, 5%, 1944.....	67,000 00	66,840 93
City of Hamilton, 4½%, 1944.....	33,000 00	31,495 37
City of Hamilton, 4½%, 1944.....	6,000 00	5,728 16
City of Brandon, 5½%, 1949.....	50,000 00	51,490 11
Protestant Schools of Montreal, 5%, 1960.....	100,000 00	99,503 68
City of Granby, 5%, 1952.....	39,000 00	39,483 82
City of Saskatoon, 5%, 1950.....	30,000 00	29,630 50
Roman Catholic Schools of Granby, 5%, 1960.....	35,000 00	35,432 70
City of Belleville, 4%, 1940.....	25,000 00	22,868 47
Roman Catholic Schools of Chicoutimi, 5%, 1939.....	30,000 00	29,389 15
Town of St. Michael, 6%, 1954.....	2,000 00	2,274 71
City of Three Rivers, 5½%, 1968.....	75,000 00	81,236 68
City of Shawinigan Falls, 5%, 1959.....	20,000 00	19,899 84
Roman Catholic Schools of Shawinigan Falls, 5%, 1955.....	26,000 00	26,152 93
City of Moose Jaw, 5%, 1936.....	1,999 98	1,993 61
City of Moose Jaw, 5%, 1939.....	11,853 23	11,782 08
Town of Haileybury, 5%, 1931.....	1,139 36	1,136 69
School District of Sacre Coeur, 6%, 1932.....	250 00	249 12
Town of Strasbourg, 6%, 1933.....	2,798 09	2,720 55
Town of Fort Frances, 5%, 1948.....	42,397 73	41,579 77
Rural Municipality of East Kildonan, 6%, 1941.....	13,000 00	13,526 08
Town of Blind River, 5½%, 1958.....	15,719 51	15,237 46
County of Lanark, 5%, 1949.....	92,000 00	87,858 61
City of Medicine Hat, 5%, 1950.....	5,000 00	4,788 37
School District of Weyburn, 5%, 1936.....	4,000 16	4,053 75
Village of Megantic, 5%, 1936.....	6,600 50	6,700 57
Town of Stettler, 5½%, 1931.....	1,348 38	1,352 02
Town of Stettler, 5½%, 1931.....	436 10	436 71
Town of Castor, 5½%, 1931.....	237 87	237 87
Township of North York, 5½%, 1939.....	22,230 00	22,753 67
Town of Leamington, 5½%, 1940.....	2,000 00	2,000 00
Town of Bridgeburg, 5½%, 1956.....	6,788 22	6,999 76
Town of New Toronto, 5%, 1944.....	25,170 03	24,186 77
Town of Almonte, 5%, 1960.....	29,866 21	30,304 76
Town of Maisonneuve, 4½%, 1940.....	10,000 00	10,192 04
Town of Cote St. Louis, 5%, 1935.....	16,000 00	16,455 94
Town of Strathcona, 6%, 1933.....	6,000 00	6,176 12
Town of Strathcona, 6%, 1933.....	10,000 00	10,262 00
District of Penticton, 6%, 1942.....	5,000 00	4,844 29
District of Penticton, 6%, 1941.....	68,000 00	68,000 00
City of Port Arthur, 5%, 1935.....	17,000 00	16,418 60
School Commission of Winnipeg, 4%, 1945.....	32,000 00	28,274 20
School Commission of Windsor, 5½%, 1937.....	6,217 89	6,254 15
School Commission of Windsor, 5½%, 1939.....	1,033 71	1,040 49
Roman Catholic Schools of St. Gregoire, 6%, 1955.....	100,000 00	110,739 72
Town of Montreal North, 6%, 1954.....	1,000 00	1,101 71
School Commission of Windsor, 5½%, 1944.....	20,000 00	20,535 09
School Commission of Lachine, 5½%, 1932.....	25,000 00	25,140 48
Town of St. Michael, 6%, 1954.....	30,000 00	33,051 19
Town of St. Michael, 6%, 1954.....	97,000 00	106,865 55
Roman Catholic Schools of Montreal East, 5%, 1945.....	40,000 00	39,236 56
City of Calgary, 5%, 1935.....	23,000 00	22,725 59
City of Calgary, 5%, 1944.....	7,000 00	6,841 28
Town of St. Michael, 6%, 1954.....	22,000 00	24,378 49
Town of St. Michael, 6%, 1954.....	1,000 00	1,108 96
City of Edmonton, 7%, 1941.....	25,000 00	27,592 36
Protestant Schools of Sherbrooke, 5½%, 1938.....	20,400 00	20,771 80
Township of Bagot, 5½%, 1956.....	32,900 00	34,094 97
City of Calgary, 5%, 1935.....	4,000 00	3,985 78
City of Edmonton, 5%, 1953.....	5,840 00	5,760 88
City of Edmonton, 5½%, 1945.....	3,500 00	3,642 05
City of Edmonton, 5½%, 1946.....	60,000 00	62,590 98
School District of Saskatoon, 5%, 1953.....	5,000 00	4,978 96
Town of Glace Bay, 5%, 1948.....	24,000 00	23,318 70

Schedule "C"—Continued

Mortuary Fund—Continued

	Par Value	Book Value
Roman Catholic Schools of Windsor, 5½%, 1940.....	\$16,000 00	\$16,000 00
Roman Catholic Schools of Windsor, 5½%, 1953.....	1,000 00	1,012 96
City of Hamilton, 4½%, 1944.....	13,000 00	12,405 27
City of Hamilton, 5%, 1944.....	4,000 00	3,990 50
Town of Walkerville, 5%, 1959.....	99,932 40	96,629 01
City of Brantford, 5%, 1956.....	25,000 00	25,000 00
Town of Collingwood, 5%, 1943.....	57,000 00	55,450 14
Town of Collingwood, 5%, 1946.....	25,000 00	24,350 73
Town of Farnham, 5½%, 1959.....	30,000 00	31,184 52
School Commission of Moncton, 5%, 1950.....	25,000 00	24,876 85
City of London, 4½%, 1944.....	50,000 00	47,391 93
Town of St. Michael, 6%, 1954.....	28,000 00	31,889 44
Town of Timmins, 5½%, 1936.....	9,160 00	9,364 06
County of Peel, 5%, 1938.....	12,136 72	12,075 62
Town of Huntsville, 5%, 1931.....	1,362 98	1,352 84
Town of Mount Forest, 5½%, 1936.....	1,718 18	1,718 18
Town of Perth, 5%, 1934.....	2,000 00	1,937 20
Town of Morrisburg, 4½%, 1945.....	6,873 88	6,556 83
Village of Markdale, 5%, 1937.....	3,775 96	3,746 96
City of Regina, 4½%, 1936.....	15,164 70	15,204 21
Town of New Liskeard, 5%, 1938.....	6,306 39	6,306 39
Town of Humboldt.....	44,552 32	44,552 32
Town of Battleford.....	14,133 26	14,133 26
Town of Macleod, 4%, 1974.....	29,976 53	29,976 53
Township of Teck, 6%, 1946.....	50,000 00	54,120 41
Town of Estevan, 5%, 1941.....	4,842 14	4,801 20
Town of Yorkton, 5%, 1931.....	1,123 41	1,118 89
Town of Souris, 5%, 1941.....	15,129 64	14,934 05
Town of Bassano, 3%, 1975.....	7,020 05	7,020 05
Town of Taber, 4%, 1970.....	15,104 82	15,104 82
Town of Redcliffe, 3%, 1975.....	14,172 79	14,172 79
Town of Outlook, 5%, 1932.....	746 00	734 25
School District of Radville, 6%, 1932.....	700 00	698 73
Town of Melville, 5½%, 1958.....	3,976 95	3,976 95
Rural Municipality of Prairie, 5½%, 1932.....	1,000 00	982 18
Town of Melfort, 8%, 1943.....	16,000 00	16,484 20
Town of Cardston, 6%, 1932.....	173 60	171 51
Town of Cardston, 6%, 1932.....	175 62	173 95
Village of Point Edward, 6%, 1932.....	1,809 55	1,809 55
Town of Sudbury, 5%, 1931.....	1,320 32	1,307 83
City of Red Deer, 6%, 1943.....	2,000 60	1,971 77
Town of Dauphin, 6%, 1934.....	1,963 68	1,950 58
Town of Watrous, 5½%, 1956.....	5,684 79	5,684 79
Town of Walkerville, 5%, 1943.....	49,731 67	48,435 49
Township of Stamford, 5%, 1957.....	43,627 06	43,041 00
Township of Moore, 5½%, 1949.....	16,000 00	15,856 42
Town of Timmins, 5½%, 1959.....	21,000 00	21,516 76
Town of Birtle, 5¾%, 1949.....	14,500 00	14,500 00
Township of Scarborough, 5%, 1949.....	44,862 49	44,862 49
Town of Sandwich, 5¾%, 1959.....	39,000 00	39,750 00
Township of Stamford, 5%, 1959.....	34,963 77	34,963 77
Town of Midland, 5%, 1949.....	9,294 19	9,354 57
	<u>\$12,667,726 05</u>	<u>\$12,714,360 42</u>

Sick Benefit Fund:

	Par Value	Book Value
Grand Trunk Rys. (D.C. Guar.), 7%, 1940.....	\$25,000 00	\$27,981 71
Province of Ontario, 5%, 1948.....	50,000 00	48,852 44
Town of Ridgetown, 4½%, 1934.....	1,717 91	1,725 82
Town of Indian Head, 5%, 1936.....	6,000 00	6,064 24
Town of Blairmore, 5½%, 1932.....	2,471 58	2,437 61
Rural Municipality of Rosemont, 5½%, 1933.....	1,200 00	1,205 50
City of Calgary, 5%, 1935.....	20,000 00	20,453 84
Town of Dauphin, 6%, 1944.....	3,789 65	3,699 69
School Commission of Coteau Ste. Pierre, 6%, 1955.....	9,000 00	9,000 00
Town of Orillia, 5%, 1944.....	27,172 78	25,174 05
City of Prince Albert, 1964.....	15,784 86	15,784 86
City of Edmonton, 7%, 1941.....	2,000 00	2,219 08
Roman Catholic School of River Ste. Pierre, 5½%, 1944.....	1,000 00	1,035 19
Rural Municipality of St. James, 5½%, 1956.....	2,911 99	2,911 99
Town of Strasburg, 6%, 1931.....	6,411 33	405 45
Town of Waterloo, 5½%, 1938.....	3,634 08	3,664 08
Town of Ou'Appelle, 5%, 1935.....	3,334 30	3,370 81
Town of Raymond, 5%, 1938.....	7,999 98	7,877 86
Town of Yorkton, 5%, 1933.....	1,336 64	1,295 55
Town of Eastview, 5%, 1944.....	9,000 00	8,174 20
Township of East York, 5%, 1959.....	144,304 21	140,383 12
Township of East York, 5%, 1958.....	22,357 42	21,749 08
Township of North York, 5%, 1944.....	7,099 61	7,153 41
Town of Shoal Lake, 6%, 1934.....	1,208 44	1,174 51
Municipality of Penticton, 5%, 1931.....	2,000 00	1,980 78
School Commission of Hull, 5½%, 1953.....	13,500 00	13,586 01
Town of La Salle, 5%, 1954.....	1,000 00	1,000 00
City of Edmonton, 5½%, 1947.....	4,000 00	4,136 68
Roman Catholic Schools of Bedford, 5½%, 1952.....	1,200 00	1,245 24
Municipality of Elfros, 6%, 1931.....	500 00	504 01
School District of Strathcona, 5%, 1939.....	1,500 00	1,500 00
Town of Greenfield Park, 5%, 1942.....	20,000 00	18,162 12
Toronto Power Company, 4½%, 1941.....	48,666 66	44,100 24
City of Hull, 5%, 1934.....	11,000 00	10,841 00
Town of Pointe-aux-Trembles, 6%, 1953.....	9,000 00	9,848 29
City of St. Lambert, 5½%, 1954.....	1,000 00	1,047 41

Schedule "C"—Continued

Sick Benefit Fund—Continued

	Par Value	Book Value
City of Verdun, 5 1/2 %, 1954.....	\$1,000 00	\$1,055 82
Town of Ste. Rose, 6 %, 1954.....	10,000 00	11,089 69
Village of Blyth, 5 %, 1932.....	746 05	743 41
City of Halifax, 6 %, 1952.....	2,000 00	2,236 31
Town of Iroquois, 4 %, 1932.....	2,125 00	2,068 00
Village of Dundalk, 5 %, 1939.....	2,311 84	2,311 84
Town of Melville, 5 1/2 %, 1958.....	15,831 73	15,831 73
Town of Souris, 5 %, 1940.....	8,036 74	7,615 17
City of Red Deer, 6 %, 1943.....	7,500 73	7,392 35
	<u>\$531,653 73</u>	<u>\$522,090 19</u>

Bonds and Debentures Owned—(in default)

	Par Value	Book Value
<i>Mortuary Fund:</i>		
Rural Municipality of Invermay, 5 %, 1932.....	\$1,800 00	\$1,791 62
City of Swift Current, 3 % and 3 1/2 %, 1937.....	21,000 00	21,000 00
City of Swift Current, 3 % and 3 1/2 %, 1937.....	6,145 77	6,145 77
City of Swift Current, 3 % and 3 1/2 %, 1937.....	7,937 04	7,937 04
City of Swift Current, 3 % and 3 1/2 %, 1937.....	10,914 65	10,914 65
City of Swift Current, 3 % and 3 1/2 %, 1937.....	45,000 00	45,000 00
	<u>\$92,797 46</u>	<u>\$92,789 08</u>
<i>Sick Benefit Fund:</i>		
City of Swift Current, 3 % and 3 1/2 %, 1937.....	\$17,817 46	\$17,817 46
All Funds.....	\$110,614 92	\$110,606 54
Less reserved.....	38,715 22	38,715 22
	<u>\$71,899 70</u>	<u>\$71,891 32</u>

CANADIAN ORDER OF ODDFELLOWS

HEAD OFFICE, TORONTO, ONT.

Organized.—June, 1852. Incorporated.—September 11th, 1882

OFFICERS

D. W. Donaldson, Grand Master; Calvin Davis, Im. Past Grand Master; George Sellar, Deputy Grand Master; Jas. Mellor and David T. Cooper, Grand Representatives; Robert Fleming, Secretary; W. H. Shaw, Treasurer,

Auditors.—W. L. Young and W. R. Day.

Actuary.—Sidney H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Grand Master D. W. Donaldson, Toronto, Ont.; Im. Past Grand Master, Calvin Davis, Hamilton, Ont.; Deputy Grand Master, George Sellar, Montreal, Que.; Grand Secretary, Robert Fleming, Toronto, Ont.; Grand Treasurer, W. H. Shaw, Toronto, Ont.; Grand Representative Jas. Mellor, Brantford, Ont.; Grand Representative David T. Cooper, Hamilton, Ont.

Summary of Funds

Balances of Funds—December 31st, 1930:

Mortuary Fund.....	\$349,229 82	
Sickness Fund.....	4,490 01	
Guarantee Fund.....	500 00	
Child's Insurance Fund.....	205 22	
Building Revenue.....	683 77	
General Fund.....	1,732 79	
Total.....		\$356,841 61
Add Non-Ledger Assets.....		6,797 83
		<u>\$363,639 44</u>
Deduct due and accrued Liabilities (except Reserve).....		2,460 00
Net Balance of All Funds.....		<u>\$361,179 44</u>
Reserve as per Actuary's report.....		\$296,783 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		<u>\$64,396 44</u>

Statement for the Year Ending December 31st, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....		\$19,000 00
Mortgage loans on real estate, first mortgages.....		30,100 00
Loans and liens on policies.....		2,909 00
Book values of bonds, debentures and debenture stocks, not in default.....		288,578 80
Cash on hand and in banks:		
On hand at head office.....	\$4 03	
In chartered banks of Canada in Canada.....	16,023 76	
		16,027 79
Amounts owing by lodges.....		226 02
Total Ledger Assets.....		<u>\$356,841 61</u>

Non-Ledger Assets

Interest accrued.....		\$4,357 43
Collections reported, but not received by head office.....		2,440 40
Total Non-Ledger Assets.....		<u>\$6,797 83</u>
Total Admitted Assets.....		<u>\$363,639 44</u>

Liabilities

Provision for unpaid claims, death benefits.....		\$2,460 00
Total Liabilities (except Reserve).....		<u>\$2,460 00</u>
Net required Reserve, per Actuary's report, for outstanding contracts		
of:		
Mortuary Fund.....	\$290,963 00	
Mortuary Fund, Contingent Reserve.....	5,820 00	
Total Reserve.....		<u>\$296,783 00</u>

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$343,029 33
Income for the year:		
Premiums (with extra dues, etc.).....	\$36,960 94	
Interest and rents.....	18,795 62	
Other revenue.....	34 89	
Profit on sale of debentures.....	746 52	
Total Income.....		<u>\$56,537 97</u>
Disbursements for the year:		<u>\$399,567 30</u>
Death claims.....	\$33,732 87	
Surrender values.....	2,445 37	
Total Disbursements.....		<u>36,178 24</u>
		<u>\$363,389 06</u>
Deduct:		
Transfers to General Fund.....		14,159 24
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$349,229 82</u>

SICKNESS FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$4,354 39
Income for the year:		
Premiums.....	\$165 58	
Interest and rents.....	180 39	
Other income.....	7 30	
Total Income.....		<u>353 27</u>
Disbursements for the year:		<u>\$4,707 66</u>
Sickness claims.....		217 65
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$4,490 01</u>

GUARANTEE FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$500 00
Receipts from lodges.....	\$171 00	
Receipts from interest.....	41 25	
Total Income.....		<u>\$212 25</u>
		<u>\$712 25</u>
Deduct:		
Transfers to General Fund.....		212 25
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$500 00</u>

CHILD'S INSURANCE FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$193 49
Income for the year:	
Assessments.....	11 73
Total Income.....	\$205 22
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$205 22

BUILDING REVENUE FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$764 23
Income for the year:	
Receipts from rentals.....	\$2,100 00
Receipts from interest.....	19 02
Total Income.....	2,119 02
Disbursements for the year:	\$2,883 25
Caretaking, \$212.00; fuel, \$284.06; repairs, \$105.80.....	\$601 86
Oil burner, \$350.00; furniture, \$30.00; taxes, \$388.40.....	768 40
Interest.....	800 00
Total Disbursements.....	2,170 26
Deduct:	\$712 99
Transfers to General Fund.....	29 22
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$683 77

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$2,652 01
Income for the year:	
Assessments, dues, fees and fines.....	\$3,993 38
Other revenue—	
Charter fees.....	100 00
Registration fees.....	218 00
Lodge supplies.....	161 98
Sundries.....	8 00
Total Income.....	4,481 36
Disbursements for the year:	\$7,133 37
<i>Head Office Expenses:</i>	
Salaries.....	\$6,003 06
Directors' fees.....	296 65
Auditors' fees.....	200 00
Actuaries' fees and expenses.....	275 00
Travelling expenses.....	333 05
Rents.....	1,200 00
Printing and supplies.....	199 12
Grand Treasurer.....	275 00
Total.....	\$8,781 88
<i>Agency and Organization Expenses:</i>	
Commissions.....	\$755 45
Salaries.....	5,837 40
Travelling expenses.....	326 75
Advertising.....	612 38
Total.....	7,531 98
<i>All Other Expenses:</i>	
Fraternal Association.....	\$45 00
Bonding.....	33 00
Legal fees.....	65 80
Medical fees.....	200 00
Taxes and licenses.....	181 32
Telephone, telegrams and express.....	254 90
Lodge supplies.....	86 99
Light and water.....	29 95
D. D. G. M.....	89 00
Official publications.....	803 35
Meeting of Supreme Body.....	1,148 80
Miscellaneous.....	549 32
Total.....	3,487 43
Total Disbursements.....	19,801 29
Add:	\$12,667 92
Mortuary Fund.....	\$11,159 24
Building Account.....	29 22
Guarantee Fund.....	212 25
Total.....	14,400 71
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$1,732 79

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929.....	1,315	\$967,326 30	8	\$7,000 00	134	\$126,000 00
New issued.....	2	2,000 00			37	25,250 00
Old revived.....	3	3,000 00				
Old increased.....						
Transferred to.....						
Totals.....	1,320	\$972,326 30	8	7,000 00	171	\$151,250 00
Less ceased by:						
Death.....	35	\$25,762 87			1	\$1,000 00
Surrender.....	10	2,109 00			3	145 00
Lapse.....	19	16,785 00	4	4,000 00	17	15,000 00
Decrease.....		4,843 13				2,355 00
Transferred from.....					2	2,000 00
Total ceased.....	64	\$49,500 00	4	\$4,000 00	23	\$20,500 00
At end of 1930.....	1,256	\$922,826 30	4	\$3,000 00	148	\$130,750 00

Classification	20-Pay Life		Paid-Up		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)	No. (13)	Amount (14)
At end of 1929	254	\$234,000 00	196	\$57,599 50	1,907	\$1,391,925 80	1,663	\$1,172,695 00
New issued...	85	72,250 00			124	99,500 00	85	64,750 00
Old revived...	2	2,000 00			5	5,000 00	5	5,000 00
Old increased...				\$400 00		400 00		400 00
Transferred to	2	2,000 00			2	2,000 00	2	2,000 00
Totals...	343	\$310,250 00	196	\$57,999 50	2,038	\$1,498,825 80	1,755	\$1,244,845 00
Less ceased by:								
Death.....	2	\$2,000 00	15	4,970 00	53	\$33,732 87	51	\$32,482 87
Surrender.....					13	2,254 00	11	2,096 00
Lapse.....	43	41,500 00			83	77,285 00	74	69,285 00
Decrease.....				70		7,268 13		5,426 13
Transferred from.....					2	2,000 00	3	3,000 00
Total ceased..	45	\$43,500 00	15	\$5,040 00	151	\$122,540 00	139	\$112,290 00
At end of 1930	298	\$266,750 00	181	\$52,959 50	1,887	\$1,376,285 80	1,616	\$1,132,555 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Paid-up Policies, Limited Payment, 20-Pay Life.

Under what conditions as to membership, etc., are such benefits available? Death.

What is the nature of benefits so granted? Face value of policy.

Give particulars of any distribution of surplus during last three years. None.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Reserve.....	\$290,963 00
Unpaid claims.....	2,460 00
Contingent reserve.....	5,820 00
Total.....	<u>\$299,243 00</u>

Assets

Life Insurance Fund.....	\$351,665 64
Total.....	<u>\$351,665 64</u>

The ratio of assets to liabilities was 117.5 per cent.

The valuation basis was the Fraternal American Table and 4½ per cent. interest, for readjusted business and 4 per cent. for business written since adjustment.

The amount of insurance valued was \$1,373,826.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America.

No valuation was made of sickness department.

Schedule "C"

Bonds and Debentures Owned by the Society—(Not in default)

	Par Value	Book Value
Ontario & West Shore Electric Railway, Ont., 5%, 1938.....	\$5,000 00	\$5,197 99
Town of Melfort, Sask., 6%, 1942.....	6,000 00	6,232 89
Village of St. Romauld, Que., 5%, 1939.....	5,000 00	5,043 35
Town of North Battleford, Sask., 5½%, 1942.....	5,000 00	4,691 84
County of Essex, Ont., 5½%, 1938.....	5,000 00	4,975 00
Town of Watrous, Sask., 5½%, 1956.....	8,992 51	8,992 51
Township of Calvert, Ont., 5½%, 1952.....	12,000 00	12,761 14
Township of Calvert, Ont., 5½%, 1955.....	7,000 00	7,404 33
Town of Glace Bay, N.S., 6%, 1950.....	30,000 00	33,765 41
Town of Vegreville, Alta., 6%, 1952.....	13,324 37	14,820 84
Town of East End, Sask., 6%, 1937.....	2,275 38	2,324 75
Town of The Pas, Man., 6%, 1959.....	27,000 00	30,547 20
Township of Teck, Ont., 6%, 1940.....	11,057 39	11,585 74
Town of Selkirk, Man., 6½%, 1947.....	5,000 00	5,835 94
Town of Glace Bay, N.S., 4½%, 1933.....	1,000 00	971 27
Town of Glace Bay, N.S., 5½%, 1933.....	1,000 00	994 26
Town of Dryden, Ont., 5½%, 1950.....	1,000 00	1,062 31
Rural Municipality of East Kildonan, Man., 6%, 1942.....	3,000 00	3,126 60
Rural Municipality of North Kildonan, Man., 6%, 1945.....	5,000 00	5,303 12
Town of Sydney Mines, N.S., 6%, 1941.....	2,000 00	2,128 20
Rural Municipality of Woodlea, Man., 6%, 1936.....	13,243 23	13,433 88
Town of Dominion, N.S., 6%, 1940.....	2,500 00	2,644 42
Town of Drumhellar, Alta., 6%, 1949.....	14,592 15	15,644 97
City of Prince George, B.C., 6%, 1936.....	1,000 00	1,040 27
Township of Teck, Ont., 6%, 1949.....	18,194 02	20,031 05
School District of East Kildonan, Man., 5½%, 1956.....	9,000 00	9,741 87
School District of East Kildonan, Man., 6%, 1951.....	19,000 00	20,787 48
School District of De Lisle, Man., 5½%, 1941.....	8,062 27	8,189 12
School District of Denzil, Sask., 6%, 1949.....	9,728 16	10,536 45
School District of Smiley, Sask., 6%, 1950.....	3,891 26	4,214 63
School District of Smiley, Sask., 6%, 1950.....	9,728 16	10,536 58
	<u>\$264,588 90</u>	<u>\$284,565 41</u>

Sick Benefit Fund:

	Par Value	Book Value
Town of Sydney Mines, N.S., 5½%, 1944.....	\$1,000 00	\$1,000 00
City of Windsor, Ont., 6%, 1931.....	212 68	214 21
Town of Sault Ste. Marie, Ont., 5%, 1940.....	1,000 00	959 80
Town of Sault Ste. Marie, Ont., 5%, 1941.....	1,400 00	1,339 38
	<u>\$3,612 68</u>	<u>\$3,513 39</u>

Guarantee Fund:

	Par Value	Book Value
Town of Sydney Mines, N.S., 5½%, 1944.....	\$500 00	\$500 00
	<u>\$268,701 58</u>	<u>\$288,578 80</u>

CANADIAN WOODMEN OF THE WORLD*

HEAD OFFICE, LONDON, ONT.

Officers.—Head Consul Commander, Clair Jarvis, London; Head Adviser Lieutenant, Chas. E. Hanna, Belleville, Ont.; Head Managers: John Manning, London, E. E. Hilton, Strathroy; Wm. Meen, Toronto; Head Physician, J. L. Huffman, M.D., London; Head Escort, H. Durrant, Toronto; The Head Watchman, J. Bradford, Lindsay, Ont.; Head Sentry, Chas. Baldry, Niagara Falls, Ont.; Past Head Consul, D. Cinnamon, Lindsay, Ont.

Head Managers.—John Manning, London; William Meen, Toronto; E. E. Hilton, Strathroy.

Assets.....	\$1,872,505	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	3,932,190	Premiums—Ontario (net).....	\$78,347
Canadian insurance in force (gross)...	5,455,940	Premiums—Canada (net).....	105,677
		Benefits paid—Ontario (net).....	113,090
		Benefits paid—Canada (net).....	129,269

CATHOLIC ORDER OF FORESTERS*

HEAD OFFICE, CHICAGO, ILLINOIS

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officers in Canada.—Michael F. Mogan, Toronto.

Chief or General Agent in Ontario.—Michael F. Mogan, 268 Carlton St., Toronto.

Assets in Canada.....	\$26,537,017	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross)...	4,128,422	Premiums—Ontario (net).....	\$101,675
Canadian insurance in force (gross)...	16,144,882	Premiums—Canada (net).....	375,856
Total insurance in force (gross)...	118,042,745	Premiums—Total (net).....	3,782,361
		Benefits paid—Ontario (net).....	119,745
		Benefits paid—Canada (net).....	378,729
		Total benefits paid (net).....	2,076,214

* See note on page 1.

**GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT
ASSOCIATION OF CANADA***

HEAD OFFICE, MONTREAL, QUEBEC

Officers.—Grand President, F. J. Curran, K.C., Montreal; Grand Secretary, H. A. Fyland, Montreal.

Directors.—C. A. Pariseault, K.C., Montreal; W. J. Sutherland, Smith's Falls, Ont.; Albon Gillis, Summerside, P.E.I.

Chief or General Agent in Ontario.—Jno. F. Boland, 401 Reford Building, Toronto.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$1,495,648	Premiums—Ontario (net).....	\$52,055
Ontario insurance in force (gross) . . .	1,707,698	Premiums—Canada (net).....	201,661
Canadian insurance in force (gross) . . .	4,728,534	Benefits paid—Ontario (net).....	68,641
		Benefits paid—Canada (net).....	157,703

CIVIL SERVICE MUTUAL BENEFIT SOCIETY

OTTAWA, ONTARIO

Organized.—1872. *Incorporated.*—1893

OFFICERS

President, A. G. Kingston; Secretary, J. J. McGill; Treasurer, A. W. Grant.

Auditors.—F. M. Peters and P. E. S. Brodeur.

Actuaries.—A. D. Watson and G. C. Gardner.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

One representative on the Board of Management from each Department of the Government.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default.....	\$97,062 94
Cash in chartered banks of Canada in Canada.....	2,533 85
Total Ledger Assets.....	<u>\$99,596 79</u>

Non-Ledger Assets

Interest accrued.....	\$1,485 77
Other Non-Ledger Assets, viz:	
Assessments to be paid.....	52 07
Total Non-Ledger Assets.....	<u>\$1,537 84</u>
Total Admitted Assets.....	<u>\$101,134 63</u>

Liabilities

Special Reserve for Contingencies:	
Contingencies.....	\$500 00
Waiver of rates.....	2,150 00
Total Liabilities (except Reserve).....	<u>\$2,650 00</u>
Net required Reserve, per Actuary's report, for outstanding contracts	
of:	
Mortuary Fund.....	\$76,933 00
Total Reserve.....	<u>\$76,933 00</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$88,324 89
Income for the year:	
Premiums (with extra dues, etc.).....	\$10,524 75
Interest and rents.....	4,657 61
Total Income.....	<u>15,182 36</u>
	<u>\$103,507 25</u>

*See note on page 1.

MORTUARY FUND—Continued

Disbursements for the year:		
Death claims.....	\$2,650 00	
Surrender values.....	358 67	
Other disbursements, bonuses.....	248 50	
Total Disbursements.....		\$3,257 17
		\$100,250 08
Deduct:		
Transfers to General Fund.....	653 29	
Balance of Fund (Ledger Assets), December 31st, 1930.....		\$99,596 79

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		Nil
Disbursements for the year:		
Head Office Expenses:		
Salaries.....	\$530 00	
Printing and supplies.....	67 09	
Miscellaneous.....	56 20	
Total Disbursements.....		\$653 29
Deduct:		
Transfers from Mortuary Fund.....	653 29	
Balance of Fund (Ledger Assets), December 31st, 1930.....		Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums	
	No. (1)	Amount (2)
At end of 1929.....	1,234	\$513,650
New issued.....	71	32,500
Old increased.....	.....	1,250
Totals.....	1,305	\$547,400
Less ceased by:		
Death.....	7	\$2,650
Maturity.....	15	5,000
Total ceased.....	22	\$7,650
At end of 1930.....	1,283	\$539,750

Valuation Summary, December 31st, 1930

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
	\$	\$	\$ c.	\$	\$	\$	\$
15-19.....	2,000	425	1 76	425	.....	5	1
20-24.....	18,750	4,312	17 18	4,045	267	55	13
25-29.....	22,250	5,756	22 28	5,053	703	473	124
30-34.....	86,000	25,037	92 87	20,132	4,905	3,860	1,127
35-39.....	111,750	36,868	138 77	28,436	8,432	6,322	2,091
40-44.....	114,800	42,735	163 13	31,308	11,427	7,535	2,812
45-49.....	78,050	33,224	130 67	22,943	10,281	6,183	2,639
50-54.....	56,150	27,151	107 66	17,000	10,151	5,197	2,519
55-59.....	29,750	16,241	65 55	9,094	7,147	3,213	1,755
60-64.....	10,750	6,617	24 52	2,880	3,737	1,487	917
65-69.....	5,200	3,521	13 93	1,372	2,149	777	526
70-74.....	1,650	1,239	5 86	442	797	248	186
75-79.....	1,250	1,020	3 56	200	820	187	153
80-84.....	1,400	1,207	3 19	134	1,073	210	181
85-89.....	.....	.....	.....	.....	.....	.....	.....
Total....	539,750	205,353	790 93	143,464	61,889	35,752	15,044

The above valuation was made on the following basis, namely, the National Fraternal Congress Table of Mortality and 4 per cent. interest. The monthly rates valued were as follows: In respect of the option (a) members, the rates valued were three-quarters of the rates payable; in respect of all other members the rates valued were 5 cents less than the rates payable for each \$200 or \$250 of insurance as the case may be. The valuation was made by Mr. A. D. Watson.

(Signed) A. D. WATSON,
Fellow Institute of Actuaries;
Fellow Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
City of New Westminster, 4 1/2 %, 1941	\$3,000 00	\$2,769 90
City of Calgary, 4 1/2 %, 1944	2,000 00	1,844 00
Town of Estevan, 5 %, 1943	1,097 69	946 94
Hydro-Electric (Guaranteed by Ontario), 4 %, 1957	1,000 00	686 70
City of Victoria, 5 1/2 %, 1942	3,000 00	2,903 10
District of Penitcton, 6 %, 1939	1,000 00	894 50
Municipality of St. James, 5 1/2 %, 1956	500 00	500 00
Municipality of St. James, 5 1/2 %, 1956	1,000 00	1,000 00
County of Carleton, 6 %, 1940	1,000 00	944 90
City of Toronto, 6 %, 1939	1,000 00	1,000 00
City of Toronto, 6 %, 1939	1,000 00	1,000 00
Province of Ontario, 6 %, 1936	1,000 00	995 00
Hydro-Electric (Guaranteed by Ontario), 6 %, 1941	1,000 00	971 70
Township of York, 6 %, 1931	1,000 00	963 65
Province of Ontario, 6 %, 1943	1,000 00	1,035 00
City of Winnipeg, 6 %, 1940	1,000 00	1,057 60
Province of Alberta, 6 %, 1936	2,000 00	2,075 00
City of Regina, 5 1/2 %, 1952	2,000 00	1,957 20
City of Saskatoon, 5 1/2 %, 1949	1,676 47	1,630 53
County of Carleton, Ont., 6 %, 1939	1,490 13	1,597 42
City of Niagara Falls, 5 1/2 %, 1952	690 38	710 61
City of Brandon, 4 1/2 %, 1952	1,000 00	843 20
City of Ottawa, 6 %, 1948	1,000 00	1,099 90
Essex Border Utilities, 5 1/2 %, 1948	1,000 00	1,000 00
City of Sherbrooke, 5 %, 1943	500 00	485 10
City of Oshawa, 5 %, 1944	2,000 00	1,951 00
Town of Weston, 5 1/2 %, 1943	1,000 00	1,041 80
Town of The Pas (Guaranteed by Manitoba), 5 %, 1936	1,000 00	978 20
City of Fort William, 5 %, 1940	1,000 00	973 70
Town of Smich's Falls, 5 %, 1938	2,000 00	2,000 00
City of North Bay, 5 1/2 %, 1945	2,000 00	2,111 60
*St. John Drydock and Ship Building Company, 5 1/2 %, 1956	2,000 00	2,115 80
Town of Montreal East, 6 %, 1954	2,000 00	2,223 80
Town of Buckingham, 5 %, 1938	1,000 00	995 30
*St. John Drydock and Ship Building Company, 5 1/2 %, 1939	1,000 00	1,038 70
Township of East York, 5 %, 1939	1,000 00	1,000 00
City of Vancouver, 3 1/2 %, 1944	1,000 00	823 30
City of Ottawa, 5 %, 1950	1,000 00	1,021 40
City of Shawinigan Falls, 5 %, 1941	1,000 00	1,000 00
City of Halifax, 5 %, 1951	1,000 00	1,007 10
City of Stratford, 5 %, 1939	1,000 00	1,000 00
Burrard Drydock, 5 %, 1939	1,000 00	1,000 00
City of Hull, 5 1/2 %, 1952	1,000 00	1,050 00
City of North Bay, 5 1/2 %, 1939	2,000 00	2,084 40
Town of St. Lambert, 5 %, 1950	1,000 00	1,000 00
*St. John Drydock and Ship Building Company, 5 1/2 %, 1947	2,000 00	2,114 00
City of Calgary, 4 1/2 %, 1942	973 34	914 92
City of Calgary, 5 %, 1935	1,000 00	996 70
City of Edmonton, 5 1/2 %, 1945	1,000 00	1,052 80
City of Hull, 5 %, 1942	1,000 00	1,023 20
Grand Mere School, 5 %, 1952	1,000 00	1,020 00
Township of Etobicoke, 5 %, 1935	1,000 00	1,012 50
Town of Newmarket, 5 %, 1946	1,000 00	1,024 70
City of Galt, 6 %, 1940	1,000 00	1,109 90
City of Halifax, 5 %, 1961	1,000 00	1,077 00
Town of New Toronto, 6 %, 1936	1,000 00	1,068 00
Town of Seaforth, 5 %, 1948	2,000 00	2,025 40
City of Edmonton, 5 %, 1953	1,000 00	1,000 00
Municipality of Point Grey, 5 %, 1938	1,000 00	1,000 00
City of Saskatoon, 6 1/2 %, 1940	1,000 00	1,124 50
City of Sault Ste. Marie, 5 1/2 %, 1941	1,000 00	1,042 50
*St. John Drydock and Ship Building Company, 5 1/2 %, 1939	1,051 12	1,080 66
City of Edmonton, 5 1/2 %, 1964	1,000 00	1,065 30
City of Saskatoon, 5 %, 1939	2,000 00	1,938 80
*St. John Drydock and Ship Building Company, 5 1/2 %, 1952	1,000 00	1,030 00
City of Quebec, 5 %, 1959	1,000 00	1,000 00
Dominion of Canada (C.N.R.), 5 %, 1969	2,000 00	2,000 00
City of Ottawa, 6 %, 1946	1,000 00	1,074 90
County of Carleton, 5 %, 1936	1,000 00	977 50
City of Toronto, 6 %, 1947	1,000 00	1,092 80
City of Ottawa, 6 %, 1939	882 18	924 44
Town of Sandwich, 5 1/2 %, 1944	2,000 00	1,952 40
Town of Sudbury, 5 %, 1937	1,000 00	980 00
Town of Carleton Place, 5 %, 1942	900 00	884 22
Town of Three Rivers, 5 1/2 %, 1947	1,000 00	1,011 00
Town of Drummondville, 5 %, 1955	1,000 00	1,000 00
City of Hull, 4 1/2 %, 1941	1,000 00	956 70
City of Fort William, 6 %, 1950	1,000 00	1,118 70
*St. John Drydock and Ship Building Company, 5 1/2 %, 1952	1,000 00	1,041 35
	\$96,761 31	\$97,062 94

*Principal and interest over the whole period of the bond provided for by Dominion Government subsidy payable to Montreal Trust Company as trustee.

COMMERCIAL TRAVELLERS ASSOCIATION OF CANADA*

HEAD OFFICE, TORONTO, ONT.

Officers.—President, B. F. Selby, Toronto; 1st Vice-President, D. R. McKenzie, Toronto; 2nd Vice-President, C. A. E. Colwell, Toronto; Treasurer, F. J. Zammers, Toronto; J. Rutherford, Toronto.

Directors.—Jno. Curtis, Toronto, F. F. Johnson, Toronto; G. F. Campbell, Toronto; C. A. E. Colwell, Toronto; J. H. Dodson, Toronto; G. A. F. Henderson, Toronto; H. N. Robertson, Toronto; C. B. Stauffer, Toronto; H. E. Miller, Toronto; D. R. McKenzie, Toronto; W. R. Madill, Hamilton; H. G. Wright, Hamilton; A. P. Rogers, Hamilton; A. V. Peacock, Hamilton; S. Stroud, Adam Taylor, Guelph; W. J. Moody, Kitchener; W. J. Hopwood, Peterboro; F. E. Scherer, Windsor; D. J. Waterous, Brantford; A. C. Merrett, Winnipeg; V. Williamson, Westmount; F. L. DeWolfe, Brockville; S. S. Holden, F. A. Connolly, R. G. Duncan, E. H. Hender, F. W. Sterling, E. L. Pierce, L. M. Ross, A. E. Gynn, H. F. Tindale; Geo. F. Yorke, W. L. Stern.

		PREMIUMS WRITTEN—CLAIMS INCURRED	
Assets.....	\$3,072,196	Premiums—Ontario (net).....	\$122,851
Ontario insurance in force (gross) ..	†11,893	Premiums—Canada (net).....	144,531
Total insurance in force (gross) ...	†14,233	Benefits paid—Ontario (net).....	111,343
		Total benefits paid (net).....	123,142

HAMILTON FIREMEN'S BENEFIT FUND

HAMILTON, ONT.

Incorporated.—December 14th, 1910

OFFICERS

Chairman, Edmund Nixon; Secretary, Jas. Cochran; Treasurer, W. T. James; Assistant Treasurer, B. McSweeney.

Auditors.—C. H. Watson (City Auditor).

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

Edmund Nixon, W. T. James, B. McSweeney, James Cochran, R. Aitchison, K. Cassel, J. Miller, J. McCall.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Loans and liens on policies.....	\$269 57
Book values of bonds, debentures and debenture stocks, not in default.....	372,074 93
Cash in chartered banks of Canada in Canada.....	2,519 13
Total Ledger Assets.....	\$374,863 63

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$339,225 51
Income for the year:	
Assessments, dues and fines.....	\$23,645 23
Interest.....	16,992 30
Total Income.....	40,637 53
Disbursements for the year:	\$379,863 04
Pensions.....	4,255 08
	\$375,607 96
Deduct:	
Transfers to General Fund.....	744 33
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$374,863 63

*See note on page 1.

†Number of certificates.

‡For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	Nil
Income for the year:	
Sale of equipment.....	\$50 00
Total Income.....	\$50 00
Disbursements for the year:	
Expenses.....	794 33
Total Disbursements.....	\$794 33
	\$744 33
Deduct:	
Transfers from Benefit Fund.....	744 33
Balance of Fund (Ledger Assets), December 31st, 1930.....	Nil

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Province of Ontario, 5%, 1959.....	\$2,000 00	\$16,350 30
Province of Ontario, 6%, 1935-41.....	14,500 00	
Ontario Hydro Power Commission, 4 3/4%, 1970.....	5,000 00	5,137 50
City of Toronto, 6%, 1940-49.....	13,000 00	14,120 90
City of Belleville, 6%, 1942.....	5,000 00	5,301 00
Town of Burlington, 6%, 1934-40.....	6,095 43	6,095 43
Town of Thorold, 6%, 1942.....	2,062 17	2,103 82
City of Hamilton, 4 1/2%, 1936-48.....	202,000 00	
City of Hamilton, 5%, 1934-44.....	59,000 00	322,965 98
City of Hamilton, 5 1/2%, 1933-41.....	21,511 42	
City of Hamilton, 6%, 1933-41.....	40,779 52	
	<u>\$370,948 54</u>	<u>\$372,074 93</u>

THE HAMILTON POLICE BENEFIT FUND

HAMILTON, ONT.

Incorporated.—July 1st, 1893

OFFICERS

Chairman, Charles Boecker; Secretary, James McKay; Treasurer, David Coulter; Committee, Alex. Roughead, John Duffy, Wm. Manson, Albert Goddard, Wm. Davidson.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$33,300 00
Book values of bonds, debentures and debenture stocks not in default.....	315,315 91
Cash in chartered banks of Canada in Canada.....	3,020 32
Total Ledger Assets.....	<u>\$351,636 23</u>

Liabilities*

*For last actuarial report see report of business for 1928. See the Insurance Act, R.S.O. 1927, c. 222, sec. 234 re societies limited to government and municipal employees.

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND	
Balance of Fund (Ledger Assets), December 31st, 1929.....	\$321,693 24
Income for the year:	
Assessments, dues and fees.....	\$19,269 36
Interest.....	19,604 32
Donations.....	746 33
Total Income.....	39,620 01
	<u>\$361,313 25</u>
Disbursements for the year:	
Pensions.....	9,368 64
Total Disbursements.....	\$9,368 64
	<u>\$351,944 61</u>
Deduct:	308 38
Transfers to General Fund.....	
Balance of Fund (Ledger Assets), December 31st, 1930.....	<u><u>\$351,636 23</u></u>

GENERAL FUND	
Balance of Fund (Ledger Assets), December 31st, 1929.....	Nil
Disbursements for the year:	
Auditors' fees.....	\$40 00
Printing and supplies.....	41 64
Miscellaneous.....	226 74
Total Disbursements.....	\$308 38
	<u>\$308 38</u>
Deduct:	Nil
Transfers from Benefit Fund.....	
Balance of Fund (Ledger Assets), December 31st, 1930.....	<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 1/2%, 1945.....	\$8,000 00	\$7,572 00
City of Hamilton, 5 1/2%, 1942.....	39,000 00	39,955 50
City of Hamilton, 4 1/2%, 1945.....	23,000 00	22,102 10
City of Hamilton, 4 1/2%, 1947.....	1,000 00	946 50
City of Hamilton, 4 1/2%, 1947.....	3,000 00	3,015 90
City of Hamilton, 5%, 1941.....	15,563 75	15,657 13
City of Hamilton, 5%, 1944.....	12,000 00	12,000 00
City of Hamilton, 5%, 1943.....	2,000 00	2,077 00
City of Hamilton, 4 1/2%, 1948.....	2,000 00	2,046 40
City of Hamilton, 5%, 1944.....	1,000 00	957 24
City of Hamilton, 5%, 1944.....	2,000 00	1,919 00
City of Hamilton, 4 1/2%, 1939.....	12,000 00	11,970 00
City of Hamilton, 4 1/2%, 1939.....	2,000 00	1,995 00
City of Hamilton, 5%, 1948.....	2,000 00	1,962 40
City of Hamilton, 5%, 1942.....	2,000 00	1,893 00
City of Hamilton, 4 1/2%, 1946.....	2,000 00	1,962 40
City of Hamilton, 4 1/2%, 1945.....	12,000 00	12,463 44
City of Hamilton, 5%, 1947.....	1,000 00	946 50
City of Hamilton, 4 1/2%, 1945.....	5,000 00	5,000 00
Township of Burford, 6%, 1946.....	6,000 00	6,000 00
Province of Ontario, 5%, 1959.....	4,000 00	3,850 00
Province of Ontario, 4 1/2%, 1944.....	1,000 00	997 50
Province of Ontario, 5%, 1948.....	2,000 00	1,886 40
Province of Ontario, 5%, 1946.....	4,000 00	4,050 00
Province of Ontario, 4 1/2%, 1946.....	2,000 00	1,985 00
Province of British Columbia, 4 1/2%, 1948.....	1,000 00	999 75
Canadian National Railways, 5%, 1969.....	2,000 00	2,000 00
Canadian National Railways, 5%, 1970.....	10,000 00	9,675 00
Canadian National Railways, 5%, 1969.....	6,500 00	6,659 00
Canadian National Railways, 4 1/2%, 1952.....	6,000 00	6,000 00
Township of Barton, 5 1/2%, 1943.....	10,000 00	10,000 00
City of Toronto, 5 1/2%, 1950.....	19,000 00	18,350 00
Dominion Power & Transmission, 5%, 1932.....	11,000 00	10,945 00
Dominion of Canada, 4 1/2%, 1946.....	18,185 87	17,458 44
Montreal Protestant School Board, 5%, 1956.....	2,309 04	2,252 24
Town of New Toronto, 5%, 1944.....	972 00	895 70
Town of New Toronto, 5%, 1944.....	10,000 00	10,000 00
Grand Trunk Pacific, 4%, 1939.....	23,000 00	18,814 00
Town of Three Rivers, 5 1/2%, 1947.....	5,000 00	5,078 00
City of Shawinigan Falls, 4 1/2%, 1963.....	5,000 00	4,668 50
City of Belleville, 5%, 1960.....	9,730 65	9,661 45
City of Regina, 4 1/2%, 1959.....	7,000 00	7,000 00
City of Port Arthur, 5%, 1943.....	7,000 00	6,379 00
Province of Saskatchewan, 5%, 1959.....	5,251 82	5,251 82
Town of Pointe Claire, 5%, 1944.....		
Township of Etobicoke, 5%, 1956.....		
	<u>\$322,513 13</u>	<u>\$315,315 91</u>

INDEPENDENT ORDER OF FORESTERS*

HEAD OFFICE, TORONTO, ONT.

Officers.—Supreme Chief Ranger, Frank E. Hand, Toronto; Past Supreme Chief Ranger, Victor Morin, Montreal; Vice-Supreme Chief Ranger, John H. Laughton, London; Supreme Secretary, John F. Lang, Toronto; Supreme Treasurer, Alex. Stewart, Toronto; Supreme Physician, Dr. C. B. Dickson, Los Angeles, Cal.; Supreme Councilmen, J. J. Rossbottom, New York, N. Y.; T. H. Saunders, Toronto.

Assets	\$40,363,702	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	33,167,303	Premiums—Ontario	\$903,258
Canadian insurance in force (gross) ..	51,346,087	Premiums—Canada	1,344,326
Total insurance in force (gross) ..	129,852,486	Premiums—Total	5,135,480
		Benefits paid—Ontario (net)	1,187,977
		Benefits paid—Canada (net)	1,765,609
		Total benefits paid (net)	4,505,576

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. H. Carserman, Montreal, Que.*Chief or General Agent in Ontario.*—M. L. Kirshenbaum, 546 Dundas St. West, Toronto.

Assets	\$402,223	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	158,400	Premiums—Ontario (net)	\$4,648
Canadian insurance in force (gross) ..	341,400	Premiums—Canada (net)	8,587
Total insurance in force (gross) ..	3,555,889	Premiums—Total (net)	101,487
		Benefits paid—Ontario (net)	3,070
		Benefits paid—Canada (net)	3,327
		Total benefits paid (net)	43,981

KNIGHTS OF COLUMBUS*

HEAD OFFICE, NEW HAVEN, CONNECTICUT

Principal Office in Canada, Granby, Que.

Manager or Chief Executive Officer in Canada.—Dr. Claude Brown, London, Ont.*Chief or General Agent in Ontario.*—Thos. E. Brown, Ottawa, Ont.

Assets	\$33,935,570	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	2,226,239	Premiums—Ontario (net)	\$18,034
Canadian insurance in force (gross) ..	16,368,016	Premiums—Canada (net)	173,094
Total insurance in force (gross) ..	292,814,859	Premiums—Total (net)	4,587,849
		Benefits paid—Ontario (net)	2,000
		Benefits paid—Canada (net)	91,866
		Total benefits paid (net)	2,146,382

CHAPTER GENERAL OF CANADA KNIGHTS OF MALTA

HEAD OFFICE, TORONTO, ONT.

Organized.—November 30th, 1870. *Incorporated.*—December 11th, 1909

OFFICERS

President, H. A. Ham; Secretary, J. B. Pugh; Treasurer, J. J. Sheppard.

Auditors.—Merson McDonald Company.*Actuary.*—M. A. Mackenzie.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

Thos. Jenkins, G. G. Sheppard, T. G. Waters, D. M. Johnston, Samuel Smith, John Brewster

*See note on page 1.

Summary of Fund

Balances of Funds, December 31st, 1930:		
Mortuary Fund.....	\$10,489	21
Funeral Fund.....	3,396	36
Extension Fund.....	4,065	87
General Fund.....	70	81
Net balance of All Funds.....		<u>\$18,022 25</u>

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default.....	\$14,480	48
Cash in chartered banks of Canada in Canada.....	3,541	77
Total Assets.....		<u>\$18,022 25</u>

Liabilities

Net required Reserve, per Actuary's report, for outstanding contracts of:		
Mortuary Fund.....	\$12,260	00
Funeral Fund.....	4,270	00
Total Reserve.....		<u>\$16,530 00</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$11,825	72
Income for the year:		
Premiums (with extra dues, etc.).....	\$844	29
Interest and rents.....	347	20
Total Income.....		1,191 49
Disbursement for the year:		\$13,017 21
Death claims.....	\$1,500	00
Other disbursements.....	1,003	00
Total Disbursements.....		2,503 00
Deduct:		\$10,514 21
Transfers to General Fund.....		25 00
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$10,489 21</u>

FUNERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$3,362	86
Income for the year:		
Premiums.....	\$405	50
Interest and rents.....	128	00
Total Income.....		533 50
Disbursement for the year:		\$3,896 36
Funeral claims.....		500 00
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$3,396 36</u>

EXTENSION FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$4,238	29
Income for the year:		
Contributions by members.....	\$461	90
Interest.....	135	25
Total Income.....		597 15
Disbursements for the year:		\$4,835 44
Summary.....	\$684	57
Grant to Commandery.....	85	00
Total Disbursements.....		769 57
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$4,065 87</u>

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$167 23
Income for the year:		
Assessments and dues.....	\$289 74	
Ladies' justice.....	12 50	
Refund (Insurance Department).....	20 00	
Bank interest.....	1 85	
Total Income.....		324 09
		<u>\$491 32</u>
Disbursements for the year:		
Salaries.....	\$258 15	
Auditors' fees.....	40 00	
License.....	25 00	
Rents.....	22 50	
Printing and supplies.....	63 36	
Miscellaneous.....	36 50	
Total Disbursements.....		445 51
		<u>\$45 81</u>
Transfers from Mortuary Fund.....		25 00
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$70 81</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Totals for the Province only	
	No.	Amount	No.	Amount
At end of 1929.....	131	\$53,750 00	131	\$53,750 00
Totals.....	131	\$53,750 00	131	53,750 00
Less ceased by:				
Death.....	3	1,500 00	3	1,500
Lapse.....	11	5,500 00	11	5,500
Total ceased.....	14	\$7,000 00	14	\$7,000 00
At end of 1930.....	117	\$46,750 00	117	\$46,750 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve..... \$12,260 00

Assets

Assets and accrued interest..... \$10,840 00

The insurance valued was 117 certificates for \$46,750.00.
The CM (5) Table was used with 3½ per cent. interest.

FUNERAL FUND

Net reserve..... \$4,270 00

Assets..... \$3,400 00

Deficit..... 870 00

\$4,270 00

The insurance valued was 204 certificates of \$100.00 each. At all ages below thirty-six negative values were shown, and of course, were excluded.

The valuations were made by M. A. Mackenzie, Fellow of the British Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

Mortuary Fund:	Par Value	Book Value *
Protestant Board of School Commissioners of the City of Montreal, 5%, 1952.....	\$1,500 00	\$1,500 00
Toronto Harbour Commission, 4½%, 1953.....	2,500 00	2,538 50
Dominion of Canada, 5½%, 1934.....	3,000 00	2,870 50
Dominion of Canada, 4½%, 1946.....	1,500 00	1,407 34
City of Oshawa, 5%, 1939.....	1,000 00	974 87
	<u>\$9,500 00</u>	<u>\$8,291 21</u>

Schedule "C"—Continued

<i>Funeral Fund:</i>	Par Value	Book Value
Protestant Board of School Commissioners of the City of Montreal, 5%, 1952.....	\$500 00	\$483 12
Toronto Harbour Commission, 4 1/2%, 1953.....	800 00	807 10
Dominion of Canada, 5%, 1934.....	700 00	710 46
Dominion of Canada, 4 1/2%, 1946.....	500 00	447 01
	<u>\$2,500 00</u>	<u>\$2,447 69</u>
<i>Extension Fund:</i>	Par Value	Book Value
Toronto Harbour Commission, 4 1/2%, 1953.....	\$2,700 00	\$2,741 58

SUPREME LODGE, KNIGHTS OF PYTHIAS*

HEAD OFFICE, INDIANAPOLIS, INDIANA

Principal Office in Canada, St. Thomas, Ont.

Manager or Chief Executive Officer in Canada.—E. A. Horton, St. Thomas.*Chief or General Agents in Ontario.*—E. A. and C. L. Mulholland, Dineen Bldg., Toronto.

Assets.....	\$24,826,583	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	460,219	Premiums—Ontario (net).....	\$6,044
Canadian insurance in force (gross).....	1,109,883	Premiums—Canada (net).....	26,519
Total insurance in force (gross).....	114,437,974	Premiums—Total (net).....	2,659,427
		Benefits paid—Ontario (net).....	Nil
		Benefits paid—Canada (net).....	11,503
		Total benefits paid (net).....	2,044,049

LONDON POLICE BENEFIT FUND ASSOCIATION

LONDON, ONT.

Organized.—January 1st, 1887. *Incorporated.*—January 21st, 1895

OFFICERS

Principal Officers, Jas. Singleton; Secretary, Philip W. Harpur; Treasurer, Wm. H. Down; James Oakley, Trustee; Robt. Fraleigh, Trustee; Jas. S. Bell, Trustee.

Auditors.—Wm. J. Saunders, Thos. Bolton, London, Ont.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default.....	\$205,636 63
Cash in chartered banks of Canada in Canada.....	12,453 93
Total Ledger Assets.....	<u>\$218,090 56</u>

Liabilities†

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$209,497 92
Income for the year:	
Assessments, dues, fees and fines.....	\$7,352 61
Interest.....	11,438 45
Donations.....	7,305 58
Total Income.....	<u>26,096 64</u>
	\$235,594 56
Disbursements for the year:	
Pensions.....	\$2,319 00
Death claims.....	15,050 00
Total Disbursements.....	<u>17,369 00</u>
	\$218,225 56
Deduct:	
Transfers to General Fund.....	135 00
Balance of Fund (Ledger Assets), December 31st, 1930.....	<u>\$218,090 56</u>

*See note on page 1.

†For last actuarial report see report of business for 1927. See Insurance Act, R.S.O., 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		Nil
Disbursements for the year:		
Auditors fees.....	\$10 00	
Taxes.....	105 00	
Rent of deposit box.....	20 00	
Total Disbursements.....		\$135 00
Deduct:		
Transfers from Benefit Fund.....		\$135 00
Balance of Fund (Ledger Assets), December 31st, 1930.....		Nil

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
City of London, 6%, 1931.....	\$4,000 00	\$4,000 00
Huron & Erie Mortgage Corporation, 5%, 1931.....	12,000 00	12,000 00
City of London, 5%, 1931.....	2,000 00	2,000 00
City of London, 5 1/2%, 1931.....	13,000 00	13,000 00
Medicine Hat, 5%, 1932.....	7,000 00	5,817 70
City of London, 5 1/2%, 1932.....	7,000 00	7,000 00
City of London, 5%, 1932.....	2,000 00	2,000 00
City of Sarnia, 5 1/2%, 1932.....	3,726 27	3,401 71
Dominion of Canada, 5 1/2%, 1934.....	31,500 00	30,855 00
City of London, 5%, 1934.....	2,000 00	2,000 00
City of London, 5%, 1935.....	3,000 00	3,000 00
City of Windsor, 5 1/2%, 1936.....	7,757 07	7,389 92
City of London, 5%, 1936.....	3,000 00	3,000 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
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
Dominion of Canada, 4 1/2%, 1940.....	5,000 00	4,862 50
City of London, 6%, 1940.....	3,000 00	3,202 20
Town of Preston, 5%, 1940.....	2,000 00	2,000 00
Town of Preston, 5%, 1941.....	1,000 00	1,000 00
City of London, 5%, 1942.....	7,000 00	7,000 00
Province of Ontario, 6%, 1943.....	5,000 00	5,000 00
City of London, 5%, 1933.....	2,000 00	2,000 00
City of London, 5%, 1943.....	7,000 00	7,000 00
City of London, 5%, 1944.....	5,000 00	5,000 00
City of London, 5%, 1944.....	7,000 00	7,000 00
City of London, 5%, 1945.....	8,000 00	8,000 00
City of London, 5%, 1945.....	6,000 00	6,000 00
City of London, 5%, 1946.....	11,000 00	10,780 00
City of Edmonton, 5 1/2%, 1953.....	10,000 00	10,000 00
Held on deposit by City of London for Bonds at 5%.....		
	\$209,013 34	\$205,626 63

LUTHERAN MUTUAL AID SOCIETY*

HEAD OFFICE, WAVERLY, IOWA

Manager or Chief Executive Officer in Canada.—J. Popp, 905 Confederation Life Bldg., Winnipeg, Man.

Chief or General Agent in Ontario.—A. F. J. Hackbusch, 168 Young St., Hamilton, Ont.

Assets.....	\$2,863,994
Ontario insurance in force (gross)...	38,625
Canadian insurance in force (gross)...	997,830
Total insurance in force (gross)....	3,009,652

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$252
Premiums—Canada (net).....	25,898
Premiums—Total (net).....	1,137,322
Benefits paid—Ontario (net).....	732
Benefits paid—Canada (net).....	12,603
Benefits paid—Total (net).....	569,163

*See note on page 1.

THE MACCABEES*

HEAD OFFICE, DETROIT, MICHIGAN

Principal Office in Canada, Toronto, Ont.

Manager or Chief Executive Officer in Canada.—E. L. Cousins, Toronto.

Chief or General Agent in Ontario.—Earl L. Cousins, 718 Metropolitan Bldg., Toronto.

Assets	\$46,378,340	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	3,740,252	Premiums—Ontario (net)	\$163,294
Canadian insurance in force (gross) ..	6,680,924	Premiums—Canada (net)	271,639
Total insurance in force (gross)	203,213,936	Premiums—Total (net)	8,115,157
		Benefits paid—Ontario (net)	155,414
		Benefits paid—Canada (net)	233,175
		Total benefits paid (net)	8,423,442

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.

Chief or General Agent in Ontario.—J. T. Shilton, 202 Dalhousie St., Toronto.

Assets	\$1,411,530	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	154,520	Premiums—Ontario (net)	\$3,458
Total insurance in force (gross)	5,880,661	Premiums—Total (net)	137,651
		Benefits paid—Ontario (net)	2,645
		Benefits paid—Total (net)	76,599

ONTARIO COMMERCIAL TRAVELLERS ASSOCIATION

LONDON, ONTARIO

Organized.—December 23rd, 1876. *Incorporated.*—September 13th, 1880

OFFICERS

President, John H. Grierson; 1st Vice-President, A. W. Howe; 2nd Vice-President, A. A. Morrison; Secretary, Geo. T. Hair; Treasurer, A. E. Barbour; J. M. Dillon, Trustee.

Auditors.—A. G. Calder, F.C.A.; J. W. Westervelt, C.A.

Actuary.—J. D. Buchanan, B.A., F.A.S.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

President, A. W. Howe, 493 King St., London, Ont.; Secretary, Geo. T. Hair, 41 Gerrard St., London, Ont.; Treasurer, A. E. Barbour, 355 Piccadilly St., London, Ont.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages	\$498,072	85
Book values of bonds, debentures and debenture stocks not in default	367,722	84
Cash in Ontario Loan & Debenture Company	9,457	81
Total Ledger Assets	\$875,253	50

*See note on page 1.

Non-Ledger Assets

Interest accrued.....	\$27,779 89
Total Non-Ledger Assets.....	\$27,779 89
Total Admitted Assets.....	\$903,033 39

Liabilities

Provision for death benefits.....	\$3,570 00
Liabilities due and accrued, salaries.....	820 00
Special Reserve for contingencies:	
Relief.....	\$74 06
Special donations.....	109 46
	183 52
Total Liabilities (except Reserve).....	\$4,573 52
Net required Reserve, per Actuary's report, for outstanding contracts of:	
Mortuary Fund.....	\$589,911 99
Total Reserve.....	\$589,911 99

Statement of Operations of Each Fund for the Year Ending 31st December, 1930**MORTUARY FUND**

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$829,830 77
Income for the year:	
Premiums (with extra dues, etc.).....	\$31,812 00
Interest and rents.....	53,017 02
Total Income.....	84,829 02
	\$914,659 79
Disbursements for the year:	
Death claims.....	\$25,290 00
Total Disbursements.....	\$25,290 00
	\$889,369 79
Deduct:	
Transfers to General Fund.....	14,116 29
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$875,253 50

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	Nil
Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$5,184 00
Auditors' fees.....	600 00
Actuaries' fees and expenses.....	75 00
Travelling expenses.....	770 76
Rents.....	900 00
Printing and supplies.....	715 89
Miscellaneous, L. & W. T. Co., compensation.....	2,224 10
Total.....	\$10,469 75
<i>Organization Expenses:</i>	
Salaries.....	496 00
<i>All Other Expenses:</i>	
Advertising.....	\$24 30
Legal fees.....	28 50
Taxes and licenses.....	210 30
Telephone, telegram and express.....	87 95
Office furniture.....	720 00
Light, fuel and water.....	22 30
Donations.....	896 35
Honorary membership.....	10 00
Miscellaneous.....	1,150 84
Total.....	3,150 54
Total Disbursements.....	\$14,116 29
Deduct:	
Transfers from Mortuary Fund.....	14,116 29
Balance of Fund (Ledger Assets), December 31st, 1930.....	Nil

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums	
	No.	Amount
At end of 1929.....	3,200	\$1,737,465 00
New issued.....	193	33,920 00
Old increased.....	.....	75,370 00
Totals.....	3,393	\$1,846,755 00
Less ceased by:		
Death.....	47	\$26,945 00
Lapse.....	267	108,480 00
Total ceased.....	314	\$135,425 00
At end of 1930.....	3,079	\$1,711,330 00

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits.....	\$869,835 53
Other liabilities.....	4,573 52
Total.....	<u>\$874,409 05</u>

Assets

Present value of future contributions.....	\$279,923 54
Life insurance assets, 31st December, 1930.....	903,681 39
Total.....	<u>\$1,183,604 93</u>

The ratio of assets to liabilities was 135.36 per cent.

The valuation basis was OM (5) 4 per cent.

The amount of insurance valued was \$1,711,330.00.

The valuation was made by J. D. Buchanan, Fellow of the Actuarial Society of America.

The valuation was made as at December 31st, 1930.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Book Value
Dominion of Canada, 5 ½%, 1934.....	\$63,000 00	\$61,573 25
Province of Ontario, 4 ½%, 1959.....	25,000 00	23,569 33
Canadian Northern Ontario R.R. Company, 3 ½%, 1961.....	17,763 33	11,931 43
Canadian National Railways, 5%, 1969.....	10,000 00	10,000 00
City of Port Arthur, Ont., 5%, 1937-1938.....	35,000 00	35,543 13
City of London, Ont., 4 ½%, 1943.....	5,000 00	4,566 63
City of Brandon, Man., 5 ½%, 1939.....	12,000 00	11,407 62
City of Kingston, Ont., 5%, 1933.....	5,000 00	4,890 44
Town of Glace Bay, N.S., 6%, 1950.....	10,000 00	9,360 30
City of Cranbrook, B.C., 6 ½%, 1940.....	5,000 00	4,805 70
City of New Westminster, B.C., 6%, 1945.....	5,000 00	5,000 00
Town of Riverside, Ont., 6 ½%, 1931-1932.....	5,316 85	5,330 30
Town of Ford City, 6%, 1942-44.....	15,000 00	15,293 86
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, 5 ½%, 1952.....	13,500 00	13,393 92
City of Moose Jaw, Sask., 5%, 1953.....	5,000 00	4,879 46
District of Penticton, B.C., 6%, 1960.....	2,000 00	2,053 90
Township of East York, Ont., 5 ½%, 1947.....	10,000 00	10,404 68
Town of New Toronto, 6 ½%, 1938.....	4,000 00	4,256 00
City of Montreal, Que., 4%, 1948.....	14,112 00	12,496 12
City of Sarnia, Ont., 5%, 1941.....	10,000 00	9,847 88
Township of Stamford, 5%, 1943-44-45.....	14,157 46	13,953 64
Town of New Waterford, N.S., 5 ½%, 1949.....	10,000 00	10,000 00
City of Three Rivers, Que., 5 ½%, 1947.....	10,000 00	10,103 89
City of London, Ont., 5 ½%, 1941-42.....	10,000 00	10,138 00
Town of Riverside, Ont., 5 ½%, 1931-43.....	9,917 85	9,723 61
City of Edmonton, Alta., 5 ½%, 1945.....	4,500 00	4,516 90
Township of East York, Ont., 5%, 1958.....	5,000 00	4,858 41
Township of East York, Ont., 5%, 1938.....	10,000 00	9,884 44
	<u>\$379,267 49</u>	<u>\$367,722 84</u>

GRAND ORANGE LODGE OF BRITISH AMERICA*

HEAD OFFICE, TORONTO, ONTARIO

Officers.—President, Lieut.-Col. T. A. Kidd, M.P.P.; Vice-President, J. J. Williams, M.D.; Secretary-Treasurer, T. H. Bell.

Directors.—Lieut.-Col. T. A. Kidd, M.P.P., J. J. Williams, M.D., Benjamin Kirk and J. C. Boylen.

Assets	\$1,032,785	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross) ..	2,705,661	Premiums—Ontario (net)	\$77,662
Total insurance in force (gross) ..	4,002,526	Premiums—Canada (net)	110,591
		Benefits paid—Ontario (net) .....	.....
		Benefits paid—Canada (net)	84,028

OTTAWA FIREMEN'S SUPERANNUATION AND BENEFIT FUND

OTTAWA, ONT.

Incorporated 1917

OFFICERS

Principal Officers, J. J. Allen; Secretary, J. J. O'Kelly; Treasurer, Frank G. Kennedy.

Auditors.—A. A. Crowley & Company.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

J. J. Allen, 172 Clemon Ave; J. J. O'Kelly, 155 James St.; Fire Chief Lemieux, 203 Water St.; Wm. J. Maxwell, 337 Lyon St.; G. P. Gordon, Highland Park; Wm. R. Low, 610 Driveway; Thos. Brethour, 201 Creighton St.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks not in default	\$264,340 43
Cash on hand at Head Office	24,487 55
Total Ledger Assets	<u>\$288,827 98</u>

Non-Ledger Assets

Interest accrued	\$3,532 11
Total Non-Ledger Assets	<u>\$3,532 11</u>
Total Admitted Assets	<u><u>\$292,360 09</u></u>

Liabilities†

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929	\$261,319 82
Income for the year:	
Assessments, dues, fees and fines	\$22,156 24
Grant from City of Ottawa	7,000 00
Interest from investments	9,710 26
Profit from sale of investments	2,061 50
Donation	25 00
Total Income	40,953 00
	<u>\$302,272 82</u>
Disbursements for the year:	
Superannuation	\$2,649 84
Widows benefits	10,100 00
Salaries	300 00
Furniture and fixtures	170 00
Miscellaneous	225 00
Total Disbursements	13,444 84
Balance of Fund (Ledger Assets), December 31st, 1930	<u><u>\$288,827 98</u></u>

*See note on page 1.

†For last actuarial report see report of business for 1928. See Insurance Act, R.S.O. 1927, c. 222, sec. 234 re societies with membership limited to government or municipal employees.

Schedule "C"

	Bonds and Debentures Owned by the Society (<i>not in default</i>)	
	Par Value	Book Value
City of Ottawa, 4 1/2 %, 1932.....	\$1,000 00	\$4,866 66
City of Ottawa, 4 %, 1939.....	3,000 00	3,000 00
City of Ottawa, 5 %, 1939.....	503 66	503 66
Province of British Columbia, 5 %, 1939.....	10,000 00	10,000 00
City of Ottawa, 5 %, 1940.....	778 83	778 83
City of London, 5 %, 1940.....	12,000 00	12,000 00
City of Ottawa, 5 %, 1941.....	567 76	567 76
City of Ottawa, 5 %, 1942.....	1,371 13	1,371 13
City of Hamilton, 5 %, 1942.....	12,000 00	12,000 00
Toronto Junction, 4 1/2 %, 1943.....	10,000 00	10,000 00
City of Ottawa, 5 %, 1943.....	689 67	689 67
City of Ottawa, 4 1/2 %, 1943.....	£400	1,946 67
Dominion of Canada, 5 %, 1943.....	10,000 00	10,000 00
City of Ottawa, 5 %, 1944.....	524 13	524 13
Dominion of Canada, 4 1/2 %, 1944.....	3,000 00	3,000 00
City of Ottawa, 5 %, 1945.....	1,375 33	1,375 33
City of Ottawa, 5 %, 1946.....	265 87	265 87
Province of Ontario, 5 %, 1948.....	30,000 00	30,096 29
City of Toronto, Toronto Harbour Commission, 4 1/2 %, 1953.....	64,000 00	63,942 50
Hydro-Electric Power Commission, 4 %, 1957.....	5,000 00	4,196 43
Hydro-Electric Power Commission, 6 %, 1940.....	40,000 00	43,300 00
Province of Alberta, 4 1/2 %, 1960.....	40,000 00	38,300 00
Town of New Toronto, 5 %, 1940.....	2,000 00	1,939 60
Town of New Toronto, 5 %, 1942.....	7,000 00	6,776 70
Town of New Toronto, 5 %, 1943.....	3,000 00	2,899 20
	<hr/> <hr/>	<hr/> <hr/>
		\$264,340 43

OTTAWA POLICE BENEFIT FUND ASSOCIATION

HEAD OFFICE, OTTAWA, ONT.

Incorporated.—Chapter 120, R.S.O. 1926

OFFICERS

Principal Officer, Douglas Lee; Secretary, Joseph Gilhooly; Treasurer, Alexander M. Ross; Joseph P. Downey, Trustee; Robert W. Mahoney, Trustee.

Auditors.—Edward O'Neill and John Barlow.*Actuary.*—W. P. Brenton.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

The Board of Commissioners of Police of the City of Ottawa:
 Charles Hopewell, Police Magistrate, Ottawa.
 Edward J. Daly, Judge, County of Carleton;
 John J. Allen, Mayor, City of Ottawa.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate, first mortgages.....	\$15,000 00
Book values of bonds, debentures and debenture stocks, not in default.....	244,065 47
Cash in chartered banks of Canada.....	2,734 09
Total Ledger Assets.....	<hr/> <hr/> \$261,799 56

Non-Ledger Assets

Interest accrued.....	\$5,040 49
Total Non-Ledger Assets.....	<hr/> <hr/> \$5,040 49
Total Assets.....	<hr/> <hr/> \$266,840 05

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$230,596 18
Income for the year:		
Assessments, dues, fees and fines.....	\$24,077 97	
Interest on bank balances.....	67 08	
Interest on mortgages.....	1,050 00	
Interest on Bonds.....	10,248 01	
Profit on sale of securities.....	63 25	
Miscellaneous receipts.....	155 85	
Total Income.....		35,662 16
		<u>\$266,258 34</u>
Disbursements for the year:		
Pensions.....	\$2,345 78	
Death benefits.....	2,000 00	
Auditors' fees.....	20 00	
Rent.....	25 00	
Taxes and licenses.....	65 05	
Sundry.....	2 95	
Total disbursements.....		4,458 78
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$261,799 56</u>

An actuarial valuation of the Fund was made as of 31st of December, 1930, by Mr. W. P. Brenton, F.I.A., and a special report thereon delivered to the Chairman of Police Commissioners. The Actuarial Balance Sheet was as follows:

Assets

Members' future contributions.....	\$287,774 80
Assets.....	242,625 20
Deficiency.....	2,569 86
	<u>\$532,970 04</u>

Liabilities†

Liability under:	
Pension Benefit.....	\$476,908 10
Death Benefit.....	27,157 00
Withdrawal Benefit.....	2,145 00
Existing Pensions.....	21,004 44
Incidental expenses (assessed at 2% of members' contribution).....	5,755 50
	<u>\$532,970 04</u>

In his special report to the Commissioners, the Actuary made recommendations. The Commissioners are giving serious consideration to these recommendations.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Province of Alberta, 4 ½%, 1957.....	\$10,000 00	\$9,757 00
Province of Alberta, 4 ½%, 1956.....	20,000 00	19,400 00
Province of Alberta, 4 ½%, 1958.....	5,000 00	4,801 00
Province of British Columbia, 4 ½%, 1969.....	10,000 00	9,500 00
Province of Saskatchewan, 4 ½%, 1955.....	5,000 00	4,962 50
Province of Saskatchewan, 4 ½%, 1955.....	5,000 00	4,975 00
Government of Newfoundland, 5%, 1952.....	5,000 00	5,025 00
Canadian National Railways, 5%, 1954.....	10,000 00	9,930 00
Canadian National Railways, 5%, 1954.....	20,000 00	20,367 00
Canadian National Railways, 4 ½%, 1957.....	86,000 00	84,495 00
Canadian National Railways, 5%, 1969.....	4,000 00	4,000 00
Canadian National Railways, 5%, 1969.....	10,000 00	9,925 00
Canadian National Railways, 4 ¾%, 1955.....	10,000 00	9,850 00
Temiskaming and Northern Ontario Railway, 4%, 1968.....	10,000 00	9,675 00
Township of Gloucester, 6%, 1939.....	959 07	959 07
Town of Kenora, 5%, 1951.....	5,000 00	5,050 00
Town of Kenora, 5%, 1952.....	5,000 00	5,050 00
City of Toronto, 5%, 1950.....	5,000 00	5,000 00
City of Toronto, 4 ½%, 1956.....	2,000 00	1,970 00
City of Hull, 5%, 1954.....	4,000 00	3,944 40
City of Hull, 5%, 1936.....	1,000 00	987 50
Township of Sandwich West, 5 ½%, 1937.....	5,000 00	4,929 50
Ottawa Valley Power Company, 5 ½%, 1970.....	5,000 00	4,762 50
Ontario Power Service Corporation, 5 ½%, 1950.....	5,000 00	4,750 00
	<u>\$247,959 07</u>	<u>\$244,065 47</u>

†For the last actuarial report see report showing business for 1928. See Insurance Act, R.S.O. 1927, c. 222, sec. 234, re societies with membership limited to government or municipal employers.

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, Hamilton.

Chief or General Agent in Ontario.—Lyman Lee, Hamilton.

Assets.....	\$27,471,156
Ontario insurance in force (gross)...	1,367,438
Canadian insurance in force (gross)...	3,895,855
Total insurance in force (gross)...	139,992,451

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$45,601
Premiums—Canada (net).....	124,714
Premiums—Total (net).....	5,806,565
Benefits paid—Ontario (net).....	35,234
Benefits paid—Canada (net).....	121,594
Total benefits paid (net).....	4,518,047

ROYAL CLAN, ORDER OF SCOTTISH CLANS*

HEAD OFFICE, BOSTON, MASS.

Principal Office in Canada, Montreal, P.Q.

Manager or Chief Executive Officer in Canada.—Wm. Cromb, 23 Prudhomme Ave., Montreal, Que.

Chief or General Agent in Ontario.—Thomas M. Rae, 550 Bay S., Ottawa, Ontario.

Assets.....	\$1,652,346
Ontario insurance in force (gross)...	99,235
Canadian insurance in force (gross)...	254,615
Total insurance in force (gross)...	13,207,864

PREMIUMS WRITTEN—CLAIMS INCURRED	
Premiums—Ontario (net).....	\$926
Premiums—Canada (net).....	2,149
Premiums—Total (net).....	203,046
Benefits paid—Ontario (net).....	.....
Benefits paid—Canada (net).....	7,820
Total benefits paid (net).....	173,591

THE DOMINION COUNCIL OF THE ROYAL TEMPLARS OF TEMPERANCE

HEAD OFFICE, HAMILTON, ONT.

Incorporated.—February 9th, 1885

F. M. Kay, Dominion Councillor; Tom Robertson, Dominion Secretary; Lyman Lee, K.C., Solicitor, Hamilton, Ont.; Dr. Crawford, Medical Referee, Hamilton, Ont.

Auditors.—Neff, Robertson, Toronto; Oscar Main, Hamilton.

GOVERNING EXECUTIVE AUTHORITY

(As at date of filing statement)

John Buchanan, Toronto, Ont.; Edward Britnell, Toronto, Ont.; W. J. Armstrong, Toronto, Ont.; J. A. Austin, Toronto; W. H. Holliday, Whitby, Ont.; Geo. H. Lees, Hamilton, Ont.; Arthur Patrick, Hamilton, Ont.; W. H. Little, Toronto, Ont.

Summary of Funds

Balance of Funds, December 31st, 1930:		
Mortuary Fund.....	\$1,154,638	27
Child's Insurance Fund.....	1,201	99
General Fund.....	421	56
Total.....	\$1,156,261	82
Add Non-Ledger Assets.....		27,458 24
		\$1,183,720 06
Deduct due and accrued Liabilities (except Reserve).....	\$66,000	00
Deduct disallowed Assets.....	5,271	49
		71,271 49
Net Balance of All Funds.....	\$1,112,448	57
Reserve as per Actuary's report.....		\$884,573 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		\$227,875 57

*See note on page 1.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate, office premises (less encumbrances).....		\$50,000 00
Mortgage loans on real estate, first mortgages.....		733,423 20
Book value of bonds, debentures and debenture stocks:		
Not in default.....	\$333,469 40	
In default.....	18,643 56	
		<u>352,112 96</u>
Cash in chartered banks of Canada in Canada.....		20,725 66
Total Ledger Assets.....		<u>\$1,156,261 82</u>

Non-Ledger Assets

Interest due, \$9,175.33; accrued, \$17,687.44.....		\$26,862 77
Per capital tax.....	\$524 97	
Templar advertisements.....	70 50	
		<u>595 47</u>
Total Non-Ledger Assets.....		<u>\$27,458 24</u>
Total Assets.....		<u>\$1,183,720 06</u>
Deduct Assets not admitted:		
Excess of book value over market value of bonds and debentures in default....		5,271 49
Total Admitted Assets.....		<u>\$1,178,448 57</u>

Liabilities

Provision for unpaid claims, death benefits.....		\$4,000 00
Special Reserve for Contingencies:		
Mortgages.....	\$37,000 00	
Real estate.....	25,000 00	
		<u>62,000 00</u>
Total Liabilities (except Reserve).....		<u>\$66,000 00</u>
Net required Reserve, per Actuary's report, for outstanding contracts of Mortuary Fund.....		<u>\$884,573 06</u>
Total Reserve.....		<u>\$884,573 06</u>

Statement of Operations of Each Fund for the Year Ending 31st December, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$1,082,290 67
Income for the year:		
Premiums (with extra dues, etc.).....	\$69,824 78	
Interest and rents.....	70,676 02	
Profit on sale of securities.....	1,053 01	
		<u>\$141,553 81</u>
Total Income.....		<u>\$1,223,844 48</u>
Disbursements for the year:		
Death claims.....	\$57,558 81	
Surrender values.....	5,213 00	
		<u>\$62,771 81</u>
Total Disbursements.....		<u>\$1,161,072 67</u>
Deduct:		
Transfers to General Fund.....		6,434 40
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$1,154,638 27</u>

CHILD'S INSURANCE FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$1,038 96
Income for the year, premiums.....		163 03
		<u>\$1,201 99</u>
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$1,201 99</u>

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$3,732 76
Income for the year:		
Assessments, dues, fees and fines.....	\$7,256 96	
Propagation.....	3,677 09	
Bank interest.....	105 57	
Supplies sold.....	80 40	
Templar advertising.....	131 80	
Sundries.....	218 32	
Total Income.....		11,470 14
		<u>\$15,202 90</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$5,177 50	
Directors' fees.....	944 00	
Auditors' fees.....	300 00	
Travelling Expenses.....	513 60	
Rents.....	780 00	
Printing and supplies.....	1,253 30	
Miscellaneous.....	1,248 45	
Total.....		\$10,216 85
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$246 46	
Salaries.....	5,244 17	
Travelling expenses.....	1,649 80	
Miscellaneous.....	18 27	
Total.....		7,158 70
<i>All Other Expenses:</i>		
Advertising.....	\$85 00	
Legal fees.....	253 39	
Medical fees.....	216 02	
Taxes and licenses.....	87 10	
Telephone, telegram and express.....	232 79	
Agency printing and stationery.....	205 90	
Light, fuel and water.....	13 56	
Official publications.....	1,578 69	
Meeting of Supreme Body.....	368 90	
Miscellaneous.....	799 04	
Total.....		3,840 19
Total Disbursements.....		<u>\$21,215 74</u>
Add:		
Transfers from Mortuary Fund.....		\$6,434 40
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u><u>\$421 56</u></u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums 20 and 30 Payment		Endowment Assurances—Age 65	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929.....	2,021	\$2,146,377 86	95	\$102,000 00	336	\$368,000 00
New Issued.....	8	6,000 00	11	11,500 00	71	83,500 00
Old revived.....	22	21,500 00	5	4,000 00	12	11,500 00
Old increased.....	3	3,000 00			6	4,500 00
Transferred to.....					2	1,500 00
Totals.....	2,054	\$2,176,877 86	111	\$117,500 00	427	\$469,000 00
Less ceased by:						
Death.....	40	\$50,880 34	1	\$1,000 00		
Expiry.....						
Surrender.....	9	12,000 00	1	2,000 00	7	\$6,000 00
Lapse.....	44	45,000 00	15	15,500 00	59	59,000 00
Decrease.....		2,321 52				
Transferred from.....	2	2,000 00				
Total ceased.....	95	\$112,201 86	17	\$18,500 00	66	\$65,000 00
At end of 1930.....	1,959	\$2,064,676 00	94	\$99,000 00	361	\$404,000 00

Exhibit of Policies (Mortuary)—Continued

Classification	Other Plans Term		Step Rate		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)	No. (13)	Amount (14)
At end of 1929....	30	\$44,000	79	\$81,000	2,561	\$2,741,377 86	2,130	\$2,259,750 00
New issued.....	2	2,000			92	103,000 00	92	103,000 00
Old revived.....					39	37,000 00	38	36,000 00
Old increased....	1	2,000			10	9,500 00	10	9,500 00
Transferred to....					2	1,500 00	2	1,500 00
Totals.....	33	\$48,000	79	\$81,000	2,704	\$2,892,377 86	2,272	\$2,409,750 00
Less ceased by:								
Death.....			3	\$3,000	44	\$58,880 34	34	\$41,880 34
Expiry.....	4	\$4,500			4	4,500 00	2	2,000 00
Surrender.....					17	20,000 00	15	17,500 00
Lapse.....	2	2,000	2	1,500	122	123,500 00	118	118,000 00
Decrease.....						2,321 52		2,321 52
Transferred from					2	2,000 00	2	2,000 00
Total ceased.....	6	\$6,500	5	\$4,500	189	\$207,201 86	171	\$183,701 86
At end of 1930....	27	\$41,500	74	\$76,500	2,515	\$2,685,176 00	2,101	\$2,226,048 14

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter?—20 and 30 Payment.

Valuation Balance Sheet

MORTUARY FUND

(as at 31st December, 1930)

Liabilities

Net reserve on outstanding insurance.....	\$884,573 00
Special investment reserve.....	67,000 00
Accrued liabilities (death claims).....	4,000 00
Total.....	<u>\$955,573 00</u>

Assets

Total admitted assets.....	<u>\$1,181,323 00</u>
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The ratio of assets to liabilities is 124 per cent.

The valuation of the Ordinary Life business was made upon the basis of the National Fraternal Congress Table of Mortality with interest at 4 per cent. (assuming that 10 per cent. of the monthly premiums may be required to cover future deficiencies in the General Fund). The valuation of the other plans was also made on the basis of the National Fraternal Congress Table of Mortality with 4 per cent. interest, except that for convenience the Endowment at 65 plan was valued on the British Offices OM Table with interest at 4 per cent.

The amount of insurance valued was \$2,685,676.

The Actuary certifies that the assets of the Society as at the date of valuation, together with the contributions to be hereafter received for members in accordance with the scales of premium rates in force at that date, are sufficient to provide for the payment at maturity of all the obligations of the Mortuary Fund without deduction or abatement.

The valuation was made by L. K. File, Fellow of the Actuarial Society of America.

Under an agreement dated 10th day of June, 1931, approved by Order-in-Council, the Independent Order of Foresters reinsured all the outstanding benefit certificates of the Dominion Council and the Grand Council, R. T. of T. effective as of the 31st day of July, 1931.

Schedule "C"

Bonds and Debentures owned by the Society (not in default)

	Par Value	Book Value
Town of Bow Island, 6%, 1943.....	\$5,000 00	\$4,200 82
Town of Bow Island, 6%, 1943.....	1,000 00	840 14
Town of Olds, 6%, 1940.....	1,924 88	1,754 93
Town of St. Albert, 7%, 1933.....	1,238 53	1,227 51
Town of Virden, 6%, 1942.....	4,591 03	4,407 98
Town of Englehart, 6%, 1939.....	1,333 73	1,296 91
Town of New Liskeard, 5%, 1939.....	3,467 83	3,448 66
Town of Arcola, 6%, 1939.....	3,978 63	4,249 85
Town of Radisson, 7%, 1937.....	4,065 52	4,065 52
Village of Central Butte, 7%, 1935.....	333 33	332 28
Village of Glidden, 7%, 1935.....	1,166 66	1,162 97

Schedule "C"—Continued

	Par Value	Book Value
Village of Richlea, 7%, 1935.....	\$833 34	\$830 66
Cliffdale School District, 6 ½%, 1935.....	666 66	656 00
Lola May School District, 6 ½%, 1935.....	333 33	328 03
Old Chief School District, 6 ½%, 1935.....	833 33	819 96
North Bench School District, 6 ¼%, 1940.....	2,264 83	2,112 98
Doyton Rural Telephone Co., 8%, 1936.....	5,724 85	5,768 58
Ibstone Rural Telephone Co., 8%, 1936.....	2,484 34	2,503 34
Mervin Rural Telephone Co., 8%, 1936.....	3,780 57	3,809 45
Lewiswyn Rural Telephone Co., 8%, 1936.....	2,430 28	2,448 95
Nasbey Rural Telephone Co., 8%, 1935.....	1,339 38	1,408 58
City of Edmonton, 5 ½%, 1936.....	5,000 00	5,072 50
Town of Kapuskasing, 6%, 1957.....	10,744 50	11,858 54
Landed Banking & Loan, 5%, 1931.....	1,500 00	1,500 00
Huron & Erie Mortgage Corporation, 5%, 1931.....	1,000 00	1,000 00
Burn Brae School District, 8%, 1936.....	800 00	860 87
Herbert School District, 5 ½%, 1941.....	806 27	806 27
Westland School District, 6%, 1943.....	2,253 33	2,314 50
Black Spring Ridge, S. D., 5 ½%, 1942.....	2,400 00	2,400 00
Province of Ontario, 5%, 1943.....	10,000 00	10,326 20
Town of Glace Bay, 6%, 1936.....	12,000 00	12,458 08
Town of Fort Frances, 5%, 1938.....	9,551 72	9,455 82
City of Hamilton, 4 ½%, 1949.....	5,000 00	4,700 52
Town of Keewatin, 6%, 1942.....	9,305 70	9,427 14
Town of Capreol, 6%, 1949.....	11,336 00	11,623 50
City of Kitchener, 5 ½%, 1941.....	18,000 00	18,339 46
City of Toronto, 4 ½%, 1942.....	9,000 00	8,596 54
Township of York, 5%, 1939.....	1,000 00	996 63
Smiley School District, 6%, 1950.....	5,050 13	4,916 22
Town of New Waterford, 5 ½%, 1949.....	5,050 13	5,050 13
Town of Magrath, 6%, 1949.....	10,000 00	10,000 00
Township of Sandwich West, 5 ½%, 1937.....	4,864 10	4,960 60
Town of Biggar, 5 ½%, 1943.....	10,000 00	9,718 00
Town of Sydney Mines, 5 ½%, 1944.....	4,500 00	4,500 00
Town of Sydney Mines, 5 ½%, 1944.....	6,000 00	6,000 00
City of Medicine Hat, 5%, 1954.....	6,000 00	6,000 00
City of Weyburn, 5 ½%, 1944.....	8,000 00	7,475 92
Town of Vegreville, 6%, 1945.....	17,000 00	17,000 00
City of Medicine Hat, 5%, 1950.....	5,127 33	5,380 18
Town of Hamilton, 4 ½%, 1943.....	5,000 00	4,701 23
City of Hamilton, 4 ½%, 1943.....	8,000 00	7,620 48
City of Hamilton, 4 ½%, 1943.....	6,000 00	5,733 42
Town of Stettler, 6%, 1950.....	20,000 00	20,000 00
Town of Leaside, 5 ½%, 1949.....	10,000 00	10,000 00
Town of Kamsack, 6%, 1939.....	3,000 00	5,000 00
Province of Ontario, 4%, 1939.....	3,000 00	2,885 47
Province of Alberta, 6%, 1936.....	3,000 00	3,202 50
Township of Tisdale, 6%, 1932.....	1,083 20	1,105 42
Town of Ford City, 6 ½%, 1932.....	2,562 46	2,634 67
City of Edmonton, 5 ½%, 1947.....	5,000 00	5,284 00
Township of York, 5%, 1939.....	15,000 00	15,108 00
City of North Battleford, 5 ¼%, 1942.....	10,000 00	9,782 49
	<u>\$333,675 84</u>	<u>\$333,469 40</u>

Schedule "D"

Bonds and Debentures Owned by the Society (In default)

	Par Value	Book Value
Coulee Hill School District, 6 ¼%, 1940.....	\$2,264 83	\$2,377 11
Corners School District, 6 ½%, 1935.....	400 00	931 16
Antelope Valley School District, 8%, 1930.....	Nil	503 96
Hyth School District, 6%, 1942.....	1,733 33	1,780 39
Town of Redcliffe, 3.887%, 1975.....	2,300 00	2,139 39
Floating Stone School District, 6%, 1942.....	2,340 00	2,403 52
Green Glen School District, 6%, 1942.....	1,733 33	1,780 39
Town of Fort Frances, 5 ½%, 1949.....	1,800 00	1,727 64
Town of Kapuskasing, 6%, 1942.....	5,000 00	5,000 00
	<u>\$17,571 49</u>	<u>\$18,643 56</u>

SLOVENE NATIONAL BENEFIT SOCIETY*

HEAD OFFICE, CHICAGO, ILL.

Principal Office in Canada, Sudbury, Ont.

Manager or Chief Executive Officer in Canada.—Albin Steblag, Montreal, Que.

Chief or General Agent in Ontario.—Frank Nachtigal, 386 Bartram Ave., Sudbury.

Assets.....	\$4,230,596	PREMIUMS WRITTEN—CLAIMS INCURRED	
Ontario insurance in force (gross).....	259,800	Premiums—Ontario (net).....	\$13,655
Canadian insurance in force (gross).....	857,350	Premiums—Canada (net).....	48,687
Total insurance in force (gross).....	34,628,400	Premiums—Total (net).....	606,066
		Benefits Paid—Ontario (net).....	7,781
		Benefits Paid—Canada (net).....	40,265
		Total Benefits Paid (net).....	1,151,781

*See note on page 1.

THE SONS OF ENGLAND BENEFIT SOCIETY

HEAD OFFICE, TORONTO, ONT.

Incorporated.—February 19th, 1875

OFFICERS

Principal Officer, Arthur J. Taylor; Secretary or Manager, David J. Proctor; Treasurer, Edward C. Green; Past President, Geo. Davenport; Vice-President, Richard Patching; Councillor, Rev. Canon Baynes-Reed.

Auditors—Sharp, Milne & Co. (Toronto).

Actuary.—S. H. Pipe, F.A.S., A.I.A.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Supreme Council consists of above mentioned Officers

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund.....	\$275,945	56
Guarantee Fund.....	15,474	95
Funeral Fund.....	41,325	35
Supreme Lodge Expense Fund.....	16,309	57
Widows and Orphans Fund.....	1,141	42
General Fund.....	89,013	39
Total.....		\$439,210 24
Add Non-Ledger Assets.....		6,163 81
		\$445,374 05
Deduct due and accrued Liabilities (except Reserve).....		2,877 13
Net balance of All Funds.....		\$442,496 92
Reserve as per Actuary's Report.....		\$243,119 00
Balance—Surplus of Assets over all Liabilities and Reserve.....		\$199,377 92

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book Value of real estate, office premises.....	\$40,550	46
Mortgage loans on real estate, first mortgages.....	9,314	54
Loans and liens on policies.....	574	00
Amortized values of bonds, debentures and debenture stocks (not in default).....	273,649	90
Cash on hand and in banks:		
On hand at Head Office.....	\$119	71
In chartered banks of Canada in Canada.....	115,001	63
		115,121 34
Total Ledger Assets.....		\$439,210 24

Non-Ledger Assets

Interest due, \$300.20; accrued, \$3,727.84.....	\$4,028	04
Rents due.....	516	00
		\$4,544 04
Other Non-Ledger Assets, viz.:—Supplies on hand.....		1,619 77
Total Non-Ledger Assets.....		\$6,163 81
Total Admitted Assets.....		\$445,374 05

Liabilities

Present value of matured claims payable by instalments:		
Death claims outstanding at December 31, 1930.....	\$2,385	00
Accounts payable.....		\$492 13
Total Liabilities (except Reserve).....		\$2,877 13
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$243,119	00
Total Reserve.....		\$243,119 00

Statement of Operation for Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets) December 31st, 1929		\$260,596 47
Income for the year:		
Premiums (with extra dues, etc.)	\$51,085 93	
Interest and rents	13,207 53	
Profit on sale of securities	335 00	
Total Income		64,628 46
		<u>\$325,224 93</u>
Disbursements for the year:		
Death claims	\$39,549 00	
Surrender values	1,671 20	
Total Disbursements		41,220 20
		<u>\$284,004 73</u>
Deduct:		
Transfers to General Fund		8,059 17
Balance of Fund (Ledger Assets) December 31st, 1930		<u>\$275,945 56</u>

GUARANTEE FUND

Balance of Fund (Ledger Assets) December 31st, 1929		\$14,685 14
Income for the year:		
Premiums	\$388 91	
Interest and rents	711 11	
Refunds under Bond	75 80	
Total Income		1,175 82
		<u>\$15,860 96</u>
Disbursements for the year:		
Payments made under Bonds	\$102 74	
Total Disbursements		102 74
		<u>\$15,758 22</u>
Deduct:		
Transfers to General Fund		283 27
Balance of Fund (Ledger Assets) December 31st, 1930		<u>\$15,474 95</u>

FUNERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929		\$37,588 98
Income for the year:		
Assessments	\$32,055 81	
Interest and rents	1,751 53	
Total Income		33,807 34
		<u>\$71,396 32</u>
Disbursements for the year:		
Funeral claims		26,830 00
		<u>\$44,566 32</u>
Deduct:		
Transfers to General Fund		3,240 97
Balance of Fund (Ledger Assets) December 31st, 1930		<u>\$41,325 35</u>

SUPREME LODGE EXPENSE FUND

Balance of Fund (Ledger Assets) December 31st, 1929		\$8,791 39
Income for the year:		
Assessments	\$7,732 90	
Bank Interest	356 64	
Total Income		8,089 54
		<u>\$16,880 93</u>
Disbursements for the year:		
Additional Expenses re Supreme Lodge Convention, Vancouver, 1929		44 60
		<u>\$16,836 33</u>
Deduct:		
Transfers to General Fund		526 76
Balance of Fund (Ledger Assets) December 31st, 1930		<u>\$16,309 57</u>

WIDOWS AND ORPHANS FUND

Balance of Fund (Ledger Assets) December 31st, 1929		\$1,107 96
Income for the year:		
Bank Interest	\$33 46	
Total Income		33 46
		<u>\$1,141 42</u>
Balance of Fund (Ledger Assets) December 31st, 1930		<u>\$1,141 42</u>

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$86,687 72
Income for the year:		
Assessments, dues, fees and fines.....	\$12,951 09	
Income from advertisements.....	536 64	
Other revenue (details)—Lodge supplies.....	4,587 30	
Interest.....	1,541 50	
Defunct Lodge Funds.....	3,047 21	
Rents.....	7,415 15	
Total Income.....		30,078 89
		\$116,766 61
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$14,141 15	
Directors' fees.....	841 35	
Auditors' fees.....	300 00	
Actuaries' fees and expenses.....	125 00	
Travelling expenses.....	916 95	
Rents.....	1,250 00	
Printing and supplies.....	551 97	
Miscellaneous.....	171 50	
Total.....		\$18,297 92
<i>Agency Expenses:</i>		
Travelling expenses.....	\$512 98	
Total.....		512 98
<i>All Other Expenses:</i>		
Additions to Office Furniture.....	\$250 00	
Advertising.....	1,917 20	
Wreaths.....	65 36	
Legal fees.....	90 00	
Sickness benefit.....	330 84	
Taxes and licenses.....	1,932 99	
Telephone, telegram and express, exchange and postage.....	589 73	
Grants.....	110 00	
Maintenance of Building.....	889 99	
Light, fuel and water.....	1,104 91	
Lodge Supplies.....	3,276 19	
Official publications.....	5,155 10	
Fire insurance.....	422 30	
Miscellaneous.....	4,467 82	
Total.....		20,602 43
Total Disbursements.....		39,413 33
		\$77,353 28
Add:		
Transfers from Sundry Fund.....		12,110 17
		\$89,463 45
Deduct:		
Loss on Sale of Real Estate.....		450 06
Balance of Fund (Ledger Assets) December 31st, 1930.....		\$89,013 39

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Totals		Totals for the Provinces only	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
At end of 1929...	1,032	\$875,265 00	302	\$298,217 50	1,334	\$1,173,482 50	1,000	\$856,500 00
New issued.....	7	8,000 00	28	30,250 00	35	38,250 00	24	28,500 00
Transfers.....							5	3,990 00
Bonus Additions..		8,007 50		1,531 00		9,538 50		7,169 50
Totals.....	1,039	\$891,272 50	330	\$329,998 50	1,369	\$1,221,271 00	1,029	\$896,159 50
Less ceased by:								
Death.....	42	\$35,294 00	1	\$1,000 00	43	\$36,294 00	36	\$29,547 00
Surrender.....	5	5,295 00	10	9,630 00	15	14,925 00	9	8,548 00
Lapse.....	6	3,367 00	5	4,575 00	11	7,942 00	9	6,200 00
Decrease.....		500 00				500 00		500 00
Transferred to Prov. Quebec.....							1	500 00
Total ceased...	53	\$44,456 00	16	\$15,205 00	69	\$59,661 00	55	\$45,295 00
At end of 1930...	986	\$846,816 50	314	\$314,793 50	1,300	\$1,161,610 00	974	\$850,864 50
	1,039	\$891,272 50	330	\$329,998 50	1,369	\$1,221,271 00	1,029	\$896,159 50

Miscellaneous

Give particulars of any distribution of surplus during last three years—1% Bonus Distribution (1930) applied to Policies.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve.....	\$243,119 00
Accrued liabilities.....	2,385 00
	<u>\$245,504 00</u>

Assets

Life insurance fund.....	<u>\$277,930 06</u>
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The ratio of assets to liabilities was 113.2 per cent.

The valuation basis was Fraternal American table with interest at 4%.

The amount of insurance valued was \$1,161,610.00.

The valuation was made by Sidney H. Pipe, Fellow of the Actuarial Society of America and of the American Institute of Actuaries.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

<i>Life Insurance Fund:</i>	Par Value	Amortized Value
Dominion of Canada War Bonds, 5%, 1937.....	\$5,000 00	\$4,932 50
Dominion of Canada Victory Bonds, 5½%, 1934.....	65,000 00	65,370 50
Province of New Brunswick Bonds, 6%, 1936.....	5,000 00	5,372 00
Province of Nova Scotia, 4½%, 1952.....	5,000 00	5,042 00
Grand Trunk Railway Bonds, 6%, 1936.....	10,000 00	10,206 00
Canadian National Railway Bonds, 5%, 1954.....	10,000 00	9,944 00
Dominion of Canada Guar. C.N.R. Bonds, 5%, 1969.....	5,000 00	5,295 00
City of Regina Bonds, 5½%, 1949.....	5,000 00	5,165 00
City of North Bay, 5%, 1941.....	5,000 00	4,987 50
Town of Weston Bonds, 5%, 1941.....	2,000 00	1,958 60
City of Winnipeg, 4½%, 1957.....	5,000 00	5,046 50
Portage La Prairie Bonds, 5%, 1948.....	5,000 00	5,035 50
Town of Smith's Falls Bonds, 5%, 1943.....	3,000 00	3,000 00
City of Windsor Bonds, 5%, 1940.....	1,000 00	1,000 00
City of Port Arthur Bonds, 5%, 1934.....	5,000 00	4,994 50
City of Moose Jaw Bonds, 5%, 1941.....	4,000 00	3,959 20
City of Toronto Bonds, 5%, 1938.....	4,000 00	3,938 80
Town of Cobourg Bonds, 5½%, 1938.....	1,000 00	1,018 40
Town of Cobourg Bonds, 5½%, 1939.....	2,000 00	2,040 80
Town of Cobourg, 5½%, 1940.....	3,000 00	3,066 90
City of Oshawa Bonds, 5½%, 1942.....	5,000 00	5,088 00
Town of Port Colborne Bonds, 5%, 1955.....	5,000 00	5,208 50
City of Vancouver Bonds, 5%, 1944.....	10,000 00	10,000 00
City of Saskatoon Bonds, 5%, 1945.....	10,000 00	9,949 00
Town of Leaside Bonds, 5½%, 1958.....	5,000 00	5,107 50
Town of Kapuskasing Bonds, 6%, 1942.....	5,000 00	5,085 50
City of Victoria Bonds, 6%, 1937.....	5,000 00	5,107 50
City of Edmonton Bonds, 5½%, 1945.....	10,000 00	10,125 00
Montreal Protestant School Bonds, 5%, 1944.....	5,000 00	5,005 00
Calgary School District Bonds, 5%, 1952.....	10,000 00	10,000 00
Walkerville-East Windsor Water Commission, 5½%, 1946.....	5,000 00	5,185 50
<i>Guarantee Fund:</i>		
Dominion of Canada Victory Bonds, 5½%, 1934.....	5,000 00	5,028 50
Canadian Northern Railway Bonds, 7%, 1940.....	5,000 00	5,372 00
<i>Adult and Junior Funeral Funds:</i>		
Dominion of Canada Victory Bonds, 5½%, 1934.....	15,000 00	15,085 50
City of Toronto Bonds, 5%, 1938.....	9,000 00	8,862 30
<i>General Fund:</i>		
Dominion of Canada Victory Bonds, 5½%, 1933.....	100 00	100 00
Dominion of Canada Victory Bonds, 5½%, 1937.....	150 00	150 00
City of Toronto Bonds, 5%, 1938.....	12,000 00	11,816 40
Total.....	<u>\$271,250 00</u>	<u>\$273,649 90</u>

SONS OF SCOTLAND BENEVOLENT ASSOCIATION

HEAD OFFICE, TORONTO, ONT.

Organized June 27th, 1876. Incorporated April 8th, 1880

OFFICERS

Principal Officer, Dr. John Ferguson; Secretary or Manager, F. S. Mearns; Treasurer, Col. Alex. Fraser; Past Grand Chief, Col. D. M. Robertson; Grand Chieftain, Rev. D. Wallace Christie; Grand Medical Examiner, Dr. C. A. Warren.

Auditors.—W. A. Murray and Hugh Macdonald.

Actuary.—L. K. File.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

Executive Board.—Dr. John Ferguson, Chairman; Col. D. M. Robertson, Rev. D. Wallace Christie, Frank S. Mearns, Col. Alex. Fraser, Alex Cowan, Judge Tytler, J. P. MacGregor, Adam Brand, J. M. Watt, Robert Lewis.

Summary of Funds

Balances of Funds—December 31st, 1930:	
Mortuary Fund.....	\$1,282,263 99
Sickness Fund.....	24,972 35
Juvenile Fund.....	363 10
General Fund.....	8,088 13
Total.....	\$1,315,687 57
Add non-ledger assets.....	39,604 31
	\$1,355,291 88
Deduct due and accrued liabilities (except Reserve).....	18,992 23
Net Balance of All Funds.....	\$1,336,299 65
Reserve as per Actuary's Report.....	\$1,078,215 00
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$258,084 65

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Loans and liens on policies.....	\$6,777 87
Book values of bonds, debentures and debenture stocks not in default.....	1,276,471 15
Cash on hand and in banks:	
On hand at Head Office.....	\$2,438 57
In chartered banks of Canada in Canada.....	24,999 98
	27,438 55
Deposit with Quebec Government.....	5,000 00
Total Ledger Assets.....	\$1,315,687 57

Non-Ledger Assets

Interest accrued.....	\$26,007 37
Collections reported, but not received by Head Office.....	13,596 94
Total Non-Ledger Assets.....	\$39,604 31
Total Admitted Assets.....	\$1,355,291 88

Liabilities

Provision for unpaid claims—Death benefits.....	\$18,992 23
Total Liabilities (except Reserve).....	\$18,992 23
Net required Reserve, per Actuary's Report, for outstanding contracts of:	
Mortuary Fund (with bonus).....	\$1,048,590 00
Sickness Fund.....	29,625 00
Total Reserve.....	\$1,078,215 00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$1,231,273 97
Income for the year:		
Premiums (with extra dues, etc.).....	\$103,623 24	
Interest and rents.....	62,109 58	
Liens on policies.....	6,777 87	
Written-up assets.....	428 72	
Total Income.....		172,939 41
		<u>\$1,404,213 38</u>
Disbursements for the year:		
Death claims.....		88,067 09
		<u>\$1,316,146 29</u>
Deduct:		
Transfers to General Fund.....		33,882 30
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$1,282,263 99</u>

SICKNESS FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$23,769 77
Income for the year:		
Premiums.....	\$3,984 42	
Interest and rents.....	1,090 82	
Total Income.....		5,075 24
		<u>\$28,845 01</u>
Disbursements for the year:		
Sickness claims.....		3,138 99
		<u>\$25,706 02</u>
Deduct:		
Transfers to General Fund.....		733 67
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$24,972 35</u>

JUVENILE FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$164 60
Income for the year:		
Premiums.....	\$195 80	
Interest.....	2 70	
Total Income.....		\$198 50
		<u>\$363 10</u>

GENERAL FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....		\$5,280 29
Income for the year:		
Assessments, dues, fees and fines.....	\$7,058 32	
Supplies sold.....	545 15	
Interest.....	35 40	
Total Income.....		7,638 87
		<u>12,919 16</u>
Disbursements for the year:		
<i>Head Office Expenses:</i>		
Salaries.....	\$8,935 25	
Directors' fees.....	389 00	
Auditors' fees.....	200 00	
Actuaries' fees and expenses.....	285 00	
Travelling expenses.....	732 25	
Rents.....	1,050 00	
Printing and supplies.....	1,087 90	
Total.....		\$12,679 40
<i>Agency and Organization Expenses:</i>		
Commissions.....	\$468 50	
Salaries.....	17,225 77	
Travelling expenses.....	7,036 82	
Miscellaneous.....	173 35	
Total.....		24,904 44
<i>All Other Expenses:</i>		
Advertising.....	\$5 00	
Medical fees.....	41 00	
Taxes and licenses.....	420 50	
Telephone, telegram and express.....	154 30	
Light, fuel and water.....	24 32	
Miscellaneous.....	1,218 04	
Total.....		1,863 16
Total Disbursements.....		<u>39,447 00</u>
Add:		
Transfers from Sickness Fund.....	\$733 67	
Transfers from Mortuary Fund.....	33,882 30	
		<u>\$34,615 97</u>
Balance of Fund (Ledger Assets), December 31st, 1930.....		<u>\$8,088 13</u>

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929.....	5,168	\$3,203,012 00	1,544	\$887,000 00	390	\$215,750 00
New issued.....	508	329,250 00	253	158,750 00	184	101,250 00
Old revived.....	13	9,000 00	8	6,000 00	.....	.....
Old increased.....	6	7,500 00	3	1,500 00	1	250 00
Totals.....	5,695	\$3,548,762 00	1,808	\$1,053,250 00	575	\$317,250 00
Less ceased by:						
Death.....	108	\$85,262 00	3	\$1,500 00	.....	.....
Surrender.....	12	6,000 00	6	2,500 00	.....	.....
Lapse.....	584	332,750 00	312	178,000 00	89	46,500 00
Decrease.....	6	6,750 00	3	1,500 00	1	500 00
Total ceased.....	710	\$430,762 00	324	\$183,500 00	90	\$47,000 00
At end of 1930.....	4,985	\$3,118,000 00	1,484	\$869,750 00	485	\$270,250 00

Classification	Other Plans		Bonus Additions (9)	Totals		Totals for the Province only	
	No. (7)	Amount (8)		No. (10)	Amount (11)	No. (12)	Amount (13)
At end of 1929.....	31	\$11,153 00	154,780 00	7,133	\$4,471,695 00	4,924	\$3,232,311 00
New issued.....	18	2,629 00	.....	963	591,879 00	650	420,978 00
Old revived.....	.....	.....	400 00	21	15,400 00	15	10,500 00
Old increased.....	.....	.....	.....	10	9,250 00	5	3,000 00
Totals.....	49	\$13,782 00	\$155,180 00	8,127	\$5,088,224 00	5,594	\$3,666,789 00
Less ceased by:							
Death.....	1	\$777 00	\$5,010 00	112	\$92,549 00	101	\$83,079 00
Surrender.....	.....	.....	400 00	18	8,900 00	15	7,605 00
Lapse.....	.....	.....	2,500 00	985	559,750 00	632	379,480 00
Decrease.....	.....	.....	.....	10	8,750 00	5	5,250 00
Transferred from.....	.....	.....	.....	.....	.....	7	4,000 00
Total ceased.....	1	\$777 00	\$7,910 00	1,125	\$669,949 00	760	\$479,414 00
At end of 1930.....	48	\$13,005 00	\$147,270 00	7,002	\$4,418,275 00	4,834	\$3,187,375 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? Active Members.

Under what conditions as to membership, etc., are such benefits available? Five years' full membership.

What is the nature of benefits so granted? Paid-up Insurance.

Give particulars of any distribution of surplus during last three years: Bonus of 2% of Insurance given to all Active Members June 23rd, 1925, who were in good standing June 23rd, 1923, and alive October 1st, 1925. Additional bonuses given 1927-1929 to all members in good standing January 1st, 1925, and 1927, respectively.

Valuation Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Net reserve, policies and bonus.....	\$1,048,590 00
Accrued liabilities (death claims).....	18,992 00
	<u>\$1,067,582 00</u>

Assets

Ledger assets and accrued interest.....	<u>\$1,300,396 00</u>
---	-----------------------

The ratio of assets to liabilities was 122 per cent. The valuation basis was the (OM) 4 per cent.

The amount of insurance valued was \$4,418,275.00.

SICKNESS DEPARTMENT

Liabilities

Net reserve..... \$29,625 00

Assets

Amount (funds applicable to sickness benefit)..... \$25,853 00

The valuation for sickness contracts was the Manchester Unity Table (modified), combined with N.F.C. mortality, with interest at 3½ per cent.

The valuation was made by L. K. File, Fellow of the Institute of Actuaries of Great Britain.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

	Par Value	Amortized Book Value
Dominion of Canada Refunding Loan, 5%, 1943.....		\$24,668 58
Dominion of Canada Renewal Loan, 5½%, 1932.....		15,009 90
Dominion of Canada, 4½%, 1940.....		97,970 00
Province of Ontario, 6%, 1935.....		29,244 00
Province of Ontario, 6%, 1941.....		24,957 00
Province of Ontario, 6%, 1936.....		19,952 50
Province of Ontario, 5%, 1948.....		40,152 68
Province of Ontario, 5%, 1948.....		30,227 56
Province of Manitoba, 5%, 1959.....		14,963 04
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		35,347 04
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		101,601 80
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		47,605 86
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		253,557 15
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		30,338 09
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		35,637 76
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		41,450 46
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		15,972 41
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		12,387 80
C. N. R. Debenture Stock, 3½%, 1958.....		34,891 75
Town of Midland, 4½%, 1935.....		1,359 94
Town of Perth, 4½%, 1934.....		4,433 10
Town of Renfrew, 4%, 1935.....		1,275 95
Town of Renfrew, 4%, 1935.....		2,043 22
City of Port Arthur, 5%, 1936.....		6,116 85
Town of Thorold, 5%, 1939.....		7,092 65
Town of North Bay, 5%, 1931.....		1,223 46
Town of New Liskeard, 5%, 1931.....		987 42
Town of Haileybury, No. 1, 5%, 1939.....		5,050 26
Town of Haileybury, No. 2, 5%, 1937.....		9,470 14
Town of Renfrew, 4½%, 1931.....		191 85
Town of Kitchener, 4½%, 1941.....		7,299 47
Town of St. Marys, 5%, 1931.....		6,012 00
Town of Tillsonburg, 5%, 1931.....		671 69
City of Niagara Falls, 5%, 1932.....		4,053 76
County of Ontario, 5%, 1932.....		2,984 08
Village of Grand Valley, 4½%, 1932.....		573 82
Town of Hanover, 6%, 1942.....		4,263 48
Village of Brighton, 6%, 1943.....		12,505 62
Town of Wingham, 5%, 1943.....		2,813 62
Town of Whitby, 5%, 1939.....		7,305 47
Township of Dover, No. 2, 6%, 1934.....		3,481 91
Town of Chesley, 6%, 1943.....		3,802 80
Village of Maxville, 6%, 1945.....		7,524 25
City of Sault Ste. Marie, 5½%, 1945.....		9,799 91
Town of Smith's Falls, 5½%, 1945.....		23,708 71
City of St. Catharines, 5%, 1945.....		11,842 16
City of Hamilton, 5½%, 1932-33.....		35,146 78
Town of Weston, 5%, 1936-40.....		15,892 93
Township of York, 5%, 1948.....		25,294 61
City of Toronto, 5½%, 1948.....		18,821 36
City of Hamilton, 5%, 1936.....		4,069 03
City of Fort William, 5%, 1955.....		8,170 88
City of Toronto, 4%, 1948.....		7,343 49
City of Port Arthur, 5%, 1959.....		14,449 67
City of London, 5%, 1950-56.....		30,000 00
Township of Scarboro, 5%, 1955-56.....		22,290 39
The Ontario West Shore Railway Co., 5%, 1938.....		17,435 26
<i>Sickness Fund</i>		
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		13,238 12
C. N. R. Bonds (Guar. by Dominion Government), 5%, 1954.....		7,453 81
Township of Scarboro, 5%, 1955-56.....		3,041 84
Total.....		<u>\$1,276,471 15</u>

THE CITY OF STRATFORD MUNICIPAL BENEFIT FUND*

STRATFORD, ONTARIO

Incorporated April 3rd, 1930

OFFICERS

Principal Officer, A. S. Kappile; Secretary, H. Denroche; Treasurer, W. H. Gregory.

Auditors.—F. P. Gibbs, C.A.

GOVERNING EXECUTIVE AUTHORITY (as at date of filing statement)

Chief Chas. Gagne, Mayor C. E. Moore, Alderman G. I. Graff, Alderman N. R. Fiebig,
Constable A. Day, Fireman A. Parker.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks, not in default	\$53,499 06
Cash on hand.....	1,828 80
Total Ledger Assets.....	\$55,327 86

Non-Ledger Assets

Interest accrued.....	\$1,883 33
Total Non-Ledger Assets.....	\$1,883 33
Total Admitted Assets.....	\$57,211 19

Liabilities

Present value of accrued benefits payable by instalments.....	\$83 35
Total Liabilities (except Reserve).....	\$83 35

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$50,140 37
Income for the year:	
Assessments, dues, etc.	\$2,728 75
City of Stratford grant.....	3,500 00
Interest on investments.....	2,567 64
Total Income.....	8,796 39
Disbursements for the year:	
Pensions and benefits.....	\$2,951 54
Other benefits.....	99 63
Total Disbursements.....	\$3,051 17
Deduct:	
Transfers to General Fund.....	\$557 73
Balance of Fund (Ledger Assets), December 31st, 1930.....	\$55,327 86

GENERAL FUND

Disbursements for the year:	
<i>Head Office Expenses:</i>	
Salaries.....	\$50 00
Travelling expenses.....	14 80
Total.....	\$64 80
Incorporation.....	\$297 83
Legal fees.....	118 50
Taxes and licenses.....	62 50
Miscellaneous.....	14 10
Total.....	492 93
Total Disbursements.....	\$557 73
Transfers from General Fund.....	\$557 73
Balance of Fund (Ledger Assets), December 31st, 1930.....	Nil.

*See Insurance Act R.S.O. 1927 c. 222, 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
Dominion of Canada, 4 ½ % , 1940	\$1,000 00	\$1,000 00
Dominion of Canada, 4 ½ % , 1940	1,000 00	1,000 00
Canadian National Railway, 5 % , 1969	1,000 00	1,000 00
Canadian National Railway, 5 % , 1969	1,000 00	1,000 00
Canadian National Railway, 5 % , 1969	1,000 00	1,000 00
City of Stratford, 6 % , 1931	2,509 71	2,509 71
City of Stratford, 6 % , 1932	2,660 30	2,660 30
City of Stratford, 6 % , 1933	2,819 83	2,819 83
City of Stratford, 5 % , 1939	4,597 98	4,597 98
City of Stratford, 5 % , 1940	4,827 30	4,827 30
City of Stratford, 5 % , 1944	1,000 00	1,000 00
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 ½ % , 1942	1,000 00	1,000 00
City of Stratford, 5 ½ % , 1942	1,000 00	1,000 00
City of Stratford, 5 % , 1949	156 79	156 79
City of Stratford, 5 % , 1950	164 64	164 64
City of Stratford, 5 % , 1951	172 84	172 84
City of Stratford, 5 % , 1952	181 49	181 49
City of Stratford, 5 % , 1953	190 54	190 54
City of Stratford, 5 % , 1954	200 04	200 04
City of Stratford, 5 % , 1955	210 04	210 04
City of Stratford, 5 % , 1956	220 54	220 54
City of Stratford, 5 % , 1957	231 54	231 54
City of Stratford, 5 % , 1958	243 17	243 17
City of Stratford, 5 % , 1943	850 00	850 00
City of Stratford, 5 % , 1944	900 00	900 00
City of Stratford, 5 % , 1945	950 00	950 00
City of Stratford, 5 % , 1946	1,000 00	1,000 00
City of Stratford, 5 % , 1947	1,040 00	1,040 00
City of Stratford, 5 % , 1948	1,100 00	1,100 00
City of Stratford, 5 % , 1949	1,150 00	1,150 00
City of Stratford, 5 % , 1949	1,000 00	1,000 00
City of Stratford, 5 % , 1949	1,200 00	1,200 00
City of Stratford, 5 % , 1950	1,000 00	1,000 00
City of Stratford, 5 % , 1950	1,300 00	1,300 00
City of Stratford, 5 % , 1944	1,474 31	1,474 31
City of Stratford, 5 % , 1943	1,548 00	1,548 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1939	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1939	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1940	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1943	500 00	500 00
McLeod Milling Co. (City of Stratford), 5 ½ % , 1943	500 00	500 00
Burritt & Co. (Town of Mitchell), 5 ½ % , 1943	1,000 00	1,000 00
City of Toronto, 5 ½ % , 1949	1,000 00	1,000 00
Total	<u>\$53,499 06</u>	<u>\$53,499 06</u>

Exhibit of Benefit Certificates

Number at end of 1929	32
Number new issued	2
Totals	<u>34</u>
Number terminated by retirement	2
Total terminated	<u>2</u>
Number at end of 1930	<u>32</u>

L'UNION ST. JOSEPH DU CANADA

HEAD OFFICE, OTTAWA, ONT.

Organized.—March, 1863. Incorporated.—June, 1864.

OFFICERS

Principal Officer, Notary J. S. Tetreault; Secretary-Treasurer, Charles Leclerc; Chief Medical Examiner, Dr. J. M. Laframboise; Legal Councillor, Alex. Guibault, K.C.

Auditors.—Valmore Boudreault, L.A.; Henri Legault.

Actuary—J. B. Mabon.

GOVERNING EXECUTIVE AUTHORITY

(Names and addresses as at date of filing statement, February, 1931)

Notary J. S. Tetreault, Sherbrooke, Que.; Dr. R. H. Parent, Ottawa, Ont.; Dr. Geo. A. Racine, Quebec, Que.; Dr. J. M. Laframboise, Ottawa, Ont.; Alex. Guibault, K.C., Joliette, Que.; P. A. Delorme, St. Hyacinthe, Que.; Ovila Duquette, Hull, Que.; Louis Gignac, Penetanguishene, Ont.; J. L. A. Godbout, Charlesbourg, Que., Joseph Trepanier, Quebec, Que.

Summary of Funds

Balances of Funds—December 31st, 1930:		
Mortuary Fund.....	\$3,801,594	57
Sickness Fund.....	206,871	32
Juvenile Fund.....	10,451	17
Propaganda.....	110	09
General Fund Reserve.....	18,859	05
Oeuvre Centin Collegial.....	44	20
General Fund.....	17,680	29
Total.....	\$4,055,610	69
Add Non-Ledger Assets.....	248,827	81
	\$4,304,438	50
Deduct due and accrued Liabilities (except Reserve).....	21,961	70
Net Balance of All Funds.....	\$4,282,476	80
Reserve as per Actuary's Report.....	\$3,663,642	00
Balance—Surplus of Assets over all Liabilities and Reserve.....	\$618,834	80

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book value of real estate:		
Office premises (less encumbrances).....	\$125,000	00
Held for sale (less encumbrances).....	600	00
	\$125,600	00
Mortgage loans on real estate, first mortgages.....	31,000	00
Loans and liens on policies.....	5,748	05
Book values of bonds, debentures and debenture stocks (not in default).....	3,878,263	32
Cash on hand and in banks:		
On hand at Head Office.....	\$500	00
In chartered banks of Canada in Canada.....	9,499	32
In all other banks and depositories.....	5,000	00
	14,999	32
Total Ledger Assets.....	\$4,055,610	69

Non-Ledger Assets

Interest due and accrued.....	\$96,482	18
Rents due.....	283	00
	\$96,765	18
Collections reported, but not received by Head Office.....	18,420	00
Other Non-Ledger Assets, viz:		
Loans on policies (non-interest bearing).....	133,642	63
Total Non-Ledger Assets.....	\$248,827	81
Total Assets.....	\$4,304,438	50

Liabilities

Provision for unpaid claims:		
Death benefits.....	\$11,100	00
Funeral benefits.....	275	00
	\$11,375	00
Present value of matured claims payable by instalments:		
Death claims.....	9,928	88
Conditional deposits.....	\$446	50
Due to local lodges.....	167	12
	613	62
Special Reserve for Contingencies:		
Oeuvre Centin Collegia.....	44	20
Total Liabilities (except Reserve).....	\$21,961	70
Net Required Reserve, per Actuary's Report, for outstanding contracts of:		
Mortuary Fund.....	\$3,305,115	00
Sickness Fund.....	352,372	00
Infantile.....	6,155	00
Total Reserve.....	\$3,663,642	00

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

MORTUARY FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$3,544,881 57
Income for the year:		
Premiums (with extra dues, etc.).....	\$246,679 75	
Interest and rents.....	188,894 95	
Total Income.....		435,574 70
		<u>\$3,980,456 27</u>
Disbursements for the year:		
Death claims.....	\$156,305 72	
Disability claims.....	1,890 60	
Surrender values.....	252 00	
Old Age Claims.....	16,694 32	
Sickness and Wife Death Benefits—Caisse Bon Conjoint.....	3,719 06	
Total Disbursements.....		178,861 70
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$3,801,594 57</u>

SICKNESS FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$174,701 95
Income for the year:		
Premiums.....	\$78,587 05	
Interest and rents.....	16,944 65	
Total Income.....		95,531 70
		<u>\$270,233 65</u>
Disbursements for the year:		
Sickness claims.....		63,362 33
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$206,871 32</u>

JUVENILE FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$7,356 54
Income for the year:		
Premiums.....	\$2,810 26	
Interest and rents.....	448 37	
Total Income.....		3,258 63
		<u>\$10,615 17</u>
Disbursements for the year:		
Funeral claims.....		164 00
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$10,451 17</u>

PROPAGANDA FUND

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$12,648 65
Income for the year:		
Premium.....	\$28,097 52	
Entry Fees.....	4,902 85	
Sale of Badge.....	50	
Total Income.....		33,000 87
		<u>\$45,649 52</u>
Disbursements for the year:		
Commission.....	\$7,513 74	
Salaries.....	19,452 50	
Travelling Expenses.....	13,654 60	
Medical Examination.....	3,514 09	
Miscellaneous.....	854 50	
Sundry Advances.....	550 00	
Total Disbursements.....		45,539 43
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$110 09</u>

GENERAL FUND—RESERVE

Balance of Fund (Ledger Assets) December 31st, 1929.....		\$16,269 91
Income for the year:		
Premium.....	\$1,883 34	
Interests and rents.....	723 80	
Total Income.....		2,607 14
		<u>\$18,877 05</u>
Disbursements for the year:		
Contribution to General Fund.....		18 00
Balance of Fund (Ledger Assets) December 31st, 1930.....		<u>\$18,859 05</u>

OEUVRE CENTIN COLLEGIAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929	\$45 11
Income for the year:	
Voluntary subscriptions	249 21
	<hr/>
	\$294 32
Disbursements for the year:	
Remittances to Treasurer of the Fund	250 12
	<hr/>
Balance of Fund (Ledger Assets) December 31st, 1930	\$44 20

GENERAL FUND

Balance of Fund (Ledger Assets) December 31st, 1929	\$21,799 23
Income for the year:	
Assessments, dues and fines	\$61,481 77
Other revenue (details)—Interests and rent	1,530 50
Transfer Fees	310 75
Sundry	61 21
Conditional Deposits, due to lodges	613 62
	<hr/>
Total Income	63,997 85
	<hr/>
	\$85,797 08

Disbursements for the year:

Head Office Expenses:

Salaries	\$24,939 29
Directors' fees	1,640 00
Auditors' fees	1,800 00
Actuaries' fees and expenses	415 00
Travelling expenses	3,332 40
Rents (Chattels)	4,647 85
Printing and supplies	2,893 99
	<hr/>
Total	\$39,668 53

All Other Expenses:

Draughting of Certificates	\$490 30
Books and periodicals	239 06
Legal fees	800 79
Safety and P.O. Boxes	310 00
Taxes and licenses	205 00
Telephone, telegram and express	1,414 10
Premium Guarantee Policies	52 50
Loss and gain to lodges on collection of monthly dues	397 24
Commissions	22,959 77
Official publications	1,273 00
Miscellaneous	306 50
	<hr/>
Total	28,448 26

Total Disbursements

68,116 79

Balance of Fund (Ledger Assets) December 31st, 1930

\$17,680 29

Exhibit of Policies (Mortuary)

Classification	Whole Life Continuous Premiums		Whole Life Limited Payment Premiums		Endowment Assurances	
	No. (1)	Amount (2)	No. (3)	Amount (4)	No. (5)	Amount (6)
At end of 1929	7,383	\$6,215,623 50	1,783	\$1,742,000 00	8,913	\$6,723,800 00
New issued	600	533,319 00	662	664,000 00	229	206,800 00
Transferred to	39	12,365 50	8	10,500 00	2	2,000 00
Totals	8,022	\$6,761,308 00	2,453	\$2,416,500 00	9,144	\$6,932,600 00
Less ceased by:						
Death	116	\$96,700 00	8	\$9,500 00	53	\$39,200 00
Lapse	560	479,400 00	405	402,000 00	583	471,600 00
Transferred from	12	11,600 00	13	13,000 00	10	10,000 00
Total ceased	688	\$587,700 00	426	\$424,500 00	646	\$520,800 00
At end of 1930	7,334	\$6,173,608 00	2,027	\$1,992,000 00	8,498	\$6,411,800 00

Exhibit of Policies (Mortuary)—Continued

Classification	Other Plans		Totals		Totals for the Province only	
	No. (7)	Amount (8)	No. (9)	Amount (10)	No. (11)	Amount (12)
At end of 1929.....	1,622	\$1,777,750 00	19,701	\$16,459,173 50	4,188	\$3,683,800 00
New issued.....	597	618,500 00	2,088	2,022,619 00	458	472,800 00
Transferred to.....	20	14,500 00	20	650 50	8	.....
Totals.....	2,239	\$2,410,750 00	21,809	\$18,482,443 00	4,654	\$4,156,600 00
Less ceased by:						
Death.....	16	\$18,000 00	193	\$163,400 00	56	\$47,600 00
Lapse.....	378	398,250 00	1,926	1,751,250 00	397	365,050 00
Decrease.....	.....	.....	.....	13,385 00	.....	3,253 00
Transferred from.....	14	17,500 00	.....	.....	.....	.....
Total ceased.....	408	\$433,750 00	2,119	\$1,928,035 00	453	\$415,903 00
At end of 1930.....	1,831	\$1,977,000 00	19,690	\$16,554,408 00	4,201	\$3,740,697 00

Miscellaneous

What class or classes of members, if any, are entitled in event of discontinuance of premium payment to benefit thereafter? All classes of members admitted after January 1st, 1924.

Under what conditions as to membership, etc., are such benefits available?—After four, five or six years of membership, according to the nature of the policy held.

What is the nature of benefits so granted?—Paid-up policies in the 20-year Endowment where there are Cash Surrender values.

Give particulars of any distribution of surplus during last three years—In 1929 one monthly contribution to the Mortuary Fund was remitted to the entire membership.

Valuation of Balance Sheet

MORTUARY DEPARTMENT

Liabilities

Present value of promised benefits.....	\$6,957,191 00
Claims payable by instalments.....	9,928 80
Computed value of disability claims.....	3,649 00
Other liabilities.....	11,988 62
	<u>\$6,982,757 42</u>

Assets

Present value of future contributions.....	\$3,652,076 00
Assets applicable to benefits.....	3,912,835 37
Sickness already paid upon certificates in force.....	133,642 63
	<u>\$7,698,554 00</u>

The ratio of assets to liabilities was 110.2 per cent.

The rate of interest earned in 1930 was 5.26 per cent.

The amount of insurance valued was \$16,554,408.00.

The valuation basis was N.F.C. 4 per cent.

SICKNESS DEPARTMENT

Liabilities

Present value of benefits.....	<u>\$1,456,294 00</u>
--------------------------------	-----------------------

Assets

Present value of contributions.....	\$1,103,922 00
Funds applicable to benefits.....	210,660 32
	<u>\$1,314,582 32</u>

Degree of solvency, 90.3 per cent.

The Actuary in his valuation report on the Sickness Fund states as follows:

"The continued favourable experience has increased the funds available and has justified a change in the basis of valuation of \$10.00 benefits. The deficiency has been reduced by \$45,588.37 as compared with 1929. As this report is for valuation purposes only, no proposals for overcoming the deficiency are suggested. It is quite possible that the fund will in time become solvent without adjustment."

INFANTILE FUND

Liabilities

Reserve.....	<u>\$6,155 00</u>
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Assets

Funds applicable to benefits. \$10,670 17

The valuations were made by J. B. Mabon, Fellow of the Institute of Actuaries of Great Britain, and Fellow of the Actuarial Society of America.

Schedule "C"

Bonds and Debentures Owned by the Society (*not in default*)

December 31st, 1930

	Par Value	Book Value
Cameron (annuités), 5%, 1933	\$1,063 69	\$1,063 69
Montréal Ouest, 4%, 1941	10,000 00	9,818 98
Ottawa (scolaire), 6%, 1924	33,349 50	33,349 50
Canton Marchand, 5%, 1936	4,000 00	4,104 11
St. Joseph Bce (Semi-ann.), 5%, 1959	9,073 58	9,595 58
L'Assomption, 5%, 1958	3,672 51	3,880 77
La Tuque Falls, 5%, 1941	8,000 00	8,064 85
Watrous (annuités), 5%, 1956	81,786 92	77,142 09
Carmangay (annuités), 6%, 1966	5,660 20	5,705 08
Big Valley (annuités), 6%, 1931	2,490 00	2,481 47
North Battleford, 5½%, 1953	£200	901 65
St. Boniface, Man., 5%, 1941	£100	451 57
Watrous (annuitée), 5½%, 1956	887 60	880 18
Gravelbourg (annuitée), 7%, 1932	772 25	785 83
Medicine Hat, 5%, 1935	500 00	485 31
St. Boniface, Man., 6%, 1939	3,715 27	7,889 99
St. Boniface, Man., 6%, 1949	4,000 00	922 62
North Battleford, 5%, 1938	968 17	2,052 73
Fort Garry, 6%, 1944	1,000 00	4,865 54
Fort Gary, 6%, 1950	1,000 00	1,371 51
Ile Cadieux, 5½%, 1947	5,000 00	928 80
North Battleford, 5%, 1933	543 32	15,937 95
North Battleford, 5%, 1937	876 16	4,472 43
Inverness, N. B., 4½%, 1937	1,000 00	683 47
Estevan, 5%, 1937	1,000 00	400 00
Estevan, 5%, 1931-1943	15,707 31	533 10
Estevan (annuités), 5%, 1931-1939	4,623 71	£600
North Battleford, 5½%, 1953	£1,300	1,677 60
North Battleford, 5½%, 1953	683 47	1,761 39
North Battleford, 5½%, 1938	400 00	1,849 95
North Battleford, 5½%, 1943	533 10	1,942 13
North Battleford, 5½%, 1953	£600	10,833 51
North Battleford, 5%, 1938	1,677 60	2,039 09
North Battleford, 5%, 1939	1,761 39	2,141 43
North Battleford, 5%, 1940	1,849 95	1,500 00
North Battleford, 5%, 1941	1,942 13	2,590 74
North Battleford, 5%, 1942	2,039 09	3,000 00
North Battleford, 5%, 1943	2,141 43	2,000 00
Fort Garry, 6%, 1944	1,500 00	3,996 50
Fort Garry, 6%, 1950	1,000 00	4,003 81
St. Boniface, Manitoba, 5%, 1943	3,000 00	1,882 58
St. Boniface, Manitoba, 5%, 1944	2,000 00	26,721 46
Watrous (annuités), 5½%, 1931-1956	3,996 50	1,000 00
Fort Garry, 5%, 1943	2,000 00	£800
Watrous (annuités), 5½%, 1930-1956	26,542 20	501 53
North Battleford, 5½%, 1944	1,000 00	6,286 57
North Battleford, 5½%, 1953	£800	2,775 90
Yorkton, 5%, 1940	501 53	478 92
Fort Garry, 6%, 1950	6,000 00	6,286 57
North Battleford, 5%, 1952	3,000 00	2,775 90
Ottawa (Scolaire), 4½%, 1930	10,000 00	
Ottawa (Scolaire), 4½%, 1932	5,000 00	
Ottawa (Scolaire), 4½%, 1933	5,000 00	34,166 05
Ottawa (Scolaire), 4½%, 1934	10,000 00	
Ottawa (Scolaire), 4½%, 1935	5,000 00	
North Battleford, 5%, 1934	1,620 70	
North Battleford, 5%, 1935	1,701 73	4,999 87
North Battleford, 5%, 1936	1,786 82	
North Battleford, 5½%, 1953	27,920 00	27,920 00
North Battleford, 5½%, 1944	13,000 00	39,766 60
North Battleford, 5½%, 1953	£5,400	
St. Boniface, Man., 5%, 1941	15,000 00	14,387 11
Fort Garry, 5%, 1943	2,000 00	1,908 83
Wilkie, 5%, 1931-1939	9,509 99	9,297 92
Watrous (annuités), 5½%, 1930-1956	17,838 74	17,556 64
Fort Garry, 6%, 1945	1,000 00	
Fort Garry, 6%, 1952	11,000 00	
Fort Garry, 6%, 1950	15,500 00	32,338 57
Fort Garry, 6%, 1950	3,000 00	
Assiniboia, 5%, 1936	5,979 83	5,830 47
St. Vital, 5½%, 1956	300 00	300 00
St. Boniface, 6%, 1954	2,000 00	2,158 68
St. Boniface, 5%, 1943	1,000 00	962 98
St. Boniface, Man., 5%, 1941	4,000 00	
St. Boniface, Man., 5%, 1942	2,000 00	10,267 06
St. Boniface, Man., 5%, 1943	1,000 00	
St. Boniface, Man., 5%, 1944	3,267 06	
St. Boniface, Man., 5%, 1943	2,000 00	1,944 14
St. Boniface, Man., 5%, 1944	1,000 00	971 33
Tofield (annuités), 6%, 1931-1964	22,706 68	24,676 17
Melville (annuités), 5%, 1930-1959	45,887 34	45,887 34

Schedule "C"—Continued

	Par Value	Book Value
Wilkie, 5 1/2 %, 1939	\$1,000 00	
Wilkie, 5 1/2 %, 1940	1,000 00	
Wilkie, 5 1/2 %, 1941	1,500 00	\$5,000 00
Wilkie, 5 1/2 %, 1942	1,500 00	
Humbolt (annuités), 5 1/2 %, 1930-1975	47,749 06	47,749 06
McLeod, Alta., 4 %, 1930-1974	44,602 22	35,918 56
St. Boniface, 6 %, 1954	25,000 00	26,637 68
Melville (annuités), 6 %, 1930-1959	897 39	959 60
St. Boniface, 5 %, 1943	20,000 00	19,079 89
McLeod (annuités), 4 %, 1930-1974	44,613 59	37,218 80
North Battleford, 5 1/2 %, 1943	£200	
North Battleford, 5 1/2 %, 1953	£1,400	8,035 78
Prince Albert (Enrg.), 3 %, 1964	403,378 40	344,589 42
St. Boniface, 6 %, 1951	70,200 00	76,762 33
St. James, 5 1/2 %, 1956	399,600 00	399,600 00
West Kildonan, 5 1/2 %, 1956	155,200 00	155,200 00
Transcona, 4 %, 1956	82,500 00	82,500 00
North Battleford, 5 1/2 %, 1943	£1,300	
North Battleford, 5 1/2 %, 1953	£2,500	19,631 61
West Kildonan, 5 1/2 %, 1956	188,900 00	202,428 15
Prince Albert (Enrg.), 3 %, 1964	68,130 18	61,147 09
St. James, 5 1/2 %, 1956	313,400 00	334,772 65
St. Vital, 5 1/2 %, 1956	47,300 00	50,687 38
Transcona, 4 %, 1956	5,800 00	4,968 40
Fort Garry, 6 %, 1950	4,000 00	4,502 06
McLeod (annuités), 4 %, 1930-1974	3,354 75	2,861 83
Medicine Hat, 5 %, 1951	1,000 00	1,000 00
Watrous (annuités), 5 1/2 %, 1930-1956	5,415 54	5,705 99
Medicine Hat, 5 1/2 %, 1945	1,000 00	1,052 33
Jonquières, 5 %, 1939	38,000 00	38,000 00
Grand Mère, 6 %, 1945	14,400 00	
Grand Mère, 6 %, 1946	15,200 00	
Grand Mère, 6 %, 1947	16,100 00	
Grand Mère, 6 %, 1948	17,100 00	83,204 49
Grand Mère, 6 %, 1949	100 00	
Grand Mère, 6 %, 1950	11,800 00	
Sandwich West (343), 5 1/2 %, 1940	10,260 82	
Sandwich West (343), 5 1/2 %, 1941	11,000 00	
Sandwich West (343), 5 1/2 %, 1942	12,667 18	
Sandwich West (343), 5 1/2 %, 1943	21,000 00	
Sandwich West (343), 5 1/2 %, 1944	17,000 00	
Sandwich West (343), 5 1/2 %, 1945	310 88	117,032 16
Sandwich West (343), 5 1/2 %, 1946	10,000 00	
Sandwich West (343), 5 1/2 %, 1947	17,476 37	
Sandwich West (343), 5 1/2 %, 1948	14,000 00	
Sandwich West (343), 5 1/2 %, 1950	544 21	
Sandwich West (343), 5 %, 1941-1959	12,271 52	11,912 02
Windsor East, 5 1/2 %, 1952	3,362 52	
Windsor East, 5 1/2 %, 1953	3,547 45	
Windsor East, 5 1/2 %, 1954	3,742 56	
Windsor East, 5 1/2 %, 1955	3,948 40	
Windsor East, 5 1/2 %, 1956	4,165 56	33,832 92
Windsor East, 5 1/2 %, 1957	4,394 68	
Windsor East, 5 1/2 %, 1958	4,636 38	
Windsor East, 5 1/2 %, 1959	4,891 38	
Sandwich West, 5 %, 1940-1949	26,000 00	26,000 00
Windsor East, 5 1/2 %, 1951	5,187 22	5,484 65
Riverside, 5 1/2 %, 1933-1949	52,532 89	55,116 41
Kapuskasing, 6 %, 1943-1949	181,000 00	200,943 05
Peel St. Realities, Ltd., 6 1/2 %, 1950	60,000 00	62,540 33
Grand Trunk Pacific Railway Co., 3 %, 1962	211,500	46,027 30
Grand Trunk Pacific Railway Co., 4 %, 1962	220,000	94,438 50
Farnham, 4 1/2 %, 1960	23,000 00	23,000 00
St. Boniface, 5 1/2 %, 1947	13,000 00	13,724 36
St. Boniface, 5 1/2 %, 1952-1956	6,000 00	6,417 92
St. Boniface, 5 %, 1953	500 00	500 00
Province d'Ontario, 4 %, 1964	5,000 00	4,851 37
Ville de Québec, 4 %, 1961	£700	3,237 78
Peel St. Realities, Ltd., 6 1/2 %, 1950	16,000 00	16,912 33
Riverside, 6 %, 1951-1954	7,000 00	7,822 54
Dolbeau Québec, 5 1/2 %, 1945	47,000 00	48,907 67
Mont Joli, Québec, 5 1/2 %, 1940	26,000 00	26,775 39
Riverside, Ont., 5 1/2 %, 1945-1946	4,000 00	4,206 79
Grand Trunk Pacific Railway Mortgage Bond, 4 %, 1955	£14,400	65,677 07
St. Boniface, 6 %, 1940	1,000 00	
St. Boniface, 6 %, 1951	30,000 00	34,893 90
St. Boniface, 5 1/2 %, 1936-1945	19,000 00	19,744 50
Windsor East, 5 1/2 %, 1946-1960	86,500 00	92,443 65
Ford City, 5 %, 1959-1964	1,500 00	1,500 00
Greenfield Park, Québec, 5 1/2 %, 1942-1944	10,800 00	11,333 43
La Salle, Ont., 6 %, 1940-1959	36,059 56	40,687 92
Grand Trunk Pacific Railway Co. Enrg. Perpetual, 4 %	4,866 66	4,866 66
Ottawa (scolaire) Fidei-Commissaire Cartier (6), 5 1/2 %, 1960	55,000 00	59,251 50
La Tuque, Québec, 5 %, 1950	500 00	500 00
Canadian Northern Ontario Railway Co., 4 %, Perpetual	£3,500	15,330 00
Dorval Island, 6 %, 1940-1942	1,500 00	1,591 85
Corp. Episcopale, Ottawa, 5 1/2 %, 1951-1960	3,000 00	10,713 30
St. Anne, Chicoutimi, 6 %, 1942-1945	10,000 00	3,301 74
Peel St. Realities, 6 1/2 %, 1941-1950	5,000 00	5,131 00
Sandwich West, 5 1/2 %, 1940-1945	22,107 75	23,057 61
St. Vincent Ferrier, 5 1/2 %, 1960	25,000 00	26,527 50
St. Jean Marie Vianney, 5 1/2 %, 1946-1960	31,100 00	33,231 45
Ste. Famille Granby, 5 1/2 %, 1965	20,000 00	21,300 00
.....		\$3,878,263 32

TORONTO FIREMEN'S BENEFIT FUND

TORONTO, ONTARIO

Organized January 16th, 1891. Incorporated June 30th, 1893.

OFFICERS

Principal Officer, James Simpson; Secretary, G. A. Lascelles; Treasurer, Geo. Wilson.
Auditors.—S. C. Scott, A.C.A. (City Auditor).GOVERNING EXECUTIVE AUTHORITY
(as at date of filing statement)James Simpson, Geo. Wilson, C. M. Colquhoun, K.C., Geo. Sinclair, Peter Herd,
G. A. Lascelles.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Book values of bonds, debentures and debenture stocks, Not in default.....	\$1,910,396	77
Cash on hand and in banks:		
On hand at Head Office.....	\$787	96
In chartered banks of Canada in Canada.....	34,013	52
		34,801 48
Contributions—Arrears.....		5,019 51
Total Ledger Assets.....	\$1,950,217	76

Non-ledger Assets

Interest accrued.....		\$14,308 56
Total Non-ledger Assets.....		\$14,308 56
Total Admitted Assets.....		\$1,964,526 32

Liabilities*

GENERAL FUND

Balance of fund (ledger assets), December 31st, 1929.....		\$1,689,440 88
Income for the year:		
Assessments, dues, fees and fines.....	\$97,381	90
Interest—Bonds and bank.....	102,254	95
Grant from City of Toronto.....	27,300	00
Profit on sale of investments.....	73,415	76
Total Income.....		\$300,352 61
		\$1,989,793 49
Disbursements for the year:		
Pensions and death claims.....	\$38,025	32
Head Office Expenses:		
Salaries.....	\$500	00
License fees.....	150	00
Actuaries' fees and expenses.....	750	00
Printing and supplies.....	95	41
Miscellaneous.....	55	00
		1,550 41
Total Disbursements.....		39,575 73
Balance of Fund (Ledger Assets), December 31st, 1930.....		\$1,950,217 76

Exhibit of Policies (Mortuary)

Classification	No.	Amount
At end of 1929.....	664	
New issued.....	12	
Totals.....	676	
Less ceased by death.....	2	
Resigned.....	1	
Pensioned.....	8	
Total Ceased.....	11	
At end of 1930.....	665	

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
City of Toronto, 1931-1960.....	\$1,893,371 71	\$1,861,932 33
Toronto Separate School Board, 1939.....	1,000 00	1,023 64
Township of East York, 1934-1946.....	22,715 60	22,440 80
Township of Scarborough, 1944-1946.....	25,000 00	25,000 00
	\$1,942,087 31	\$1,910,396 77

*For the last actuarial report see Report of the business for year 1929. See Insurance Act R.S.O. 1927, sec. 234, re Societies with membership limited to Government or Municipal employees.

TORONTO POLICE BENEFIT FUND

HEAD OFFICE, TORONTO, ONTARIO

Organized January 1st, 1882. Incorporated May 1st, 1882

OFFICERS

Principal Officer, William Miller, Insp.; Secretary, William Martin, P.C. 546; Treasurer, D. C. Draper, C.C.; Bert Wemp, Mayor; His Honour Judge Morson; E. Coatsworth, Chief Magistrate.

Auditors.—H. M. Dean and R. Gillespie.

Actuary.—S. H. Pipe.

GOVERNING EXECUTIVE AUTHORITY

(as at date of filing statement)

William Stewart, Mayor; His Honour Judge Morson; E. Coatsworth, Chief Magistrate; William Miller, Insp., Chairman; William Martin, P.C. 546, Secretary; D. C. Draper, Chief Constable.

Statement for the Year Ending 31st December, 1930

Assets

Ledger Assets

Mortgage loans on real estate:		
First mortgages.....	\$40,000	00
Book values of bonds, debentures and debenture stocks, not in default.....	1,906,142	94
Cash in chartered banks of Canada in Canada.....	9,064	02
Total Ledger Assets.....	\$1,955,206	96

Liabilities

Statement of Operations of Each Fund for the Year Ending December 31st, 1930

BENEFIT FUND

Balance of Fund (Ledger Assets), December 31st, 1929.....	\$1,844,885	98
Income for the year:		
Premiums with extra dues.....	\$144,716	28
Sick deductions.....	6,888	16
Fines and deposits.....	870	35
Interest earned.....	85,672	31
Criminal Justice money.....	2,540	68
Gratuities.....	602	00
Grant—City of Toronto.....	10,000	00
Total Income.....	251,289	78
		\$2,096,175 76
Disbursements for the year:		
Pensions paid.....	\$129,025	90
Death claims.....	8,400	00
Deposits, fines and sick deductions refunded.....	426	06
Criminal Justice money refunded.....	2,179	64
Honorarium to Chairman and Secretary.....	250	00
Auditors' fees.....	100	00
Miscellaneous.....	587	20
Total Disbursements.....	140,968	80
Balance of Fund, December 31st, 1930.....	\$1,955,206	96

Valuation Balance Sheet

31st of December, 1930

LIABILITIES

Value of pensions to 113 pensioners.....	\$1,093,000	00
Value of prospective pensions to survivors of 999 men in active service.....	5,519,000	00
Value of prospective death claims and allowances that will arise from among these men.....	348,000	00
	\$6,960,000	00

ASSETS

Value of future contributions from the 999 men in active service at 7 per cent..	\$1,885,000	00
Value of future sundry revenues apportionable to these men.....	122,000	00
Value of future grants of \$10,000 a year from the City.....	131,000	00
Value of funds at cost and accrued interest.....	1,973,000	00
Deficit.....	2,849,000	00
	\$6,960,000	00

This valuation was made by M. A. Mackenzie, F.I.A.; Sidney Pipe, F.I.A., and Hugh H. Wolfenden, F.I.A., F.A.S., a Committee of Actuaries appointed by the Board of Control of the City of Toronto to report on the question of the annual contribution which should be made by the City to establish the Police Benefit Fund on a sound actuarial basis.

The Committee submitted to the Board of Control a report dated May 12th, 1931, embodying an actuarial valuation and its opinion that the fund could be made permanently solvent by meeting a deficit of \$2,849,000.00 as shown in the Valuation Balance Sheet.

The Council of the City of Toronto on June 29th, 1931, passed By-law No. 13273, from which the following are extracts:

'Whereas, pursuant to authority of the Statute 9 Edward VII (Ontario), Chapter 125, the Corporation of the City of Toronto has for a number of years been contributing the sum of \$10,000.00 annually to the Toronto Police Benefit Fund;

'And whereas by the Statute 20 George V (Ontario), Chapter 106, it is provided that the Corporation may contribute yearly to the said fund any sum of money up to an amount sufficient when added to contributions from members of the Police Force, to put the said fund on a sound actuarial basis so as to provide for all claims upon the fund on such plan of City payments, contributions by members and provisions for benefits as shall be approved by by-law passed by the City Council, and may provide for continuing such yearly payments for any period of years;

'And whereas to put the said fund on a sound actuarial basis so as to provide for all claims upon the fund on the plan of City payments, contributions by members and provisions for benefits hereinafter set forth, will require the sum of \$143,941.00 to be contributed to the fund annually for a period of forty years, in addition to continuing the annual payments of \$10,000.00 now being contributed by the fund by the Corporation as aforesaid;

'Therefore the Council of the Corporation of the City of Toronto enacts as follows:

'Sec. III. The fund shall be maintained from the assets now belonging thereto and from contributions as hereinafter provided from the Corporation and from members and from interest on moneys from time to time in the fund.

'Sec. IV. The Corporation shall continue to contribute to the fund the annual payments of \$10,000.00 per year as heretofore until it has completed forty of such payments and in addition (subject to the provisions of Section VI) shall annually contribute to the said fund a further sum of \$143,941.00 for forty years from the time this by-law shall come into force.

'Sec. XXXII. This by-law shall come into force on the 1st day of July, 1931.'

The first special report of the Superintendent with respect to the fund is printed in full in the Annual Report of the Superintendent of Insurance for the year 1926 (business for the year 1925), page 240.

The second special report is printed in full in the Annual Report of the Superintendent for the year 1928 (business of 1927), page 295.

Schedule "C"

Bonds and Debentures Owned by the Society (not in default)

	Par Value	Book Value
Township of Welland, 4 1/2 %, 1941	\$15,000 00	\$15,000 00
City of Guelph, 5 1/2 %, 1945	25,882 00	25,416 12
City of Oshawa, 5 1/2 %, 1923-1936	5,307 28	5,307 28
County of Carleton, 5 %, 1916-1935	6,948 18	6,722 98
City of Toronto, 4 1/2 %, 1948	25,000 00	23,250 00
City of Toronto, 4 1/2 %, 1948	29,200 00	25,824 48
City of Toronto, 4 1/2 %, 1948	12,166 67	10,558 84
City of Toronto, 4 %, 1948	5,840 00	4,627 32
Township of Barton, 5 1/2 %, 1940	9,105 55	8,706 73
City of Toronto, 6 %, 1946	14,000 00	13,895 00
City of Toronto, 6 %, 1949	16,000 00	15,880 00
City of Toronto, 6 %, 1944		
City of Toronto, 6 %, 1945	60,000 00	58,500 00
Province of Ontario, 6 %, 1943	82,000 00	81,660 00
Province of Ontario, 6 %, 1943	30,000 00	29,415 00
Province of Ontario, 6 %, 1941	100,000 00	106,250 00
City of Toronto, 6 7/8 %, 1951	47,000 00	51,507 30
City of Toronto, 5 1/2 %, 1950	20,000 00	20,310 00
City of Toronto, 5 1/2 %, 1951	50,000 00	50,775 00
City of Toronto, 5 1/2 %, 1952	80,000 00	81,240 00
City of Toronto, 5 1/2 %, 1947	20,000 00	20,550 00
City of Toronto, 5 1/2 %, 1951	25,000 00	25,730 00
City of Hamilton, 5 1/2 %, 1941	24,000 00	24,000 00
City of Toronto, 5 7/8 %, 1952	20,000 00	19,672 00
City of Toronto, 5 7/8 %, 1952	30,000 00	29,430 00
Canadian National Railway Equipment, 5 %, 1937	30,000 00	
Canadian National Railway Equipment, 5 %, 1935	5,000 00	34,650 00
City of Toronto, 5 7/8 %, 1952	27,000 00	26,109 00
City of Toronto, 5 7/8 %, 1948	33,000 00	32,316 90
City of Toronto, 5 7/8 %, 1947	26,000 00	25,472 20
City of Toronto, 5 7/8 %, 1947	39,000 00	38,208 30
City of Toronto, 5 7/8 %, 1946	50,000 00	49,010 00
Canadian National Railways, 5 %, 1954	51,000 00	50,617 50
Province of Nova Scotia, 5 %, 1944	25,000 00	24,873 00
City of London, 5 %, 1945	25,000 00	24,600 00
Canadian National Railways, 5 %, 1954	20,000 00	20,200 00
Canadian National Railways, 5 %, 1954	20,000 00	20,100 00
Canadian National Railways, 5 %, 1954	40,000 00	40,440 00
Canadian National Railways, 5 %, 1954	40,000 00	40,450 00
City of Halifax, 5 %, 1961	50,000 00	50,500 00
Township of York, 5 %, 1950	3,000 00	3,021 00
Township of York, 5 %, 1953	15,000 00	15,111 00
Township of York, 5 %, 1954	16,000 00	16,120 00

Schedule "C"—Continued

	Par Value	Book Value
Township of York, 5%, 1951.....	12,000 00	12,085 20
Township of York, 5%, 1952.....	14,000 00	14,100 80
Canadian National Railways, 5%, 1954.....	40,000 00	42,500 00
Canadian National Railways, 5%, 1954.....	25,000 00	26,812 50
City of Toronto, 5%, 1944.....	30,000 00	30,486 00
Canadian National Railways, 4½%, 1968.....	50,000 00	47,750 00
City of Toronto, 4½%, 1940-1943.....	11,000 00	10,350 70
City of Toronto, 5½%, 1952.....	6,000 00	6,281 40
City of Toronto, 5½%, 1932.....	1,000 00	1,007 90
City of Toronto, 6%, 1931.....	1,000 00	1,011 50
City of Toronto, 4%, 1948.....	4,866 66	4,182 89
City of Toronto, 5½%, 1937.....	3,000 00	3,068 10
City of Toronto, 6%, 1949.....	1,000 00	1,105 40
City of Toronto, 6%, 1932-1939.....	7,000 00	7,200 80
City of Port Arthur, 5%, 1959.....	50,000 00	48,500 00
Canadian National Railways, 5%, 1969.....	25,000 00	24,875 00
Canadian National Railways, 5%, 1969.....	130,000 00	128,050 00
Canadian Pacific Railway (Collateral Trust), 5%, 1954.....	25,000 00	24,937 50
Province of Ontario, 5½%, 1942.....	25,000 00	26,135 00
Township of York, 5%, 1943-1947.....	50,035 43	49,034 72
Hydro-Electric Power Commission of Ontario, 6%, 1940.....	20,000 00	21,600 00
Grand Trunk Railways, 7%, 1940.....	25,000 00	27,875 00
Township of East York, 5½%, 1937.....	25,771 19	26,144 35
City of Toronto, 4%, 1948.....	37,960 00	34,327 23
Toronto Harbour Commission, 5%, 1953.....	20,000 00	20,694 00
Total.....	<u>\$1,907,082 96</u>	<u>\$1,906,142 94</u>

WOMAN'S BENEFIT ASSOCIATION*

HEAD OFFICE, PORT HURON, MICHIGAN

Principal Office in Canada, Sarnia

Manager or Chief Executive Officer in Canada.—Mrs. Mary J. Baird, Sarnia.

Chief or General Agent in Ontario.—Mrs. Mary J. Baird, Royal Bank Bldg., Sarnia.

Assets.....	\$31,526,052	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario insurance in force (gross).....	273,785	Premiums—Ontario (net).....
Canadian insurance in force (gross).....	2,491,314	Premiums—Canada (net).....
Total insurance in force (gross).....	157,616,007	Premiums—Total (net).....
		Benefits Paid—Ontario (net).....
		Benefits Paid—Canada (net).....
		Total Benefits Paid (net).....

THE ORDER OF UNITED COMMERCIAL TRAVELLERS OF AMERICA*

HEAD OFFICE, COLUMBUS, OHIO

Principal Office in Canada, Winnipeg, Man.

Manager or Chief Executive Officer in Canada.—Harry F. Moulden, Manitoba.

Chief or General Agent in Ontario.—E. H. Snider, 177 Main Street East, Hamilton.

Assets.....	\$1,447,984	PREMIUMS WRITTEN—CLAIMS INCURRED
Ontario certificates in force (number).....	1,388	Premiums—Ontario (net).....
Canadian certificates in force (number).....	4,961	Premiums—Canada (net).....
Total certificates in force (number).....	106,130	Premiums—Total (net).....
		Benefits Paid—Ontario (net).....
		Benefits Paid—Canada (net).....
		Total Benefits Paid (net).....

*See note on page 1.

E

MUTUAL BENEFIT SOCIETIES

E

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1930

To which are appended statements of the auxiliary bodies lettered below as A, B, C and D

HEAD OFFICE, 229 COLLEGE STREET, TORONTO

Organized 27th July, 1855. Incorporated in Ontario 19th November, 1874

The Executive Officers of the Society at the 31st December, 1930, were as follows: N. J. M. Lockhart, Grand Master, St. Catharines; D. R. Harrison, Deputy Grand Master, Port Arthur; Rev. A. C. Cummer, Grand Warden, London; William Brooks, Grand Secretary, Toronto; P. T. Coupland, Grand Treasurer, St. Marys.

I. Funeral Benefits

The Subordinate Lodges undertake funeral benefits. The total membership of these lodges at the 31st December, 1930, was 55,072.

The number of deaths in the Society in 1930 was 686.

The amount of funeral benefits paid in 1930, in respect to deceased members was \$63,687.63.

Total amount of funeral benefits paid in respect of deceased wives, \$1,935.85.

II. Sick Benefits

The Subordinate Lodges undertake sick benefits.

The total number of members who received sick benefits in 1930 was 3,732.

The amount of benefits paid in 1930, in respect of sick members, \$106,470.29.

The number of weeks sickness experienced in 1930 was 33,827. Amount paid for medical attendance and nursing during 1930, \$19,488.49.

III. Assets

	Grand Body	Subordinate Bodies
Amount of real estate.....	\$306,884 69	\$1,508,454 67
Cash value of mortgages.....	2,650 00	.....
Amount of securities.....	83,740 37	1,373,437 28
Cash in hands of Grand Secretary and in banks.....	96 43	.....
Amount of cash in Dominion Bank.....	16,107 46	326,755 92
Cash in Canada Permanent Mortgage Company.....	1,852 18	.....
All other assets.....	42,867 46	666,000 25
Total Amount of Assets.....	<u>\$454,198 59</u>	<u>\$3,874,648 12</u>

IV. Liabilities

Sick benefits, funeral benefits, all other liabilities.....	<u>\$146,732 07</u>	<u>\$52,705 94</u>
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V. Miscellaneous

Actions or proceedings instituted against the Society during 1930—None.
The books and accounts of the Subordinate Lodges were audited in January and July, 1930, and those of the Grand Lodge in March, 1930.

Names and post office addresses of Grand Lodge auditors: C. J. Parker, C.A., Brantford; G. Campbell, Toronto.

Section 13 of the Grand Lodge Constitution was amended at 1930 Session of Grand Lodge by making a re-grouping and naming of Committees.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

VI. Cash Receipts

Cash balance (Grand Lodge) from 1929 (not extended), \$9,442.67.		
Cash received during 1930 from:	Grand Lodge	Subordinate Lodges
Initiation fees, etc.....	.....	\$30,160 92
Dues.....	.....	368,119 20
Per capita tax and levies.....	\$70,272 35	.....
Fines.....	102 00	.....
Supplies sold.....	10,845 95	.....
Interest and dividends.....	5,162 71	209,908 75
Premiums for guarantee.....	16 80	.....
All other sources.....	20,265 35	146,987 63
Cash received from sold or matured investments (not extended)	2,900 00	31,423 23
Total Receipts.....	<u>\$106,665 16</u>	<u>\$755,176 50</u>

VII. Cash Expenditure

(a) Expenses of Management

	Grand Lodge	Subordinate Bodies
Cash paid during 1930 for:		
Commission and organization expenses.....	\$402 90	
Per capita tax.....	150 20	
Interest.....	748 20	
Registration fee.....	10 00	
Expenses of annual meeting.....	12,332 13	
Rent, etc.....	1,800 00	
Supplies bought.....	8,489 02	
Travelling expenses and appropriations to officers.....	2,405 97	
Salaries, officers' and auditors' fees.....	7,021 16	
Official Journal.....	1,299 82	
Printing, stationery and advertising.....	672 84	
Postage and express.....	785 98	
Premiums.....	37 50	
Other management expenses (detailed in memo.).....	3,009 42	250,987 04
Total Expenses of Management.....	\$39,164 94	\$250,987 04

(b) Miscellaneous Expenditure

Benefits to widows and orphans.....		\$28,518 21
Funeral benefits.....		1,935 85
Sick benefits.....		106,470 29
Medical attendance and nursing.....		19,488 49
Gratuities—special relief.....		8,633 78
Special donation.....	441 00	
Ontario Oddfellows' Home, maintenance account.....	61,172 80	
All other.....	172 96	222,005 70
For investments (not extended), \$128,727.44.		
Grand Total.....	\$100,951 70	\$673,208 78

(A) Abstract from the returns of the Rebekah Lodges to the Grand Lodge of Ontario

	Males	Females	Totals
Number of members, 31st December, 1929.....	6,211	19,816	26,027
Admitted during 1930.....	278	1,240	1,518
Total.....	6,489	21,056	27,545
Deduct (withdrawn or cancelled).....	681	1,520	2,201
Membership 31st December, 1930.....	5,808	19,536	25,344

Receipts

Dues.....	\$45,991 34
Initiations.....	6,562 90
Rents, etc.....	1,691 71
Miscellaneous.....	33,631 64
Total.....	\$87,877 59

Expenditure for Relief Only

Relief of members.....	\$1,163 84
Relief of widowed families.....	33 00
Special relief.....	1,175 78
L.O.O.F. Home.....	706 44
Orphans.....	58 15
Total.....	\$3,137 21

Miscellaneous

Expenses, lodges.....	\$90,197 50
Invested funds of Rebekah Lodges.....	73,603 82
Cash on hand, Rebekah Lodges.....	51,280 31
Working expenses of Assembly.....	20,370 78
Cash in Assembly funds.....	2,464 24
Dominion Government bonds.....	10,000 00
Number of lodges.....	245

(B) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1930

Number of members as from last report.....	9,314
Initiated during the year ending 31st December, 1930.....	261
Admitted by card during the year ending 31st December, 1930.....	16
Reinstated during the year ending 31st December, 1930.....	13
Total.....	9,604

Deductions:	
Withdrawn by card.....	61
Suspended by non-payment of dues.....	324
Suspended from Subordinate Lodge.....	76
Deceased.....	100
	561
Net Membership, 31st December, 1930.....	9,043
Number of patriarchs relieved in 1930.....	315
Number of weeks for which benefits were paid.....	2,542
Amount paid for burying the dead in 1930.....	\$559 00
Amount paid for relief of patriarchs (sick benefits).....	3,869 32
Amount paid for special relief in 1930.....	318 43
Relief of widowed families.....	85 00
Total Amount of Relief Paid.....	\$4,831 75
Receipts from all sources.....	\$25,281 33
Working expenses of subordinate encampments.....	22,470 37
Cash assets.....	\$19,123 42
Invested in mortgages and securities.....	52,466 18
Invested in buildings and lands.....	5,380 26
Invested in furniture and regalia.....	22,609 54
All other assets.....	13,095 48
Total Funds of Subordinate Encampments, 31st December, 1930.....	\$100,819 79

(C) The Oddfellow's Funeral Aid Association of the Counties of Lincoln and Welland

Number of members who died in 1930.....	7
Number of members, 31st December, 1930.....	540
Amount of cash received during the year 1930.....	\$1,704 61
Amount of expenses in management in 1930.....	288 73
Amount paid funeral claims.....	875 00
Amount on hand, 31st December, 1930.....	1,982 85
Amount of bonds.....	8,500 00

(D) Department of Ontario, P.M., I.O.O.F.

Number of Cantons.....	16
Number of members, last report.....	722
Mustered during year.....	35
Admitted on honourable discharge papers.....	1
Reinstated.....	2
Total.....	760
From which deduct:	
Withdrawn by honourable discharge papers.....	8
Deceased.....	7
Suspended during year.....	62
Total.....	77
Total Membership, 31st December, 1930.....	683
Net Decrease for the year.....	39

Assets

Cash balance on hand, last report.....	\$159 00
Receipts from grants and per capita taxes.....	988 50
Receipts from badges, jewels, etc.....	754 00
Receipts from commissions and supplies.....	280 36
Total.....	\$2,181 86

Disbursements

Department sundries.....	\$1,245 30
Badges and jewels.....	374 69
S.G.L. supplies.....	183 40
Total.....	\$1,803 39
Cash Balance, 31st December, 1930.....	\$378 47

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		Claims unpaid		Total	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
American Watch Case Co.'s E. M. W. A.					1,000 00	738 40							1,738 40	
Army and Navy Veterans, Hamilton.					1,000 00	796 37			5,163 19				6,959 56	
Army and Navy Veterans, Toronto.					4,000 00	940 27			75 65				5,015 92	
Brewer's Canadian Relief Benefit Club						278 21							278 21	
Brandon Carriage Relief Association						730 06							730 06	
Brandon Hospital Mutual Benefit Society					200 00	2,638 27						51 25	2,638 27	
Brown Bros. Egyptian Mutual Benefit Society					4,120 00	544 86			211 85				6,606 42	
Brunner Mond M'g. Co.'s Relief Society						2,274 57							2,274 57	
Bruner Mond M'g. Co.'s Relief Society						867 92							867 92	
Canada Furniture Manufacturers' Ltd., E. B. S.						34 90							34 90	
Canadian Acme Screw and Gear E. M. B. S.						1,027 10							1,027 10	
Canadian Allis-Chalmers E. M. B. S.						1,612 15							1,612 15	
Canadian Executive Board, Amalgamated Society of Carpenters and Joiners					6,000 00	14,431 88							20,441 88	
Canadian General Electric, Ward Street Works						1,370 85							1,370 85	
Canadian Hebrew Benevolent Society	2,000 00				3,466 31	1,371 34							7,413 65	
Canadian Hungarian Mutual Benefit Federation					7,000 00	3,581 17							10,581 17	
Canadian National Expressmen's M. B. Association					3,000 00	5,688 67			319 00				9,607 67	
Canadian Order of Rechabites			27,300 00		3,000 00	3,175 85							12,587 67	
Canadian Pacific Expressmen's S. B. A.					1,989 50	7,207 58			234 86				9,197 08	
Cobben Mfg. Company's, E. M. B. S.						150 00							150 00	
Cocksbutt Plow Co. Relief Association						30 34							30 34	
Consumers' Gas Co.'s E. M. B. S.						483 51							483 51	
Czenstochow Aid Society					7,700 00	1,445 34							9,145 34	
Daughters of England Benefit Society					25,640 21	41,987 81			37,969 71				114,372 73	
Dominion Forge and Stamping Co. E. M. B. A.			8,775 00			2,514 41							2,514 41	
Dunlop Tire and Rubber Goods E. M. B. S.						1,237 71							1,237 71	
Emps. Prot. League of the Seaman, Kent Company, Ltd.						386 55							386 55	
Engineers Mutual Benefit Fund						1,982 03							1,982 03	
Evening Telegram E. B. Society						549 66							549 66	
Globe Printing Co. E. B. Society						830 74							830 74	
*Goodyear Relief Association						348 34							348 34	
Goold, Shapley & Muir E. Relief Association						1,425 40							1,425 40	
Grand Order of Israel	5,300 00					126 88						200 00	6,725 88	
B. Greening Wire Co. E. B. S.						96 76							96 76	
W. & J. G. Greey's E. M. S. B. S.														
Gutta Percha and Rubber Manufacturing Co. of Toronto, Ltd., E. S. B. Society					1,000 00	780 98							1,780 98	
H. A. Mutual Benefit Association					300 00	2,812 48			293 40				3,105 88	
Hamilton St. Stanislaus M. B. S.						2,196 61							2,196 61	
Hebrew Friendly Society									524 26				524 26	
Hebrew Sick Benefit Society	2,000 00					689 02			1,629 25				20,090 90	
Heintzman & Co's E. B. S.			17,772 72			299 97							299 97	
Hibernians, Ancient Order of					20,000 00	13,310 66							33,310 66	
Imperial Varnish and Colour S. B. S.						203 13							203 13	
Irish Catholic Benevolent Union						1,342 24							1,342 24	

Italian Brotherly M. B. S.	456 64	456 64			456 64
Italian M. B. S. of Port Arthur	649 84	1,789 10			649 84
Italo-Canadese Benevolent Society	1,789 10	9,149 26	20 00		1,789 10
Judean Benevolent and Friendly Society	2,838 95	81,356 38	35,482 02	20 00	8,338 95
Kietzer Sick B. S. of Toronto	1,666 77	932 77	721 00		116,816 40
Knights of Pythias, Grand Lodge	968 03	29,466 96	544 39		4,981 57
Labour League M. B. Society	4,464 38	1,200 00			8,360 05
Leasac Mutual Aid Society	2,537 07	785 15			332 77
Linitzer Sick Benefit Society	5,589 00				8,360 05
Loyal Orange Young Britons	283 15				968 03
Loyal Order of Moose	37 05				45,400 00
Loyal True Blue Association	33,370 13				5,684 56
Maclean Publishing Co. Mech. Div., Mutual Benefit Assn	38,833 13				2,911 55
Massey-Harris Bain Works E. M. B. A.	209 67				306 77
Massey-Harris Brantford E. B. A.	1,405 97				2,537 07
Massey-Harris Toronto E. M. B. S.	4,487 06				3,077 27
Mazzer Sick Benefit Society	963 96				13,965 15
Mutual Masonic Compact	6,694 26				5,589 00
National Cash Register Co. E. B. S.	2,327 66				1,283 15
National Iron Works E. M. B. S.	1,365 76				527 05
Oddfellows, Manchester Unity	1,204 81				134,897 94
Orange Grand Lodge, Ontario West	677 64				46,833 13
Order of Sons of Italy of Ontario	4,480 26				40,505 67
Ostrower Independent	3,169 19				3,067 57
Ottawa Hebrew Benevolent Society	8,578 17				2,460 91
Ottawa Typographical Union No. 102	4,938 81				2,460 91
Polish Alliance Friendly Society	4,753 17				4,464 55
Polish Veterans M.B.S.	800 00				4,514 69
Postal Benefit Association of Toronto	1,500 00				525 79
Pride of Israel Sick Benefit Society	16,000 00				963 96
Wm. R. Rogers Mfg. Co. Welfare Society	700 00				23,694 26
Ryerson Press Benefit Society	5,650 00				763 94
Sawyer-Massey Co. E. M. B. S.	1,695 04				2,327 66
Shingis, Ltd. E. M. B. S.	1,695 04				2,065 76
Societa Field'Italia Di Mituo Soccorso St. Antonia.	1,800 00				1,204 81
Societa Di M. S. Racialnutese Di Marconi	1,800 00				677 64
Societa Di M. S. La Trinitaria Di Toronto	1,800 00				5,650 00
Sons and Daughters of Canadian Lithuanian M. B. S.	7,551 31				6,280 26
Sons and Daughters of Ireland Protestant Association	8,000 00				1,695 04
Sons of Jacob Benevolent Society	800 00				3,169 19
St. Albert Friendly Society	7,500 00				3,466 56
St. Boniface Benefit Society	7,500 00				16,919 45
St. David's Mutual Benefit Society	7,500 00				2,128 22
St. Joseph's Aid Society (Formosa)	7,500 00				4,753 17
Star of Italy M. Aid and Benefit Society	7,500 00				1,888 59
Star Mutual Benefit Society	7,500 00				2,061 17
Theatrical M. Association of Hamilton	7,500 00				8,519 78
Toronto Civic Employees Benefit Association	7,500 00				1,193 03
Toronto Hebrew Benevolent Society	7,500 00				2,057 77
Toronto Hydro-Electric System E. M. B. S.	7,500 00				30,960 47
Toronto Independent Protective Association	7,500 00				3,734 92
Toronto Musical Protective Association	7,500 00				14,794 02
Toronto Railway Employee's Union and Benefit Society	7,500 00				995 95
Toronto Typographical Union No. 91	7,500 00				5,493 32
Transportation Club of Toronto	7,500 00				100,590 85
					12,929 91
					3,309 00
					3,499 00
					20 00
					120 15
					120 15
					80 04
					80 04
					200 00
					200 00
					500 00
					500 00
					765 41
					45 00
					14 00
					751 41
					45 00
					1,740 00
					1,740 00
					45 00
					45 00
					201 00
					201 00
					3,499 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.....				880 07		880 07			
Union of Ukrainian Brotherhoods.....				1,067 55		5,224 93			5,224 93
Verity Plow Co. Relief Association.....			1,000 00	214 94		2,067 55			2,067 55
Warsaw Lodzer Mutual Benefit Society.....	300 00			510 61		514 94			514 94
Warsawer Mutual Benefit Society.....			2,000 00	1,778 93		3,778 93			3,778 93
Willys-Overland E. M. B. S.....	760 27	4,225 00	150 00	1,974 77		7,026 93			7,026 93
Young Men's Hebrew Association.....	5,000 00		5,029 98		1,891 66	12,004 75			12,004 75
Zion Benevolent Society.....									
Totals.....	105,583 59	146,725 00	261,035 17	452,691 38	101,264 36	1,067,299 50	1,544 50	9,086 90	10,631 40

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301 Companies Act, Part XVI, Letters Patent dated 4th of September, 1930.

Short Name of Society	EXPERIENCE				INCOME				
	Number of members reported at 31st December, 1930	Number of members who died during 1930 (Members, children, wives; Members, parents)	Number of members sick during 1930	Number of weeks' sickness during 1930	Assessments, dues and fees	Interest	All other	Total	Received from investment
					\$ C.	\$ C.	\$ C.	\$ C.	\$ C.
Hibernians, Ancient Order of	297	14	27	163	4,597 75	1,519 26	18 15	6,135 16	
Imperial Varnish & Color S.B.S.	93	10	10	36 5/6	155 45	9 22		162 67	
Irish Catholic Benevolent Union	48	2	6	45	587 20	38 19	53 00	678 39	
Italian Brotherly M. B. S.	118		21	94 3/7	1,230 33	15 44		1,381 97	
Italian M. B. S. of Port Arthur	100		3		821 70		447 55	1,269 25	
Italo-Canadese Benevolent Society	256	2	85	300	3,175 75	18 50		3,194 25	
Judeo-Benevolent & Friendly Society	328	1	52	216	5,006 20	276 06	391 05	5,673 31	
Kielzer Sick Benefit Society of Toronto	242	3	20	51	4,798 09	228 00	258 00	5,284 09	
Knight of Pythias, Grand Lodge	4,903	44	253	1,787	37,925 69	3,226 16	9,283 86	50,435 71	3,356 20
Labour League M. B. Society	232	1	46	156	6,808 43		1,896 12	8,704 55	
Leaside Mutual Aid Society	177	1	31	66 2/7	1,038 00	13 88		1,064 88	
Limitzer Sick Benefit Society	175	3	10	28	1,895 15	98 70	1,899 03	3,892 88	
Loyal Orange Young Britons	149		2	9	55 54	14 12		69 66	
Loyal Order of Moose	9,123	49	1,670		41,801 78	1,283 63	960 89	44,046 30	
Loyal True Blue Association	8,742	84			1,772 89	120 09	3,681 32	5,574 30	
MacLean Publishing Co., Mech. Division, M. B. Ass'n.	226		59	121	1,588 97	65 99	810 25	2,465 21	
Massey-Harris Bain Works E. M. B. A.	35	1	16	91 5/6	237 25	11 86	215 25	464 36	
Massey-Harris Brantford E. B. A.	275	5	88	280	1,461 11	43 56	1,214 00	2,718 67	
Massey-Harris Toronto E. M. B. S.	1,000	5	172	715 1/6	2,509 70	81 60	2,389 25	4,980 55	
Mozier Sick Benefit Society	195	2	20	68	2,825 54		3,405 39	6,230 93	
Natural Masonic Compact	221	3			431 15	13 95		445 10	
National Cash Register Co. E. B. S.	99	1	27	63 1/2	570 85	59 14		629 99	
National Iron Works E.M.B.S.	185	1	85	814 1/2	731 00		731 00	731 00	
Oddfellows, Manchester Unity	2,081	8	406	2,133 4/7	31,233 02	7,153 64	11,702 82	50,089 48	6,662 56
Orange Grand Lodge, Ontario West	30,961	**7 344			44,705 72	950 36	848 05	46,504 13	
Order of Sons of Italy of Ontario	172		7	30	1,953 31			1,953 31	
Ostrowetz Independent M. B. S.	85	3	43	18	1,545 62	40 00	66 00	1,651 62	
Ottawa Hebrew Benevolent Society	165		59	175	747 00	65 32	386 29	1,198 61	
Polish Alliance Friendly Society	509	1	59	9	1,971 55	39 24	16 00	1,987 55	
Polish Veterans M. B. S.	597		2		2,692 45		3,276 75	3,276 75	
Postal Veterans Association of Toronto	204	1	32	260 4/7	571 00	5 60	396 66	973 26	
Priest of Israel Sick Benefit Society	573	6	25	61 4/6	8,483 96	15 20	5,316 01	14,774 95	
Wm. Ro. Mfg. Co. Welfare Society	376	1	25	299	1,598 25	16 21	102 07	1,716 53	
Ryerson Press Benevolent Society	325	2	87	199	1,598 05		252 00	1,578 80	
Sawyer-McClellan M. B. S.	158		56	153	1,724 50	77 18		1,801 68	
Simmons Lgd. E. M. B. S.	85	15	15	45 2/6	1,192 00	15 87		1,207 87	
Slingsby Mfg. Co. Lgd. E. S. B. A.	200	1	18	83 1/2	527 50	21 69	38 00	549 19	
Societa Filial d'Italia D. M. S.	114	1	28	11 1/2	688 00	315 46		1,041 46	
Societa Italiana Di M. S. Guglielmo Marconi	171	1	28	78	1,965 25	49 49	23 00	2,222 27	
Societa Di M. S. Racalmutese	99				1,016 50			1,088 99	

Societa Di M. S. La Trinacria Di Toronto.....	165	4	25	180	2,418 35	106 87	116 65	2,641 87
Sons and Daughters of Canadian Lithuanian M. B. S.	259	2	42	242	2,356 08	95 91	233 57	2,694 56
Sons and Daughters of Ireland Protestant Association.....	1,084	7	6	31	4,652 07	55 88	823 82	8,327 58
Sons of Jacob Benevolent Society.....	348	**2	15	50	5,684 05	428 88	2,214 77	8,331 58
St. Albert Friendly Society.....	74	1	39	206	158 90	25 28	5 50	1,468 38
St. Boniface Benefit Society.....	286	5	56	209	1,207 75	235 03	386 85	2,448 38
St. David's Mutual Benefit Society.....	274	4	16	90	1,974 55	40 03	281 34	2,281 34
St. Joseph's Aid Society (Formosa).....	85	1	16	125	1,216 50	16 74	1,180 37	2,233 47
Star of Italy Mutual Aid and Benefit Society.....	93	12	13	118	1,043 00	12 10	1,111 00	2,333 78
Star Mutual Benefit Society.....	235	1	37	118	1,354 63	34 15	18 54	2,507 71
Theatrical Mutual Association of Hamilton.....	89	1	8	50	822 58	1,593 50	516 50	2,570 00
Toronto Civic Employees' Benefit Association.....	137	1	10	53	1,883 70	81 27	125 00	2,481 32
Toronto Hebrew Benevolent Society.....	434	6	68	266	5,098 79	377 53	5,511 32	5,912 82
Toronto Hydro-Electric System E. M. B. S.	264	3	24	143	5,098 79	15 32	1,342 51	1,972 80
Toronto Independent Benevolent Association.....	751	10	190	530	5,877 81	55 27	789 50	47,295 10
Toronto Musical Protective Association.....	107	1	11	36	12,992 55	3,509 14	17,675 00	28,475 00
Toronto Railway Employees' Union and B. S.	1,477	13	36	214	10,800 00	260 63	17,675 00	28,475 00
Toronto Typographical Union No. 91.....	2,605	23	296	776	4,129 73	124 18	1,952 94	4,512 37
Transportation Club of Toronto.....	1,172	15	100	560	2,435 25	71	911 85	3,300 36
Uliga Mutual Benefit Society.....	420	5	21	71	911 85	82 07	32 55	911 85
Union of Ukrainian Brotherhoods.....	133	2	21	159	1,051 03	82 07	32 55	1,165 65
Verity Plow Co. Relief Association.....	302	2	42	296	1,085 50	50 00	799 42	1,834 92
Warsaw Lodzer Mutual Benefit Society.....	150	**1	73	3	806 55	2 36	385 14	1,164 05
Warslawer Mutual Benefit Society.....	80	1	3	15	837 99	141 33	3,245 33	837 99
Willys-Overland E. M. B. S.	45	2	298	44	3,104 00	331 86	3,156 07	3,245 33
Young Men's Hebrew Association.....	600	33	14	58	2,824 21	292 79	313 75	3,156 07
Zion Benevolent Society.....	195	**2	14	41	3,199 60	32,945 43	97,728 86	3,806 20
Totals.....	101,145	834 **15	8,456	25,408 1/2	467,763 58	32,945 43	97,728 86	598,437 87

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th of September, 1930.

Short Name of Society	EXPENDITURE													
	Expenses of management		Amount paid for funeral benefits during 1930		Amount paid for sick benefits during 1930		Amount paid for medical attendance during 1930		Amount paid for special relief during 1930		All other		Total	
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.
American Watch Case Co's E. M. W. A.	69	58	150	00	77	70	390	75	660	64	40	00	337	28
Army and Navy Veterans, Hamilton	819	60	400	00	.....	.....	.....	.....	660	64	1,050	72	3,321	71
Army and Navy Veterans, Toronto	616	20	250	00	.....	.....	.....	.....	67	00	25	00	958	20
Beaver Sick and Funeral Benefit Club	127	54	250	00	601	30	.....	.....	.....	.....	18	75	1,027	59
Brantford Carriage Relief Association	49	16	200	00	765	00	.....	.....	.....	.....	.....	.....	1,014	16
Brantford Hungarian Mutual Benefit Society	381	10	100	00	1,538	36	.....	.....	.....	.....	.....	.....	2,019	46
Brown Bros. Employees' Benefit Society	16	87	.....	.....	431	97	.....	.....	.....	.....	.....	.....	448	84
Brunner Mond Mutual Benefit Society	347	68	200	00	1,955	61	1,917	50	.....	.....	4	70	4,425	49
Canada Cycle and Motor E. M. B. S.	195	50	60	00	1,258	93	895	00	81	00	301	10	2,701	53
Canada Furniture Manufacturers, Ltd., E. B. S.	58	25	.....	.....	115	50	220	31	.....	.....	.....	.....	394	06
Canadian Acme Screw and Gear E. M. B. S.	576	38	50	00	2,262	20	1,932	00	.....	.....	60	.....	4,821	18
Canadian Mills-Chalmers, E. M. B. S.	457	15	800	00	2,375	78	1,458	00	928	00	.....	.....	6,018	93
Canadian National Expressmen's Mutual Benefit Association	4,972	20	150	00	711	06	815	50	.....	.....	.....	.....	4,972	20
Canadian General Electric, Ward Street Works	64	50	.....	.....	280	00	691	50	.....	.....	1,354	75	1,540	56
Canadian Hebrew Benevolent Society	1,170	68	2,000	00	15,361	00	.....	.....	.....	.....	1,379	00	3,696	93
Canadian Hungarian Mutual Benefit Society	4,186	34	702	93	4,446	01	776	45	.....	.....	137	69	7,200	89
Canadian National Expressmen's Mutual Benefit Association	1,590	45	1,800	00	3,065	24	.....	.....	.....	.....	.....	.....	6,272	76
Canadian Order of Reekabites	778	87	50	00	7,540	00	.....	.....	.....	.....	.....	.....	10,118	87
Canadian Pacific Expressmen's S. B. A.	35	00	800	00	188	00	.....	.....	.....	.....	153	00	4,26	00
Colban Manufacturing Company's Employees M. B. S.	275	93	800	00	3,829	50	.....	.....	.....	.....	.....	.....	4,905	43
Cocksfoot Flow Co. Relief Association	162	09	1,092	00	2,569	41	1,242	49	.....	.....	.....	.....	5,065	99
Consumers Gas Co's E. M. B. S.	1,271	75	35	00	1,428	00	1,092	05	780	00	280	75	4,908	15
Daughters of England Benefit Society	26,924	55	1,920	00	6,423	69	11,164	46	.....	.....	2,172	72	48,605	42
Daughters of England Stamping Co. E. M. B. A.	28	27	200	00	1,845	00	.....	.....	.....	.....	1,151	39	3,024	66
Donlop Tire and Rubber Goods E. M. B. S.	49	47	.....	.....	1,580	00	802	50	.....	.....	.....	.....	3,031	16
Empire Mutual Benefit Fund	11	00	125	00	403	28	.....	.....	.....	.....	.....	.....	444	28
Exchangers Mutual Benefit Fund	170	54	100	00	570	00	.....	.....	.....	.....	.....	.....	375	79
Globe Printing Co. E. B. Society	117	35	100	00	508	00	.....	.....	.....	.....	.....	.....	787	25
Globe Printing Co. E. B. Society	414	05	100	00	.....	.....	.....	.....	.....	.....	.....	.....	1,082	05
*Goodyear Relief Association	44	30	.....	.....	161	02	.....	.....	.....	.....	.....	.....	205	32
Grand Order of Israel	680	30	120	00	192	00	115	50	.....	.....	.....	.....	987	80
B. Greening Wire Co. E. B. S.	91	22	.....	.....	711	68	.....	.....	.....	.....	.....	.....	922	00
W. & J. G. Greys's E. M. S. B. S.	205	60	.....	.....	135	51	.....	.....	.....	.....	.....	.....	165	51
Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd., E. S. B. Society	449	58	900	00	3,032	30	.....	.....	.....	.....	36	00	4,173	90
H. A. Mutual Benefit Association	29	15	40	00	5,928	69	.....	.....	.....	.....	2,694	23	12,686	06
Hamilton St. Stanislaus M. B. S.	579	40	15	00	305	00	3,013	56	.....	.....	.....	.....	417	55
Hebrew Friendly Society	3,305	58	237	00	267	70	3	00	42	00	290	96	5,329	59
Hebrew Sick Benefit Society	40	00	50	00	420	00	994	40	267	05	105	10	5,360	00
Heinzman & Co. E. B. S.	1,697	61	2,800	00	815	00	270	00	.....	.....	.....	.....	6,929	17
Imperial Varnish and Colour S. B. S.	244	25	200	00	171	18	.....	.....	.....	.....	1,316	56	2,232	23
Irish Catholic Benevolent Union	954	05	.....	.....	206	00	.....	.....	.....	.....	140	00	881	50
Italian Brotherhood M. B. S.	550	41	16	00	661	00	.....	.....	.....	.....	.....	.....	1,760	55
Italian M. B. S. of Port Arthur	383	65	766	00	.....	.....	.....	.....	.....	.....	51	00	619	41
Iloilo-Canadese Benevolent Society	.....	.....	.....	.....	2,126	78	.....	.....	2	00	.....	.....	3,659	43

Judean Benevolent and Friendly Society.....	2,329 07	280 00	1,326 10	695 38	303 00	18 00	4,951 55
Kielzser Sick Benefit Society of Toronto.....	1,017 61	457 00	459 00	1,269 23	338 00		3,540 84
Knights of Pythias, Grand Lodge.....	35,300 90	1,790 00	7,014 70	2,091 25	1,679 99	763 45	48,640 29
Labour League Mutual Benefit Society.....	3,577 14	12 00	1,249 05	936 08	110 75	2,068 70	7,943 72
Leaside Mutual Aid Society.....	128 79	123 50	224 00	745 00	160 00	450 50	592 79
Limzer Sick Benefit Society.....	878 68		464 00				2,581 68
Loyal Orange Young Britons.....	24 00	4,950 00	27 00	1,017 71			51 00
Loyal Order of Moose.....	3,462 56	1,895 28	32,908 25				38,875 96
Local True Blue Association.....	16 28		1,620 50				1,636 78
MacLean Publishing Co., Mech. Division, Mutual Benefit Association.....	84 60	500 00	529 00	8 00		8 00	621 60
Massey-Harris Bain Works E. M. B. A.....	283 90	1,110 00	2,515 75	5 00		5 00	3,349 65
Massey-Harris Brantford E. B. A.....	882 80	3,665 00	3,665 00	259 00		259 00	5,916 80
Massey-Harris Toronto E. M. B. S.....	4,056 20	300 00	412 00	1,288 90	599 40	888 00	7,244 50
Mozirer Sick Benefit Society.....	121 20	100 00	630 56				421 20
Mutual Masonic Compact.....	62 00	100 00	814 55				884 55
National Cash Register Co. E. B. S.....	8,678 17	5,211 23	15,567 35	3,574 53		7,348 15	40,379 43
National Iron Works E. M. B. S.....	40 00	200 00	1,113 32			2,673 30	51,643 70
Oddfellows, Manchester Unity.....	48,970 40	65 00	364 50	450 00			1,292 24
Orange Sons of Italy of Ontario.....	226 15		72 00	116 50			846 12
Ostrowetz Independent M. B. S.....	657 62	100 00	1,154 45		84 50		2,090 00
Outawa Hebrew Benefit Society.....	886 12	150 00	50 00			44 25	2,225 07
Ottawa Typographical Union No. 102.....	352 72	923 00	1,564 00	2,908 00	2,521 85		466 08
Polish Veterans M. B. S.....	114 08	100 00	341 36			4,885 05	16,571 23
Postal Benefit Association of Toronto.....	3,769 33	400 00	2,574 27	3 00			478 18
Pride of Israel Sick Benefit Society.....	36 82		986 75				3,023 19
Wm. Rogers Mfg. Co. Welfare Society.....	45 92		451 43				1,146 75
Ryerson Press Benefit Society.....	160 00		435 84			288 75	829 73
Sawyer-Massey Co., Ltd., E. M. B. S.....	89 55	120 00	217 10				583 39
Simmons, Ltd., E. M. B. S.....	147 55	200 00	1,149 00	365 50	25 00	25 00	515 60
Slingsby Mfg. Co., Ltd., E. B. S.....	153 50	124 00	390 00	195 00	69 75	69 75	2,026 41
Societa Figh d'Italia Di Mutuo Soccorso St. Antonia.....	302 16	600 00	900 00	328 00	33 00	100 00	1,029 48
Societa Italiana Dj M. S. Guglielmo Marconi.....	187 48	225 12	1,760 50	3 00	40 50	1,063 00	3,440 10
Societa Di M. S. Racalmute.....	549 10	700 00	409 70	1,498 70		7 50	2,254 62
Societa Di M. S. La Trinacria Di Toronto.....	474 33	551 50			691 00		1,174 35
Sons and Daughters of Canadian Lithuanian M. B. S.....	1,056 32	100 00	1,030 40			5 00	185 60
Sons of Jacob Benevolent Society.....	56 60	150 00	1,195 74	290 45	24 00	9 55	1,369 65
St. Albert Friendly Society.....	179 70	300 00	829 27	225 50		296 06	2,303 21
St. Boniface Benefit Society.....	220 96	308 00	2,484 00				342 50
St. David's Mutual Benefit Society.....	34 50					168 75	1,909 61
St. Joseph's Aid Society (Formosa).....	686 09	50 00					1,909 61
Star of Italy Mutual Aid and Benefit Society.....	93 00	250 00	377 00	132 75	30 00	314 65	2,577 00
Star Mutual Benefit Society.....	298 02	900 00	910 00	363 60		2,247 03	3,761 05
Theatrical M. Association of Hamilton.....	651 52	459 00	3,185 00	203 50		1,600 40	5,126 64
Theatrical M. Association of Toronto.....	953 04	2,000 00	336 00	347 55	135 00	1,600 40	5,252 55
Toronto Civic Employees' Benefit Association.....	845 00	17,675 00	7,760 50	1,515 00		190 00	5,846 87
Toronto Hebrew Benevolent Society.....	471 87	500 00	3,360 50			2,192 53	13,692 45
Toronto Hydro-Electric System E. M. B. S.....	263 32	150 00	956 00	6 00		115 70	26,950 50
Toronto Independent Benevolent Association.....	10,169 92	750 00	3,360 50	222 50			4,469 38
Toronto Independent Protective Association.....	248 68	500 00	740 00				3,769 81
Toronto Railway Employees' Union and B. S.....	3,289 11	150 00	1,608 17			225 00	1,815 95
Toronto Typographical Union No. 91.....	262 45						3,769 81
Transportation Club of Toronto.....	165 85						1,913 71
Ulga Mutual Benefit Society.....	202 45						
Union of Ukrainian Brotherhoods.....	215 54						
Verity Plow Co. Relief Association.....							

Short Name of Society	EXPENDITURE											
	Expenses of management	Amount paid for funeral benefits during 1930	Amount paid for sick benefits during 1930	Amount paid for medical attendance during 1930	Amount paid for special relief during 1930	All other	Total	Paid for investments				
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
Warsaw Lodzer Mutual Benefit Society.....	905	18	18	00	132	50	1,105	68				
Warshaver Mutual Benefit Society.....	373	59	100	00	300	00	773	59				
Willys-Overland E. M. B. S.	180	00	3,137	20			3,317	20				
Young Men's Hebrew Association.....	812	47	464	50	670	00	2,151	22				
Zion Benevolent Society.....	3,183	72	312	25	374	00	4,478	87				
Totals.....	202,878	97	63,155	69	191,697	65	52,971	48	42,367	28	60,146	18

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th September, 1930.

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
American Watch Case Company's Employees' Mutual Welfare Association	1919	Toronto	W. G. Gallinger	H. D. Woodcroft	Toronto
Army and Navy Veterans, Toronto	1888	Hamilton	Edward Nicholson	Thos. M. Burn	Toronto
Beaver Sick and Funeral Benefit Club	1877	Hamilton	Ernest Smith	Wm. C. Wardley	Hamilton
Brantford Carriage Co., Ltd., Relief Association	1926	Brantford	George Beeve	H. Page	Toronto
Brantford Hungarian Mutual Benefit Society	1927	Brantford	George Petie	F. G. Bridges	Brantford
Brown Bros., Ltd., Employees' Benefit Society	1903	Toronto	A. G. Polts	George Kiblichner	Brantford
Brunner Mond Mutual Benefit Society	1918	Amanstsburg	T. G. Brington	H. M. Stelfuff	Toronto
Canada Cycle & Motor Co., Ltd., Employees' Mutual Benefit Society	1918	Wescott	Geo. N. Wychana	perc. Knight	Wescottsburg
Canada Furniture Manufacturers, Ltd., Employees' Benefit Society	1890	Woodstock	Donald Sutherland	Norman Neal	Woodstock
Canada Acme and Screw Gear Employees' Mutual Benefit Society	1920	Toronto	Wm. Davies	Frank McCashan	Toronto
Canadian Allis-Chalmers, Ltd., Employees' Mutual Benefit Society	1897	Toronto	Fredrick Boyes	Wm. J. Hanley	Toronto
Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners	1914	Toronto	Percy Adams	Wm. W. Young	Toronto
Canadian General Electric Co. Ward St. Works Division, Sick Benefit Society	1920	Toronto	J. Mackie	Herbert Mills Robinson	Toronto
Canadian Hebrew Benevolent Society	1928	Hamilton	Frank Krastoff	Ios. Schein	Hamilton
Canadian Hungarian Mutual Benefit Federation	1918	Toronto	R. H. Jones	Wm. T. Murphy	Hamilton
Canadian National Expressmen's Mutual Benefit Association	1912	Toronto	John Hutchinson	Arch. Carmichael	Toronto
Canadian Order of Rechabites	1893	Toronto	G. R. Jones	I. S. Hunter	Toronto
Canadian Pacific Expressmen's Sick Benefit Association	1888	Toronto	Geo. Crossie	Frank Elliott	Toronto
Cobban Manufacturing Co. Employees	1899	Brantford	E. F. Asken	J. Donaldson	Toronto
Cockshutt Flow Company Relief Association	1918	Toronto	Wm. Forbes	Chris. J. Kennedy	Brantford
Consumers' Gas Company Employees' Mutual Benefit Society	1916	Toronto	M. Tarnawsky	J. Potash	Toronto
Dughters of Evergreen Benevolent Society	1920	Hamilton	Malhel Peterson	Wm. E. Miller	Burlington
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Association	1913	Walkerville	John Mowat	E. A. Lacroix	Burlington
Dunlop Tire & Rubber Goods Employees' Mutual Benefit Society	1920	Toronto	Herbert Saunders	L. P. Arlett	Windsor
Engineers' Protective League of the Seaman-Kent Co., Ltd.	1912	Meaford	N. Wilton	F. Holloway	Meaford
Engineers' Mutual Benefit Fund	1925	Toronto	G. T. Hubert	Geo. A. Brown	Toronto
Evening Telegram Company Employees' Benefit Society	1912	Toronto	G. Urquhart	T. Hopmans	Toronto
Globe Printing Company Employees' Benefit Society	1896	Toronto	J. E. Wright	Geo. Cashman	Toronto
*Globe Year Relief Association	1919	Brantford	Thos. W. Niblick	H. C. Jackson	Brantford
Good Shapley & Muir Co., Employees' Relief Association	1913	Hamilton	G. Markus	J. Freedman	Hamilton
Grand Order of Israel Benefit Society	1908	Hamilton	J. Child	G. S. Battram	Hamilton
G. Greening Wire Co., Ltd., Employees' Benefit Society	1910	Toronto	Jas. Wood	W. A. Brown	Toronto
Gree's, W. & J. G., Employees' Mutual Sick Benefit Society	1899	Toronto	A. Fisher	Geo. Mountford	Toronto
Gutta Percha & Rubber Mfg. Co. of Toronto, Ltd., Employees' Sick Benefit Society	1901	Toronto	Mrs. M. Gordon	Andrew Montezka	Toronto
H. A. Mutual Benefit Association	1916	Hamilton	Stanley Biaty	Morris Jacobs	Hamilton
Hamilton St. Stanislaus Mutual Benefit Society	1909	Toronto	Hyman L. Stern	Chas. M. Garlitzky	Toronto
Hebrew Friendly Society, Toronto	1918	Toronto	Herry Korenblum	T. H. Kirk	Toronto
Hebrew Sick Benefit Society	1885	Ottawa	W. Thomas	Wm. Ryder	Ottawa
Heintzman & Co. Employees' Benefit Society	1893	Toronto	F. W. Falvey	Percy Terrell	Toronto
Hibernians, Ancient Order of	1911	Toronto	Walter Short	Robert Scollard	Toronto
Imperial Varnish & Color Sick Benefit Society	1883	Toronto	Fred G. Reynolds	Pietro Manganeli	Toronto
Irish Catholic Benevolent Union	1930	Toronto	Frank Marrocco	J. Dallas	Port Arthur
Italian Monthly Benefit Society	1920	Port Arthur	J. Delpino	G. Altida	Toronto
Italian Mutual Benefit Society of Port Arthur	1919	Toronto	G. Altida	Napoleon Costarella	Toronto
Italo-Canadese Benevolent Society	1919	Toronto	Ben Isaacs	P. Caplan	Toronto
Judean Benevolent and Friendly Society	1919	Toronto	W. Muller	G. Tenebaum	Toronto
Kielzer Sick Benefit Society of Toronto	1914	Toronto			Toronto

Name of Society	When organized or incorporated	Head Office	Name of President	Name of Secretary	Address
Knights of Pythias, Grand Lodge of Ontario.	1893	Toronto.	F. R. Pearson	Alex. Coulter	Toronto.
Labour League Mutual Benefit Society.	1927	Toronto.	I. Stravener	Harry Gursnick	Toronto.
Leaside Mutual Aid Society.	1926	Leaside.	F. Dale	E. H. Flowers	Leaside.
Leinizer Sick Benefit Society.	1916	Toronto.	S. Cappel	I. Berman	Toronto.
Loyal Orange Young Briton Lodge No. 33.	1895	Ottawa.	W. G. Penwarden	W. A. Dicks	Ottawa.
Loyal Order of Moose of Ontario.	1917	Toronto.	J. Jackson	Norman G. Heyd	Toronto.
Loyal True Blue Association.	1893	Toronto.	O. B. Moon	Jas. A. Stewart	Toronto.
Maclean Publishing Co., Ltd., Mechanical Division, Mutual Benefit Association.	1923	Toronto.	O. J. Hutchinson	Frank Anstett	Toronto.
Massey-Harris Co., Employees' Mutual Benefit Association, Bain Works.	1900	Woodstock.	Arthur Bibby	Stanley Piper	Woodstock.
Massey-Harris, Ltd., Brantford, Employees' Benefit Association.	1894	Brantford.	Thos. Harper	C. Tunt	Brantford.
Massey-Harris, Toronto, Employees' Mutual Benefit Society.	1883	Toronto.	G. Henderson	Thos. Carruthers	Toronto.
Mozier Sick Benefit Society.	1906	Toronto.	A. Rosenblatt	W. Surdin	Toronto.
Mutual Masonic Compact of St. Catharines and Niagara District.	1893	St. Catharines.	Fred Graham	Albert Coombs	St. Catharines.
National Cash Register Co. Employees' Benefit Society.	1907	Toronto.	George Butler	Norbert Brown	Toronto.
National Iron Works Employees' Mutual Benefit Society.	1913	Toronto.	Samuel Dale	Harry Hambleton	Toronto.
Oddfellows, Independent Order of, Grand Lodge of Ontario.	1875	Toronto.	N. J. M. Lockhart	Wm. Brooks	Toronto.
Oddfellows, Independent Order of, Manchester Unity.	1893	Toronto.	W. G. Warrton	Jno. T. Tilley	Toronto.
Orange Lodge of Ontario West, Provincial Grand.	1891	Toronto.	C. W. Carrite	W. M. Fitzgerald	Toronto.
Order of Sons of Italy of Ontario Mutual Benefit Society.	1927	Toronto.	Antonio Tomaselli	Marco Missori	Toronto.
Ostrowitz Independent Mutual Benefit Society.	1925	Toronto.	Izzit Turack	Sol. Globet	Toronto.
Ottawa Hebrew Benefit Society.	1913	Ottawa.	B. Weiss	S. Lightstone	Ottawa.
Ottawa Typographical Union No. 102.	1895	Ottawa.	P. M. Draper	J. K. Peffers	Ottawa.
Polish Alliance Friendly Society of Canada.	1907	Toronto.	K. J. Mazurkiewicz	K. M. Gutowski	Toronto.
Polish Veterans Mutual Benefit Society.	1930	Toronto.	Stefan Idziak	Franciszek Cieplinski	Toronto.
Postal Benefit Association of Toronto.	1894	Toronto.	E. J. Mechin	D. S. McGlade	Toronto.
Pride of Israel Sick Benefit Society.	1905	Toronto.	I. M. Balter	A. Lipson	Toronto.
Rogers, Wm., Manufacturing Co. Welfare Society.	1919	Niagara Falls.	J. V. Buck	M. Thompson	Niagara Falls.
Ryerson Press Benefit Society.	1921	Toronto.	K. Wuittaker	T. O. Pourie	Toronto.
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Association.	1911	Hamilton.	Lauchlan McKenzie	Thomas Holt	Hamilton.
St. Albert Friendly Society.	1909	Renfrew.	Peter Kouble	Harold Prince	Renfrew.
St. Boniface Mutual Benefit Society.	1894	Kitchener.	Geo. Lachenbauer	Alex. Wey	Kitchener.
St. David Mutual Benefit Society.	1914	Toronto.	S. G. Davies	Jos. B. Whiteley	Toronto.
St. Joseph Mutual Society of Toronto.	1887	Toronto.	Frank X. Beninger	O. Beingsner	Toronto.
St. Joseph, Ltd., Employees' Mutual Benefit Society.	1923	Toronto.	James Marshall	Edward Nelson	Toronto.
Slingback Manufacturing Co., Ltd., Employees' Sick Benefit Association.	1920	Brantford.	Arthur Kite	C. B. Hitchon	Brantford.
Societa Fidi d'Italia di Milano Succorso St. Antonio di Ottawa.	1910	Ottawa.	F. Pantalone	L. Scarella	Ottawa.
Societa di Mutuo Soccorso Kacchinese di Toronto.	1913	Hamilton.	Ignazio Lattuca	Angelo Nenelli	Hamilton.
Societa di Mutuo Soccorso Le Tifin di Toronto.	1917	Toronto.	Al. Gatto	G. Amodeo	Toronto.
Sons and Daughters of Canadian Lithuanian Mutual Benefit Society.	1914	Sault Ste. Marie.	V. Sandro Condolari	Peter Zanitti	Sault Ste. Marie.
Sons of Jacob Benevolent Society.	1893	Toronto.	M. S. Noble	A. Marks	Toronto.
Star of Italy Mutual Aid and Benevolent Society.	1918	Toronto.	M. S. Lewis	Jas. Steeb	Toronto.
The Star Mutual Benefit Society.	1926	Niagara Falls.	Francesco Mattioli	B. Goldstein	Toronto.
Theatrical Mutual Association of Hamilton.	1907	Hamilton.	W. J. Shaw	N. H. Coulter	Toronto.
Theatrical Mutual Association of Toronto.	1866	Toronto.	Wm. W. C.	Alex. Anderson	Hamilton.
Toronto Civic Employees' Benevolent Association.	1893	Toronto.	I. B. Skilhorn	C. W. Leake	Toronto.
Toronto Hebrew Benevolent Society.	1899	Toronto.	N. Solomon	A. Duncan	Toronto.
Toronto Hydro-Electric System Employees' Mutual Benefit Society.	1914	Toronto.	H. Ryder	J. Schler	Toronto.
				E. Felton	Toronto.

Toronto Independent Benevolent Association.....	1911	Toronto.....	R. Toznan.....	H. K. Baum.....	Toronto.
Toronto Musical Protective Association.....	1887	Toronto.....	G. B. Henderson.....	Jos. Weatherburn.....	Toronto.
Toronto Railway Employees' Union and Benefit Society.....	1897	Toronto.....	Geo. Gerring.....	W. D. Robbins.....	Toronto.
Toronto Typographical Union No. 91.....	1894	Toronto.....	Wm. R. Lucas.....	John A. Kelly.....	Toronto.
Transportation Club of Toronto.....	1917	Toronto.....	J. B. McLaren.....	Wm. G. Hamilton.....	Toronto.
Ulga Mutual Benefit Society.....	1924	Toronto.....	Gregory Pelech.....	Anton Schneck.....	Toronto.
Union of Ukrainian Brotherhoods.....	1926	Toronto.....	A. Sarmatiuk.....	John Bartosh.....	Toronto.
Verity Plow Co. Relief Association.....	1899	Brantford.....	Clement Knowles.....	Chas. Carter.....	Brantford.
Warsaw Lodzer Mutual Benefit Society.....	1929	Toronto.....	M. Karn.....	M. Guschinsky.....	Toronto.
Warsawer Mutual Benefit Society.....	1928	Toronto.....	M. Skurko.....	J. Pudney.....	Toronto.
Willys-Overland Employees' Mutual Benefit Society.....	1920	Toronto.....	John F. Clarke.....	John MacArthur.....	Toronto.
Young Men's Hebrew Association.....	1912	Toronto.....	S. Zaid.....	A. Shlanger.....	Toronto.
Zion Benevolent Society.....	1911	Toronto.....	L. Paller.....	P. G. Isaacson.....	Toronto.

*Reincorporated as an "Employees' Mutual Benefit Society" under Section 301, Companies Act, Part XVI. Letters Patent dated 4th of September, 1930.

F
COMPANIES NOT WITHIN
A, B, C, D, and E

F

COMMERCE MUTUAL FIRE INSURANCE COMPANY*

HEAD OFFICE, ST. HYACINTHE, QUE.

Officers.—President, F. H. Daigneault; Vice-President, J. E. Phaneuf; Secretary, T. A. St. Germain; General Manager, T. A. St. Germain; Assistant General Manager, J. A. Allary; Treasurer, T. A. St. Germain.

Directors.—F. H. Daigneault, J. E. Phaneuf, Hon. Jacob Nicol, Hon. Alfred Leduc, Rene Marin, Irenee Auclair, Ovila Demers, J. E. Boulais, T. A. St. Germain.

Date of Incorporation.—April 14, 1927. *Date commenced business in Canada.*—August 20, 1928.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Capital stock paid in cash.....	\$103,000	Premiums—Ontario (net).....
Total assets.....	1,050,909	\$10,401
Total liabilities.....	56,110	Premiums—Total business (net)..
Surplus protection of policyholders.	994,799	226,205
		Claims—Ontario (net).....
		10,349
		Claims—Total business (net)....
		98,517

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.

Directors.—R. O. McCulloch, Galt; L. L. Lang, Kitchener; L. J. Breithaupt, Kitchener; W. G. Watson, Toronto; Major-General Hon. S. C. Mewburn, K.C., Hamilton; Glyn Osler, K.C., Toronto; W. J. Blake Wilson, Vancouver; Isaac Pitblado, Winnipeg; Hon. J. Fred Fraser, Halifax, N.S.; E. J. Long, K.C., Toronto; T. A. Russell, Toronto; C. M. Bowman, Southampton; Hume Cronyn, London; Hon. J. E. Perrault, K.C., Arthabaska, Que.; C. F. Sise, Montreal.

Date of Incorporation.—1867. *Date commenced business in Canada.*—1870.

	PREMIUMS WRITTEN—CLAIMS INCURRED	
Total assets.....	\$116,662,060	Premiums—Ontario (net).....
Ontario business in force (gross)..	232,941,221	\$8,039,126
Total business in force (gross)...	492,833,318	Premiums—Total business (net)..
		17,809,364
		Death Claims—Ontario (net)....
		1,600,851
		Death Claims—Total business (net)
		3,008,067

THE STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

HEAD OFFICE, SHERBROOKE, QUE.

Incorporated.—September 1, 1835. *Commenced business.*—September 1, 1835. *In the Province.*—January 1, 1928.

Officers (as at date of filing statement).—President, Hon. Jacob Nicol; Vice-President, Chas. B. Howard, M.P.; Secretary-Treasurer, J. G. Armitage.

Directors (as at date of filing statement).—F. I. Bedard, Richmond, Que.; Amedee Caron, Quebec, Que.; A. E. Curtis, Stanstead, Que.; C. B. Howard, M.P., Sherbrooke, Que.; Walter G. Hunt, Montreal, Que.; F. W. McCrea, Sherbrooke, Que.; N. R. Mitchell, Granby, Que.; Hon. J. Nicol, Sherbrooke, Que.; F. J. Southwood, Sherbrooke, Que.

Auditors.—J. H. Bryce, C.P.A.

Statement for the Year Ending 31st December, 1930

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	\$130,000 00
Calls on capital received during year.....	.....	13,000 00
Capital stock at end of year.....	\$200,000 00	\$143,000 00

*See note on page 1.

Premium on Capital Stock

Total amount paid to December 31, 1930.....		Nil
Assets		
Book value of real estate, office premises (less encumbrances).....		\$28,994 06
Mortgage loans on real estate, first mortgages.....		259,500 00
Book value of bonds, debentures and debenture stocks owned.....		557,538 06
Cash on hand at head office.....		2,681 09
Interest due, \$1,111.92; accrued, \$13,791.58.....	\$14,903 50	
Rents, accrued.....	83 37	
Agents' balances and premiums uncollected, written on or after October 1, 1930...		14,986 87
Amount due from reinsurance on losses already paid.....		43,047 32
Expenses incurred re Bedard mortgage.....		1,092 09
		1,031 82
Gross Assets of the Company.....		\$908,871 31
Deduct:		
Deficiency of market value under book value of securities.....		20,159 90
Total Admitted Assets of the Company.....		\$888,711 41

Liabilities

	In the Province	Elsewhere	Total Liabilities
Total provision for unpaid claims.....	\$344 42	\$3,713 26	\$4,057 68
Total net reserve, \$180,375.59; carried out at 100 per cent. thereof.....	53,119 15	127,256 44	180,375 59
Borrowed money.....		7,512 37	7,512 37
Other contingency reserves.....		13,221 11	13,221 11
Total of all liabilities except capital stock.....	\$53,463 57	\$151,703 18	\$205,166 75
Capital stock paid in cash.....		\$143,000 00	
Surplus in Profit and Loss Account.....		540,544 66	
			683,544 66
Total Liabilities.....			\$888,711 41

Profit and Loss Account

	In the Province	Elsewhere	All Business
Net premiums written.....	\$74,930 16	\$161,759 21	\$236,689 37
Reserve of unearned premiums (100 per cent.):			
At beginning of year (95 per cent.).....	47,407 75	\$122,652 46	\$170,060 21
At end of year (100 per cent.).....	53,119 15	127,256 44	180,375 59
Increase.....	\$5,711 40	\$4,603 98	\$10,315 38
Net premiums earned.....	\$69,218 76	\$157,155 23	\$226,373 99
Net losses and claims incurred.....	\$53,245 40	\$67,231 13	\$120,476 53
Net adjustment expenses.....	706 31	1,922 31	2,628 62
Commissions.....	23,279 89	14,873 31	38,153 20
Taxes.....	472 76	6,745 39	7,218 15
Salaries, fees and travelling expenses.....		32,090 00	32,090 00
All other expenses.....		14,495 89	14,495 89
Underwriting profit.....			\$11,311 60
Other revenue:			
Interest earned.....		\$46,584 07	
Rents earned.....		1,535 16	
			\$48,119 23
Other expenditure:			
Decrease in market value of investments.....			\$16,469 88
Net Profit for the Year.....			\$42,960 95

Surplus for Protection of Policyholders

Surplus of assets over liabilities (except capital stock) at beginning of year.....		\$654,859 39
Net profit brought down.....		42,960 95
		\$697,820 34
Increase in paid in capital stock.....		13,000 00
		\$710,820 34
Increase in disallowed assets.....	\$625 68	
Dividends declared, cash.....	13,650 00	
Dividends declared, stock.....	13,000 00	
		27,275 68
Surplus of assets over liabilities (except capital stock) at end of year.....		\$683,544 66

Summary of Risks—Fire

	In Ontario	Elsewhere	Quebec Mutual	Total
Gross in force, December 31, 1929	\$12,299,238 00	\$28,715,576 00	.....	\$41,014,814 00
Taken in 1930, new and renewed..	12,418,602 00	26,493,616 00	\$607,112 00	39,519,330 00
Total.....	\$24,717,840 00	\$55,209,192 00	\$607,112 00	\$80,534,144 00
Ceased in 1930.....	9,891,376 00	24,165,362 00	.....	34,056,738 00
Gross in force, December 31, 1930	\$14,826,464 00	\$31,043,830 00	\$607,112 00	\$46,477,406 00
Reinsurance thereon.....	3,536,072 00	11,517,414 00	174,188 00	15,227,674 00
Net in force, December 31, 1930	\$11,290,392 00	\$19,526,416 00	\$432,924 00	\$31,249,732 00

Exhibit of Premiums

Class of Insurance	Gross in Force, Dec. 31, 1929	Taken in 1930 New and Renewed	Ceased in 1930	Gross in Force, Dec. 31, 1930	Reinsurance in Force, Dec. 31, 1930	Net in Force, Dec. 31, 1930
Fire:						
In Ontario.....	\$113,662 65	\$113,774 21	\$97,115 60	\$130,321 26	\$27,544 79	\$102,776 47
Elsewhere.....	368,549 66	309,728 67	287,867 59	390,410 74	137,924 43	252,486 31
Total.....	\$482,212 31	\$423,502 88	\$384,983 19	\$520,732 00	\$165,469 22	\$355,262 78

Schedule "D"

Bonds and Debentures Owned by the Company

	Par Value	Book Value
Abitibi Power & Paper Co., 5%, 1953.....	\$20,000 00	\$17,600 00
Abitibi Power & Paper Co., 5%, 1953.....	11,000 00	9,432 50
Acadia Apartments, 6½%, 1939.....	10,000 00	9,650 00
Anticosti Corporation, 6½%, 1941.....	11,000 00	11,000 00
Canadian National Railways, 4½%, 1955.....	35,000 00	34,475 00
Canadian Pacific Railway Registered Note Certificate, 4½%, 1944	11,000 00	10,147 50
Chomedy Apartments, Limited, 6½%, 1941.....	10,000 00	9,900 00
Debenture & Securities Corp., 4%, 1936.....	2,500 00	2,000 00
Village of Delorimier, 5%, 1948.....	10,000 00	10,000 00
Village of Delorimier, 5%, 1948.....	10,000 00	10,000 00
Detroit International Bridge, 6½%, 1952.....	17,000 00	14,705 00
Dominion of Canada, Refunding Loan, 4½%, 1944.....	1,000 00	970 00
Donnacona Paper Co., 5½%, 1948.....	10,000 00	9,900 00
Donnacona Paper Co., 5½%, 1948.....	10,000 00	9,900 00
City of Fort William, 5%, 1933.....	5,000 00	4,909 50
City of Fort William, 5%, 1933.....	4,000 00	4,000 00
City of Fort William, 4½%, 1937.....	3,000 00	3,000 00
Village of Granby, 4%, 1936.....	12,000 00	11,034 00
Village of Granby, 4%, 1938.....	4,000 00	3,316 40
City of Granby, 5%, 1962.....	12,000 00	12,000 00
City of Granby, 5%, 1959.....	10,000 00	10,000 00
City of Granby, 5%, 1959.....	500 00	500 00
Inter City Baking Co., Ltd., 5½%, 1948.....	25,000 00	25,000 00
Town of Kenora, Que., 6%, 1936.....	2,000 00	2,000 00
McCrea-Wilson Lumber Co., Ltd., 6%, 1939.....	20,000 00	20,800 00
McCrea-Wilson Lumber Co., Ltd., 6%, 1939.....	4,500 00	4,545 00
Town of Maisonneuve, 4½%, 1949.....	8,000 00	7,560 00
City of Maisonneuve, 4½%, 1941.....	2,000 00	2,039 75
Mayor Building Limited, 6½%, 1942.....	10,000 00	10,050 00
Mayor Building Limited, 6½%, 1942.....	10,000 00	10,100 00
Town of Montreal East, 6%, 1955.....	4,000 00	4,000 00
City of Montreal, 4½%, 1966.....	17,000 00	16,304 70
Montreal Tramways Co., 5%, 1941.....	50,000 00	47,625 00
Montreal Tramways Co., 5%, 1955.....	24,000 00	21,450 00
Montreal Tramways Co., 5%, 1941.....	1,000 00	21,910 00
Province of Ontario, 6%, 1943.....	12,000 00	11,856 00
Province of Ontario, 6%, 1943.....	1,000 00	1,000 00
Province of Ontario, 6%, 1943.....	500 00	500 00
Province of Ontario, 6%, 1943.....	23,000 00	21,850 00
Quebec Apartments, Limited, 6½%, 1940.....	5,000 00	4,880 50
Province of Quebec, 4½%, 1956.....	15,000 00	15,000 00
Quinte & Trente Valley Power Co., Ltd., 6%, 1955.....	25,000 00	24,375 00
Railway Exchange Building, 6½%, 1942.....	1,000 00	1,000 00
St. Antoine Cote, 4%, 1934.....	373 51	373 51
St. Francois de Sales Corp., 5%.....	15,000 00	15,000 00
City of St. Lambert, 5½%, 1952.....	1,000 00	792 40
Town of Shawinigan Falls, 4½%, 1947.....	20,000 00	20,000 00
Sherbrooke Trust Co., 5%, 1933.....	10,000 00	10,000 00
Sherbrooke Trust Co., 5%, 1932.....	10,000 00	10,000 00
Sherbrooke Trust Co., 5%, 1937.....	10,000 00	9,900 00
Sherbrooke St. Realty Corp., 6½%, 1940.....	5,000 00	4,975 00
Sherbrooke St. Realty Corp., 6½%, 1940.....	4,000 00	4,219 20
District of South Vancouver, 5%, 1959.....	5,000 00	4,802 50
City of Strathcona, 4½%, 1939.....	5,000 00	4,149 00
City of Three Rivers, 4%, 1946.....	10,000 00	10,400 00
Tooke Brothers, Limited, 7%, 1942.....	1,000 00	920 60
City of Verdun, 5%, 1943.....	1,000 00	1,020 00
Windsor Hotel, Limited, 6%, 1947.....	1,000 00	1,020 00
	\$576,373 51	\$557,538 06

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

G

AFFILIATED UNDERWRITERS

PRINCIPAL OFFICE, ONE PARK AVE., NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1922. *Date of initial Ontario license.*—June, 1926.

Statement for the Year Ending 31st December, 1930

Ledger Assets		
Book value of bonds and debentures.....		\$838,676 68
Cash on hand.....	\$252 46	
Cash in banks and other depositories.....	181,183 37	
		181,435 83
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$45,418 58	
Written prior to October 1st, 1930.....	1,551 77	
		46,970 35
Other ledger assets, cash advanced to inspectors.....		3,090 38
Total Ledger Assets.....		\$1,070,173 24
Non-Ledger Assets		
Interest, accrued.....		\$15,598 09
Total Non-Ledger Assets.....		\$15,598 09
Gross Assets.....		\$1,085,771 33
<i>Deduct Assets not Admitted:</i>		
Premium deposits (business written prior to October 1st).....	\$1,551 77	
Book value of bonds over market value.....	106 68	
Other assets not admitted, cash advance to inspectors.....	3,090 38	
		4,748 83
Total Admitted Assets.....		\$1,081,022 50
Liabilities		
Net provision for unpaid losses and claims.....		\$2,227 59
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$665,978 57	
Unearned premium deposits.....		359,403 83
Administration expense.....		7,861 35
Return premium deposits on reinsurance.....		2,321 06
Taxes due and accrued.....		3,000 00
Other liabilities:		
Subscribers' accounts in adjustment.....		6,135 89
Dividends remaining unpaid to subscribers.....		41,065 93
Total Liabilities.....		\$422,015 05
Surplus of admitted assets over all liabilities.....		659,006 85
Total.....		\$1,081,022 50
Income and Expenditure		
	In the Province	All Business
Gross premium deposits written.....	\$27,966 33	\$604,523 34
Deduct:		
Reinsurance.....	nil	19,603 65
Return premium deposits on cancelled business.....	3,853 53	132,822 29
Net premium deposits written.....	\$24,112 80	\$452,097 40
Reserve of unearned premium deposits:		
At beginning of year.....	\$3,082 15	\$369,643 45
At end of year.....	4,652 43	359,403 83
Increase or decrease.....	\$1,570 28	\$10,239 62
Net premium deposits earned.....	\$22,542 52	\$462,337 02
Net losses incurred.....	8,915 18	202,576 47
Administration and other expenses:		
Administration.....	\$109,603 23	
Advisory committee.....	4,173 23	
Taxes and licenses.....	9,892 60	
Association fees, etc.....	4,029 33	
		127,698 39
Net underwriting profit or savings for subscribers.....		\$132,062 16

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks—January 1st, 1930.....	\$566,001 40
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$132,062 16
Income from interest and dividends.....	38,844 64
Profit on sale or maturity of bonds and stocks.....	93 75
Decrease by adjustment of bonds and stocks..... Debit	5,985 76
	165,014 79
Deduct:	\$731,016 19
Amount of savings and profits returned to subscribers in cash or applied in payments of current premium deposits due.....	\$67,260 51
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	\$663,755 68

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$663,755 68
Deduct assets not admitted.....	4,748 33
Surplus of admitted assets over all liabilities.....	\$659,006 35

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$103,871,150	\$696,951 67
Written or renewed during year.....	\$6,561,392	\$27,966 33	103,406,080	604,523 34
Total.....	nil	nil	\$207,277,230	\$1,301,475 01
Deduct expired and marked off as terminated.....	nil	nil	106,794,736	635,496 44
Net in force, Dec. 31st, 1930.....	nil	nil	\$100,482,494	\$665,978 57

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one half times their annual premium on a single risk, ten times such premium in a conflagration.

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.—\$150,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$150,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage and Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$8,736 13	\$227,494 39
Expenses of adjustment and settlement of losses.....	179 05	5,234 49
Total.....	\$8,915 18	\$232,728 88
Less reinsurance on losses paid during year.....	nil	nil
Net losses paid.....	\$8,915 18	\$232,728 88
Deduct net claims outstanding at beginning of year.....	nil	32,380 00
Add net claims outstanding at end of year.....	nil	2,227 59
Net losses incurred.....	\$8,915 18	\$202,576 47

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$24,112 80
Net losses paid in the Province.....	8,915 18
Percentage.....	36 97
Net premium deposits earned in the Province.....	22,542 52
Net losses incurred in the Province.....	8,915 18
Percentage.....	39 55

AMERICAN EXCHANGE UNDERWRITERS

PRINCIPAL OFFICE, 123 WILLIAM ST., NEW YORK, N. Y.

Attorney-in-Fact.—Weed & Kennedy.

Ontario Representative.—Kenneth B. MacLaren, Confederation Life Building, Toronto.

Date of Organization.—1892. *Date of initial Ontario license.*—January 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....		\$2,115,113	66
Cash in banks and other depositories.....		97,426	39
Premium deposits in course of collection:			
Written on or subsequent to October 1st, 1930.....	\$30,796	55	
Written prior to October 1st, 1930.....	2,138	12	
		<u>32,934</u>	<u>67</u>
Total Ledger Assets.....		\$2,245,474	72

Non-Ledger Assets

Interest accrued.....		\$29,452	64
Market value of bonds and stocks over book value.....		49,366	34
Total Non-Ledger Assets.....		\$78,818	98
Gross Assets.....		\$2,324,293	70
<i>Deduct Assets Not Admitted:</i>			
Premium deposits (business prior to October 1st).....	\$2,138	12	
		<u>\$2,138</u>	<u>12</u>
Total Admitted Assets.....		\$2,322,155	58

Liabilities

Net provisions for unpaid losses and claims.....		\$10,500	00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$475,043	68	
Unearned premium deposits.....		263,974	32
Administration expense.....		4,776	87
Taxes due and accrued.....		2,000	00
Subscribers' earnings payable.....		323,622	48
Reserve for contingencies.....		263,622	94
Reserve for market fluctuations in bonds.....		49,366	34
Total Liabilities.....		\$917,862	95
Surplus of admitted assets over all liabilities.....		1,404,292	63
Total.....		\$2,322,155	58

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$5,190	59
Deduct:		
Reinsurance.....	nil	20,861
Return premium deposits on cancelled business.....	676	07
Net premium deposits written.....	\$4,514	52
Reserve of unearned premium deposits:		
At beginning of year.....	\$4,218	85
At end of year.....	3,329	32
Decrease.....	\$889	53
Net premium deposits earned.....	\$5,404	05
Net losses incurred.....	5	74
Administration and other expenses:		
Administration.....	\$55,160	76
Advisory committee.....	1,221	00
Legal.....	1,250	39
Taxes and licenses.....	1,666	82
Association fees, etc.....	957	35
Audit.....	500	00
Miscellaneous.....	1,035	62
Subscribers Special Excess Contract.....	10,212	05
Salary, Canadian Agent.....	600	00
Bond collection charges.....	2,003	59
		<u>74,607</u>
Net underwriting profit or savings for subscribers.....		\$233,870

Subscribers' Surplus*

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....	\$1,587,629 68
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$233,870 07
Income from interest and dividends.....	103,983 39
Profit on sale or maturity of bonds and stocks.....	8,296 56
Increase in market value by adjustment of bonds and stocks.....	13,100 19
Additional profits accumulated to the credit of subscribers.....	359,250 21
	<u>\$1,946,879 89</u>
Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	463,726 01
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:	
Reserve for contingencies.....	\$63,622 94
Reserve for market fluctuation in bonds.....	13,100 19
	<u>76,723 13</u>
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	<u>\$1,406,430 75</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$1,406,430 75
Other special surplus or reserve accounts.....	.....
Total.....	<u>\$1,406,430 75</u>
Deduct assets not admitted.....	2,138 12
Surplus of admitted assets over all liabilities.....	<u>1,404,292 63</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$1,266,500	\$5,803 10	\$161,234,842	\$522,384 38
Written or renewed during year.....	431,500	4,514 52	158,277,170	461,846 97
Total.....	<u>\$1,698,000</u>	<u>\$10,317 62</u>	<u>\$319,512,012</u>	<u>\$984,231 35</u>
Deduct expired and marked off as terminated.....	714,000	5,426 59	171,934,152	506,269 68
Gross in force, Dec. 31st, 1930.....	<u>\$984,000</u>	<u>\$4,891 03</u>	<u>\$147,577,860</u>	<u>\$477,961 67</u>
Deduct: reinsured and authorized deductions.....	nil	nil	599,380	2,917 99
Net in force, Dec. 31st, 1930.....	<u><u>\$984,000</u></u>	<u><u>\$4,891 03</u></u>	<u><u>\$146,978,480</u></u>	<u><u>\$475,043 68</u></u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Ten times one annual premium.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Five times one annual premium.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$750,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$500,000.

Give classes of insurance written: Fire, Sprinkler Leakage, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$3 74	\$22,896 92
Expenses of adjustment and settlement of losses.....	2 00	868 10
Total.....	<u>\$5 74</u>	<u>\$23,765 02</u>
Less reinsurance on losses paid during year.....	nil	515 48
Net losses paid.....	<u>\$5 74</u>	<u>\$23,249 54</u>
Deduct net claims outstanding at beginning of year.....	nil	10,500 00
Add net claims outstanding at end of year.....	nil	10,500 00
Net losses incurred.....	<u><u>\$5 74</u></u>	<u><u>\$23,249 54</u></u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$4,514 52
Net losses paid in the Province.....	5 74
Percentage.....	.13
Net premium deposits earned in the Province.....	\$5,404 05
Net losses incurred in the Province.....	5 74
Percentage.....	.11

*This reserve is an undivided Surplus Account in which withdrawing subscribers do not share. In this respect, this exchange is not operating as a reciprocal.

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 the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures, U.S. Government Securities.....		\$1,822,750	00
Cash in banks and other depositories.....		1,208,621	70
Expense and Guarantee Fund deposits in course of collection on policies dated subsequent to October 1st, 1930.....	\$80,606	47	
Expense and Guarantee Fund deposits in course of collection on policies, dated October 1st, 1930.....	34,619	13	
		<u>115,225</u>	<u>60</u>
Total Ledger Assets.....		\$3,146,597	30

Non-Ledger Assets

Interest accrued on U.S. Government Securities.....	\$16,823	57
Market value of bonds and stocks over book value, U.S. Government Securities...	93,010	93
Other non ledger assets, salvage estimated.....	250	00
Total Non-Ledger Assets.....	\$110,084	50
Gross.....	\$3,256,681	80

Deduct Assets not Admitted:

Expenses and Guarantee Fund deposits on policies dated prior to October 1st.....	\$34,619	13
Other assets not admitted, salvage estimated.....	250	00
	<u>34,869</u>	<u>13</u>
Total Admitted Assets.....	\$3,221,812	67

Liabilities

Net provision for unpaid losses and claims.....	\$1,350	00
Expense and Guarantee Fund gross deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,377,707	56
Unearned Expense and Guarantee Fund deposits.....	\$688,853	78
Return Expense and Guarantee Fund deposits on reinsurance.....	17,376	42
Other liabilities, reserve for State taxes.....	13,915	00
Total Liabilities.....	\$721,495	20
Surplus of admitted assets over all liabilities.....	2,500,317	47
Total.....	\$3,221,812	67

Income and Expenditure

	In the Province	All Business
Gross Expense and Guarantee Fund deposits written.....	\$13,847 04	\$2,321,123 70
Deduct:		
Reinsurance.....	nil	55,968 98
Return Expense and Guarantee Fund deposits on cancelled business.....	\$4,533 89	610,007 31
Net Expense and Guarantee Fund deposits written.....	<u>\$9,313 15</u>	<u>\$1,655,147 41</u>
Reserve of unearned Expense and Guarantee Fund deposits:		
At beginning of year.....	\$3,772 88	\$657,728 14
At end of year.....	3,876 13	688,853 78
Increase.....	<u>\$103 25</u>	<u>\$31,125 64</u>
Net Expense and Guarantee Fund deposits earned.....	\$9,209 90	\$1,624,021 77
Net losses incurred.....	nil	275,512 65
Administration and other expenses:		
Administration.....	\$399,958 76	
Advisory committee.....	2,376 75	
Legal.....	12,763 30	
Taxes and licenses.....	15,210 16	
Audit expense.....	850 00	
Rating Bureau expense.....	14,368 43	
Exchange on subscribers' cheques.....	804 12	
	<u>446,331</u>	<u>52</u>
Net underwriting savings for subscribers.....		<u>\$902,177 60</u>

Subscribers' Surplus

Amount held to credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, January 1st, 1930...	\$955,589	10
Amount saved from Expense and Guarantee Fund deposits for subscribers on risks expired during the year.....	\$902,177	60
Income from interest and dividends.....	97,215	39
Increase in market value of bonds and stocks.....	33,292	18
Additional profits accumulated to the credit of subscribers.....	\$1,032,685	17
	\$1,988,274	27
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of Current Expense and Guarantee Fund deposits due.....	\$590,284	95
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Surplus reserve.....	\$138,706	11
Interest on surplus reserve.....	34,031	70
	172,737	81
Amount held to the credit of subscribers savings or surplus accounts not including Expense and Guarantee Fund deposits on unexpired risks, December 31, 1930...	\$1,225,251	51

Summary of Subscriber's Surplus, Surplus Reserve and Reserve Fund

Amount held to the credit of subscribers surplus.....	\$1,225,251	51
Other special surplus or reserve accounts as per detailed schedules attached.....	1,309,935	09
Total.....	\$2,535,186	60
Deduct assets not admitted.....	34,869	13
Surplus of admitted assets over all liabilities.....	\$2,500,317	47

Subscribers' Surplus Reserve Fund

Amount held to credit of subscribers' surplus reserve fund accounts as of January 1st, 1930.....	\$838,874	76
Add:		
Amount transferred from surplus.....	\$138,706	11
Interest on surplus reserve.....	34,031	70
Total.....	\$1,011,612	57
Deduct:		
Amount of surplus reserve returned to subscribers.....	99,216	48
Amount held to credit of subscribers surplus reserve accounts as of December 31st, 1930.....	\$912,396	09

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1930..	\$385,012	00
Add:		
Amount received from subscribers.....	52,186	00
	\$437,198	00
Deduct:		
Amount of reserve fund returned to subscribers.....	39,659	00
Amount held to credit of subscribers' reserve fund accounts as of December 31, 1930	\$397,539	00

Risks and Expense and Guarantee Deposits

	IN THE PROVINCE		ALL INSURANCE	
	Risks	Gross Expense and Guarantee Fund Deposits	Risks	Gross Expense and Guarantee Fund Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$158,264,683	\$1,644,320 34
Written or renewed during year.....	\$1,542,731	\$13,847 04	228,172,989	2,321,123 70
Total.....	\$1,542,731	\$13,847 04	\$386,437,672	\$3,965,444 04
Deduct expired and marked off as terminated.....	nil	nil	219,302,443	2,243,309 60
Gross in force, Dec. 31st, 1930.....	nil	nil	\$167,135,229	\$1,722,134 44
Deduct:				
Reinsured and authorized deductions.....	nil	nil	nil	344,426 88
Net in force, December 31st, 1930....	\$1,542,731	\$13,847 04	\$167,135,229	\$1,377,707 56

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.—\$420,000.00.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$222,000.00.

Give classes of insurance written: Fire and Lightning.

Losses

	In the Province none	All Business \$267,523 64
Gross claims paid during year.....	none	724 01
Expenses of adjustment and settlement of losses.....	none	
Total.....	none	\$268,247 65
Less reinsurance on losses paid during year.....	none	none
Net losses paid.....	none	\$268,247 65
Add net recoveries outstanding at beginning of year.....	none	6,165 00
Add net claims outstanding at end of year.....	none	1,100 00
Net losses incurred.....	none	\$275,512 65

Provincial Net Premium Deposits and Losses

Net Expense and Guarantec Fund deposits written in the Province.....	\$9,313 15
Net losses paid in the Province.....	none
Percentage.....	none
Net Expense and Guarantee Fund deposits earned in the Province.....	\$9,209 90
Net losses incurred in the Province.....	none
Percentage.....	none

DETROIT AUTOMOBILE INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, 139 BAGLEY AVE., DETROIT, MICH.

Attorney-in-Fact.—Charles B. Van Dusen.

Ontario Representatives.—Sidney D. Waldon, Edward N. Hines.

Date of Organization.—March, 1922. Date of initial Ontario License.—August 1, 1930.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$3,466,209 00
Cash on hand.....	\$2,000 00
Cash in banks and other depositories.....	736,336 75
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$222,273 34
Written prior to October 1st, 1930.....	10,000 00
Total Ledger Assets.....	\$4,438,819 09

Non-Ledger Assets

Interest accrued.....	\$63,886 68
Market value of bonds and stocks over book value.....	nil
Gross Assets.....	\$4,502,705 77
Deduct Assets not Admitted:	
Premium deposits (business written prior to October 1st).....	10,000 00
Total Admitted Assets.....	\$4,492,705 77

Liabilities

Net provision for unpaid losses and claims.....	\$703,939 57
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$3,252,831 60
Unearned premium deposits.....	1,626,415 80
Total Liabilities.....	\$2,330,355 37
Surplus of admitted assets over all liabilities.....	2,162,350 40
Total.....	\$4,492,705 77

Income and Expenditure

	In the Province nil	All Business
Gross premium deposits written.....		\$3,774,564 94
Deduct:		
Reinsurance.....	nil	7,231 97
Return premium deposits on cancelled business.....	nil	675,682 68
Net premium deposits written.....	nil	\$3,091,650 29
Reserve of unearned premium deposits:		
At beginning of year.....	nil	1,773,572 14
At end of year.....	nil	1,626,415 80
Decrease.....	nil	\$147,156 34
Net premium deposits earned.....	nil	\$3,238,806 63
Net losses incurred.....	nil	1,713,381 04
Administration and other expenses:		
Administration.....	\$668,889 46	
Taxes and licenses.....	125 00	
		669,014 46
Net underwriting profit or savings for subscribers.....		\$856,411 13

Subscribers' Surplus

(Limit: One Annual Premium Deposit)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930.....		\$1,864,404 08
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$856,411 13	
Income from interest and dividends.....	178,897 01	
Loss on sale or maturity of bonds and stocks.....	Debit 1,058 98	
Profit from purchase of assets of other Exchanges.....	127,038 18	
Additional profits accumulated to the credit of subscribers.....		1,161,287 34
Amount transferred from any special surplus or reserve funds formerly held to the credit of subscribers.....		10,000 00
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		\$863,341 02
Amount held to the credit of subscribers' savings or surplus account, not including premium deposits on unexpired risks, December 31st, 1930.....		\$2,172,350 40

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$2,172,350 40
Deduct assets not admitted.....	10,000 00
Surplus of Admitted Assets over all Liabilities.....	\$2,162,350 40

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	nil	\$3,553,881 41
Written or renewed during year.....	nil	nil	nil	3,774,564 94
Total.....	nil	nil	nil	\$7,328,446 35
Deduct expired and marked off as terminated.....	nil	nil	nil	4,229,564 09
Gross in force, Dec. 31, 1930.....	nil	nil	nil	\$3,098,882 26
Deduct:				
Reinsured and authorized deductions.....	nil	nil	nil	7,231 97
Net in force, Dec. 31st, 1930.....	nil	nil	nil	\$3,091,650 29

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—An assessment of one additional premium deposit per policy.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—None.

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.—\$20,000.

Give classes of insurance written: Automobile, Fire, Theft, Collision, Public Liability, Property Damage and Plate Glass.

Losses

	In the Province	All Business
Gross claims paid during year.....	nil	\$1,358,700 97
Expenses of adjustment and settlement of losses.....	nil	169,906 50
Total.....	nil	\$1,528,607 47
Less reinsurance on losses paid during year.....	nil	nil
Net Losses Paid.....	nil	\$1,528,607 47
Deduct net claims outstanding at beginning of year.....	nil	519,166 00
Add net claims outstanding at end of year.....	nil	703,939 57
Net Losses Incurred.....	nil	\$1,713,381 04

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	nil
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	nil
Net losses incurred in the Province.....	nil
Percentage.....	nil

THE EPPERSON UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Building, Toronto, Ont.

Date of Organization.—February 15, 1921. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$4,526 55	\$387,698 79
Deduct:		
Reinsurance.....	nil	47,722 49
Return premium deposits on cancelled business.....	1,779 25	270,650 34
Net premium deposits written.....	\$2,747 30	\$69,325 96
Reserve of unearned premium deposits:		
At beginning of year.....	\$1,960 63	\$150,170 59
At end of year.....	nil	nil
Increase or decrease.....	\$1,960 63	\$150,170 59
Net premium deposits earned.....	\$4,707 93	\$219,496 55
Net losses incurred.....	nil	301,575 24
Administration and other expenses:		
Administration.....	\$29,071 25	
Advisory committee.....	6,733 75	
Legal.....	3,559 25	
Taxes and licenses.....	6,057 82	
Audit fee.....	115 00	
		45,537 07
Net underwriting loss for subscribers.....		\$127,615 76

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$256,624 10
Underwriting for subscribers on risks expired during the year.....	\$127,615 76	
Income from interest and dividends.....	8,565 46	
Additional profits accumulated to the credit of subscribers.....		\$119,050 30
Total.....		\$167,573 80
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		167,573 80
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		nil

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	nil
Deduct assets not admitted.....	nil
Surplus of admitted assets over all liabilities.....	nil

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$488,750	\$5,521 20	\$54,624,337	\$400,454 90
Written or renewed during year.....	434,900	4,526 55	515,900	5,102 20
Total.....	\$923,650	\$10,047 75	\$55,140,237	\$405,557 10
Deduct expired and marked off as terminated.....	nil	nil	nil	nil
Gross in force, Dec. 31st, 1930.....	nil	nil	nil	nil
Deduct:				
Reinsured and authorized deductions..	nil	nil	nil	nil
Net in force, Dec. 31st, 1930.....	\$923,650	\$10,047 75	\$55,140,237	\$405,557 10

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Five times the annual premium.

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.—\$15,000.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year.....	nil	\$302,843 24
Expenses of adjustment and settlement of losses.....	nil	4,203 24
Total.....	nil	\$307,046 48
Less reinsurance on losses paid during year.....	nil	nil
Net losses paid.....	nil	\$307,046 48
Deduct net claims outstanding at beginning of year.....	nil	\$5,471 24
Add net claims outstanding at end of year.....	nil	nil
Net losses incurred.....	nil	\$301,575 24

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$2,747 30
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	4,707 93
Net losses incurred in the Province.....	nil
Percentage.....	nil

EQUITABLE FIRE UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MO.

Attorney-in-Fact.—Rankin-Benedict Company.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1918. *Date of Initial Ontario License.*—April 27, 1929.

Statement for the Year Ending 31st December, 1930

Ledger Assets		
Cash in banks and other depositories.....		\$297,576 65
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$36,529 81	
Written prior to October 1st, 1930.....	10,494 88	
		47,024 69
Total Ledger Assets.....		\$344,601 34
<i>Deduct Assets not Admitted:</i>		
Premium deposits (business written prior to October 1st).....		\$10,494 88
Total Admitted Assets.....		\$334,106 46

Liabilities

Net provision for unpaid losses and claims.....		\$26,024	39
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$170,992	46	
Unearned premium deposits.....		\$85,496	23
Administration expense.....		11,756	17
Return premium deposits on reinsurance.....		10,072	78
Other liabilities, guaranty contract.....		296	53
Total Liabilities.....		\$133,646	10
Surplus of admitted assets over all liabilities.....		200,460	36
Total.....		\$334,106	46

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$2,213 65	\$355,384 65
Deduct:		
Reinsurance.....	nil	\$26,888 51
Return premium deposits on cancelled business.....	\$47 90	70,232 97
Net premium deposits written.....	\$2,165 75	\$258,263 17
Reserve of unearned premium deposits:		
At beginning of year.....	\$678 92	\$85,860 08
At end of year.....	825 46	85,496 23
Increase or decrease.....	\$146 54	\$363 85
Net premium deposits earned.....	\$2,019 21	\$258,627 02
Net losses incurred.....	35 18	169,456 18
Administration and other expenses:		
Administration.....	\$70,842 95	
Advisory committee.....	717 29	
Legal.....	3,210 84	
Taxes and licenses.....	5,139 12	
Exchange.....	30 17	
Guaranty contract.....	3,582 63	
		\$83,523 00
Net underwriting profit or savings for subscribers.....		\$5,647 84

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$275,857 88
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$5,647 84	
Income from interest and dividends.....	9,271 75	
Additional profits accumulated to credit of subscribers.....		14,919 59
Deduct:		\$290 777 47
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		79,822 23
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		\$210,955 24

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus.....	\$210,955 24
Deduct assets not admitted.....	10,494 88
Surplus of admitted assets over all liabilities.....	\$200,460 36

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$116,000	\$1,697 30	\$14,654,762	\$214,650 20
Written or renewed during year.....	148,000	2,165 75	17,326,404	355,384 65
Total.....	\$264,000	\$3,863 05	\$31,981,166	\$570,034 85
Deduct expired and marked off as terminated.....	125,000	1,799 40	17,440,684	356,294 23
Gross in force, Dec. 31st, 1930.....	\$139,000	\$2,063 65	\$14,540,482	\$213,740 57
Deduct:				
Reinsured and authorized deductions..	nil	412 73	nil	42,748 11
Net in force, Dec. 31st, 1930.....	\$139,000	\$1,650 92	\$14,540,482	\$170,992 46

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One additional annual premium.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Until equal to two annual premiums.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$75,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$75,000.

Give classes of insurance written: Fire.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$773 18	\$156,040 73
Expenses of adjustment and settlement of losses.....	12 00	8,085 00
Total.....	\$785 18	\$164,125 93
Less reinsurance on losses paid during year.....	nil	17,815 52
Net losses paid.....	\$785 18	\$146,310 41
Deduct net claims outstanding at beginning of year.....	750 00	2,878 62
Add net claims outstanding at end of year.....	nil	26,024 39
Net losses incurred.....	\$35 18	\$169,456 18

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$2,165 75
Net losses paid in the Province.....	773 18
Percentage.....	35.71
Net premium deposits earned in the Province.....	2,019 21
Net losses incurred in the Province.....	35 18
Percentage.....	1.74

FIREPROOF SPRINKLERED UNDERWRITERS

PRINCIPAL OFFICE NEW YORK N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1925. Date of Initial Ontario License.—July 21, 1927.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$509,400 35
Cash on hand.....	\$54 89
Cash in banks and other depositories.....	97,893 75
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$13,389 65
Written prior to October 1st, 1930.....	nil
Other ledger assets, cash advanced to inspectors.....	13,389 65
	671 96
Total Ledger Assets.....	\$621,410 60

Non-Ledger Assets

Interest, accrued.....	\$6,526 18
Dividends due.....	17,249 65
Total Non-Ledger Assets.....	\$23,775 83
Gross Assets.....	\$645,186 43
Deduct Assets not Admitted:	
Cash advanced to inspectors.....	\$671 96
Total Admitted Assets.....	\$644,514 47

Liabilities

Net provision for unpaid losses and claims.....	\$574 31
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$282,706 72
Unearned premium deposits.....	159,903 97
Taxes due and accrued.....	1,000 00

Liabilities—Continued

Other liabilities:		
Subscribers' accounts in adjustment.....		\$2,019 28
Dividends unpaid.....		32,221 04
Salaries, rents and bills due or accrued.....		135 70
Contingent commissions due or accrued.....		5,311 32
Total Liabilities.....		<u>\$201,165 62</u>
Surplus of admitted assets over all liabilities.....		443,346 85
Total.....		<u>\$644,514 47</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$5,168 30	\$223,467 93
Deduct:		
Reinsurance.....	nil	2,768 69
Return premium deposits on cancelled business.....	938 82	74,816 07
Net premium deposits written.....	<u>\$4,229 48</u>	<u>\$145,883 17</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$3,082 15	\$175,382 34
At end of year.....	4,652 43	159,903 97
Increase or decrease.....	<u>\$1,570 28</u>	<u>\$15,478 37</u>
Net premium deposits earned.....	<u>\$2,659 20</u>	<u>\$161,361 54</u>
Net losses incurred.....	nil	45,875 43
Administration and other expenses:		
Administration.....	\$21,384 06	
Advisory committee.....	1,402 80	
Legal.....	nil	
Taxes and licenses.....	1,043 57	
Association fees, underwriters boards, etc.....	4,682 47	
		<u>28,512 90</u>
Net underwriting profit or savings for subscribers.....		<u>\$86,973 21</u>

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$397,220 46
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$86,973 21	
Income from interest and dividends.....	23,719 82	
Profits on sale or maturity of bonds and stocks.....	1,627 90	
Decrease by adjustment of bonds and stocks.....	Debit 1,644 15	
Increase in market value of bonds over book value.....	11,416 25	
Additional profits accumulated to credit of subscribers.....		<u>\$122,093 03</u>
		\$519,313 49
Add:		
Amounts transferred from any special surplus or reserve funds formerly held to the credit of subscribers:		
Reserve for accounts, 1930.....		<u>75,292 68</u>
Deduct:		
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		<u>\$444,020 81</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus.....	\$444,020 81
Deduct assets not admitted.....	671 96
Surplus of admitted assets over all liabilities.....	<u>\$443,348 85</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$122,843,428	\$290,314 95
Written or renewed during year.....	\$3,594,750	\$5,168 30	117,202,482	223,467 93
Total.....			<u>\$240,045,910</u>	<u>\$513,782 88</u>
Deduct expired and marked off as terminated.....			127,036,808	231,076 16
Net in force Dec. 31st, 1930.....			<u>\$113,009,102</u>	<u>\$282,706 72</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; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings applied to Reserve until fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year.....	nil	\$45,339 66
Expenses of adjustment and settlement of losses.....	nil	1,571 46
Net losses paid.....	nil	\$46,911 12
Deduct net claims outstanding at beginning of year.....	nil	1,610 00
Add net claims outstanding at end of year.....	nil	574 31
Net losses incurred.....	nil	\$45,875 43

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$4,229 48
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	2,659 20
Net losses incurred in the Province.....	nil
Percentage.....	nil

INDIVIDUAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N. Y.

Attorney-in -Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1881. *Date of Initial Ontario License.*—June, 1926.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$2,435,708 74
Cash on hand.....	\$269 12
Cash in banks and other depositories.....	172,931 52
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$46,838 25
Written prior to October 1st, 1930.....	2,509 02
Other ledger assets:	
Cash advanced to inspectors.....	3,294 36
Total Ledger Assets.....	\$2,661,551 01

Non-Ledger Assets

Interest accrued.....	\$33,473 50
Market value of bonds and stocks over book value.....	92,991 26
Total Non-Ledger Assets.....	126,464 76
Gross Assets.....	\$2,788,015 77
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$2,509 02
Cash advanced to inspectors.....	3,294 36
Total Admitted Assets.....	\$2,782,212 39

Liabilities

Net provision for unpaid losses and claims.....		\$4,102	38
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$977,187	40	
Unearned premium deposits.....		496,598	90
Administration expense.....		14,141	60
Reserve for accounts in adjustments.....		24,197	20
Taxes due and accrued.....		4,000	00
Other liabilities:			
Cash dividends remaining unpaid to subscribers.....		138,244	00
Total Liabilities.....		\$681,284	08
Surplus of admitted assets over all liabilities.....		2,100,928	31
Total.....		\$2,782,212	39

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$48,434	\$809,902
Deduct:		
Reinsurance.....	nil	14,786
Return premium deposits on cancelled business.....	6,102	222,915
Net premium deposits written.....	<u>\$42,332</u>	<u>\$572,200</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$35,632	\$565,050
At end of year.....	36,829	496,598
Increase or decrease.....	<u>\$1,196</u>	<u>\$68,452</u>
Net premium deposits earned.....	<u>\$41,136</u>	<u>\$640,652</u>
Net losses incurred.....	<u>55,070</u>	<u>124,800</u>
Administration and other expenses:		
Administration.....	\$188,908	16
Advisory committee.....	5,717	33
Legal.....	nil	-
Taxes and licenses.....	6,756	03
Association fees, etc.....	12,554	78
		<u>213,936</u>
Net underwriting profit or savings for subscribers.....		<u>\$301,915</u>

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$1,940,944	21
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$301,915	92	
Income from interest and dividends.....	113,522	16	
Profit on sale or maturity of bonds and stocks.....	1,625	50	
Decrease by adjustment of bonds and stocks.....	Debit	1,770	53
Increase in market value of bonds.....	51,132	53	
Additional profits accumulated to the credit of subscribers.....		466,425	58
		<u>\$2,407,369</u>	<u>79</u>
Deduct:			
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		300,638	10
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1929.....		<u>\$2,106,731</u>	<u>69</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers surplus.....	\$2,106,731	69
Deduct assets not admitted.....	5,803	38
Surplus of admitted assets over all liabilities.....	<u>\$2,100,928</u>	<u>31</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$337,415,681	\$1,067,112
Written or renewed during year.....	\$15,749,377	\$48,434	306,995,737	809,902
Total.....	nil	nil	<u>\$644,411,418</u>	<u>\$1,877,014</u>
Deduct expired and marked off as terminated.....	nil	nil	333,042,804	899,827
Net in force, Dec. 31st, 1930.....	nil	nil	<u>\$311,368,614</u>	<u>\$977,187</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk; ten times such premium in a conflagration.

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 fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$400,000.

Give classes of insurance written: Fire, Lightning, Sprinkler, Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year	\$67,250 15	\$154,368 53
Expenses of adjustment and settlement of losses	586 17	3,862 30
Net losses paid	\$67,836 32	\$158,230 83
Deduct net claims outstanding at beginning of year	12,865 58	37,532 75
Add net claims outstanding at end of year	100 00	4,102 38
Net losses incurred	\$55,070 74	\$124,800 46

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province	\$42,332 18
Net losses paid in the Province	67,836 32
Percentage	160.25
Net premium deposits earned in the Province	41,136 00
Net losses incurred in the Province	55,070 74
Percentage	133.87

INTER-INSURERS EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—January, 1905. Date of Initial Ontario License.—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets		
Book value of bonds and debentures		\$169,840 25
Cash in banks and other depositories		56,190 61
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930	\$3,925 72	
Written prior to October 1st, 1930	95 13	
Total Ledger Assets		4,020 85
		230,051 71
Non-Ledger Assets		
Interest accrued		\$2,603 51
Market value of bonds and stocks over book value		4,469 75
Total Non-Ledger Assets		\$7,073 26
Gross Assets		\$237,124 97
<i>Deduct Assets not Admitted:</i>		
Premium deposits (business written prior to October 1st)		\$95 13
Total Admitted Assets		\$237,029 84
Liabilities		
Net provision for unpaid losses and claims		\$825 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks	\$92,301 21	
Unearned premium deposits		46,521 50
Administration expense		155 00
Taxes due and accrued		145 00
Total Liabilities		\$47,646 50
Surplus of admitted assets over all liabilities		189,383 34
Total		\$237,029 84

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$759 50	\$72,409 14
Deduct:		
Reinsurance.....	nil	nil
Return premium deposits on cancelled business.....	30 53	30,656 03
Net premium deposits written.....	<u>\$728 97</u>	<u>\$41,753 11</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$664 13	\$58,317 11
At end of year.....	812 22	46,521 50
Increase or Decrease.....	<u>\$148 09</u>	<u>\$11,795 61</u>
Net premium deposits earned.....	\$580 88	\$53,548 72
Net losses incurred.....	<u>nil</u>	<u>16,440 35</u>
Administration and other expenses:		
Administration.....	\$8,181 82	
Advisory committee.....	573 06	
Legal.....	624 99	
Taxes and licenses.....	<u>703 51</u>	
		10,083 38
Net underwriting profit or savings for subscribers.....		<u>\$27,024 99</u>

Subscribers' Surplus

(Limit: 6 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$183,945 46
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$27,024 99	
Income from interest and dividends.....	9,350 89	
Increase by adjustment of bonds and stocks.....	<u>4,469 75</u>	
Additional profits accumulated to the credit of subscribers.....		40,845 63
Special deposits.....		3,453 75
		<u>\$228,244 84</u>
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		38,766 37
Amount held to the credit of subscribers savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		<u>\$189,478 47</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$189,478 47
Deduct increase in assets not admitted.....	95 13
Surplus of admitted assets over all liabilities.....	<u>\$189,383 34</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$160,000	\$653 25	\$22,839,023	\$108,552 82
Written or renewed during year.....	210,000	759 50	22,211,502	72,409 14
Total.....	<u>\$370,000</u>	<u>\$1,412 75</u>	<u>\$45,050,525</u>	<u>\$180,961 96</u>
Deduct expired and marked off as terminated	185,000	677 00	23,891,930	88,660 75
Net in force, Dec. 31st, 1930.....	<u>\$185,000</u>	<u>\$735 75</u>	<u>\$21,158,595</u>	<u>\$92,301 21</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two times his annual premium in a single risk and six times his annual premium in the event a continuous fire destroys several risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Six times average annual premium is accumulated as reserve before all current savings are returned.

WHAT is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$100,000 Fire; \$100,000 Leakage.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$100,000 Fire; \$100,000 Leakage.

Give classes of insurance written: Fire, Sprinkler Leakage and Tornado.

Losses		
	In the Province nil nil	All Business \$19,992 46 947 89
Gross claims paid during year.....	nil	\$20,940 35
Expenses of adjustment and settlement of losses.....	nil	5,325 00
Net losses paid.....	nil	825 00
Deduct net claims outstanding at beginning of year.....	nil	
Add net claims outstanding at end of year.....	nil	
Net losses incurred.....	nil	\$16,440 35

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$728 97
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	580 88
Net losses incurred in the Province.....	nil
Percentage.....	nil

LUMBERMEN'S UNDERWRITING ALLIANCE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—U. S. Epperson Underwriting Co.

Ontario Representative.—L. D. Payette, 623 Confederation Life Building, Toronto, Ont.

Date of Organization.—January 9, 1905. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$1,658,649 95
Cash on hand.....	\$13,851 58
Cash in banks and other depositories.....	1,188,433 22
	1,202,284 80
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$623,878 32
Written prior to October 1st, 1930.....	65,419 52
	689,297 84
Total Ledger Assets.....	\$3,550,232 59

Non-Ledger Assets

Interest accrued.....	\$14,627 53
Reinsurance recoverable on paid losses.....	55,286 10
Market value of bonds and stocks over book value.....	40,336 05
Total Non-Ledger Assets.....	\$110,249 68
Gross Assets.....	\$3,660,482 27
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	65,419 52
Total Admitted Assets.....	\$3,595,062 75

Liabilities

Net provision for unpaid losses and claims.....	\$109,927 85
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,936,581 90
Unearned premium deposits.....	968,290 95
Administration expense.....	137,859 57
Return premium deposits on cancelled business.....	34,569 93
Total Liabilities.....	\$1,250,648 30
Surplus of admitted assets over all liabilities.....	\$2,344,414 45
Total.....	\$3,595,062 75

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$166,972 97	\$3,333,913 39
Deduct:		
Reinsurance.....	nil	297,226 03
Return premium deposits on cancelled business.....	24,496 73	564,999 64
Net premium deposits written.....	<u>\$142,476 24</u>	<u>\$2,471,687 72</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$51,225 05	\$860,551 65
At end of year.....	59,183 92	968,290 95
Increase.....	<u>\$7,958 87</u>	<u>\$107,739 30</u>
Net premium deposits earned.....	<u>\$134,517 37</u>	<u>\$2,363,948 42</u>
Net losses incurred.....	<u>\$40,250 32</u>	<u>\$1,741,210 35</u>
Administration and other expenses:		
Administration.....	\$536,363 76	
Advisory committee.....	1,750 00	
Legal.....	48,335 86	
Taxes and licenses.....	29,474 17	
		<u>615,923 79</u>
Net underwriting profit or savings for subscribers.....		<u><u>\$6,814 28</u></u>

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposit)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....	\$2,593,612 39
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$6,814 28
Income from interest and dividends.....	113,996 55
Profit on sale or maturity of bonds and stocks.....	2,625 80
Increase by adjustment of bonds and stocks.....	<u>29,886 24</u>
Additional profits accumulated to the credit of subscribers.....	153,322 87
	<u>\$2,746,935 26</u>
Deduct:	
Amount of saving and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	337,101 29
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	<u>\$2,409,833 97</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$2,409,833 97
Deduct assets not admitted.....	65,419 52
Surplus of admitted assets over all liabilities.....	<u><u>\$2,344,414 45</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$7,069,663	\$102,510 10	\$170,757,283	\$2,151,379 11
Written or renewed during year.....	10,931,423	166,972 97	289,905,512	3,333,913 39
Total.....	<u>\$18,001,086</u>	<u>\$269,483 07</u>	<u>\$460,662,795</u>	<u>\$5,485,292 50</u>
Deduct expired and marked off as terminated.....	8,895,868	151,115 23	244,776,895	3,064,565 14
Gross in force, Dec. 31st, 1930.....	<u>\$9,105,218</u>	<u>\$118,367 84</u>	<u>\$215,885,900</u>	<u>\$2,420,727 36</u>
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	484,145 46
Net in force, Dec. 31st, 1930.....	<u><u>\$9,105,218</u></u>	<u><u>\$118,367 84</u></u>	<u><u>\$215,885,900</u></u>	<u><u>\$1,936,581 90</u></u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Not to exceed amount of annual premium deposit on any one risk.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Five times the annual premium.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$75,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$75,000.

Give classes of insurance written: Fire.

Losses		
	In the Province	All Business
Gross claims paid during year.....	\$42,986 07	\$2,016,413 16
Expenses of adjustment and settlement of losses.....	314 25	17,526 68
Total.....	\$43,300 32	\$2,033,939 84
Less reinsurance on losses paid during year.....	nil	377,452 34
Net losses paid.....	\$43,300 32	\$1,656,487 50
Deduct net claims outstanding at beginning of year.....	3,050 00	25,205 00
Add net claims outstanding at end of year.....	nil	109,927 85
Net losses incurred.....	\$40,250 32	\$1,741,210 35

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$142,476 24
Net losses paid in the Province.....	43,300 32
Percentage.....	30 39
Net premium deposits earned in the Province.....	\$134,517 37
Net losses incurred in the Province.....	40,250 32
Percentage.....	29 85

MANUFACTURING LUMBERMEN'S UNDERWRITERS

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Rankin-Benedict Underwriting Co.

Ontario Representative.—A. C. Manbert, 1003 Federal Building, Toronto, Ont.

Date of Organization.—November 1, 1898. *Date of Initial Ontario License.*—January 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$2,042,903 74
Cash in banks and other depositories.....	1,339,561 85
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$418,574 86
Written prior to October 1st, 1930.....	77,668 12
	496,242 98
Total Ledger Assets.....	\$3,878,708 57

Non-Ledger Assets

Interest accrued.....	\$23,053 18
Market value of bonds and stock over book value.....	27,706 26
Total Non-Ledger Assets.....	\$50,759 44
Gross Assets.....	\$3,929,468 01
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$77,668 12
Total Admitted Assets.....	\$3,851,799 89

Liabilities

Net provision for unpaid losses and claims.....	\$81,650 00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,798,403 46
Unearned premium deposits.....	\$899,201 73
Administration expense.....	99,248 60
Total Liabilities.....	\$1,080,100 33
Surplus of admitted assets over all liabilities.....	\$2,771,699 56
Total.....	\$3,851,799 89

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$90,213 90	\$2,514,618 13
Deduct:		
Reinsurance.....	nil	185,303 42
Return premium deposits on cancelled business.....	13,141 51	365,316 45
Net premium deposits written.....	\$77,072 39	\$1,963,998 26
Reserve of unearned premium deposits:		
At beginning of year.....	\$29,871 96	\$832,494 57
At end of year.....	35,283 74	899,201 73
Increase.....	\$5,411 78	\$66,707 16
Net premium deposits earned.....	\$71,660 61	\$1,897,291 10
Net losses incurred.....	4,966 35	1,213,837 69
Administration and other expenses:		
Administration.....	\$417,549 02	
Advisory committee.....	4,283 02	
Legal.....	30,032 13	
Taxes and licenses.....	24,497 31	
Exchange.....	288 30	
		476,649 78
Net underwriting profit or savings for subscribers.....		\$206,803 63

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....	\$2,819,623 65
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$206,803 63
Income from interest and dividends.....	134,959 46
Decrease by adjustment of bonds and stocks.....	Debit 452 08
Increase of market over book value of bonds.....	27,706 26
Additional profits accumulated to the credit of subscribers.....	369,017 27
	\$3,188,640 92
Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of incurred premium deposits due.....	339,273 24
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	\$2,849,367 68

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$2,849,367 68
Deduct assets not admitted.....	77,668 12
Surplus of admitted assets over all liabilities.....	\$2,771,699 56

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$3,901,625	\$67,457 30	\$131,880,622	\$2,081,236 44
Written or renewed during year.....	5,413,625	90,213 90	162,403,587	2,514,618 13
Total.....	\$9,315,250	\$157,671 20	\$294,284,209	\$4,595,854 57
Deduct expired and marked off as terminated.....	4,754,975	80,696 90	152,237,330	2,347,850 25
Gross in force, Dec. 31st, 1930.....	\$4,560,275	\$76,974 30	\$142,046,879	\$2,248,004 32
Deduct:				
Reinsured and authorized deductions.....	nil	15,394 86	nil	449,600 86
Net in force, Dec. 31st, 1930.....	\$4,560,275	\$61,579 44	\$142,046,879	\$1,798,403 46

Miscellaneous

To what extent is the liability of the subscriber limited?
ANSWER.—One additional annual premium.
To what extent are savings withheld from subscribers before all current savings are repaid?
ANSWER.—Two annual premiums.
What is the largest aggregate amount insured in any one hazard?
ANSWER.—\$150,000.
What is the largest net aggregate amount insured in any one hazard?
ANSWER.—\$105,000.
Give classes of insurance written: Fire, Tornado.

	Losses	
	In the Province	All Business
Gross claims paid during year.....	\$7,371 60	\$1,263,210 35
Expenses of adjustment and settlement of losses.....	94 75	11,175 35
Total.....	\$7,466 35	\$1,274,385 70
Less reinsurance on losses paid during year.....	nil	87,148 01
Net losses paid.....	\$7,466 35	\$1,187,237 69
Deduct net claims outstanding at beginning of year.....	2,500 00	55,050 00
Add net claims outstanding at end of year.....	nil	81,650 00
Net losses incurred.....	\$4,966 35	\$1,213,837 69

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$77,072 39
Net losses paid in the Province.....	7,466 35
Percentage.....	9 69
Net premium deposits earned in the Province.....	\$71,660 61
Net losses incurred in the Province.....	4,966 35
Percentage.....	6 93

METROPOLITAN INTER-INSURERS

PRINCIPAL OFFICE, NEW YORK, N.Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1928. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$770,657 02
Cash on hand.....	\$273 19
Cash in banks and other depositories.....	110,074 00
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$26,388 17
Written prior to October 1st, 1930.....	1,366 35
Advances to inspectors.....	27,754 52
	3,344 17
Total Ledger Assets.....	\$912,102 90

Non-Ledger Assets

Interest accrued.....	\$8,310 25
Market value of bonds and stocks over book value.....	14,602 98
Total Non-Ledger Assets.....	\$22,913 23
Gross Assets.....	\$935,016 13
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$1,366 35
Cash advance to inspectors.....	3,344 17
Total Admitted Assets.....	\$4,710 52
	\$930,305 61

Liabilities

Net provision for unpaid losses and claims.....	\$1,459 50
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$514,416 23
Unearned premium deposits.....	276,254 08
Administration expense.....	7,119 33
Taxes due and accrued.....	2,000 00
Other liabilities:	
Subscribers' accounts in adjustment.....	6,624 20
Cash dividends unpaid to subscribers.....	48,546 86
Total Liabilities.....	\$342,003 97
Surplus of admitted assets over all liabilities.....	\$588,301 64
Total.....	\$930,305 61

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$23,587 20	\$455,050 29
Deduct:		
Reinsurance.....	nil	11,217 65
Return premium deposits on cancelled business.....	\$3,572 83	117,258 36
Net premium deposits written.....	<u>\$20,014 37</u>	<u>\$326,574 28</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$15,419 07	\$288,287 75
At end of year.....	17,012 21	276,254 08
Increase or decrease.....	<u>\$1,593 14</u>	<u>\$12,033 67</u>
Net premium deposits earned.....	\$18,421 23	\$338,607 95
Net losses incurred.....	<u>31,403 94</u>	<u>56,912 89</u>
Administration and other expenses:		
Administration.....	\$109,557 64	
Advisory committee.....	3,082 09	
Legal.....	nil	
Taxes and licenses.....	3,653 54	
Association fees, etc.....	5,244 68	
		<u>121,537 95</u>
Net underwriting profit or savings for subscribers.....		<u>\$160,157 11</u>

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not, including premium deposits on unexpired risks, January 1st, 1930.....	\$468,364 62
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$160,157 11
Income from interest and dividends.....	33,041 48
Decrease by adjustment of bonds and stocks.....	Debit 791 90
Increase of market value over book value of bonds.....	14,602 98
Additional profits accumulated to the credit of subscribers.....	<u>207,009 67</u>
Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	\$82,362 13
Amount held to the credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, December 31st, 1930.....	<u>\$593,012 16</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$593,012 16
Deduct assets not admitted.....	4,710 52
Surplus of admitted assets over all liabilities.....	<u>\$588,301 64</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$137,160,315	\$492,374 89
Written or renewed during year.....	\$7,841,826	\$23,587 20	147,874,496	455,050 29
Total.....	nil	nil	<u>\$285,034,811</u>	<u>\$947,425 18</u>
Deduct expired and marked off as terminated.....	nil	nil	138,523,900	433,008 95
Net in force, Dec. 31st, 1930.....	<u>nil</u>	<u>nil</u>	<u>\$146,510,911</u>	<u>\$514,416 23</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; ten times such premium in a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of annual savings retained until reserve is accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses		
	In the Province	All Business
Gross claims paid during year.....	\$30,721 91	\$63,879 97
Expenses of adjustment and settlement of losses.....	466 53	1,427 77
Net losses paid.....	\$31,188 44	\$65,307 74
Deduct net claims outstanding at beginning of year.....	89 50	9,854 35
Add net claims outstanding at end of year.....	285 00	1,459 50
Net losses incurred.....	<u>\$31,403 94</u>	<u>\$56,912 89</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$20,014 37
Net losses paid in the Province.....	31,188 44
Percentage.....	155.83
Net premium deposits earned in the Province.....	\$18,421 23
Net losses incurred in the Province.....	31,403 94
Percentage.....	170.48

NATIONAL LUMBER MANUFACTURERS' INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—Lynn-Payne Underwriting Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1915. *Date of Initial Ontario License.*—September 4, 1928.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$169,455 50
Cash in banks and other depositories.....	395,387 04
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$129,726 69
Written prior to October 1st, 1930.....	7,411 59
	<u>137,138 28</u>
Total Ledger Assets.....	<u>\$701,980 82</u>

Non-Ledger Assets

Interest accrued.....	\$842 71
Market value of bonds and stocks over book value.....	3,104 50
Total Non-Ledger Assets.....	<u>\$3,947 21</u>
Gross Assets.....	\$705,928 03
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	7,411 59
Total Admitted Assets.....	<u>\$698,516 44</u>

Liabilities

Net provision for unpaid losses and claims.....	\$7,139 02
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	<u>\$305,228 52</u>
Unearned premium deposits.....	152,614 26
Administration expense.....	27,223 20
Reserve for taxes.....	5,000 00
Total Liabilities.....	<u>\$191,576 48</u>
Surplus of admitted assets over all liabilities.....	\$506,539 96
Total.....	<u>\$698,516 44</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$18,570 20	\$482,907 86
Deduct:		
Reinsurance.....	nil	32,946 17
Return premium deposits on cancelled business.....	16,147 82	53,679 21
Net premium deposits written.....	<u>\$12,422 38</u>	<u>\$396,282 48</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$2,281 00	\$141,066 14
At end of year.....	4,782 62	156,614 26
Increase.....	<u>\$2,501 62</u>	<u>\$11,548 12</u>
Net premium deposits earned.....	\$9,920 76	\$384,734 36
Net losses incurred.....	3,528 86	174,080 86
Administration and other expenses:		
Administration.....	\$86,162 97	
Advisory committee.....	681 92	
Legal.....	4,013 87	
Taxes and licenses.....	5,274 32	
		<u>96,133 08</u>
Net underwriting profit or savings for subscribers.....		<u><u>\$114,520 42</u></u>

Subscribers' Surplus

(Limit: 2 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930.....		\$404,252 23
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$114,520 42	
Income from interest and dividends.....	18,707 73	
Increase of market value of bonds and stocks over book value.....	2,910 00	
Additional profits accumulated to the credit of subscribers.....		<u>136,138 15</u>
Deduct:		<u>\$540,390 38</u>
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		26,438 83
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		<u><u>\$513,951 55</u></u>

Summary of Subscribers' Surplus

Amount held to credit of subscribers' surplus.....	\$513,951 55
Deduct assets not admitted.....	7,411 59
Surplus of admitted assets over all liabilities.....	<u><u>\$506,539 96</u></u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$491,800	\$9,053 10	\$25,984,520	\$408,851 70
Written or renewed during year.....	1,176,549	18,570 20	30,973,208	482,907 86
Total.....	\$1,668,349	\$27,623 30	\$56,957,728	\$891,759 56
Deduct expired and marked off as terminated.....	832,690	9,521 12	23,475,941	455,990 07
Gross in force, Dec. 31st, 1930.....	\$835,659	\$18,102 18	\$28,481,787	\$435,769 49
Deduct reinsured and authorized deductions.....	nil	5,679 80	nil	130,540 97
Net in force, Dec. 31st, 1930.....	<u>\$835,659</u>	<u>\$12,422 38</u>	<u>\$28,481,787</u>	<u>\$305,228 52</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Liability on any one risk limited to one annual deposit.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Current savings paid after accumulated savings equal two annual premium deposits.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$40,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$25,000.

Give classes of insurance written: Fire and Lightning on Woodworking Plants.

Losses		In the Province	All Business
Gross claims paid during year.....		\$4,203 12	\$180,712 10
Expenses of adjustment and settlement of losses.....		46 75	2,092 12
Total.....		<u>\$4,249 87</u>	<u>\$182,804 22</u>
Less reinsurance on losses paid during year.....		nil	\$6,077 38
Net losses paid.....		<u>\$4,249 87</u>	<u>\$176,726 84</u>
Deduct net claims outstanding at beginning of year.....		\$769 67	\$9,785 00
Add net claims outstanding at end of year.....		48 66	7,139 02
Net losses incurred.....		<u>\$3,528 86</u>	<u>\$174,080 86</u>

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$12,422 38
Net losses paid in the Province.....	4,249 87
Percentage.....	34.20
Net premium deposits earned in the Province.....	\$9,920 76
Net losses incurred in the Province.....	3,528 86
Percentage.....	35.67

NEW YORK RECIPROCAL UNDERWRITERS

PRINCIPAL OFFICE, NEW YORK, N. Y.

Attorney-in-Fact.—Ernest W. Brown, Inc.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—1891. *Date of Initial Ontario License.*—June, 1926.

Statement for Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$3,212,122 83
Cash on hand.....	\$299 80
Cash in banks and other depositories.....	167,651 48
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$49,695 16
Written prior to October 1st, 1930.....	4,499 84
Other ledger assets:	
Cash advanced to inspectors.....	3,669 79
Total Ledger Assets.....	<u>\$3,437,938 90</u>

Non-Ledger Assets

Interest accrued.....	\$38,993 71
Market value of bonds and stocks over book value.....	126,617 17
Total Non-Ledger Assets.....	<u>\$165,610 88</u>
Gross Assets.....	<u>\$3,603,549 78</u>
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	\$4,499 84
Cash advanced to inspectors.....	3,669 79
Total Admitted Assets.....	<u>\$3,595,380 15</u>

Liabilities

Net provision for unpaid losses and claims.....	\$4,606 88
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	<u>\$1,054,000 31</u>
Unearned premium deposits.....	544,612 55
Administration expense.....	17,847 66
Taxes due and accrued.....	5,000 00
Other liabilities:	
Cash dividends remaining unpaid to subscribers.....	\$239,806 88
Subscribers' accounts in adjustment.....	40,219 26
Total Liabilities.....	<u>\$852,093 23</u>
Surplus of admitted assets over all liabilities.....	<u>\$2,743,286 92</u>
Total.....	<u>\$3,595,380 15</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$28,319 13	\$825,182 00
Deduct:		
Reinsurance.....	nil	16,163 99
Return premium deposits on cancelled business.....	2,725 01	255,576 81
Net premium deposits written.....	\$25,594 12	\$553,441 20
Reserve of unearned premium deposits:		
At beginning of year.....	23,224 56	615,904 13
At end of year.....	25,082 24	544,612 55
Increase or decrease.....	\$1,857 68	\$71,291 58
Net premium deposits earned.....	\$23,736 44	\$624,732 78
Net losses incurred.....	1,705 68	73,689 55
Administration and other expenses:		
Administration.....	\$184,497 33	
Advisory committee.....	5,550 07	
Legal.....	nil	
Taxes and licenses.....	5,006 58	
Association fees, etc.....	14,499 41	
		209,553 39
Net underwriting profit or savings for subscribers.....		<u>\$341,489 84</u>

Subscribers' Surplus

(Limit: 10 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts, not including premium deposits on unexpired risks, January 1st, 1930.....		\$2,724,095 92
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$341,489 84	
Income from interest and dividends.....	145,673 65	
Profit on sale on maturity of bonds and stocks.....	5,828 13	
Decrease by adjustment of bonds and stocks.....	Debit 5,882 69	
Increase in market value over book value of bonds.....	73,180 19	
Additional profits accumulated to the credit of subscribers.....		560,289 12
		<u>\$3,284,385 04</u>
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		532,928 49
Amount held to the credit of subscribers' savings or surplus account, not including premium deposits on unexpired risks, December 31st, 1930.....		<u>\$2,751,456 55</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$2,751,456 55
Deduct assets not admitted.....	8,169 63
Surplus of admitted assets over all liabilities.....	<u>\$2,743,286 92</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$415,178,401	\$1,171,464 69
Written or renewed during year.....	\$14,228,679	\$28,319 13	354,435,828	825,182 00
Total.....	nil	nil	\$769,614,229	\$1,996,646 69
Deduct expired and marked off as terminated.....	nil	nil	397,788,206	942,646 38
Net in force, Dec. 31st, 1930.....	<u>nil</u>	<u>nil</u>	<u>\$371,826,023</u>	<u>\$1,054,000 31</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One and one-half times their annual premium on a single risk; ten times such premium on a conflagration.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Seventy-five per cent. of current savings applied to reserve until fully accumulated.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$500,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$500,000.

Give classes of insurance written: Fire, Lightning, Sprinkler Leakage, Windstorm.

Losses

	In the Province	All Business
Gross claims paid during year.....	\$1,318 93	\$77,385 73
Expenses of adjustment and settlement of losses.....	46 75	3,765 54
Net losses paid.....	\$1,365 68	\$81,151 27
Deduct net claims outstanding at beginning of year.....	nil	12,068 60
Add net claims outstanding at end of year.....	340 00	4,606 88
Net losses incurred.....	\$1,705 68	\$73,689 55

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$25,594 12
Net losses paid in the Province.....	1,365 68
Percentage.....	5.33
Net premium deposits earned in the Province.....	23,736 44
Net losses incurred in the Province.....	1,705 68
Percentage.....	7.18

SUBSCRIBERS AT RECIPROCAL EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorneys-in-Fact.—Bruce Dodson and Ralph Dodson.*Ontario Representative.*—F. W. Wegenast, Bank of Hamilton Building, Toronto.*Date of Organization.*—December 1, 1900. *Date of Initial Ontario License.*—July 11, 1925.

Statement for Year Ending 31st December, 1930

Ledger Assets

Mortgage loans on real estate, first liens.....	\$72,500 00
Book value of bonds and debentures.....	1,119,635 83
Cash:	
On hand.....	nil
In banks and other depositories.....	\$290,596 27
Premium deposits in course of collection:	
Written on or subsequent to October 1st, 1930.....	\$135,178 14
Written prior to October 1st, 1930.....	nil
Other ledger assets:	
Due from reinsurance companies on account of pro rata reinsurance contracts cancelled, collected in January, 1931.....	54,365 17
Total Ledger Assets.....	\$1,672,275 41

Non-Ledger Assets

Interest due, \$260.00; accrued, \$11,918.78.....	\$12,178 78
Market value of bonds and stocks over book value.....	34,112 65
Total Non-Ledger Assets.....	\$46,291 43
Gross Assets.....	\$1,718,566 84
<i>Deduct Assets not Admitted:</i>	
Premium deposits (business written prior to October 1st).....	nil
Total Admitted Assets.....	\$1,718,566 84

Liabilities

Net provision for unpaid losses and claims.....	\$34,449 06
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$1,079,774 17
Unearned premium deposits.....	579,390 58
Administration expense.....	13,517 81
Taxes due and accrued.....	9,000 00
Total Liabilities.....	\$636,357 45
Surplus of admitted assets over all liabilities.....	1,082,209 39
Total.....	\$1,718,566 84

Income and Expenditure

	In the Province \$1,255 50	All Business \$1,255,955 28
Gross premium deposits written.....		
Deduct:		
Reinsurance.....	nil	96,329 83
Return premium deposits on cancelled business.....	483 30	286,479 71
Net premium deposits written.....	<u>\$772 20</u>	<u>\$873,145 74</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$232 78	\$479,897 71
At end of year.....	274 60	579,390 58
Increase or decrease.....	<u>\$8 18</u>	<u>\$99,492 87</u>
Net premium deposits earned.....	\$780 38	\$773,652 87
Net losses incurred.....	<u>nil</u>	<u>237,732 30</u>
Administration and other expenses:		
Administration.....	\$294,957 00	
Advisory committee.....	1,382 03	
Legal.....	13,636 20	
Taxes and licenses.....	10,900 25	
Association fees, etc., Rating and Inspection Bureau.....	10,253 08	
		<u>331,128 56</u>
Net underwriting profit or savings for subscribers.....		<u>\$204,792 01</u>

Subscribers' Surplus

(Limit: one time Annual Premium Deposits)

(Limit: two times Annual Premium Deposits, Sprinklered Risks)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....		\$1,072,471 38
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$204,792 01	
Income from interest and dividends.....	65,573 11	
Profit on sale or maturity of bonds and stocks.....	212 50	
Decrease by adjustment of bonds and stocks.....	Debit 1,491 52	
Profit from change in difference between book and market during year.....	<u>19,958 00</u>	
Additional profits accumulated to the credit of subscribers.....		289,044 10
		<u>\$1,361,515 48</u>
Deduct:		
Amounts transferred to excess loss fund.....		218 32
		<u>\$1,361,297 16</u>
Deduct:		
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....		<u>279,087 77</u>
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....		<u>\$1,082,209 39</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$1,082,209 39
Deduct assets not admitted.....	nil
Surplus of admitted assets over all liabilities.....	<u>\$1,082,209 39</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$107,200	\$1,475 35	\$147,133,201	\$1,231,669 09
Written or renewed during year.....	75,000	1,205 50	146,683,406	1,255,955 28
Total.....	<u>\$182,200</u>	<u>\$2,180 85</u>	<u>\$293,816,607</u>	<u>\$2,487,624 37</u>
Deduct expired and marked off as terminated.....	95,000	1,393 00	146,677,519	1,187,966 41
Gross in force, Dec. 31st, 1930.....	<u>\$87,200</u>	<u>\$1,287 85</u>	<u>\$147,139,088</u>	<u>\$1,299,657 96</u>
Deduct:				
Reinsured and authorized deductions.....	nil	nil	15,509,970	219,883 79
Net in force, December 31st, 1930.....	<u>\$87,200</u>	<u>\$1,287 85</u>	<u>\$131,629,118</u>	<u>\$1,079,774 17</u>

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—One annual premium deposit on unsprinklered risks and two annual premium deposits on sprinklered risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Twenty-five per cent. returned at close of policy year. Excess held until surplus requirement is met.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$500,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$100,000.

Give classes of insurance written: Fire, Tornado, Sprinkler Leakage.

	In the Province	All Business
Gross claims paid during year.....	nil	\$322,054 02
Expenses of adjustment and settlement of losses.....	nil	4,770 37
Total.....	nil	\$326,824 39
Less reinsurance on losses paid during year.....	nil	\$39,859 45
Net losses paid.....	nil	\$286,964 94
Deduct net claims outstanding at beginning of year.....	nil	\$83,681 70
Add net claims outstanding at end of year.....	nil	34,449 06
Net losses incurred.....	nil	\$237,732 30

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$772 20
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	\$780 38
Net losses incurred in the Province.....	nil
Percentage.....	nil

TORNADO INTER-INSURANCE EXCHANGE

PRINCIPAL OFFICE, DULUTH, MINN.

Attorney-in-Fact.—E. M. Heinselman.

Ontario Representative.—W. A. Clark, Jr., Fort William, Ont.

Date of Organization.—October, 1920. *Date of Initial Ontario License.*—December 1st, 1929.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$229,950 00
Cash in banks and other depositories.....	4,375 23
Due from Attorney-in-Fact.....	7 62
Total Ledger Assets.....	\$234,332 85

Non-Ledger Assets

Interest due, \$250.00; accrued, \$2,022.55.....	\$2,272 55
Total Non-Ledger Assets.....	\$2,272 55
Gross Assets.....	\$236,605 40

Deduct Assets not Admitted:

Book value of bonds over market value.....	\$6,873 75
Market value of special deposits in excess of corresponding liabilities.....	9,580 53
	16,454 28
Total Admitted Assets.....	\$220,151 12

Liabilities

Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$30,293 53
Unearned premium deposits.....	\$15,146 77
Return premium deposits on cancelled business.....	30 47
Taxes due and accrued.....	382 95
Total Liabilities.....	\$15,560 19
Surplus of admitted assets over all liabilities.....	204,590 93
Total.....	\$220,151 12

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$3,069 40	\$42,640 60
Deduct:		
Reinsurance.....	365 30	4,940 43
Return premium deposits on cancelled business.....	nil	1,129 36
Net premium deposits written.....	<u>\$2,704 10</u>	<u>\$36,570 81</u>
Reserve of unearned premium deposits:		
At beginning of year.....	\$1,093 54	\$14,517 73
At end of year.....	1,119 97	15,146 77
Increase.....	<u>\$26 43</u>	<u>\$629 04</u>
Net premium deposits earned.....	<u>\$2,677 67</u>	<u>\$35,941 77</u>
Administration and other expenses:		
Administration.....	\$10,377 80	
Advisory committee.....	1,522 65	
Legal.....	2 00	
Taxes and licenses.....	392 05	
Commission on bonds purchased.....	75 00	
Deposit box, \$25.00; surety bond, \$62.50.....	87 50	
Adjusting annual statement.....	199 14	
Inspection and audit bureau expense.....	7 00	
Compensation, postage and insurance securities.....	14 66	
Robbery insurance on safety deposit boxes.....	135 20	
		<u>\$12,813 00</u>
Net underwriting profit or savings for subscribers.....		<u>\$23,128 77</u>

Subscribers' Surplus

(Limit: 5 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....	\$220,375 82
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$23,128 77
Income from interest and dividends.....	12,279 67
Profit on sale or maturity of bonds and stocks.....	858 75
Additional profits accumulated to the credit of subscribers.....	<u>36,267 19</u>
Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	<u>\$35,597 80</u>
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	<u>\$221,045 21</u>

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$221,045 21
Deduct assets not admitted.....	16,454 28
Surplus of admitted assets over all liabilities.....	<u>\$204,590 93</u>

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$200,600	\$2,989 75	\$2,863,850	\$39,691 94
Written or renewed during year.....	206,000	3,069 40	3,071,250	42,640 60
Total.....	<u>\$406,600</u>	<u>\$6,059 15</u>	<u>\$5,935,100</u>	<u>\$82,332 54</u>
Deduct expired and marked off as terminated.....	<u>\$200,600</u>	<u>\$2,989 75</u>	<u>\$2,908,350</u>	<u>40,821 30</u>
Gross in force, Dec. 31st, 1930.....	\$206,000	\$3,069 40	\$3,026,750	\$41,511 24
Deduct reinsured and authorized deductions.....	nil	829 45	nil	11,217 71
Net in force, Dec. 31st, 1930.....	<u>\$206,000</u>	<u>\$2,239 95</u>	<u>\$3,026,750</u>	<u>\$30,293 53</u>

Miscellaneous

To what extent is the liability of the subscriber limited?
 ANSWER.—\$1,500.00 to \$10,500.00 on any one Coal Bridge; \$3,000.00 to \$21,000.00 on any one dock consisting of two or more bridges.
 To what extent are savings withheld from subscribers before all current savings are repaid?
 ANSWER.—To maintain sufficient reserve funds. Returned at discretion of Executive Committee.
 What is the largest gross aggregate amount insured in any one hazard?
 ANSWER.—\$80,000.
 What is the largest net aggregate amount insured in any one hazard?
 ANSWER.—\$80,000.
 Give classes of insurance written: Tornado only.

Losses		
	In the Province nil	All Insurance nil
Gross claims paid during year.....	nil	nil
Net Losses Paid.....	nil	nil
Deduct net claims outstanding at beginning of year.....	nil	nil
Add net claims outstanding at end of year.....	nil	nil
Net Losses Incurred.....	nil	nil

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$2,704	10
Net losses paid in Province.....	nil	nil
Percentage.....	nil	nil
Net premium deposits earned in the Province.....	2,677	67
Net losses incurred in the Province.....	nil	nil
Percentage.....	nil	nil

UNDERWRITERS' EXCHANGE

PRINCIPAL OFFICE, KANSAS CITY, MISSOURI

Attorney-in-Fact.—T. H. Mastin Co.

Ontario Representative.—F. W. Wegenast, Bank of Hamilton Building, Toronto.

Date of Organization.—February, 1902. *Date of Initial Ontario License.*—July 1, 1925.

Statement for the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures.....	\$1,287,833	55
Cash in banks and other depositories.....	254,936	24
Premium deposits in course of collection:		
Written on or subsequent to October 1st, 1930.....	\$20,760	97
Written prior to October 1st, 1930.....	658	23
	<u>21,419</u>	<u>20</u>
Total Ledger Assets.....	<u>\$1,564,188</u>	<u>99</u>

Non-Ledger Assets

Interest due, \$112.50, accrued, \$20,316.98.....	\$20,429	48
Total Non-Ledger Assets.....	<u>\$20,429</u>	<u>48</u>
Gross Assets.....	<u>\$1,584,618</u>	<u>47</u>
<i>Deduct Assets not Admitted:</i>		
Premium deposits (business written prior to October 1st).....	\$658	23
Book value of bonds over market value.....	2,433	55
	<u>3,091</u>	<u>78</u>
Total Admitted Assets.....	<u>\$1,581,526</u>	<u>69</u>

Liabilities

Net provision for unpaid losses and claims.....	\$8,495	00
Gross premium deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	<u>\$428,757</u>	<u>94</u>
Unearned premium deposits.....	224,886	11
Taxes due and accrued.....	460	00
Expense bills due and accrued.....	635	00
Total Liabilities.....	<u>\$234,476</u>	<u>11</u>
Surplus of admitted assets over all liabilities.....	<u>\$1,347,050</u>	<u>58</u>
Total.....	<u>\$1,581,526</u>	<u>69</u>

Income and Expenditure

	In the Province	All Business
Gross premium deposits written.....	\$2,934 25	\$433,057 74
Deduct:		
Reinsurance.....	nil	nil
Return premium deposits on cancelled business.....	628 16	163,711 79
Net premium deposits written.....	\$2,306 09	\$269,354 95
Reserve of unearned deposits:		
At beginning of year.....	3,106 84	256,007 02
At end of year.....	1,925 43	224,886 11
Decrease.....	\$1,181 41	\$31,120 91
Net premium deposits earned.....	\$3,487 50	\$300,466 86
Net losses incurred.....	nil	49,479 53
Administration and other expenses:		
Administration.....	\$59,059 34	
Advisory committee.....	2,516 78	
Legal.....	3,323 67	
Taxes and licenses.....	740 98	
		65,640 77
Net underwriting profit or savings for subscribers.....		\$185,346 56

Subscribers' Surplus

(Limit: 6 times Annual Premium Deposits)

Amount held to credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, January 1st, 1930.....	\$1,374,028 55
Amount saved from premium deposits for subscribers on risks expired during the year.....	\$185,346 56
Income from interest and dividends.....	68,233 03
Profit on sale or maturity of bonds and stocks.....	790 59
Additional profits accumulated to the credit of subscribers.....	\$254,370 18
Special deposits.....	21,378 17
Deduct:	
Amount of savings and profits returned to subscribers in cash or applied in payment of current premium deposits due.....	\$299,634 54
Amount held to the credit of subscribers' savings or surplus accounts not including premium deposits on unexpired risks, December 31st, 1930.....	\$1,350,142 36

Summary of Subscribers' Surplus

Amount held to the credit of subscribers' surplus.....	\$1,350,142 36
Deduct assets not admitted.....	3,091 78
Surplus of admitted assets over all liabilities.....	\$1,347,050 58

Risks and Premium Deposits

	IN THE PROVINCE		ALL BUSINESS	
	Risks	Gross Premium Deposits	Risks	Gross Premium Deposits
Gross in force, Dec. 31st, 1929.....	\$764,000	\$3,094 25	\$164,369,414	\$497,348 70
Written or renewed during year.....	814,000	2,934 25	197,445,831	433,057 74
Total.....	\$1,578,000	\$6,028 50	\$361,815,245	\$930,406 44
Deduct expired and marked off as terminated.....	874,000	3,204 75	199,516,022	501,648 50
Net in force, Dec. 31st, 1930.....	\$704,000	\$2,823 75	\$162,299,223	\$428,757 94

Miscellaneous

To what extent is the liability of the subscriber limited?

ANSWER.—Two times his annual premium in a single risk and ten times his annual premium in the event a continuous fire destroys several risks.

To what extent are savings withheld from subscribers before all current savings are repaid?

ANSWER.—Six times the average annual premium is accumulated as reserve before all current savings are returned.

What is the largest gross aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$600,000.

Give class of insurance written: Fire, Sprinkler Leakage, Tornado.

Losses

	In the Province	All Business
Gross claims paid during year.....	nil	\$56,397 02
Expenses of adjustment and settlement of losses.....	nil	1,587 51
Total.....	nil	\$57,984 53
Deduct net claims outstanding at beginning of year.....	nil	17,000 00
Add net claims outstanding at end of year.....	nil	8,495 00
Net losses incurred.....	nil	\$49,479 53

Provincial Net Premium Deposits and Losses

Net premium deposits written in the Province.....	\$2,306 09
Net losses paid in the Province.....	nil
Percentage.....	nil
Net premium deposits earned in the Province.....	\$3,487 50
Net losses incurred in the Province.....	nil
Percentage.....	nil

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 the Year Ending 31st December, 1930

Ledger Assets

Book value of bonds and debentures, United States Government Securities.....	\$472,228 75
Cash in banks and other depositories.....	472,363 83
Guaranty deposits in course of collection:	
On policies dated subsequent to October 1st, 1930.....	\$55,880 60
On policies dated prior to October 1st, 1930.....	6,174 50
	62,055 10
Total Ledger Assets.....	\$1,006,647 68

Non-Ledger Assets

Interest accrued.....	\$5,944 93
Market value of bonds and stocks over book value.....	31,044 70
Total Non-Ledger Assets.....	\$36,989 63
Gross Assets.....	\$1,043,637 31
Deduct Assets not Admitted:	
Guaranty deposits on policies dated prior to October 1st.....	6,174 50
Total Admitted Assets.....	\$1,037,462 81

Liabilities

Net provision for unpaid losses and claims.....	\$1,611 31
Gross guaranty deposits (less reinsurance and authorized deductions) received and receivable on all unexpired risks.....	\$538,466 04
Unearned guaranty deposits.....	\$269,233 02
Return guaranty deposits on cancelled insurance.....	1,725 33
Other liabilities:	
Reserve for State taxes.....	4,669 95
Total Liabilities.....	\$277,239 61
Surplus of admitted assets over all liabilities.....	\$760,223 20
Total.....	\$1,037,462 81

Income and Expenditure

	In the Province	All Insurance
	\$911 09	\$913,524 36
Gross guaranty deposits written.....		
Deduct:		
Reinsurance.....	nil	7,039 44
Return guaranty deposits on cancelled insurance.....	740 19	244,878 30
Net guaranty deposits written.....	\$170 90	\$661,606 62
Reserve of unearned guaranty deposits:		
At beginning of year.....	325 31	290,202 12
At end of year.....	69 54	269,233 02
Decrease.....	\$255 77	\$20,969 10
Net guaranty deposits earned.....	\$426 67	\$682,575 72
Net losses incurred.....	nil	\$197,971 55
Administration and other expenses:		
Administration.....	\$146,355 37	
Advisors.....	2,739 83	
Legal.....	5,153 16	
Taxes and licenses.....	7,447 14	
Rating bureau expense.....	5,567 64	
Exchange on insurers' cheques.....	515 71	
Audit expense.....	600 00	
		168,378 85
Net savings for subscribers.....		\$316,225 32

Subscribers' Savings

(Limit: 5 times Annual Guaranty Savings Deposits)

Amount held to credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, January 1st, 1930.....		\$197,852 51
Amount saved from guaranty deposits for subscribers on risks expired during the year.....	\$316,225 32	
Income from interest.....	30,737 70	
Increase in market value of bonds.....	8,976 57	
Additional profits accumulated to the credit of subscribers.....		355,939 59
		\$553,792 10
Deduct:		
Amount of savings returned to subscribers in cash or applied in payment of current guaranty deposits due.....		158,429 03
Amount transferred to any special surplus or reserve funds to be retained to the credit of subscribers:		
Interest on reserve fund.....	\$14,646 31	
Amount held to the credit of subscribers' savings accounts not including guaranty deposits on unexpired risks, December 31st, 1930.....		\$380,716 76

Summary of Subscribers' Savings and Reserve Fund

Amount held to the credit of subscribers' savings.....	\$380,716 76
Other special reserve accounts as per detailed schedules attached.....	385,680 94
Total.....	\$766,397 70
Deduct assets not admitted.....	\$6,174 50
Surplus of admitted assets over all liabilities.....	\$760,223 20

Subscribers' Reserve Fund

Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1930..	\$426,999 31
Add:	
Interest on reserve fund.....	\$14,646 31
	441,645 62
Deduct:	
Amount of reserve fund returned to subscribers.....	55,964 68
Amount held to credit of subscribers' reserve fund accounts as of January 1st, 1931	\$385,680 94

Risks and Guarantee Deposits

	IN THE PROVINCE		ALL INSURANCE	
	Risks	Gross Guaranty Deposits	Risks	Gross Guaranty Deposits
Gross in force, Dec. 31st, 1929.....	nil	nil	\$70,607,478	\$725,505 30
Written or renewed during year.....	\$103,054	\$911 09	90,493,721	913,524 36
Total.....	nil	nil	\$161,101,199	\$1,639,029 66
Deduct expired and marked off as terminated.....	nil	nil	\$92,268,076	\$965,947 10
Gross in force, Dec. 31st, 1930.....	nil	nil	\$68,833,123	\$673,082 56
Deduct:				
Reinsured and authorized deductions	nil	nil	nil	134,616 52
Net in force, Dec. 31st, 1930.....	nil	nil	\$68,833,123	\$538,466 04

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.—\$125,000.

What is the largest net aggregate amount insured in any one hazard?

ANSWER.—\$125,000.

Give classes of insurance written or to be written: Fire, Lightning, Hail, Windstorm, Use and Occupancy and Sprinkler Leakage.

Losses

	In the Province	All Insurance
Gross claims paid during year.....	nil	\$255,852 55
Expenses of adjustment and settlement of losses.....	nil	10,183 38
Total.....	nil	\$266,035 93
Less reinsurance on losses paid during year.....	nil	nil
Net Losses Paid.....	nil	\$266,035 93
Deduct net claims outstanding at beginning of year.....	nil	69,675 69
Add net claims outstanding at end of year.....	nil	1,611 31
Net losses incurred.....	nil	\$197,971 55

Provincial Net Premium Deposits and Losses

Net guaranty deposits written in the Province.....	\$170 90
Net losses paid in the Province.....	nil
Percentage.....	nil
Net guaranty deposits earned in the Province.....	426 67
Net losses incurred in the Province.....	nil
Percentage.....	nil

I
PENSION FUND ASSOCIATIONS

I

LES PREVOYANTS DU CANADA

HEAD OFFICE, QUEBEC, P.Q.

NOTE.—For detailed description of funds and method of operation, see 1928 Report, page 351.

Managing Director, Antoni Lesage

Capital Stock

Authorized.....	\$1,000,000	00
Subscribed.....	350,000	00
Paid up.....	348,185	00

Statement for the Year Ending 31st December, 1930

Company Funds

BALANCE SHEET

Assets

Cash on hand and in banks.....	\$29,096	45
Book value of bonds.....	11,669	63
Book value of real estate.....	155,000	00
*Contributions and entrance fees, due.....	96,694	51
Sundry accounts receivable.....	5,993	03
*Commission costs.....	108,000	00
*Sundry deferred charges.....	9,187	87
Advances to annuity fund.....	6,393	48
*Furniture and fixtures.....	4,375	64
Total Assets.....	\$426,410	61

Liabilities

Agents' commissions, etc.....	\$30,690	61
Reserve for depreciation on real estate.....	2,500	64
Contributions paid in advance.....	9,021	78
Other liabilities.....	4,412	09
Capital paid in.....	\$348,185	00
Balance profit and loss account.....	31,600	49
Total Liabilities.....	\$379,785	49
	\$426,410	61

Revenue Account

Income

Contributions of members.....	\$170,011	00
Entrance fees.....	9,382	00
Interest on investments.....	5,450	94
Real estate income.....	7,907	99
Total Income.....	\$192,751	93

Expenditure

Salaries.....	\$39,061	71
Collection charges.....	20,289	67
Commissions.....	12,021	52
All other expenditure.....	75,713	62
Contributions and entrance fees of past years written off.....	23,731	41
Government taxes.....	4,118	34
Agents' balances written off.....	4,543	62
Balance carried to profit and loss account.....	13,272	04
Total Expenditure.....	\$192,751	93

Profit and Loss Account

Balance brought forward from previous year.....	\$51,278	45
Amount transferred from revenue account.....	13,272	04
Total.....	\$64,550	49
Dividends to shareholders.....	\$32,950	00
Balance carried forward.....	31,600	49
Total.....	\$64,550	49

*These assets amounting to \$218,258.02 disallowed under The Ontario Insurance Act, making the net assets, \$208,152.59.

Pension Fund

BALANCE SHEET

Assets

Mortgage loans on real estate.....	\$1,563,321 37
Book value of bonds, debentures, etc.....	5,372,747 98
Cash in banks.....	238,310 23
Interest due and accrued.....	108,008 02
Assessments due and unpaid.....	330,479 26
Total Assets.....	\$7,612,866 86

Liabilities

Assessments paid in advance.....	33,242 84
Reserves for assessments past due.....	143,969 60
Assessments due to deceased members.....	147 00
Pension unpaid.....	1,769,358 70
Other liabilities.....	4,336 50
Principal of pension fund.....	5,661,312 22
Total Liabilities.....	\$7,612,866 86

Receipts

Assessments.....	\$408,999 00
Interest on investments.....	312,746 45
All other income.....	258 92
Total Receipts.....	\$722,004 37

Disbursements

Pensions distributed.....	402,225 46
Assessments refunded to estates of deceased members.....	12,499 06
Total Disbursements.....	\$414,724 52

Principal of Pension Fund

Revenue of active members (60,813 holding 136,333 shares).....	\$3,666,258 00
Assessments forfeited paid by lapsed members.....	376,059 34
Interest in investments.....	1,737,899 05
Fines, exchanges, profits and adjustments.....	57,733 35
	\$5,837,949 74
Reserve for assessments past due.....	176,637 52
Total.....	\$5,661,312 22

Annuity Fund

BALANCE SHEET

Assets

Book value of bonds, debentures, etc.....	\$30,212 50
Cash on hand and in banks.....	106 52
Interest due and accrued.....	629 54
Deferred organization expenses.....	3,617 26
Total.....	\$34,565 82

Liabilities

Net liability under annuity contracts.....	\$28,065 82
Owing to company funds.....	6,500 00
Total.....	\$34,565 82

Revenue Account**Income**

Interest on investments.....	\$752 15
Other revenue.....	126 16
Total Income.....	\$878 31

Disbursements

General expense.....	\$100 00
Surplus of income over disbursements (applied against deferred organization expense).....	778 31
Total Disbursements.....	\$878 31

Business in Ontario

Assessments, contributions, etc.—	Entrance fees.....	\$577 00
	Contributions.....	1,261 41
	Assessments.....	3,530 82
Total.....		<u>\$5,369 23</u>

Total membership in Ontario, December 31st, 1929.....	Members	Shares
New members joined during year.....	973	2,533
Transfers from outside Province.....	257	769
	25	50
	1,255	3,352
Expirations by death.....	2	4
Expirations by reimbursement.....	55	247
Total membership in Ontario, December 31st, 1930.....	<u>1,198</u>	<u>3,101</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 AND DIRECTORS

Officers.—President, Guy Vaniet, Montreal; 1st Vice-President, Aime Parent, Verdun; 2nd Vice-President, Ernest Brossard, Montreal; Manager, J. V. Desaulniers, Montreal; General Secretary, V. E. Beaupre, Montreal; General Treasurer, J. A. Bariteau, Montreal.

Directors.—Hon. F. L. Beique, Sir H. Laporte, J. C. Beauchamp, J. V. Desaulniers, Guy Vanier, Art. Tremblay, Ernest Brossard, Alph Phaneuf, Louis Pouliot, all of Montreal; J. O. Moquin, Longueuil, Que.; Alf. Bernier, Outremont and Aime Parent, Verdun.

Consolidated Balance Sheet of Caisse Nationale d'Economie
and Caisse de Remboursement

As of December 31st, 1930

Assets

Cash on hand and in banks.....		\$48,639 95
Bonds.....	\$3,474,636 01	
Mortgages.....	3,348,761 68	
Accrued interest.....	88,748 78	
		6,912,146 47
Real estate.....		109,430 69
Other assets.....		1,115 36
Total Assets.....		<u>\$7,071,332 47</u>

Liabilities

<i>Caisse Nationale d'Economie:</i>		
Capital First Period Pension Fund.....	\$5,850,402 56	
Capital Second Period Pension Fund.....	98,932 70	
		\$5,949,335 26
General Reserve Fund, First Period:		
Capital revenue.....	\$398,964 45	
Joint certificate reserve.....	50,391 35	
Family certificate reserve.....	123,207 75	
		572,563 55
General Reserve Fund, Second Period:		
Guaranteed minimum annuity certificate reserve.....	\$90,337 82	
Surplus.....	11,257 67	
		\$101,595 49
Pensioners (unpaid pensions, 1920-1929).....		10,465 24
Creditors.....		1,674 34
Prepaid interest.....		1,399 00
<i>Caisse de Remboursement:</i>		
Guarantee reserve fund.....	\$407,850 88	
Contingent surplus.....	26,448 71	
		434,299 59
Total Liabilities.....		<u>\$7,071,332 47</u>

Summary Statement of Operations for the Year Ended December 31st, 1930

I. CAISSE NATIONALE D'ECONOMIE

FIRST PERIOD

<i>Capital:</i>			
Balance, December 31st, 1929.....	\$5,386,663	82	
Contributions paid by members.....	463,738	74	\$5,850,402 56
<i>General Reserve:</i>			
<i>A. Capital Revenue:</i>			
Balance, December 31st, 1929.....	\$345,592	25	
Transferred from Pension Fund Revenue Account:			
Reserves set up on investments.....	\$65,558	25	
Interest earned.....	456	91	
Profit on sale of bonds.....	5,207	86	
Confiscated pensions.....	4,256	45	
Interest and exchange.....	20,090	97	
Special premiums.....	2,747	86	
	\$98,318	30	
Less—Additional payments on pensions \$13,100 00			
Excess of payments over revenue.....	31,846	10	
	44,946	10	53,372 20
Balance, December 31st, 1930.....	\$398,964	45	
<i>Joint Certificate:</i>			
Balance, December 31st, 1929.....	\$31,049	29	
Contributions.....	16,532	70	
Interest earned.....	2,707	61	
	\$50,289	60	
Less—Contributions for Special Reserve—donor's death.....	1,950	75	
	\$48,338	85	
<i>Reserve for Contributions—Donor's Death:</i>			
Balance as of December 31st, 1929.....	\$781	50	
Transferred during year.....	1,950	75	
	\$2,732	25	
Less—Paid in contributions for 1930.....	679	75	
	\$2,052	50	
Balance, December 31st, 1930.....			50,391 35
<i>C. Family Certificates:</i>			
Balance, December 31st, 1929.....	\$65,386	07	
Contributions.....	50,800	22	
Interest earned.....	6,611	46	
	\$122,797	75	
Less—Annuities paid to companies—donor's death.....	5,569	70	
			117,228 05
Reserved for death of donors—both caisses.....			5,979 70
			\$572,563 55
<i>Pension Fund Revenue Account:</i>			
Interest revenue on capital fund investments.....	\$327,704	04	
Less—Reserve on investments.....	65,558	25	
Interest earned.....	456	91	
			66,015 16
Plus—Transferred to General Reserve:			
Additional pensions.....	\$13,100	00	
Excess of 1930 revenue over 1929.....	31,846	10	
Interest earned.....	456	91	
	45,403	01	
Transferred to pensioners' account.....	\$307,091	89	
<i>Pensioners' Account:</i>			
Balance unpaid pensions, December 31st, 1929.....	\$13,298	67	
1930 pensions (from pension fund revenue account).....	307,091	89	
	\$320,390	56	
Less—Paid 1929 pensioners.....	\$302,014	34	
Paid pensions of previous years.....	3,497	43	
Confiscated pensions transferred to general reserve.....	4,413	55	
	309,925	32	
Balance unpaid pensions, December 31st, 1930.....			10,465 24

SECOND PERIOD

<i>Capital:</i>			
Balance, December 31st, 1929.....	\$88,878	78	
Interest revenue.....	5,326	57	
Contributions paid by members.....	4,727	35	
Balance, December 31st, 1930.....			98,932 70

II
ANNUAL STATEMENT
ABSTRACTS

A
JOINT STOCK INSURANCE
COMPANIES

- I. LIFE.
II. FIRE AND OTHER CLASSES.

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS

I.—LIFE
ASSETS, DECEMBER 31st, 1930

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 or in banks.	Other ledger assets.	Total ledger assets.	Interest and rents due and accrued.	Outstanding and deferred premiums and annuity consideration.	Total non-ledger assets.	Total assets.
Empire Life Insurance Co.,	\$ 543,587 78	\$ 713,000 00	\$ 30,000 00	\$ 1,182,706 86	\$ 102,844 16	\$ 48,758 06	\$ 1,887,502 12	\$ 21,586 37	\$ 128,387 32	\$ 149,973 69	\$ 2,037,475 81	
**Mutual Relief Life Ins. Co.,	51,848 50	713,000 00	30,000 00	4,062,846 27	124,686 25	4,916 98	4,965,984 50	84,037 35	34,235 15	118,272 50	5,084,257 00	
Ontario Equitable Life.....	197,061 21	3,609,859 06	30,000 00	2,487,490 93	1,015,704 36	31,902 10	7,379,051 48	125,328 84	338,933 22	464,262 06	7,843,313 54	
Totals.....	249,509 71	4,866,446 84	30,000 00	7,733,044 06	1,243,234 77	85,577 14	14,232,538 10	230,952 56	501,555 69	732,508 25	14,965,046 35	

*Book value.
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, \$88,000; Mutual Relief Life Insurance Company, \$50,000; Ontario Equitable Life, \$110,000.

LIABILITIES, DECEMBER 31st, 1930

Name of Company	Net liability under contracts in force for payments not due (Reserve).	Net liability for payments due under contracts (unsettled claims).	Provision for unreported claims.	Miscellaneous liability under contracts.	Taxes due and accrued.	Expenses, commissions, etc.	Borrowed money and bank overdrafts.	All other liabilities.	Reserve, special.	Dividends to shareholders due and unpaid.	Balance of shareholders surplus account.	Total of all liabilities except capital stock.	Capital stock paid up.	Net amount at risk.
	Empire Life Insurance Co.,	\$ 1,356,661 00	\$ 4,550 00	\$ 20,000 00	\$ 7,713 55	\$ 7,190 58	\$ 5,347 09	\$ 219,717 65	\$ 150,109 70	\$ 1,757,289 57	\$ 492,985 00	\$ 19,984,641 00	\$ 4,935,992 90	\$ 21,043,453 44	$ 19,984,641 00
**Mutual Relief Life Ins. Co	4,733,578 00	39,285 00	20,000 00	20,578 32	7,000 00	5 00	110,652 23	4,894 35	.....	.....	.....	7,119,971 46	654,765 48	21,043,453 44
Ontario Equitable Life.....	6,280,665 00	16,188 00	16,188 00	49,189 47	17,500 00	5,994 47	422,000 00	304,136 52	.....	.....	.....	7,119,971 46	654,765 48	19,984,641 00
Totals.....	12,370,904 00	40,738 00	40,738 00	77,481 34	31,690 58	11,346 56	752,369 88	465,140 57	.....	.....	.....	13,813,253 93	1,147,750 48	90,157,386 44

*Premiums paid in advance. **A mutual company. †Investment Reserve. ‡Includes Premiums paid in advance, \$8,730.16. a Includes Reserve set up by Superintendent, \$200,000.00.

I.—LIFE—Continued
INCOME FOR THE YEAR ENDING DECEMBER 31ST, 1930

Name of Company	Assurance premiums and consideration for annuities.	Consideration for supplementary contracts.	Amounts left with company (arising from contracts).	Interest, dividends and rent.	Gross profit on sale of ledger assets.	All other income.	Total income (excluding receipts on account of capital stock).	Paid on capital stock.	Premium on capital.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Empire Life Insurance Company.....	525,095	40	4,394	16	86,800	74	618,902	64	21,765	00
**Mutual Relief Life Insurance Company.....	582,224	33	.....	.....	259,479	74	869,796	58	.....	.....
Ontario Equitable Life.....	1,399,293	92	5,468	15	419,992	02	1,836,444	78	12,349	19
Totals.....	2,506,613	65	5,468	15	766,272	50	3,325,144	00	34,114	19
					42,383	04			93,251	23

DISBURSEMENTS FOR THE YEAR ENDING DECEMBER 31ST, 1930

Name of Company	Taxes, licenses and fees.	Head office, branch office and agency expenses.	All other expenses.	Total expenses.	In respect of assurance and annuity 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.
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Empire Life Insurance Company.....	8,157	23	267,596	73	305,635	36	113,118	91	488	24
**Mutual Relief Life Insurance Company.....	3,699	67	179,506	54	213,834	09	409,942	49	.....	.....
Ontario Equitable Life.....	23,879	72	404,757	19	511,602	58	569,527	78	15,246	75
Totals.....	35,736	62	851,860	46	1,031,072	83	1,091,989	18	24,624	85
			143,475	75			37,564	38	.....	.....
									2,185,739	48

**A mutual company.

II.—FIRE AND OTHER CLASSES

ASSETS, DECEMBER 31ST, 1930

Name of Company	Real Estate (less encumbrances thereon)		Mortgage loans on real estate		Book value of bonds, debentures and stocks		Book value of stocks		Cash on hand and in banks		Interest, dividends and rents due and accrued		Agents' balances and bills receivable on account of same		Bills receivable, miscellaneous		Reinsurance on losses paid		Other assets		Total admitted assets		Assets not admitted			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Federal Fire Insurance Company	317,239	83	40,916	32	22,669	46	2,770	56	21,462	07	.....	.....	4,051	85	7,182	23	401,927	86	7,370	17		
Hand in Hand Insurance Company	18,750	00	427,960	87	568	90	32,829	92	5,723	04	9,178	13	.....	.....	875	15	495,886	01	6,360	53	6,360	53		
Merchants Fire Insurance Company	112,463	52	589,965	35	.....	.....	53,990	21	6,140	10	19,331	22	.....	.....	997	11	795,888	01	354	82	354	82		
Pilot Insurance Company	484,159	18	22,400	00	82,410	55	6,915	81	47,743	72	.....	.....	.....	.....	19,940	75	668,522	82	42,119	12		
Provident Assurance Company	344,463	74	455,868	33	140,309	60	144,355	83	7,538	72	251,457	49	868	22	.....	.....	1,543,343	45	170,630	78	170,630	78		
Queen City Fire Insurance Company	40,000	00	600,793	64	53,883	26	31,160	93	8,333	73	9,249	89	.....	.....	.....	.....	985	83	748,207	28	236	78		
Stanstead and Sherbrooke Fire Insurance Company	28,994	06	557,538	06	2,681	09	14,986	87	43	047	32	1,092	09	20,159	90	888,711	41	30,399	74	
Toronto General Insurance Company	60,000	00	844,774	41	101,497	59	149,140	45	15,262	88	228,180	91	.....	.....	34,334	37	161,774	00	1,494,964	61	62,138	69		
Wellington Fire Insurance Company	777	45	405,456	70	42,868	12	3,659	61	34,023	10	.....	.....	4,786	16	5,800	82	501,827	52	5,800	82		
Totals	525,921	32	383,733	39	4,683,756	39	404,543	79	535,295	64	71,331	32	663,673	85	868	22	49,548	13	220,606	92	7,539,278	97	325,411	45

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., \$51,435.85; Hand in Hand Insurance Co., \$95,505.84; Merchants Fire Insurance Co., \$97,700.00; Pilot Insurance Co., \$30,000.00; Provident Assurance Co., \$75,000.00; Queen City Fire Insurance Co., \$73,893.33; Stanstead and Sherbrooke Fire Insurance Co., \$51,500.00; Toronto General Insurance Co., \$92,000.00; Wellington Fire Insurance Co., \$100,000.00.

*Excess of book over market value of investments.

†Net amount after deducting excess of book over market value of investments.

II.—FIRE AND OTHER CLASSES—Continued
LIABILITIES, DECEMBER 31ST, 1930

Name of Company	Provision for unpaid claims in Ontario.	Provision for unpaid claims elsewhere than in Ontario.	Reserve of unearned premiums in Ontario.	Reserve of unearned premiums elsewhere than in Ontario.	Dividends to shareholders.	Taxes and other expenses due and accrued.	All other liabilities.	Total liabilities except capital stock.	Excess assets over liabilities, excluding capital stock.	Capital stock paid in cash.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Federal Fire Insurance Company.....	3,881 97	.....	153,165 82	.....	.....	5,881 15	51 81	162,080 75	238,047 11	125,000 00
Hand in Hand Insurance Company.....	657 50	.....	63,756 80	.....	.....	3,986 00	213,523 79	281,924 09	213,961 97	100,000 00
Merchants Fire Insurance Company.....	6,984 00	.....	183,251 52	.....	.....	9,356 12	928 49	200,520 13	595,367 86	150,000 00
Pilot Insurance Company.....	129,604 40	.....	215,451 48	.....	.....	9,557 33	15,326 24	369,939 45	298,583 37	207,950 00
Provident Assurance Company.....	16,075 43	373,277 49	43,922 77	218,644 95	.....	72,261 74	423,148 45	1,147,330 83	396,012 62	274,855 00
Queen City Fire Insurance Company.....	1,878 49	.....	96,960 46	.....	27 00	3,616 07	67,078 40	169,560 42	578,646 82	104,000 00
T-Stanstead and Sherbrooke Fire Insurance Company.....	344 42	3,713 26	53,119 15	127,256 44	.....	.....	20,733 48	205,166 75	683,544 66	143,000 00
Toronto General Insurance Company.....	56,476 61	251,019 70	168,826 65	259,464 02	.....	49,653 69	70,037 21	855,477 88	639,486 73	284,284 50
Wellington Fire Insurance Company.....	2,094 51	.....	164,221 35	.....	.....	9,017 42	4,629 37	179,962 65	371,864 87	150,000 00
Totals.....	217,997 33	628,010 45	1,142,676 00	605,365 41	27 00	163,329 52	815,457 24	3,572,862 95	3,966,416 02	1,595,069 50

* Reserve of unearned premiums carried out at 100%. †A stock-mutual company limited in Ontario to Fire Insurance on the cash plan.

PROFIT AND LOSS ACCOUNT

Name of Company	Net premiums written in Ontario.		Net premiums written elsewhere.		Total net premiums written.		Net premiums earned in Ontario.		Net premiums earned elsewhere.		Total net premiums earned.		Net claims and adjustments expenses in Ontario.		Net claims and adjustments expenses elsewhere.		Total net claims, commissions, adjustments and other expenses.		Underwriting profit or loss.*			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Federal Fire Insurance Co.	199,737	65	190,243	58	199,737	65	190,243	58	99,028	32	99,028	32	122,724	34	78,789	57	201,513	91	11,270	33		
Hand-in-Hand Insurance Co.	95,314	40	99,028	32	95,314	40	99,028	32	28,498	00	28,498	00	28,498	00	40,092	38	68,590	38	30,437	94		
Merchants Fire Insurance Co.	220,312	74	230,627	13	220,312	74	230,627	13	104,258	71	104,258	71	104,258	71	142,058	86	216,314	21	18,312	92		
Pilot Insurance Co.	534,386	39	458,192	57	534,386	39	458,192	57	267,077	29	267,077	29	70,092	98	27,146	38	538,223	98	80,031	41		
Provident Assurance Co.	89,831	66	93,604	42	89,831	66	93,604	42	95,218	35	95,218	35	40,100	29	27,143	38	918,489	72	70,333	08		
Queen City Fire Insurance Co.	99,314	79	108,423	46	99,314	79	108,423	46	108,423	46	108,423	46	40,100	29	43,221	18	83,521	47	23,101	99		
Stanstead and Sherbrooke Fire Insurance Co.	74,930	16	69,218	76	74,930	16	69,218	76	157,155	23	157,155	23	53,951	71	23,752	65	68,204	59	215,062	39		
Toronto General Insurance Co.	390,924	58	399,545	73	390,924	58	399,545	73	834,264	23	834,264	23	216,085	68	279,987	88	238,783	57	273,369	59		
Wellington Fire Insurance Co.	209,469	57	222,692	73	209,469	57	222,692	73	6,314	02	6,314	02	150,423	49	58,053	01	2,708	52	227,400	22		
Totals	1,914,221	94	1,892,951	83	1,914,221	94	1,892,951	83	3,764,528	53	3,764,528	53	1,164,103	75	935,545	19	592,427	44	3,745,285	87	19,242	66

*Loss

Name of Company	Interest, dividends and rents earned.		Bad debts recovered previously written off.		Profit on sale of investments.		Other gains.		Total other revenue.		Interest on money borrowed for investment.		Bad debts written off.		Decrease in market value of investments.		Other losses.		Total other expenditure.		Excess of other revenue over other expenditure.		Total net profit or loss	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Federal Fire Insurance Co.	16,902	32	289	43	529	16	17,431	48	17,431	48	503	52	13,846	68	133,700	00	1,437	19	35,700	00	17,431	48	6,161	15
Hand-in-Hand Insurance Co.	15,316	05	678	23	5	00	15,605	48	37,529	91	503	52	5,017	22	133,700	00	1,437	19	35,700	00	15,605	48	46,043	42
Merchants Fire Insurance Co.	35,872	74	1,041	19	8,440	68	21,540	28	21,540	28	503	52	5,017	22	133,700	00	1,437	19	35,700	00	3,829	91	18,142	83
Pilot Insurance Co.	13,009	60	32,215	26	40	00	56,221	32	56,221	32	503	52	5,017	22	133,700	00	1,437	19	35,700	00	5,752	89	74,278	52
Provident Assurance Co.	52,964	87	33,590	15	40	00	33,630	15	33,630	15	503	52	5,017	22	133,700	00	1,437	19	35,700	00	27,932	89	98,265	94
Queen City Fire Insurance Co.	33,590	15	48,119	23	40	00	48,119	23	48,119	23	503	52	5,017	22	133,700	00	1,437	19	35,700	00	9,831	35	3,293	54
Stanstead and Sherbrooke Fire Ins. Co.	48,119	23	9,622	27	3,246	36	65,748	40	65,748	40	503	52	5,017	22	133,700	00	1,437	19	35,700	00	16,469	88	42,960	95
Toronto General Insurance Co.	52,879	77	20,294	13	2,522	03	22,816	76	22,816	76	503	52	5,017	22	133,700	00	1,437	19	35,700	00	50,671	11	10,111	48
Wellington Fire Insurance Co.	20,294	13	289,038	86	2,015	13	14,783	83	318,643	01	503	52	33,995	07	96,328	59	2,294	41	133,121	59	22,816	76	24,423	29
Totals	289,038	86	2,015	13	14,783	83	318,643	01	318,643	01	503	52	33,995	07	96,328	59	2,294	41	133,121	59	185,521	42	204,764	08

*Loss.

†Decrease in Book Value of Real Estate.

ABSTRACT OF BUSINESS TRANSACTED BY JOINT STOCK INSURANCE COMPANIES TRANSACTING FIRE AND OTHER CLASSES

Classes of Insurance	Ontario					Ontario and elsewhere						
	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses	Gross risks written	Net at risk	Gross premiums written	Less cancelled and reinsured	Net premiums written	Net losses incurred during the year not including adjustment expenses
FEDERAL FIRE INSURANCE COMPANY												
Fire.....	\$ 35,946,244	\$ 40,795,129	\$ 324,952	\$ 125,214	\$ 199,737	\$ 121,433	\$ 35,946,244	\$ 40,795,129	\$ 324,952	\$ 125,214	\$ 199,737	\$ 121,433
Fire.....	10,346,035	11,715,797	95,302	12,957	82,345	24,427	10,346,035	11,715,797	95,302	12,957	82,345	24,427
Automobile.....	1,581	1,803	11,581	1,803	9,777	1,653	1,581	1,803	11,581	1,803	9,777	1,653
Plate Glass.....	3,293	3,293	3,293	102	3,190	1,227	3,293	3,293	3,293	102	3,190	1,227
Totals.....	10,346,035	11,715,797	110,177	14,863	95,314	27,288	10,346,035	11,715,797	110,177	14,863	95,314	27,288
HAND-IN-HAND INSURANCE COMPANY												
Fire.....	34,051,950	59,288,324	255,835	44,340	211,495	101,881	34,051,950	59,288,324	255,835	44,340	211,495	101,881
Automobile.....	13,037	67	13,037	4,220	8,817	2,374	13,037	67	13,037	4,220	8,817	2,374
Totals.....	34,051,950	59,288,324	268,873	48,560	220,312	104,255	34,051,950	59,288,324	268,873	48,560	220,312	104,255
MERCHANTS FIRE INSURANCE COMPANY												
Fire.....	3,002,513	2,913,143	28,794	16,460	12,334	8,957	3,002,513	2,913,143	28,794	16,460	12,334	8,957
Automobile.....	699,177	28	12,372	160,497	538,680	211,648	699,177	28	12,372	160,497	538,680	211,648
Accident and Sickness.....	2,169	88	2,169	36,726	1,812	9,954	2,169	88	2,169	36,726	1,812	9,954
Liability.....	2,808	25	2,808	1,473	696	119	2,808	25	2,808	1,473	696	119
Guarantee.....	10,169	85	10,169	1,426	1,381	528	10,169	85	10,169	1,426	1,381	528
Plate Glass.....	1,260	52	1,260	6,492	3,677	169	1,260	52	1,260	6,492	3,677	169
Inland Transportation.....	1,496	25	1,496	277	982	533	1,496	25	1,496	277	982	533
Totals.....	3,002,513	2,913,143	758,248	223,862	534,386	232,138	3,002,513	2,913,143	758,248	223,862	534,386	232,138
PILOT INSURANCE COMPANY												
Fire.....	3,002,513	2,913,143	28,794	16,460	12,334	8,957	3,002,513	2,913,143	28,794	16,460	12,334	8,957
Automobile.....	699,177	28	12,372	160,497	538,680	211,648	699,177	28	12,372	160,497	538,680	211,648
Accident and Sickness.....	2,169	88	2,169	36,726	1,812	9,954	2,169	88	2,169	36,726	1,812	9,954
Liability.....	2,808	25	2,808	1,473	696	119	2,808	25	2,808	1,473	696	119
Guarantee.....	10,169	85	10,169	1,426	1,381	528	10,169	85	10,169	1,426	1,381	528
Plate Glass.....	1,260	52	1,260	6,492	3,677	169	1,260	52	1,260	6,492	3,677	169
Inland Transportation.....	1,496	25	1,496	277	982	533	1,496	25	1,496	277	982	533
Totals.....	3,002,513	2,913,143	758,248	223,862	534,386	232,138	3,002,513	2,913,143	758,248	223,862	534,386	232,138

PILOT AUTOMOBILE AND ACCIDENT INSURANCE COMPANY

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
PROVIDENT ASSURANCE COMPANY												
Fire.....	8,939,066 00	7,974,472 00	107,826 88	64,367 56	43,459 32	38,101 80	30,363,751 00	27,475,818 00	365,570 15	217,771 13	147,799 02	122,534 71
Automobile.....	91,307 57	20,800 89	11,886 86	60,506 67	30,800 89	20,834 73	59,258 67	193,563 37	346,995 30	10,404 75	88,685 80	128,652 20
Accident and Sickness.....	316 33	214 74	101 59	2,888 62	9,038 24	6,353 18	39,006 51	11,738 60	8,508 57	1,508 67	30,502 18	37,355 23
Guarantee.....	731 15	266 53	357 60	122 30	144 23	90 25	8,332 04	6,826 97	22,918 19	4,690 98	18,227 18	3,515 65
Plate Glass.....	4,229 03	2,427 42	1,801 61	1,456 63	395 60	67,347 48	30,363,751 00	27,475,818 00	40,019 81	8,631 85	31,387 96	227,060 54
Burglary.....	5,984 25	650 40	2,619 62	3,364 63	650 40	49,405 11	6,021 75	42,610 10	6,021 75	2,675 87	3,345 88	17,063 29
Employers' Liability.....	650 40	.....	.....	.....	.....	.....	650 40	.....	.....	.....	.....	29,737 00
Public Liability.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Life.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Inland Transportation.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Weather.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Adjust'm't, 1929 Reserve	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Totals.....	8,939,066 00	7,974,472 00	223,198 99	133,367 33	89,831 66	67,347 48	30,363,751 00	27,475,818 00	2,031,637 88	1,024,702 78	1,006,935 10	544,292 13

QUEEN CITY FIRE INSURANCE COMPANY

Fire.....	18,027,279 00	29,946,392 00	111,592 62	12,277 83	99,314 79	38,690 45	18,027,279 00	29,946,392 00	111,592 62	12,277 83	99,314 79	38,690 45
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STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Fire.....	12,418,602 00	11,290,392 00	113,744 21	38,844 05	74,930 16	53,254 40	38,912,218 00	31,249,732 00	431,198 88	194,509 51	236,689 37	120,476 53
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TORONTO GENERAL INSURANCE COMPANY

Fire.....	21,913,456 00	20,002,136 00	210,357 49	59,714 44	150,643 05	82,862 32	33,562,036 00	30,137,929 00	347,808 38	113,494 03	234,314 35	128,921 65
Automobile.....	316,540 51	4,243 67	9,231 05	5,999 30	3,231 75	8,624 78	96,100 79	.....	607,275 95	248,822 91	358,453 04	174,858 05
Accident and Sickness.....	4,243 67	15,051 17	15,051 17	8,231 34	3,416 34	126 50	.....	.....	13,009 18	6,400 31	6,608 87	9,704 96
Guarantee.....	15,051 17	37,620 98	37,620 98	3,175 06	11,876 11	1,814 19	.....	.....	9,477 86	1,884 83	7,593 03	712 53
Inland Transportation.....	37,620 98	37,620 98	37,620 98	6,151 95	4,105 03	2,092 27	.....	.....	45,867 44	5,338 89	40,528 55	3,419 00
Public Liability.....	37,620 98	37,620 98	37,620 98	14,126 06	23,494 44	7,309 39	.....	.....	10,453 98	6,443 75	4,010 23	3,496 80
Employers' Liability.....	231 81	231 81	231 81	50 00	181 81	353 86	.....	.....	76,607 90	26,205 78	50,402 12	15,619 88
Marine.....	2,864 00	.....	.....	23 84	2,840 16	.....	.....	.....	149,766 84	34,343 04	115,423 80	69,111 74
Plate Glass.....	3,869 94	.....	.....	991 76	2,878 18	1,399 64	.....	.....	5,675 86	793 21	4,882 65	1,339 14
Tornado.....	4,104 40	.....	.....	547 24	3,557 16	.....	.....	.....	5,262 67	1,363 55	3,897 12	2,129 74
Blanket Residence.....	3,765 29	.....	.....	1,697 51	2,067 78	4,176 40	.....	.....	4,442 62	602 26	3,840 36	3,840 36
Laundry Bundle.....	578 91	.....	.....	277 20	301 71	.....	.....	.....	8,484 76	2,853 89	5,630 87	6,498 14
Workmen's Compensation.....	523 16	.....	.....	523 16	.....	.....	.....	.....	558 16	.....	558 16	98 27
Totals.....	21,913,456 00	20,002,136 00	619,238 88	228,314 30	390,924 58	201,292 22	33,562,036 00	30,137,929 00	1,828,673 30	593,159 39	1,235,513 91	670,508 35

WELLINGTON FIRE INSURANCE COMPANY

Fire.....	40,705,613 00	41,878,813 00	378,712 90	169,243 33	209,469 57	106,391 42	46,520,701 00	48,631,911 00	431,787 78	193,282 84	238,504 94	122,441 93
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B

MUTUAL INSURANCE
CORPORATIONS

- I. FARMERS' MUTUALS—FIRE.
- II. FARMERS' MUTUALS—WEATHER.
- III. ASSOCIATED NEW ENGLAND FACTORY MUTUALS.

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS

ASSETS, DECEMBER 31ST, 1930

Name of Corporation	Real estate		Mortgages, bonds and other securities		Cash		Agents' balances		Instalments of 1930 unpaid		Assessments of 1930 unpaid		Unassessed premium note		Interest due and accrued		All other assets		Total assets	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1 Algoma			23,670	14	6,514	75					55,942	40					86,127	29	1	
2 Amherst Island			5,000	00	3,456	45					11,433	20					19,889	65	2	
3 Ayr			39,893	38	14,499	50			984	41	209,866	27					265,817	28	3	
4 Bay of Quinte					9,210	86			575	80	145,964	33					156,778	26	4	
5 Bertie and Willoughby			26,059	75	2,865	52			758	63	161,936	16					192,255	33	5	
6 Blanshard					4,915	40			1,217	25	94,605	10					100,737	75	6	
7 Blenheim North			9,100	00	18,619	82			1,145	03	79,662	42					108,527	27	7	
8 Brant County					2,139	76			1,533	80	166,298	68					169,972	24	8	
9 Canadian Millers			334,891	76	5,390	23			565	40	111,148	09					460,311	50	9	
10 Caradoc			27,984	25	3,589	90			111	40	113,975	46					145,868	29	10	
11 Clinton			4,000	00	3,708	59			906	16	116,533	12					125,247	87	11	
12 Culross			12,000	00	2,368	12			1,437	49	53,334	44					69,304	21	12	
13 Dereham and W. Oxford			7,500	00	632	73			1,179	46	82,828	72					92,240	41	13	
14 Dorchester, N. and S.					11,900	98			636	28	230,912	60					243,449	86	14	
15 Downie			22,000	00	3,691	86			77	00	104,232	53					130,568	69	15	
16 Dufferin Farmers			11,189	13	764	36			376	67	213,470	71					227,358	90	16	
17 Dumfries N. and Waterloo S.			5,000	00	265	65			2,498	55	273,979	29					285,510	84	17	
18 Dunwich Farmers			15,000	00	16,207	86			1,023	45	131,871	01					164,313	42	18	
19 Easthope S.			53,162	76	2,079	97			1,289	25	339,468	89					396,000	87	19	
20 Ekfrid					5,384	50			500	78	95,565	66					101,450	94	20	
21 Elma					2,831	60			778	33	402,301	06					420,910	99	21	
22 Eramosa			15,000	00	429	81			835	71	125,198	36					138,463	88	22	
23 Erie			15,000	00	6,084	46			598	25	89,635	76					112,117	30	23	
24 Farmers Central			123,300	00	4,164	99			988	34	1,097,903	53					1,244,962	33	24	
25 Farmers Union			52,075	00	4,543	32			8,278	05	563,308	63					629,177	50	25	
26 Formosa			19,800	00	24,114	76			1,458	35	298,863	43					344,236	54	26	
27 Germania					4,375	04			1,685	54	219,109	62					233,338	35	27	
28 Glengarry			7,336	76	18,221	19			2,089	52	222,044	42					248,202	37	28	
29 Grand River			5,000	00	7,615	98			2,089	52	102,958	18					117,663	68	29	
30 Grenville Patron			42,496	74	18,266	58			1,448	43	310,025	10					374,069	65	30	

31 Grey and Bruce.....	2,000 00	7,905 82	.....	1,094 60	177,466 92	50 05	188,517 39.31
32 Guelph Twp.....	.....	.....	6,143 36	308 10	50,325 15	.....	56,776 61.32
33 Halton Union.....	50,500 00	.....	23,570 16	.....	307,528 60	1,481 15	383,079 91.33
34 Hamilton Twp.....	26,964 80	.....	4,118 51	1,024 16	146,199 87	290 75	178,598 09.34
35 Hay Twp.....	24,839 93	.....	11,363 88	522 60	198,233 43	.....	234,959 84.35
36 Hopewell Creek.....	.....	.....	11,448 86	.....	20,131 94	.....	31,993 35.36
37 Howard Farmers.....	17,888 88	.....	6,955 65	979 25	225,720 50	131 25	252,000 73.37
38 Howick.....	60,586 50	.....	2,519 34	1,611 97	405,779 88	562 20	472,359 89.38
39 Kent and Essex.....	100,511 55	.....	10,763 71	3,982 20	646,052 20	1,477 84	762,787 50.39
40 Lambton.....	40,000 00	.....	4,605 89	5,603 75	409,359 65	.....	460,769 29.40
41 Lanark.....	.....	.....	881 95	3,243 48	504,370 42	.....	508,495 85.41
42 Lennox and Addington.....	14,892 00	.....	5,770 31	1,382 52	93,732 05	187 50	115,964 41.42
43 Lobo.....	27,200 00	.....	2,959 46	.....	81,986 94	.....	112,146 40.43
44 London Twp.....	38,508 20	.....	5,826 28	591 45	122,859 74	547 50	168,333 17.44
45 McGillivray.....	13,500 00	.....	2,193 21	409 20	35,938 33	.....	52,040 71.45
46 McKillop.....	10,000 00	.....	3,611 99	3,515 71	174,671 73	.....	191,799 43.46
47 Maple Leaf.....	64,815 13	.....	604 92	3,985 15	353,551 80	927 03	423,884 03.47
48 Nichol.....	.....	.....	1,200 04	815 28	82,840 38	.....	89,389 58.48
49 Nissouri.....	46,842 50	.....	14,257 40	308 42	255,777 63	537 48	317,748 43.49
50 Norfolk.....	.....	.....	2,904 64	60 40	114,966 51	.....	117,931 55.50
51 North Kent.....	5,000 00	.....	5,424 40	1,298 90	134,127 20	.....	145,850 50.51
52 Oneida.....	1,000 00	.....	4,150 33	151 57	40,156 45	.....	44,458 35.52
53 Ontario Threshermen's.....	.....	.....	1,141 79	936 00	32,990 25	.....	36,068 04.53
54 Osgoode.....	.....	.....	1,506 16	745 30	79,306 23	.....	83,152 91.54
55 Otter.....	30,000 00	.....	5,848 57	1,486 24	199,840 22	691 67	237,866 70.55
56 Oxford.....	.....	.....	8,986 86	527 38	37,117 88	.....	46,632 12.56
57 Peel County.....	44,100 00	.....	16,915 91	514 05	675,806 45	96 00	746,292 06.57
58 Peel and Maryboro.....	2,000 00	.....	.....	2,199 65	281,442 83	.....	304,532 89.58
59 Prescott Farmers.....	.....	.....	900 25	381 51	263,231 92	*800 00	271,026 61.59
60 Puslinch.....	400 00	.....	447 19	885 17	83,122 49	.....	85,580 55.60
61 Salfleet and Binbrook.....	.....	.....	14,824 58	2,600 50	136,970 81	.....	155,003 91.61
62 Southwold.....	.....	.....	208 02	1,497 38	82,487 00	.....	88,823 65.62
63 Sydenham.....	8,500 00	.....	4,839 27	2,181 49	902,872 71	500 00	962,614 77.63
64 Townsend.....	.....	.....	2,760 55	1,014 02	89,445 47	.....	110,524 30.64
65 Usborne and Hibbert.....	50,800 00	.....	1,200 31	922 60	268,171 20	1,035 00	335,586 28.65
66 Walpole Farmers.....	2,500 00	.....	14,657 48	680 25	134,082 75	135 00	147,438 78.66
67 Waterloo North.....	8,000 00	.....	1,952 48	3,977 75	172,592 38	4,881 99	919,738 59.67
68 Wawanosh West.....	137,200 00	.....	1,086 47	692 55	569,820 12	588 45	622,658 47.68
69 Westminster Twp.....	2,500 00	.....	3,057 35	.....	120,988 81	.....	146,201 03.69
70 Westminister Twp.....	.....	.....	2,555 59	473 46	79,094 53	.....	83,382 22.70
71 Yarmouth.....	.....	.....	3,814 23	343 35	78,459 63	.....	84,643 43.71
Totals.....	27,932 80	1,876,740 82	416,647 76	21,003 27	87,323 25	10,221 65	15,693,998 17
							27,991 75
							20,666 34
							18,182,525 81

* Reinsurance on losses.

I.—FARMERS' MUTUAL FIRE INSURANCE CORPORATIONS—Continued
LIABILITIES, DECEMBER 31st, 1930

Name of Corporation	Losses			Borrowed money and bills payable	Interest accrued	Salaries and directors' fees	Unearned cash payments	Other liabilities	Total liabilities	Number of policies in force	Net amount of risk
	Reported but not adjusted	Adjusted	Resisted								
	\$	\$	\$								
1 Algoma							13,645 62		13,645 62	1,724	3,149,320 00
2 Amherst Island							1,161 80		1,161 80	244	357,500 00
3 Ayr										2,369	9,121,935 00
4 Bay of Quinte										2,323	6,370,158 25
5 Bertie and Willoughby	2,800 00						5,538 71		8,338 71	1,720	5,072,675 50
6 Blanshard							421 52		421 52	1,070	3,496,475 00
7 Blenheim										1,037	3,817,799 00
8 Brant			2,000 00				634 45		2,634 45	1,942	7,224,605 00
9 Canadian Millers										439	1,539,700 00
10 Caradoc	1,300 00						54 51		1,354 51	1,101	4,545,482 00
11 Clinton		750 00					3,112 64		3,862 64	1,416	4,811,990 00
12 Culross										851	2,623,709 00
13 Dereham and W. Oxford				700 00			1,954 84		2,654 84	1,703	5,020,763 00
14 Dorchester N. and S.	700 00						5,140 99		5,840 99	3,087	9,601,829 00
15 Downie							363 79		363 79	881	3,976,840 00
16 Dufferin Farmers							177 71		177 71	2,752	9,396,394 50
17 Dumfries N. and Waterloo S.				1,000 00					1,000 00	3,290	13,985,999 00
18 Dunwich							335 46		335 46	1,391	5,582,925 00
19 Easthope S.										1,822	9,202,350 00
20 Ekfrid										1,330	4,421,505 00
21 Elma										1,584	8,868,500 00
22 Eramosa				1,700 00			62 00		1,762 00	1,293	3,003,000 00
23 Erte										1,208	4,053,107 50
24 Farmers Central	9,794 00						70,625 38		80,419 38	16,728	45,546,694 00
25 Farmers Union		2,650 00					91,245 25	110 55	94,005 80	9,887	27,329,212 00
26 Formosa							4,254 23		4,254 23	4,692	12,203,218 00
27 Germania		3,250 00					9,881 71		13,131 71	3,749	9,188,256 00
28 Glengarry Farmers	800 00						30,914 32		31,714 32	4,734	10,420,950 00
29 Grand River		4,000 00					3,273 33	59 00	7,332 33	1,208	4,465,305 00
30 Grenville Patron							20,588 84		20,588 84	4,358	14,073,104 00

34 Hamilton Township.....	16,972 87	1,195 69	1,466 18	59 21	122 23	1,000 00	1 00	19,817 18	34
35 Hay Township.....	15,084 60	692 70	1,421 86					17,199 16	35
36 Hopewell Creek.....	2,144 94	41 50	294 81					2,481 25	36
37 Howard Farmers.....	32,442 95	24,475 97	347 15		11,500 00			69,070 07	37
38 Howick Farmers.....	62,977 77	836 65	3,289 22	524 33	15,864 32		13 53	83,505 82	38
39 Kent and Essex.....	80,935 93	3,717 51	5,456 10	379 54			25 00	90,514 08	39
40 Lambton Farmers.....	50,601 54	3,146 25	2,932 39	94 25	63 10		267 81	57,105 34	40
41 Lanark Farmers.....	78,465 06	1,659 95	458 19			4,951 20		85,811 69	41
42 Lennox and Addington.....	13,581 51	939 90	849 24	9 45	134 24			15,514 34	42
43 Lobo.....	7,222 26		1,632 11		1,700 00	1,000 00	2 75	11,557 12	43
44 London Township.....	9,286 35	367 80	2,352 81		1,700 00		83 79	13,790 75	44
45 McGillivray.....	3,587 99	382 80	777 74			1,700 00		4,748 53	45
46 McKillop.....	19,680 52	3,599 30	418 34					23,698 16	46
47 Maple Leaf.....	62,589 95	3,776 72	3,331 59	32 45	7,315 60		10 00	77,056 31	47
48 Nichol.....	13,094 47	2,088 57	107 74	1 50	1,000 00	10,000 00		36,713 79	48
49 Nissouri.....	22,363 18	486 47	3,275 58	180 35	1,285 77		1 50	27,592 85	49
50 Norfolk.....	14,996 60	183 20		72 05		3,000 00	10 00	18,261 85	50
51 North Kent.....	15,217 75	457 80	471 89		1,091 89			17,239 33	51
52 Onocida.....	5,766 14	88 32	9 74				18 50	5,882 70	52
53 Ontario Threshermen's.....	10,046 25	392 75	123 19	29 75			361 95	10,953 89	53
54 Osgoode.....	4,720 53	12,774 70	16 09		1,371 00	5,500 00	134 98	24,517 30	54
55 Otter.....	26,262 97	1,296 11	1,438 52	95 59	4,999 60			34,737 79	55
56 Oxford.....	7,757 94	333 08	234 80	24 70	146 25			8,496 77	56
57 Peel County.....	69,358 35	294 15	2,966 70	183 00	3,432 50		32 00	78,585 25	57
58 Peel and Maryboro.....	34,921 18	1,459 17	664 83				65 80	37,110 98	58
59 Prescott Farmers.....	42,796 73	128 62	267 84		9,495 70	31,000 00	44 10	85,655 67	59
60 Puffinch.....	3,999 64	1,135 09	84 19			1,121 75		6,504 67	60
61 Saltfleet and Binbrook.....	13,809 18	2,572 52	1,295 85	5 50	1,500 00	400 00	10 00	19,593 05	61
62 Southwold Farmers.....	9,960 26	1,183 60	65 42		790 90			12,000 18	62
63 Sydenham.....	116,316 17	1,514 29	2,027 95	223 33	10,697 23	51,028 79	518 25	182,990 04	63
64 Townsend Farmers.....	11,200 35		1,177 28					12,383 63	64
65 Osborne and Hibbert.....	21,490 20	671 25	2,889 92					25,051 37	65
66 Walpole Farmers.....	9,224 75	354 00	322 22		2,700 00		125 00	12,725 97	66
67 Waterloo North.....	80,098 86	2,380 10	7,423 21		39 00	7,000 00	125 87	97,067 04	67
68 Wawanosh West.....	32,308 68	451 20	2,567 87		1,187 70	3,000 00	103 78	39,619 23	68
69 Westminster Township.....	13,055 24		1,335 72					14,390 96	69
70 Williams East.....	9,540 18	198 50	98 26		1,611 22		2 80	11,450 96	70
71 Yarmouth.....	11,141 49	869 90	256 50		1,013 45		11 80	13,293 14	71
Totals.....	1,946,621 76	65,872 10	113,759 32	5,146 57	183,353 81	188,475 89	4,902 84	2,581,171 42	301,021 02
	5,914 25	62,159 62						4,905 26	

1.—FARMERS MUTUAL FIRE INSURANCE CORPORATIONS—Continued
EXPENDITURE FOR YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Expenses of Management						Losses	Re-insurance		Refund, rebate and returned premiums	Payment of loans		All other expenditure	Totals		Invested (not extended)					
	Agents' commission, etc.		Interest	License fee	Salaries and general expense account			Total expenses of management			\$	c.		\$	c.	\$	c.	\$	c.	\$	c.
	\$	c.			\$	c.		\$	c.												
1 Algoma.....	1,494	50	50	00	3,587	97	5,132	47	9,624	19	235	25	454	76	15,446	67	2,231	66			
2 Amherst Island.....	200	74	75	00	276	76	502	50	.....	.....	.....	.....	3	09	505	59	.....	2
3 Ayr.....	43	97	75	00	3,245	44	3,245	44	19,965	82	994	76	153	36	24,359	98	.....	3		
4 Bay of Quinte.....	1,908	99	75	00	2,517	37	4,501	36	12,259	50	1,016	43	108	15	17,885	44	.....	4		
5 Bertie and Willoughby.....	1,302	00	75	00	2,554	38	3,932	78	13,012	18	1,282	46	347	30	19,544	56	.....	5		
6 Blanshard.....	485	00	50	00	894	19	1,532	54	23,427	34	1,259	05	106	40	37,325	33	.....	6		
7 Blehheim.....	199	50	50	00	1,385	60	1,635	10	3,907	25	858	35	40	95	6,441	65	9,100	00			
8 Brant.....	927	00	75	00	2,328	31	3,330	31	28,719	75	2,222	56	284	65	34,557	27	.....	7		
9 Canadian Millers.....	31	50	50	00	12,090	41	12,171	91	27,621	09	.....	.....	28,177	84	68,078	94	36,654	20	
10 Caradoc.....	181	00	50	00	1,536	12	1,767	12	6,638	26	465	56	145	74	9,016	68	6,000	00			
11 Clinton.....	1,017	00	50	00	1,619	71	2,686	71	12,178	74	240	00	142	83	15,238	28	4,000	00			
12 Culross.....	344	75	50	00	776	67	1,171	42	7,288	45	571	40	47	40	9,078	67	.....	12		
13 Dereliam and W. Oxford.....	207	50	75	00	2,288	83	2,640	90	20,685	98	3,688	55	349	38	28,864	81	2,500	00			
14 Dorchester North and South.....	917	40	100	00	2,488	32	3,505	72	41,154	32	4,890	07	916	87	50,466	94	.....	14		
15 Downie.....	.....	.....	50	00	1,407	91	1,457	91	10,592	09	941	95	49	09	13,049	04	.....	15
16 Dufferin Farmers.....	1,688	00	75	00	2,580	37	4,343	37	38,994	61	2,265	23	255	80	45,859	01	.....	16		
17 Dumfries N. and Waterloo S.....	522	80	100	00	4,089	31	5,244	48	41,200	79	2,643	23	224	54	90,813	04	.....	17		
18 Dunwich.....	205	50	75	00	1,342	19	1,622	69	11,607	65	220	80	114	65	13,609	63	4,051	00			
19 Easthope S.....	1,062	00	50	00	2,188	49	3,325	49	41,058	57	217	67	.....	.....	44,601	73	.....	19
20 Ekfrid.....	141	00	50	00	1,471	72	1,662	72	12,993	16	190	78	175	71	15,022	37	5,500	00			
21 Elma.....	502	00	75	00	1,285	35	1,862	35	28,977	90	.....	.....	326	71	31,166	96	5,000	00	
22 Eramosa.....	291	70	50	00	890	78	1,329	73	4,083	60	1,883	45	30	00	13,585	39	.....	22		
23 Erie.....	411	25	75	00	1,250	77	1,737	02	10,928	77	1,874	72	239	24	14,779	75	.....	23		
24 Farmers Central.....	7,498	75	250	00	12,892	63	20,648	08	196,088	97	30,902	53	1,918	49	250,128	05	19,925	00			
25 Farmers Union.....	6,919	00	150	00	7,190	50	14,428	68	111,225	23	5,534	25	3,740	07	135,003	23	20,000	00			
26 Formosa.....	1,869	28	100	00	3,686	52	5,655	80	35,423	13	7,942	06	322	05	49,343	04	1,946	90			
27 Germania.....	1,180	00	100	00	3,187	26	4,467	26	47,074	83	8,700	32	664	85	63,983	46	.....	27		
28 Glenarry Farmers.....	2,199	25	100	00	3,162	95	5,462	20	34,388	36	2,316	20	330	53	42,497	29	.....	28		
29 Grand River.....	730	00	50	00	1,184	64	1,964	64	11,822	86	752	00	21	05	14,560	55	.....	29		
30 Grenville Patron.....	3,298	34	100	00	3,442	04	6,840	38	28,453	90	.....	.....	448	07	35,742	35	19,000	00	

31 Grey and Bruce.....	1,545 07	32 05	75 00	3,173 17	4,825 29	28,247 17	4,226 76	429 65	.....	.....	.....	37,728 87	31
32 Guelph Township.....	116 00	.....	50 00	274 15	440 15	556 00	226 25	43 92	.....	6 90	.....	1,273 22	32
33 Halton Union.....	2,066 00	.....	100 00	3,639 40	5,805 40	23,197 42	5,790 95	776 65	.....	.....	.....	35,570 42	33
34 Hamilton Township.....	1,196 00	.....	75 00	2,069 75	3,340 75	14,110 82	1,394 88	675 19	.....	.....	.....	19,521 64	34
35 Hay Township.....	583 15	.....	75 00	1,881 12	2,539 27	3,576 24	.....	64 05	.....	46 93	.....	6,226 49	35
36 Hopewell Creek.....	84 00	.....	25 00	349 82	458 82	.....	360 71	14 60	.....	.....	.....	834 13	36
37 Howard Farmers.....	1,206 00	105 36	100 00	2,509 23	3,920 59	26,232 73	678 10	547 92	12,896 20	.....	.....	44,275 54	37
38 Howick Farmers.....	2,039 50	.....	150 00	5,722 02	7,911 52	59,992 08	12,840 88	919 63	.....	186 71	.....	81,850 82	38
39 Kent and Essex.....	3,903 75	.....	150 00	9,521 68	13,575 43	66,597 98	2,091 65	1,978 23	.....	28 93	.....	84,272 22	39
40 Lambton Farmers.....	3,382 00	360 05	100 00	4,860 19	8,702 24	43,082 21	1,499 50	755 50	12,000 00	.....	.....	66,039 45	40
41 Lanark Farmers.....	4,516 46	.....	150 00	5,810 25	10,476 71	82,533 02	422 95	321 26	.....	.....	.....	93,753 94	41
42 Lennox and Addington.....	2,192 77	.....	50 00	1,877 07	4,119 84	9,648 68	627 44	225 94	.....	.....	.....	14,621 90	42
43 Lobo.....	442 50	17 00	50 00	931 25	1,440 75	9,446 88	234 00	111 57	1,000 00	.....	.....	12,233 20	43
44 London Township.....	480 00	25 15	75 00	1,178 34	1,758 49	10,998 10	151 20	241 05	1,700 00	.....	.....	14,848 84	44
45 McGillivray.....	156 65	.....	50 00	746 65	952 98	4,274 82	95 62	194 40	259 84	.....	.....	5,777 66	45
46 McKillop.....	1,180 33	.....	75 00	1,604 88	2,860 21	18,105 75	1,384 52	278 50	.....	.....	.....	22,628 98	46
47 Maple Leaf.....	8,707 14	.....	100 00	7,250 77	16,057 91	57,165 25	6,225 70	1,611 50	.....	.....	.....	81,060 36	47
48 Nichol.....	1,059 04	.....	75 00	3,306 19	4,440 23	26,579 67	608 36	960 30	5,500 00	.....	.....	38,088 56	48
49 Nissouri.....	1,144 50	50	100 00	1,868 47	3,113 47	20,638 92	1,121 28	344 46	.....	113 79	.....	25,331 92	49
50 Norfolk.....	2,052 09	46 05	50 00	2,432 04	4,580 18	6,471 18	360 87	144 45	4,500 00	.....	.....	16,223 28	50
51 North Kent.....	587 25	.....	75 00	2,513 20	3,175 45	16,096 72	188 80	174 18	.....	.....	.....	19,635 15	51
52 Oneida.....	116 00	.....	50 00	670 20	836 20	2,143 90	464 40	56 44	.....	.....	.....	3,500 94	52
53 Ontario Threshermen's.....	1,480 00	.....	25 00	3,061 15	4,566 15	8,147 07	.....	91 85	.....	.....	.....	12,805 07	53
54 Osgoode.....	221 50	330 92	50 00	1,224 16	1,826 58	9,837 53	652 43	160 82	10,900 00	.....	.....	23,377 36	54
55 Oter.....	1,118 50	.....	75 00	2,334 23	3,527 73	20,529 95	2,711 49	769 20	.....	80 00	.....	27,618 37	55
56 Oxford.....	1,080 00	.....	50 00	560 18	1,690 18	3,422 79	1,732 08	64 30	.....	.....	.....	6,909 35	56
57 Peel County.....	5,177 16	.....	150 00	5,650 10	10,977 60	62,614 98	7,254 00	1,579 28	.....	.....	.....	82,425 86	57
58 Peel and Maryborough.....	1,861 16	8 10	100 00	3,389 07	5,358 33	33,012 90	1,873 63	425 71	.....	.....	.....	40,670 57	58
59 Prescott Farmers.....	2,247 74	1,903 70	100 00	3,019 03	7,270 47	70,444 21	5,111 90	931 21	3,500 00	.....	.....	87,257 79	59
60 Pustinch.....	.....	239 10	50 00	855 55	1,144 65	3,580 50	.....	27 43	2,500 00	.....	.....	7,252 58	60
61 Saltred and Binbrook.....	1,414 50	93 15	75 00	2,361 59	3,944 24	20,799 00	627 75	391 38	.....	.....	.....	25,762 37	61
62 Southwold Farmers.....	237 00	8 20	50 00	950 46	1,245 66	5,924 92	1,184 28	221 68	.....	.....	.....	8,576 54	62
63 Sydenham.....	5,633 22	225 20	200 00	12,072 40	18,130 82	167,944 14	5,689 94	926 22	.....	.....	.....	192,691 12	63
64 Townsend Farmers.....	674 00	.....	50 00	1,367 25	2,091 25	7,841 50	397 20	170 15	.....	275 83	.....	10,775 93	64
65 Osborne and Hibbert.....	388 10	.....	100 00	1,668 96	2,157 06	26,309 52	.....	143 45	.....	.....	.....	28,708 66	65
66 Walpole Farmers.....	97 00	.....	50 00	1,840 08	1,987 08	10,935 05	544 65	88 20	.....	.....	.....	13,762 12	66
67 Waterloo North.....	5,170 00	.....	200 00	8,175 44	13,545 44	86,348 50	2,485 98	818 62	.....	484 43	.....	103,682 97	67
68 Wawanosh West.....	1,581 00	92 75	100 00	3,235 41	5,009 16	33,502 24	628 50	517 00	6,000 00	.....	.....	45,656 90	68
69 Westminster Township.....	472 00	.....	50 00	1,370 72	1,892 72	9,727 17	530 12	714 70	.....	.....	.....	12,864 71	69
70 Williams East.....	687 00	.....	50 00	894 32	1,631 32	7,092 60	569 96	107 66	.....	.....	.....	9,401 54	70
71 Yarmouth.....	142 50	.....	50 00	1,035 19	1,227 69	10,276 65	1,022 43	84 70	.....	.....	.....	12,611 47	71
Totals.....	106,218 64	4,467 10	5,700 00	207,979 35	324,365 09	2,019,384 05	158,120 79	59,243 12	124,891 09	2,670 41	.....	2,688,674 55	96

II.—FARMERS' MUTUALS—WEATHER
ASSETS

DECEMBER 31ST, 1930

Name of Corporation	Rent Estate	Mortgages and debentures	Cash	Instalments of 1930 unpaid	Assessments of 1930 unpaid	Unassessed premium note capital	Interest accrued	Agents' balances	All other	Total assets
1 Huron Weather	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
	2,500 00	10,000 00	4,334 93	344 40		208,463 50				213,142 83
2 Ontario Farmers			12,119 55	1,435 65		196,413 90		316 90	154 10	222,940 10
3 Western Farmers		135,000 00	51,072 63	1,292 40		320,509 65				507,874 68
Totals	2,500 00	145,000 00	67,527 11	3,072 45		725,387 05		316 90	154 10	943,957 61

LIABILITIES

DECEMBER 31ST, 1930

Name of Corporation	Amount of supposed loss	Interest accrued	Borrowed money and bills payable	Unearned cash payments	Other liabilities	Total liabilities	Number of policies	Net amount at risk
1 Huron Weather	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
				9,337 08		9,337 08	3,152 00	5,814,075 00
2 Ontario Farmers				6,492 05		6,492 05	4,808 00	7,581,635 00
3 Western Farmers				24,706 07		24,706 07	8,778 00	20,264,274 00
Totals				40,535 20		40,535 20	16,738 00	33,659,984 00

RECEIPTS
FOR THE YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Fees for surveys	Instalments and cash payments of 1930	Instalments prior years	Assessments 1930	Interest	Borrowed Money	Agents' balances	All other	Total receipts	From investments (not extended)	
											\$
1 Huron Weather.....	\$	9,401 60	\$	15 00					\$	9,416 60	
2 Ontario Farmers.....		12,770 90		435 20	534 20		893 01	155 12	14,788 43		
3 Western Farmers.....	389 00	27,821 98		819 70	7,540 66				36,571 34		
Totals.....	389 00	49,994 48		1,269 90	8,074 86		893 01	155 12	60,776 37		

EXPENDITURE
FOR THE YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Expenses of Management						Rebates	Borrowed money repaid	All other	Total	Invested (not extended)									
	Agents' commissions	Interest	License fee	Salaries and general expense acc't		Total expense of management						Losses								
				\$	c.								\$	c.	\$	c.				
1 Huron Weather.....	\$	1,379 49	\$	7 70	\$	75 00	\$	1,743 44	\$	3,205 63	\$	237 90						\$	7,310 97	
Ontario Farmers.....		1,657 90				75 00		4,570 86		6,303 76		117 77							9,178 28	
3 Western Farmers.....		3,404 12				150 00		7,131 85		10,685 97		171 65							15,777 69	
Totals.....		6,441 51		7 70		300 00		13,446 15		20,195 36		527 32							32,266 94	

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES

ASSETS, DECEMBER 31ST, 1930

Name of Insurer	Mortgage loans on real estate	Book value of bonds and debentures	Book value of stocks	Cash on hand in banks, and other deposits	Premium deposits in course of collection on bills receivable thereon	Other assets	Interest and dividends due and accrued	Reinsurance on losses paid	Market value of bonds and stocks over book value	Total admitted assets	Assets not admitted
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
American Mutual, Providence.....		657,183 27	1,917,836 86	144,675 06	43,740 53		8,781 72		351,200 67	3,123,308 31	2,237 28
Arkwright Mutual, Boston.....		6,195,077 25	709,313 30	609,787 47	144,582 13		96,919 46		41,548 85	7,744,131 09	47,468 72
Blackstone Mutual, Providence.....		2,214,408 48	2,154,963 91	340,614 61	82,229 85		32,364 00		253,306 94	5,083,077 46	2,501 82
Boston Manufacturers, Boston.....		7,795,118 46	819,045 00	188,720 68	83,370 66		126,784 86		531,476 94	9,045,419 20	4,221 38
Cotton and Woolen Manufacturers, Boston.....		1,798,182 46	28,400 00	131,772 37	39,409 97		25,721 89		57,931 54	2,074,319 20	2,227 28
Enterprise Mutual, Providence.....		644,492 49	1,892,945 10	150,512 86	43,740 53		8,701 89		342,297 41	3,082,668 28	2,227 28
Fall River Manufacturers, Fall River.....		2,199,675 17	1,41,235 00	201,024 28	68,636 74		40,311 94		144,840 83	2,788,043 47	357,748 30
Firemans Mutual, Providence.....	347,500 00	3,148,399 81	2,475,522 60	346,199 34	139,894 34		15,250 83		350,180 96	4,47,647 07	63,163 72
Hope Mutual, Providence.....		1,347,548 92	369,416 60	96,738 49	32,853 76		14,835 95		62,203 52	1,709,605 08	1,021 06
Industrial Mutual, Boston.....		994,055 98	14,200 00	69,458 69	18,735 22		14,183 95		27,614 02	1,138,242 86	32,899 17
Keystone Mutual, Philadelphia.....		749,809 17	31,250 00	32,902 96	24,587 92		12,591 38		32,890 17	818,242 26	21,907 57
Manton Mutual, Philadelphia.....		691,477 57	13,400 00	22,013 60	21,728 50		11,185 94		21,907 57	737,898 04	3,731 80
Manufacturers Mutual, Providence.....		1,348,589 74	2,993,169 23	278,110 64	72,900 89		17,557 90		489,909 03	5,200,236 83	2,237 28
Mechanics Mutual, Providence.....		752,481 34	2,067,191 27	154,974 78	43,740 54		10,556 80		359,032 39	3,387,977 12	1,359 59
55,500 00		430,289 15	666,961 91	59,425 05	46,051 44		6,841 88		135,241 06	1,110,388 39	135,991 59
Merchants Mutual, Providence.....		1,218,643 03	1,214,476 11	196,425 05	46,051 57		17,233 88		126,032 86	2,821,868 50	1,347 76
Mill Owners Mutual, Chicago.....		883,774 45	76,422 65	81,858 09	36,773 35		13,153 87		8,639 83	1,083,342 81	9,389 91
Narragansett Mutual, Philadelphia.....	14,500 00	192,678 70	377,216 65	28,472 72	14,725 76		3,180 90		63,625 25	567,149 38	64,000 62
National Mutual, Philadelphia.....		235,994 37	6,700 00	8,001 14	24,151 07		3,852 45		10,524 37	271,174 66	10,524 37
Paper Mill Mutual, Boston.....		690,986 65	17,700 00	62,192 28	24,181 43		10,732 00		22,563 35	828,355 71	588 60
Philadelphia Manufacturers, Philadelphia.....	18,000 00	1,245,710 88	351,740 22	135,612 10	43,965 19	4,105 32	17,051 57		90,809 88	1,884,889 84	1,562 12
Protection Mutual, Chicago.....		1,291,819 68	74,362 50	152,400 85	55,159 98		20,888 68		2,227 18	1,662,509 83	3,352 29
Rhode Island Mutual, Providence.....		1,749,149 77	3,243,152 54	272,917 89	72,900 91		18,161 93		623,931 51	5,522,237 73	3,731 80
Rubber Manufacturers, Boston.....		1,749,149 77	28,400 00	125,362 05	36,520 53		25,068 77		48,030 23	2,012,531 35	1,990 34
Standard Mutual, Philadelphia.....		222,141 97	113,317 23	22,686 66	11,854 14		30,784 94		60,127 95	312,846 69	60,289 21
State Mutual, Providence.....		1,552,808 60	3,943,108 69	333,746 31	87,481 08		20,386 79		757,519 71	6,695,051 18	4,477 56
What Cheer Mutual, Providence.....		1,409,075 51	386,154 20	140,691 19	33,793 11		15,879 01		61,811 71	1,923,775 31	62,708 92
Worcester Manufacturers, Worcester.....		2,272,667 36	91,143 00	214,739 46	55,387 78		35,260 74		24,409 64	2,693,607 98	2,250 34
Totals.....	435,500 00	45,181,412 78	26,218,744 80	4,602,196 09	1,435,254 92	4,105 32	664,501 61		3,400,258 60	81,941,974 12	904,057 34

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES—Continued
LIABILITIES, DECEMBER 31ST, 1930

Name of Insurer	Provision for unpaid claims		Unearned premium deposits		Adminis-tration expense accrued		Return premium deposits		Reinsur-ance premiums due and unpaid		Taxes due and accrued		Reserve for contin-gencies		All other liabilities		Total liabilities		Excess of admitted assets over liabilities			
	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.	\$	C.		
American Mutual, Providence.	10,235	54	1,149,577	89	603	11	2,280	00	2,280	00	2,280	00	1,162,696	54	1,960,811	77	2,744,519	46	4,969,611	63		
Arkwright Mutual, Boston.	29,231	31	2,700,145	29	8,000	00	7,142	86	8,000	00	7,142	86	2,744,519	46	4,969,611	63	3,179,480	59	5,862,642	13		
Blackstone Mutual, Providence.	20,218	90	1,868,176	53	6,378	43	8,823	01	6,378	43	8,823	01	1,903,596	87	3,591,874	07	3,591,874	07	5,862,642	13		
Boston Manufacturers, Boston.	33,221	37	3,548,758	17	3,843	16	1,935	41	3,843	16	1,935	41	748,835	37	1,488,335	37	1,488,335	37	1,327,588	02		
Cotton and Woolen Manufacturers, Boston.	7,021	00	738,087	15	1,935	41	603	11	1,935	41	603	11	1,488,335	37	1,488,335	37	1,488,335	37	1,327,588	02		
Enterprise Mutual, Providence.	10,235	53	1,149,577	89	603	11	2,280	00	2,280	00	2,280	00	1,162,696	54	1,960,811	77	2,744,519	46	4,969,611	63		
Fall River Manufacturers, Fall River.	13,058	79	1,091,488	61	89	64	2,169	23	89	64	2,169	23	1,106,806	27	1,681,237	20	1,106,806	27	1,681,237	20		
Fircmans Mutual, Providence.	26,904	11	2,755,006	62	6,034	81	17,084	00	6,034	81	17,084	00	2,805,229	54	3,342,417	53	2,805,229	54	3,342,417	53		
Hope Mutual, Providence.	4,727	32	761,638	23	841	17	4,933	83	841	17	4,933	83	772,140	55	1,027,464	53	772,140	55	1,027,464	53		
Industrial Mutual, Boston.	3,462	00	364,534	11	967	71	2,200	00	967	71	2,200	00	369,950	88	768,296	98	369,950	88	768,296	98		
Keystone Mutual, Philadelphia.	2,865	64	432,882	40	300	00	2,200	00	300	00	2,200	00	438,248	04	379,094	22	438,248	04	379,094	22		
Manton Mutual, Philadelphia.	2,547	54	385,313	69	200	00	1,800	00	200	00	1,800	00	389,861	23	348,035	81	389,861	23	348,035	81		
Manufacturers Mutual, Providence.	17,059	22	1,915,963	12	1,005	18	3,800	00	1,005	18	3,800	00	1,937,827	52	3,262,409	31	1,937,827	52	3,262,409	31		
Mechanics Mutual, Providence.	10,235	53	1,149,577	91	603	11	2,280	00	603	11	2,280	00	1,162,696	55	2,225,280	57	1,162,696	55	2,225,280	57		
Mercantile Mutual, Providence.	5,664	02	579,999	38	1,270	49	4,716	00	1,270	49	4,716	00	591,649	89	518,738	50	591,649	89	518,738	50		
Merchants Mutual, Providence.	11,360	20	1,067,896	45	3,315	52	5,284	42	3,315	52	5,284	42	1,087,856	59	1,734,011	91	1,087,856	59	1,734,011	91		
Mill Owners Mutual, Chicago.	2,789	39	511,939	79	4,105	32	3,000	00	4,105	32	3,000	00	557,334	50	526,008	31	557,334	50	526,008	31		
Narragansett Mutual, Philadelphia.	2,832	01	290,004	42	635	24	2,430	00	635	24	2,430	00	295,901	67	271,247	71	295,901	67	271,247	71		
National Mutual, Philadelphia.	941	61	146,463	66	100	00	1,000	00	100	00	1,000	00	148,505	27	122,669	39	148,505	27	122,669	39		
Paper Mill Mutual, Boston.	2,354	92	303,879	12	700	00	450	00	700	00	450	00	307,384	04	520,971	67	307,384	04	520,971	67		
Philadelphia Manufacturers, Philadelphia.	8,944	71	822,932	56	2,311	59	3,800	00	2,311	59	3,800	00	833,452	96	1,051,436	88	833,452	96	1,051,436	88		
Protection Mutual, Chicago.	4,186	59	767,936	47	4,700	00	1,344	10	4,700	00	1,344	10	826,313	06	836,196	77	826,313	06	836,196	77		
Rhode Island Mutual, Providence.	17,059	22	1,915,963	12	1,005	18	3,800	00	1,005	18	3,800	00	1,937,827	52	3,262,409	31	1,937,827	52	3,262,409	31		
Rubber Manufacturers, Boston.	6,744	00	693,066	32	1,935	41	3,491	12	1,935	41	3,491	12	703,430	71	1,309,100	64	703,430	71	1,309,100	64		
Standard Mutual, Philadelphia.	970	85	162,978	93	3,666	50	4,560	00	3,666	50	4,560	00	180,665	40	436,393	06	180,665	40	436,393	06		
State Mutual, Providence.	20,471	08	2,299,155	76	1,266	22	4,560	00	1,266	22	4,560	00	2,325,393	06	4,369,658	12	2,325,393	06	4,369,658	12		
What Cheer Mutual, Providence.	4,875	89	784,166	52	841	17	4,983	29	841	17	4,983	29	794,866	47	1,128,908	44	794,866	47	1,128,908	44		
Worcester Manufacturers, Worcester.	14,755	21	1,077,924	80	1,259	12	5,000	00	1,259	12	5,000	00	1,098,967	82	1,594,640	56	1,098,967	82	1,594,640	56		
Totals.	294,973	50	31,435,024	91	53,076	60	102,225	08	85,000	00	102,225	08	31,986,528	38	49,955,445	74	16,228	29	31,986,528	38	49,955,445	74

*Borrowed money.

III.—ASSOCIATED NEW ENGLAND

PROFIT AND LOSS ACCOUNT, YEAR

Name of Insurer	Gross premium deposits written		Net premium deposits written		Net premium deposits earned		Net losses incurred	
	\$	c.	\$	c.	\$	c.	\$	c.
American Mutual, Providence.....	1,277,840	01	1,003,548	36	1,060,188	82	68,144	29
Arkwright Mutual, Boston.....	3,899,362	46	3,274,955	02	3,407,173	68	172,063	01
Blackstone Mutual, Providence.....	2,218,852	66	1,791,570	93	1,871,791	30	114,079	28
Boston Manufacturers, Boston.....	5,205,165	60	4,431,825	15	4,584,571	74	217,757	08
Cotton and Woollen Manufacturers, Boston.....	1,000,764	94	822,589	45	861,389	80	41,937	32
Enterprise Mutual, Providence.....	1,277,840	01	1,003,548	36	1,060,188	82	68,144	28
Fall River Manufacturers, Fall River.....	1,634,189	02	1,390,826	30	1,417,707	34	77,682	22
Fireman's Mutual, Providence.....	3,277,617	44	2,655,588	50	2,742,809	14	159,156	74
Hope Mutual, Providence.....	890,151	50	710,315	06	756,083	76	42,076	34
Industrial Mutual, Boston.....	494,967	76	405,196	94	435,551	60	19,535	79
Keystone Mutual, Philadelphia.....	618,898	43	515,742	51	527,414	68	23,712	52
Manton Mutual, Philadelphia.....	567,614	14	476,501	68	482,528	63	19,425	48
Manufacturers Mutual, Providence.....	2,129,733	36	1,672,580	62	1,766,981	33	113,573	89
Mechanics Mutual, Providence.....	1,277,840	01	1,003,548	33	1,060,188	73	68,144	29
Mercantile Mutual, Providence.....	690,024	72	559,872	34	578,236	57	33,506	72
Merchants Mutual, Providence.....	1,239,127	17	997,126	76	1,043,398	20	62,972	01
Mill Owners Mutual, Chicago.....	610,202	34	493,944	56	498,499	18	30,320	98
Narragansett Mutual, Philadelphia.....	345,012	36	280,576	22	289,753	65	16,753	34
National Mutual, Philadelphia.....	239,279	07	198,624	89	198,984	68	10,230	31
Paper Mill Mutual, Boston.....	487,746	31	422,242	19	442,644	59	21,425	25
Philadelphia Manufacturers, Philadelphia.....	1,027,509	79	828,929	57	889,272	62	45,140	20
Protection Mutual, Chicago.....	915,304	48	740,938	80	748,891	76	45,587	89
Rhode Island Mutual, Providence.....	2,129,733	36	1,672,580	61	1,766,981	32	113,573	88
Rubber Manufacturers, Boston.....	938,031	92	772,024	82	811,344	25	40,458	44
Standard Mutual, Philadelphia.....	225,282	46	187,303	36	209,408	36	10,539	40
State Mutual, Providence.....	2,555,680	02	2,007,096	73	2,120,377	60	136,288	59
What Cheer Mutual, Providence.....	923,457	22	736,868	91	780,851	98	43,517	21
Worcester Manufacturers, Worcester.....	1,601,437	25	1,372,207	04	1,452,516	63	80,175	52
Totals.....	39,698,665	81	32,428,674	01	33,865,730	76	1,895,922	27

(*) Increase in book value of securities by adjustment
 (†) Decrease in book value of securities by adjustment.

FACTORY MUTUAL COMPANIES

ENDING DECEMBER 31ST, 1930

Adminis- tration and other expenses	Net gain from under- writing	Interest, dividends and rents earned	Increase+ or Decrease— in market value of investments	Profit on sale of invest- ments	Other revenues	Other expendi- tures	Net gain for policyholders on operations during the year
\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
111,235 40	880,809 13	151,959 84	-475,719 78	5,951 86	.....	† 220 75	562,780 30
311,914 54	2,923,196 13	374,228 77	- 27,281 30	5,875 61	* 4,229 36	8,495 02	3,271,753 55
209,818 06	1,547,893 96	247,159 49	-626,584 92	54,055 78	.....	† 43,587 50	1,178,936 81
382,686 68	3,984,127 98	446,286 80	- 60,488 28	104,827 46	.....	† 104,827 46	4,369,926 50
73,274 35	746,178 13	93,951 77	+ 17,215 42	5,400 83	.....	.....	862,746 15
111,120 72	880,923 82	150,544 36	-476,513 21	5,731 86	.....	† 25 75	560,661 08
86,280 38	1,253,744 74	120,942 56	- 17,556 25	47,242 08	.....	.....	1,404,373 13
292,025 42	2,291,626 98	300,557 55	-420,346 93	60,678.72	.....	† 60,055 10	2,172,461 22
96,584 97	617,422 45	79,065 23	- 18,544 62	14,910 05	62	† 4,338 44	88,515 29
37,933 12	378,082 69	51,267 51	+ 13,660 50	2,027 00	.....	.....	445,037 70
62,384 42	441,317 74	42,565 39	- 22,639 19	4,625 44	.....	.....	465,869 38
55,527 39	407,575 76	37,284 04	- 10,869 37	4,470 62	.....	.....	438,461 05
184,791 13	1,468,616 31	259,574 68	-832,721 19	12,857 22	.....	.....	908,327 02
112,181 38	879,863 06	170,286 86	-549,520 10	24,538 95	.....	† 25 75	525,143 02
69,449 67	475,280 18	59,986 60	-119,115 60	3,128 80	.....	† 1,677 55	417,602 43
119,216 28	861,209 91	137,921 60	-324,402 25	32,909 89	.....	† 25,350 00	682,289 15
69,368 38	398,809 82	52,983 15	- 11,116 50	269 00	.....	.....	440,945 47
35,326 97	237,673 34	29,673 85	- 62,471 39	1,815 36	.....	† 1,677 55	205,013 6 1
27,854 02	160,900 35	13,073 44	- 6,372 65	2,375 15	2,858 90	.....	172,835 19
40,915 00	380,304 34	37,201 26	+ 6,970 55	4,239 88	.....	.....	428,716 03
134,414 12	709,718 30	91,680 50	- 78,684 58	434 06	.....	.....	723,148 28
102,215 31	601,088 56	77,702 95	- 1,256 75	453 00	.....	.....	677,987 76
186,594 13	1,466,813 31	277,663 73	-964,370 32	8,748 16	.....	† 30 00	788,824 88
68,623 04	702,262 77	91,386 49	+ 16,840 25	2,346 00	.....	.....	812,835 51
27,886 26	170,982 70	18,801 66	- 19,932 10	-3,467 28	.....	.....	166,384 98
222,740 90	1,761,348 11	325,227 03	-1,078,417 00	12,449 28	.....	† 30 00	1,020,577 42
97,833 67	639,501 10	84,474 19	- 26,425 06	22,708 36	.....	† 4,337 07	715,921 52
103,701 04	1,268,640 07	120,395 33	+ 42,285 27	4,950 63	.....	† 1,162 50	1,435,108 80
3,433,896 75	28,535,911 74	3,943,846 63	-6,134,377 35	446,553 77	7,088 88	255,840 44	26,543,183 23

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
SURPLUS ACCOUNT, DECEMBER 31ST, 1930

Name of Insurer	Amount to credit of policyholders, January 1st, 1930	Net gain for policyholders on operations for year	Transferred from Contingent Reserve Fund	Unused premium deposits returned to policyholders	Ledger assets not admitted	Surplus of admitted assets over all liabilities
	\$	\$	\$	\$	\$	\$
American Mutual, Providence.....	2,346,825 20	562,780 30	.....	947,636 45	1,157 28	1,960,811 77
Arkwright Mutual, Boston.....	4,844,426 42	3,271,753 55	.....	3,140,648 17	5,920 17	4,969,611 63
Blackstone Mutual, Providence.....	3,661,573 52	1,178,936 81	.....	1,658,467 92	2,561 82	3,179,480 59
Boston Manufacturers, Boston.....	5,867,665 82	4,369,926 50	.....	4,370,728 71	4,221 48	5,862,642 13
Cotton and Woollen Manufacturers, Boston.....	1,241,906 98	862,746 15	.....	775,074 77	1,990 34	1,327,588 02
Enterprise Mutual, Providence.....	2,308,126 40	560,661 08	.....	947,636 45	1,157 28	1,919,993 75
Fall River Manufacturers, Fall River.....	1,607,035 33	1,404,373 13	.....	1,327,742 87	2,428 39	1,681,237 20
Firemans Mutual, Providence.....	3,539,337 71	2,172,461 21	.....	2,365,816 36	3,565 04	3,442,417 53
Hope Mutual, Providence.....	997,939 45	688,515 29	.....	658,030 01	960 20	1,027,464 53
Industrial Mutual, Boston.....	712,334 27	445,037 70	.....	388,053 93	1,021 06	768,296 98
Keystone Mutual, Philadelphia.....	398,512 34	465,869 38	.....	484,387 50	.....	379,994 22
Manton Mutual, Philadelphia.....	356,859 78	438,461 05	.....	447,284 02	.....	348,036 81
Manufacturers Mutual, Providence.....	3,935,405 16	908,327 02	.....	1,579,394 07	1,928 80	3,262,409 31
Mechanics Mutual, Providence.....	2,648,931 27	525,143 02	.....	947,636 44	1,157 28	2,225,280 57
Mercantile Mutual, Providence.....	600,754 28	417,602 43	.....	498,867 68	750 53	518,738 50
Merchants Mutual, Providence.....	1,973,348 42	682,289 15	.....	920,277 90	1,347 76	1,734,011 91
Mill Owners Mutual, Chicago.....	507,758 39	440,945 47	.....	421,945 47	750 08	526,008 31
Narragansett Mutual, Philadelphia.....	316,683 22	205,013 61	.....	250,073 85	375 27	271,247 71
National Mutual, Philadelphia.....	122,043 83	172,835 19	.....	172,209 63	.....	122,669 39
Paper Mill Mutual, Boston.....	497,786 12	428,716 03	.....	404,941 88	588 60	520,971 67
Philadelphia Manufacturers', Philadelphia.....	1,091,679 83	723,148 28	.....	761,829 11	1,562 12	1,051,436 88
Protection Mutual, Chicago.....	794,125 95	677,987 76	.....	634,791 83	1,125 11	836,196 77
Rhode Island Mutual, Providence.....	4,376,908 20	788,824 88	.....	1,579,394 07	1,928 80	3,584,410 21
Rubber Manufacturers, Boston.....	1,224,738 39	812,835 51	.....	726,482 92	1,990 34	1,309,100 64
Standard Mutual, Philadelphia.....	150,883 02	166,384 98	.....	184,925 15	161 26	132,181 59
State Mutual, Providence.....	5,246,668 16	1,020,577 42	.....	1,895,272 90	2,314 56	4,369,658 12
What Cheer Mutual, Providence.....	1,094,738 98	715,921 52	.....	680,860 85	891 21	1,128,908 44
Worcester Manufacturers, Worcester.....	1,542,320 63	1,435,108 80	.....	1,380,538 53	2,250 34	1,594,640 56
Totals.....	54,007,317 07	26,543,183 23	.....	30,550,949 44	44,105 12	49,955,445 74

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
 ABSTRACT OF BUSINESS TRANSACTED DURING 1930 (ALL BUSINESS)

Name of Insurer	Risks		Premiums			Net losses incurred	Unused premium deposits on expired policies returned to policyholder or applied against current premium due	
	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured				Net premiums written
				\$	C.				$	C.
American Mutual, Providence.....	205,704,724 00	363,373,295 00	1,277,840 01	274,291 65	1,003,548 36	68,144 29	\$ 947,636 45	
Arkwright Mutual, Boston.....	667,366,816 00	927,259,542 00	3,899,362 46	624,407 44	3,274,955 02	173,063 01	3,140,648 17	
Blackstone Mutual, Providence.....	363,085,547 00	597,804,201 00	2,218,852 66	427,281 73	1,791,570 93	114,069 28	1,658,467 92	
Boston Manufacturers, Boston.....	910,562,110 00	1,240,170,515 00	5,205,165 60	773,340 45	4,431,825 15	217,757 08	4,370,728 71	
Cotton and Woollen Manufacturers, Boston.....	155,554,553 00	229,849,079 00	1,000,764 94	178,175 49	822,589 45	41,937 36	775,074 77	
Enterprise Mutual, Providence.....	205,704,724 00	363,373,295 00	1,277,840 01	274,291 65	1,003,548 36	68,144 29	947,636 45	
Fall River Manufacturers, Fall River.....	275,223,609 80	365,104,596 27	1,634,189 02	243,362 72	1,390,826 30	77,682 24	1,327,742 87	
Fireman's Mutual, Providence.....	537,146,205 00	865,718,378 00	3,277,617 44	622,028 94	2,655,588 50	159,150 44	2,565,816 36	
Hope Mutual, Providence.....	137,838,064 00	229,911,162 00	890,151 50	179,836 44	710,315 06	43,076 44	688,030 01	
Industrial Mutual, Boston.....	75,764,399 00	113,378,866 00	494,967 76	89,770 82	405,196 94	19,535 70	388,053 93	
Keystone Mutual, Philadelphia.....	89,036,484 00	123,470,700 00	618,898 43	103,155 97	515,742 51	23,732 57	484,387 50	
Mantox Mutual, Philadelphia.....	80,784,940 00	108,688,966 00	567,614 14	91,112 46	476,501 68	19,435 48	457,284 02	
Manufacturers Mutual, Providence.....	342,841,207 00	605,622,158 00	2,129,733 36	457,152 74	1,672,580 62	113,573 89	1,579,394 07	
Mechanics Mutual, Providence.....	205,704,724 00	363,373,295 00	1,277,840 01	274,291 68	1,003,548 33	68,144 29	947,636 44	
Merchants Mutual, Providence.....	113,083,412 00	182,256,522 00	690,024 72	130,152 38	559,872 34	33,506 72	526,367 68	
Mill Owners Mutual, Chicago.....	202,803,522 00	341,713,952 00	1,239,127 17	242,000 41	997,126 76	62,972 01	936,154 76	
Narragansett Mutual, Philadelphia.....	95,165,761 00	154,541,144 00	610,202 34	116,257 78	493,944 56	30,370 98	463,573 80	
National Mutual, Philadelphia.....	56,541,706 00	91,128,261 00	345,021 36	64,436 14	280,585 22	16,753 34	250,831 85	
Paper Mill Mutual, Boston.....	32,459,021 00	39,953,194 00	239,279 07	40,654 12	198,624 89	10,230 31	177,909 83	
Philadelphia Manufacturers, Philadelphia.....	186,110,727 00	253,643,758 00	487,746 31	65,504 12	422,242 19	21,435 25	401,941 68	
Protection Mutual, Chicago.....	142,748,641 00	285,804,364 00	1,027,509 79	198,580 22	828,929 57	45,140 20	761,879 11	
Rhode Island Mutual, Providence.....	342,841,207 00	231,819,706 00	915,304 48	174,365 68	740,938 80	634,791 83	1,076,391 07	
Rubber Manufacturers, Boston.....	145,150,440 00	205,622,158 00	2,129,733 36	457,152 75	1,672,580 61	113,573 88	1,579,394 07	
Standard Mutual, Philadelphia.....	31,143,761 00	47,044,883 00	938,031 92	166,007 10	772,024 82	40,458 44	726,487 92	
State Mutual, Providence.....	410,409,447 00	726,746,591 00	2,555,080 02	37,979 10	1,877,503 36	10,539 40	1,895,272 95	
What Cheer Mutual, Providence.....	143,023,899 00	256,876,703 00	923,457 22	548,583 29	2,007,096 73	136,288 59	1,895,272 95	
Worcester Manufacturers, Worcester.....	271,448,464 00	371,261,272 00	1,601,437 25	229,230 21	1,376,207 04	43,517 21	1,380,538 53	
Totals.....	6,476,278,115 80	9,977,974,389 27	39,698,665 81	7,269,991 80	32,428,674 01	1,895,922 27	30,550,949 44	

III.—ASSOCIATED NEW ENGLAND FACTORY MUTUAL COMPANIES
ABSTRACT OF BUSINESS TRANSACTED IN ONTARIO, 1930

Name of Insurer	Risks		Premiums		Net losses incurred, including adjustment expenses
	Gross risks written	Net at risk	Cancelled and reinsured	Net premiums written	
American Mutual, Providence.....	\$ 6,694,640 00	\$ 14,391,239 00	\$ 43,950 80	\$ 35,659 67	\$ 3,827 01
Atkright Mutual, Boston.....	13,996,441 00	24,363,201 00	97,391 93	83,024 40	4,367 39
Blackstone Mutual, Providence.....	11,010,047 00	20,650,908 00	75,578 86	64,124 27	2,869 09
Boston Manufacturers, Boston.....	19,279,570 00	33,364,430 00	132,169 17	113,542 73	6,069 59
Cotton and Woollen Manufacturers, Boston.....	3,404,592 00	6,298,304 00	24,937 01	22,369 90	1,382 10
Enterprise Mutual, Providence.....	6,694,640 00	14,391,239 00	43,950 80	35,659 68	1,382 10
Fall River Manufacturers, Fall River.....	6,808,434 00	11,129,172 00	48,196 69	41,860 54	1,880 57
Fireman's Mutual, Providence.....	14,707,885 00	26,423,778 00	100,504 18	86,349 80	3,827 01
Hope Mutual, Providence.....	4,813,025 00	9,229,556 00	33,207 47	28,578 25	1,092 15
Industrial Mutual, Boston.....	1,563,556 00	2,816,835 00	11,648 86	10,887 38	269 74
Leystone Mutual, Philadelphia.....	1,992,740 00	3,375,941 00	14,715 97	13,288 86	441 61
Manton Mutual, Philadelphia.....	1,776,020 00	2,766,708 00	13,493 91	12,380 59	409 92
Manufacturers Mutual, Providence.....	11,157,733 00	23,985,398 00	73,251 33	59,432 77	2,303 33
Mechanics Mutual, Providence.....	6,694,640 00	14,391,239 00	43,950 80	35,659 68	1,382 02
Mercantile Mutual, Providence.....	3,109,029 00	5,562,900 00	21,158 77	18,178 90	763 58
Mill Owners' Mutual, Chicago.....	6,201,411 00	12,583,556 00	42,704 20	31,249 61	1,560 56
Mill Owners' Mutual, Philadelphia.....	1,493,985 00	3,771,942 00	14,608 01	11,447 99	542 61
Narragansett Mutual, Philadelphia.....	1,554,514 00	2,781,450 00	10,579 39	9,089 46	381 79
Prayer Mill Mutual, Boston.....	554,809 00	684,026 00	4,315 68	4,012 21	132 41
Philadelphia Manufacturers, Philadelphia.....	1,840,172 00	3,702,276 00	13,757 84	11,988 69	533 26
Protective Mutual, Chicago.....	4,116,348 00	8,133,886 00	32,257 30	28,689 55	733 73
Rhode Island Mutual, Providence.....	2,939,707 00	5,099,981 00	15,984 16	11,576 80	4,407 36
Rubber Mutual, Providence.....	11,157,733 00	23,985,398 00	73,251 33	59,432 78	813 93
Standard Mutual, Boston.....	3,280,477 00	6,141,979 00	24,227 57	21,488 41	2,303 33
State Mutual, Philadelphia.....	706,528 00	1,003,853 00	5,278 85	311 77	509 64
State Mutual, Providence.....	13,389,280 00	28,782,477 00	87,901 60	71,319 38	1,802 22
What Cheer Mutual, Providence.....	4,954,540 00	9,576,667 00	34,194 49	29,440 90	1,091 91
Worcester Manufacturers, Worcester.....	6,031,724 00	11,019,817 00	44,217 85	38,112 52	2,079 54
Totals.....	171,984,210 00	322,424,756 00	1,181,384 82	973,740 83	42,617 02

C
CASH-MUTUAL INSURANCE
CORPORATIONS

ASSETS AND LIABILITIES; RECEIPTS AND EXPENDITURES

CASH MUTUAL INSURANCE CORPORATIONS

ASSETS, DECEMBER 31ST, 1930

Name of Corporation	Value of real estate less encumbrances	Mortgages, bonds, debentures and other securities	Cash at hand office and bank balances	Net agents' balances	Re-insurance on losses	Interest due and accrued	Unassessed premium notes	All other assets	Total
Economical	\$ 60,000 00	\$ 1,547,002 40	\$ 28,613 05	\$ 34,416 59	\$ 9,176 18	\$ 22,039 18	\$ 218,453 43	\$	\$ 1,919,700 83
Gore	30,000 00	1,560,128 69	49,094 19	19,914 15	3,634 99	27,932 27	181,654 00		1,872,358 29
Perth	40,000 00	1,201,407 91	19,729 19	27,854 15	4,364 04	24,652 70	127,278 24		1,445,286 23
Waterloo	45,000 00	1,574,835 51	30,489 69	6,965 40		25,163 10	204,328 05		1,886,781 75
Totals	175,000 00	5,883,374 51	127,926 12	89,150 29	17,175 21	99,787 25	731,713 72		7,124,127 10

The amounts of deposits pursuant to Section 38 of The Insurance Act at date of publication are as follows: Economical, \$100,000; Gore District, \$100,000; Perth \$100,000; Waterloo, \$100,062.10.

LIABILITIES, DECEMBER 31ST, 1930

Name of Corporation	Losses reported other unpaid at 31st December, 1930	Unearned premiums on cash plan	All other liabilities	Total liabilities	Number of policies	Net amount of risks
Economical	\$ 11,365 75	\$ 172,003 69	\$	\$ 183,369 44	30,703	\$ 50,157,427 12
Gore	16,783 33	222,099 48		238,882 81	28,300	54,729,992 15
Perth	17,339 39	184,778 20		202,117 59	30,263	50,566,985 00
Waterloo	22,278 99	291,351 69		313,630 68	44,299	75,398,013 00
Totals	67,767 46	870,233 06		938,000 52	133,565	230,852,417 27

CASH MUTUAL INSURANCE CORPORATIONS—Continued
 RECEIPTS FOR THE YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Instalments	Premiums on cash plan	Agents' balances, 1929, paid in 1930	Interest	Fees, licenses and extra premiums	Reinsurance on losses	Rent	Other sources	Total	Received from investments (not extended)
Economical.....	\$ 63,374 60	\$ 263,699 35	\$ 32,796 89	\$ 85,734 94	\$ 22,848 74	\$ 1,100 00	\$ 468,454 52	\$ 121,522 02		
Gore.....	56,895 83	271,677 23	24,847 47	82,964 58	32,449 07	1,100 00	469,999 39	49,007 41		
Perth.....	45,098 38	245,704 59	25,043 84	63,387 04	962 07	56,586 04	437,881 96	95,621 72		
Waterloo.....	69,487 11	353,371 45	5,144 19	74,766 94	39,644 39	1,143 44	544,045 58	185,975 57		
Totals.....	234,855 92	1,134,452 62	87,832 39	306,853 50	962 07	151,528 24	1,920,381 45	452,126 72		

EXPENDITURE FOR THE YEAR ENDED DECEMBER 31ST, 1930

Name of Corporation	Com-mission and bonus to agents	Costs in Law	Interest	License fee	Salaries and general expenses account	Total expense of manage-ment	Amount paid for losses	Reinsurance	Rebate and returned premiums	Refunds to members	All other payments	Total	Invested (not extended)
Economical.....	\$ 58,200 55	\$ 365 26	\$ 135,163 32	\$ 250 00	\$ 76,347 51	\$ 182,477 43	\$ 42,241 90	\$ 35,058 26	\$ 20,759 18	\$ 11,497 62	\$ 394,940 91	\$ 274,472 05	
Gore.....	54,929 08	42 85	121,309 17	300 00	66,080 09	166,378 81	47,086 26	20,759 18	21,817 44	1,188 04	367,031 04	137,094 45	
Perth.....	55,070 73	118 71	117,275 64	300 00	61,862 06	230,140 30	58,652 55	21,817 44	41,152 82	6,983 11	429,073 97	130,504 45	
Waterloo.....	63,409 86	526 82	140,966 12	300 00	77,137 55	265,388 44	57,408 52	118,787 70	11,497 62	8,171 15	511,899 01	235,528 09	
Totals.....	231,610 22	1,150 00	514,714 25	844,384 98	281,427 21	205,389 23	1,702,944 93	777,599 04					

D
FRATERNAL SOCIETIES

ASSETS, LIABILITIES, INCOME, DISBURSEMENTS;
EXHIBIT OF POLICIES

FRATERNAL SOCIETIES
ASSETS, DECEMBER 31ST, 1930

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 assets	Total ledger assets	Interest and rents due and accrued	Collections reported not yet received	All other		Total non-ledger assets
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Canadian Order of Chosen Friends	32,000 00		12,789 00	2,176,237 56	83,484 53	2,304,511 09	44,703 10	5,589 89	30,537 10	80,830 09	2,385,341 18	
Canadian Order of Foresters	29,000 00		2,909 00	13,308,341 93	75,069 06	13,412,410 99	207,480 41	5,557 67	1,756 48	214,794 56	13,627,205 55	
Canadian Order of Oddfellows	19,000 00	30,100 00		288,578 80	10,027 79	226 02	4,357 43	2,440 40		6,797 83	363,639 44	
Civil Service M.B. Society			269 57	97,062 94	2,533 85	99,596 79	1,485 77	52 07		1,537 84	101,134 63	
Hamilton Firemen		33,300 00		372,074 93	2,519 13	3,020 32					374,863 63	
Knights of Malta				315,315 91	3,020 32	3,020 32					351,636 23	
London Police				14,480 48	3,541 77	18,022 25					18,022 25	
Ontario Commercial Travellers Assoc.		498,072 85		205,636 63	12,453 93	218,090 56	27,779 89				218,090 56	
Ottawa Firemen				367,722 84	9,487 81	875,253 50	7,779 89				903,033 39	
Ottawa		15,000 00		264,340 43	24,487 55	288,827 98	3,532 11				292,360 09	
Royal Templars	50,000 00			244,065 47	2,734 09	261,799 56	5,040 49			5,040 49	266,840 05	
Sons of England	40,550 46	9,314 54		346,841 47	20,725 66	1,150,990 33	26,862 77		595 47	27,458 24	1,178,448 57	
Sons of Scotland			574 00	273,649 90	115,121 34	439,210 24	4,544 04		1,619 77	6,163 81	445,374 05	
St. Joseph Union du Canada			6,777 87	1,276,471 15	32,438 55	1,315,687 57	26,007 37	13,596 94		39,604 31	1,355,291 88	
Stratford, City of	125,600 00	31,000 00	5,748 05	3,878,263 32	14,385 70	4,054,997 07	96,765 18	18,420 00	133,642 63	248,827 81	4,303,824 88	
Toronto Firemen				53,499 06	1,828 80	55,327 86	1,883 33			1,883 33	57,211 19	
Toronto Police		40,000 00	5,019 51	1,910,396 77	34,801 48	1,950,217 76	14,308 56			14,308 56	1,964,526 32	
				1,906,142 94	9,064 02	1,955,206 96					1,955,206 96	
Totals	296,150 46	1,390,210 59	34,087 00	27,299,122 53	463,695 38	226 02	29,483,491 98	464,750 45	168,151 45	678,558 87	30,162,050 85	

FRATERNAL SOCIETIES
MORTUARY FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929		Receipts						Disbursements						Balance Ledger Assets, Dec. 31st, 1930		
	\$	C.	Premiums, dues, etc.	Interest and rents	Profit on sale of securities	All other	Transfers from other funds	Total	Loss on sale of securities	All other	Transfers to other funds	Total	\$	C.			
															\$	C.	\$
Canadian Order of Chosen Friends	1,891,891	15	384,042	24	101,529	83	1,022	05	96	00	486,690	12	313,102	48	2,041,399	76	
Canadian Order of Foresters	12,037,384	68	1,104,724	23	564,081	39	128,120	15	.....	.....	1,796,925	77	896,447	71	12,899,777	52
Canadian Order of Oddfellows	343,029	33	36,977	79	18,795	62	746	52	34	89	56,554	82	36,178	24	349,229	82	
Civil Service M. B. Society	88,324	89	10,524	75	4,657	61	.....	.....	.....	.....	15,182	36	3,008	67	99,396	79
Knights of Malta, Chapter Gen.	11,825	72	844	29	347	20	.....	.....	.....	.....	1,191	49	1,500	00	10,489	21
Ontario Commercial Travelers' Association	829,830	77	31,812	00	53,017	02	.....	.....	.....	.....	84,829	02	25,290	00	875,253	50
Royal Templars	1,081,807	33	69,824	78	70,676	02	1,053	01	.....	.....	141,553	81	62,771	81	1,149,366	78
Sons of England	260,596	47	51,085	93	13,207	53	335	00	.....	.....	64,628	46	41,220	20	327,594	55
Sons of Scotland	1,231,273	97	103,623	24	62,538	30	.....	.....	.....	.....	172,974	30	88,067	09	1,382,263	99
St. Joseph l'Union du Canada	3,544,881	57	246,679	75	188,894	95	.....	.....	.....	.....	435,574	70	178,861	70	3,801,594	57
Totals	21,320,845	88	2,040,139	00	1,077,745	47	1,312,767	73	6,812	76	96,003	256,069	96	11,646,447	90	22,784,917	50

*Increase of excess of book value of bonds in default over market value.

†Includes disability benefits and surrender values.

‡Amount of liens on policies as of December 31st, 1930, representing accumulated outstanding unpaid increase in premiums as provided in section 44 (3) of the constitution.

SICKNESS FUNDS AND SICKNESS AND FUNERAL FUNDS

Canadian Order of Chosen Friends	219,885	65	19,091	50	13,762	85	.....	.....	.....	.....	32,854	35	19,815	30	231,015	55
Canadian Order of Foresters	(1)532,896	48	112,493	70	27,369	00	4,186	77	.....	.....	144,049	77	150,158	10	525,794	07
Canadian Order of Oddfellows	4,354	30	165	58	190	97	.....	.....	.....	.....	363	85	217	65	4,490	01
Sons of Scotland	23,769	77	3,984	42	1,090	82	7	30	.....	.....	5,075	24	3,138	99	24,972	35
St. Joseph l'Union du Canada	174,701	95	78,587	05	16,944	65	.....	.....	.....	.....	95,531	70	63,362	33	206,871	32
Totals	955,608	24	214,886	73	59,359	33	4,186	77	7	30	278,440	13	236,823	22	993,577	67

†Includes \$630.00 not allowed (excess of Book value over Market value of bonds in default).

FUNERAL FUNDS

Knights of Malta, Chapter General	3,362	86	405	50	128	00	.....	.....	.....	.....	533	50	500	00	3,396	36
Sons of England	37,888	98	32,055	81	1,751	53	.....	.....	.....	.....	33,807	34	26,830	00	41,325	35
Totals	40,951	84	32,461	31	1,879	53	.....	.....	.....	.....	34,340	84	27,330	00	44,721	71

FRATERNAL SOCIETIES
CHILD OR JUVENILE FUNDS

Name	Balance Ledger Assets, Dec. 31st, 1929		Receipts						Disbursements				Balance Ledger Assets, Dec. 31st, 1930			
	\$	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.
					\$	c.										
Canadian Order of Chosen Friends.....	17,501	45	2,427	861	14				3,288	54				19,876	13	
Canadian Order of Odd-fellows.....	193	49	11						11	73				205	22	
Royal Templars.....	1,038	96	163						163	03				1,201	99	
Sons of Scotland.....	164	60	195	2	70				198	50				363	10	
St. Joseph l'Union du Canada	7,356	54	2,810	448	37				3,258	63				10,451	17	
Totals.....	26,255	04	5,608	1,312	21				6,920	43			413	86	32,097	61

WIDOW AND ORPHAN FUND

Sons of England.....	1,107	96		33	46				33	46						1,141	42
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PENSION AND BENEFIT FUNDS
(Municipal Pension Fund Societies Only)

Hamilton Firemen's.....	339,225	51	23,645	16,092	30				50	00				40,687	53	4,255	08	374,863	63		
Hamilton Police.....	521,693	24	19,269	18,733	66				746	33				40,108	84	9,468	64	10,165	85		
London Police.....	257,497	92	22,352	11,437	45				7,406	58				26,096	64	17,369	00	351,636	23		
Ottawa Firemen.....	257,622	64	24,159	13,235	44				7,925	00				44,480	18	12,749	84	17,504	00		
Ottawa Police.....	230,596	18	24,976	13,265	09				63	25				35,662	18	4,145	78	13,274	84		
Stratford City of.....	30,140	77	97,728	5,297	95				3,500	00				8,796	39	3,051	17	261,709	56		
Stratford Firemen.....	1,683	40	88	102,297	95				27,300	00				300,352	61	38,025	32	3,608	90		
Toronto Firemen.....	1,844,885	88	132,474	83,528	95				13,142	68				251,289	78	137,851	96	1,950,217	76		
Toronto Police.....	4,943,102	72	*349,086	260,118	48				59,225	44				747,474	13	†227,016	79	440,968	80		
Totals.....																		234,606	31	5,455,970	54

*Premiums, dues, etc., in the case of Municipal Pension Fund Societies includes deductions from salaries and fines.
†Claims in the case of Municipal Pension Fund Societies include pensions and other benefits in relation thereto.

FRATERNAL SOCIETIES
SPECIAL FUNDS

Name	Balance Ledger assets, Dec. 31st, 1929		Receipts						Disbursements				Balance Ledger assets, Dec. 31st, 1930			
	\$	c.	Premiums dues and fees	Interest and rents	Other	Transfers from other funds	Total	Expenses	All Other	Transfers to other funds	Total	\$	c.	\$	c.	
Canadian Order of Chosen Friends:																
Guarantee Fund.....	1,000	00	346	44	30	31					376	75			1,000	00
Canadian Order of Oddfellows:																
Guarantee Fund.....	500	00			41	25	171	00			212	25			500	00
Building Fund.....	764	23			2,119	02					2,119	02			683	77
Knights of Malta, Chapter General:																
Extension Fund.....	4,238	29	461	90	95	25	40	00			597	15	684	57	4,065	87
Sons of England:																
Guarantee.....	14,685	14	388	91	711	11	75	80			1,175	82			15,474	95
Supreme Lodge Expense.....	8,791	39	7,732	90	356	64					8,089	34	102	74	16,309	57
St. Joseph l'Union du Canada:																
Propaganda.....	12,648	65	33,000	37			50				33,000	87	45,539	43	110	00
General Reserve.....	16,269	91	1,883	34							2,607	14			18,859	05
Ouvrier du Centm.....																
Collegial.....	45	11			249	21					249	21	250	12	44	20
Totals.....	58,942	72	43,813	86	4,077	38	536	51			48,427	75	48,394	26	50,322	97

*Disallowed.

FRATERNAL SOCIETIES
GENERAL FUND

Name	Balance Ledger assets, Dec. 31st, 1929		Receipts						Disbursements						Balance Ledger assets, Dec. 31st, 1930					
	\$	c.	Assess-ments dues and fines	Interest and rents		All other		Transfers from other funds		Total	Head office expenses		Agency and organization funds		Other expenses		Transfers to other funds		Total	
				\$	c.	\$	c.	\$	c.		\$	c.	\$	c.	\$	c.	\$	c.		\$
Canadian Order of Chosen Friends	25,703	88	16,055	45	1,442	87	1,101	47	12,826	30	31,426	09	23,805	29	12,745	36	9,359	67	45,910	32
Canadian Order of Foresters	53,594	57	108,404	31	123	66	1,272	93	14,400	71	109,800	90	46,690	66	78,537	36	40,011	31	176,990	44
Canadian Order of Oddfellows	2,652	01	4,311	38			169	98	683	29	18,882	07	8,781	88	7,531	98	3,487	43	19,801	29
Civil Service									683	29	683	29	653	29					653	29
Hamilton Firemen									794	33	794	33	794	33					794	33
Hamilton Police									797	21	797	21	797	21					797	21
Knights of Malta			289	74			32	50	135	00	135	00	420	51					420	51
London Police	167	23							14,116	29	14,116	29	10,469	75	496	00	2,430	54	14,116	29
Ontario Commercial Travellers									525	00	525	00	525	00					525	00
Ottawa Firemen									113	00	113	00	113	00					113	00
Ottawa Police									6,434	40	17,900	54	10,216	85	7,158	70	3,840	19	21,215	74
Royal Templars	3,732	76	10,034	05	105	57	430	52	43,189	06	18,279	92	18,279	92	21,052	47	21,052	47	39,863	39
Sons of England	86,687	72	12,951	09	8,956	65	8,171	15	34,615	97	47,356	23	39,668	53	28,448	26	28,448	26	68,116	79
Sons of Scotland	5,280	29	7,059	97	35	40	545	15	18	00	63,486	23	557	73					557	73
St. Joseph I'Union du Canada	21,799	23	61,792	52	1,530	50	43	21	1,550	41	1,550	41	1,550	41					1,550	41
Stratford, City of, M.B. Fund									3,116	84	3,116	84	937	20	2,179	64			3,116	84
Toronto Firemen									102,764	65	348,526	57	176,601	03	131,886	82	113,162	27	434,126	23
Toronto Police									11,766	91	11,766	91	12,196	50					12,196	50
Totals	199,617	69	221,798	51	12,196	50	11,766	91	102,764	65	348,526	57	176,601	03	131,886	82	113,162	27	434,126	23

*Office furniture not allowed, written off.

FRATERNAL SOCIETIES

EXHIBIT OF POLICIES (MORTUARY), DECEMBER 31ST, 1930

Name	Whole Life		Limited Life		Endowment		Other Plans		Total	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Canadian Order of Chosen Friends.....	10,850	\$ 9,023,701 30	665	\$ 563,750 00	508	\$ 466,250 00	446	\$ 151,409 00	12,469	\$ 10,205,110 30
Canadian Order of Foresters.....	45,199	42,801,073 06	1,913	1,893,417 00	3,409	3,533,399 00	51	153,000 00	50,572	48,380,889 06
Canadian Order of Oddfellows.....	1,256	922,826 30	4	3,000 00	148	130,750 00	*479	*319,709 50	1,887	1,376,285 80
Civil Service M.B. Society.....	1,283	539,750 00							1,283	539,750 00
Hamilton Firemen.....										
Hamilton Police.....										
Knights of Malta, Chapter General.....	117	46,750 00							117	46,750 00
London Police.....										
Ontario Commercial Travellers Association.....	3,079	1,711,330 00							3,079	1,711,330 00
Ottawa Firemen.....										
Ottawa Police.....	1,959	2,064,176 00	94	99,000 00	361	404,000 00	101	118,000 00	2,515	2,685,176 00
Royal Templars.....	986	846,816 50	314	314,793 50	485	270,250 00	48	†160,275 00	1,800	1,461,675 00
Sons of England.....	4,985	3,118,000 00	1,484	869,750 00	848	6,411,800 00	1,831	1,977,000 00	7,002	4,184,275 00
Sons of Scotland.....	7,334	6,173,608 00	2,027	1,992,000 00	8,498	6,411,800 00			19,690	16,534,408 00
St. Joseph 1 st Union du Canada.....										
Stratford, City of.....										
Toronto Firemen.....										
Toronto Police.....										
Totals.....	77,048	67,248,031 16	6,501	5,735,710 50	13,409	11,216,449 00	2,956	2,879,393 50	99,914	87,079,584 16

*Includes 181 policies for \$52,959.50 paid up insurance.
 †Includes \$147,270 bonus additions.

G

RECIPROCAL OR INTER-INSURANCE
EXCHANGES

ASSETS AND LIABILITIES; INCOME AND DISBURSEMENTS
MISCELLANEOUS INFORMATION

RECIPROCAL OR INTER-INSURANCE EXCHANGES
ASSETS, DECEMBER 31ST, 1930

Name of Insurer	Mortgage loans on real estate	Book value of bonds	Loans secured by pledge of collateral	Cash on hand in banks and in trust companies	Other assets	Interest and dividends due and accrued	Market value of bonds and stocks over book value	Total admitted assets	Assets not admitted
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Affiliated Underwriters.....	2,227 59	838,676 68	7,861 35	181,435 83	45,418 58	15,598 00	-106 68	1,081,022 58	4,748 83
American Exchange Underwriters.....	10,500 00	2,115,113 66	4,776 87	97,426 39	30,796 55	29,452 64	49,366 34	3,222,155 58	7,138 12
Canners' Exchange Subscribers.....	1,350 00	1,822,750 00		1,208,621 70	80,606 47	16,823 57	93,010 93	3,221,812 67	34,869 13
Detroit Automobile Inter-Insurance Exchange.....		3,466,209 00		740,336 75	222,273 34	63,886 68		4,492,705 77	10,000 00
Equitable Fire Underwriters.....	26,024 39	509,400 35		297,576 65	36,529 81			334,106 46	10,494 88
Fireproof Sprinklered Underwriters.....	72,500 00	2,435,708 74		97,948 64	13,389 65	33,775 83		644,514 37	6,711 96
Individual Underwriters.....		1,69,840 25		173,200 64	46,838 25	33,473 50		2,782,212 39	5,803 98
Inter-Insurers' Exchange.....		1,658,649 95		56,190 61	3,925 72	2,603 51	92,991 26	4,469 75	237,029 84
Lumbermen's Underwriting Alliance.....		2,042,903 74		1,202,284 80	623,878 32	14,627 53	40,336 05	3,595,012 75	65,419 52
Manufacturing Lumbermen's Underwriters.....		7,767,665 02		1,339,561 85	418,574 86	23,053 18	27,706 26	3,851,799 89	77,668 12
Metropolitan Inter-Insurers.....		169,455 50		110,347 19	26,388 17	8,310 25	14,602 98	930,305 61	4,710 52
National Lumber Manufacturers' Inter-Insurance Exchange.....		3,212,122 83		395,387 04	129,726 69	842 71	3,104 50	698,516 44	7,411 59
New York Reciprocal Underwriters.....		1,119,635 83		167,951 28	49,695 16	38,993 71	126,617 17	3,595,380 15	8,169 63
Reciprocal Exchange.....		229,950 00		290,596 27	135,178 14	12,178 78	34,112 65	1,718,566 84	16,454 28
Tornado Inter-Insurance Exchange.....		1,287,833 55		4,375 23	c 62	2,272 55	-16,454 28	220,151 12	3,091 78
Underwriters' Exchange.....		254,936 24		20,760 97		20,429 48	-2,433 55	1,581,526 69	6,174 50
Warner Reciprocal Underwriters.....		472,363 83		472,363 83	55,880 60	5,944 93	31,044 70	1,037,462 81	
Totals.....	72,500 00	22,321,135 85		7,090,540 94	1,939,861 28	312,266 94	498,368 08	32,344,331 98	257,921 37

^a Reinsurance recoverable on paid losses.

^b Reinsurance premiums cancelled.

^c Due from Attorney-in-Fact.

LIABILITIES, DECEMBER 31ST, 1930

Name of Insurer	Provision for unpaid claims	Reserve of unearned premium deposits	Administration expense accrued	Return premium deposits	Reinsurance premiums accrued	Taxes	Reserve for contingencies	All other liabilities	Total liabilities	Excess of assets over liabilities
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Affiliated Underwriters.....	2,227 59	359,403 83	7,861 35		2,321 06	3,000 00		247,201 82	422,015 65	659,006 85
American Exchange Underwriters.....	10,500 00	263,974 32	4,776 87		17,376 42	2,000 00		6372,988 82	717,862 95	1,404,292 63
Canners' Exchange Subscribers.....	1,350 00	688,853 78				13,915 00		721,495 20	2,560,317 47	
Detroit Automobile Inter-Insurance Exchange.....		1,626,415 20			10,072 78				2,330,355 37	2,162,350 40
Equitable Fire Underwriters.....	26,024 39	85,496 23	11,756 17					206 53	33,046 10	200,400 36
Fireproof Sprinklered Underwriters.....	72,500 00	574 31	5,447 02			4,000 00		634,240 32	283,083 02	145,348 85
Individual Underwriters.....	4,102 38	496,598 90	14,141 60			4,000 00		681,284 08	2,100,923 31	636,357 39
Inter-Insurers' Exchange.....	825 00	46,521 50	1,155 00			145 00		127,476 30	3,189,383 34	2,750,648 30
Lumbermen's Underwriting Alliance.....	109,927 85	968,290 95	137,859 57		34,569 93			1,250,648 30	2,750,648 30	2,344,414 45
Manufacturing Lumbermen's Underwriters.....	81,650 00	899,201 73	99,248 60					1,080,100 33	2,771,609 50	2,771,609 50
Metropolitan Inter-Insurers.....	1,459 50	276,254 08	7,119 33			2,000 00		455,171 06	342,003 97	588,501 64
National Lumber Manufacturers' Inter-Insurance Exchange.....	7,139 02	152,614 26	27,223 20			5,000 00		191,976 48	506,539 96	506,539 96
New York Reciprocal Underwriters.....	4,606 88	544,612 55	17,847 66			5,000 00		852,093 23	723,886 02	723,886 02
Reciprocal Exchange.....	34,449 06	579,390 58	13,517 81			9,000 00		636,357 35	1,082,709 30	1,082,709 30
Tornado Inter-Insurance Exchange.....		15,146 77		30 47		382 95		15,560 19	204,500 19	204,500 19
Underwriters' Exchange.....	8,495 00	224,886 11	635 00			460 00		234,476 11	1,347,050 58	1,347,050 58
Warner Reciprocal Underwriters.....	1,611 31	269,233 02			1,725 33	4,669 95		277,239 61	760,223 20	760,223 20
Totals.....	998,881 86	7,656,798 38	347,589 18	30 47	66,065 52	50,572 90	263,622 94	952,365 89	10,335,927 14	12,220,008,404 84

*This reserve is an undivided surplus account in which withdrawing subscribers do not share. In this respect this exchange is not operating as a reciprocal.

^a Due to subscribers.

^b Subscribers earnings payable, \$323,622.48; Reserve for Investments, \$49,300.54.

RECIPROCAL OR INTER-INSURANCE EXCHANGES

PROFIT AND LOSS ACCOUNT, 1930

Name of Insurer	Gross premium deposits written	Net premium deposits written	Net premium deposits earned	Net losses incurred	Adminis-tration and other expenses	Net under-writing profit or savings for subscribers
	\$	\$	\$	\$	\$	\$
Affiliated Underwriters.....	604,523 34	452,097 40	462,337 07	202,576 47	127,698 39	132,062 16
American Exchange Underwriters.....	461,846 97	315,204 38	331,727 19	23,249 57	74,607 58	233,870 07
Canners' Exchange Subscribers.....	3,231,123 70	1,655,147 41	1,624,021 77	275,512 65	446,331 52	902,177 60
Detroit Automobile Inter-Insurance Exchange.....	3,774,564 94	3,091,650 29	3,238,806 63	1,713,381 04	669,014 46	856,411 13
Epperson Underwriters.....	357,698 79	69,325 96	219,496 55	301,575 24	45,537 07	- 127,615 76
Equitable Fire Underwriters.....	355,384 65	258,263 17	258,627 02	169,456 18	83,523 03	5,647 84
Fireproof Sprinklered Underwriters.....	223,467 93	145,883 17	161,361 54	45,875 43	28,152 90	86,973 21
Individual Underwriters.....	809,902 18	572,200 65	640,652 68	124,800 46	213,936 30	301,195 92
Inter-Insurers' Exchange.....	72,409 14	41,753 11	53,548 72	16,410 35	10,083 38	27,024 99
Lumbermen's Underwriting Alliance.....	3,333,913 39	2,471,687 72	2,363,948 42	1,741,210 35	615,923 79	6,814 28
Manufacturing Lumbermen's Underwriters.....	2,514,618 13	1,963,998 26	1,897,291 10	1,213,837 69	476,649 78	206,803 63
Metropolitan Inter-Insurers.....	482,907 86	396,282 48	338,607 95	56,912 89	21,537 95	160,157 11
National Lumber Manufacturers' Inter-Insurance Exchange.....	825,182 00	553,441 20	384,734 36	174,080 86	96,133 08	114,520 42
New York Reciprocal Underwriters.....	1,255,955 28	873,145 74	773,652 87	73,689 55	209,553 39	341,489 84
Old National Inter-Insurance Exchange.....	42,640 60	36,570 81	35,941 77	237,732 30	331,128 56	204,792 01
Tornado Inter-Insurance Exchange.....	433,057 74	269,345 95	300,466 86	49,479 53	12,813 77	23,128 77
Underwriters' Exchange.....	913,524 36	661,606 62	682,575 72	19,971 55	168,378 85	185,346 56
Warner Reciprocal Underwriters.....	19,267,771 29	14,154,178 60	14,392,530 95	6,617,782 08	3,797,003 77	3,977,745 10
Totals.....	19,267,771 29	14,154,178 60	14,392,530 95	6,617,782 08	3,797,003 77	3,977,745 10

SURPLUS ACCOUNT

Name of Insurer	Other revenue (net)	Transferred from special surplus or reserve accounts	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
	\$	\$	\$	\$	\$	\$	\$	\$
Affiliated Underwriters.....	32,952 63	10,000 00	67,260 51	663,755 68	663,755 68	4,748 83	659,006 85	659,006 85
American Exchange Underwriters.....	125,380 14	.....	463,726 01	*76,723 13	1,406,430 75	2,138 12	1,404,292 63	1,404,292 63
Canners' Exchange Subscribers.....	130,507 57	.....	590,284 95	172,737 81	1,225,251 51	34,869 13	2,500,317 47	2,500,317 47
Detroit Automobile Inter-Insurance Exchange.....	304,876 21	10,000 00	863,341 02	.....	2,172,350 40	10,000 00	2,162,350 40	2,162,350 40
Epperson Underwriters.....	8,565 46	.....	167,573 80	.....	210,955 24	10,494 88	200,460 36	200,460 36
Equitable Fire Underwriters.....	9,271 75	.....	79,822 23	.....	444,020 81	671 96	443,348 85	443,348 85
Fireproof Sprinklered Underwriters.....	35,119 82	.....	75,292 68	.....	2,106,731 69	5,803 38	2,100,928 31	2,100,928 31
Individual Underwriters.....	164,509 66	.....	300,638 10	.....	1,89,478 47	95 13	189,383 34	189,383 34
Inter-Insurers' Exchange.....	13,820 64	.....	38,766 37	.....	2,409,833 97	65,419 52	2,344,414 45	2,344,414 45
Lumbermen's Underwriting Alliance.....	146,508 59	.....	337,101 29	.....	2,849,367 16	77,668 12	2,771,699 56	2,771,699 56
Manufacturing Lumbermen's Underwriters.....	162,213 64	.....	339,273 23	.....	593,012 68	4,710 52	588,301 64	588,301 64
Metropolitan Inter-Insurers.....	46,852 56	.....	82,362 13	.....	513,951 55	7,411 59	506,539 96	506,539 96
National Lumber Manufacturers' Inter-Insurance Exchange.....	21,617 73	.....	26,438 83	.....	2,751,456 55	8,169 63	2,743,286 92	2,743,286 92
New York Reciprocal Underwriters.....	84,259 28	.....	532,928 49	.....	1,082,209 39	16,454 28	1,082,209 39	1,082,209 39
Reciprocal Exchange.....	279,087 77	.....	621 82	.....	1,350,142 36	3,091 78	1,347,050 58	1,347,050 58
Tornado Inter-Insurance Exchange.....	83,252 09	.....	35,997 80	.....	2,221,045 21	380,716 76	1,840,328 45	1,840,328 45
Underwriters' Exchange.....	13,138 42	.....	299,634 54	.....	380,716 76	385,680 94	760,223 20	760,223 20
Warner Reciprocal Underwriters.....	69,023 62	.....	158,429 03	.....	1,695,616 03	257,921 37	1,437,694 66	1,437,694 66
Totals.....	1,627,124 08	34,831 92	4,737,558 79	264,325 57	20,570,710 18	1,695,616 03	22,008,404 84	22,008,404 84

*Reserve for market fluctuations in bonds, \$13,100.19; Reserve for contingencies, \$63,622.19. This reserve is an undivided surplus account in which withdrawing subscribers do not share. In this respect this exchange is not operating as a reciprocal.
 aSpecial deposits.
 bExcess Loss Fund.

ABSTRACT OF BUSINESS TRANSACTED BY RECIPROCAL OR INTER-INSURANCE EXCHANGES IN ONTARIO, 1930

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred (including adjustment expenses)
	\$	\$	\$	\$	\$	\$
Affiliated Underwriters.....	6,561,392 00	6,561,392 00	27,966 33	3,853 53	24,112 80	8,915 18
American Exchange Underwriters.....	431,500 00	984,000 00	5,190 59	676 07	4,514 52	5 74
Canners' Exchange Subscribers.....	1,542,731 00	943,792 00	13,847 04	4,533 89	9,313 15	
*Detroit Automobile Inter-Insurance Exchange.....	434,900 00		4,526 55	1,779 25	2,747 30	
Epipson Underwriters.....	148,000 00	139,000 00	2,213 65	47 90	2,165 75	35 18
Equitable Fire Underwriters.....	3,594,750 00	3,594,750 00	5,168 30	938 82	4,229 48	
Fireproof Sprinklered Underwriters.....	15,749,377 00	15,749,377 00	48,434 46	6,102 28	42,332 18	
Individual Underwriters.....	210,000 00	185,000 00	759 50	30 53	728 97	55,070 74
Inter-Insurers' Exchange.....	10,931,423 00	9,105,218 00	166,972 97	24,496 73	142,476 24	40,159 55
Lumbermen's Underwriting Alliance.....	5,413,625 00	4,560,275 00	90,213 90	13,141 51	77,072 39	4,966 33
Manufacturing Lumbermen's Underwriters.....	7,841,826 00	7,841,826 00	23,587 20	3,572 83	20,014 37	31,403 94
Metropolitan Inter-Insurers.....	1,176,549 00	835,659 00	18,570 20	6,147 82	12,422 38	3,528 86
National Lumber Manufacturers' Inter-Insurance Exchange.....	14,228,679 00	14,228,679 00	28,319 13	2,725 01	25,594 12	1,705 68
New York Reciprocal Underwriters.....	75,000 00	87,200 00	1,255 50	483 30	772 20	
Reciprocal Exchange.....	206,000 00	206,000 00	3,069 40	365 30	2,704 10	
Tornado Inter-Insurance Exchange.....	814,000 00	704,000 00	2,934 25	628 16	2,306 09	
Underwriters' Exchange.....	103,054 00		911 09	740 19	170 90	
Warner Reciprocal Underwriters.....	69,462,806 00	65,726,168 00	443,940 06	70,263 12	373,676 94	145,791 22
Totals.....						

*Automobile risks only.

ALL BUSINESS, 1930

Name of Insurer	Gross risks written	Net at risk	Gross premiums written	Cancelled and reinsured	Net premiums written	Net losses incurred (including adjustment expenses)	Net Savings and profits credited to subscribers
	\$	\$	\$	\$	\$	\$	\$
Affiliated Underwriters.....	103,406,080 00	100,482,494 00	604,523 34	152,425 94	452,097 40	202,576 47	67,260 51
American Exchange Underwriters.....	158,277,160 00	146,978,480 00	4,913,46 97	146,642 59	315,204 38	23,249 54	463,726 01
Canners' Exchange Subscribers.....	228,172,989 00	167,135,229 00	3,771,123 70	663,976 29	1,655,147 41	2,753,512 05	590,284 95
*Detroit Automobile Inter-Insurance Exchange.....	515,900 00	377,468 79	5,874,618 94	682,474 65	3,091,650 29	1,713,381 04	863,341 02
Epipson Underwriters.....	117,202,482 00	113,009,182 00	353,387 65	318,372 83	69,325 96	301,575 24	167,573 80
Equitable Fire Underwriters.....	306,995,737 00	311,368,614 00	3,771,123 70	318,372 83	69,325 96	169,456 18	79,822 23
Fireproof Sprinklered Underwriters.....	22,211,502 00	21,158,595 00	809,902 14	237,284 70	572,617 44	45,292 68	75,292 68
Individual Underwriters.....	289,905,512 00	215,885,900 00	3,333,913 39	862,325 05	2,471,588 34	124,800 46	300,038 10
Inter-Insurers' Exchange.....	162,403,587 00	142,046,879 00	2,514,618 13	550,619 87	1,963,998 26	16,440 35	38,760 37
Lumbermen's Underwriting Alliance.....	147,874,496 00	146,510,911 00	455,050 29	128,476 01	326,574 28	1,741,210 35	337,101 29
Manufacturing Lumbermen's Underwriters.....	30,973,208 00	28,481,787 00	482,907 86	86,625 38	396,282 48	56,912 89	82,362 13
Metropolitan Inter-Insurers.....	354,435,828 00	371,826,023 00	825,182 00	271,740 80	553,441 20	174,080 80	26,438 83
National Lumber Manufacturers' Inter-Insurance Exchange.....	146,683,406 00	131,629,118 00	1,255,955 28	382,809 54	873,145 74	73,689 55	532,928 48
New York Reciprocal Underwriters.....	3,071,250 00	3,026,750 00	4,244 60	6,069 79	36,570 81	237,732 30	279,087 77
Reciprocal Exchange.....	197,445,831 00	192,209,223 00	433,057 74	163,711 79	269,345 95	49,470 13	35,599 80
Tornado Inter-Insurance Exchange.....	90,493,721 00	68,833,123 00	913,524 36	251,917 74	661,606 62	197,971 53	299,034 54
Underwriters' Exchange.....	2,377,395,093 00	2,145,212,710 00	19,267,771 29	5,113,592 69	14,154,178 60	6,617,782 08	4,737,558 79
Warner Reciprocal Underwriters.....							
Totals.....							

*Automobile Risks only

III.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES OWNED BY JOINT STOCK AND CASH
MUTUAL INSURANCE COMPANIES NOT LICENSED UNDER THE INSURANCE
ACT (DOMINION), FOR THE YEAR ENDING DECEMBER 31ST, 1930

I—BONDS AND DEBENTURES PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Dec. 5	Province of Alberta, 4½%, 1960.....	\$40,000 00	\$37,190 00	Waterloo Bond Corporation.
Jan. 29	City of Kitchener, 5%, 1959.....	25,000 00	24,092 80	Waterloo Bond Corporation.
Dec. 27	Twp. of North York, 5%, 1960.....	24,134 40	24,066 89	Waterloo Bond Corporation.
Mar. 31	Twp. of Sandwich West, 5%, 1953.....	15,000 00	13,198 40	Waterloo Bond Corporation.
May 31	Can. Northern Power Corp., 5%, 1953.....	10,000 00	9,250 00	McLeod, Young, Weir & Co.
Feb. 4	Northern Power Co., 6%, 1960.....	15,000 00	14,625 00	Waterloo Bond Corporation.
Aug. 29	Ont. Power Service Corp., 5½%, 1950.....	15,000 00	13,612 50	Waterloo Bond Corporation.
May 31	Power Corp. of Canada, 4½%, 1959.....	10,000 00	9,200 00	Waterloo Bond Corporation.
Mar. 6	British Am. Oil Co., Ltd., 5%, 1945.....	5,000 00	4,987 50	A. E. Ames & Co.
Nov. 18	British Am. Oil Co., Ltd., 5%, 1945.....	15,000 00	14,400 00	A. E. Ames & Co.
Nov. 15	Dominion Realty Co., Ltd., 5½%, 1945.....	25,000 00	24,875 00	Dominion Securities Corp., Ltd.
Sept. 15	Economic Investment Trust, 5%, 1957.....	10,000 00	9,362 50	Cochrane, Hay & Co., Ltd.
May 2	Famous Players Corp., 6%, 1948.....	15,000 00	15,000 00	Waterloo Bond Corporation.
Oct. 2	Maple Leaf Milling Co., Ltd., 5½%, 1949.....	10,000 00	9,600 00	Waterloo Bond Corporation.
Mar. 6	McCull-Fontenac Oil Co., 6%, 1949.....	10,000 00	9,900 00	Waterloo Bond Corporation.
	Accumulation of book values towards par.....		227 10	
	Totals.....	\$244,134 40	\$233,662 69	

EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Feb. 21	McCull-Fontenac Oil Co., 6%, 1949.....	\$10,000 00	\$9,900 00	S. R. Mackellar & Co.

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Dec. 18	Province of Ontario, 4½%, 1950.....	\$10,000 00	\$9,555 00	Trusts & Guarantee Co., Ltd.
Mar. 5	British Am. Oil Co., Ltd., 5%, 1945.....	7,000 00	7,002 10	A. E. Ames & Co.
May 21	British Am. Oil Co., Ltd., 5%, 1945.....	3,000 00	3,000 00	Herbert Begg.
	Totals.....	\$20,000 00	\$19,557 10	

THE GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
May 19	City of Galt, 5%, 1931-45.....	\$25,000 00	\$24,976 99	W. L. McKinnon & Co.
July 19	Town of Dryden, 5½%, 1952-5.....	11,091 87	11,091 87	W. L. McKinnon & Co.
Sept. 18	Town of Dryden, 5½%, 1954-5.....	2,871 28	2,871 28	W. L. McKinnon & Co.
Sept. 24	Town of Mimico, 5%, 1946-56.....	21,083 31	20,642 49	C. H. Burgess & Co.
July 16	Town of Rainy River, 6%, 1932-45.....	15,138 98	15,398 96	W. L. McKinnon & Co.
Mar. 4	Guelph & Ontario Inv. & Sav. Soc., 5%, 1935.....	5,000 00	5,000 00	Guelph & Ontario Investment & Savings Society.
	Totals.....	\$80,185 44	\$79,981 59	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

MERCHANTS FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Jan. 22	Town of Riverside R.C. School, 5½%, 1936-47.....	\$14,002 72	\$13,967 71	H. R. Bain & Co., Ltd.
July 8	Twp. of Etobicoke, 5½%, 1946-50.....	20,080 32	21,030 12	Gardner & Co., Ltd.
Jan. 28	Credit Foncier Franco-Canadien, 5%, 1945.....	25,000 00	23,750 00	Credit Foncier Franco-Canadien.
	Totals.....	\$59,083 04	\$58,747 83	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 8	Province of British Columbia, 6%, 1941	\$15,000 00	\$16,128 00	Wood, Gundy & Co.
May 5	Prov. of British Columbia, 4½%, 1955.	25,000 00	21,657 50	Bell, Gouinlock & Co.
April 2	Province of Nova Scotia, 5%, 1960....	25,000 00	25,250 00	Bell, Gouinlock & Co.
Feb. 15	Province of Saskatchewan, 5%, 1959....	25,000 00	24,937 50	Wood, Gundy & Co.
May 13	State of San Paulo, 7%, 1940.....	27,000 00	25,852 50	Bell, Gouinlock & Co.
June 9	Republic of Uruguay, 6%, 1964.....	10,000 00	9,650 00	Bell, Gouinlock & Co.
June 30	Republic of Uruguay, 6%, 1960.....	15,000 00	14,475 00	Bell, Gouinlock & Co.
Feb. 18	G.T.R. Perpetual Stock, 4%.....	121,665 00	97,363 75	Bank of Montreal.
April 28	Metro. Water, Sewerage & Drainage Board (Guar. by State of N.S. Wales), 5½%, 1950.....	25,000 00	23,062 50	Skaith & Co.
June 11	British Columbia Power Co., 5½%, 1960.....	25,000 00	24,500 00	Wood, Gundy & Co.
May 5	Detroit Int. Bridge Co., 6½%, 1952....	25,000 00	21,996 35	Bell, Gouinlock & Co.
Oct. 30	Jamaica Public Service Co., 5%, 1950....	25,000 00	23,125 00	Wood, Gundy & Co.
Jan. 21	Montreal Is. Power Co., 5½%, 1957....	50,000 00	50,000 00	Bell, Gouinlock & Co.
June 18	National Light & Power Co., 6%, 1949	10,000 00	9,900 00	McLeod, Young, Weir & Co.
July 21	National Light & Power Co., 6%, 1949	15,000 00	14,850 00	McLeod, Young, Weir & Co.
Aug. 28	Ontario Power Serv. Corp., 5½%, 1950	25,000 00	23,250 00	Wood, Gundy & Co.
Aug. 28	Ontario Power Serv. Corp., 5½%, 1950	10,000 00	9,300 00	Wood, Gundy & Co.
Oct. 30	Ontario Power Serv. Corp., 5½%, 1950	5,000 00	4,650 00	Wood, Gundy & Co.
Jan. 7	Winnipeg Electric Co., 6%, 1954.....	61,000 00	61,732 00	Bank of Montreal.
Jan. 21	Abitibi Power & Paper Co., Ltd., 5%, 1953.....	25,000 00	23,757 50	Bell, Gouinlock & Co.
June 18	Architects' Bldg., Montreal, 6%, 1945..	25,000 00	24,000 00	McLeod, Young, Weir & Co.
June 11	Can. Copper Refiners, Ltd., 6%, 1945..	25,000 00	24,750 00	Wood, Gundy & Co.
Mar. 8	Canada Power & Paper Co., 5½%, 1958	25,000 00	17,000 00	Wood, Gundy & Co.
May 28	Dom. Realty Co., Ltd., 5½%, 1945....	25,000 00	24,875 00	Dominion Securities Corp.
Jan. 21	Donnacona Paper Co., 5½%, 1948.....	50,000 00	49,428 50	Bell, Gouinlock & Co.
Mar. 8	Federal Grain, Ltd., 6%, 1949.....	25,000 00	23,750 00	Wood, Gundy & Co.
Dec. 12	Great Lakes Paper Co., Ltd., 6%, 1950	25,000 00	22,475 00	Wood, Gundy & Co.
Jan. 9	Int. Power & Paper of Nfld., 5%, 1968.	25,000 00	22,250 00	Bank of Montreal.
Jan. 21	Int. Power & Paper of Nfld., 5%, 1968.	50,000 00	48,552 50	Bell, Gouinlock & Co.
May 29	Kingston Elevator Co., Ltd., 6%, 1950.	25,000 00	24,000 00	Williams, Partridge & Rapley, Ltd
April 2	Lord Nelson Hotel, Halifax, 6½%, 1947	30,000 00	31,300 20	H. R. Bain & Co.
Dec. 30	Lord Nelson Hotel, Halifax, 6½%, 1947	50,000 00	50,000 00	H. R. Bain & Co.
May 5	Minnesota & Ont. Paper Co., 6%, 1945	12,000 00	10,824 00	Bell, Gouinlock & Co.
May 5	Minnesota & Ont. Paper Co., 6%, 1950	13,000 00	11,596 00	Bell, Gouinlock & Co.
July 30	Pacific Coast Terminals, Ltd., 6½%, 1948.....	25,000 00	25,000 00	Skaith & Co.
April 2	Peel St. Realities, 6½%, 1950.....	25,000 00	24,320 00	Bell, Gouinlock & Co.
Mar. 8	Port Alfred Pulp & Paper Co., 5½%, 1957.....	25,000 00	22,250 00	Wood, Gundy & Co.
Jan. 25	Rolland Paper Co., 5½%, 1948.....	25,000 00	23,375 00	Bank of Montreal.
Jan. 25	Simpson's, Ltd., 6%, 1949.....	8,000 00	7,980 00	Bank of Montreal.
Jan. 21	United Grain Growers, Ltd., 5%, 1948..	25,000 00	24,420 00	Bell, Gouinlock & Co.
June 24	Western Steel Products, Ltd., 6%, 1948	10,000 00	9,850 00	Royal Securities Corp.
Aug. 20	Windsor Hotel of S.S. Marie, 6½%, 1950	50,000 00	49,500 00	H. R. Bain & Co.
Sept. 30	Windsor Hotel of S.S. Marie, 6½%, 1950	25,000 00	24,750 00	H. R. Bain & Co.
	Accumulation of book values towards par.....		3,003 30	
	Totals.....	\$1,187,665 00	\$1,122,909 10	

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
1930				
June 24	Province of Prince Edward Island, 4½%, 1944	\$25,000 00	\$25,000 00	McLeod, Young, Weir & Co.
Oct. 23	Chili Republic, 6%, 1960	10,000 00	7,450 00	McLeod, Young, Weir & Co.
Oct. 23	Peru Republic, 6%, 1960	10,000 00	5,600 00	McLeod, Young, Weir & Co.
May 13	State of San Paulo, 7%, 1940	25,000 00	23,937 50	Dominion Securities Corp.
May 22	Uruguay Republic, 6%, 1964	5,000 00	4,887 50	Fleming, Denton & Co.
May 21	Uruguay Republic, 6%, 1964	25,000 00	24,437 50	McLeod, Young, Weir & Co.
July 9	National Bank of Panama, 6½%, 1949	25,000 00	25,000 00	Royal Financial Corp.
Mar. 17	City of Halifax, 5%, 1965	25,000 00	24,875 00	Gairdner & Co., Ltd.
May 15	Town of Waterloo, 3½%, 1930-49	34,658 30	34,658 30	Town of Waterloo
June 6	Twp. of Sandwich West, 5½%, 1950	10,000 00	9,426 50	McLeod, Young, Weir & Co.
May 27	Noranda R.C. School, 5%, 1931-43	38,100 00	35,483 13	McLeod, Young, Weir & Co.
June 16	Beauharnois Power Co., 6%, 1959	25,000 00	24,750 00	A. E. Ames & Co.
April 14	Detroit Int. Bridge Co., 6½%, 1952	5,000 00	4,275 00	McLeod, Young, Weir & Co.
Oct. 23	Detroit Int. Bridge Co., 6½%, 1952	10,000 00	4,350 00	McLeod, Young, Weir & Co.
Feb. 14	Gatineau Power Co., 5%, 1956	5,000 00	4,750 00	N. A. McLarty
Feb. 1	Montreal Is. Power Co., 5½%, 1957	5,000 00	4,675 00	Hanson Bros.
May 21	National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00	McLeod, Young, Weir & Co.
June 6	National Light & Power Co., Ltd., 6%, 1949	5,000 00	4,950 00	McLeod, Young, Weir & Co.
Jan. 28	Northwestern Power Co., 6%, 1960	5,000 00	4,875 00	Nesbitt, Thomson & Co.
Sept. 16	Abitibi Power & Paper Co., Ltd., 5%, 1953	5,000 00	4,415 50	Dominion Securities Corp.
June 28	Ancroft Place, Ltd., 6½%, 1946	10,000 00	9,850 00	Stewart, Scully & Co.
June 20	Architects' Bldg. Corp., 6%, 1945	30,000 00	28,800 00	McLeod, Young, Weir & Co.
Sept. 6	Architects' Bldg. Corp., 6%, 1945	5,000 00	4,800 00	McLeod, Young, Weir & Co.
Dec. 3	Arnold Bros., Ltd., 6%, 1947	9,000 00	7,380 00	McLeod, Young, Weir & Co.
Dec. 8	Arnold Bros., Ltd., 6%, 1947	6,000 00	4,800 00	Wood, Gundy & Co.
Oct. 2	Bay-Adelaide Garage, Ltd., 6½%, 1947	15,000 00	14,700 00	Stewart, Scully & Co.
Jan. 14	Bay-Cumberland Properties, Ltd., 6½%, 1944	10,000 00	9,500 00	Stewart, Scully & Co.
June 17	Bell Telephone Co., 5%, 1960	25,000 00	25,375 00	Hanson Bros.
Feb. 26	British Am. Oil Co., Ltd., 5%, 1945	2,500 00	2,493 75	A. E. Ames & Co.
June 9	Can. Copper Refiners, Ltd., 6%, 1945	10,000 00	9,900 00	Wood, Gundy & Co.
June 10	Can. Copper Refiners, Ltd., 6%, 1945	5,000 00	4,975 00	Fry, Mills, Spence & Co.
April 11	Canadian Vickers, Ltd., 6%, 1947	10,000 00	8,133 00	McLeod, Young, Weir & Co.
Oct. 1	Dominion Realty Co., Ltd., 5½%, 1945	10,000 00	9,950 00	Dominion Securities Corp.
April 11	Hayes Wheel & Forging, Ltd., 6%, 1942	10,000 00	9,950 00	McLeod, Young, Weir & Co.
Feb. 24	Jones Bros. of Canada, Ltd., 6½%, 1948	5,000 00	5,125 00	Gardiner & Co.
May 3	London Realty Co., Ltd., 6½%, 1950	5,000 00	4,925 00	R. A. Daly & Co.
Oct. 27	Maple Leaf Milling Co., 5½%, 1949	4,000 00	2,840 00	Fraser, Dingman & Co.
Dec. 1	Metropolitan Bldg., Ltd., 7%, 1944	13,000 00	13,315 00	McLeod, Young, Weir & Co.
Sept. 12	Montreal Apartments, Ltd., 5½%, 1948	5,000 00	4,400 00	Royal Securities Corp.
Aug. 22	Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,650 00	Wood, Gundy & Co.
Aug. 29	Ontario Power Service Corp., Ltd., 5½%, 1950	5,000 00	4,686 00	Hanson Bros.
Oct. 2	Oshawa Buildings Co., Ltd., 6½%, 1943	10,000 00	9,800 00	Stewart, Scully & Co.
Nov. 11	Park Lane Corp., 6½%, 1943	15,000 00	13,762 50	McLeod, Young, Weir & Co.
Jan. 14	Ritchie Cut Stone, Ltd., 6½%, 1948	5,000 00	5,000 00	Stewart, Scully & Co.
Nov. 6	Windsor Hotel, S.S. Marie, 6½%, 1950	5,000 00	4,950 00	H. R. Bain & Co.
Dec. 4	Windsor Hotel, S.S. Marie, 6½%, 1950	10,000 00	10,000 00	H. R. Bain & Co.
	Accumulation of book values towards par		2,035 09	
	Totals	\$547,258 30	\$518,877 28	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Aug. 6	Govt. of Newfoundland, 5%, 1955	\$10,000 00	\$10,000 00	Wood, Gundy & Co.
May 14	City of London, 5%, 1944	10,000 00	10,050 00	Wood, Gundy & Co.
April 19	City of Winnipeg, 5%, 1950	5,000 00	5,040 00	Bank of Montreal
April 19	City of Winnipeg, 5%, 1950	20,000 00	20,135 00	Bank of Montreal
May 15	Calgary S.D., 5%, 1948	6,500 00	6,390 15	Wood, Gundy & Co.
May 15	Calgary S.D., 5%, 1948	2,500 00	2,456 25	Wood, Gundy & Co.
May 1	British Mtge. & Trust Corp., 5%, 1935	15,000 00	15,000 00	British Mtge. & Trust Corp.
Nov. 1	British Mtge. & Trust Corp., 5%, 1935	10,000 00	10,000 00	British Mtge. & Trust Corp.
April 9	British Columbia Power Corp., 5½%, 1960	17,000 00	16,575 00	Wood, Gundy & Co.
Dec. 17	Montreal Tramways Co., 5%, 1955	15,000 00	14,062 50	Wood, Gundy & Co.
Aug. 6	Ont. Power Service Corp., 5½%, 1950	5,000 00	4,686 00	Wood, Gundy & Co.
Dec. 19	Ont. Power Service Corp., 5½%, 1950	10,000 00	9,375 00	Wood, Gundy & Co.
	Totals	\$126,000 00	\$123,769 90	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Sept. 4	Dominion of Canada, 5%, 1943	\$25,000 00	\$26,000 00	Canadian Bank of Commerce.
Dec. 10	Dominion of Canada, 5½%, 1934	30,000 00	31,020 00	Standard Acc. Ins. Co.
Dec. 29	Dominion of Canada, 4%, 1960	40,000 00	37,500 00	Standard Acc. Ins. Co.
Sept. 8	Province of British Columbia, 5%, 1959	20,000 00	20,900 00	Canadian Bank of Commerce.
Sept. 17	Province of British Columbia, 5%, 1959	25,000 00	25,625 00	Canadian Bank of Commerce.
Sept. 8	Province of Manitoba, 4½%, 1960	20,000 00	19,700 00	Canadian Bank of Commerce.
Sept. 4	Province of Nova Scotia, 5%, 1959	10,000 00	10,450 00	Canadian Bank of Commerce.
Sept. 8	Province of Nova Scotia, 5%, 1959	10,000 00	10,475 00	Canadian Bank of Commerce.
Sept. 4	Province of Ontario, 4%, 1957	10,000 00	9,175 00	Canadian Bank of Commerce.
Dec. 10	Province of Ontario, 4½%, 1945	50,000 00	49,750 00	Standard Acc. Ins. Co.
Sept. 8	Bell Telephone Co., 5%, 1960	25,000 00	26,125 00	Canadian Bank of Commerce.
Sept. 8	Montreal Light, Heat & Power Corp., 5%, 1951	25,000 00	25,875 00	Canadian Bank of Commerce.
Oct. 28	Shawinigan Water & Power Co., 4½%, 1970	20,000 00	19,450 00	Canadian Bank of Commerce.
Dec. 19	Shawinigan Water & Power Co., 4½%, 1970	5,000 00	4,712 50	Standard Acc. Ins., Co.
June 18	Beauharnois Power Corp., Ltd., 6%, 1959	10,000 00	9,903 00	A. E. Ames & Co.
Sept. 22	Gleneagles Invst. Co., Ltd., 6½%, 1944	5,000 00	4,950 00	Waterloo Bond Corp.
Sept. 22	McColl-Frontenac Oil Co., Ltd., 6%, 1949	5,000 00	4,950 00	Waterloo Bond Corp.
	Totals	\$335,000 00	\$336,560 50	

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 11	Dominion of Canada, 4½%, 1940	\$39,000 00	\$37,523 00	Geoffrion & Co.
Nov. 1	Dominion of Canada, 4½%, 1944	25,000 00	25,000 00	Provident Adj. and Inv. Co.
June 30	Can. Nat. Rys., 4¾%, 1955	25,000 00	24,625 00	Geoffrion & Co.
Sept. 11	Can. Nat. Rys., 4½%, 1954	67,000 00	67,000 00	Geoffrion & Co.
Jan. 9	City of Montreal, 4½%, 1950	25,000 00	23,437 50	Geoffrion & Co.
Mar. 11	Gatineau Power Co., Ltd., 5%, 1956	20,000 00	18,656 00	Geoffrion & Co.
Mar. 15	Montreal Light, Heat & Power Corp., 5%, 1970	25,000 00	24,857 50	Geoffrion & Co.
Feb. 6	Montreal Tramways Co., 5%, 1955	15,000 00	13,804 50	Geoffrion & Co.
Mar. 11	Shawinigan Water & Power Co., 5%, 1970	10,000 00	9,828 00	Geoffrion & Co.
Jan. 17	Maple Leaf Milling Co., 5½%, 1949	12,500 00	11,941 25	Geoffrion & Co.
Feb. 25	United Securities, Ltd., 5½%, 1952	15,000 00	14,539 50	Geoffrion & Co.
	Accumulation of book values towards par		585 31	
	Totals	\$278,500 00	\$271,212 25	

QUEEN CITY FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Nov. 1	Canada Permanent Mortgage Corp., 5%, 1935	\$20,000 00	\$20,000 00	Canada Permanent Mortgage Corp.

STANSTEAD AND SHERBROOKE FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
June 30	Can. Nat. Rys., 4¾%, 1955	\$35,000 00	\$34,475 00	Greenshields & Co.
May 7	Detroit Int. Bridge Co., 6½%, 1952	17,000 00	14,705 00	Dominion Securities Corp.
Feb. 4	Sherbrooke St. Realty Co., 6½%, 1940	5,000 00	4,975 00	Royal Securities Corp.
	Totals	\$57,000 00	\$54,155 00	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

I—BONDS AND DEBENTURES PURCHASED

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 18	Prov. of British Columbia, 4½%, 1951.	\$40,000 00	\$37,540 00	McLeod, Young, Weir & Co.
July 30	Prov. of British Columbia, 4½%, 1955.	5,000 00	4,751 20	McLeod, Young, Weir & Co.
July 31	Province of Saskatchewan, 4½%, 1960.	25,000 00	23,625 00	McLeod, Young, Weir & Co.
Sept. 5	Province of Saskatchewan, 4½%, 1955.	10,000 00	9,852 00	R. A. Daly & Co.
July 2	Can. Nat. Rys., 4¾%, 1955	10,000 00	9,853 00	R. A. Daly & Co.
Sept. 6	G.T.R. Cons. Perpetual Stock, 4%	58,400 00	50,370 00	Dominion Securities Corp.
Nov. 5	G.T.R. Cons. Perpetual Stock, 4%	24,333 33	21,170 00	McLeod, Young, Weir & Co.
Dec. 11	Nat. Transcontinental Ry., 4½%, 1955	26,000 00	25,292 00	Dominion Securities Corp.
Dec. 31	Nat. Transcontinental Ry., 4½%, 1955	25,000 00	24,097 50	Dominion Securities Corp.
Mar. 6	New Westminster Harbour Com., 4¾%, 1948 (guar. by Dom. of Canada)	25,000 00	24,257 00	Royal Financial Corp.
Sept. 12	City of Belleville, 5%, 1941	4,594 11	4,613 41	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1942	2,872 32	2,885 25	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1943	8,164 45	8,203 64	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1944	8,471 17	8,513 53	R. A. Daly & Co.
Sept. 12	City of Belleville, 5%, 1945	2,288 17	2,308 12	R. A. Daly & Co.
Dec. 15	City of Calgary, 5%, 1943	24,333 33	24,340 65	McLeod, Young, Weir & Co.
Jan. 17	City of Montreal, 4½%, 1940	25,000 00	23,125 00	R. A. Daly & Co.
June 10	City of Saskatoon, 5%, 1940	25,000 00	24,562 50	R. A. Daly & Co.
Sept. 8	City of Saskatoon, 5%, 1945	25,000 00	24,882 50	R. A. Daly & Co.
Jan. 4	City of Toronto, 4½%, 1953	25,000 00	23,375 00	McLeod, Young, Weir & Co.
Feb. 24	City of Vancouver, 5%, 1944	25,000 00	24,820 00	McLeod, Young, Weir & Co.
July 18	City of Winnipeg, 4½%, 1958	10,000 00	9,401 95	McLeod, Young, Weir & Co.
July 23	Dist. of Point Gray, 5%, 1966	40,000 00	40,412 00	Royal Financial Corp.
Aug. 1	Dist. of Point Gray, 5%, 1966	25,000 00	25,257 50	Royal Financial Corp.
Feb. 10	Burrard Inlet Tunnel & Bridge, 6%, 1973 (guar. by Dist. of N. Vancouver)	10,000 00	10,653 00	Royal Financial Corp.
Jan. 27	Northwestern Power Co., Ltd., 6%, 1960	25,000 00	24,250 00	Nesbitt, Thomson & Co.
Jan. 6	American Sales Book Co., 6%, 1939	6,500 00	6,776 25	A. E. Ames & Co.
Mar. 13	British Am. Oil Co., 5%, 1943	10,000 00	10,000 00	A. E. Ames & Co.
Mar. 17	British Am. Oil Co., 5%, 1943	15,000 00	15,000 00	Fleming & Denton Co.
Dec. 23	Canada Realty Corp., Ltd., 6%, 1931-49	38,000 00	39,341 40	A. E. Ames & Co.
Jan. 6	Canadian Bakeries, Ltd., 6½%, 1945	5,000 00	5,175 00	A. E. Ames & Co.
Jan. 6	Cosmos Bakeries, Ltd., 6½%, 1944	5,000 00	5,195 00	A. E. Ames & Co.
Oct. 17	T. Eaton Realty Co., 5%, 1949	25,000 00	24,000 00	Dominion Securities Corp.
May 30	Fraser Company, 6%, 1932	5,000 00	4,262 50	Canadian General Securities, Ltd.
Dec. 1	Harris Abattoir Co., Ltd., 6%, 1947	25,000 00	25,107 50	Dominion Securities Corp.
Oct. 1	London Realty Co., 6½%, 1950	25,000 00	24,632 50	R. A. Daly & Co.
Jan. 6	Massey-Harris Co., Ltd., 5%, 1947	25,000 00	23,000 00	A. E. Ames & Co.
	Totals	\$718,956 88	\$694,902 60	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Jan. 3	Beauharnois Power Corp., Ltd., 6%, 1959	\$25,000 00	\$24,750 00	Waterloo Bond Corp.
Mar. 1	Bell Telephone Co. of Can., 5%, 1957	25,000 00	24,937 50	Bank of Montreal.
April 9	British Columbia Power Corp., 5½%, 1960	25,000 00	24,500 00	Wood, Gundy & Co.
Feb. 11	Montreal Tramways Co., 5%, 1955	25,000 00	23,000 00	Wood, Gundy & Co.
April 10	Northwestern Power Co., Ltd., 6%, 1960	25,000 00	24,375 00	Waterloo Bond Corp.
Oct. 24	Ont. Power Service Corp., Ltd., 5½%, 1950	25,000 00	23,280 00	Waterloo Bond Corp.
Mar. 13	Maple Leaf Milling Co., 5½%, 1949	25,000 00	23,595 00	Royal Securities Corp.
April 26	McCull-Fontenac Oil Co., Ltd., 6%, 1949	20,000 00	19,800 00	Waterloo Bond Corp.
July 14	Montreal Apartments, Ltd., 5½%, 1948	10,000 00	8,996 92	Royal Securities Corp.
Aug. 5	North American Elevator, Ltd., 6½%, 1950	10,000 00	9,727 80	Waterloo Bond Corp.
Jan. 3	Simpson's, Ltd., 6%, 1949	25,000 00	24,875 00	Waterloo Bond Corp.
	Accumulation of book values towards par		253 37	
	Totals	\$240,000 00	\$232,090 59	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From Whom Purchased
1930				
Mar. 5	British American Oil Co., Ltd., 5%, 1945	\$7,000 00	\$7,002 10	A. E. Ames & Co.
May 21	British American Oil Co., Ltd., 5%, 1945	2,000 00	2,000 00	Herbert Begg.
June 11	British American Oil Co., Ltd., 5%, 1945	1,000 00	1,000 00	Herbert Begg.
	Totals	\$10,000 00	\$10,002 10	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Dec. 29	Province of Alberta, 6½%, 1936..	\$23,000 00	\$23,981 86	\$23,981 86	Waterloo Bond Corp.
May 2	City of Kitchener, 5%, 1936-38..	15,000 00	15,000 00	15,000 00	Waterloo Bond Corp.
Sept. 13	City of Kitchener, 5%, 1930.....	6,369 88	6,369 88	6,369 88	Matured.
Oct. 15	City of Kitchener, 6%, 1930.....	111 68	111 68	111 68	Matured.
Nov. 29	City of Kitchener, 5½%, 1930.....	690 29	690 29	690 29	Matured.
Dec. 5	Toronto Harbour Com., 4½%, 1953	40,000 00	37,490 00	37,490 00	Waterloo Bond Corp.
Jan. 14	Town of Berlin, 4½%, 1937.....	199 12	199 12	199 12	Matured.
Mar. 31	Town of Berlin, 5%, 1937.....	436 48	436 48	436 48	Matured.
July 14	Town of Berlin, 4½%, 1930.....	751 10	751 10	751 10	Matured.
Jan. 31	Town of Fort Garry, 6%, 1930.....	5,000 00	5,000 00	5,000 00	Matured.
Nov. 19	Town of Timmins, 5%, 1954.....	15,000 00	15,000 00	15,000 00	A. E. Ames & Co.
Dec. 31	Town of Waterloo, 5½%, 1933-34.	26,000 00	23,070 20	23,070 20	Waterloo Bond Corp.
Feb. 4	Montreal Is. Power Corp., 5½%, 1957.....	10,000 00	9,425 00	9,425 00	Waterloo Bond Corp.
Aug. 29	Montreal Is. Power Corp., 5½%, 1957.....	15,000 00	14,137 50	14,137 50	Waterloo Bond Corp.
	Amortization of book values towards par.....		654 46		
	Totals.....	\$154,528 55	\$152,317 57	\$151,663 11	

EMPIRE LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
June 1	City of Windsor, 6%, 1930.....	\$430 65	\$430 65	\$430 65	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
1930					
May 1	City of Hamilton, 5%, 1930.....	\$1,000 00	\$993 06	\$993 06	Matured.
Jan. 1	City of Stratford, 5%, 1930.....	2,500 00	2,479 69	2,479 69	Matured.
	Totals.....	\$3,500 00	\$3,472 75	\$3,472 75	

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
1930					
July 8	City of Galt, 4%, 1930.....	\$213 86	\$213 86	\$213 86	Matured.
Sept. 15	City of Toronto, 6%, 1932.....	\$6,000 00	\$6,000 00	\$6,112 86	W. L. McKinnon & Co.
Sept. 15	City of Niagara Falls, 5%, 1930-1.	15,000 00	15,000 00	15,000 00	W. L. McKinnon & Co.
Sept. 15	City of Woodstock, 4%, 1930.....	5,000 00	5,000 00	4,952 35	W. L. McKinnon & Co.
Sept. 15	Town of Midland, 4½%, 1930.....	1,353 37	1,353 37	1,353 37	Matured.
Dec. 1	Town of Newmarket, 5%, 1930.....	794 18	794 18	794 18	Matured.
Oct. 12	Town of Smiths Falls, 5%, 1930.....	1,768 59	1,768 59	1,768 59	Matured.
Jan. 1	County of Halton, 4%, 1930.....	1,962 42	1,962 42	1,962 42	Matured.
Dec. 1	Twp. of East Flamboro, 5%, 1930.....	344 12	344 12	344 12	Matured.
Dec. 1	Twp. of Scarboro, 5½%, 1930.....	552 53	552 53	552 53	Matured.
	Totals.....	\$32,989 07	\$32,989 07	\$33,054 28	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

HAND IN HAND INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
May 1	City of Chatham, 6%, 1930.....	\$3,243 39	\$3,394 28	\$3,243 39	Matured.
Dec. 1	Town of Southampton, 5%, 1930..	221 29	190 31	221 29	Matured.
Mar. 2	Town of Weston, 4½%, 1930.....	1,325 99	1,132 56	1,325 99	Matured.
Dec. 31	Village of Arthur, 4½%, 1930.....	367 79	234 43	367 79	Matured.
Dec. 31	St. Paul's R.C. Schools, 5½%, 1930	87 61	84 00	87 61	Matured.
	Amortization of book values to- wards par.....		210 49		
	Totals.....	\$5,246 07	\$5,246 07	\$5,246 07	

MERCHANTS FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
July 8	City of Belleville, 4%, 1931.....	\$5,000 00	\$5,000 00	\$4,947 00	Gardner & Co.
Jan. 22	City of Brantford, 4%, 1930.....	5,000 00	5,000 00	5,000 00	H. R. Bain & Co.
Jan. 22	City of Peterborough, 4½%, 1930..	3,000 00	2,707 20	3,000 00	H. R. Bain & Co.
July 8	City of Peterborough, 3½%, 1931..	1,000 00	1,000 00	984 60	Gardner & Co.
July 8	City of St. Thomas, 5%, 1930-3..	2,092 82	1,966 93	2,088 63	Gardner & Co.
Nov. 15	Town of Lindsay, 6%, 1930.....	1,000 00	1,049 79	1,000 00	Matured.
Jan. 22	Town of St. Marys, 4½%, 1931.....	2,721 89	2,721 89	2,721 89	H. R. Bain & Co.
Jan. 22	Town of Sudbury, 5%, 1930.....	1,000 00	927 60	1,000 00	H. R. Bain & Co.
Jan. 22	Town of Thorold, 6%, 1930.....	1,921 32	1,812 92	1,921 32	H. R. Bain & Co.
July 8	Town of Welland, 5%, 1933.....	2,000 00	1,884 00	1,994 60	Gardner & Co.
Aug. 31	Twp. of Etobicoke, 5%, 1930.....	94 75	91 60	94 75	Matured.
July 8	Twp. of York, 5½%, 1930.....	1,335 14	1,335 14	1,347 82	Gardner & Co.
July 8	Twp. of York, 5½%, 1931.....	1,408 57	1,408 57	1,421 95	Gardner & Co.
July 8	Twp. of York, 5½%, 1932.....	1,486 04	1,486 04	1,500 16	Gardner & Co.
July 8	Twp. of York, 5½%, 1933.....	1,567 77	1,567 77	1,582 66	Gardner & Co.
July 8	Twp. of York, 5½%, 1934.....	1,654 00	1,654 00	1,669 72	Gardner & Co.
July 8	Twp. of York, 5½%, 1935.....	1,744 97	1,744 97	1,761 55	Gardner & Co.
Dec. 31	Huron & Erie Mtge. Corp., 5%, 1931.....	6,000 00	6,000 00	6,000 00	Matured.
	Totals.....	\$40,027 27	\$39,358 42	\$40,036 65	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Dec. 1	Peru, Republic of, 6%, 1930.....	\$1,000 00	\$842 12	\$1,000 00	Called.
Feb. 18	Grand Trunk Ry., 7%, 1940.....	90,000 00	100,463 74	99,450 00	Bank of Montreal.
July 30	Metro. Water, Sewer & Drainage Comm. (guar. by State of N.S. Wales), 5½%, 1950.....	25,000 00	23,062 50	23,062 50	Skaith & Co.
Jan. 21	City of Belleville, 6%, 1941.....	3,000 00	2,951 17	3,000 00	Mrs. Ethel Mooney.
Jan. 21	City of Belleville, 5%, 1946-51.....	10,000 00	10,000 00	9,915 00	McLeod, Young, Weir Co.
Jan. 21	City of Edmonton, 5%, 1947.....	9,246 67	9,931 70	9,931 70	Bell, Gouinlock & Co.
Feb. 1	City of Galt, 6%, 1960.....	19,000 00	15,781 53	18,477 50	Greenshields & Co.
Feb. 1	City of Galt, 6%, 1938-9.....	11,000 00	11,440 96	11,440 00	Bank of Montreal.
Feb. 1	City of Galt, 5½%, 1934-6.....	15,178 83	15,251 94	15,197 77	Bank of Montreal.
April 28	City of Galt, 5½%, 1941-3.....	25,074 83	25,529 53	26,121 40	Skaith & Co.
April 2	City of Guelph, 6%, 1941.....	25,000 00	25,205 10	26,250 00	Bell, Gouinlock & Co.
July 21	City of Halifax, 5%, 1961.....	10,000 00	10,000 00	9,950 00	McLeod, Young, Weir Co.
Jan. 25	City of Hull, 5%, 1953.....	18,000 00	16,684 18	17,460 00	Bank of Montreal.
Feb. 1	City of Hull, 5%, 1954.....	5,000 00	4,587 26	4,850 00	Greenshields & Co.
Nov. 6	City of Kingston, 5½%, 1943.....	25,000 00	25,962 74	26,250 00	Wood, Gundy & Co.
Jan. 21	City of Kitchener, 4½%, 1930-6.....	4,924 43	4,902 13	4,902 13	Bell, Gouinlock & Co.
Aug. 28	City of Kitchener, 5½%, 1938-43..	25,003 83	25,868 54	25,868 56	Wood, Gundy & Co.
Sept. 30	City of Kitchener, 5%, 1930-42..	2,749 80	2,749 80	2,749 80	H. R. Bain & Co.
Dec. 2	City of Lethbridge, 6%, 1930.....	316 19	316 19	316 19	Matured.
Feb. 22	City of Moosejaw, 5%, 1953.....	20,926 66	19,765 52	19,880 33	Wood, Gundy & Co.
Feb. 22	City of Moosejaw, 5%, 1951.....	973 33	960 86	927 09	Wood, Gundy & Co.
Sept. 30	City of Niagara Falls, 5%, 1931-5..	2,822 64	2,867 24	2,822 64	H. R. Bain & Co.
Aug. 15	City of Niagara Falls, 5%, 1930...	486 51	486 51	486 51	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
1930					
Oct. 8	City of North Bay, 5½%, 1930-41	\$10,049 46	\$10,192 71	\$10,161 01	H. R. Bain & Co.
Oct. 8	City of North Bay, 5½%, 1934-7	19,608 87	19,792 70	19,769 66	H. R. Bain & Co.
Sept. 1	City of Oshawa, 5%, 1930	329 51	329 51	329 51	Matured.
Dec. 21	City of Oshawa, 5%, 1930	887 45	887 45	887 45	Matured.
Dec. 31	City of Oshawa, 5%, 1930	1,600 00	1,600 00	1,600 00	Matured.
July 21	City of St. Thomas, 5%, 1943-7	15,063 86	15,063 86	14,935 82	McLeod, Young, Weir Co.
July 21	City of St. Thomas, 5%, 1951	4,232 68	4,232 68	4,196 70	McLeod, Young, Weir Co.
Mar. 8	City of Sault Ste. Marie, 5½%, 1953	26,000 00	26,000 00	26,790 40	Wood, Gundy & Co.
Mar. 29	City of Sault Ste. Marie, 5½%, 1950	10,000 00	10,121 39	10,275 00	Bank of Montreal.
Jan. 7	City of Sherbrooke, 5%, 1952	25,000 00	23,706 14	24,500 00	Bank of Montreal.
Jan. 9	City of Sherbrooke, 5%, 1952	25,000 00	26,392 49	24,500 00	Bank of Montreal.
Jan. 21	City of Sherbrooke, 5%, 1962	10,000 00	10,583 72	10,583 72	Bell, Gouinlock & Co.
Jan. 21	City of Sherbrooke, 5½%, 1947	25,000 00	24,655 19	24,655 19	Bell, Gouinlock & Co.
April 2	City of Stratford, 5¼%, 1952	34,000 00	33,776 96	34,741 20	H. R. Bain & Co.
Sept. 1	City of Strathcona, 4½%, 1930	159 02	159 02	159 02	Matured.
Aug. 20	City of Sudbury, 5%, 1932-7	10,394 53	10,380 77	10,394 53	H. R. Bain & Co.
Mar. 29	City of Three Rivers, 5½%, 1953	10,000 00	10,133 58	10,200 00	Bank of Montreal.
Jan. 31	City of Toronto, 5½%, 1943	2,000 00	1,824 48	1,925 00	Mrs. Ethel Mooney.
Feb. 6	City of Toronto, 6%, 1940	35,000 00	36,724 52	37,275 00	Bank of Montreal.
May 23	City of Toronto, 6%, 1940	6,000 00	6,260 74	6,411 00	Bank of Montreal.
May 23	City of Toronto, 6%, 1940	3,000 00	3,125 68	3,205 50	Bank of Montreal.
May 23	City of Toronto, 6%, 1940	1,000 00	1,043 52	1,068 50	Bank of Montreal.
May 23	City of Toronto, 6%, 1941	1,000 00	1,066 15	1,077 00	Bank of Montreal.
June 11	City of Toronto, 6%, 1943	1,000 00	1,071 89	1,082 10	Wood, Gundy & Co.
Oct. 30	City of Toronto, 5½%, 1942-3	6,000 00	5,795 79	6,360 00	Wood, Gundy & Co.
Oct. 30	City of Toronto, 6%, 1940	10,000 00	10,577 75	10,800 00	Wood, Gundy & Co.
Oct. 30	City of Toronto, 6%, 1940-9	8,000 00	8,652 45	8,800 00	Wood, Gundy & Co.
Dec. 30	City of Toronto, 5½%, 1940	20,900 00	18,801 29	22,000 00	H. R. Bain & Co.
Dec. 30	City of Toronto, 6%, 1933-4	25,000 00	24,101 14	28,000 00	H. R. Bain & Co.
Jan. 7	City of Vancouver, 3½%, 1942	5,000 00	4,748 40	4,250 00	Bank of Montreal.
Jan. 7	City of Vancouver, 3½%, 1943	5,000 00	4,740 87	4,212 50	Bank of Montreal.
Jan. 21	City of Vancouver, 5%, 1940	10,000 00	10,000 00	10,000 00	Bell, Gouinlock & Co.
Jan. 7	City of Victoria, 4½%, 1944	10,000 00	10,795 12	94,000 00	Bank of Montreal.
Jan. 7	City of Victoria, 4%, 1951	6,000 00	6,000 00	5,160 00	Bank of Montreal.
Jan. 25	City of Victoria, 6%, 1946	5,000 00	5,159 08	5,400 00	Bank of Montreal.
Feb. 1	City of Victoria, 5½%, 1937	25,000 00	24,848 44	24,750 00	Greenshields & Co.
Feb. 1	City of Victoria, 5½%, 1938	10,000 00	9,933 10	9,900 00	Greenshields & Co.
Sept. 17	City of Windsor, 6%, 1937	10,000 00	10,524 20	10,449 00	Bell, Gouinlock & Co.
Jan. 25	City of Winnipeg, 6%, 1950	5,500 00	6,355 01	6,355 01	Bell, Gouinlock & Co.
Jan. 1	Town of Beeton, 5%, 1930	367 76	367 76	367 76	Matured.
June 11	Town of Brampton, 5½%, 1949-53	10,000 00	10,313 12	10,327 60	Wood, Gundy & Co.
Nov. 5	Town of Brooks, 6%, 1930	160 84	160 84	160 84	Matured.
May 5	Town of Collingwood, 5½%, 1934	9,000 00	8,911 90	8,911 90	Bell, Gouinlock & Co.
Dec. 1	Town of Collingwood, 5%, 1930	208 61	208 61	208 61	Matured.
Mar. 8	Town of Dundas, 5½%, 1952	16,000 00	16,258 58	16,364 80	Wood, Gundy & Co.
Sept. 30	Town of Dundas, 5½%, 1947-55	20,806 85	20,806 85	20,806 85	H. R. Bain & Co.
Sept. 15	Town of Eastview, 6%, 1930	1,000 00	1,000 00	1,000 00	Matured.
Dec. 31	Town of Eastview, 5½%, 1930	2,000 00	2,000 00	2,000 00	Matured.
Mar. 1	Town of Elgin, 5%, 1930	380 31	380 31	380 31	Matured.
June 11	Town of Elmira, 5½%, 1933-43	10,173 44	10,269 33	10,283 09	Wood, Gundy & Co.
Feb. 1	Town of Farnham, 4½%, 1960	10,000 00	7,911 98	8,885 00	Greenshields & Co.
Feb. 1	Town of Farnham, 5%, 1956	11,000 00	10,920 08	10,532 50	Greenshields & Co.
Aug. 28	Town of Ford City, 6½%, 1931-34	10,603 97	11,048 27	10,954 92	Wood, Gundy & Co.
May 12	Town of Fort Frances, 5½%, 1930	2,525 73	2,525 73	2,525 73	Matured.
Mar. 15	Town of Haileybury, 6%, 1930	260 98	260 98	260 98	Matured.
Sept. 15	Town of Haileybury, 5%, 1930	592 06	592 06	592 06	Matured.
Nov. 1	Town of Haileybury, 5%, 1930	264 18	264 18	264 18	Matured.
Oct. 15	Town of Hanna, 6%, 1930	1,000 00	1,000 00	1,000 00	Matured.
Feb. 1	Town of Kelowna, 5%, 1936	7,000 00	6,450 43	6,667 50	Greenshields & Co.
Aug. 20	Town of Kincardine, 5%, 1938	10,000 00	10,249 04	10,000 00	H. R. Bain & Co.
Sept. 18	Town of Leamington, 5½%, 1937-8	9,704 65	9,913 74	9,745 41	Dominion Securities Corp.
Sept. 18	Town of Leamington, 5½%, 1937-8	8,192 59	8,369 10	8,227 00	Dominion Securities Corp.
Jan. 21	Town of Lindsay, 4½%, 1939	5,000 00	5,050 46	5,050 46	Bell, Gouinlock & Co.
Sept. 1	Town of Merrickville, 6%, 1930	1,948 15	1,948 15	1,948 15	Matured.
Nov. 1	Town of Midland, 6½%, 1930	1,269 87	1,269 87	1,269 87	Matured.
Dec. 31	Town of Midland, 6½%, 1930	635 57	635 57	635 57	Matured.
Oct. 10	Town of Mimico, 6%, 1940-1	2,435 49	2,511 72	2,660 00	W. McCortney.
June 30	Town of Montreal East, 6%, 1954	20,000 00	22,054 40	22,054 40	Bell, Gouinlock & Co.
Jan. 21	Town of Napanee, 5%, 1936-40	20,082 83	20,574 05	20,574 05	Bell, Gouinlock & Co.
Jan. 21	Town of Napanee, 5%, 1933-48	52,900 00	53,573 96	53,573 96	Bell, Gouinlock & Co.
Feb. 6	Town of Napanee, 5½%, 1945-52	10,000 00	10,059 30	10,000 00	Bank of Montreal.
July 21	Town of Napanee, 5½%, 1931-33	6,794 00	6,731 70	6,827 97	McLeod, Young, Weir Co.
July 9	Town of Napanee, 5½%, 1930	2,032 00	2,032 00	2,032 00	Matured.
May 5	Town of Newmarket, 5½%, 1935-9	10,000 00	10,065 11	10,065 11	Bell, Gouinlock & Co.
Oct. 30	Town of Newmarket, 5½%, 1931-53	25,722 97	25,954 69	26,764 75	Wood, Gundy & Co.
June 11	Town of Pembroke, 5%, 1955	11,399 49	11,399 49	11,105 38	Wood, Gundy & Co.
June 11	Town of Pembroke, 6%, 1945-9	15,301 16	16,219 63	16,587 73	Wood, Gundy & Co.
Aug. 20	Town of Perth, 5%, 1930-7	2,672 57	2,699 70	2,672 57	H. R. Bain & Co.

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
1930					
Aug. 20	Town of Perth, 5%, 1930-7	\$682 43	\$689 40	\$682 43	H. R. Bain & Co.
Jan. 21	Town of Port Hope, 4½%, 1935-40	11,316 61	11,316 61	11,316 61	Bell, Gouinlock & Co.
May 5	Town of Port Hope, 4½%, 1938-42	10,059 82	8,877 00	8,838 20	Bell, Gouinlock & Co.
Jan. 21	Town of Prescott, 5%, 1940	5,000 00	5,102 05	5,102 05	Bell, Gouinlock & Co.
Jan. 21	Town of Preston, 5%, 1930-40	9,726 16	9,922 64	9,920 64	Bell, Gouinlock & Co.
Feb. 23	Town of Renfrew, 5%, 1930	241 45	241 45	241 45	Matured.
Apr. 27	Town of Renfrew, 5%, 1930	110 63	110 63	110 63	Matured.
Apr. 27	Town of Renfrew, 5%, 1930	112 33	112 33	112 33	Matured.
July 9	Town of Renfrew, 6½%, 1930	254 60	254 60	254 60	Matured.
Oct. 1	Town of Renfrew, 5%, 1930	181 12	181 12	181 12	Matured.
Mar. 8	Town of St. Lambert, 5½%, 1952	5,000 00	5,032 56	5,048 50	Wood, Gundy & Co.
Mar. 8	Town of St. Lambert, 5½%, 1954	15,000 00	14,752 50	15,154 50	Wood, Gundy & Co.
May 28	Town of St. Lambert, 5½%, 1954	10,000 00	9,368 34	10,225 00	Dominion Securities Corp.
May 28	Town of St. Lambert, 5½%, 1952	5,000 00	5,032 19	5,112 50	Dominion Securities Corp.
May 28	Town of St. Mary's, 5½%, 1943-52	9,853 97	9,908 22	10,001 78	Dominion Securities Corp.
Nov. 1	Town of Sandwich, 5½%, 1930	1,487 65	1,487 65	1,487 65	Matured.
Jan. 7	Town of Shawinigan Falls, 5%, 1950	10,000 00	10,329 33	9,875 00	Bank of Montreal.
Sept. 1	Town of Sherburne, 4%, 1930	234 41	234 41	234 41	Matured.
Mar. 8	Town of Smiths Falls, 5½%, 1952-4	20,000 00	20,132 87	20,324 00	Wood, Gundy & Co.
May 5	Town of Smiths Falls, 5½%, 1930-7	21,578 87	21,263 22	21,353 22	Bell, Gouinlock & Co.
Apr. 1	Town of Smiths Falls, 6%, 1930	496 72	496 72	496 72	Matured.
Dec. 31	Town of Smiths Falls, 5¼%, 1930	146 99	146 99	146 99	Matured.
Dec. 1	Town of Souris, 5%, 1930	380 35	380 35	380 35	Matured.
Dec. 1	Town of Souris, 5%, 1930	418 33	418 33	418 33	Matured.
May 5	Town of Strathroy, 5½%, 1935-9	21,113 08	20,522 13	20,522 13	Bell, Gouinlock & Co.
Aug. 1	Town of Strathroy, 6½%, 1930	712 38	712 38	712 38	Matured.
Jan. 21	Town of Summerside, 5%, 1938	10,000 00	10,173 34	10,173 34	Bell, Gouinlock & Co.
Jan. 21	Town of Tillsonburg, 4½%, 1930-6	7,257 41	7,191 40	7,191 40	Bell, Gouinlock & Co.
July 1	Town of Tillsonburg, 5%, 1930	258 82	258 82	258 82	Matured.
Jan. 25	Town of Verdun, 5%, 1944	10,000 00	9,760 39	9,825 00	Bank of Montreal.
Feb. 1	Town of Verdun, 5%, 1944	10,000 00	9,873 29	9,725 00	Greenshields & Co.
July 21	Town of Wallaceburg, 6½%, 1933-4	10,000 00	10,211 60	10,350 00	McLeod, Young, Weir Co.
Jan. 21	Town of Welland, 4½%, 1939	5,000 00	5,050 46	5,050 46	Bell, Gouinlock & Co.
May 31	Town of Weston, 5½%, 1932-4	5,001 16	4,914 22	4,983 66	H. R. Bain & Co.
May 31	Town of Weston, 5½%, 1941-4	10,300 80	10,300 80	10,470 76	H. R. Bain & Co.
Apr. 22	Town of Whitby, 5½%, 1930-45	30,641 34	31,770 79	31,604 41	H. R. Bain & Co.
May 26	Town of Whitby, 6½%, 1939	4,097 17	4,097 17	4,309 40	Wood, Gundy & Co.
Dec. 1	Town of Yorkton, 5%, 1930	184 74	184 74	184 74	Matured.
Dec. 1	Town of Yorkton, 5%, 1930	344 12	344 12	344 12	Matured.
May 1	Village of Herbert, 5½%, 1930	104 81	104 81	104 81	Matured.
Dec. 31	Village of Tompkins, 7½%, 1930	333 33	333 33	333 33	Matured.
Aug. 20	County of Carleton, 5½%, 1936-46	22,272 79	23,119 15	23,263 00	H. R. Bain & Co.
Apr. 2	County of Norfolk, 6%, 1934-6	27,522 12	27,485 73	28,003 76	Bell, Gouinlock & Co.
Aug. 20	County of Norfolk, 6%, 1934	3,025 73	3,022 05	3,156 00	H. R. Bain & Co.
June 16	Counties of Prescott and Russell, 6%, 1933-6	21,297 12	21,794 01	21,776 31	Wood, Gundy & Co.
Aug. 28	Twp. of Scarborough, 5%, 1931-3	11,964 06	11,964 06	11,840 16	Wood, Gundy & Co.
Aug. 27	Twp. of Scarborough, 5½%, 1934-5	8,000 00	8,191 04	8,073 80	Wood, Gundy & Co.
May 27	Twp. of Teck, 6%, 1930	1,951 36	1,951 36	1,951 36	Matured.
Aug. 28	Twp. of Tisdale, 6%, 1930-5	6,724 51	6,831 35	6,872 21	Wood, Gundy & Co.
May 13	Twp. of York, 6%, 1933-9	25,000 00	24,469 11	25,875 00	Bell, Gouinlock & Co.
June 18	Twp. of York, 5%, 1933	10,000 00	9,842 70	9,900 00	McLeod, Young, Weir Co.
June 9	Greater Winnipeg, Water District, 5%, 1959	10,000 00	10,030 53	9,950 00	Bell, Gouinlock & Co.
June 18	Montreal Tramways, 5%, 1955	25,000 00	24,009 20	24,000 00	McLeod, Young, Weir Co.
Dec. 12	Minnesota & Ont. Paper Co., 6%, 1945	12,000 00	10,846 45	10,846 45	Wood, Gundy & Co.
Dec. 12	Minnesota & Ont. Paper Co., 6%, 1950	13,000 00	11,628 34	11,628 34	Wood, Gundy & Co.
	Amortization of book values towards par		3,389 38		
	Totals	\$1,576,454 03	\$1,588,910 93	\$1,601,407 64	

ONTARIO EQUITABLE LIFE & ACCIDENT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Sept. 19	Prov. of British Columbia, 4½%, 1969	\$25,000 00	\$23,570 00	\$24,656 255	McLeod, Young, Weir Co.
Sept. 19	Prov. of British Columbia, 4½%, 1969	25,000 00	23,435 00	24,656 25	McLeod, Young, Weir Co.
Sept. 30	Prov. of British Columbia, 4½%, 1951	25,000 00	23,780 00	24,656 25	McLeod, Young, Weir Co.
June 20	Prov. of New Brunswick, 3½%, 1933	15,000 00	14,440 50	14,445 00	McLeod, Young, Weir Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

11—BONDS AND DEBENTURES SOLD OR MATURED

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
1930					
Sept. 19	Prov. of Prince Edward Island, 4½%, 1944	\$25,000 00	\$25,000 00	\$24,375 00	McLeod, Young, Weir Co.
Apr. 15	Brazil, United States of, 6½%, 1957	1,000 00	1,000 00	1,000 00	Recalled.
May 1	Cunainamarca, Dept. of (Columbia) 6½%, 1959	1,000 00	1,000 00	1,000 00	Recalled.
May 21	Denmark, Kingdom of, 4½%, 1962	5,000 00	4,478 00	4,612 50	McLeod, Young, Weir Co.
June 28	Norway, Kingdom of, 5%, 1963	10,000 00	9,702 00	9,900 00	Wood, Gundy & Co.
May 26	Uruguay, Republic of, 6%, 1960	5,000 00	4,938 50	4,937 50	Fleming, Denton & Co.
Sept. 1	Hanna Hospital (guar. by Province of Alberta), 8%, 1930	224 57	261 40	224 57	Matured.
Sept. 19	T. & N.O. Rly. (guar. by Province of Ontario), 4%, 1946	25,000 00	23,112 50	23,112 50	McLeod, Young, Weir Co.
Jan. 22	French Line (guaranteed by French Government), 6½%, 1951	5,000 00	5,052 00	5,112 50	Dominion Securities Corp.
May 21	French National Mail S.S. Lines (guar. by French Government), 6%, 1952	25,000 00	24,760 00	25,750 00	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 6%, 1941	1,664 33	1,808 46	1,803 80	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 5%, 1941	1,812 98	1,812 98	1,812 98	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 5½%, 1941	1,457 28	1,520 09	1,518 34	McLeod, Young, Weir Co.
Dec. 1	City of Galt, 4%, 1946	5,000 00	4,454 00	4,454 00	McLeod, Young, Weir Co.
Mar. 24	City of Halifax, 5%, 1965	25,000 00	24,875 00	24,937 50	Gardner & Co.
May 7	City of Kitchener, 5½%, 1938-45	12,659 50	12,644 88	12,564 55	Waterloo Bond Corp.
May 7	City of Kitchener, 5½%, 1949	160 78	162 78	159 48	Waterloo Bond Corp.
May 27	City of Kitchener, 5%, 1938-9	12,391 94	12,372 89	12,299 00	Waterloo Bond Corp.
Dec. 31	City of Oshawa, 5%, 1930	5,000 00	4,997 50	5,000 00	Matured.
July 17	City of Port Moody, 5½%, 1936	27,000 00	26,597 50	26,595 00	Royal Financial Corp.
July 17	City of Port Moody, 6%, 1930	8,000 00	8,000 00	8,000 00	Royal Financial Corp.
July 17	City of Port Moody, 5½%, 1936	1,000 00	983 50	985 00	Royal Financial Corp.
Dec. 15	Town of Coronation, 6½%, 1930	426 24	442 31	426 24	Matured.
Aug. 1	Town of Kenora, 7%, 1930	347 81	368 59	347 81	Matured.
Dec. 31	Town of Petrolia, 6%, 1930	640 88	646 09	640 88	Matured.
Apr. 1	Town of Preston, 5½%, 1930	100 43	110 76	100 43	Matured.
Apr. 1	Town of Preston, 5½%, 1930	532 93	564 27	532 93	Matured.
Dec. 31	Town of Preston, 5½%, 1930	160 08	184 68	160 08	Matured.
Dec. 28	Town of Riverside, 5½%, 1930	4,000 00	3,976 45	4,000 00	Matured.
July 31	Town of Riverside, 5½%, 1930	1,553 49	1,599 44	1,553 49	Matured.
Apr. 3	Town of Sandwich, 6½%, 1930	258 60	288 90	258 60	Matured.
Aug. 15	Town of Shaunavon, 6½%, 1930	165 63	179 48	165 63	Matured.
Oct. 1	Town of Shaunavon, 6½%, 1930	265 11	286 78	265 11	Matured.
June 30	Town of Tecumseh, 6%, 1930	858 00	961 14	858 00	Matured.
Dec. 15	Town of Tecumseh, 6%, 1930	610 26	679 39	610 26	Matured.
June 20	Town of Timmins, 7%, 1930	1,465 32	1,476 46	1,476 46	McLeod, Young, Weir Co.
June 20	Town of Timmins, 6½%, 1930	3,823 21	3,841 00	3,842 33	McLeod, Young, Weir Co.
Oct. 1	Town of Waterloo, 5½%, 1930	1,541 92	1,541 92	1,541 92	Matured.
Dec. 1	Town of Waterloo, 5½%, 1930	233 00	233 00	233 00	Matured.
Jan. 15	Town of Yorkton, 7%, 1930	6,153 72	6,600 42	6,153 72	Matured.
Dec. 1	Village of Cayuga, 5½%, 1930	749 65	763 21	749 65	Matured.
Dec. 1	Village of Dafoe, 8%, 1930	320 00	334 86	320 00	Matured.
Aug. 12	Village of Embro, 6%, 1930	365 12	375 95	365 12	Matured.
Dec. 15	Village of Kipling, 6%, 1930	361 89	369 76	361 89	Matured.
Dec. 15	Village of Marcelin, 8%, 1930	300 00	313 89	300 00	Matured.
Aug. 15	Village of New Hamburg, 5%, 1930	705 79	705 79	705 79	Matured.
Dec. 31	Village of Ridgedale, 8%, 1930	207 50	216 96	207 50	Matured.
Aug. 1	Village of St. Emilien, 5½%, 1930	300 00	304 99	300 00	Matured.
May 1	Village of Tantallon, 8%, 1930	300 00	323 43	300 00	Matured.
June 1	Twp. of Sombra, 6%, 1930	663 47	683 15	663 47	Matured.
May 1	Twp. of Teck, 6%, 1930	627 19	640 80	627 19	Matured.
June 20	Twp. of Teck, 6%, 1930	2,000 00	2,009 60	2,001 58	McLeod, Young, Weir Co.
June 20	Twp. of Tisdale, 6%, 1930	1,779 94	1,786 96	1,786 96	McLeod, Young, Weir Co.
June 20	Twp. of Tisdale, 6%, 1930	3,000 00	2,994 30	2,996 76	McLeod, Young, Weir Co.
July 1	Twp. of Tisdale, 5½%, 1930	2,918 47	2,928 71	2,918 47	Matured.
Apr. 1	Rural Mun. of Whitemouth, 6%, 1930	504 01	504 01	504 01	Matured.
Mar. 1	Sch. Dist., Arroyo, 8%, 1930	100 00	104 63	100 00	Matured.
Mar. 1	Sch. Dist., Belleau Brook, 8%, 1930	250 00	258 25	250 00	Matured.
Aug. 18	Sch. Dist., Boyer Lake, 8%, 1930	473 22	507 71	473 22	Matured.
Jan. 1	Sch. Dist., Bradbury, 6½%, 1931	100 00	102 96	100 00	Matured.
Mar. 1	Sch. Dist., Brightstone, 8%, 1930	80 00	87 66	80 00	Matured.
Dec. 31	Sch. Dist., Clay Centre, 6%, 1930	153 61	162 96	153 61	Matured.
Dec. 31	Sch. Dist., Coxley, 5¾%, 1930	154 72	158 47	154 72	Matured.
Apr. 1	Sch. Dist., Cummings, 5½%, 1930	86 05	86 05	86 05	Matured.
Feb. 1	Sch. Dist., Edmonton S.S., 6%, 1930	1,000 00	1,000 00	1,000 00	Matured.
Dec. 13	Sch. Dist., Edzell, 6%, 1930	250 00	265 13	250 00	Matured.
Dec. 1	Sch. Dist., Grayson, 8%, 1930	591 60	634 42	591 60	Matured.
Jan. 15	Sch. Dist., Greenvale, 8%, 1930	100 00	101 81	100 00	Matured.
Oct. 15	Sch. Dist., Hanna, 6%, 1930	1,000 00	1,027 34	1,000 00	Matured.
Dec. 10	Sch. Dist., Harmonien, 8%, 1930	133 34	140 44	133 34	Matured.
Dec. 1	Sch. Dist., Hussar, 8%, 1930	466 67	491 77	466 67	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

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
1930					
Feb. 1	Sch. Dist., Iris, 8%, 1930.....	\$100 00	\$103 34	\$100 00	Matured.
June 1	Sch. Dist., Kindersley, 6½%, 1930.....	63 45	80 00	63 45	Matured.
Sept. 1	Sch. Dist., Lebanon, 8%, 1930.....	100 00	104 43	100 00	Matured.
Jan. 1	Sch. Dist., Lemberg, 6%, 1931.....	125 00	132 22	125 00	Matured.
Sept. 3	Sch. Dist., Lotus, 7%, 1930.....	180 00	180 00	180 00	Matured.
Dec. 1	Sch. Dist., Murray Lake, 8%, 1930.....	236 61	254 23	236 61	Matured.
Mar. 30	Sch. Dist., Norway Valley, 8%, 1930.....	120 00	126 47	120 00	Matured.
Dec. 15	Sch. Dist., Patriot, 6½%, 1930.....	159 60	177 58	159 60	Matured.
Dec. 1	Sch. Dist., Redvers, 8½%, 1930.....	336 78	336 78	336 78	Matured.
Dec. 20	Sch. Dist., Roanoke, 8%, 1930.....	579 36	587 68	579 36	Matured.
Dec. 15	Sch. Dist., St. Charles, 7%, 1930.....	500 00	529 20	500 00	Matured.
Feb. 1	Sch. Dist., St. Etienne, 6%, 1930.....	67 19	69 52	67 19	Matured.
Mar. 2	Sch. Dist., St. Henry's R.C. 6½%, 1930.....	625 00	672 81	625 00	Matured.
Dec. 31	Sch. Dist., St. Paul R.C., 5½%, 1930.....	56 49	53 33	56 49	Matured.
Dec. 31	Sch. Dist., St. Paul R.C., 5½%, 1930.....	183 24	159 11	183 24	Matured.
Mar. 1	Sch. Dist., Sambor, 6½%, 1930.....	74 93	82 67	74 93	Matured.
Apr. 1	Sch. Dist., Sanctuary, 5½%, 1930.....	148 58	152 07	152 07	Matured.
Dec. 31	Sch. Dist., Sarto, 7%, 1930.....	300 00	304 22	300 00	Matured.
Jan. 1	Sch. Dist., Striy, 6½%, 1931.....	90 00	92 66	90 00	Matured.
Dec. 10	Sch. Dist., Sundre, 8%, 1930.....	166 67	175 62	166 67	Matured.
Mar. 15	Sch. Dist., Tecumseh S.S., 6%, 1930.....	742 09	742 09	742 09	Matured.
Dec. 8	Sch. Dist., Trieste, 8%, 1930.....	66 67	66 67	66 67	Matured.
Nov. 1	Sch. Dist., Tuxedo, 6%, 1930.....	1,000 00	1,012 29	1,000 00	Matured.
Dec. 31	Sch. Dist., Vidette, 6%, 1930.....	153 77	162 95	153 77	Matured.
Feb. 1	Sch. Dist., Wartime, 5½%, 1930.....	635 47	643 49	635 47	Matured.
Sept. 14	Sch. Dist., Westwood, 8½%, 1930.....	236 61	254 23	236 61	Matured.
July 15	Sch. Dist., Whitecourt, 8%, 1930.....	400 00	420 86	400 00	Matured.
Jan. 1	Sch. Dist., Woodside, 8%, 1931.....	150 00	152 71	150 00	Matured.
Dec. 1	Sch. Dist., Wrentham, 7½%, 1930.....	302 80	377 10	302 80	Matured.
Jan. 2	Bromhead Rural Tel., 8%, 1931.....	294 49	311 39	294 49	Matured.
Dec. 31	Eastern Edam Rural Tel., 7½%, 1930.....	190 56	218 80	190 56	Matured.
Mar. 1	Lacadia Rural Tel., 6%, 1930.....	307 02	325 24	307 02	Matured.
Jan. 3	Pilgerr Rural Tel., 6%, 1931.....	143 67	169 85	143 67	Matured.
Oct. 3	Adelaide-Peter Bldg., Ltd., 6½%, 1948.....	25,000 00	23,317 50	24,500 00	Stewart, Scully & Co. Hanson Bros.
July 3	Bell Telephone Co., 5%, 1960.....	25,000 00	25,375 00	25,500 00	Hanson Bros.
Sept. 16	T. Eaton Realty Co., Ltd., 5%, 1949.....	5,000 00	4,753 00	4,753 00	Dominion Securities Corp.
Sept. 19	T. Eaton Realty Co., Ltd., 5%, 1949.....	20,000 00	19,012 00	18,950 00	McLeod, Young, Weir Co.
Apr. 11	Hayes Wheels and Forgings, Ltd., 6%, 1942.....	10,000 00	9,950 00	10,100 00	McLeod, Young, Weir Co.
Dec. 4	Lord Nelson Hotel Co., Ltd., 6½%, 1947.....	10,000 00	10,051 00	10,000 00	H. R. Bain & Co.
Nov. 7	Investors Equity Corp., 5½%, 1949.....	5,000 00	4,943 00	5,000 00	McLeod, Young, Weir Co.
Nov. 7	Investors Equity Corp., 5½%, 1949.....	5,000 00	4,943 00	5,000 00	McLeod, Young, Weir Co.
Aug. 29	Montreal Is. Power Corp., 5½%, 1957.....	5,000 00	4,681 00	4,862 50	Hanson Bros.
	Amortization of book value towards par.....			1,377 47	
	Totals.....	\$466,190 83	\$457,505 35	\$460,305 31	

PERTH MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration	Through Whom Sold
1930					
May 14	Dominion of Canada, 5½%, 1934..	\$10,000 00	\$10,000 00	\$10,185 00	Wood, Gundy & Co.
Apr. 19	City of Fort William, 5%, 1933....	5,000 00	5,000 00	4,981 25	Bank of Montreal.
Apr. 19	McKellar Hospital (guar. by City of Fort William), 5%, 1934.....	17,000 00	17,000 00	16,745 00	Bank of Montreal.
Apr. 30	Town of Chesley, 5%, 1930.....	291 15	291 15	291 15	Matured.
June 3	Town of Mimico, 5%, 1930.....	326 00	326 00	326 00	Matured.
Aug. 31	Town of Mitchell, 5%, 1930.....	242 64	242 64	242 64	Matured.
Aug. 31	Town of Mitchell, 5%, 1930.....	224 26	224 26	224 26	Matured.
Dec. 24	Town of Mitchell, 5½%, 1930.....	924 61	924 61	924 61	Matured.
Jan. 27	Town of Renfrew, 5%, 1930.....	146 41	146 41	146 41	Matured.
Jan. 27	Town of Renfrew, 5%, 1930.....	98 07	98 07	98 07	Matured.
May 14	Town of St. Mary's, 4½%, 1931..	9,000 00	9,000 00	8,887 50	Wood, Gundy & Co.
Jan. 2	Town of Tavistock, 5%, 1930.....	689 96	689 96	689 96	Matured.
July 15	Village of Blyth, 5%, 1930.....	252 13	252 13	252 13	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

PERTH MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
July 15	Twp. of Hibbert, 5%, 1930.....	\$693 16	\$693 16	\$693 16	Matured.
Apr. 1	Lethbridge Protestant School, 6%, 1930.....	333 32	333 32	333 32	Matured.
Sept. 1	Wainwright School, 5%, 1930.....	400 00	400 00	400 00	Matured.
May 1	British Mtge. Loan Co., 5%, 1930.....	15,000 00	15,000 00	15,000 00	Matured.
Nov. 1	British Mtge. Loan Co., 5%, 1930.....	10,000 00	10,000 00	10,000 00	Matured.
Dec. 17	Massey-Harris Co., 5%, 1947.....	15,000 00	15,000 00	13,762 50	Wood, Gundy & Co.
Dec. 19	Massey-Harris Co., 5%, 1947.....	10,000 00	10,000 00	9,175 00	Wood, Gundy & Co.
	Totals.....	\$95,621 72	\$95,621 72	\$93,357 97	

PILOT INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
June 18	Beauharnois Power Corp., Ltd., 6%, 1959.....	\$10,000 00	\$9,903 00	\$9,759 50	A. E. Ames & Co.
Sept. 8	Montreal Is. Power Co., 5½%, 1957.....	5,000 00	5,123 06	4,825 00	Can. Bank of Commerce.
Sept. 8	Abitibi Power & Paper Co., 5%, 1957.....	5,000 00	4,237 50	4,300 00	Can. Bank of Commerce.
Sept. 8	T. Eaton Realty Co., 5%, 1949.....	5,000 00	4,744 50	4,675 00	Can. Bank of Commerce.
Sept. 8	Famous Players Can. Corp., 6%, 1948.....	5,000 00	5,000 00	4,850 00	Can. Bank of Commerce.
Sept. 22	Gleneagles Invest. Co., Ltd., 6½%, 1944.....	5,000 00	4,950 00	4,850 00	Waterloo Bond Corp.
Sept. 22	McCull-Fontenac Oil Co., Ltd., 6%, 1949.....	5,000 00	4,950 00	4,850 00	Waterloo Bond Corp.
Sept. 8	Victoria Realty Corp., 6%, 1948.....	5,000 00	5,000 00	4,825 00	Can. Bank of Commerce.
	Totals.....	\$45,000 00	\$43,908 06	\$42,934 50	

PROVIDENT ASSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Sept. 11	Dominion of Canada, 5%, 1931.....	\$5,000 00	\$5,010 00	\$5,040 00	Geoffrion & Co., Ltd.
Sept. 11	Dominion of Canada, 5½%, 1934.....	11,000 00	11,154 70	11,335 50	Geoffrion & Co., Ltd.
Sept. 11	Dominion of Canada, 5½%, 1933.....	50,000 00	50,658 95	51,550 50	Geoffrion & Co., Ltd.
Jan. 13	City of Hull, 5%, 1953.....	3,000 00	2,618 16	2,820 00	Geoffrion & Co., Ltd.
Mar. 11	City of Hull, 5%, 1953.....	9,000 00	7,854 46	8,505 00	Geoffrion & Co., Ltd.
Jan. 27	City of Maisonneuve, 5½%, 1930.....	12,000 00	11,892 14	11,970 00	Geoffrion & Co., Ltd.
Jan. 27	Town of Chicoutimi, 5½%, 1930.....	5,000 00	4,965 58	4,987 50	Geoffrion & Co., Ltd.
	Amortization of book values towards par.....		259 01		
	Totals.....	\$95,000 00	\$94,153 99	\$96,208 00	

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
1930					
June 30	Dominion of Canada (Ref. Loan), 4½%, 1940.....	\$35,000 00	\$33,747 50	\$34,125 00	Greenshields & Co.
June 1	Corp. St. Francois de Sales, 5%, 1930.....	173 26	173 26	173 26	Matured.
May 7	Ogilvie Realty Corp., 6½%, 1952.....	15,000 00	15,000 00	15,150 00	Dominion Securities Corp.
	Totals.....	\$50,173 26	\$48,920 76	\$49,448 26	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

TORONTO GENERAL INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Mar. 18	Dominion of Canada, 5½%, 1934..	\$35,000 00	\$35,822 50	\$35,595 00	.....
Mar. 18	Dominion of Canada, 5½%, 1933..	2,000 00	2,027 50	2,044 00	.....
May 2	Dominion of Canada, 4½%, 1946..	25,000 00	24,250 00	24,300 00	.....
July 18	Dominion of Canada (Ref. Loan), 4½%, 1946..	25,000 00	24,250 00	24,437 50	McLeod, Young, Weir Co.
July 21	Dominion of Canada, 5%, 1931..	20,000 00	19,800 00	20,100 00	Royal Financial Corp.
July 21	Dominion of Canada, 5%, 1943	20,000 00	20,430 00	20,350 00	Royal Financial Corp.
May 13	Province of Quebec, 4½%, 1950..	25,000 00	24,187 00	24,187 00	.....
Sept. 30	Province of Saskatchewan, 4½%, 1960..	25,000 00	23,625 00	24,687 50	R. A. Daly & Co.
Mar. 26	Can. National Rly. Co. (guar. by Dominion of Canada), 5%, 1969	25,000 00	25,250 00	25,656 25	.....
Sept. 9	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1957..	50,000 00	49,125 00	49,797 50	Dominion Securities Corp.
Sept. 4	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1955..	10,000 00	9,853 00	10,197 00	R. A. Daly & Co.
Dec. 11	Can. National Rly. Co. (guar. by Dom. of Canada), 4½%, 1957..	26,000 00	25,456 10	26,000 00	Dominion Securities Corp.
Oct. 20	Grand Trunk Pacific Rly. (guar. by Dom. of Canada), 3%, 1962..	24,300 00	18,589 50	18,339 21	Dominion Securities Corp.
Aug. 13	New Westminster Harbour Comm. (guar. by Dominion of Canada), 4½%, 1948..	25,000 00	24,257 50	24,687 50	Royal Financial Corp.
July 31	City of London, 4½%, 1938..	4,000 00	3,805 60	3,830 00	McLeod, Young, Weir Co.
Sept. 8	City of Montreal, 4½%, 1970..	25,000 00	23,125 00	24,555 00	R. A. Daly & Co.
Dec. 1	City of Montreal, 5%, 1942..	8,000 00	7,980 00	8,130 00	Dominion Securities Corp.
Dec. 15	City of Saskatoon, 5½%, 1940..	25,000 00	24,562 50	24,687 50	McLeod, Young, Weir Co.
Dec. 23	City of Saskatoon, 5½%, 1945..	25,000 00	24,882 50	24,625 00	A. E. Ames & Co.
Dec. 1	City of Toronto, 5%, 1936..	2,000 00	1,950 00	2,020 00	Dominion Securities Corp.
Dec. 1	City of Toronto, 5%, 1943..	5,000 00	4,880 50	5,081 25	Dominion Securities Corp.
Dec. 23	City of Toronto, 4½%, 1953..	25,000 00	23,375 00	24,375 00	A. E. Ames & Co.
Dec. 1	City of Winnipeg, 4½%, 1958..	10,000 00	9,401 95	9,675 00	Dominion Securities Corp.
Nov. 29	Dist. of Point Grey, 5%, 1966..	25,000 00	25,257 50	25,312 50	A. E. Ames & Co.
Dec. 1	Dist. of Point Grey, 5%, 1966..	40,000 00	40,412 00	40,520 00	Royal Financial Corp.
May 9	Gatineau Power Co., 5%, 1956..	25,000 00	23,312 50	23,812 50	.....
July 18	American Sales Book Co., 6%, 1939	6,500 00	6,776 25	6,727 50	McLeod, Young, Weir Co.
Nov. 5	Massey-Harris Co., 5%, 1947..	25,000 00	23,000 00	23,367 50	McLeod, Young, Weir Co.
Nov. 14	Simpsons, Ltd., 6%, 1949..	25,000 00	24,750 00	25,250 00	Dominion Securities Corp.
	Totals.....	\$612,800 00	\$594,394 40	\$602,447 21	

WATERLOO MUTUAL FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Oct. 24	Grand Trunk Pacific Rly. (guar. by Dominion of Canada), 4%, 1962	\$24,300 00	\$24,300 00	\$22,173 75	Waterloo Bond Corp.
Mar. 3	City of Kitchener, 4%, 1933..	176 21	176 21	176 20	Matured.
Feb. 11	City of Toronto, 4½%, 1955..	25,000 00	25,000 00	23,000 00	Wood, Gundy & Co.
Dec. 15	Town of Eastview, 5½%, 1944..	568 62	568 62	562 62	Matured.
Jan. 2	Town of McLeod, 4%, 1974..	68 68	68 68	68 68	Matured.
Dec. 31	Town of McLeod, 4%, 1974..	71 43	71 43	71 43	Matured.
Dec. 31	Town of Melville, 5½%, 1959..	26 84	26 84	26 84	Matured.
Dec. 31	Town of Preston, 5½%, 1943..	240 40	240 40	240 40	Matured.
May 12	Town of Renfrew, 5½%, 1942..	42 56	42 56	42 56	Matured.
May 12	Town of Renfrew, 5½%, 1952..	126 64	126 64	126 64	Matured.
Apr. 1	Town of Sandwich, 5½%, 1946..	187 62	187 62	187 62	Matured.
May 12	Town of Waterloo, 6½%, 1951..	106 90	106 90	106 90	Matured.
Apr. 26	Town of Waterloo, 4½%, 1931..	8,000 00	8,000 00	7,920 00	Waterloo Bond Corp.
Apr. 26	Town of Waterloo, 5%, 1935..	11,703 21	11,703 21	11,586 18	Waterloo Bond Corp.
Dec. 13	Town of Waterloo, 4%, 1935..	159 71	159 71	195 71	Matured.
Feb. 23	Village of Forest Hill, 5%, 1937	786 92	786 92	786 92	Matured.
Nov. 30	Village of Forest Hill, 5%, 1936..	406 82	406 82	406 82	Matured.
Mar. 3	Village of Fort Erie, 5½%, 1944..	637 21	637 21	637 21	Matured.
Dec. 15	Twp. of Waterloo, 5%, 1940..	366 14	366 14	366 14	Matured.
Dec. 15	Twp. of Waterloo, 5%, 1944..	463 18	463 18	463 18	Matured.
June 1	Sch. Dist., Adamson, 5½%, 1931..	100 00	100 00	100 00	Matured.
Jan. 2	Sch. Dist., Aneroid, 7%, 1936..	293 96	293 96	293 96	Matured.
Aug. 1	Sch. Dist., Balcarres, 6%, 1931..	475 00	475 00	475 00	Matured.
June 20	Sch. Dist., Blainelake, 6½%, 1934	150 00	150 00	150 00	Matured.
Mar. 1	Sch. Dist., Brant, 6%, 1934..	800 00	800 00	800 00	Matured.
Dec. 31	Sch. Dist., Coalgate, 6%, 1931..	300 00	300 00	300 00	Matured.
Mar. 24	Sch. Dist., Craik, 6½%, 1938..	400 00	400 00	400 00	Matured.
Dec. 27	Sch. Dist., Dubuc, 6%, 1930..	350 00	350 00	350 00	Matured.
Nov. 30	Sch. Dist., Elsas, 7½%, 1934..	478 28	478 28	478 28	Matured.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

II—BONDS AND DEBENTURES SOLD OR MATURED

WATERLOO MUTUAL FIRE INSURANCE COMPANY—Continued

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Nov. 1	Sch. Dist., Fleming, 5%, 1941	\$466 67	\$466 67	\$466 67	Matured.
Nov. 1	Sch. Dist., Francis, 5½%, 1938	400 00	400 00	400 00	Matured.
May 12	Sch. Dist., Fronka, 5½%, 1930	400 00	400 00	400 00	Matured.
Dec. 15	Sch. Dist., Henley, 5%, 1939	533 34	533 34	533 34	Matured.
Sept. 4	Sch. Dist., Herbert, 5½%, 1932	400 00	400 00	400 00	Matured.
Nov. 30	Sch. Dist., Herbert, 5½%, 1932	600 00	600 00	600 00	Matured.
Sept. 16	Sch. Dist., Hyssop, 5½%, 1931	200 00	200 00	200 00	Matured.
Feb. 1	Sch. Dist., Inisfree, 7%, 1934	200 00	200 00	200 00	Matured.
Dec. 20	Sch. Dist., Jasper Place, 5½%, 1931 . .	500 00	500 00	500 00	Matured.
June 21	Sch. Dist., Lethbridge, 5%, 1935	266 66	266 66	266 66	Matured.
Sept. 1	Sch. Dist., Melville, 5½%, 1942	400 00	400 00	400 00	Matured.
Nov. 1	Sch. Dist., Moose Jaw, 5%, 1931	833 33	833 33	833 33	Matured.
Jan. 25	Sch. Dist., Morse, 6½%, 1933	500 00	500 00	500 00	Matured.
Jan. 1	Sch. Dist., Neudorf, 6%, 1933	500 00	500 00	500 00	Matured.
Feb. 17	Sch. Dist., Penhold, 7%, 1934	325 00	325 00	325 00	Matured.
Dec. 30	Sch. Dist., Portrieve, 8%, 1934	419 40	419 40	419 40	Matured.
Jan. 2	Sch. Dist., Redcliffe, 3%, 1975	56 01	56 01	56 01	Matured.
Dec. 31	Sch. Dist., Redcliffe, 3%, 1975	57 69	57 69	57 69	Matured.
Dec. 15	Sch. Dist., Rye, 6%, 1931	100 00	100 00	100 00	Matured.
Mar. 1	Sch. Dist., Shaunavon, 7½%, 1935	954 17	954 17	954 17	Matured.
Nov. 30	Sch. Dist., Sinaluta, 6%, 1937	380 00	380 00	380 00	Matured.
Jan. 15	Sch. Dist., Stettler, 5½%, 1942	333 34	333 34	333 34	Matured.
Jan. 2	Sch. Dist., Tober, 4%, 1970	92 22	92 22	92 22	Matured.
Dec. 31	Sch. Dist., Tober, 4%, 1970	95 92	95 92	95 92	Matured.
Sept. 1	Sch. Dist., Wainwright, 5%, 1930	500 00	500 00	500 00	Matured.
Dec. 31	Waterloo Trust & Savings Co., 5%, 1930	25,000 00	25,000 00	25,000 00	Matured.
Mar. 13	Bell Tel. Co. of Canada, 5%, 1957	25,000 00	25,000 00	25,280 00	Royal Securities Corp.
Apr. 9	Montreal Tramways Co., 5%, 1955	25,000 00	25,000 00	25,280 00	Wood, Gundy & Co.
July 14	Famous Players Can. Corp., 6%, 1948	10,000 00	10,000 00	10,000 00	Royal Securities Corp.
Aug. 5	Montreal Coke & Mig. Co., 5½%, 1947	10,000 00	10,000 00	10,000 00	Waterloo Bond Corp.
	Adjustments		4,157 33		
	Amortization of book values towards par		418 16		
	Totals	\$181,300 08	\$185,875 57	\$176,381 80	

WELLINGTON FIRE INSURANCE COMPANY

Date Sold or Matured	Description of Security	Par Value	Book Value	Sale Price or Consideration Received	Through Whom Sold
1930					
Feb. 7	Province of Ontario, 4½%, 1936	\$10,000 00	\$10,015 00	\$9,662 50	Herbert Begg.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED

ECONOMICAL MUTUAL FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930 Mar. 29	International Milling Co., 7% Pref.	\$15,000 00	\$15,225 00	A. E. Ames & Co., Ltd.

THE EMPIRE LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930		$\frac{1}{4}$		
Feb. 1	New York Central R.R., Com.	\$2,300 00	\$2,300 00	S. R. Mackellar & Co.
June 12	New York Central R.R., Com.	20,000 00	32,870 00	S. R. Mackellar & Co.
Oct. 14	New York Central R.R., Com.	5,000 00	7,000 00	S. R. Mackellar & Co.
Oct. 14	New York Central R.R., Com.	5,000 00	7,000 00	John Stark & Co.
Dec. 16	New York Central R.R., Com.	10,000 00	11,500 00	John Stark & Co.
Dec. 16	New York Central R.R., Com.	10,000 00	11,500 00	S. R. Mackellar & Co.
Feb. 27	Goodyear Tire & Rubber Co., 7% Pref.	8,100 00	8,691 30	S. R. Mackellar & Co.
May 6	Goodyear Tire & Rubber Co., 7% Pref.	1,900 00	1,984 20	S. R. Mackellar & Co.
June 12	United States Steel Corp., Com.	20,000 00	32,450 00	McLeod, Young, Harris & Scott.
Mar. 1	Brazilian Traction L. & P. Co., Com.	None	.....	(Stock dividend)
Oct. 8	Brazilian Traction L. & P. Co., Com.	None	2,800 00	S. R. Mackellar & Co.
Oct. 8	Brazilian Traction L. & P. Co., Com.	None	2,970 00	S. R. Mackellar & Co.
Oct. 10	Brazilian Traction L. & P. Co., Com.	None	1,080 00	S. R. Mackellar & Co.
Oct. 10	Brazilian Traction L. & P. Co., Com.	None	6,750 00	John Stark & Co.
Feb.-May	F. N. Burt Co., Com.	6,250 00	12,575 00	S. R. Mackellar & Co.
Oct. 14	F. N. Burt Co., Com.	3,125 00	5,000 00	S. R. Mackellar & Co.
Oct. 28	F. N. Burt Co., Com.	625 00	975 00	S. R. Mackellar & Co.
Oct. 28	F. N. Burt Co., Com.	1,125 00	1,755 00	S. R. Mackellar & Co.
Oct. 30	F. N. Burt Co., Com.	625 00	975 00	S. R. Mackellar & Co.
June 13	The Borden Dairy Co., Com.	2,500 00	7,830 00	S. R. Mackellar & Co.
June 19	General Motors Corp., Com.	2,000 00	8,250 00	S. R. Mackellar & Co.
Oct. 1	General Motors Corp., Com.	1,000 00	3,800 00	S. R. Mackellar & Co.
Oct. 1	General Motors Corp., Com.	1,000 00	3,800 00	John Stark & Co.
June 19	Public Service Corp. of N.J., Com.	None	4,463 75	S. R. Mackellar & Co.
June 17	National Dairy Products Co., Com.	None	4,915 00	McLeod, Young, Harris & Scott.
Oct. 10	National Dairy Products Co., Com.	None	2,050 00	John Stark & Co.
Oct. 10	National Dairy Products Co., Com.	None	2,050 00	S. R. Mackellar & Co.
Dec. 15	National Dairy Products Co., Com.	None	3,950 00	S. R. Mackellar & Co.
Dec. 15	National Dairy Products Co., Com.	None	3,850 00	John Stark & Co.
June 13	American Tel. and Tel. Co., Com.	5,000 00	10,820 00	S. R. Mackellar & Co.
Dec. 18	American Tel. and Tel. Co., Com.	5,000 00	8,800 00	S. R. Mackellar & Co.
Dec. 18	American Tel. and Tel. Co., Com.	5,000 00	8,800 00	John Stark & Co.
June 19	Allied Chem. & Dye Corp., Com.	None	6,342 50	S. R. Mackellar & Co.
Oct. 10	Allied Chem. & Dye Corp., Com.	None	5,250 00	S. R. Mackellar & Co.
Oct. 10	Allied Chem. & Dye Corp., Com.	None	5,250 00	John Stark & Co.
Dec. 16	Allied Chem. & Dye Corp., Com.	None	8,581 25	John Stark & Co.
Dec. 16	Allied Chem. & Dye Corp., Com.	None	9,050 00	S. R. Mackellar & Co.
June 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	5,717 50	S. R. Mackellar & Co.
Oct. 20	E. G. DuPont de Nemours & Co., Com.	500 00	2,350 00	S. R. Mackellar & Co.
Oct. 20	E. G. DuPont de Nemours & Co., Com.	500 00	2,350 00	John Stark & Co.
Dec. 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	4,075 00	John Stark & Co.
Dec. 18	E. G. DuPont de Nemours & Co., Com.	1,000 00	4,075 00	S. R. Mackellar & Co.
June 18	Eastman Kodak Co., Com.	None	10,620 00	S. R. Mackellar & Co.
Oct. 30	Eastman Kodak Co., Com.	None	4,325 00	S. R. Mackellar & Co.
Oct. 30	Eastman Kodak Co., Com.	None	4,325 00	John Stark & Co.
June 18	Westinghouse Electric Mfg. Co., Com.	2,500 00	7,067 50	S. R. Mackellar & Co.
Oct. 10	Westinghouse Electric Mfg. Co., Com.	1,250 00	2,968 75	S. R. Mackellar & Co.
Oct. 9	Westinghouse Electric Mfg. Co., Com.	1,250 00	3,000 00	John Stark & Co.
Dec. 15	Westinghouse Electric Mfg. Co., Com.	2,500 00	4,525 00	John Stark & Co.
Dec. 18	Westinghouse Electric Mfg. Co., Com.	2,500 00	4,525 00	S. R. Mackellar & Co.
June 18	International Harvester Co., Com.	None	4,165 00	S. R. Mackellar & Co.
Sept. 26	International Harvester Co., Com.	None	1,734 38	S. R. Mackellar & Co.
Sept. 26	International Harvester Co., Com.	None	1,750 00	John Stark & Co.
June 18	Corn Products Refining Co., Com.	625 00	2,407 50	S. R. Mackellar & Co.
Oct. 21	Corn Products Refining Co., Com.	625 00	1,900 00	S. R. Mackellar & Co.
Oct. 21	Corn Products Refining Co., Com.	625 00	1,900 00	John Stark & Co.
Dec. 16	Corn Products Refining Co., Com.	1,875 00	5,475 00	John Stark & Co.
Dec. 16	Corn Products Refining Co., Com.	1,875 00	5,475 00	S. R. Mackellar & Co.
June 18	American Can Co., Com.	625 00	3,108 75	S. R. Mackellar & Co.
Oct. 13	Canadian Pacific Railway, Com.	2,500 00	4,200 00	S. R. Mackellar & Co.
Oct. 14	Canadian Pacific Railway, Com.	10,000 00	16,800 00	S. R. Mackellar & Co.
Dec. 16	Canadian Pacific Railway, Com.	6,250 00	9,500 00	S. R. Mackellar & Co.
Dec. 16	Canadian Pacific Railway, Com.	6,250 00	9,381 25	John Stark & Co.
Oct. 10	Standard Oil of New Jersey, Com.	2,500 00	5,600 00	John Stark & Co.
Oct. 10	Standard Oil of New Jersey, Com.	2,500 00	5,600 00	S. R. Mackellar & Co.
Dec. 16	Anaconda Copper Co., Com.	5,000 00	3,050 00	S. R. Mackellar & Co.
Dec. 16	Anaconda Copper Co., Com.	5,000 00	3,100 00	John Stark & Co.
	Totals		\$403,098 63	

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED—Continued

FEDERAL FIRE INSURANCE COMPANY OF CANADA

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 18	Int. Pet. Co. of Canada, Ltd., Com.	None	\$1,174 37	Mara & McCarthy.
Dec. 18	Imperial Oil Co., Ltd., Com.	None	1,602 50	Mara & McCarthy.
	Totals		\$2,776 87	

HAND IN HAND INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Feb. 12	Toronto Mortgage Co., Com.	\$50 00	\$124 00	Avern, Pardoe & Co.
Mar. 5	Toronto Mortgage Co., Com.	100 00	200 00	By allot. from Toronto Mtge. Co.
	Totals	\$150 00	\$324 00	

MUTUAL RELIEF LIFE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Nov. 6	Robert Simpson Co., 6% Pref.	\$25,000 00	\$26,125 00	Wood, Gundy & Co., Ltd.
June 21	Middle West Utilities, Convert. Pref.	None	10,150 00	Insull, Son & Co.
June 21	National Public Service, Convert. Pref.	None	4,837 50	Insull, Son & Co.
Jan. 24	Bank of Montreal, Com.	600 00	1,890 00	Bank of Montreal.
Feb. 4	Bank of Montreal, Com.	1,600 00	5,040 00	Bank of Montreal.
Feb. 7	Bank of Montreal, Com.	300 00	945 00	Bank of Montreal.
	Totals		\$48,987 50	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Feb. 5	The Borden Dairy Co., Com.	\$5,000 00	\$13,400 00	Fraser, Dingman & Co.
Oct. 22	The Borden Dairy Co., Com.	2,500 00	6,600 00	Fraser, Dingman & Co.
Dec. 13	The Borden Dairy Co., Com.	2,500 00	6,500 00	Fraser, Dingman & Co.
Mar. 24	International Milling Co., 7% Pref.	5,000 00	5,075 00	A. E. Ames & Co.
Mar. 28	International Petroleum Co., Com.	None	4,400 00	Fraser, Dingman & Co.
Nov. 13	International Petroleum Co., Com.	None	343 75	Fraser, Dingman & Co.
Dec. 13	International Petroleum Co., Com.	None	2,362 50	Fraser, Dingman & Co.
June 9	General Motors Corp., Com.	1,000 00	4,525 00	Fraser, Dingman & Co.
June 11	Consolidated Gas Co. of N.Y., Com.	None	12,000 00	Fraser, Dingman & Co.
June 16	Consolidated Gas Co. of N.Y., Com.	None	11,250 00	Fraser, Dingman & Co.
Nov. 6	Consolidated Gas Co. of N.Y., Com.	None	8,900 00	Fraser, Dingman & Co.
Nov. 18	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	Fraser, Dingman & Co.
Nov. 26	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	Fraser, Dingman & Co.
Dec. 5	Consolidated Gas Co. of N.Y., Com.	None	17,050 00	Fraser, Dingman & Co.
June 16	Standard Oil Co. of New Jersey, Com.	2,500 00	6,500 00	Fraser, Dingman & Co.
Oct. 20	F. N. Burt Co., Ltd., Com.	2,125 00	3,017 50	Fraser, Dingman & Co.
Dec. 17	Canadian Pacific Railway, Com.	2,500 00	7,100 00	A. E. Ames & Co.
	Totals		\$126,473 75	

PILOT INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 10	Canadian Bank of Commerce, Com.	\$10,000 00	\$22,300 00	Standard Accident Ins. Co.

STATEMENT SHOWING THE MOVEMENT OF SECURITIES—Continued

III—STOCKS PURCHASED—Continued

PROVIDENT ASSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Jan. 23	Shawinigan Water & Power Co., Com.	None	\$23,790 00	Geoffrion & Co.
June 15	Shawinigan Water & Power Co., Com.	None	12,645 00	Geoffrion & Co.
June 15	Imperial Oil, Limited, Com.	None	8,120 00	Geoffrion & Co.
June 15	Quebec Power Co., Com.	None	15,990 00	Geoffrion & Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	27,650 00	Geoffrion & Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	6 60	Montreal Light, Heat & Power Co.
June 15	Montreal Light, Heat & Pwr. Co., Com.	None	12 50	Montreal Light, Heat & Power Co.
July 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Aug. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Sept. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Oct. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Nov. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
Nov. 15	Montreal Light, Heat & Pwr. Co., Com.	None	12 50	Montreal Light, Heat & Power Co.
Dec. 15	Montreal Light, Heat & Pwr. Co., Com.	None	28 00	Montreal Light, Heat & Power Co.
	Totals		\$88,394 60	

TORONTO GENERAL INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Book Value	From or Through Whom Purchased
1930				
Aug. 15	Canada Life Assurance Co., Com.	\$200 00	\$1,800 00	Canadian General Ins. Agencies.
Oct. 11	Canadian Pacific Railway Co., Com.	10,000 00	17,201 84	Cameron, Pointon & Co.
	Totals	\$10,200 00	\$19,001 84	

WELLINGTON FIRE INSURANCE COMPANY

Date Purchased	Description of Security	Par Value	Price Paid	From or Through Whom Purchased
1930				
Dec. 18	Inter. Pet. Co. of Canada, Ltd., Com.	None	\$1,174 37	Mara & McCarthy.
Dec. 18	Imperial Oil, Limited, Com.	None	1,665 00	Mara & McCarthy.
	Totals		\$2,839 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 Paid	To Whom Sold
1930					
Feb. 6	Can. Pacific Railway Co., Com....	\$20,000 00	\$38,100 00	\$40,625 00	S. R. MacKellar & Co.
Feb. 12	F. N. Burt Co., Com.....	625 00	1,250 00	1,375 00	S. R. MacKellar & Co.
Oct. 3	Dom. Power & Trans. Co., 7%, Pref.	10,000 00	10,518 00	10,000 00	Recalled by company.
	Totals.....	\$30,625 00	\$49,868 00	\$52,000 00	

ONTARIO EQUITABLE LIFE AND ACCIDENT INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Mar. 28	Consolidated Gas Co. of N.Y., Com.	None	\$12,000 00	\$12,500 00	Fraser, Dingman & Co.
Nov. 15	Consolidated Gas Co. of N.Y., Com.	None	8,900 00	9,225 00	Fraser, Dingman & Co.
Nov. 25	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	9,125 00	Fraser, Dingman & Co.
Dec. 1	Consolidated Gas Co. of N.Y., Com.	None	8,725 00	8,975 00	Fraser, Dingman & Co.
Apr. 9	The Borden Dairy Co., Com.....	\$5,000 00	13,400 00	16,000 00	Fraser, Dingman & Co.
Oct. 24	The Borden Dairy Co., Com.....	2,500 00	6,600 00	6,900 00	Fraser, Dingman & Co.
Dec. 22	The Borden Dairy Co., Com.....	2,500 00	6,500 00	6,800 00	Fraser, Dingman & Co.
July 18	Standard Oil Co. of N.J., Com.....	2,500 00	6,500 00	7,400 00	Fraser, Dingman & Co.
Oct. 25	F. N. Burt Co., Ltd., Com.....	2,125 00	3,017 50	3,315 00	Fraser, Dingman & Co.
	Totals.....		\$74,367 50	\$80,240 00	

PROVIDENT ASSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Jan. 20	Hamilton Bridge Co., Com.....	None	\$3,030 00	\$3,165 00	Geoffrion & Co.
Jan. 22	International Nickel Co., Com.....	None	7,210 00	7,236 25	Geoffrion & Co.
Jan. 30	Dominion Bridge Co., Com.....	None	7,970 00	7,970 00	Geoffrion & Co.
	Totals.....		\$18,210 00	\$18,371 25	

TORONTO GENERAL INSURANCE COMPANY

Date Sold	Description of Security	Par Value	Book Value	Sale Price or Consideration Paid	To Whom Sold
1930					
Jan. 25	Traders Finance Co., 7% Pref.....	\$25,000 00	\$23,750 00	\$23,750 00	.....
Jan. 25	Can. Pacific Railway Co., Com.....	10,000 00	19,240 02	19,240 02	.....
Dec. 26	Canada Life Assurance Co., Com..	200 00	1,800 00	1,300 00	Canadian General Ins. Co.
	Totals.....	\$35,200 00	\$44,790 02	\$44,290 02	

IV

STATISTICAL TABLES

TABLE I.—Fire losses in Ontario, 1921-1930, reported by insurers other than insurers licensed under The Insurance Act (Dominion).

Year	Class of Company	Total amount paid for losses caused by fire and lightning in the Province during the year, as reported to the Department of Insurance for Ontario by Provincial Licensees.		Amount paid for such losses reported to be caused by incendiarism or supposed incendiarism.		Amount paid for such losses on buildings and contents reported to have been caused by lightning.		Amount paid for such losses on live stock reported to have been caused by lightning.	
		\$	c.	\$	c.	\$	c.	\$	c.
1921	72 Purely Mutual Companies.....	929,811	08	4,425	00	189,290	45	85,389	88
	6 Cash-Mutual Companies.....	692,139	18	6,637	60	53,237	21	9,696	87
	3 Stock Companies.....	658,429	42	5,918	40	23,684	77	.....	.....
	81 Companies.....	2,280,379	68	16,981	00	266,212	43	95,066	75
1922	73 Purely Mutual Companies.....	1,046,377	97	3,148	33	220,368	14	64,373	81
	6 Cash-Mutual Companies.....	634,294	16	35,082	71	5,069	06	5,368	91
	3 Stock Companies.....	938,692	58	28,939	95	3,492	30	.....	.....
	82 Companies.....	2,619,364	71	67,170	99	228,939	50	69,742	72
1923	71 Purely Mutual Companies.....	1,186,326	02	7,085	00	175,288	85	56,043	02
	5 Cash-Mutual Insurance Corporations.....	728,022	32	940	00	45,824	85	2,261	89
	6 Stock Companies.....	808,681	35	†		†		†	
	82 Companies.....	2,723,029	69	8,025	00	221,333	67	58,304	91
1924	71 Mutual Insurance Corporations.....	1,114,608	27	14,298	99	128,682	27	50,051	66
	5 Cash-Mutual Insurance Corporations.....	833,804	88	†		†		†	
	6 Joint Stock Insurance Companies.....	672,726	36	†		†		†	
	82 Insurers.....	2,621,139	51	14,298	99	128,682	27	50,051	66
1925	71 Mutual Insurance Corporations.....	1,128,751	61	22,573	19	172,990	78	78,440	97
	5 Cash-Mutual Insurance Corporations.....	741,494	81	†		†		†	
	6 Joint Stock Insurance Companies.....	567,468	95	†		†		†	
	82 Companies.....	2,437,715	37	22,573	37	172,990	78	78,440	97
1926	71 Mutual Insurance Corporations.....	886,477	93	8,870	70	97,917	85	55,669	61
	5 Cash-Mutual Corporations.....	824,325	21	†		†		†	
	6 Joint Stock Insurance Companies.....	405,779	35	†		†		†	
	82 Companies.....	2,116,582	49	8,870	70	97,917	85	55,669	61
1927	71 Mutual Insurance Corporations.....	1,316,952	16	2,965	00	108,344	65	55,865	11
	5 Cash-Mutual Insurance Corporations.....	626,184	77	†		†		†	
	7 Joint Stock Insurance Companies.....	287,562	77	†		†		†	
	83.....	2,230,699	70	2,955	00	108,344	65	55,865	11
1928	71 Mutual Insurance Corporations.....	1,294,390	13	7,254	66	105,686	33	74,281	42
	4 Cash-Mutual Insurance Corporations.....	662,630	40	†		†		†	
	9 Joint Stock Insurance Companies.....	424,406	14	†		†		†	
	84.....	2,381,426	67	7,254	66	105,686	33	74,281	42
1929	71 Mutual Insurance Corporations.....	1,818,719	50	5,249	00	169,578	49	87,584	75
	4 Cash-Mutual Insurance Corporations.....	846,826	20	†		†		†	
	9 Joint Stock Insurance Companies.....	582,444	07	†		†		†	
	84.....	*3,247,989	77	5,249	00	169,578	49	87,584	75
1930	71 Mutual Insurance Corporations.....	2,019,384	05	3,078	33	136,386	96	67,915	05
	4 Cash-Mutual Insurance Corporations.....	844,384	98	†		†		†	
	7 Joint Stock Insurance Companies.....	703,140	71	†		†		†	
	82.....	3,566,909	74	3,078	33	136,386	96	67,915	05

*Fire losses in Ontario only.
†Details of losses not reported.

TABLE II.—Underwriting experience, averages and percentages for 30 years (1901-1930), mutual fire insurance corporations not licensed under The Insurance Act (Dominion)

Year	Number of companies	Average assets.	Average liabilities.	Average surplus.	Average net amount at risk.	Percentage of average surplus to average amount at risk.	Average cost of management.	Percentage of average cost of management to average amount at risk.	Average amount paid for losses.	Percentage of average amount paid for losses to average amount at risk.	*Total percentage of average cost of management to average amount paid for losses and of the average amount at risk.
1901	75	\$ 65,465 40	\$ 575 61	\$ 64,889 79	\$ 1,905,047 00	3.406	\$ 927 30	.0486	\$ 2,588 30	.134	.1826
1902	74	71,126 62	451 07	70,675 55	2,040,293 00	3.463	959 75	.0470	2,736 10	.134	.1810
1903	73	76,603 26	451 01	76,148 65	2,197,059 00	3.465	1,018 90	.0463	3,496 26	.159	.2053
1904	72	82,048 25	428 85	81,619 90	2,358,989 00	3.459	1,087 72	.0461	3,879 52	.164	.2101
1905	70	89,239 33	252 21	88,977 82	2,570,357 00	3.461	1,136 78	.0442	3,868 18	.150	.1942
1906	69	94,868 54	230 22	94,635 32	2,755,651 00	3.434	1,240 60	.0450	5,217 10	.189	.2340
1907	69	100,869 35	311 70	100,557 85	2,913,846 00	3.451	1,247 39	.0428	4,404 70	.151	.1938
1908	69	104,378 15	355 52	104,423 13	3,044,888 00	3.429	1,320 62	.0433	5,428 88	.178	.2213
1909	68	112,910 11	382 99	112,533 12	3,256,102 00	3.477	1,408 29	.0435	4,374 41	.134	.1785
1910	69	116,369 36	351 71	116,057 88	3,362,331 00	3.451	1,470 75	.0437	5,931 90	.176	.2197
1911	69	121,205 36	389 43	121,179 88	3,551,368 11	3.412	1,540 46	.0433	6,806 82	.191	.2343
1912	69	126,792 23	394 84	126,000 90	3,703,969 92	3.401	1,633 44	.0440	5,917 77	.159	.2038
1913	69	130,702 23	394 84	130,279 83	3,866,184 36	3.369	1,759 64	.0455	7,464 43	.193	.2385
1914	70	134,546 38	532 85	134,344 73	3,955,213 56	3.388	1,895 09	.0418	6,230 34	.157	.1988
1915	70	139,792 94	687 80	139,348 83	4,126,586 46	3.376	1,776 90	.0430	6,379 33	.154	.1970
1916	70	145,872 94	607 17	145,185 83	4,160,262 46	3.363	1,895 09	.0439	7,676 16	.177	.2209
1917	71	152,223 63	824 21	150,517 85	4,349,798 47	3.352	2,042 71	.0448	8,252 54	.184	.2258
1918	71	160,372 05	803 58	159,573 80	4,524,582 48	3.316	2,103 77	.0431	8,884 70	.181	.2271
1919	71	176,142 28	317 12	175,836 80	5,092,582 48	3.375	2,316 43	.0444	8,477 66	.162	.2064
1920	72	193,458 70	705 00	202,666 19	6,044,804 14	3.352	2,540 94	.0466	8,622 76	.151	.1956
1921	72	203,371 20	1,078 35	202,666 19	6,044,804 14	3.352	2,664 77	.0440	12,914 04	.213	.2570
1922	73	207,292 70	1,834 25	206,214 45	6,730,157 80	3.282	2,860 87	.0444	14,333 94	.229	.2734
1923	71	206,359 11	1,834 25	204,524 76	6,730,157 80	3.158	3,522 44	.0471	16,708 81	.248	.2958
1924	71	228,717 15	6,704 00	223,016 06	7,031,075 77	3.027	3,528 38	.0462	15,698 71	.223	.2694
1925	71	229,335 29	7,221 52	223,114 06	7,366,973 69	3.015	3,682 34	.0499	15,897 91	.218	.2697
1926	71	236,307 33	8,203 87	228,103 85	7,717,477 27	2.955	3,856 02	.0498	15,897 91	.218	.2697
1927	71	240,785 48	9,034 38	231,751 10	8,096,854 17	2.862	4,009 05	.0485	18,548 18	.2290	.2778
1928	71	249,310 94	9,289 18	240,021 75	8,440,243 25	2.843	4,409 05	.05223	18,230 80	.2159	.2682
1929	71	252,785 21	10,745 79	242,039 41	8,715,051 39	2.777	4,568 62	.05100	25,613 77	.2938	.3448
1930	71	256,091 91	12,538 21	243,553 69	9,024,639 22	2.698	4,568 62	.0506	28,442 02	.31515	.3657

*The figures in this column read as cents give the average cost per \$100 of insurance per annum, that is, .3657—36.57/100 cents.

TABLE III.—Total assets, liabilities, amount at risk, etc., for 30 years (1901-1930), mutual fire insurance corporations not licensed under The Insurance Act (Dominion).

Year	Number of Companies	Total assets		Total liabilities		Total net amount of risk		Total cost of management		Total amount of losses paid	
		\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
1901	75	4,909,905	31	43,170	84	142,878,557	00	69,547	83	191,782	70
1902	74	5,263,370	54	33,379	76	150,981,746	00	71,022	23	202,472	02
1903	73	5,592,038	34	33,187	04	160,385,333	00	74,380	42	255,227	06
1904	72	5,907,474	01	30,841	27	169,847,278	00	78,315	96	279,325	92
1905	70	6,246,102	55	17,654	85	179,925,052	00	79,574	83	270,772	86
1906	69	6,546,964	45	15,885	45	190,139,952	00	85,601	85	359,980	45
1907	69	6,959,999	47	21,507	51	201,055,392	00	86,070	51	303,924	51
1908	69	7,243,527	16	38,331	27	210,097,305	00	91,123	04	374,593	39
1909	68	7,678,295	81	26,043	62	220,054,980	00	95,764	15	297,459	88
1910	69	8,025,136	85	17,767	24	231,991,755	00	101,345	51	409,451	68
1911	69	8,383,438	60	23,620	86	244,064,150	00	107,179	31	469,671	16
1912	69	8,714,406	51	20,344	37	255,573,924	64	112,707	67	408,326	46
1913	69	9,017,764	20	27,219	55	266,766,720	77	121,415	61	515,045	72
1914	70	9,418,246	92	37,274	82	276,865,089	54	115,922	54	436,125	51
1915	70	9,785,486	06	31,426	88	288,861,052	43	124,383	07	446,553	65
1916	70	10,211,106	27	48,152	38	302,138,372	22	132,656	25	537,331	66
1917	70	10,655,654	64	42,501	96	318,485,423	61	142,989	74	577,677	91
1918	71	11,386,416	54	58,519	04	341,798,832	10	149,382	66	630,814	15
1919	71	12,506,102	02	21,689	31	369,951,356	10	164,467	12	599,783	83
1920	72	13,929,026	78	22,832	97	409,858,341	60	183,164	87	620,839	35
1921	72	14,642,726	64	50,760	36	435,225,899	50	191,863	84	939,811	08
1922	73	15,132,367	14	78,712	65	456,407,519	54	203,004	05	1,046,377	97
1923	71	14,651,497	08	130,239	30	477,873,681	28	225,243	71	1,186,326	02
1924	71	16,238,918	12	475,990	96	499,206,379	76	230,975	70	1,114,608	72
1925	71	16,282,805	56	512,727	95	523,055,132	00	261,446	68	1,128,751	61
1926	71	16,777,848	76	582,475	22	547,940,886	65	272,996	55	886,477	93
1927	71	17,095,769	68	641,441	70	574,876,643	36	280,380	07	1,316,921	16
1928	71	17,701,076	98	659,532	18	599,257,271	05	313,042	99	1,294,390	13
1929	71	17,947,749	99	762,951	78	618,768,649	15	315,609	87	1,818,719	50
1930	71	18,188,525	81	890,213	39	640,749,385	14	324,365	08	2,019,384	05

*Total amount paid for losses by mutual insurance corporations not licensed under The Insurance Act (Dominion) for the 30 years (1901-1930), both inclusive, \$20,928,928.04.

TABLE IV.—COMPARATIVE SUMMARY OF AMOUNTS AT RISK, PREMIUM NOTES, ETC., FOR YEAR ENDED DECEMBER 31st, 1930, RESPECTING BUSINESS TRANSACTED BY INSURERS ON THE PREMIUM NOTE PLAN

Name of Insurer	Gross amount at risk on mutual plan	Premium notes net unassessed	Surplus of general assets over liabilities	New business taken during 1930	Premium notes taken during 1930
	\$	\$	\$	\$	\$
1 Algoma.....	3,253,465 00	55,942 40	72,481 67	1,138,420 00	34,152 60
2 Amherst Island.....	357,500 00	11,433 20	18,727 85	167,100 00	6,684 00
3 Ayr Farmers.....	9,550,685 00	209,866 27	265,817 28	12,155,175 00	77,706 50
4 Bay of Quinte.....	6,497,013 00	145,964 33	156,778 26	2,425,528 00	72,794 95
5 Bertie and Willoughby.....	5,467,450 50	161,936 16	183,916 62	1,966,167 50	74,798 00
6 Blanshard.....	3,910,815 00	94,605 10	100,316 23	1,484,330 00	48,724 95
7 Blenheim.....	4,136,199 00	79,662 42	108,527 79	1,158,455 00	31,496 10
8 Brant County.....	8,011,106 00	166,298 68	167,337 27	2,360,673 00	68,338 29
9 Canadian Millers.....	1,539,700 00	8,316 02	460,311 50	547,300 00	64,887 00
10 Caradoc Farmers.....	4,727,422 00	113,975 46	144,513 78	1,649,685 00	49,490 55
11 Clinton Township.....	4,931,130 00	116,533 12	121,385 23	1,750,665 00	56,046 45
12 Culross.....	2,916,130 00	53,334 44	69,304 21	940,053 00	26,906 68
13 Dereham and West Oxford.....	6,142,831 00	82,828 72	89,585 57	2,173,181 00	62,901 06
14 Dorchester, North and South.....	11,588,985 00	230,912 60	237,608 87	4,295,788 00	130,069 59
15 Downie.....	4,152,540 00	104,232 53	130,204 90	1,589,525 00	47,685 75
16 Dufferin Farmers.....	10,189,449 50	213,470 71	227,181 19	3,519,340 00	99,595 10
17 Dumfries, North and Waterloo South.....	14,965,314 00	273,979 29	284,510 84	42,507 55	113,430 25
18 Dunwich Farmers.....	5,729,575 00	131,871 01	163,977 96	1,623,150 00	48,694 50
19 Easthope South.....	9,202,350 00	339,468 89	396,000 87	2,669,170 00	107,110 60
20 Economical.....	6,748,922 00	218,453 43	1,736,331 39	2,228,280 00	125,072 45
21 Elfrid.....	4,485,105 00	95,565 66	101,450 94	1,513,590 00	45,407 70
22 Elma Farmers.....	8,868,500 00	402,301 06	420,910 99	2,714,925 00	135,746 25
23 Erarnosa.....	3,782,200 00	125,198 36	136,702 88	897,600 00	42,560 50
24 Erie Farmers.....	4,677,780 00	89,635 76	112,117 30	1,338,425 00	40,350 35
25 Farmers' Central.....	55,626,451 00	1,097,903 53	1,164,542 95	21,140,390 00	667,582 00
26 Farmers' Union.....	29,231,410 00	563,308 63	535,171 70	10,728,607 00	325,176 95
27 Formosa.....	14,400,927 00	298,863 43	339,982 31	4,805,291 00	147,493 00
28 Germania.....	12,260,106 00	219,109 62	220,206 64	3,932,585 00	122,220 64
29 Glengarry.....	11,506,650 00	222,044 42	216,488 05	3,905,400 00	117,162 00
30 Gore District.....	4,838,898 30	181,654 00	1,633,475 48	1,648,246 66	100,634 00
31 Grand River.....	4,755,305 00	102,958 18	110,331 35	1,588,205 00	45,109 90
32 Grenville Patron.....	14,073,164 00	310,025 10	353,480 81	5,398,008 00	161,940 24
33 Grey and Bruce.....	8,934,970 00	177,466 92	178,820 67	2,841,556 00	83,443 00
34 Guelph Township.....	1,105,750 00	50,325 15	56,776 61	364,300 00	19,433 00
35 Halton Union.....	13,349,945 00	307,528 60	356,180 38	4,485,030 00	152,152 50
36 Hamilton Township.....	6,113,927 00	146,199 87	160,431 18	2,099,609 00	70,819 61

37 Hay Township.....	7,911,700 00	198,233 43	234,959 84	2,222,600 00	66,681 50
38 Hopewell Creek.....	1,159,050 00	20,131 94	31,993 35	310,055 00	8,949 10
39 Howard Farmers'	10,524,288 00	225,720 50	443,809 20	3,961,763 00	118,857 14
40 Howick Farmers'	22,562,019 00	405,779 88	463,278 06	6,606,739 00	199,718 17
41 Huron Weather.....	5,814,075 00	208,463 50	203,805 75	1,879,925 00	76,734 00
42 Kent and Essex.....	25,965,285 00	646,052 20	686,544 22	9,760,252 00	335,496 91
43 Lambton Farmers'	18,323,394 00	409,359 65	406,763 91	5,625,994 00	168,615 87
44 Lanark.....	20,925,513 00	504,370 42	495,348 99	6,945,965 00	213,399 40
45 Lennox and Addington.....	4,183,453 00	93,732 05	111,673 26	1,558,330 00	46,749 90
46 Lobo.....	3,567,650 00	81,986 94	100,987 80	1,175,467 00	35,269 26
47 London Township.....	5,272,635 00	122,859 74	157,362 69	1,630,005 00	49,321 15
48 McPhillivray.....	1,544,391 00	35,938 33	48,413 45	635,330 00	19,059 90
49 McKillop.....	8,238,287 00	174,671 73	191,799 43	2,593,755 00	72,566 40
50 Maple Leaf.....	18,927,502 00	353,551 80	367,413 15	7,669,805 00	233,234 00
51 Nichol.....	5,748,202 00	82,840 38	82,902 46	1,393,635 00	35,988 46
52 Nissouri.....	11,573,664 00	255,777 63	312,359 10	3,940,652 00	114,674 50
53 Norfolk Farmers'	4,327,947 00	114,966 51	116,991 97	1,391,235 00	47,403 45
54 North Kent.....	5,735,778 00	134,127 20	139,139 93	2,078,265 00	62,347 95
55 Oneida Farmers'	1,890,248 00	40,156 45	43,413 19	654,533 00	19,635 99
56 Ontario Farmers' Weather.....	7,581,635 00	196,413 90	216,448 05	2,098,570 00	64,105 10
57 Ontario Threshermen's.....	437,050 00	32,990 25	35,205 05	447,750 00	57 77
58 Osgoode.....	2,616,772 00	79,306 23	77,784 97	607,647 00	5,279 13
59 Otter.....	9,783,796 00	199,840 22	235,307 59	3,001,091 50	87,918 15
60 Oxford.....	2,960,913 00	37,117 88	44,973 49	1,111,472 00	32,000 17
61 Peel County.....	26,098,044 00	675,806 45	695,564 81	10,001,725 00	359,889 15
62 Peel and Maryboro.....	13,213,331 00	281,442 83	302,976 65	3,000 00	113,921 25
63 Perth.....	6,794,852 00	127,278 24	1,243,168 64	2,076,709 00	78,306 75
64 Prescott Farmers'	13,441,949 00	263,231 92	201,564 23	4,892,100 00	146,763 00
65 Puslinch.....	2,021,369 00	83,122 49	76,593 80	707,165 00	35,338 35
66 Salfleet and Binbrook.....	6,656,940 00	136,970 81	139,480 24	2,184,275 00	65,121 75
67 Southwold Farmers'	3,866,540 00	82,487 00	87,623 65	997,175 00	29,915 25
68 Sydenham.....	39,109,480 60	902,872 71	871,219 84	13,241,078 31	414,531 04
69 Townsend Farmers'	3,685,662 00	89,445 47	110,289 74	1,335,959 00	40,806 83
70 Osborne and Hibbert.....	10,742,295 00	268,171 20	335,586 28	3,003,395 00	88,909 10
71 Walpole Farmers'	3,402,115 00	134,082 75	147,438 78	801,955 00	39,002 25
72 Waterloo Mutual.....	7,031,515 00	204,328 05	1,573,151 07	2,423,047 00	122,853 00
73 Waterloo North.....	40,827,397 00	772,592 38	904,106 93	11,832,282 00	324,043 90
74 Wawanosh West.....	15,896,505 50	569,820 12	617,427 47	5,038,534 00	201,541 36
75 Westminster Farmers' Weather.....	20,264,274 00	320,509 65	483,168 61	5,480,250 00	111,222 00
76 Westminster Township.....	5,011,228 00	120,988 81	146,201 03	1,997,583 00	59,927 49
77 Williams East.....	3,304,296 00	79,094 53	83,382 22	1,422,245 00	42,667 35
78 Yarmouth.....	4,021,395 00	78,459 63	82,939 95	1,224,400 00	36,554 50
	754,994,105 40	17,048,266 87	24,363,550 48	253,269,873 52	8,123,939 96

TABLE V.—LIFE INSURANCE—PREMIUM INCOME ON ONTARIO BUSINESS—
1930

Company	NET CONTRACT PREMIUM INCOME						Net consideration for annuities	Totals
	Ordinary		Industrial		Group			
	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK								
Aetna.....	580,447	17			121,452	66		701,899 83
Canada.....	5,054,729	03			357,113	00	216,929 09	5,628,771 12
Capital.....	136,280	08						136,280 08
Commercial Union.....	633	99						633 99
Confederation.....	2,347,250	45			77,156	50	93,128 41	2,517,535 36
Continental.....	548,101	05						548,101 05
Crown.....	1,242,089	79			2,466	49	8,815 42	1,253,371 70
Dominion.....	2,041,853	32			5,377	08	1,249 70	2,048,480 10
Dominion of Canada, General.....	93,330	22			2,188	44		95,518 66
Eaton, T.....	427,383	12						427,383 12
Empire.....	417,444	70						417,444 70
Excelsior.....	1,063,464	63	260	10			1,000 00	1,064,724 73
Great West.....	4,399,076	02			9,621	04		4,408,697 56
Imperial.....	3,429,187	96			8,805	02		3,437,992 98
Liverpool & London & Globe.....	1,169	74						1,169 74
London.....	4,136,811	68	3,704,920	37	232,012	71	114,061 07	8,187,805 83
London and Scottish.....	205,878	89					10,000 00	215,878 89
Manufacturers.....	3,350,992	23			44,506	38	5,876 18	3,401,374 19
Monarch.....	291,794	61					1,020 65	292,815 26
Montreal.....	230,130	63						230,130 63
Mutual Life & Citizens.....	144,149	26	182,456	18				326,605 54
National of Canada.....	449,834	93			151	86	133 52	450,120 31
North American.....	1,880,516	43	24	00	12,503	53	3,569 52	1,896,613 48
North British & Mercantile.....	5,967	00						5,967 00
Northern.....	563,453	00			26,787	44	1,828 75	592,069 19
Occidental.....	34,534	92						34,534 92
Ontario Equitable.....	887,828	12						887,828 12
Phoenix Assurance.....	45,158	51						45,158 51
Prudential Assurance.....	1,637	50						1,637 50
Royal.....	300,945	40						300,945 40
Sauvegarde.....	103,521	16						103,521 16
Sovereign.....	152,852	71						152,852 71
Sun.....	9,295,767	29			729,085	33	169,742 11	10,194,594 73
Travellers of Hartford.....	873,312	88			101,595	36		974,908 24
United States.....	18,248	68						18,248 68
Western.....	5,537	07						5,537 07
MUTUAL								
Metropolitan.....	5,779,097	14	7,676,208	26	456,605	20	284,888 46	14,196,799 06
Mutual of New York.....	716,896	97						716,896 97
Mutual Relief.....	298,493	01						298,493 01
New York Life.....	2,002,578	85					5,710 67	2,008,289 52
Prudential.....	2,639,311	53	6,637,076	65	41,114	72	5,000 00	9,322,502 90
Royal Guardians.....	64,340	66	19,900	88				84,241 54
Standard.....	240,911	13						240,911 13
State.....	16,142	25						16,142 25
Union Mutual.....	16,851	49						16,851 49
OTHER								
Mutual of Canada.....	7,986,708	81			9,179	43	43,238 06	8,039,126 30
Totals.....	64,522,646	01	18,220,846	44	2,237,722	19	966,191 61	85,947,406 25

TABLE VII.—LIFE INSURANCE—EXHIBIT OF POLICIES IN ONTARIO—1930

Companies	At end of 1929			New issued			ADDITIONS			DEDUCTIONS			At end of 1930			Amount Reinsured	
	No.	Amount	No.	Amount	No.	Amount	Other additions		Ceased by death		Other deductions		No.	Amount	No.		Amount
							No.	Amount	No.	Amount	No.	Amount					
JOINT STOCK																	
Aetna	5,896	55,609,105	614	2,750,339	15	5,965,069	76	648,509	24	22,760	600	16,361,160	5,825	47,072,075	15	41,842	\$ 1,671,900
Canada	53,321	204,070,094	6,151	22,111,235	197	9,259,275	568	2,681,528	133	235,810	3,455	16,389,615	57,513	215,834,491	2,907	5,069,972	*
Capital	2,829	4,225,802	393	8,222,540	1	1,000	21	37,720	3	1,750	292	437,900	2,907	5,069,972	15	41,842	475,035
Commercial Union	14	39,750	5,863	13,168,207	1,667	4,659,153	322	769,319	163	212,424	4,572	7,016,126	42,049	82,559,340	42,049	82,559,340	5,257,268
Confederation	10,576	17,760,972	1,805	4,028,842	120	243,725	625	1,062,219	75	101,250	1,472	2,864,973	10,939	18,856,995	10,939	18,856,995	1,017,477
Continental	16,921	33,994,476	2,640	6,347,473	1,586	4,336,622	94	152,966	18	28,000	3,223	7,604,988	7,820	36,470,682	7,820	36,470,682	2,125,447
Crown	10,926	16,042,735	3,955	10,066,814	1,79	6,093,987	162	356,251	90	303,264	2,433	6,158,558	7,980	70,344,863	7,980	70,344,863	7,103,442
Dominion	26,731	66,104,722	3,462	9,984,833	1,79	6,093,987	162	356,251	90	303,264	2,433	6,158,558	27,680	106,344,863	27,680	106,344,863	6,639,820
Dom. of Canada Gen.	9,962	14,104,222	2,462	6,094,833	29	59,050	4	9,000	33	65,981	1,697	1,058,500	5,331	4,670,673	5,331	4,670,673	639,820
Empire	5,345	11,974,878	1,110	2,941,182	33	12,574	33	65,981	33	16,000	518	1,058,500	7,934	13,740,133	7,934	13,740,133	2,191,900
Empire of Canada	8,233	16,361,408	1,037	2,106,579	76	476,875	25	222,348	25	66,800	1,697	3,933,379	20,492	41,777,356	20,492	41,777,356	894,970
Excelsior	19,536	39,051,100	959	7,393,544	76	176,875	25	222,348	25	66,800	1,697	3,933,379	20,492	41,777,356	20,492	41,777,356	2,881,601
Excelsior West	55,382	123,697,330	7,026	15,538,839	1,113	3,000,791	249	661,695	70	96,435	3,524	11,283,492	59,678	130,107,356	59,678	130,107,356	2,881,601
Imperial	40,806	102,751,655	3,927	11,003,780	2,356	7,091,207	249	1,033,759	155	231,814	4,425	12,498,491	42,260	107,082,578	42,260	107,082,578	8,203,772
Liverpool & London & Globe	18	38,448	4	4,920			2	4,180				33	39,155				39,155
London	361,129	261,811,343	78,188	68,553,431	2,103	7,316,109	2,298	1,126,872	3,099	459,080	72,679	54,705,618	363,344	281,389,313	363,344	281,389,313	2,827,385
London & Scottish	3,319	7,375,602	234	419,851	37	82,383	26	60,255	47	55,124	250	401,843	3,267	7,270,614	3,267	7,270,614	107,000
Manufacturers	47,845	105,112,482	6,114	14,210,266	1,584	3,584,518	224	708,140	126	234,600	4,698	10,618,964	50,495	111,345,562	50,495	111,345,562	2,846,750
Monarch		9,892,358		1,899,074		110,553		64,064				22,500					
Mutual	3,303	7,515,291	1,027	2,799,974	11	27,997	20	50,500	17	22,500	903	1,025,984	3,401	7,894,278	3,401	7,894,278	819,153
Mutual Life & Citizens	30,661	9,072,151	3,509	1,378,333	3,804	905,471	206	50,560	8	3,188	7,121	2,129,234	30,639	9,172,973	30,639	9,172,973	2,568
National of Canada	7,597	16,533,133	846	2,182,830	243	528,664	37	87,145	33	124,700	1,320	3,031,425	7,296	16,001,357	7,296	16,001,357	2,568
North American	28,300	55,531,629	3,038	7,084,103	864	2,009,468	221	550,396	125	187,372	3,605	8,102,460	28,251	55,784,972	28,251	55,784,972	1,554,665
North British & Merc.	36	184,705					3	25,028				12,500					
Northern	12,516	21,144,766	1,729	2,953,737	244	652,714	65	137,090	48	94,664	1,710	3,681,974	12,306	20,837,489	12,306	20,837,489	659,493
Occidental	745	2,096,092	28	185,500	24	50,500	6	12,000	6	12,000	63	198,592	728	2,121,500	728	2,121,500	
Ontario Equitable	16,915	37,512,775	2,252	7,463,333	105	224,741	88	213,232	51	61,500	2,012	5,485,415	17,121	39,440,702	17,121	39,440,702	320,591
Phoenix Assurance	621	2,404,722	10	38,210	4	10,859	15	171,370	6	21,041	28	134,921	586	2,126,459	586	2,126,459	62,054
Prudential Assurance			1	25,000										25,000			
Royal	1,315	6,226,734	134	844,989	2	158,543	20	65,123	16	28,727	53	235,745	1,362	6,900,671	1,362	6,900,671	671,525
Sauvegarde	2,292	3,390,992	421	646,350	16	35,357	10	13,100	10	13,100	502	792,038	2,217	3,256,661	2,217	3,256,661	242,000
Sovereign	2,782	4,396,252	493	930,366	40	84,272	14	23,855	4	8,000	308	551,214	2,989	4,827,821	2,989	4,827,821	99,500
Sun	92,553	266,925,252	14,470	65,070,494	801	12,412,135	556	2,197,007	407	734,905	8,709	32,231,457	98,152	309,244,539	98,152	309,244,539	2,393,217
Travelers of Hartford	9,359	45,920,612	761	3,665,779	10	3,362,965	77	306,768	27	35,316	1,010	6,075,450	9,016	46,531,815	9,016	46,531,815	609,995
United States	167	596,013	1	57,000	1	1,624						44,500					
Western	309	97,000	49	120,500	1	2,000	3	6,000				21	44,500				
MUTUAL																	
Metropolitan	943,359	355,876,738	144,077	88,145,714			6,210	1,962,570	4,190	527,212	135,855	71,525,058	941,181	370,007,612	941,181	370,007,612	26,631
Mutual of New York	6,779	19,973,979	331	792,500	31	159,921	79	546,440	11	21,193	342	1,152,737	6,709	19,206,030	6,709	19,206,030	140,000
Mutual Relief	9,698	10,518,551	347	788,696	48	73,184	202	225,750			543	225,750	9,348	10,410,329	9,348	10,410,329	
New York Life	21,849	52,833,581	2,197	5,604,468	43	106,800	147	508,846	48	54,524	1,046	2,607,356	22,848	55,364,231	22,848	55,364,231	386,000
Prudential	782,598	248,580,968	107,839	45,955,636	17,648	8,477,743	4,204	1,253,190	954	238,954	115,912	43,200,516	787,015	258,322,193	787,015	258,322,193	54,000
Royal	6,184	2,746,975	1,738	986,369	95	23,708	34	14,068			1,899	979,891	6,084	2,763,993	6,084	2,763,993	5,000
Standard	4,287	9,081,023	117	338,405	22	1,849,658	72	364,673	19	59,755	232	346,265	4,103	10,498,393	4,103	10,498,393	76,000
State	316	1,398,544	2	25,623	1	5,000	5	102,250			14	51,110	278	1,275,807	278	1,275,807	
Union Mutual	321	668,355	2	36,602	1	1,659	13	31,714			6	7,856	280	610,167	280	610,167	
Other																	
Mutual of Canada	93,612	217,286,482	9,132	26,895,682	3,997	9,784,223	624	1,686,984	447	763,393	7,944	18,574,789	97,726	232,941,221	97,726	232,941,221	12,122,092
Totals	2,779,343	2,535,214,234	414,554	449,043,598	39,122	90,135,583	17,351	19,468,649	10,425	5,075,420	359,267	374,109,688	2,809,976	2,685,739,658	2,809,976	2,685,739,658	62,295,661

*Figures not available for Ontario business.

TABLE VIII.—FRATERNAL SOCIETIES—PREMIUM INCOME (INCLUDING DUES) AND DISBURSEMENTS IN ONTARIO—1930

Companies	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.....	10,094	12	1,849	08	2,733	26	259	96	14,936	42	288	61	9,199	87	274	73	3,175	36	563	34
Alliance Nationale.....	175,674	15	51,510	44	11,737	58	2,868	55	241,790	72	135,581	19	28,290	45	3,476	36	10,885	31	13,688	36
Ancient Order of Foresters.....	24,189	39	5,079	94	7,618	80	6,222	59	37,510	72	23,792	00	5,237	54	10,885	31	967	55	175,724	50
Artisans Canadiens-Francais.....	330,371	29	10,476	56	13,623	67	1,535	39	356,006	91	276,107	83	10,489	15	11,112	81	1,112	81	34,374	65
Canadian Order of Chosen Friends.....	567,009	78	47,133	26	45,580	39	45,580	39	659,723	43	516,868	40	60,903	65	19,801	29	2,332	26	297,709	79
Canadian Order of Oddfellows.....	31,384	99	165	58	18,327	87	2,292	75	52,171	19	32,482	87	3,490	65	19,801	29	2,332	26	577,772	05
Canadian Order of Oddfellows.....	71,746	93	5,149	66	31,759	32	1,449	94	110,105	85	108,184	16	3,490	65	15,939	98	1,415	19	54,834	07
Canadian Order of Foresters.....	101,383	32	14,103	87	3,867	20	291	50	115,778	69	119,744	58	6,346	50	6,346	50	6,346	50	162,091	08
Catholic Order of Foresters.....	51,661	43	393	85	3,867	20	291	50	55,922	48	68,362	45	278	95	3,362	00	3,362	00	72,003	40
Civil Service Mutual Benefit Association.....	122,851	00	41,140	49	2,728	75	2,728	75	122,851	00	111,343	00	557	73	557	73	3,085	10	3,642	83
City of Stratford Mutual Benefit Society.....	844,617	78	55,166	91	1,751	26	3,473	35	903,258	04	1,137,494	42	50,434	28	11,114	50	48	00	1,187,976	70
Commercial Travellers Ass'n. of Canada.....	2,968	55	1,679	85	17,920	03	324	09	35,953	90	2,000	00	1,569	80	7,356	56	9,356	56	3,683	20
Hamilton Brethren's Benefit Fund.....	1,191	49	533	50	324	09	917	23	2,911	23	3,562	87	500	00	420	51	648	57	5,131	95
Hamilton Police Benefit Fund.....	6,000	20	185	31	67	19	43	76	6,961	19	26,096	64	453	00	924	12	17,504	00	17,504	00
Independent Order of Foresters.....	124,878	23	4,741	10	31,129	69	2,544	56	163,293	58	128,151	12	3,545	69	21,371	01	2,345	75	155,413	57
Jewish National Workers Alliance.....	18,053	87	1,679	85	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
Knights of Columbus.....	84,829	02	613	80	800	71	88	68	84,829	02	38,686	29	38,686	29	38,686	29	38,686	29	38,686	29
Knights of Pythias.....	6,000	20	185	31	67	19	43	76	6,961	19	26,096	64	453	00	924	12	17,504	00	17,504	00
London Police Benefit Fund.....	185	31	67	19	67	19	43	76	26,096	64	26,096	64	453	00	924	12	17,504	00	17,504	00
Maccabean Mutual Aid Society.....	2,755	75	4,741	10	31,129	69	2,544	56	163,293	58	128,151	12	3,545	69	21,371	01	2,345	75	155,413	57
Maccabean, The.....	84,829	02	613	80	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
National Fraternal Society of Deaf.....	84,829	02	613	80	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
Ontario Commercial Travellers Ass'n.....	84,829	02	613	80	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
Order of United Commercial Travellers.....	84,829	02	613	80	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
Ottawa.....	84,829	02	613	80	800	71	88	68	4,258	94	2,000	00	645	00	328	55	328	55	2,973	55
Ottawa Fireman's Sick and Benefit Fund.....	45,601	50	925	55	5,026	00	2,648	40	50,627	50	45,234	00	6,085	50	20,124	46	1,695	63	73,266	96
Ottawa Police Benefit Fund.....	925	55	2,648	40	5,026	00	2,648	40	50,627	50	45,234	00	6,085	50	20,124	46	1,695	63	73,266	96
Royal Arcanum, Supreme Council.....	56,289	37	7,162	20	8,539	45	163	03	64,982	85	53,142	50	22,190	00	143	76	169	23	56,001	83
Royal Clan, Order of Scottish Clans.....	37,930	90	21,035	16	6,471	04	6,471	04	64,982	85	33,704	60	22,190	00	143	76	169	23	108,592	48
Royal Templars of Temperance.....	744,499	82	13,134	22	5,966	88	743	50	774,632	32	76,448	21	688	89	28,457	97	167	23	39,529	48
Slovene National Benefit Society.....	61,009	54	13,134	22	5,966	88	743	50	774,632	32	76,448	21	688	89	28,457	97	167	23	39,529	48
Sons of England Benefit Society.....	583	96	359	60	213	46	276	45	1,187	02	3,565	00	252	50	143	12	64	00	140,968	80
Sons of Scotland Benevolent Association.....	6,322	52	2,022	39	2,022	39	276	45	8,621	36	3,565	00	252	50	143	12	64	00	140,968	80
St. Joseph Union of Oddfellows.....	2,859,670	24	230,684	83	231,248	56	525,916	71	3,847,520	34	3,034,897	87	204,946	40	199,465	81	253,615	54	3,692,925	62
Toronto Firemen's Benefit Fund.....	583	96	359	60	213	46	276	45	1,187	02	3,565	00	252	50	143	12	64	00	140,968	80
Toronto Police Benefit Fund.....	6,322	52	2,022	39	2,022	39	276	45	8,621	36	3,565	00	252	50	143	12	64	00	140,968	80
Verhoyay Aid Association, The.....	2,859,670	24	230,684	83	231,248	56	525,916	71	3,847,520	34	3,034,897	87	204,946	40	199,465	81	253,615	54	3,692,925	62
Woman's Benefit Association.....	2,859,670	24	230,684	83	231,248	56	525,916	71	3,847,520	34	3,034,897	87	204,946	40	199,465	81	253,615	54	3,692,925	62
Totals.....	2,859,670	24	230,684	83	231,248	56	525,916	71	3,847,520	34	3,034,897	87	204,946	40	199,465	81	253,615	54	3,692,925	62

*Figures not available for Ontario business.

TABLE IX.—FRATERNAL SOCIETIES—EXHIBIT OF MORTUARY CERTIFICATES IN ONTARIO—1930

Companies	Number at end of 1929			Additions			Deductions			At end of 1930		
	No.	Amount		No.	Amount		No.	Amount		No.	Amount	
		\$	c.		\$	c.		\$	c.		\$	c.
No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	
Aid Association of Lutherans.....	644	497,488 13	2	9,000 00	12	14,500 00	5	900 00	3	2,000 00	1	1,000 00
Alliance Nationale.....	5,135	3,763,768 21	105	37,238 30	36	26,677 30	28	22,209 80	14	14,374 00	1,831	80,534 84
Ancient Order of Foresters.....	1,634	835,462 28	1,634	835,462 28	5	27,750 00	2	2,000 00	1	1,000 00	1,831	1,029,814 04
Artisans Canadiens-Français.....	10,273	8,762,862 30	420	39,250 00	23	103,781 00	22	19,885 00	607	559,580 00	9,882	1,623,714 59
Canadian Order of Chosen Friends.....	23,113	8,529,856 00	635	673,250 00	162	159,250 00	433	459,885 00	1,473	1,484,200 00	22,004	8,276,348 30
Canadian Order of Foresters.....	3,498	2,172,485 00	85	4,750 00	24	7,400 00	51	32,482 87	88	79,807 13	1,016	2,211,825 00
Canadian Order of Oddfellows.....	4,871	3,977,898 00	624	699,000 00	24	24,500 00	84	56,090 00	7	6,650 00	4,215	1,132,555 00
Canadian Workmen of the World.....	4,871	4,271,126 00	99	96,000 00	146	145,500 00	102	103,817 00	233	262,000 00	4,760	3,932,190 00
Catholic Mutual Benefit Association.....	1,672	1,805,662 95	1	500 00	31	37,817 53	69	68,534 76	5	7,866 00	1,578	1,767,697 76
Civil Service Mutual Ben. Society.....	12,527	*	1,221	*	*	*	163	*	*	*	11,893	*
Commercial Travellers Ass'n. of Canada.....	35,446	35,158,188 00	2,888	2,988,900 00	1,641	1,689,656 00	666	734,362 00	89	23,494 00	33,886	33,167,303 00
Independent Order of Foresters.....	476	160,800 00	41	12,850 00	4	2,000 00	3	1,500 00	79	15,750 00	1,817	158,400 00
Jewish War Relief Workers Alliance.....	1,579	1,939,389 00	291	343,000 00	21	24,850 00	2	2,000 00	72	79,000 00	1,177	2,226,389 00
Knights of Malta.....	131	53,750 00	3	7,000 00	1	1,000 00	3	1,500 00	11	5,500 00	402	46,750 00
Knights of Pythias.....	407	465,093 00	47	7,000 00	13	2,158 00	1	1,000 00	10	13,032 00	49	**46,219 00
Lutheran Mutual Aid Society.....	4,374	3,884,078 00	621	353,390 00	273	174,105 00	81	80,358 00	51	43,882 00	4,261	3,740,252 00
Macabees, The.....	147	141,949 00	16	14,000 00	2	2,500 00	1	2,000 00	2	1,929 00	162	154,570 00
National Fraternal Society of Deal.....	3,200	1,737,465 00	193	33,920 00	6	75,370 00	47	26,945 00	267	108,480 00	3,079	1,711,330 00
National Commercial Travellers Ass'n.....	2,330	2,686,725 00	362	372,500 00	6	7,000 00	38	39,000 00	227	321,564 00	2,433	2,705,661 00
Orange Grand Lodge of British America.....	974	1,486,087 00	35	37,500 00	9	12,000 00	21	37,000 00	91	117,000 00	902	1,367,438 00
Royal Arcanum, Supreme Council.....	159	92,235 00	38	22,750 00	14	9,000 00	1	1,000 00	37	23,750 00	173	99,235 00
Royal Clan, Order of Scottish Clans.....	2,130	2,259,750 00	92	103,000 00	48	45,500 00	34	41,880 34	135	140,321 52	2,101	2,226,048 14
Royal Templars of Temperance.....	4,444	308,450 00	17	10,650 00	5	11,159 50	36	29,547 00	70	59,300 00	3,915	259,800 00
Slovene National Benefit Society.....	1,000	856,500 00	24	28,500 00	8	13,500 00	5	47,600 00	19	15,748 00	974	850,864 50
Sons of England Benevolent Association.....	4,188	3,683,800 00	458	472,800 00	5	13,500 00	56	47,600 00	659	3,253 00	4,201	3,740,697 50
Sons of Scotland Benevolent Association.....	4,924	3,232,311 00	650	420,978 00	20	20,000 00	101	83,079 00	397	365,050 00	4,834	3,187,375 00
St. Joseph Union of Canada.....	70	59,500 00	75	49,100 00	*	*	5	3,250 00	*	*	28	26,000 00
Verhovay Aid Association, The.....	330	271,756 98	128,496	107,528,922 57	10,729	7,232,373 28	2,639	2,630,752 53	3,221	2,197,685 83	14,597	10,926,383 99
Woman's Benefit Association.....	128,496	107,528,922 57	10,729	7,232,373 28	2,639	2,630,752 53	3,221	2,197,685 83	970	859,066 00	14,597	10,926,383 99
Totals.....	128,496	107,528,922 57	10,729	7,232,373 28	2,639	2,630,752 53	3,221	2,197,685 83	970	859,066 00	14,597	10,926,383 99

NOTE.—This table does not include eight municipal pension fund societies which do not issue mortuary certificates.
 *Amounts cannot conveniently be given as full benefits are applicable only to members who have completed fifteen years of continuous membership.
 **Reinsured August 18th, 1930, in United Mutual Life Insurance Company.
 †Figures not available for Ontario business.

TABLE X.—EXHIBIT OF CERTIFICATES (OTHER THAN MORTUARY) IN ONTARIO—1930

Companies	Number at end of 1929	Number New issued	Number Revived	Terminated by Death	Terminated by Lapse	Number at end of 1930
Alliance Nationale.....	243	8	24	.....	48	227
Ancient Order of Foresters.....	.....	.....	.....	.....	.....	.....
Artisans Canadiens-Français.....	1,185	36	11	13	79	1,140
Canadian Order Chosen Friends.....	2,031	27	108	38	247	1,881
Canadian Order Foresters.....	13,681	359	112	203	2,210	11,739
Canadian Woodmen of the World.....	717	101	.....	10	126	682
Catholic Mutual Benefit Association.....	57	.....	2	.....	2	57
Independent Order of Foresters.....	10,251	*	*	*	*	9,584
Jewish National Workers Alliance.....	377	30	.....	3	63	341
Knights of Malta.....	254	6	1	5	52	204
Maccabees, The.....	591	55	24	1	108	561
Order of United Commercial Travellers of America.....	1,284	223	34	8	145	1,388
Sons of England Benefit Society.....	12,076	518	.....	169	1,058	11,367
Sons of Scotland Benevolent Association....	237	34	.....	3	36	232
St. Joseph Union of Canada.....	2,991	519	1	27	429	3,055
Verhovay Aid Association.....	70	.....	.....	.....	42	28
Totals.....	46,045	1,916	317	480	4,645	42,486

*Number of certificates issued, revived and terminated not reported.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930

Companies	Premiums Written				Losses Paid				Losses Incurred			
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)	Ratio of losses written paid to premiums	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
Acadia.....	99,854 20	46,832 02	53,022 18	48,834 08	24,055 63	24,140 95	637 80	24,778 45	46.73	63,452 58	23,656 56	37.28
Aetna.....	178,820 66	2,598 94	176,221 72	62,759 28	445 31	60,706 77	1,637 20	62,343 97	35.37	174,958 75	6,234 49	35.57
Agricultural.....	37,553 73	6,127 98	31,425 75	20,078 64	3,067 31	17,011 40	1,506 64	17,011 30	34.36	32,096 57	89,356 57	63.61
Alliance Assurance.....	147,385 87	975 03	146,410 84	72,743 62	4,668 52	70,715 09	1,561 61	72,275 10	49.15	140,465 52	14,129 90	30.40
Alliance of Philadelphia.....	44,831 38	4,408 52	39,423 06	12,763 87	2,470 68	10,296 50	303 69	10,893 17	26.11	46,471 23	14,129 90	30.40
American Alliance.....	380 00	10,761 74	27,383 00	2,907 94	2,907 94	19,296 50	550 88	19,847 17	72.31	23,018 27	17,986 17	78.13
American Central.....	38,207 55	27,436 11	10,771 44	22,755 11	2,907 94	9,296 50	310 20	43,873 15	188.83	25,505 25	44,054 15	172.09
American Colony.....	38,233 87	38,233 85	38,233 85	43,831 18	33,972 29	453 80	310 20	43,873 15	188.83	25,505 25	44,054 15	172.09
American Equitable.....	38,233 87	38,233 85	38,233 85	43,831 18	33,972 29	453 80	310 20	43,873 15	188.83	25,505 25	44,054 15	172.09
American Home Fire.....	44,903 47	17,230 81	27,672 66	37,491 92	84 34	37,491 92	84 34	37,491 92	42.05	37,685 84	56,622 18	97.25
American Insurance.....	44,903 47	13,705 20	31,198 27	42,793 79	10,688 35	31,484 81	620 56	32,105 37	102.92	37,685 84	56,622 18	97.25
Anglo-Scottish.....	60,528 51	30,653 62	29,874 89	5,958 22	19,235 63	37,722 64	620 56	32,105 37	102.92	37,685 84	56,622 18	97.25
Atlas.....	265,480 34	20,733 51	244,746 83	109,931 25	6,297 08	101,318 01	2,336 16	103,654 17	43.35	258,934 97	39,722 51	48.34
Bahama.....	21,237 60	18,87 80	2,360 80	38,193 46	37,898 83	37,898 83	294 63	38,193 46	182.55	21,142 31	103,376 96	39.22
Bankers & Traders.....	18,156 42	1,815 90	16,340 52	7,019 57	959 85	5,865 69	194 03	6,059 72	37.08	17,520 14	34,496 17	102.45
British American.....	10,267 77	4,622 47	5,645 30	7,838 84	5,176 93	2,597 82	64 09	2,662 91	47.05	3,416 98	2,984 17	87.36
British Canadian.....	246,835 30	31,728 70	215,106 60	114,997 38	11,811 25	100,261 08	2,925 05	103,186 13	47.97	221,535 45	104,123 13	47.00
British Colonial.....	52,538 92	2,940 50	49,598 42	25,092 03	9,089 94	15,504 24	461 85	16,002 09	54.06	21,239 08	95,445 09	49.40
British Empire.....	54,953 54	3,994 85	50,958 69	43,757 38	7,273 03	35,562 46	1,121 89	36,684 35	71.59	65,072 06	22,873 31	35.15
British European.....	156,780 37	8,513 06	148,267 31	115,286 03	6,183 33	106,401 96	2,700 74	109,102 70	73.58	158,156 92	63,342 22	59.02
British General.....	47,933 31	5,154 90	42,778 41	25,650 49	1,585 19	23,385 38	679 92	24,065 30	56.26	41,477 49	22,885 30	55.18
British & European.....	22,140 22	8,237 70	13,902 52	15,837 78	7,120 88	8,400 32	316 58	8,716 90	62.70	16,557 97	8,864 35	53.53
British Law.....	46,916 63	13,330 36	33,586 27	35,064 63	5,163 48	29,881 55	719 60	29,901 15	89.03	34,800 01	31,027 83	89.16
British North Western.....	142,652 47	57,911 63	85,640 84	76,430 96	26,757 05	47,935 41	1,738 50	49,673 91	58.00	85,287 93	41,363 05	48.50
British Oak.....	35,154 83	1,014 71	34,140 12	52,152 41	7,138 81	44,147 51	866 09	45,013 60	131.85	42,599 73	34,078 10	103.47
British Traders.....	98,844 91	11,699 97	87,144 94	27,937 17	4,884 72	22,287 50	764 95	23,052 45	26.45	93,407 26	13,996 45	14.98
Calcedonian American.....	21,713 77	8,657 03	13,056 74	20,694 53	3,583 31	6,840 45	270 57	7,111 02	54.00	13,648 97	6,992 50	51.00
Calcedonian.....	157,554 80	28,175 05	129,379 05	109,379 86	22,546 64	84,558 34	2,274 88	86,833 22	67.00	136,652 43	27,292 50	48.60
California.....	64,965 61	6,071 72	58,893 89	30,565 72	152 48	29,506 13	907 11	30,413 24	51.64	56,150 03	27,292 50	48.60
Camden Fire.....	11,668 90	1,626 07	10,042 83	2,535 87	.....	2,523 37	12 50	2,535 87	25.25	5,887 11	2,535 87	43.07
Canada Accident.....	122,070 30	23,856 31	98,213 99	11,487 22	87 18	11,325 60	74 44	11,400 04	82.85	101,287 67	74,279 88	73.33
Canada National.....	31,568 34	21,273 27	10,295 07	31,000 32	18,509 38	12,497 38	323 71	12,497 38	58.71	23,112 79	10,705 55	46.70
Canada Security.....	69,620 96	25,964 00	43,656 96	43,445 33	8,117 81	24,039 34	815 81	24,857 15	56.94	48,688 19	23,065 15	47.37
Canadian Fire.....	162,245 04	23,153 71	139,091 33	103,128 63	18,962 96	81,949 91	2,215 81	84,165 72	60.51	154,418 54	90,395 91	58.54
Canadian Indemnity.....	59,884 13	28,882 99	31,001 14	10,127 21	10,650 17	88,757 35	1,804 69	90,562 04	78.45	95,995 00	109,973 58	115.67
Canadian General Ins. Co.....	144,314 82	17,918 32	126,400 50	27,158 83	4,800 09	21,919 33	349 41	22,268 74	53.06	38,540 47	23,383 83	60.67
Canadian Surety.....	28,105 60	14,876 14	13,229 46	2,170 74	1,056 08	1,090 05	24 61	1,114 66	8.21	7,034 88	2,149 62	30.58
Car & General.....	23,449 29	2,244 20	21,205 09	26,663 60	1,174 66	24,823 80	665 14	25,488 94	120.20	25,802 60	28,702 40	111.25
Casualty Co. of Canada.....	28,716 81	2,906 54	25,810 27	21,527 81	2,876 76	18,378 79	272 26	18,651 05	72.26	27,200 28	19,263 49	70.82
Central.....	43,225 20	5,331 35	37,893 85	38,044 78	15,447 84	2,202 74	576 20	2,259 94	59.63	38,151 06	21,900 51	57.40
Central Union.....	7,644 88	3,676 65	3,968 23	865 90	254 45	596 08	14 47	601 45	15.41	2,004 75	644 45	32.14
Century.....	161,370 59	49,882 71	111,487 88	70,599 39	20,394 29	50,205 10	.....	50,205 10	45.03	118,356 29	52,145 92	44.06
Chicago Fire and Marine.....	190,078 98	67,189 09	122,889 89	7,968 21	2,043 51	5,819 89	134 81	5,954 70	4.85	73,733 93	17,056 25	23.13
China Fire.....	18,129 77	933 10	17,196 67	4,742 09	449 09	4,559 13	133 87	4,693 00	27.29	14,020 00	2,641 00	18.83

Citizens of New Jersey.....	24,911 78	17,780 14	7,131 64	4,027 82	1,607 99	2,369 86	49 97	2,419 83	33, 93	5, 243 18	4,882 80	93. 14
City of New York.....	44, 743 53	31, 497 63	13, 245 90	67, 514 78	61, 517 83	5, 846 41	150 54	5, 096 95	45, 27	15, 055 80	5, 936 58	40. 00
Columb.,.....	296, 083 33	36, 642 00	259, 441 35	122, 059 91	113, 936 39	11, 306 66	3, 144 91	117, 081 30	45, 43	274, 109 55	122, 505 84	44. 69
Commercial Union.....	102, 584 83	47, 677 29	57, 907 54	44, 051 14	13, 905 81	29, 080 66	1, 064 67	30, 145 33	52, 05	61, 836 73	28, 994 60	46. 88
Connecticut Fire.....	159, 878 61	6, 027 96	153, 850 65	94, 134 70	81, 361 81	47, 277 05	2, 282 14	83, 643 95	54, 37	151, 988 50	87, 265 78	57. 42
Continental Insurance.....	71, 908 78	1, 902 02	70, 006 76	48, 366 01	10, 490 75	7, 715 20	1, 022 68	48, 299 73	68, 99	71, 877 19	54, 011 73	75. 14
Cornhill.....	9, 592 15	1, 902 02	7, 690 13	7, 515 20	66 28	7, 515 20	.....	7, 515 20	78, 39	3, 168 02	7, 521 20	237. 41
Danopolitain.....	198, 008 16	25, 698 40	172, 309 96	67, 282 68	20, 331 13	45, 714 82	1, 336 75	47, 051 55	27, 31	177, 257 40	95, 037 38	31. 05
Dominion of Canada General	231, 209 37	42, 790 98	188, 418 19	117, 322 12	25, 883 20	88, 218 93	3, 219 99	91, 438 92	48, 52	178, 932 51	92, 336 67	51. 59
Dominion of Canada	305, 536 27	16, 705 83	188, 830 44	118, 252 18	49, 948 41	80, 689 32	2, 614 45	83, 303 77	34, 76	185, 359 36	78, 919 11	45. 81
Equale, Star & British Dom.....	210, 387 35	38, 468 62	172, 118 73	118, 859 67	10, 664 36	10, 664 36	3, 039 01	108, 195 31	39, 16	286, 822 04	84, 720 31	27. 44
Employers' Liability.....	3, 053 25	3, 625 45	34, 307 41	21, 417 04	19, 836 17	5, 816 13	457 82	20, 293 99	59, 15	31, 447 55	17, 204 32	54. 70
English.....	38, 034 85	26, 453 15	11, 581 51	17, 362 35	11, 333 29	19, 816 13	212 93	6, 029 06	52, 05	12, 435 69	5, 798 79	46. 63
Equitable Fire & Marine.....	52, 114 18	25, 807 56	26, 306 62	170, 470 74	8, 836 36	8, 567 78	266 55	8, 834 33	63, 58	30, 986 33	18, 521 01	27. 50
Federal and Suffolk.....	287, 559 12	87, 821 47	199, 737 65	190, 402 50	59, 320 43	127, 798 88	3, 283 28	131, 082 12	65, 62	190, 243 58	126, 571 77	66. 50
Federal Fire Co.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity American.....	10, 277 97	6, 12	10, 271 85	11, 116 86	10, 963 49	10, 963 49	153 37	11, 116 86	108, 22	12, 845 91	12, 293 67	95. 78
Fidelity Phoenix.....	142, 399 08	2, 699 94	139, 699 14	101, 095 01	8, 903 60	90, 009 07	2, 182 34	92, 191 61	65, 99	155, 147 31	92, 525 42	59. 64
Fire Ass'n of Philadelphia.....	82, 665 74	11, 990 86	70, 674 88	40, 781 70	3, 021 51	36, 704 20	1, 025 99	37, 760 19	53, 43	80, 316 31	23, 386 77	29. 12
Fire Ins. Co. of Canada.....	247, 095 47	2, 733 05	244, 362 42	179, 926 09	32 04	47, 543 34	4, 350 71	179, 894 05	73, 61	256, 860 22	185, 667 20	76. 28
Fireman's Fund.....	64, 869 56	5, 145 35	59, 724 21	50, 532 48	7, 111 68	42, 745 68	3, 675 12	43, 420 80	72, 70	60, 475 06	46, 405 00	76. 73
Fireman's Ins. of Newark.....	46, 422 00	.....	46, 422 00	31, 454 67	30, 904 73	31, 454 67	54 94	31, 454 67	67, 61	48, 285 24	39, 132 01	81. 10
First American.....	20, 849 34	-615 59	21, 464 93	18, 424 03	8, 205 22	9, 936 37	282 44	10, 218 81	47, 65	19, 435 84	11, 064 41	61. 40
First National.....	46, 673 07	4, 172 34	42, 500 73	13, 612 87	13, 540 73	13, 540 73	72 14	13, 612 87	32, 03	15, 980 28	14, 962 87	93. 63
*Fonciere of Paris, France.....	30, 892 20	1, 354 15	29, 538 05	29, 278 46	6, 146 46	22, 796 01	335 99	23, 132 00	78 31	30, 235 18	31, 222 00	103. 26
*Franklin.....	68, 608 12	7, 437 59	61, 170 53	25, 973 03	970 74	23, 751 04	1, 251 25	25, 002 29	40, 87	69, 875 58	25, 975 94	37. 17
General Accident of Canada.....	193, 234 01	9, 171 29	184, 062 72	73, 738 27	5, 851 62	65, 840 03	2, 546 62	68, 386 65	37, 15	191, 686 81	61, 234 30	31. 94
Gen. Accident, Fire & Life.....	26, 759 33	19, 869 24	6, 890 09	6, 001 30	5, 867 52	10, 272 68	133 78	6, 001 30	87, 10	13, 093 91	6, 076 30	46. 41
General Ins. of America.....	34, 275 86	5, 589 06	28, 686 80	14, 836 56	4, 208 53	10, 272 68	355 35	10, 628 03	37, 04	26, 667 96	11, 745 03	44. 04
Germanic.....	4, 930 41	.....	4, 930 41	1, 647 18	1, 647 18	1, 647 18	.....	1, 647 18	33, 40	2, 736 38	2, 682 51	98. 03
Girard Fire and Marine.....	16, 303 07	24, 841 67	16, 303 07	24, 841 67	24, 560 79	24, 560 79	280 88	24, 841 67	152, 37	17, 721 66	22, 577 20	127. 39
Glens Falls.....	59, 279 94	8, 128 05	51, 151 89	29, 331 50	7, 607 46	20, 908 07	815 97	21, 724 04	40, 87	45, 654 24	21, 802 04	47. 76
Globe Indemnity.....	121, 118 75	52, 866 10	68, 252 65	93, 081 10	30, 117 07	61, 963 95	1, 000 08	62, 964 03	92, 25	75, 872 49	37, 549 62	49. 49
Globe & Rutgers.....	355, 992 27	41, 871 32	314, 120 95	148, 777 10	5, 620 32	139, 721 50	3, 435 28	143, 156 78	45, 57	318, 149 05	129, 609 13	40. 43
Granite State.....	10, 969 08	2, 190 38	8, 778 70	2, 046 17	1, 998 59	7, 606 59	47 58	2, 046 17	23, 30	8, 660 15	1, 991 49	29. 02
Great American.....	109, 436 69	16, 003 29	93, 373 40	81, 453 94	3, 308 59	76, 706 59	1, 438 38	78, 145 35	83, 60	103, 629 42	67, 672 35	65. 30
Guardian Assurance.....	376, 097 94	9, 418 45	366, 679 49	167, 214 08	37 42	161, 708 18	5, 468 48	167, 176 66	45, 59	373, 846 87	173, 993 36	46. 54
Guardian Ins. of Canada.....	60, 059 36	18, 669 17	41, 390 19	23, 982 12	3, 266 97	20, 245 26	469 89	20, 715 15	50, 04	59, 427 12	32, 086 81	54. 99
Guildhall.....	28, 951 52	1, 977 85	26, 973 67	39, 896 00	39, 198 88	39, 198 88	757 32	39, 896 00	102, 50	40, 880 77	47, 958 60	154. 40
Halifax Fire.....	61, 086 68	.....	61, 086 68	63, 618 90	61, 086 68	61, 086 68	.....	61, 086 68	104, 91	62, 538 15	154. 40	.....
Hand-in-Hand.....	84, 373 64	2, 028 19	82, 345 45	39, 374 85	26 15	38, 363 16	985 54	39, 348 70	47, 78	86, 313 47	25, 362 68	29. 38
Hanover Fire.....	54, 557 11	2, 927 46	51, 629 65	22, 558 40	23 50	22, 552 40	282 50	22, 534 90	43, 64	41, 584 81	20, 910 15	50. 28
Hartford Fire.....	376, 849 44	14, 128 80	362, 720 64	176, 027 60	1, 923 32	170, 541 14	3, 532 01	174, 073 75	47, 99	365, 600 60	191, 207 59	41. 26
Home.....	463, 918 17	12, 964 53	450, 953 64	213, 027 67	169 84	207, 637 74	5, 520 09	212, 857 33	47, 22	429, 896 41	177, 297 83	41. 24
*Homeside Fire.....	153, 376 87	88, 657 26	64, 719 61	84, 345 48	49, 697 15	33, 597 94	1, 050 39	34, 648 33	53, 53	66, 272 12	32, 873 33	49. 60
Hudson Bay.....	96, 356 12	69, 863 73	26, 492 39	29, 995 38	17, 145 34	12, 549 29	300 75	12, 850 04	48, 50	27, 096 11	13, 080 90	48. 27
Imperial Assurance.....	23, 809 49	4, 511 17	19, 298 32	13, 172 25	11, 631 14	11, 631 14	270 75	11, 850 04	61, 67	20, 197 86	11, 705 85	57. 95
Imperial Guar. & Acc. Co.....	86, 824 73	6, 128 20	80, 696 53	53, 298 60	3, 103 14	49, 143 65	1, 051 87	50, 195 52	62, 20	83, 693 07	44, 712 19	53. 42
Imperial Insurance Office.....	16, 039 00	.....	16, 039 00	9, 626 00	.....	9, 626 00	.....	9, 626 00	60, 02	11, 408 54	9, 626 00	84. 38
Independence.....	215, 448 72	12, 282 91	203, 163 31	215, 515 12	7, 017 18	183, 433 18	2, 963 76	186, 339 93	91, 74	215, 407 45	161, 047 90	84. 76
Insurance Co. of N. America.....	61, 398 18	13, 482 41	48, 015 27	5, 227 15	29, 175 22	44, 327 18	883 47	45, 210 93	94, 15	49, 161 08	43, 613 14	88. 71
Ins. of State of Pennsylvania.....	2, 952 18	.....	2, 952 18	.....	.....	.....	.....	.....	.....	1, 674 38	1, 501 50	40. 45
LaSalle.....	113, 290 75	50 00	113, 240 75	88, 448 90	82, 949 72	82, 949 72	5, 499 18	88, 448 90	78, 11	117, 351 98	103, 334 01	88. 05
Laurentian.....	97, 365 27	7, 861 95	89, 503 32	31, 620 93	54 01	30, 335 08	1, 231 84	31, 566 92	35, 27	83, 711 60	48, 919 70	79. 68
Law, Union & Roek.....	9, 267 33	.....	9, 267 33	3, 339 38	.....	3, 339 38	.....	3, 339 38	.....	6, 174 17	4, 836 17	.....
Legal and General.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*All reinsured with Home Insurance Co.

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—Continued

Companies	Premiums Written				Losses Paid				Total (net)				Ratio paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net		Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustments (net)	Total (net)		Ratio paid to premiums written					
			\$	C.					\$	C.		\$				
Liverpool & London & Globe	522,398 04	118,206 21	403,191 83	208,924 11	43,079 35	161,210 68	4,634 08	165,844 76	41.03	424,793 99	182,241 95	42.90				
Liverpool-Mantoba	188,297 05	69,978 63	118,318 42	82,943 57	34,838 90	46,741 53	1,363 14	48,104 64	40.65	124,857 19	47,875 83	38.34				
Local Government	15,208 50	4,649 01	10,559 49	6,036 66	74 82	5,867 50	.94 34	5,961 84	53.90	9,990 80	5,401 84	56.67				
London Assurance	153,979 19	8,431 85	145,547 34	92,545 16	3,068 80	87,176 50	2,265 06	89,441 56	61.47	159,250 56	88,046 36	55.19				
London-Canada	173,403 21	55,376 47	118,026 74	76,662 66	21,644 02	47,753 58	1,289 86	49,018 64	41.53	112,255 06	49,614 43	44.20				
London Guar. & Acc. Co.	132,313 35	4,472 26	88,841 09	88,357 01	26,983 09	60,036 41	1,337 51	61,373 92	69.08	89,821 65	53,477 92	59.54				
London and Lancs. Guar. & Ac.	12,032 80	7,457 36	4,575 44	8,023 12	5,953 12	2,070 05	.610 40	2,679 05	45.24	4,928 87	1,820 05	36.93				
London and Lancs. Ins.	555,001 03	4,194 53	512,806 48	306,566 17	3,543 20	296,410 20	2,112 77	303,022 97	59.09	530,889 95	267,057 97	47.87				
London and Provincial	17,100 72	923 23	16,177 49	6,415 95	37 06	6,168 48	620 41	6,378 89	39.43	16,381 21	6,720 39	41.02				
London and Scottish	39,560 49	9,376 50	30,183 94	8,777 97	249 58	8,233 47	294 92	8,528 39	28.92	28,429 88	7,905 39	27.81				
Lumbermen's	60,980 69	1 84	60,978 85	57,270 45	56,628 97	641 48	56,628 97	57,270 45	93.92	61,237 02	53,613 45	87.55				
Marine Insurance	11,391 09	51 42	11,339 67	33,351 03	5,114 61	27,781 35	455 07	28,236 42	249 01	18,850 00	32,334 13	171.53				
Maryland Insurance	135,974 43	77,583 31	58,391 12	56,384 81	34,147 24	21,448 17	792 40	22,237 57	38.08	60,523 16	23,928 57	39.54				
Mercantile	21,499 12	3,823 41	17,675 71	1,957 35	424 71	1,408 88	123 76	1,532 64	38.67	8,278 60	1,552 14	18.74				
Merchants & Employers	22,930 00		118,806 24	27,781 00		27,781 00		27,781 00	121.15	25,641 32	27,591 93	107.60				
Merchants & Manufacturers	118,806 24	4,965 38	211,495 59	103,834 66	73 03	100,403 51	1,294 23	104,857 52	49.87	130,014 72	80,609 52	62.00				
Merchants Fire of New York	216,469 07	1,360 94	63,716 06	22,343 62	1,825 87	19,712 28	3,805 47	20,517 63	32.20	27,887 78	108,263 93	47.44				
Merchants Marine	77,074 70	3,866 98	34,068 38	86,300 86	16,029 39	69,961 81	609 66	70,271 42	96.21	97,847 54	16,313 75	17.44				
Mercury	17,947 70	3,599 49	8,366 21	2,622 08		3,597 36	124 69	4,022 05	48.06	3,816 66	3,210 05	84.17				
Michigan	12,742 48	94 73	2,647 75	13,798 08		13,798 08	188 88	13,986 96	525.18	5,868 50	1,514 88	25.82				
Mitwaukee Mechanics	1,714 18	1,714 18	46,741 26	53,076 00	11,889 16	13,756 60	1,339 22	42,027 79	103.43	62,072 51	43,750 36	70.49				
Minnesota Fire	46,741 26	6,136 40	40,604 86	53,076 00	2,800 27	40,888 57	2,488 10	43,376 67	65.16	122,185 19	86,337 07	70.66				
Motor Union	105,185 52	3,94 35	104,241 57	89,415 34	4,201 57	84,767 63	2,809 21	87,235 91	85.01	133,516 85	78,427 17	58.73				
Mount Royal	195,413 79	1,292 28	124,121 51	84,968 36	4,291 57	78,737 63	2,809 21	80,746 84	65.01	112,168 30	29,740 59	26.51				
National Fire of Hartford	107,919 03	6,199 09	101,719 94	36,254 27	6,462 39	29,073 79	718 09	29,791 88	29.29	112,168 30	29,740 59	26.51				
National Liberty	81,646 81	43,146 81	38,500 67	63,074 12	34,412 69	28,220 11	441 32	28,661 43	74.44	34,016 72	30,011 44	124.96				
National Liverpool	39,674 04	8,036 98	31,637 06	30,024 15	4,444 21	25,034 52	545 42	25,579 94	80.85	33,544 41	26,749 94	79.75				
National Provincial	22,860 29	1,009 74	21,850 55	14,742 15	1,566 44	12,834 91	340 80	13,175 71	69.30	26,397 93	9,297 15	35.14				
National Union	148,791 70	3,191 08	145,600 62	115,667 90	4,000 87	113,153 05	2,113 98	115,267 03	79.16	161,549 26	120,119 03	73.85				
Nationale of Paris	104,585 80	61,380 81	43,204 99	67,307 96	45,343 16	20,490 35	1,468 45	21,964 80	50.84	52,247 97	21,030 80	40.25				
Newark Fire	59,155 86	12,425 33	46,730 53	35,045 61	6,087 98	28,128 11	859 52	28,987 63	62.03	50,400 89	32,171 87	63.83				
*New Brunswick Fire	21,401 77	18,124 55	16,019 64	16,019 64		15,814 79	204 85	16,019 64	74.86	19,363 35	15,777 02	81.42				
New Hampshire	23,926 00		23,496 00	11,914 00		11,914 00		11,914 00	50.70	14,339 61	12,318 00	85.88				
New York Fire	156,722 56	139,030 20	7,692 36	86,281 07	75,871 94	10,194 80	214 33	10,409 13	58.83	17,537 13	7,838 49	44.80				
New York Underwriters	111,097 88	5,595 06	105,502 82	158,184 14	4,182 72	52,698 13	1,303 29	54,001 42	51.18	97,708 73	62,146 16	63.70				
Niagara	389,306 55	39,929 54	349,377 01	228,683 42	11,142 39	211,385 45	6,155 58	217,541 03	62.27	371,771 99	199,728 56	53.72				
North British & Mercantile	88,060 89	47,235 43	40,825 46	81,963 77	55,296 14	25,326 39	1,341 24	26,667 63	65.62	27,057 23	21,557 63	39.00				
North Empire	294,488 67	31,878 58	262,610 09	148,667 79	2,626 81	142,402 00	3,658 93	146,060 93	55.62	277,053 92	134,131 93	48.41				
Northern Assurance	48,316 45	3,287 95	45,028 50	46,468 27	16,922 45	29,258 86	286 96	29,545 82	65.62	41,201 75	30,261 82	73.45				

*All reinsured with Home Insurance Co.

North West.....	9,783 10	36,979 77	24,629 27	4,636 37	19,347 12	645 78	19,092 90	54 06	42,278 49	28,911 90	58 92
Northwestern National.....	105,638 87	105,682 03	67,270 31	9,099 29	65,840 37	1,438 02	17,270 31	63 60	111,645 76	54,919 70	58 92
Norwich Union.....	32,148 32	372,588 54	241,896 36	9,099 29	226,377 90	6,480 03	232,866 93	62 30	387,366 76	198,878 43	51 34
Ocean Accident & Guarantee	82,074 04	66,343 62	44,896 36	3,065 82	40,341 77	0,899 30	41,331 07	62 30	66,742 35	69,808 76	55 44
Ocean Coast.....	227,934 67	207,528 03	164,162 25	14,108 40	145,269 54	4,784 31	150,053 85	72 30	214,098 36	150,968 85	70 21
Pacific Fire.....	109,264 78	70,847 69	46,906 61	14,799 26	32,107 35	32,107 35	32,107 35	45 32	80,897 25	31,937 31	39 48
Palatine.....	123,732 42	143,005 11	91,813 55	34,997 53	90,510 78	1,302 77	91,813 55	71 74	133,352 18	108,881 55	65 13
Parish.....	12,771 20	90,961 13	14,300 51	11,819 88	106,658 78	1,348 82	108,000 55	118 74	94,668 68	108,987 85	115 05
Patrol.....	11,294 58	48,233 80	91,019 70	11,819 88	77,468 33	1,731 52	79,199 85	164 20	55,313 19	77,723 60	140 51
Peoples.....	66,428 24	66,470 80	37,464 43	58 56	36,636 50	7,69 37	37,465 27	58 27	58,072 57	33,502 87	57 69
Phoenix of Paris.....	36,378 85	28,585 03	19,212 30	2,556 03	16,080 84	5,75 43	16,656 27	58 27	27,446 40	17,270 21	62 68
Phoenix of London.....	4,421 72	337,336 99	285,782 85	4,606 66	235,534 12	4,179 02	239,713 19	71 06	352,261 61	234,752 51	66 64
Phoenix of Hartford.....	186,602 65	96,278 27	88,631 74	38,676 51	48,190 81	1,764 42	49,955 23	51 64	102,978 26	48,047 29	46 66
Pilot.....	21,636 88	21,369 14	20,184 34	38,676 51	19,993 02	1,91 02	20,184 34	94 45	13,353 03	17,038 79	127 59
Pioneer.....	5,545 46	5,271 69	9,193 07	7,045 78	8,898 12	294 95	9,193 07	174 39	5,559 52	17,038 79	127 59
Planet.....	51,885 75	37,185 97	36,253 48	7,045 78	28,808 12	402 23	29,207 70	78 54	35,778 81	24,861 01	69 48
Providence-Washington.....	50,899 55	44,394 07	51,545 86	6,162 00	44,532 73	851 13	45,383 86	102 23	47,707 90	39,390 19	82 57
Providence Fire of Paris.....	6,011 77	6,011 77	8,771 20	6,162 00	8,771 20	8,771 20	8,771 20	145 91	3,383 39	8,771 20	259 26
Provident.....	75,282 35	70,880 04	61,004 14	1,251 36	60,258 14	7,46 00	61,004 14	86 06	69,200 46	69,200 46	70 31
Provincial.....	89,315 01	85,932 65	58,442 03	3,473 54	55,913 37	1,282 30	57,195 67	66 56	88,572 15	64,529 77	90 85
Prudential Assurance.....	202,055 96	192,730 11	9,326 10	4,762 55	88,219 26	9,236 50	90,851 56	47 14	165,223 58	97,400 32	58 95
Quebec.....	67,696 56	37,680 49	19,126 46	4,762 55	13,626 79	7,37 12	14,363 91	38 12	38,742 97	12,011 91	31 00
Queen City.....	101,452 56	99,314 79	40,849 61	16 52	39,540 48	1,292 61	40,833 09	41 11	108,423 46	110,424 81	36 98
Queen Insurance.....	408,455 24	219,216 71	259,724 31	137,326 50	119,810 43	2,587 38	122,397 81	56 71	114,724 81	53 18	35 18
Queensland.....	52,364 21	46,180 83	19,547 43	6,24 34	18,517 52	405 57	18,293 09	40 98	44,913 35	16,104 33	35 86
Railway Passengers.....	20,030 41	15,604 73	5,292 33	2,411 37	8,409 67	132 09	8,811 77	55 74	15,023 38	8,314 63	55 34
Reliance.....	21,753 81	15,809 26	18,755 43	9,943 66	3,281 00	402 10	3,281 00	27 33	7,444 00	3,281 00	44 22
Republic.....	12,004 00	12,004 00	3,281 00	99 65	16,506 07	213 41	16,719 48	77 36	18,968 52	10,878 79	57 35
Rhode Island.....	27,908 82	21,612 68	16,819 13	7,849 95	26,204 27	492 86	26,799 13	70 24	39,648 34	20,445 62	51 57
Rossia.....	65,738 25	38,009 65	34,547 08	14,572 00	145,625 27	2,703 97	148,329 24	75 30	210,036 29	146,440 24	69 72
Royal Exchange.....	230,498 92	196,988 35	162,901 22	164,761 66	352,730 97	8,239 59	360,970 56	52 91	722,444 34	338,226 56	46 82
Royal Insurance.....	1,012,601 58	682,181 35	525,732 22	24,229 33	66,382 27	1,475 79	67,858 06	93 43	71,566 21	65,043 06	90 89
Royal Scottish.....	91,806 32	19,177 31	72,629 01	11,234 75	62,089 33	1,162 02	63,251 35	60 87	110,694 53	55,148 09	49 82
St. Paul Fire and Marine.....	128,818 28	103,916 35	74,486 10	2,020 44	18,627 42	955 29	19,582 71	49 98	40,652 56	15,247 60	37 51
Scottish-Canadian.....	45,535 65	39,183 35	20,630 15	1,020 44	11,888 56	57,552 61	19,347 37	55 59	116,789 33	53,297 37	55 64
Scottish-Metropolitan.....	133,826 32	115,298 94	59,506 68	603 63	56,790 41	2,112 64	58,903 05	61 83	121,811 96	58,748 36	48 23
Scottish Union.....	119,619 37	4,320 43	4,247 73	784 21	40,580 51	883 01	41,463 52	60 83	71,415 96	43,758 52	61 27
Sea.....	73,844 37	68,165 36	4,247 73	25,195 04	25,195 04	743 63	25,938 67	103 70	35,620 68	17,628 67	49 49
Security.....	43,825 90	30,290 71	37,056 23	24,634 21	3,899 24	37 48	3,936 72	85 95	4,097 60	1,948 72	47 55
Sentinel.....	19,901 89	16,186 63	28,570 93	39,014 57	67,127 94	1,779 73	68,907 67	95 51	1,072 70	55,493 67	59 24
Southern Ins. Co., Ltd.....	4,817 85	3,337 27	107,922 24	695 10	9,067 56	231 72	9,299 28	67 70	17,883 02	5,502 28	30 77
Springfield.....	92,576 40	20,426 79	15,420 03	9,994 38	63,147 32	805 60	63,952 82	69 81	103,393 02	59,673 82	57 71
State Assurance.....	18,026 47	9,508 32	63,952 82	16,525 98	139,712 31	4,094 75	143,807 06	48 82	302,339 00	122,934 14	40 66
Stuyvesant.....	91,608 32	297,454 45	160,333 04	16,525 98	12,929 54	1,30 37	13,059 91	79 50	22,723 29	15,904 91	125 01
Sun Insurance Office.....	35,173 10	16,366 65	13,059 91	4,390 48	3,113 89	82 40	3,196 29	27 03	8,147 80	3,085 29	37 86
Sunshine.....	16,614 70	11,411 92	3,516 69	32,404 88	25,702 87	224 49	25,927 36	151 34	17,644 63	33,967 36	192 51
Sea Fire and Life.....	2,267 33	17,131 90	40,322 24	14,390 88	117,840 70	3,748 24	121,589 03	109 43	191,387 58	128,036 64	66 89
Tokio Marine and Fire.....	5,495 43	112,106 97	144,815 29	16,922 41	19,878 40	412 42	20,290 82	69 45	27,370 33	23,031 82	86 56
Toronto General Ins. Co.....	169,244 89	57,137 92	37,213 26	23,226 46	18,740 70	310 75	20,290 82	69 45	3,982 25	4,908 75	123 27
Trans-Canada.....	53,067 38	23,853 14	37,213 26	16,922 41	310 75	7 00	317 75	4 16	3,982 25	4,908 75	123 27
Travelers Fire.....	7,631 76	7,631 76	317 75	11,945 68	85,067 26	2,007 17	87,074 43	53 97	176,643 13	103,814 43	58 77
Union Assurance Society.....	198,291 57	161,313 60	99,020 11	12 26	27,631 00	1,105 27	28,736 27	53 84	53,361 99	24,244 83	45 43
Union Fire of Paris.....	58,401 40	5,337 57	28,748 53	3,781 70	58,809 34	1,041 86	59,854 20	61 29	114,855 27	46,902 20	40 91
Union of Canton.....	108,788 18	97,645 74	63,635 99	7,987 21	37,647 46	1,199 13	38,846 59	58 63	58,560 07	45,909 22	78 67
United British.....	57,436 63	8,029 54	49,407 09	3,743 99	86,098 56	77 00	86,098 56	77 00	151,927 38	65,354 56	42 18
United States Fire.....	152,697 26	4,013 83	148,683 43	3,743 99	86,098 56	251 26	14,271 71	47 88	2,437 78	13,741 95	49 61
Universal.....	36,712 83	6,907 87	29,804 96	4,080 06	14,020 45	1,435 12	14,271 71	47 88	1,700 12	1,700 12	49 61
Virginia.....	6,351 07	3,840 79	2,510 28	710,018 81	118,118 33	3,022 74	121,141 07	59 73	193,319 57	105,471 41	54 50
Wellington.....	320,388 75	117,570 09	192,159 88	710,018 81	118,118 33	3,022 74	121,141 07	59 73	193,319 57	105,471 41	54 50

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—Continued

Companies	Premiums Written			Losses Paid					Ratio of losses written to premiums earned	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance ceded	Claims paid (net)	Adjustment expenses (net)	Total (net)				
JOINT STOCK												
Westchester Fire.....	\$ 47,977 44	\$ 15,629 20	\$ 32,348 54	\$ 41,749 54	\$ 15,724 01	\$ 95,728 35	\$ 297 18	\$ 26,025 53	80.45	\$ 35,583 02	\$ 25,214 80	70.86
Western Assurance.....	433,526 77	99,129 27	334,397 50	233,809 33	45,350 15	183,431 68	5,027 50	188,459 18	56.36	346,397 53	173,681 18	50.14
Westminster Fire Office.....	7,816 09	7,816 09	7,722 52	6,722 52	7,722 52	18,616 99	342 87	18,059 86	30.52	46,184 35	9,067 07	19.63
World Fire and Marine.....	49,922 58	1,952 78	47,969 80	20,261 15	1,401 29	18,616 99	342 87	18,059 86	30.52	46,184 35	9,067 07	19.63
World Marine.....	67,871 15	7,674 73	60,196 42	18,740 33	357 77	17,473 77	909 38	18,382 58	97.53	63,318 70	41,267 56	65.18
Yangtze.....	28,414 60	3,600 50	127,420 56	60 18	60 18	26,758 77	6,011 81	20,746 96	97.52	2,040 10	28,547 34	68.34
Yorkshire.....	113,673 80	5,023 39	108,650 41	79,660 51	11,285 59	66,288 22	2,086 70	68,374 92	62.92	113,139 59	72,796 92	64.34
Totals.....	21,669,652 59	3,968,337 42	17,701,315 17	12,561,703 09	2,155,848 83	10,158,843 60	247,010 66	10,405,854 26	58.78	18,269,556 71	10,049,719 32	55.01
FARMERS' MUTUALS												
Algonia.....	14,239 81	235 25	14,004 56	10,468 07	.....	9,624 19	843 88	10,468 07	74.74	.....	.....	.....
Anahst.....	1,343 49	.....	1,343 49	.....	.....	.....	.....	.....	.....	.....	.....	.....
Ayr.....	21,440 62	994 76	1,343 86	19,965 82	6 03	19,959 79	.....	19,959 79	97.62	.....	.....	.....
Bay of Quinte.....	21,628 36	1,016 43	12,325 40	12,325 40	1,320 00	10,939 50	65 90	11,005 40	53.39	.....	.....	.....
Bertie and Willoughby.....	18,352 74	1,282 46	17,070 28	13,172 18	1,500 00	11,512 18	160 00	11,672 18	68.38	.....	.....	.....
Blanshard.....	9,801 00	1,259 05	8,541 95	23,524 84	3,105 50	20,321 84	97 50	20,419 34	239.04	.....	.....	.....
Blenheim North.....	10,159 59	888 35	9,301 24	3,907 25	160 00	3,747 25	.....	3,747 25	40.29	.....	.....	.....
Brant.....	22,146 57	2,222 56	19,924 01	28,794 05	6,729 39	21,990 36	74 30	22,064 66	110.75	.....	.....	.....
Canadian Millers.....	37,510 97	465 56	37,510 97	27,621 09	.....	27,621 09	.....	27,621 09	73.63	.....	.....	.....
Caradoc Farmers.....	11,914 14	.....	11,448 58	6,681 26	.....	6,638 26	43 00	6,681 26	58.35	.....	.....	.....
Carleton.....	14,383 85	240 00	14,143 85	12,208 74	.....	12,178 74	30 00	12,208 74	86.32	.....	.....	.....
Cullross.....	6,730 73	571 40	6,159 33	7,312 45	40 67	7,247 78	24 00	7,271 78	118.07	.....	.....	.....
Dorham and West Oxford.....	15,079 81	3,688 55	11,391 26	20,804 58	4,304 50	16,381 48	118 60	16,500 08	144.85	.....	.....	.....
Dorchester North and South.....	32,641 34	4,890 07	27,751 27	41,154 32	4,315 44	36,838 88	.....	36,838 88	132.75	.....	.....	.....
Downie.....	8,580 71	941 95	7,638 76	10,746 39	2,311 19	8,280 90	.....	8,435 20	141.40	.....	.....	.....
Dufferin Farmers.....	29,193 44	2,265 23	26,928 23	39,200 91	1,126 16	37,878 45	206 30	38,074 75	141.40	.....	.....	.....
Dumfries N. and Waterloo S.....	52,709 15	2,643 23	50,155 92	41,335 59	3,022 50	38,178 29	134 80	38,313 09	76.39	.....	.....	.....
Dunwich.....	16,674 59	220 80	16,453 79	11,710 95	.....	11,607 65	103 30	11,710 95	71.17	.....	.....	.....
Easthope South.....	17,739 29	.....	17,739 29	41,322 94	.....	41,058 57	264 37	41,322 94	232.95	.....	.....	.....
Elgin.....	13,245 21	190 78	13,054 43	13,119 16	.....	12,993 16	126 00	13,119 16	100.50	.....	.....	.....
Elmira.....	21,783 04	.....	21,783 04	29,074 40	.....	28,977 90	96 50	29,074 40	133.47	.....	.....	.....
Erasmus.....	7,962 17	1,883 45	6,078 72	10,928 67	30 40	10,928 77	12 00	10,928 77	66.87	.....	.....	.....
Eric.....	14,069 08	1,874 72	12,194 72	10,928 77	.....	10,928 77	.....	10,928 77	89.63	.....	.....	.....
Farmers' Central.....	181,766 74	30,902 53	150,864 21	198,578 12	33,411 00	162,678 02	2,489 10	165,167 12	109.48	.....	.....	.....
Farmers' Union.....	96,535 17	5,534 25	91,000 92	112,255 53	15,196 59	96,028 64	1,030 30	97,058 94	106.66	.....	.....	.....
Fernosa.....	40,105 38	7,942 06	32,163 32	35,889 73	25,150 93	25,150 93	466 60	25,617 53	79.65	.....	.....	.....
Germania.....	35,229 15	8,700 32	26,528 83	47,391 43	12,649 34	34,425 49	316 60	34,742 09	130.96	.....	.....	.....
Glensarry.....	13,521 52	2,316 20	11,205 32	34,901 56	2,970 26	31,418 10	513 20	31,931 30	102.33	.....	.....	.....
Grand River.....	22,479 65	752 00	11,727 65	11,822 86	6,063 60	5,759 26	.....	5,759 26	49.10	.....	.....	.....
Grenville Patron.....	50,620 41	.....	50,620 41	28,791 35	.....	28,453 90	337 45	28,791 35	56.88	.....	.....	.....
Grey and Bruce.....	24,778 36	4,226 76	20,551 60	33,194 95	3,473 47	29,430 11	291 37	29,721 48	144.61	.....	.....	.....
Havelock.....	2,850 63	226 25	2,624 38	556 00	10 50	545 50	164 80	545 50	20.77	.....	.....	.....
Hatton Union.....	30,336 20	5,790 95	24,545 25	23,362 22	3,779 40	19,418 02	.....	19,582 82	79.78	.....	.....	.....
Hamilton Township.....	17,553 58	1,394 88	16,158 70	14,242 82	1,22 23	13,988 59	132 00	14,120 59	87.39	.....	.....	.....

	15,713 25	15,713 25	3,650 14	3,576 24	73 90	3,650 14	23 23
Hay Township.....	15,713 25	15,713 25	3,650 14	3,576 24	73 90	3,650 14	23 23
Hopewell Creek.....	2,171 84	2,171 84	26,357 03	26,232 73	124 30	26,357 03	47 07
Howard.....	55,996 00	55,996 00	60,114 25	44,127 76	122 17	44,249 93	87 46
Howick.....	63,432 65	60,591 77	66,950 98	66,597 08	353 00	66,950 98	82 48
Kent and Essex.....	83,045 95	81,175 50	83,652 36	83,019 11	570 15	83,589 26	84 65
Lambton.....	52,992 29	51,492 79	53,707 52	53,533 02	1,174 50	53,707 52	105 25
Lanark County.....	79,956 04	79,533 09	83,707 28	82,533 02	1,174 50	83,707 28	105 25
Lennox and Addington.....	14,304 92	13,677 48	9,737 52	9,514 44	88 60	9,603 04	70 21
Lobo.....	7,225 01	6,991 01	9,498 13	9,076 10	51 25	9,498 13	111 54
London Township.....	9,413 10	9,261 00	11,076 10	10,998 10	78 00	11,076 10	119 59
McGillivray.....	3,776 39	3,680 77	4,314 92	4,274 82	40 10	4,314 92	117 22
McKillop.....	23,001 32	21,616 80	18,194 25	18,105 75	88 50	18,194 25	84 17
Maple Leaf.....	64,797 62	58,571 92	57,458 25	49,849 65	293 00	50,142 65	85 61
Nichol.....	24,645 75	24,037 39	26,880 07	25,579 67	300 40	25,880 07	107 67
Nissouri.....	22,687 04	21,565 76	20,763 92	19,353 15	125 00	19,478 15	90 32
Norfolk.....	15,107 40	14,746 53	6,471 18	6,471 18	.....	6,471 18	43 88
North Kent.....	15,501 37	15,312 57	16,216 22	15,004 83	119 50	15,124 33	98 77
Oneida.....	5,816 52	5,352 12	2,143 90	2,143 90	.....	2,143 90	40 06
Ontario Threshermen s.....	10,376 89	10,376 89	8,416 68	8,147 07	269 61	8,416 68	81 11
Osgoode.....	17,469 39	16,816 96	9,910 53	8,466 53	73 00	8,539 53	50 78
Otter.....	27,430 47	24,711 49	20,638 25	4,999 60	108 30	15,638 65	63 27
Oxford.....	8,051 42	7,132 08	3,433 79	3,276 54	11 00	3,287 54	52 03
Peel County.....	76,006 77	63,352 00	63,647 88	59,182 77	1,032 90	60,215 38	95 20
Peel and Maryborough.....	36,020 44	35,224 51	33,394 80	33,012 90	381 90	33,394 80	94 80
Prescott.....	43,960 92	43,960 92	70,809 35	60,948 51	365 75	61,314 26	157 83
Pulstich.....	5,271 30	5,271 30	3,624 35	3,580 50	43 85	3,624 35	68 75
Saltfleet and Binbrook.....	16,005 84	15,378 09	20,949 20	19,299 00	150 00	19,449 00	126 47
Southwell.....	11,682 30	11,922 18	9,737 30	9,524 92	.....	9,524 92	52 77
Sydenham.....	11,036 20	11,992 36	168,776 33	157,246 91	832 19	158,079 10	141 15
Townsend.....	22,018 00	22,018 00	7,850 50	7,841 50	9 00	7,850 50	73 79
Walpole.....	9,490 55	8,964 65	26,431 52	26,309 52	122 00	26,431 52	120 05
Waterloo North.....	81,301 78	78,815 90	10,948 55	8,235 05	13 50	8,248 50	92 02
Wawanosh West.....	32,242 88	31,614 38	33,963 24	32,314 54	503 40	32,775 54	103 67
Westminster Township.....	12,340 54	11,810 42	8,856 17	8,727 17	129 00	8,856 17	83 45
Williams East.....	9,633 82	9,063 86	7,144 60	6,111 22	52 00	5,533 38	61 04
Yarmouth.....	11,938 49	10,916 06	10,326 65	9,263 20	50 00	9,313 20	85 32
Totals.....	2,059,260 13	1,903,035 37	2,040,547 45	1,840,680 67	16,506 94	1,857,187 61	97 59
ASSOCIATED NEW ENGLAND FACTORY MUTUALS							
American Mut. Fire Ins. Co., Providence, R.I.....	35,659 67	35,659 67	1,199 52	1,199 52	.....	1,199 52	3 36
Arkwright Mut. Fire Ins. Co., Boston, Mass.....	83,024 40	83,024 40	2,177 78	2,177 78	.....	2,177 78	2 62
Blackstone Mut. Fire Ins. Co., Providence, R.I.....	64,124 27	64,124 27	1,858 18	1,858 18	.....	1,858 18	2 83
Boston Mrs. Mut. Fire Ins. Co., Boston, Mass.....	113,542 73	113,542 73	2,864 17	2,864 17	.....	2,864 17	2 52
Cotton & Woolen Mrs. Mut. Ins. Co., Boston, Mass.....	22,369 90	22,369 90	510 22	510 22	.....	510 22	2 28
Enterprise Mut. Fire Ins. Co., Providence, R.I.....	35,659 68	35,659 68	1,199 53	1,199 53	.....	1,199 53	3 36
Fall River Mrs. Mut. Ins. Co., Fall River, Mass.....	41,860 54	41,860 54	866 57	866 57	.....	866 57	2 07
Fremont's Mut. Ins. Co., Providence, R.I.....	86,349 80	86,349 80	2,618 14	2,618 14	.....	2,618 14	3 03
Totals.....	35,659 67	35,659 67	1,199 52	1,199 52	.....	1,199 52	3 36
	83,024 40	83,024 40	2,177 78	2,177 78	.....	2,177 78	2 62
	64,124 27	64,124 27	1,858 18	1,858 18	.....	1,858 18	2 83
	113,542 73	113,542 73	2,864 17	2,864 17	.....	2,864 17	2 52
	22,369 90	22,369 90	510 22	510 22	.....	510 22	2 28
	35,659 68	35,659 68	1,199 53	1,199 53	.....	1,199 53	3 36
	41,860 54	41,860 54	866 57	866 57	.....	866 57	2 07
	86,349 80	86,349 80	2,618 14	2,618 14	.....	2,618 14	3 03
	1,382 01	1,382 01	37,993 79	37,993 79	.....	37,993 79	3 64
	4,467 39	4,467 39	89,148 85	89,148 85	.....	89,148 85	5 01
	2,813 04	2,813 04	63,267 75	63,267 75	.....	63,267 75	4 40
	6,069 59	6,069 59	118,147 89	118,147 89	.....	118,147 89	5 13
	616 10	616 10	21,631 79	21,631 79	.....	21,631 79	2 85
	1,382 02	1,382 02	37,993 79	37,993 79	.....	37,993 79	3 64
	1,880 57	1,880 57	42,842 67	42,842 67	.....	42,842 67	4 39
	3,627 01	3,627 01	91,629 00	91,629 00	.....	91,629 00	3 95

TABLE XI.—FIRE PREMIUMS AND LOSSES IN ONTARIO—1930—Continued

Companies	Premiums Written			Losses Paid						Ratio of losses paid to premiums written		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned							
	Gross less return premiums		Licensed reinsurance ceded	Net		Gross		Licensed reinsurance received	Claims paid (net)		Adjustment expenses (net)		Total (net)		Ratio of losses paid to premiums written		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned		
	\$	c.	\$	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Hope Mut. Fire Ins. Co., Providence, R.I. Ins. Co.	28,578	25		28,578	25	1,046	80		1,046	80				1,046	80	3.66		27,341	01	1,092	15	3.99	
Industrial Mut. Ins. Co., Boston, Mass.	10,687	38		10,687	38	222	79		222	79				222	79	2.08		10,369	89	269	74	2.60	
Keystone Mut. Fire Ins. Co., Philadelphia, Pa.	13,288	86		13,288	86	452	66		452	66				452	66	3.45		14,092	70	441	61	3.16	
Manion Mut. Fire Ins. Co., Philadelphia, Pa.	12,380	59		12,380	59	420	97		420	97				420	97	3.44		12,255	51	409	92	3.34	
Manfrs. Mut. Fire Ins. Co., Providence, R.I.	59,432	77		59,432	77	1,999	20		1,999	20				1,999	20	3.36		63,322	98	2,303	33	3.64	
Mechanics Mut. Fire Ins. Co., Providence, R.I.	35,659	68		35,659	68	1,199	54		1,199	54				1,199	54	3.36		37,993	79	1,382	02	3.64	
Mercantile Mut. Fire Ins. Co., Providence, R.I.	18,178	90		18,178	90	551	19		551	19				551	19	3.03		19,289	65	763	58	3.95	
Mercantile Mut. Fire Ins. Co., Providence, R.I.	31,249	61		31,249	61	1,078	96		1,078	96				1,078	96	3.40		29,542	12	1,560	56	5.50	
Mill Owners Mut. Fire Ins. Co., Chicago, Ill.	3,160	02		3,160	02	542	61		542	61				542	61	17.17		3,323	51	542	61	16.33	
Narragansett Mut. Fire Ins. Co., Providence, R.I.	9,089	46		9,089	46	275	60		275	60				275	60	3.03		8,794	05	381	79	4.34	
National Mut. Assurance Co., Philadelphia, Pa.	4,012	21		4,012	21	132	41		132	41				132	41	3.30		2,958	20	132	41	4.47	
Paper Mill Mut. Ins. Co., Boston, Mass.	11,988	69		11,988	69	212	04		212	04				212	04	1.77		11,112	57	533	26	4.80	
Philadelphia Mfrs. Mut. Fire Ins. Co., Philadelphia, Pa.	28,689	55		28,689	55	785	17		785	17				785	17	2.73		26,134	31	733	73	2.80	
Protection Mut. Fire Ins. Co., Chicago, Ill.	4,407	36		4,407	36	813	93		813	93				813	93	18.47		5,209	67	813	93	15.62	
Rhode Island Mut. Fire Ins. Co., Providence, R.I.	59,432	78		59,432	78	1,999	20		1,999	20				1,999	20	3.36		63,322	98	2,303	33	3.64	
Rubber Mfrs. Mut. Ins. Co., Boston, Mass.	21,739	16		21,739	16	497	76		497	76				497	76	2.29		21,159	81	599	64	2.83	
Standard Mut. Fire Ins. Co., Philadelphia, Pa.	311	77		311	77	180	22		180	22				180	22	57.00		538	94	180	22	33.44	
State Mut. Fire Ins. Co., Providence, R.I.	71,319	38		71,319	38	2,399	05		2,399	05				2,399	05	3.36		75,987	56	2,764	01	3.64	
What Cheer Mut. Fire Ins. Co., Providence, R.I.	29,440	90		29,440	90	1,046	56		1,046	56				1,046	56	3.55		27,627	36	1,091	91	3.95	
Worcester Mfrs. Mut. Ins. Co., Worcester, Mass.	38,104	52		38,104	52	966	16		966	16				966	16	2.54		43,636	21	2,079	54	4.76	
Totals	973,740	83		973,740	83	30,116	93		30,116	93				30,116	93	3.09		1,006,668	35	42,617	02	4.23	

RECAPITULATION

Companies	Premiums Written			Losses Paid						Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned										
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)															
									\$					c.	\$	c.	\$	c.	\$	c.			
RECAPITULATION																							
Joint Stock Companies.....	21,669,652	59	3,968,337	42,17,701,315	17	12,561,703	09	2,155,848	83	10,158,843	60	247,010	66	10,405,854	26	58.78	18,269,556	71	10,049,719	32	55.01		
Mut. Insurance Corporations																							
(a) Farmers' Mutuals.....	2,059,260	13	156,224	76	1,903,035	37	2,040,547	45	183,359	84	1,840,680	67	16,506	94	1,857,187	61							
(b) Associated New England Factory Mutuals.....	973,740	83	42,861	68	973,740	83	30,116	93			30,116	93			30,116	93	1,006,668	35	42,617	02	4.23		
(c) Other Mutuals.....	729,048	72			686,787	04	468,746	50	13,104	65	449,999	92	5,641	93	455,641	85	670,536	87	462,195	19	68.93		
Cash Mutual Insurance:																							
(a) Without Share Capital	1,325,308	76	212,194	40	1,113,114	36	848,083	34	152,606	39	685,703	89	9,773	06	695,476	95	1,174,885	50	695,454	60	59.19		
(b) With Share Capital	108,932	18	14,346	03	94,586	15	92,146	70	15,971	15	75,195	92	979	63	76,175	55	87,728	95	76,373	00	92.32		
Reciprocal Exchanges.....	373,676	94			373,676	94	165,113	08			163,364	83	1,748	25	165,113	08	353,888	32	143,791	22	41.20		

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1930

Companies	Premiums Written						Losses Paid						Ratio of losses to premiums written		Net losses incurred		Ratio of net losses incurred to net premiums earned						
	Gross less return premiums		Licensed reinsurance ceded		Net		Gross incl. adjustment expense		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)		Total (net)		Net premiums earned		Net losses incurred				
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
JOINT STOCK																							
Actna Casualty																							
Actna Insurance Co.	3,597	05				1,072	08			1,006	58	65	50	1,072	08	28	90	2,800	48	1,073	68	37	14
Alliance	36,396	05				24,502	46			19,619	97			24,502	46	67	32	51,968	76	18,736	46	36	05
Alliance Ins. Co. of Phila.	3,002	25				7,587	54			7,242	90	344	64	7,587	54	252	73	2,798	60	6,858	79	245	08
American Alliance																							
American Automobile Fire	235,170	47				93,430	79			87,572	00	5,858	79	93,430	79	39	73	231,212	52	96,061	66	41	54
American Automobile Insur.	586,829	48				262,490	44			226,928	44	35,562	35	262,490	44	44	73	528,110	07	281,880	05	53	38
American Home Fire	826	08				19	63			14	63			19	63								
American Insurance Co.	11,754	51				14,102	39			12,052	52	2,049	87	14,102	39	248	88	9,173	44	13,475	39	146	89
Anglo-Scottish Ins. Co.	31,644	62				13,777	16			13,777	16			13,777	16								
Bankers Indemnity																							
British America	146,117	81				60,914	60			46,785	90	12,767	74	60,914	60			139,652	65	51,162	23	36	63
British Canadian	24,065	00				6,933	16			86	17	5,970	24	6,933	16			22,659	08	10,621	09	46	88
British Colonial Fire	35,839	00				18,244	14			13,147	97	4,678	46	18,244	14			38,763	23	10,061	13	25	95
British Crown	—	1,052	02			3,154	24			2,107	44			3,154	24			—	764	77	121	60	
British Empire Assurance	94,982	52				37,811	03			28,694	81	6,259	39	37,811	03			91,483	78	26,329	20	28	78
British General Insurance	9,700	76				10,616	80			9,620	69	773	59	10,394	28	110	02	10,989	06	9,634	53	87	67
British Northwestern																							
British Oak	7,637	77				1,479	83			1,168	51	311	32	1,479	83			4,834	71	1,794	83	37	13
British Traders Ins.	70,872	12				86,876	96			71,887	04	14,989	92	86,876	96	122	58	109,727	26	51,079	96	46	55
Camden Fire	1,602	40				1,602	40			1,602	40			1,602	40								
Canada Accident & Fire	106,715	05				29,880	19			24,721	23	4,085	05	29,880	19			963	84	285	40	29	61
Canada Security	22,785	02				31,252	00			27,176	93	1,014	67	31,252	00			27,933	66	8,357	60	29	92
Canadian Fire	1,148	51				73,865	44			574	15	3,522	48	73,865	44			70,919	53	40,053	18	42	38
Canadian General	138,060	07				127,415	75			91,012	92	8,756	54	138,060	07			125,504	09	71,118	40	57	58
Canadian Indemnity	38,460	07				3,268	58			2,781	00	6,268	00	3,268	58			35,880	30	38,415	37	69	24
Canadian Surety	8,431	58				3,777	47			1,547	35	13,720	97	3,777	47			39,008	69	24,214	83	61	98
Car & General	8,463	03				19,607	38			13,554	99	778	36	19,607	38			8,666	72	3,851	35	44	44
Casualty Co. of Canada	92,355	03				24,012	82			23,504	51	467	45	24,012	82			79,772	89	33,557	96	42	07
Central Insurance Co.	4,990	31				4,834	94			4,834	94			4,834	94			3,696	71	802	05	21	70
Century Indemnity	20,345	01				20,345	01			8,012	59	1,585	57	20,345	01			13,268	84	13,917	16	104	75
Century Insurance	109,570	86				45,751	89			44,165	67			45,751	89			95,300	84	48,805	81	53	38
Commercial Union Assur. Co.	691	62				367	71			367	71			367	71			70	02	11,821	84	46	28
Commercial Casualty	54,182	30				14,873	93			12,279	50	2,158	12	14,873	93			25,177	68	25,570	68	58	28
Continental Insurance Co.	673	41				25,177	92			2,524	14	2,524	14	25,177	92			52,007	44	23,287	43	44	62
Corinthian	16,561	54				133	43			86	65	46	78	133	43			15	51	34	09	33	12
Corinthian Fire	59	31				8,816	33			7,626	08	1,190	25	8,816	33			15	51	9,093	83	60	01
Dom. of Can. Gen. Ins. Co.	507,278	38				14,528	99			11,666	14	77	05	14,528	99			7,086	92	1,843	30	20	00
Eagle Star and British Dom.	—	509	31			487,142	33			164,240	00	1,973	52	487,142	33			465,098	52	144,300	67	31	04
Employers Liability	371,691	27				434	36			5,289	70	190	27	434	36			367	22	1,454	97		
Federal Insurance Co.	1,700	90				160,854	81			137,612	45	22,373	45	160,854	81			159,985	90	152,459	90	41	50
Fidelity & Cas. Co. of N.Y.	802	26				7,800	90			7,800	90			7,800	90			1,024	45				
Fidelity Ins. of Canada	91,941	87				88,316	27			40,672	05	4,159	74	88,316	27			83,150	14	55,019	40	66	16

Fidelity Phoenix Fire of N.Y.	167 21	13,830 51	50 91	37,099 91	13 60	50 91	243 90	50 91	20 87
Fire Ass'n. of Philadelphia	21 72	1,764 80	37,099 91	28,359 40	8,740 51	37,099 91	22,312 26	14,888 64	66 73
First National									
*Franklin Fire of Philadelphia									
General Accident	- 78 04	306,600 05	128,345 94	114,598 79	10,835 15	125,433 44	301,880 54	152,544 99	50 53
General Accident, Fire & Life		32,472 74	8,803 88	8,061 83	613 05	8,674 88	31,820 93	6,012 76	18 89
General Casualty		37 67					22 60		
General Exchange of Paris	109 88	20,505 02	4,926 94	4,112 54	814 40	4,926 94	15,946 96	4,714 94	29 57
General Insurance Co.		152,792 92	89,851 38	81,854 50	7,996 88	89,851 38	165,231 56	95,907 38	58 04
General Reinsurance		70 75					41 56		
Globe Insurance	1 001 29	1,001 29	626 68	626 68	626 68	626 68	600 77	626 68	104 31
Globe Falls Insurance	7 571 24	7,571 24	4,751 09	4,049 68	701 41	4,751 09	6,397 15	5,290 09	82 69
Globe Indemnity Co.	27 077 18	271,939 86	111,005 60	86,310 50	10,191 40	96,501 90	213,822 12	106,600 69	49 85
Globe & Rutgers Fire	190 32	99,651 92	59,883 22	52,917 50	6,965 72	59,883 22	107,131 23	45,942 12	42 88
Great American	223 34	223 34					247 58		
Guardian Insurance Co.	1 484 22	58,758 90	81,817 95	73,098 89	8,535 82	81,634 71	74,343 58	73,243 71	98 52
Guilford Insurance Co.	- 131 25	105,031 51	52,756 80	46,309 66	6,447 14	52,756 80	98,550 88	51,055 80	51 81
Halifax Fire	619 29	210,059 29	50,192 89	44,150 55	6,042 34	50,192 89	200,325 52	100,393 61	50 88
Hand-in-Hand		9 777 98	2,425 90	1,970 05	2,81 85	2,251 90	8,955 20	1,907 65	21 30
Hartford Acc. and Indemnity	1 984 06	57,178 45	16,888 38	14,483 40	2,210 36	16,693 76	53,549 25	28,200 39	52 66
Hartford Fire		12,891 87	2,607 31	2,477 29	130 02	2,607 31	13,320 72	2,739 81	20 57
Home Insurance		133,171 75	94,259 88	84,988 45	9,271 43	94,259 88	171,598 42	90,979 88	52 91
*Homestead Fire		1,764 80	714 89	714 89					
Hudson Bay									
Imperial Assurance		78,932 52	34,271 90	29,002 75	3,505 42	32,508 17	69,745 13	31,141 17	44 65
Imperial Guar. and Accident		25,675 24	6,624 94	5,768 06	686 11	6,454 17	21,351 03	7,324 17	35 05
Imperial Insurance Office	- 106 93	8,856 00	1,068 05	1,068 05		1,068 05	6,908 69	2,657 05	38 46
Indemnity of N. A.		3,123 03	4,189 36	3,173 51	1,015 85	4,189 36	3,362 04	2,432 01	72 34
Insurance Co. of N. A.		442 09					266 59		
LaSalle Fire	214 38	442 09							
Law, Union and Rock	4 360 65	46,266 26	19,673 42	19,343 20	41 81	19,343 20	48,329 47	10,568 20	21 87
Legal & Gen. Assur. Society									
Liverpool & London & Globe	1 860 68	48,272 74	13,424 19	13,200 66	140 42	13,341 08	44,062 32	21,634 08	49 10
Liverpool-Manitoba	776 68	20,272 20	6,767 47	6,511 94	130 69	6,642 63	19,213 25	8,199 93	42 68
Lloyd's Casualty		46,913 44	8,562 25	7,077 60	1,484 65	8,562 25	29,325 59	2,592 25	77 03
London Assurance	343 37	12,124 00	3,543 75	2,977 27	542 28	3,519 55	10,336 15	3,138 55	30 36
London Canada	2 350 76	26,222 08	9,309 98	7,984 60	1,325 38	9,309 98	24,377 44	9,749 71	39 99
London Guar. and Accident		145,677 65	69,450 17	59,102 32	10,347 85	69,450 17	144,347 51	84,050 17	58 23
London & Lancs. Guar. & Ac.	22 187 21	161,850 95	83,461 16	71,082 20	2,605 16	83,461 16	163,756 14	77,712 20	47 46
London & Lancashire Ins.	1 243 20	43,696 72	25,602 96	19,491 78	3,887 77	22,096 94	38,009 14	18,003 30	47 25
London & Provincial		10,050 27	3,506 02	3,029 87	859 24	3,887 77	10,873 24	9,987 77	91 86
London & Scottish		4,559 88	1,821 80	1,472 56	349 24	1,821 80	4,323 12	1,791 80	41 45
London Marine	190 17	669 18	94 81	57 31	37 50	94 81	852 04	6 16	
Maryland Casualty Co.	34 615 48	34,615 48	5,127 91	5,127 91		5,127 91	31,039 54	8,434 08	27 17
Merchants Casualty Co.	365 10	73,842 20	39,476 54	31,983 53	7,482 73	39,476 54	74,206 16	34,356 76	46 30
Merchants and Employers	4 715 75	64,490 81	12,752 46	11,082 17	1,670 29	12,752 46	50,444 28	14,676 71	29 09
Merchants Fire	1 405 30	8,817 15	3,732 68	3,320 53	343 88	3,664 41	8,739 35	2,731 41	31 25
Merchants Marine	- 25 50	942 41	194 90	186 08	8 82	194 90	1,288 84	- 59 10	
Mercury		31,473 53	16,586 65	13,590 98	2,995 67	16,586 65	34,032 61	14,501 04	42 61
Metropolitan Casualty		49,873 03	8,592 88	5,020 02	872 86	8,592 88	31,026 01	19,357 88	62 39
Motor Union	1 376 05	56,187 13	29,079 54	24,397 68	4,661 96	29,079 54	57,845 08	20,270 49	35 04
Mount Royal		34,252 13	6,151 34	23,123 25	6,151 34	29,274 59	37,719 07	15,900 57	42 18
National Fire		1,074 50	2,399 20	2,274 55	124 65	2,399 20	1,087 47	2,226 74	204 76
National Liberty									

*All reinsured with Home Insurance Co.

TABLE XII.—AUTOMOBILE INSURANCE PREMIUMS AND LOSSES IN ONTARIO DURING 1930—Continued

Companies	Premiums Written			Losses Paid					Ratio of losses paid to premiums written	Net premiums earned	Net losses incurred	Ratio net losses incurred to net premiums earned	
	Gross less return premiums	Licensed reinsurance ceded	Net	Gross, incl. adjustment expense	Licensed reinsurance received	Claims paid (net)		Adjustment expenses (net)					Total (net)
						\$	c.						
National Union Fire.....	290,418 90		290,418 90	170,651 69		167,400 36	3,251 33	170,651 97	57 00	231,480 28	98 03		
National Union Indem. Co.	43,518 59		43,518 59	16,135 74		13,427 17	2,708 35	16,135 97	37 97	18,018 94	49 49		
Newark Fire.....	24,239 83		24,239 83	13,151 45		12,252 54	898 91	13,151 43	54 26	14,611 45	47 68		
New Jersey.....	8,632 05	16 62	8,615 43	16,853 24		14,198 81	2,654 43	16,853 24	195 62	17,216 24	169 06		
New York Casualty.....	27,622 00	375 28	27,246 72	3,167 57	216 07	2,407 60	543 81	2,955 50	10 46	5,428 97	27 52		
New York Indemnity.....	144 81	126 71	27,18 10	76 33	66 80	8 54	99	2,955 50	59 65	19,130 35	131 98		
Niagara Fire.....	6,587 59		6,587 59	546 88 30		470 98	75 90	546 88 30	88 30	3,992 74	40 95		
North British & Merc.	71,126 92		71,126 92	32,200 16		28,268 76	3,931 40	32,200 16	45 27	66,672 16	56 71		
Northern Assurance Co.	74,398 96		74,398 96	27,698 91		22,406 00	5,019 27	27,425 27	36 86	71,921 16	27,682 27		
Northwestern National.	4,305 96		4,305 96	2,420 82		2,240 73	210 09	2,420 82	56 22	7,914 58	6 20		
Norwich Fire.....	244,116 31		244,116 31	134,296 28		118,561 36	15,734 92	134,296 28	55 01	241,374 95	54 10		
Ocean Accident and Guar.	328,845 35	367 24	324,349 47	2,233 07		2,043 72	191 35	2,233 07	31 38	6,984 58	62 24		
Pacific Coast.....	24,171 39	4,976 93	23,194 46	9,537 06	1,661 90	126,853 32	12,918 77	139,773 09	43 09	322,540 36	44 00		
Palatine.....	13,197 44		11,846 98	5,262 89		4,185 55	689 63	4,875 18	41 12	23,435 53	62 79		
Phoenix Assurance.....	22,497 55	1,350 46	22,497 55	9,812 72	387 71	8,088 37	1,724 35	9,812 72	43 61	22,780 13	33 19		
Phoenix Ins. of Hartford.	8,492 92		8,492 92	7,445 28		6,137 59	1,307 69	7,445 28	87 66	12,136 24	49 47		
Pilot.....	565,577 75		565,577 75	162,805 59		151,933 30	10,871 69	162,805 59	28 79	453,734 49	49 47		
Preferred Accident.....	64,862 19	70 00	64,792 19	39,598 92		39,598 92		39,598 92	61 12	63,186 24	50 81		
Provident.....	61,034 49	1,708 09	59,326 40	43,679 30		42,123 30	1,556 00	43,679 30	73 62	56,517 04	78 81		
Provident.....	59,752 89		21,482 31	16,164 04		16,164 04	5,318 27	21,482 31	31 35	55,901 30	43 56		
Prudential Assurance.....	23,444 18	592 58	22,851 60	4,769 47	11 50	4,372 08	385 89	4,757 20	80 82	19,984 30	47 68		
Queen Insurance.....	5,332 81		2,185 20	2,093 55		2,093 55	91 65	2,185 20	40 98	5,295 52	43 55		
Queensland.....	2,677 53	50 31	2,627 22	600 13		600 13	27 50	627 63	2 29	2,423 08	31 75		
Railway Passengers.....	42,440 32		42,440 32	16,782 69		13,956 38	2,826 31	16,782 69	39 54	41,794 27	34 26		
Royal Exchange.....	56,836 35	2,859 46	50,379 94	21,875 83	3,116 88	16,548 47	2,210 48	18,758 95	37 24	16,067 95	37 18		
Royal Insurance.....	138,983 35	2,889 46	138,693 89	52,725 18		45,679 09	7,045 19	52,725 18	38 01	134,728 31	50 47		
Saint Paul Fire and Mutual.	18,201 55		18,201 55	9,806 57		8,152 41	1,654 46	9,806 57	53 88	21,850 40	31 75		
St. Paul Mercury Indemnity.	25,032 04	1,001 29	24,030 75	36,255 54		26,587 82	9,041 04	35,628 86	148 26	28,272 70	115 54		
Scottish Metropolitan.....	36,935 14	59 46	36,875 68	11,684 08		7,666 21	4,017 79	11,684 08	31 68	36,759 42	51 83		
Scottish Union & National.	11,963 33	-31 89	11,995 22	3,434 98		2,792 65	589 00	3,381 65	28 19	19,075 65	54 20		
Security Ins. of New Haven.	2,498 94	31 76	2,467 18	3,853 06		3,216 59	636 47	3,853 06	156 17	2,789 83	118 39		
Southern.....	6,927 03	172 23	6,754 80	889 90		889 90		889 90	13 17	4,052 88	59 33		
Springfield Fire and Mutual	39,607 00		39,607 00	3,427 11		3,215 19	211 92	3,427 11	8 65	24,342 16	12 23		
Stuyvesant.....	35,042 61	-825 43	35,868 04	13,801 00	301 29	12,263 66	2,279 05	13,502 71	37 66	35,947 82	33 87		
Sun Insurance Office.....	208,390 19	26,582 20	181,807 99	120,740 16	22,216 52	88,197 04	10,326 60	98,523 64	54 19	106,426 64	50 06		
Trans-Canada.....	96,694 39	748 08	95,946 31	33,495 90		28,575 22	4,738 68	33,495 90	34 91	74,146 23	39,095 84		
Travelers Fire.....	28,237 58		26,981 21	1,614 42		1,613 54	88	1,614 42	5 72	17,467 77	12 43		
Travelers Indemnity Co.....	226,981 21		226,981 21	121,107 14		99,783 78	21,323 36	121,107 14	53 82	137,236 73	61 90		
Union Assurance Society.....	26,913 53	957 39	25,956 14	14,168 41		10,577 13	1,576 98	12,154 11	46 86	23,206 51	69 07		
Union Ins. Society of Canton.	128,220 04		128,220 04	62,737 59		53,059 21	9,677 80	62,737 59	49 91	54,443 01	44 10		
United British.....	38,403 26	2,640 91	35,762 35	18,085 59	34 30	16,015 16	2,036 13	18,051 29	50 48	10,646 54	32 99		

United States Casualty.....	115,547 06	377 85	115,169 21	54,500 48	46,083 44	8,417 04	54,500 48	47.32	104,162 70	60,047 99	57.65
United States Fld. & Guar.....	213 84	9 50	204 34	.....	.....	.....	.....	.....	130 52	.....	.....
Virginia Fire and Mutal.....	196,378 73	2,551 26	193,827 47	2,010 85	68,619 55	12,300 36	80,919 91	41.75	183,293 58	75,194 41	41.02
Western Assurance.....	9,152 11	.....	9,152 11	2,538 47	2,399 47	139 00	2,538 47	27.73	6,242 15	2,768 87	44.35
Westminster Fire Office.....	43,368 82	21,684 41	21,684 41	18,461 44	8,025 26	1,205 46	9,230 72	42.57	20,422 66	5,921 72	29.00
World Fire and Marine.....	81,317 15	1,139 63	80,177 52	20,128 56	16,177 28	3,517 02	19,694 30	24.56	75,024 18	22,969 30	30.62
Yorkshire.....	130,358 21	1 49 93	130,308 28	68,499 01	56,657 50	11,841 54	68,499 01	52.57	133,658 99	67,379 04	50.41
Zurich Gen. Acc. & Liability.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
MUTUALS											
Central Manufacturers.....	30,836 37	.....	30,836 37	1,951 43	1,951 43	9 83	1,951 43	6.32	28,744 02	2,011 62	6.99
Hardware Dealers.....	450 36	.....	450 36	703 93	694 10	9 83	703 93	156.30	408 94	703 93	172.14
Lumbermen's Mut. Casualty.....	173,545 31	.....	173,545 31	43,022 97	41,805 06	1,217 91	43,022 97	24.79	152,417 78	49,765 47	32.65
Lumbermen's Mutal Ins.....	711 59	.....	711 59	.....	.....	.....	.....	.....	560 69	.....	.....
Minnesota Implement.....	450 36	.....	450 36	703 93	694 10	9 83	703 93	156.30	408 94	703 93	172.14
Northwestern Mutual.....	13,144 44	.....	13,144 44	5,792 65	5,449 00	343 65	5,792 65	44.07	12,693 64	4,988 56	39.30
Portage La Prairie Mutual.....	450 36	.....	450 36	703 93	694 10	9 83	703 93	156.30	408 94	703 93	172.14
Retail Hardware.....	2,724 29	.....	2,724 29	.....	.....	.....	.....	.....	2,724 29	.....	.....
Wawanesa Mutual.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
RECIPROCAL											
Detroit Automobile Inter-Ins.....	9,626,508 67	264,607 15	9,361,901 52	4,273,376 91	3,694,729 83	466,729 33	4,161,459 16	44.31	8,934,508 42	4,378,698 64	49.01
Totals.....	.....	.....	.....	111,917 75	.....	.....	.....	.....	.....	.....	.....

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—Continued

ACCIDENT AND SICKNESS COMBINED—Continued

Companies	Premiums Written			Losses Paid						Ratio of Losses			Net premiums earned			Net losses incurred			Ratio net losses incurred to net premiums earned																			
	Gross less return premiums			Licensed reinsurance ceded			Net			Gross			Licensed reinsurance received			Claims paid (net)			Adjustment expenses (net)			Total (net)			Paid to policyholders			Net premiums earned			Net losses incurred			Ratio net losses incurred to net premiums earned				
	\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.		\$	c.			
Monarch Accident	72,468	08				72,468	08		47,827	18					47,802	43		24	75		47,827	18		65	90		75,461	78		49,210	18		65	21				
New York Casualty	20,544	35				20,544	35		4,859	46					4,859	46					4,859	46		23	65		20,544	35		4,859	46		23	65				
North American Accident	-24,575	08				-24,575	08		12,276	89					12,268	12		8	77		12,276	89					4,333	66		9,968	35		231	22				
Pho.	224,591	10				224,591	10		138,494	83					138,494	83					138,494	83		61	67		226,448	60		137,957	82		60	92				
Protective Ass n. of Canada	6,293	10				6,293	10		4,401	79					4,236	29		165	50		4,401	79		69	62		6,334	81		4,421	79		69	80				
Preferred Accident	8	60				8	60		747	13					747	13					747	13		35	72		2,066	20		583	84		28	23				
Prudential Assurance	79,560	92				73,862	15		45,723	97					45,723	97					45,723	97		61	90		72,979	17		45,158	97		61	88				
Prudential Insurance	7,989	36				3,231	75		10,103	88					9,209	88		63	00		9,272	88		286	93		6,302	43		8,687	88		137	84				
Ridgely Protective	16,016	98				15,538	31		8,082	09					7,565	54					7,565	54		48	53		14,814	55		7,065	54		47	69				
Royal Exchange	1,015,987	57				1,002,262	26		599,889	86					597,331	12		1,017	27		598,348	39		59	70		1,036,475	46		584,255	44		56	37				
Toronto General																																						
Union Assurance Society																																						
Yorkshire																																						
Totals	21,173	34				21,173	34		72,626	61					70,214	88		2,411	73		72,626	61		343	01		30,468	59		100,276	11		329	11				

AVIATION

Aero Indemnity	6,564	92				6,564	92		511	25					511	25				511	25		7	81		7,291	29		10,511	25		144	16					
Aero Insurance	7,795	95				7,795	95		32,019	81					30,795	94		1,223	87		32,019	81		410	72		9,062	57		32,019	81		353	30				
Actna Insurance	917	71				917	71		5,000	00					5,000	00				5,000	00		514	83		3,749	10		10,000	00		268	04					
Bankers Indemnity	2,306	33				2,306	33		17,479	46					16,950	82		528	64		17,479	46		757	89		1,702	76		22,542	46		1,323	88				
Continental Insurance	75	43				75	43																															
Fidelity & Casualty of N.Y.	3,445	34				3,445	34		17,616	09					16,956	87		659	22		17,616	09		511	30		8,546	84		25,202	59		294	88				
Insurance Co. of N.A.																																						
Marine Insurance																																						
Maryland Casualty																																						
National Fire of Hartford	67	66				67	66																															
National Union Fire																																						
New York Indemnity																																						
Provident Washington																																						
Travelers Fire																																						
United States Fidelity																																						
United States Fire																																						
World Fire and Marine																																						
Totals	21,173	34				21,173	34		72,626	61					70,214	88		2,411	73		72,626	61		343	01		30,468	59		100,276	11		329	11				

CREDIT

American Credit.....	102,924 75	102,924 75	50,719 31	46,574 21	4,145 10	50,719 31	49.28	100,320 60	50,719 31	50.55
National Surety.....	56,575 04	56,575 04	6,506 47	6,506 47	.....	6,506 47	11.50	53,248 18	6,506 47	12.22
Totals.....	159,499 79	159,499 79	57,225 78	53,080 68	4,145 10	57,225 78	35.88	153,568 78	57,225 78	37.26

EXPLOSION

Acadia.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
American Home.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Canadian.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
British Empire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
California.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canada.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian General.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Canadian Surety.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Central Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Chicago Fire & Marine.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Citizens of N.J.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Columbia.....	96 95	-21 57	.....	.....	.....	.....	.....	.....	.....	.....
Continental.....	.....	.....	.....	.....	.....	.....	.....	101 13	.....	.....
Cosmopolitan.....	125 61	.....	.....	.....	.....	.....	.....	.....	.....	.....
Fidelity-Phoenix Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
First American.....	-7 19	.....	.....	.....	.....	.....	.....	.....	.....	.....
Germanic.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Granite Slate.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Great American.....	-1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....
Hanover Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
*Homesead Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Assurance.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Imperial Guar. & Acc. Co.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
La Salle.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London-Canada.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London & Scottish.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Maryland.....	900 00	.....	.....	.....	.....	.....	.....	.....	.....	.....
Mercury.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Michigan Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Milwaukee Mechanics Co.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Liberty.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Liverpool.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New York Fire.....	125 61	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Brunswick Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
North British & Merc. Co.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pearl.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Phoenix.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Republic Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Rhode Island.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
St. Paul Fire & Marine.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sentinel Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Southern.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Sussex Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Svea Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....

*All reinsured with the Home Insurance Co.

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—Continued
EXPLOSION—Continued

Companies	Premiums Written			Losses Paid					Ratio of losses written		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned												
	Gross less return premiums		Licensed reinsurance ceded	Net	Gross	Licensed reinsurance received	Claims paid (net)	Adjustment expenses (net)	Total (net)		\$	c.	\$	c.													
	\$	c.							\$	c.						\$	c.	\$	c.								
JOINT STOCK—Continued																											
Trans-Canada.....																											
Travellers Fire.....																											
Univarsal.....																											
Virginia.....																											
Westchester Fire.....	1,021	38	634	01	387	37								99	01												
Westminster.....																											
Totals.....	2,135	65	612	44	1,523	21								742	84												
FORGERY																											
California.....	1,302	90	366	99	935	91								628	53	41	83										
Canadian General.....	352	23	257	56	94	67								53	46												
Canadian Indemnity.....	7,214	42	1,229	13	5,985	29								2,623	78	175	93										
Canadian Surety.....					250	32			50					135	75												
Employers Liability.....					135	75								547	42												
General Indemnity.....	1,026	07			1,026	07								494	93												
Globe Indemnity.....	237	26			237	26																					
Maryland Casualty.....																											
Metropolitan Cas. of N.Y.....														88	37												
National Surety.....	4,847	70			4,847	70			370	22				12,356	75	466	22										
Royal Insurance.....	1,242	99	490	63	752	36			6	67				1,322	77	606	67										
Toronto General.....	523	16			523	16								300	82												
United States Fidelity.....																											
Totals.....	16,746	73	2,344	31	14,402	42			948	72	250	32	697	90	50	698	40	4	85	18,416	83	1,426	40	7	74		
GUARANTEE																											
Aetna Casualty.....	1,098	36			1,098	36			751	03				3,685	48	751	03			68	38	1,098	36	351	03	31	96
Alliance Assurance.....	5,084	09	913	13	4,170	96			21,713	49				25,398	97	25,398	97			608	95	8,883	74	15,903	97	179	02
American Surety.....	28,479	64			28,479	64			62,508	70				1,900	23	64,408	93			226	15	25,638	05	197,450	70	770	47
British America.....	3,529	56	1,299	50	2,230	06			346	70				149	20	4,053	90			22	24	2,264	38	559	90	24	73
British Canadian.....	4,574	21			4,574	21			1,036	77				68	60	1,405	37			23	17	2,897	30	4,655	37	160	68
British Empire.....	177	32			177	32																239	62				
Canada Accident and Fire.....	4,416	47	627	19	3,789	28			3,087	47	152	81		2,609	66	2,934	66			77	45	3,640	81	43,234	66	1,178	83
Canadian General.....	46,396	10	14,931	16	31,464	94			1,751	11				203	82	1,751	11			0	56	26,475	06	1,403	26	5	30

*New Brunswick Fire.	5,717 06	1,498 41	4,318 65	2,531 38	170 19	2,361 19	2,361 19	54 67	4,318 65	3,636 10	84 20
Providence-Washington.	3,171 97		3,171 97	3,754 20		3,674 65	3,674 65	118 35	3,171 97	3,754 20	118 35
Royal Exchange.	15,068 78		15,068 78	5,393 55		5,393 55	5,393 55	35 79	15,068 78	7,788 55	51 68
St. Paul Fire and Marine.	33,763 25		33,763 25	5,791 09		5,791 09	5,791 09	17 15	33,763 25	6,021 11	19 61
Scottish Metropolitan.	8,616 97	3,746 71	4,870 26	-1,912 69		-285 35	-285 35	34 37	5,346 23	832 00	35 00
Standard Marine.	10,796 40	637 43	10,158 97	2,665 23	990 89	1,674 34	1,674 34	81 60	11,434 36	7,248 00	63 39
Tokio Marine and Fire.				8,926 08	636 08	8,290 00	8,290 00				
Toronto General.											
Travellers Fire.											
Union of Canton.	10,447 11	288 14	10,158 97	9,242 87	667 52	8,575 35	8,575 35	84 41	10,158 97	7,659 35	75 39
United States Fire.	11,422 90	1,441 00	10,281 90	8,361 78	666 49	7,695 29	7,695 29	74 84	11,556 27	7,871 29	68 11
U.S. Mer. & Shippers.											
Western Assurance.											
Yorkshire.											
Totals.	192,691 30	27,096 15	165,595 15	109,034 91	11,065 16	97,651 55	97,651 55	318 20	166,461 15	69,161 77	41 55

*All reinsured with the Home Insurance Co.

INLAND TRANSPORTATION

JOINT STOCK	14,372 57		14,372 57	1,825 72	1,730 39	1,730 39	1,730 39	12 70	11,630 11	1,825 72	15 69
Aetna.	22,687 97		22,687 97	7,727 07	7,727 07	7,727 07	7,727 07	34 06	22,936 32	8,302 07	36 18
Agricultural.	438 28		438 28						438 28		
Alliance of Philadelphia.											
American & Foreign.											
American Home.	9,234 58		9,234 58	22 20	22 20	22 20	22 20	0 24	9,834 50	22 20	0 23
Automobile.	20,324 28	3,151 78	17,172 50	2,920 30	389 45	2,530 85	2,530 85	14 74	14,100 53	3,426 85	22 88
British America.											
British Canadian.											
British Empire.	819 20	33 75	785 45	712 00		707 00	707 00	5 00	552 72	712 00	128 82
British Oak.											
Canada Security.	1,282 75		1,282 75						23 00		14 01
Canadian General.	160 60		160 60						360 29		
Canadian Indemnity.	1,524 63		1,524 63						914 78		
Century.	9,129 15	1,526 20	7,602 95	1,783 18	171 83	1,611 35	1,611 35	21 19	7,563 81	1,551 35	20 51
Columbia.	53 40		53 40						38 19		
Connecticut Fire.	5,993 05	1,092 19	4,900 86	560 67	470 49	470 49	470 49	11 44	4,084 96	766 67	18 77
Continental Insurance.	8,361 39	448 60	7,912 79	2,754 00	2,754 00	2,754 00	2,754 00	34 80	7,491 73	2,465 50	32 91
Dom. of Canada General.	14,857 46		14,857 46	349 35	349 35	349 35	349 35	2 35	14,857 46	349 35	2 35
Eaton, T. General.	38 50		38 50						23 10		
Federal Insurance.	2,127 03		2,127 03	154 58	107 04	107 04	107 04	7 27	1,947 52	154 58	7 94
Fidelity-Phoenix Fire.	17,600 46	427 96	17,172 50	2,596 26	65 61	2,530 65	2,530 65	14 74	14,543 73	3,223 85	22 17
Fire Association of Phila.	7,519 93	504 04	7,015 89	892 18	108 90	783 28	783 28	11 16	6,330 94	809 28	13 26
Fireman's Fund Ins. Co.	1,043 30		1,043 30	84 11	61 71	61 71	61 71	8 06	904 98	84 11	9 29
First American.											
First National.	5,477 07	66 10	5,410 97	30 00	30 00	30 00	30 00	0 85	5,498 70	-20 00	
Gen. Acc. Fire & Life.	5,662 33		5,662 33	8,720 73	8,470 04	8,470 04	8,470 04	73 00	4,989 69	8,767 88	175 72
Glens Falls.											
Globe Indemnity.	897 46		897 46	85 28	85 28	85 28	85 28	9 50	675 09	81 65	12 09
Globe & Rutgers.	247 46		247 46	-216 11	-216 11	-216 11	-216 11		165 20	216 11	
Great American.	1,642 72	36 85	1,605 87	78 00	78 00	78 00	78 00	4 74	1,313 19	78 00	5 94
Guardian Ins. of Canada.	30,647 16		30,647 16	15,252 26	15,252 26	15,252 26	15,252 26	50 51	29,914 35	14,742 92	49 28
Hartford Fire.	18,838 07		18,838 07	2,018 57	2,018 57	2,018 57	2,018 57	10 72	18,109 56	1,957 57	10 81
Home.											
Imperial Guar. & Acc. Co.	49,644 35	1,255 84	48,388 51	72,378 42	4 70	72,359 73	72,359 73	149 58	50,924 46	73,778 42	144 88
Insurance Co. of N.A.											
Insurance Co. of Penn.											
Liverpool & London & Glob.	661 62		661 62	18 82	14 12	14 12	14 12	2 14	661 62	14 12	2 14

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930
 ACCORDING TO CLASSES OF INSURANCE—Continued
 INLAND TRANSPORTATION—Continued

Companies	Premiums Written			Net			Losses Paid						Ratio of losses written			Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned				
	Gross less return premiums		Licensed reinsurance ceded	\$		c.		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)		Total (net)		\$		c.						
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.						
JOINT STOCK—Continued																								
London Assurance	28,749	63		28,749	63												22,213	19						
London Guar. & Acc.	417	65	40	377	65												399	95						
London & Lancs. G. & A.	308	62	87	221	12												217	50						
Marine Insurance	14,867	49		14,867	49												10,292	16						
National Fire of Hartford																								
National Union Fire	6,326	70		6,326	70												25,975	63						
New Hampshire Fire																								
New York Underwriters																								
Niagara Fire	2,067	63		2,067	63												1,153	30						
North Brit. & Mercantile	3,759	85		3,759	85												3,964	50						
North River Assurance	2,146	96		2,146	96																			
Northern Assurance	4,439	65	30	4,409	65												2,808	53						
Norwich Union Fire	18,897	01	1,403	17,493	31												17,240	33						
Phoenix of Hartford																								
Pilot	988	00		988	00												761	57						
Providence Washington																								
Prudential	4,239	00		4,239	00												691	41						
Prudential Assce. Co., Ltd.	953	54	245	708	09												3,537	08						
Queen of America	865	39		865	39												458	35						
Railway Passengers	915	01		915	01												866	43						
Royal Exchange	492	81		492	81												1,065	36						
St. Paul Fire & Marine	37,696	55		37,696	55												37,347	66						
Scottish Metropolitan																								
Scotiash Metropolitan																								
Stuyvesant	57	55		57	55												93	97						
Tokio Marine & Fire	19,034	24	2,761	17,172	50												20,113	84						
Toronto General	4,818	40	747	4,071	35												7,246	00						
Travelers Fire	98	70		98	70																			
Union Assurance Society																								
Union of Canton	30,684	08	488	30,195	27												16,335	94						
U.S. Fire	20,147	57	2,973	17,173	75												2,526	04						
U.S. Merchants & Shippers	17,512	97	350	17,162	37												2,298	87						
Western	9,933	28	962	8,970	74												9,265	62						
Western	116,053	43	82,278	33,778	52												21,856	74						
World Fire and Marine	4,496	33		4,496	33												3,627	37						
World Marine & General	1,791	49	1,520	4,700	65												3,210	39						
Yorkshire	579	84		579	84												683	97						
Totals	605,138	89	102,434	502,704	62												225,392	21						
																	16,704	53						
																	205,191	10						
																	3,496	58						
																	208,687	68						
																	481,611	63						
																	185,668	09						
																	35							

LIABILITY

Company Name	6,526 '92	6,526 '92	455 '64	272 '64	183 '00	455 '64	6.97	7,425 '16	426 '64	5.75
Actna Life	6,526 '92	6,526 '92	455 '64	272 '64	183 '00	455 '64	6.97	7,425 '16	426 '64	5.75
Alliance Assurance	1,218 '84	1,147 '54	43 '62	43 '62	190 '82	43 '62	3.80	1,113 '46	65 '62	5.89
Bolton Insurance	13 '33	1,147 '54	190 '82	190 '82	146 '80	190 '82	2,676 '30	2,666 '92	159 '18	5.89
British America	13 '33	1,147 '54	190 '82	190 '82	146 '80	190 '82	2,676 '30	2,666 '92	159 '18	5.89
British Canadian	137 '69	1,725 '22	5,809 '25	395 '25	104 '00	589 '25	34 '13	1,531 '17	899 '25	58 '61
British Empire	1,675 '16	8,671 '05	2,862 '21	1,443 '59	103 '00	1,546 '50	17 '83	7,624 '93	1,046 '59	13 '72
Canadian Accident	26,544 '58	24,789 '97	6,442 '80	5,019 '26	1,422 '74	6,442 '80	25 '98	25,243 '92	12,120 '10	48 '01
Canadian General	11,402 '74	11,392 '28	1,542 '82	11,283 '14	259 '68	1,542 '82	101 '32	9,891 '92	3,977 '82	40 '21
Canadian Indemnity	1,119 '06	7,357 '25	1,277 '90	703 '85	205 '95	909 '80	12 '37	6,123 '45	2,178 '40	32 '44
Canadian Surety	3,304 '90	2,813 '83	1,482 '67	1,476 '67	6 '00	1,476 '67	52 '48	4,420 '25	832 '42	18 '83
Car & General	491 '07	7,425 '69	997 '38	962 '50	34 '88	997 '38	13 '43	7,156 '96	881 '38	12 '32
Century Indemnity	7,008 '42	18,228 '89	3,389 '29	2,151 '26	1,893 '07	3,389 '29	15 '29	16,246 '18	3,078 '12	18 '95
Commercial Union	99,307 '54	96,653 '49	23,679 '38	21,512 '76	1,893 '07	23,679 '38	24 '21	93,796 '14	18,625 '83	19 '85
Continental Casualty	31,720 '62	28,115 '13	23,632 '57	21,570 '50	2,062 '07	23,632 '57	84 '05	29,774 '46	28,024 '07	94 '12
Dome of Canada General	90,067 '13	86,389 '52	16,956 '07	15,164 '11	1,108 '45	16,956 '07	18 '81	80,714 '72	14,159 '56	17 '54
Employers' Liability	6,284 '46	2,173 '78	101 '65	101 '65	13 '00	114 '65	5 '27	1,938 '91	—336 '35	—
Fidelity Ins. of N.Y.	182,835 '37	177,271 '02	92,640 '19	76,798 '76	11,585 '23	92,640 '19	49 '85	165,551 '61	81,535 '90	49 '25
Fidelity Ins. of Canada	4,938 '41	4,149 '53	6,115 '15	997 '56	421 '14	6,115 '15	34 '20	3,733 '26	1,926 '70	51 '61
General Accident of Canada	1,134 '05	1,134 '05	6,798 '24	62 '04	62 '04	6,798 '24	5 '48	838 '71	227 '04	26 '75
Gen. Accident, Fire & Life	18,451 '73	16,576 '10	6,798 '24	6,109 '00	617 '74	6,726 '74	40 '58	17,560 '73	8,556 '58	48 '73
Gen. Casualty of Paris	628 '46	628 '46	323 '95	281 '45	42 '50	323 '95	51 '47	748 '58	—248 '95	33 '26
General Re-insurance	182,835 '37	177,271 '02	92,640 '19	76,798 '76	11,585 '23	92,640 '19	49 '85	165,551 '61	81,535 '90	49 '25
Globe Indemnity	4,938 '41	4,149 '53	6,115 '15	997 '56	421 '14	6,115 '15	34 '20	3,733 '26	1,926 '70	51 '61
Guardian Ins. of Canada	1,134 '05	1,134 '05	6,798 '24	62 '04	62 '04	6,798 '24	5 '48	838 '71	227 '04	26 '75
Guildhall	18,451 '73	16,576 '10	6,798 '24	6,109 '00	617 '74	6,726 '74	40 '58	17,560 '73	8,556 '58	48 '73
Hartford Accident & Ind.	13,963 '19	3,112 '09	10,851 '10	2,222 '99	365 '65	2,588 '64	23 '86	9,394 '66	3,690 '64	39 '28
Hartford Fire	405 '04	24 '28	380 '76	7 '80	7 '80	2,596 '44	23 '86	316 '02	—	—
Hartford Steam Boiler	3,827 '50	1,697 '96	2,129 '54	9 '00	9 '00	9 '00	0 '42	2,231 '73	—163 '00	—
Imperial Guar. & Accident	30,277 '59	418 '90	29,858 '69	26,727 '90	89 '51	26,727 '90	89 '51	29,737 '55	30,755 '40	103 '42
Indemnity Insurance Office	36,399 '08	191 '21	8,231 '59	4,363 '64	4,365 '64	4,365 '64	53 '04	8,566 '12	3,661 '64	42 '75
Law, Union and Rock	85,843 '61	38,785 '51	36,399 '08	47,058 '10	5,733 '83	4,616 '65	15 '76	18,814 '68	6,618 '83	35 '20
Liverpool & London & Globe	20,783 '79	20,389 '41	57,509 '77	32,555 '75	69 '18	32,555 '75	69 '18	50,700 '54	37,772 '25	74 '50
Lloyds Casualty	1,855 '30	135 '00	1,855 '30	1,028 '28	705 '30	1,028 '28	5 '94	20,651 '01	8,392 '22	40 '63
London & Lancs. G & A.	1,281 '13	1,281 '13	5 '00	5 '00	5 '00	5 '00	5 '00	1,231 '17	2 '28	19 '44
London Guar. & Acc.	28,580 '69	28,580 '69	7,287 '03	7,287 '03	7,287 '03	7,287 '03	25 '50	1,129 '80	5 '00	44 '44
London & Provincial	16,224 '91	15,917 '57	2,580 '00	1,874 '56	552 '28	2,426 '84	15 '25	13,437 '13	3,606 '34	26 '83
London & Scottish	219 '96	219 '96	1,309 '89	280 '00	1,029 '89	1,309 '89	120 '69	120 '69	—290 '11	—
Maryland Casualty	720 '68	720 '68	1,309 '89	280 '00	1,029 '89	1,309 '89	120 '69	120 '69	—290 '11	—
Merchants & Employers	1,707 '17	1,030 '28	676 '89	1,242 '51	476 '80	1,719 '31	254 '00	4,840 '40	803 '31	16 '60
Metropolitan Casualty	3,061 '43	3,061 '43	940 '92	608 '57	332 '35	940 '92	30 '73	1,951 '80	1,007 '41	51 '61
Motor Union	11,674 '73	789 '36	10,885 '37	2,725 '13	1,442 '00	4,167 '13	38 '28	11,332 '37	3,321 '13	29 '31
National Union Indemnity	3,919 '51	3,919 '51	1,903 '27	96 '70	1,806 '57	1,903 '27	48 '56	3,493 '17	—2,946 '73	—
New York Casualty	16,619 '68	16,581 '12	4,853 '12	4,367 '38	4,853 '12	4,853 '12	29 '27	17,813 '93	3,908 '11	21 '94
New York Indemnity	157 '52	90 '88	71 '00	63 '50	7 '50	71 '00	106 '54	—103 '26	71 '00	—
Northern Assurance	29,900 '44	2,062 '03	5,862 '04	4,903 '84	958 '20	5,862 '04	21 '05	26,754 '38	6,412 '04	23 '96
North American Accident	1,750 '55	227 '68	578 '14	528 '14	50 '00	578 '14	31 '39	1,252 '93	578 '14	45 '34
North British & Merc.	43 '00	43 '00	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80
Norwich Union	1,801 '61	1,801 '61	1,697 '63	1,601 '63	96 '00	1,697 '63	94 '22	1,705 '18	1,552 '63	91 '05
Ocean Accident and Guar.	1,801 '61	1,801 '61	1,697 '63	1,601 '63	96 '00	1,697 '63	94 '22	1,705 '18	1,552 '63	91 '05
Pilot	43 '00	43 '00	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80	31 '80
Preferred Accident	1,801 '61	1,801 '61	1,697 '63	1,601 '63	96 '00	1,697 '63	94 '22	1,705 '18	1,552 '63	91 '05
Provident Assurance Co.	1,801 '61	1,801 '61	1,697 '63	1,601 '63	96 '00	1,697 '63	94 '22	1,705 '18	1,552 '63	91 '05

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930, ACCORDING TO CLASSES OF INSURANCE—Continued

LIABILITY—Continued

Companies	Premiums Written						Losses Paid						Ratio of losses paid to premiums written	Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned		
	Gross less return premiums		Licensed reinsurance ceded		Net		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)			Total (net)		\$	c.		\$	c.
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		\$	c.					
JOINT STOCK—Continued																				
Prudential Ass'ce Co., Ltd.	1,080 76	234 19	846 57		846 57												666 23	25 00	3 75	
Queensland	348 29		348 29		348 29											253 93	134 92	5 19		
Railway Passengers	2,555 77		2,555 77		734 92											2,598 93	1,037 61	3 97		
Royal Exchange	7,120 94	— 63 00	7,057 94		1,037 61											6,544 85	15,124 80	54 19		
Royal Insurance	30,861 68		30,861 68		10,884 80											28,464 71	1,380 34	7 79		
Scottish Metropolitan	1,114 78	134 39	980 39		664 50											1,380 34	664 50			
Stuyvesant																				
Sun Insurance Office	2,908 19	61 88	2,846 31		406 49											2,778 70	693 99	24 97		
Toronto General	32,349 14	8,046 21	24,302 93		8,931 46											24,771 20	9,377 40	37 85		
Travelers' Indemnity	2,963 49		2,963 49		409 13											3,926 66	1,228 85	40 60		
Travelers' Insurance	39,147 49		39,147 49		9,919 93											38,975 94	1,477 52			
Union Assurance Society	1,540 25		1,540 25		27,500 22											1,540 25	27,500 22	33 92		
Union of Canton	77,844 72	26 22	77,818 50		27,500 22											74,402 12	25,238 22	33 92		
United States Fidelity	36,111 21	109 06	36,002 15		10,025 65											36,051 79	10,864 05	29 66		
Western	12,283 03	3,085 04	9,197 99		4,487 60											9,929 38	3,929 38	43 41		
World Marine & General	15,065 88	7,480 17	7,585 88		4,805 12											8,170 34	1,986 81	24 29		
Yorkshire	5,569 00	842 35	4,726 65		791 81											4,365 97	1,066 81	24 43		
Zurich	15,267 24	184 28	15,082 96		1,191 43											13,250 00	2,426 43	18 31		
MUTUAL																				
Lumbermen's Mutual Co.	21 53		21 53		49 41											6 43	44 41			
Totals	1,134,186 21	95,518 90	1,038,667 31		413,690 94		34,701 59	336,958 36	42,030 99	378,989 35	36 49	994,516 13	369,949 64	37 20						

LIVE STOCK

Companies	Gross less return premiums		Licensed reinsurance ceded		Net		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)		Total (net)		\$	c.	\$	c.	Ratio net losses incurred to net premiums earned
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.					
	JOINT STOCK																		
Canadian General																			
Hartford Acc. & Indemnity																			
Hartford Live Stock	20,773 80		20,773 80		23,546 87												23,190 74	29,146 87	125 68
Home Indemnity																			
Indemnity of N.A.	25,281 95		25,281 95		39,447 50												25,989 68	52,547 50	202 19
Pilot																			
Toronto General	666 01		666 01		1,350 00												603 45	850 00	140 86
Yorkshire																			
Totals	46,721 76		46,721 76		64,344 37				63,067 06	1,277 31	64,344 37	137 72	49,783 87	82,544 37	165 80				

OCEAN MARINE

Automobile	11,063 77	9,426 06	9,250 44	175 62	85 20	11,063 77	9,426 06	85 20	11,063 77	9,426 06	85 20
British America	31,279 97	40,460 39	19,409 05		19,409 05	31,189 18	15,219 05	74 29	31,189 18	15,219 05	48 79
British Canadian											
British Empire											
British Traders	13,452 19	11,621 82	11,621 82		89 42	14,150 28	13,030 82		14,150 28	13,030 82	92 08
Columbia	133 53					133 53			133 53		
Commercial Union	8,687 25	10,422 63	7,813 96		119 11	14,984 27	2,202 29		14,984 27	2,202 29	14 70
Continental Insurance	779 45	4,713 03	4,625 22		87 81	634 84			634 84		
Earle, Stog & Brit. Dom.	5,531 89					5,531 89			5,531 89		
Federal Ins.											
Fidelity-Phoenix Fire, N.Y.	18,151 82	15,145 71	11,381 42		71 28	13,052 81	8,240 42		13,052 81	8,240 42	63 13
Fire Association of Phila.	17,201 88	2,320 97	747 37		68 15	10,757 71	12,807 37		10,757 71	12,807 37	119 09
Firemer's Fund	2,404 28	1,573 60	1,573 60			605 43			605 43		
Glen Falls	539 14										
Hartford Fire	5,470 50	443 15	443 15		8 10	5,470 50	533 15		5,470 50	533 15	9 75
Home											
Imperial Guar. & Acc.	6,556 65	3,794 87	3,796 07		58 16	6,527 40	596 07		6,527 40	596 07	9 13
Insurance Co. of N.A.	7,493 46					7,482 96			7,482 96		
Liverpool & London & Globe	10 50										
Marine Insurance	2,077 45	1,681 84	1,468 24		213 60	2,077 45	1,681 84		2,077 45	1,681 84	80 93
*New Brunswick Fire											
Norwich Union Fire	14,724 89	4,570 89	4,570 89		31 04	13,904 72	4,570 89		13,904 72	4,570 89	32 87
Phoenix of London	7,326 04	621 42	520 27		7 11	7,326 04	692 73		7,326 04	692 73	
Providence-Washington	17,812 18	2,267 96	2,186 19		12 34	17,714 58	2,662 03		17,714 58	2,662 03	15 03
Queen of America	836 70	496 28	48 23		33 74	340 42	33 74		340 42	33 74	9 91
Oceansland											
Royal Exchange	5,531 90	4,713 01	4,625 21		87 80	5,531 90	4,713 01		5,531 90	4,713 01	85 19
Royal Insurance	44 92	4 44	4 44			44 92	4 44		44 92	4 44	10 00
St. Paul Fire & Marine	230 65	2,709 40	1,440 45		4 44	1,268 95	1,481 95		1,268 95	1,481 95	642 51
Scottish Metropolitan	54	2,757 63	1,604 05			1,153 58	350 58		1,153 58	350 58	
Standard Marine & Fire	10,009 85	18 98	46,750 83		233 43	15,063 23	26,000 45		15,063 23	26,000 45	172 61
Tokio Marine & Fire	18,780 49	2,813 75	2,553 32		69 64	24,199 22	7,970 05		24,199 22	7,970 05	32 94
Toronto General	2,840 16					2,615 79			2,615 79		
United States Fire	57,936 21	10,541 20	3,849 76		39 25	50,411 31	9,729 25		50,411 31	9,729 25	19 29
Union of Canton	18,028 23	2,062 03	2,331 51		85 81	15,966 20	7,330 08		15,966 20	7,330 08	45 81
Western Merchants & Shippers	194,665 55	142,414 30	109,356 34		40,980 15	172,228 41	32,292 15		172,228 41	32,292 15	47 18
Yorkshire	569 12	569 12	569 12			842 43			842 43		
Totals	495,771 31	173,211 83	199,006 15	564 83	198,364 02	357,795 74	172,953 24	48 34	357,795 74	172,953 24	48 34

*All reinsurance with the Home Insurance Co.

PLATE GLASS

Alliance Assurance	1,606 26	524 52	519 52	5 00	32 65	2,231 51	660 52	29 60	2,231 51	660 52	29 60
British America	938 39	168 47	163 47	5 00	17 95	659 89	228 47	34 62	659 89	228 47	34 62
British Canadian	173 85	25 31	25 31			92 94	5 03		92 94	5 03	
British Empire	322 42	60 63	60 63		18 80	254 38	60 63	23 83	254 38	60 63	23 83
Canada Accident & Fire	8,758 17	236 25	2,258 86	15 00	26 08	7,247 57	2,143 86	29 58	7,247 57	2,143 86	29 58
Canada Security	564 57	336 12	314 79	21 33	35 12	4,228 94	256 12	35 13	4,228 94	256 12	35 13
Canadian Fire	1,914 36	628 11	628 11		32 81	1,861 54	553 11	29 71	1,861 54	553 11	29 71
Canadian General	4,943 76	1,534 95	1,534 95	15 93	31 37	5,896 88	1,658 50	30 72	5,896 88	1,658 50	30 72
Canadian Indemnity	2,814 26	1,296 68	1,296 68		46 07	2,521 49	1,394 52	40 40	2,521 49	1,394 52	40 40
Canadian Surety	1,789 79	179 78	177 90		68 00	1,786 23	873 45	48 90	1,786 23	873 45	48 90
Casualty Co. of Canada	18,291 81	381 65	10,188 01	4 19	56 88	20,620 63	9,750 96	47 29	20,620 63	9,750 96	47 29
Century Indemnity	594 87	594 87	594 87			644			644		

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930,
 ACCORDING TO CLASSES OF INSURANCE—Continued

PLATE GLASS—Continued

Companies	Premiums Written						Losses Paid						Ratio of losses written to premiums		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned							
	Gross less return premiums		Licensed reinsurance ceded		Net		Gross		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)		Total (net)		Ratio of losses written to premiums		Net premiums earned		Net losses incurred		Ratio net losses incurred to net premiums earned			
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
JOINT STOCK—Continued																										
Century Insurance.....	566	67			566	67	109	44			109	44			109	44	19	31	700	70	2,166	77	309	23		
Commercial Union.....	534	71			534	71	24	65			9	85			24	65	4	61	536	63	2,166	77	309	23		
Continental Casualty.....	6,108	58			6,108	58	2,524	93			2,524	93	14	80	2,524	93	44	04	6,208	15	2,733	78	44	04		
Dominion Fire.....	1,623	22			1,623	22	336	99			336	99			336	99	20	76	1,414	70	5,748	91	29	06		
Dom. of Canada General.....	14,887	45			14,887	45	5,962	61			5,962	61			5,962	61	40	05	13,894	08	5,748	91	41	37		
Eagle, Star & British Dom.....	4,704	01			4,704	01	1,780	27			1,780	27			1,780	27	38	16	4,282	89	1,805	77	42	16		
Employers' Liability.....	8,264	54			8,264	54	3,986	64			3,986	64			3,986	64	49	68	7,880	68	3,636	64	46	14		
Fidelity & Casualty, N.Y.....	1,973	17			1,973	17	717	57			717	57			717	57	36	36	1,482	25	717	57	48	41		
Fidelity Insurance of Canada.....	12,155	14			12,164	96	3,748	63			3,748	63			3,748	63	30	81	10,663	51	3,807	94	35	71		
General Acc. of Canada.....	3,637	65			3,603	93	209	28			209	28			209	28	5	80	2,058	68	278	44	13	52		
General Acc. Fire & Life.....																										
General Casualty of Amer.....	304	41			304	41	3	50			3	50			3	50	1	15	283	19	3	50	1	24		
Globe Indemnity.....	2,070	86			2,070	86	679	52			533	24	146	28	679	52	32	83	1,882	98	629	52	33	45		
Guardian Ins. of Canada.....	3,859	29			3,859	29	1,188	93			1,188	93			1,188	93	30	81	3,274	77	963	93	29	43		
Guilford.....	481	56			481	56	145	58			145	58			145	58	20	23	559	32	145	58	20	23		
Halifax Fire.....	1,289	14			1,289	14	599	00			599	00			599	00	46	46	1,464	66	599	00	40	89		
Hand-in-Hand.....	3,190	97			3,190	97	1,243	67			1,243	67			1,243	67	38	97	3,759	65	1,227	67	32	65		
Hardford Acc. & Indemnity.....	1,588	65			1,588	65	759	49			759	49			759	49	47	81	1,704	00	788	54	46	27		
Home Indemnity.....																										
Hudson Bay.....	118	47			118	47																				
Imperial Guar. & Acc.....	885	85			885	85	298	03			298	03	8	00	298	03	33	64	921	66	168	03	18	23		
Imperial Ins. Office.....	354	50			354	50	87	65			41	07			46	58	14	17	295	42	56	58	19	15		
Indemnity of N.A.....	134	89			134	89													192	41	53	00	27	54		
Ins. Co. of Pennsylvania.....																										
Law, Union & Kock.....	451	58			451	58	226	52			226	52			226	52	50	16	422	70	176	52	41	76		
Liverpool & London & Globe.....	918	80			918	80	345	12			345	12			345	12	37	54	804	47	320	12	39	80		
Lloyds Casualty.....	5,811	44			5,811	44	390	30			390	30	177	33	390	30	6	89	2,271	10	410	30	18	24		
London Guar. & Acc.....	2,164	73			2,164	73	550	20			538	70	11	50	550	20	25	42	2,311	46	395	20	17	10		
London & Lancs. G. & A.....	7,632	68			7,632	68	4,074	00			4,074	00			4,074	00	53	38	8,286	42	3,729	00	45	00		
London & Provincial.....	487	95			487	95	45	46			45	46			45	46	9	33	320	86	45	46	14	17		
London & Scottish.....	2,675	82			2,675	82	1,109	28			1,109	28			1,109	28	53	44	2,992	09	1,206	92	40	34		
Marjames & Casualty.....	362	44			362	44	9	08			9	08			9	08	2	55	178	26	9	08	5	09		
Metropolitan & Employers.....	55	21			55	21																				
Motor Union.....	624	55			624	55	152	80			152	80			152	80	24	48	26	67	127	89	21	77		
Mount Royal.....	5,238	90			5,238	90	1,524	80			1,524	80			1,524	80	29	11	4,588	30	1,703	89	37	47		
National Provincial.....	3,404	07			3,404	07	1,594	63			1,594	63			1,594	63	46	35	4,182	85	1,594	63	38	13		
National Casualty.....	193	33			193	33	51	92			51	92			51	92	26	58	212	21	31	22	22	84		
New York Casualty.....	1,842	70			1,842	70	452	03			452	03			452	03	24	68	2,095	68	482	93	21	61		
New York Indemnity.....	1,015	40			1,015	40	90	15			90	15	15		96	15	9	47	548	85	180	44	32	88		

Motor Union.....	2,922 10	108 67	2,813 43	250 00	250 00	250 00	250 00	250 00	2,780 20	2,005 93	250 00
North American Accident.....	1,277 90	269 14	1,277 90	2,197 83	67 90	1,039 51	1,039 51	1,039 51	75,668	1,589 51	2,005 93
North British & Mercantile.....	6,809 92	6,540 78	6,540 78	7,801 29	2,337 76	4,878 62	584 91	5,463 53	81,355	5,044 53	1,589 51
Northern Assurance.....	20,338 53	3,239 88	17,298 65	9,112 90	1,612 75	7,074 52	425 63	7,500 15	83,553	6,925 44	5,044 53
Norwich Union.....	145 60	145 60	145 60	209 16	187 50	187 50	21 06	209 16	17,747 77	10,146 15	10,146 15
Occidental Fire.....	33,143 41	3,788 68	29,354 73	22,838 35	3,759 36	18,903 85	175 14	19,078 99	149,880	209 16	149,880
Ocean Accident & Guar.....	941 36	31 75	941 36	725 00	725 00	725 00	725 00	725 00	30,232 53	15,273 99	15,273 99
Prater Accident.....	668 25	32 00	636 50	200 00	200 00	200 00	12 50	200 00	1,061 35	725 00	725 00
Prudential Assurance Co.....	187 40	32 00	155 40	12 50	4,374 29	4,374 29	28 00	4,402 29	553 44	150 00	150 00
Queensland.....	9,266 47	1,002 97	9,266 47	4,402 29	1,612 75	7,074 52	7 50	947 74	189 78	37 50	37 50
Railway Passengers.....	1,306 16	325 00	6,467 91	1,116 88	169 14	940 24	3,477 15	3,477 15	9,685 61	4,982 29	4,982 29
Ridgely Protective.....	6,792 91	163 06	1,714 37	1,303 27	282 14	1,260 04	43 18	1,303 22	978 73	1,097 74	1,097 74
Royal Exchange.....	2,073 02	71 50	2,001 52	978 97	21 43	957 54	311 94	957 54	6,644 98	4,185 15	4,185 15
Royal Insurance.....	49,820 61	44 33	49,820 61	32,623 76	43 00	30,234 64	2,389 12	32,623 76	2,854 69	653 22	653 22
Travelers Insurance.....	20,449 22	81 58	20,367 64	1,716 79	1,716 79	1,716 79	1,673 79	1,673 79	2,053 93	807 53	807 53
Union Assurance Society.....	13,484 65	224 08	3,382 69	5,415 95	137 32	5,278 63	379 56	5,278 63	50,939 46	31,472 60	31,472 60
United States Fidelity.....	3,006 77	4,996 67	3,341 81	5,429 22	3,204 30	1,845 36	16,251 00	2,224 92	1,011 72	1,673 79	1,673 79
Western.....	8,358 48	30,657 15	30,657 15	16,562 94	14,326 19	11,137 00	11,137 00	11,137 00	20,820 67	10,911 68	10,911 68
World Marine.....	30,657 15	14,326 19	14,326 19	11,137 00	2,670 67	1,619 74	60 64	1,619 74	14,161 29	6,288 64	6,288 64
Yorkshire.....	693,309 33	34,914 90	658,394 43	415,552 38	31,088 31	379,026 55	5,437 52	384,464 07	3,469 59	1,692 92	1,692 92
Zurich.....	14,326 19	2,670 67	14,326 19	11,137 00	1,619 74	1,619 74	60 64	1,619 74	30,490 20	15,472 94	15,472 94
Mutual.....	693,309 33	34,914 90	658,394 43	415,552 38	31,088 31	379,026 55	5,437 52	384,464 07	670,376 00	393,758 60	393,758 60
Metropolitan Life.....	14,326 19	2,670 67	14,326 19	11,137 00	1,619 74	1,619 74	60 64	1,619 74	11,570 60	14,023 31	14,023 31
Royal Guardians.....	2,670 67	1,619 74	2,670 67	1,619 74	60 64	1,619 74	60 64	1,619 74	2,816 86	1,608 88	1,608 88
Totals.....	693,309 33	34,914 90	658,394 43	415,552 38	31,088 31	379,026 55	5,437 52	384,464 07	670,376 00	393,758 60	393,758 60

STEAM BOILER

JOINT STOCK	140,898 04	6,313 04	134,585 90	8,714 60	8,714 60	8,714 60	8,714 60	8,714 60	125,391 74	8,563 60	8,563 60
Boiler Inspection.....	52 50	52 50	52 50	52 50	52 50	52 50	52 50	52 50	16 27	39 74	39 74
British Canadian.....	19,563 59	1,634 71	17,928 88	43 59	43 59	43 59	43 59	43 59	15,640 64	43 59	43 59
Canada Accident.....	18,231 51	255 95	18,231 51	1,359 74	1,359 74	1,359 74	1,359 74	1,359 74	28,604 17	1,359 74	1,359 74
Dom. of Canada General.....	454 79	255 95	198 84	77 02	77 02	77 02	77 02	77 02	26,004 17	198 84	198 84
Employers' Liability, N.Y.....	32,499 14	40 02	32,459 12	3,097 57	1,355 55	1,742 02	1,742 02	1,742 02	32,427 98	1,892 02	1,892 02
Fidelity & Casualty, N.Y.....	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07
General Acc. of Canada.....	1,155 35	1,155 35	1,155 35	1,155 35	1,155 35	1,155 35	1,155 35	1,155 35	5,179 07	5,179 07	5,179 07
Guardian Ins. of Canada.....	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07	5,179 07
Hartford Steam Boiler.....	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	10,154 39	10,154 39	10,154 39
Home Indemnity.....	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	8,216 42	10,154 39	10,154 39	10,154 39
Hudson Bay.....	818 21	818 21	818 21	818 21	818 21	818 21	818 21	818 21	19,886 93	19,886 93	19,886 93
Maryland Casualty.....	8,917 76	147 69	8,770 07	157 50	157 50	157 50	157 50	157 50	14,634 08	150 00	150 00
New York Casualty.....	11,073 33	3 30	11,076 63	3,682 87	2,852 47	3,682 87	3,682 87	3,682 87	46,173 45	4,462 94	4,462 94
Northern Assurance.....	61,190 47	5,458 97	61,190 47	5,458 97	5,458 97	5,458 97	5,458 97	5,458 97	297,778 64	16,637 37	16,637 37
Ocean Acc. & Guar.....	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22
Royal Insurance.....	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98
Travelers Indemnity.....	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22	15,383 22
World Marine & General.....	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98
Zurich.....	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98	314,427 98
Totals.....	314,427 98	15,383 22	299,044 76	16,740 87	1,432 57	14,477 90	830 40	15,308 30	297,778 64	16,637 37	16,637 37

TABLE XIII.—CASUALTY AND MISCELLANEOUS (OTHER THAN AUTOMOBILE) PREMIUMS AND LOSSES IN ONTARIO DURING 1930,
ACCORDING TO CLASSES OF INSURANCE—Continued

WEATHER

Companies	Premiums Written				Net				Losses Paid						Ratio of losses written to premiums earned		Ratio of net losses incurred to net premiums earned	
	Gross less return premiums		Licensed reinsurance ceded		Gross		Licensed reinsurance received		Claims paid (net)		Adjustment expenses (net)		Total (net)		Net premiums earned		Net losses incurred	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
JOINT STOCK																		
Alliance of Philadelphia.....	13	11	4	76	8	35									18	04		
American Insurance.....	106	43	40	96	65	47									73	48		
British Oak.....	42	72	4	21	32	59			11	81	64				20	05	11	81
British Traders.....	36	80	4	21	56	88			33	30	1	48			32	06	53	80
British America.....	59	40	5	00	54	40	23	08	57	90	14	40			32	03	72	30
British Canadian.....	20	00			20	00									13	70		
British Empire.....	8	00			8	00												
China Fire.....	1	88			1	88			1	63	08				1	18		
Connecticut Fire.....	240	85	131	41	109	44	55	72	13	00	1	60			32	50	14	71
Columbia.....	9	09	9	63	9	36			55	55	03				45	20	14	59
Continental.....	578	68	89		577	79	2	50	148	97	36	70			2,979	97	385	67
Equitable Fire & Marine.....	40	54	18	65	21	89			2	60	11	87			3,695	78	318	24
Fidelity Phenix Fire of N.Y.	1,816	16	10		1,816	06			270	57	47	67			120	09	1,000	00
Firemen's Ins. Co. of Newark	103	09			103	09									206	20	303	62
First American.....	46	10			46	10			242	47	61	15			2,844	31	34	83
Globe & Rutgers.....	6,449	48	671	38	5,778	10	79	80	33	11	1	72			2,844	31	34	83
Great American.....	363	80	35		363	45			79	72	10	00			1,437	30	89	72
Guardian Ins. Co. of Canada	2	25			2	25			101	66	10	00			1,201	72	101	66
Hartford Fire.....	4,461	86			4,461	86			2,981	70	2,981	70			4,461	86	2,881	70
Home.....	32,563	54			32,563	54			13,618	30	1,211	86			42,708	33	11,849	16
Hudson Bay.....	592	21	20	94	18	27	113	76							11	95	10	49
Imperial Assurance.....															10	49	1	16
Imperial Guar. & Acc.....	137	96	19	65	118	31				52		08			74	05		
Independence.....	1,139	20	224	44	914	76									748	26		
Insurance Co. of N.A.....	640	16	41	73	598	43				12		05			172	43		
La Salle.....																		
London Canada.....	4	62	1	68	2	94									2	59		
Maryland Insurance.....	678	09	60	20	617	89	6	82							25	01	6	82
Mercury.....	23	48			23	48									58	99		
National Fire.....	579	21			579	21									222	92		
National Union Fire.....	5,401	39			5,401	39			467	91	93	67			5,605	45	118	67
Newark Fire.....	27	21	15	02	12	19									10	58		
Niagara Fire.....	132	46	26	98	105	48			20	50	4	00			282	37		
North River.....	05				05										2	27		
Northwestern.....	3,647	36			3,647	36			394	23	99	70			3,474	53	493	93
Phoenix Ins. of Hartford.....	387	96	206	60	181	36	33	40							53	88	28	09
Phoenix of London.....	562	13	67	12	495	01	4	05	106	47	5	53			150	90	112	00
Providence Washington.....	91	21			90	45			4	35					229	28	4	55

Provident.....	650 40	5 69				583 18		
Reliance.....	54 08		5 44	25	5 69	-3 15	5 69	
Royal.....	152 20					131 41		
Security.....	20 54					122 84		
St. Paul Fire & Marine.....	3,940 07		2,042 71	140 21	2,182 92	3,254 22	2,070 92	68.64
Sentinel.....	33 48	34 13				30 14		
Springfield.....	471 03	127 05	18 00	10 00	28 00	69 08	28 00	40.58
Sun Ins. Office.....	84 08	27 32				32 87		
Toronto General.....	3,557 16					4,215 29	-45 00	
Union of Canton.....	-27 71		3 26	15	3 41	-7 23	3 41	
United States Fire.....	281 46		36 40		36 40	130 54	36 40	27.88
Westchester Fire.....	285 00	163 65	16 32	75	17 07	-90 47	17 07	
Western.....	863 00	87 00				345 21		
Westminster.....								
MUTUAL								
Hardware Dealers.....	7 20					4 56		
Minnesota Implement.....	7 20					4 56		
Retail Hardware.....	7 20					4 56		
FARMERS' MUTUAL								
Huron Weather.....	9,178 70		3,867 44	249 75	4,117 19			
Ont. Farmers' Weather.....	13,989 34		2,756 75	419 65	3,176 40			
Western Farmers' Weather.....	28,859 03		4,851 07	1,939 25	6,790 32			
Totals.....	123,980 36	3,014 35	32,216 61	4,357 28	36,573 89	79,911 28	18,009 07	22.54

V

APPENDICES

APPENDIX I

REVIEW OF 1931 LEGISLATION, ONTARIO

During the recent Session certain amendments were effected to *The Insurance Act*, R.S.O., 1927, c. 222, by an amendatory Act cited *The Insurance Act*, 1931 (1931, c. 49), and by *The Statute Law Amendment Act*, 1931 (1931, c. 23).

These amendments, except c. 49, s. 10, came into force on the date of Royal Assent, viz.: April 2nd, 1931. Section 10 comes into force July 1st, 1931.

The following is a synopsis of the amendments so effected:

Definitions:

Section 1 of the Act was amended by adding definitions of "paid in" and "paid up" when applied to the capital stock of an insurer. "Paid in" means the amount paid on shares not including the premium, if any, paid thereon whether such shares are or are not fully paid. "Paid up" means capital stock or shares on which there remains no liability. It was necessary that this distinction be made clear by definition.

Annual Inspection of Insurers:

Section 16 (1) of the Act as amended by 1929, c. 53, s. 5, was further amended by striking out the word "verify" in the fifth line thereof and substituting the word "examine."

Previously the Superintendent was required to visit the offices of licensed insurers at least annually and to verify annual statements rendered to the Department. The word "verify" is too strong and imposed responsibilities which it was not intended the Department should assume. The word "examine" makes the duties intended to be imposed upon the Department more apparent.

License Requirements:

The Insurance Act was amended by adding a new section 24a (1931, c. 49, section 4), which reads as follows:

"24a. It shall be a condition of a license to carry on automobile insurance in Ontario, for breach of which such license may be cancelled, that, in any action or proceeding in Ontario against a licensed insurer, or its insured, arising out of a motor vehicle accident in Ontario, such insurer shall appear, and shall not set up any defence to a claim under a policy issued outside of Ontario which might not be set up if such policy were issued in Ontario, in accordance with the law of Ontario relating to motor vehicle liability policies."

The purpose of the amendment is to facilitate an Ontario plaintiff recovering in the Ontario courts when an insured non-resident is involved in a motor vehicle accident in Ontario. Formerly when an Ontario plaintiff desired to enter suit in such actions in Ontario the non-resident and the insurer sometimes did not appear, taking the position that because the policy was issued out of Ontario the action must be tried in the Province or State where the policy was issued, even though the insurer carried on business in Ontario.

Section 25 of the Act was amended by striking out the words "paid up" wherever they appear therein and substituting therefor the words "paid in."

The words "paid up" formerly appeared in error for the words "paid in." The amendments are in line with the new definitions referred to in paragraphs 43a and 43b of section 1.

Annual Statements:

Section 70 of the Act was amended by striking out the words "other than purely mutual corporations insuring only risks other than mercantile or manufacturing on the premium note plan." This amendment relates to the manner in which insurers must show in their annual statements their liability for premiums not fully earned at the end of the calendar year. The amendment requires mutual corporations to show their unearned premium liability in the same manner as all other insurers.

Rights of Judgment Creditor Against Insurer:

The *Insurance Act* was amended by adding thereto the following section:

- 85—(1) Where a person incurs liability for injury or damage to the person or property of another, and is insured against such liability, and fails to satisfy a judgment awarding damages against him in respect of his liability, and an execution against him in respect thereof is returned unsatisfied, the person entitled to the damages may recover by action against the insurer the amount of the judgment up to the face value of the policy, but subject to the same equities as the insurer would have if the judgment had been satisfied.
- (2) This section shall not apply to motor vehicle liability policies."

Prior to September 1st, 1930, a comparable section appeared in *The Insurance Act* under the same number. It was repealed in 1930 (1930, c. 41, section 6) because of the amendments to *The Highway Traffic Act* and the insertion therein of a provision relating to motor vehicle liability policies comparable to old section 85 (1). (See 1930, c. 47, section 6). It seemed desirable to revive, in respect of liability policies other than motor vehicle liability policies, the rights of judgment creditors against insurers.

Insurance on Premium Note Plan:

Section 103 of the Act was amended by adding thereto the following subsections:

- 103 (2) No licensed insurer shall carry on, on the premium note plan, any class of insurance other than fire, livestock and weather insurance.
- (3) Sections 104 to 118 shall apply only to contracts made in Ontario.

Previously there were no provisions in the Act respecting insurance on the premium note plan except those governing fire, livestock and weather insurance. The amendment makes it clear that other classes of insurance may not be transacted on this plan.

Sections 104 to 118 relate to premium notes and assessments. During 1930 two extra-provincial mutual corporations have commenced carrying on business in Ontario. The amendment makes it clear that sections 104 to 118 apply only to the Ontario business of such corporations.

The Act was amended by adding a new section 106*a* to written applications relating to the insurance on agricultural property on the premium note plan. Previously most corporations insuring agricultural property on the premium note plan required a written application, but these applications lacked uniformity and omitted much essential information. The amendment requires all such corporations to procure a written application and prescribes its minimum contents.

Life Insurance:

Section 139 (1) of the Act which prescribed the sums insurable at ages less than 10 was repealed and a new sub-section substituted therefor. Previously the Act limited the sums insurable on the lives of children at ages less than 10 to a scale of from \$20 to \$400 according to the age of the child. The amendment increases the limits to a scale of from \$100 to \$1,000 according to the age of the child. This is an amendment to the Uniform Life Insurance Act in force uniformly in every Province of Canada except Quebec. The amendment was recommended by the Association of Superintendents of Insurance of the Provinces of Canada and was passed by all Provinces during 1931. It will come into force on July 1st, 1931.

Accident Insurance:

Section 184 of the Act was amended by adding a new subsection 2*a*, which is designed to remove uncertainty as to the application of the provisions of the Act relating to life insurance (Part V) to policies insuring against death by accident which might be regarded as a form of life insurance. The amendment makes it clear that accident insurance contracts are subject to the law expressly relating thereto (Part VIII) and not to the law relating to life insurance except as provided in section 184 (4), wherein certain enumerated provisions of Part V are declared to apply to accident insurance contracts.

Licenses of Insurance Agents:

Section 256 (8) of the Act was amended by adding at the end thereof the following words: "or (e) has employed upon salary or otherwise any person whose application for license as an insurance agent has been refused or whose license has been revoked or suspended under this Part without having first obtained the written approval of the Superintendent."

Prior to this amendment considerable difficulty was experienced in the administration of the Act by licensed agents employing on salary persons whose licenses had been cancelled for

cause. Frequently the Act was defeated by a person whose license was cancelled immediately becoming an employee of another agent and continuing to carry on business. This amendment authorizes the revocation of a license of an insurance agent for the additional reason set out in the new clause (e).

Section 256 of the Act was amended by adding thereto a new subsection 12(a) which is intended to remove the restrictions previously imposed upon life insurance agents who were not authorized to place business with insurers other than their own. The amendment makes it possible for them to place business with other insurers with the written consent of their own insurer.

Regulation of Insurance Rates:

Sections 274 and 275 of *The Insurance Act* were suspended pursuant to *The Statute Law Amendment Act, 1931* (1931, c. 23, section 17), which reads as follows:

17. Notwithstanding anything contained in *The Insurance Act*, sections 274 and 275 of the said Act shall not be deemed to be in force until a day to be named by the Lieutenant-Governor by his Proclamation.

The purpose of this is to remove the obligation previously imposed upon the Department to enforce sections 274 and 275 of *The Insurance Act* relating to the regulation of insurance rates. It was necessary in order to accord with the policy of the Government determined after consideration of the Hodgins Report on automobile insurance premium rates. The sections may be brought into force along with section 275a if and when the Government determines to undertake the regulation of insurance rates along the lines recommended by the Commissioner.

In addition to the amendments effected to *The Insurance Act* heretofore described, certain amendments respecting other laws in Ontario and affecting the business of insurance were enacted as follows:

The Companies Act:

The Companies Act, R.S.O., 1927, c. 218, was amended by *The Companies Act, 1931*, c. 46. Clause d of Section 318a relating to auditors' reports respecting insurance companies is repealed and a new section requiring that the auditor's report shall state that the balance sheet does not show as assets unpaid balances owing by agents or other insurers whose accounts have not been verified within the next preceding 90 days. The repealed section required auditors to verify such balances as of the end of the year. This requirement has proved unduly onerous and is modified to authorize verification at any time within 90 days of the close of the calendar year.

The Highway Traffic Act:

The Highway Traffic Amendment Act, 1931, c. 54, effected certain amendments to *The Highway Traffic Act*. Amendments to Sections 77 and 78 permit the Minister to accept as proof of financial responsibility an insurance policy, certificate, bond or securities in the amount of not less than \$50,000 from owners of large fleets of vehicles.

Section 78 (3) was amended to facilitate proof of financial responsibility by non-residents driving in Ontario, who hold insurance policies issued in the Province or State in which they reside by insurance companies not licensed in Ontario, covering their liability in Ontario as well as elsewhere. The amendment provides for the acceptance of certificates of insurance in such cases where the insurer has complied with the requirements prescribed, namely, the filing of a power of attorney and the undertakings therein mentioned.

Clauses (a) and (b) of Section 87 (1) were amended to make it clear that motor vehicle liability policies insuring against public liability only or property damage only may be issued. Under the previous law as interpreted by the law officers of the Crown, motor vehicle liability policies were required to insure against both public liability and property damage. Where a policy is offered in proof of financial responsibility it must insure both coverages as formerly.

The new subsection 1(a) authorizes the issue of special forms of motor vehicle liability policies such as those required under *The Public Vehicles Act* (passenger hazard only) contingent liability policies, etc., the coverage of which must deviate from the coverage prescribed by Section 87 (1).

Section 87 (3) was amended to authorize the Superintendent to disapprove any policy form which in his opinion should not be issued. Previously policy forms could only be disapproved where they did not comply with the law of Ontario.

An Act Respecting Dominion Agricultural Credit Company, Limited:

This Act (1931, c. 18) authorizes insurance, loan and trust corporations subject to the jurisdiction of the Legislature of Ontario to acquire, hold and dispose of shares of the capital stock of the Dominion Agricultural Credit Company, Limited, a company incorporated under Dominion laws with power among other things, to provide financial assistance for those engaged in agricultural pursuits.

APPEN

UNLICENSED INSURANCE PLACED DURING
LICENSED PURSUANT TO SECTION

Name of Company	Armour, Bell, Boswell & Cronyn, Ltd.	Barton & Ellis, Ltd.	Hardy & Reynolds	* Irish & Maulson, Ltd.	Jones & Proctor Bros., Ltd.
	\$	\$	\$	\$	\$
American Colony, N.Y.		25,000			
American Eagle Fire, N.Y.		3,166,790			
Bankers & Shippers, N.Y.		2,500			
Boston Mutual, Boston			625,800		
Canadian Union, Montreal		122,150			
Carolina Fire, N.Y.		500			
Employers Fire, N.Y.					
Federal Mutual			5,000		
Fitchburg			12,500		
Glen Cove Mutual, N.Y.		123,600			
Grain Dealers, Boston			17,500		
Hamilton Fire, N.Y.			11,300		
Harmonia Fire, N.Y.		698,286			
Importers & Exporters, N.Y.		87,500			
Indiana Mutual			485,475		
Industrial Fire, Akron					
Knickerbocker, N.Y.		157,500			
Licenses & General, London					
Lloyds, London	68,000	1,686,425			
Lloyds, Chicago		319,958			
Michigan Millers Mut., Chic			28,900		
Millers Mutual, Texas			73,750		
Monarch Fire, Cleveland					
National Fire & Marine, N.J.		176,872			
National Implement, Minn.			53,250		
National Petroleum, Ill.					
National Retailers' Mutual, Chicago			80,350		
New York State Fire, N.Y.					
Ohio Hardware, Ohio			140,550		
Ohio Underwriters, Ohio			79,900		
Pacific Fire, N.Y.		75,000			
Pavonia Fire, N.J.		10,000			
Philadelphia National Ins. Co., Pa.					
Pennsylvania Millers, Pa.			34,800		
Pennsylvania Mutual, Pa.			392,150		
Richmond Fire, N.Y.		104,500			
Standard Ins. Co., N.Y.		52,500			
Twin Mutual, Boston			7,100		
Western Millers, Kansas City					
Gross Amount Insurance placed	68,000	6,809,081	2,048,325		
Amount Cancellations	18,000	508,450	287,800		
Net Amount Insurance placed	50,000	6,300,631	1,760,525		
Gross Amount in Force, Dec. 31, 1930	50,000	6,300,631	1,760,525		
Gross Premiums	580	59,516	43,438		
Return Premiums	134	5,828	18,759		
Net Premiums Written	446	53,688	24,679		

*Figures not available at date of printing.

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Algoma Mutual	Mutual	Sault Ste. Marie	W. G. Emiry
Amherst Island	Mutual	Stella	Samuel Miller
Ayr	Mutual	Ayr	Wm. Mauson
Bay of Quinte Agricultural	Mutual	Picton	H. S. Welbanks
Bertie and Willoughby Farmers'	Mutual	Welland	Nathan Day
Blanshard	Mutual	Science Hill	Duncan McVannell
Blenheim, North	Mutual	Bright	T. E. West
Brant County	Mutual	Brantford	Jas. Polley
Canadian Millers'	Mutual	Hamilton	A. L. Noble
Caradoc Farmers'	Mutual	Mount Brydges	Donald Campbell
Chosen Friends, Canadian Order Society	Fraternal	Hamilton	J. L. Archer
Civil Service Mutual Benefit	Fraternal	Ottawa	A. G. Kingston
Clinton Township	Mutual	Beamsville	E. Durham
Culross	Mutual	Teeswater	K. McKenzie
Dereham and W. Oxford	Mutual	Ingersoll	Chas. Williams
Dorchester, North and South	Mutual	Harrietsville	J. C. Dance
Downie	Mutual	St. Paul's	Wm. Suhring
Dufferin Farmers	Mutual	Shelburne	W. J. Jelly
Dumfries, N., and Waterloo, S.	Mutual	Galt	Geo. L. Telfer
Dunwich Farmers'	Mutual	Iona Station	J. R. Gow
Easthope, South	Mutual	Tavistock	Wm. Kaufmann
Economical	Cash-Mutual	Kitchener	Geo. H. Lang
Ekfrid	Mutual	Appin	D. A. McCallum
Elma Farmers'	Mutual	Atwood	H. Richmond
Empire Life Insurance Company	Stock	Toronto	M. P. Langstaff
Eramosa	Mutual	Rockwood	Chas. Benham
Erie Farmers'	Mutual	South Cayuga	J. Honsberger
Farmers' Central	Mutual	Walkerton	Moses Bilger
Farmers' Union	Mutual	Lindsay	J. J. Robertson
Federal Fire Insurance Co.	Stock	Toronto	E. B. Stockdale
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	D. A. Ross
Gore District	Cash-Mutual	Galt	Hon. Lincoln Goldie
Grand River	Mutual	Caledonia	W. Bell
Grenville Patron	Mutual	Spencerville	Robt. Mulholland
Grey and Bruce	Mutual	Hanover	T. H. O'Neil
Guelph Township	Mutual	Guelph	Robt. Amos
Halton Union	Mutual	Campbellville	C. E. Hood
Hamilton Firemen's Benefit Fund	Fraternal	Hamilton	Edmund Nixon
Hamilton Police Benefit Fund	Fraternal	Hamilton	Chas. Boecker
Hamilton Township	Mutual	Cobourg	E. H. Martyn
Hand-in-Hand	Stock	Toronto	W. R. Houghton
Hay Township	Mutual	Zurich	Peter Martene
Hopewell Creek	Mutual	New Germany	A. Newstead
Howard Farmers'	Mutual	Ridgetown	R. L. Smyth
Howick Farmers'	Mutual	Wroxeter	John A. Bryans
Huron Weather	Mutual	Woodham	D. Fotheringham
Kent and Essex	Mutual	Merlin	Christian Johnston
Knights of Malta, Chapter General	Fraternal	Toronto	H. A. Hann

DIX III

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Massey	Henry Knight	Sault Ste. Marie	Lt.-Col. T. H. Elliott	Sault Ste. Marie
Stella	Wm. Glen	Stella	E. C. McDonald	Stella
Ayr	Morris Shellard	Galt	A. L. Easton	Ayr
Milford	H. McCartney	Wellington	W. A. Davis	Picton
Ridgeway	A. G. Wilson	Wainfleet	Jno. G. Wills	Wainfleet
St. Mary's	Jas. A. Highet	Science Hill	Thos. H. Driver	Science Hill
Woodstock	A. Harley	Princeton	D. R. Stauffer	Bright
Harley	D. W. Miller	St. George	J. A. Mecasser	Brantford
Toronto	R. A. Thompson	Lynden	J. T. White	Hamilton
Southwold	Archie Walker	Muncey	E. W. J. Sutherland	Mt. Bydges
Toronto			C. H. Fitch	Hamilton
Ottawa			J. J. McGill	Ottawa
Smithville	L. H. Collard	St. Catharines	G. A. Tinlin	Beamsville
Teeswater	Thos. P. McDonald	Teeswater	F. G. Moffat	Teeswater
Tilsonburg	F. H. Gregg	Salford	T. R. Mayberry	Ingersoll
Kingsmill	Herbert Rickard	Dorchester	S. E. Facey	Harrietsville
Stratford	W. M. Robertson	St. Paul's	Geo. Armstrong	St. Paul's
Shelburne	J. A. Marshall	Orangeville	J. A. Richardson	Shelburne
Paris	F. W. Hanes	Dundas	A. W. Hilborn	Galt
Dutton	John W. McCallum	Dutton	W. A. Galbraith	Iona Station
Tavistock	A. Herman	Tavistock	Edwin Caister	Tavistock
Kitchener	L. J. Breithaupt	Kitchener	W. H. Schmalz	Kitchener
Glencoe	L. L. McTaggart	Appin	Herman Galbraith	Appin
Listowel	J. S. Cowan	Atwood	J. R. Hammond	Atwood
Toronto			J. Ross Paterson	Toronto
Rockwood	Jno. Grieve	Rockwood	W. A. Dickieson	Rockwood
Dunnville	C. J. Smelser	Selkirk	A. E. Havill	South Cayuga
Mildmay	John Oswald	Chesley	B. W. Schumacher	Walkerton
Dunsford	M. McMillan	Beaverton	Pearl James	Lindsay
Toronto	H. C. Schofield, M.P.P.	Toronto	H. Begg	Toronto
Montreal			Alf. P. Van Someren	Brantford
Walkerton	Thos. Inglis	Clifford	E. G. Kuntz	Formosa
Ayton	M. E. Murray	Neustadt	R. H. Fortune	Ayton
Martintown	E. J. MacDonald	Alexandria	V. G. Chisholm	Alexandria
Guelph	Jno. R. Blake	Galt	J. N. MacKendrick	Galt
Canfield	R. H. Allan	Caledonia	J. E. Stubbs	Caledonia
South Mountain	John F. Black	Kemptville	W. M. Snyder	Spencerville
Walkerton	D. McKinnon	Chesley	Wm. Ruttie	Hanover
Guelph	J. P. Henderson	Guelph	Geo. McIntosh	Guelph
Freeman	T. J. Leslie	Norval Station	Thos. Moore	Campbellville
Hamilton			Jas. Cochran	Hamilton
Hamilton			Jas. McKay	Hamilton
Port Hope	W. R. Coyle	Roseneath	W. A. Hoskin	Cobourg
Toronto	Jos. Walmsley	Toronto	C. H. C. Fortner	Toronto
Exeter	John Armstrong	Zurich	Henry Eilber	Crediton
Breslau	C. M. Wilhelm	Breslau	A. J. Frank	New Germany
Blenheim	David Wilson	Ridgetown	A. Gillanders	Ridgetown
Fordwich	A. McKercher	Wroxeter	W. S. McKercher	Wroxeter
Brucefield	Jas. Scott	Cromarty	Chas. Monteith	Woodham
Kingsville	D. H. Brown	Chatham	T. B. Harvey	Merlin
Toronto			John B. Pugh	Toronto

APPEN

STATEMENT OF THE LOCATION OF THE HEAD OFFICES AND NAMES
INCORPORATED BY ONTARIO OTHER

Name of Company	Class of Insurers	Head Office	President
Lambton Farmers'	Mutual	Watford	Jas. Smith
Lanark	Mutual	Perth	D. McLean
Lennox and Addington	Mutual	Napanee	A. C. Parks
Lobo Township	Mutual	Ilderton	T. G. Turnbull
London Police Benefit Fund	Fraternal	London	Jas. Singleton
London Township	Mutual	London	R. Dingle
McGillivray	Mutual	Parkhill	John Robinson
McKillop	Mutual	Seaforth	J. Bennewiss
Maple Leaf	Mutual	Columbus	G. B. Mothersill
Merchants	Stock	Toronto	W. R. Houghton
Mutual Relief Life Ins. Co.	Mutual	Kingston	Dr. J. C. Connell
Nichol	Mutual	Fergus	W. H. Deans
Nissouri	Mutual	Kintore	W. H. Henderson
Norfolk	Mutual	Simcoe	J. Martin
North Kent	Mutual	Dresden	E. L. Moore
Oddfellows, Canadian Order of	Fraternal	Toronto	D. W. Donaldson
Oneida Farmers'	Mutual	Hagersville	A. Anderson
Ontario Commercial Travellers' Association	Fraternal	London	J. W. Grierson
Ontario Equitable Life and Accident	Stock	Waterloo	S. C. Tweed
Ontario Farmers' Weather	Mutual	Grand Valley	Wm. Park
Ontario Threshermen's Mutual	Mutual	Chatham	J. M. Houston
Osgoode	Mutual	Kenmore	J. H. Cumming
Ottawa Firemen	Fraternal	Ottawa	J. J. Allen
Ottawa Police Benefit Fund Ass'n.	Fraternal	Ottawa	Douglas Lee
Otter	Mutual	Norwich	A. W. Smith
Oxford Farmers'	Mutual	Embro	E. Parks
Peel County	Mutual	Brampton	Geo. Cameron
Peel and Maryborough	Mutual	Drayton	Wm. Newstead
Perth	Cash-Mutual	Stratford	G. G. McPerson, K.C
Pilot Insurance Company	Joint Stock	Toronto	D. M. Ferry, Jr.
Prescott Farmers'	Mutual	Alfred	Saml. Parisien
*Provident Assurance Co.	Stock	Montreal, Que.	Hon. P. R. Du Tremblay
Puslinch	Mutual	Arnell	W. J. Little
Queen City	Joint Stock	Toronto	W. R. Houghton
Royal Templars of Temperance	Fraternal	Hamilton	F. M. Kay
Saltfleet and Binbrook	Mutual	Hannon	C. S. Bird
Sons of England	Fraternal	Toronto	Arthur J. Taylor
Sons of Scotland	Fraternal	Toronto	Dr. Jno. Ferguson
Southwold Farmers'	Mutual	Shedden	Jno. A. Campbell
St. Joseph Union of Canada	Fraternal	Ottawa	J. S. Tetreault
*Stanstead and Sherbrooke	Joint Stock	Sherbrooke, Que.	Hon. Jacob Nicol
Stratford, City of, Mutual Benefit Fund	Fraternal	Stratford	A. S. Kappele
Sydenham	Mutual	Owen Sound	A. S. Donald
Toronto General Ins. Co.	Stock	Toronto	G. L. Smith
Toronto Firemen's Benefit Fund	Fraternal	Toronto	James Simson
Toronto Police Benefit Fund	Fraternal	Toronto	Robt. J. Carlisle
Townsend Farmers'	Mutual	Waterford	S. C. Kitchen
Usborne and Hibbert	Mutual	Exeter	Frank McConnell

*Incorporated under Quebec Laws

DIX III—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
Sarnia.....	Gilford Butler.....	Croton.....	A. G. Minielly.....	Watford
Perth.....	F. Ferrier.....	Perth.....	J. E. Anderson.....	Perth
Napanee.....	A. Hartman.....	Odessa.....	W. R. Lott.....	Napanee
Komoka.....	Wm. Chapman.....	Denfield.....	A. E. McKay.....	Ilderton
London.....			P. W. Harpur.....	London
Ealing.....	C. H. Perkin.....	Ettrick.....	Alfred T. Pattison.....	Denfield
Ailsa Craig.....	Albert E. Taylor.....	Parkhill.....	W. T. Amos.....	Parkhill
Brodhagan.....	Jas. Connolly.....	Goderich.....	D. F. McGregor.....	Seaforth
Oshawa.....	D. M. Morgan.....	Claremont.....	P. G. Purves.....	Columbus
Toronto.....			Chas. M. Horswell.....	Toronto
	A. J. Meiklejohn.....	Kingston.....	A. J. Meiklejohn.....	Kingston
Fergus.....	Job. Ransom.....	Fergus.....	Jas. Beattie.....	Fergus
Thamesford.....	Stanley Dunn.....	Ingersoll.....	E. J. Pearson.....	Kintore
St. Williams.....	R. W. Williams.....	Fairground.....	N. S. Boughner.....	Simcoe
Thamesville.....	I. Bedford.....	Dresden.....	W. S. Holmes.....	Dresden
Toronto.....	George Sellar.....	Montreal.....	Robert Fleming.....	Toronto
Caledonia.....	W. G. Fagan.....	Caledonia.....	Knud Wodskow.....	Hagersville
London.....	A. W. Howe.....	London.....	Geo. T. Hair.....	London
	{ Sen. H. W. Laird.....	Regina, Sask.....		
Waterloo.....	J. C. Breithaupt.....	Kitchener.....	M. J. Smith.....	Waterloo
	Ed. Irwin.....	Waterloo.....		
	Hon. C. A. Dunning.....			
Belwoods.....	C. E. Archibald.....	Grand Valley.....	W. A. Wansbrough.....	Grand Valley
Chatham.....	E. S. Down.....	Shedden.....	Ethel F. Sandison.....	Chatham
Ormond.....	R. S. Hill.....	Vernon.....	D. MacLaren.....	Kenmore
Ottawa.....			James J. O. Kelly.....	Ottawa
Ottawa.....			Jos. Gilhooly.....	Ottawa
Scotland.....	A. W. Eddy.....	Scotland.....	T. M. Cayley.....	Norwich
Hickson.....	Jno. Whaley.....	Embro.....	H. W. Sutherland.....	Embro
Alton.....	J. H. Rutherford.....	Albion.....	F. J. Thompson.....	Brampton
Moorefield.....	Q. D. Whale.....	Alma.....	Robt. McArthur.....	Drayton
Stratford.....	James Jones.....	Mitchell.....	Geo. Kay.....	Stratford
Detroit.....	F. S. Brown.....	Detroit.....	N. Duffett.....	Toronto
Alfred.....	Ulric Daoust.....	Plantagenet.....	B. G. Parisien.....	Alfred
Montreal.....			J. H. Pigeon.....	Montreal
Hespeler.....	Peter Iles.....	Arkell.....	Thomas Arkell.....	Arkell
Toronto.....	Jos. Walmsley.....	Toronto.....	H. F. Crighton.....	Toronto
Toronto.....			Tom Robertson.....	Hamilton
Hamilton.....	A. E. Walker.....	Bartonville.....	C. I. Stewart.....	Hamilton
Toronto.....	Robt. Patching.....	Ottawa.....	David Proctor.....	Toronto
Toronto.....			F. S. Mearns.....	Toronto
St. Thomas.....	Mungo McNabb.....	Iona Station.....	John H. Sells.....	Shedden
Sherbrooke.....			Charles Leclerc.....	Ottawa
Sherbrooke, Que.....	C. B. Howard.....	Sherbrooke, Que.....	J. G. Armitage.....	Sherbrooke
Stratford.....			H. Deuroche.....	Stratford
Owen Sound.....	Malcolm Cameron.....	Owen Sound.....	E. T. Macdonald.....	Owen Sound
Toronto.....	{ A. Meighen (Hon.).....	Toronto.....		
	{ W. P. Fess.....	Toronto.....	T. G. Breck.....	Toronto
Toronto.....			G. A. Lascelles.....	Toronto
Toronto.....			Wm. Martin.....	Toronto
Waterford.....	Wm. E. Mason.....	Simcoe.....	D. A. Hill.....	Waterford
Dublin.....	Angus Sinclair.....	Mitchell.....	W. A. Turnbull.....	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
Walpole Farmers'	Mutual	Jarvis	J. B. McKenzie
Waterloo	Cash-Mutual	Waterloo	L. W. Shuh
Waterloo, North, Farmers'	Mutual	Waterloo	I. S. Hagey
Wawanosh, West	Mutual	Dungannon	Chas. F. Hewitt
Wellington	Joint Stock	Toronto	W. A. Denton
Western Farmers' Weather	Mutual	Woodstock	G. J. MacKay
Westminster Township	Mutual	Wilton Grove	Thos. Hunt
Williams, East	Mutual	Kerrwood	Jno. A. Morrison
Yarmouth	Mutual	St. Thomas	Geo. Westlake

DIX III—Continued

AND ADDRESSES OF PRINCIPAL OFFICERS OF ALL INSURERS
THAN MUTUAL BENEFIT SOCIETIES—Continued

Post Office	Vice-President	Post Office	Manager or Secretary	Post Office
Nanticoke	Jno. Mitchell	Jarvis	Geo. L. Miller	Jarvis
Waterloo	W. G. Weichel, M.P.P.	Waterloo	Arthur Foster	Waterloo
Preston	H. Stauffer	Waterloo	Jos. H. Woods	Waterloo
Kincardine	Robt. Davidson	Dungannon	G. C. Treleaven	Dungannon
Toronto	E. B. Stockdale	Toronto	H. Begg	Toronto
Woodstock	Jas. Connolly	Goderich	E. L. Sutherland	Woodstock
Lambeth	W. H. Weatherston	Glanworth	R. S. Nichol	Wilton Grove
Parkhill	Jno. McCallum	Denfield	Jno. A. McLeish	Kerrwood
St. Thomas	Colin Campbell	Belmont	A. E. Bucke	St. Thomas

APPENDIX IV.

CLASSIFICATION OF AGGREGATE EXPERIENCE ON FIRE RISKS IN ONTARIO FOR YEARS 1923-29
(EXCLUDING EXPERIENCE OF RECIPROCAL EXCHANGES, FARMERS' MUTUALS AND ASSOCIATED NEW ENGLAND 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 (%)
2	\$ 158,308	\$ 169,299	71.86	\$ 227,401	\$ 53,273	19.76	\$ 11,149	\$ 3,431	30.77	\$ 2,748	\$ 855	31.11	\$ 2,748	\$ 855	31.11
4	220,594	66,624	55.29	158,679	40,323	25.41	1,127,975	930,578	82.50	239,822	108,808	45.37	6,143	817	13.30
6	96,852	29,270	30.22	65,795	17,662	26.85	675,138	112,652	16.69	70,652	22,006	31.15	21,478	919	4.28
8	124,343	36,515	29.37	293,447	121,669	41.46	1,440,426	804,906	55.65	347,953	189,025	54.30	23,879	17,683	74.18
10	13,535,266	4,842,640	35.78	5,371,878	3,859,450	66.81	11,500,994	3,103,994	26.87	1,097,708	626,944	57.11	35,313	7,918	22.55
14	105,134	32,885	31.28	1,890,600	865,583	45.78	21,726	67,88	67.88	62,353	66,735	58.91	2,308	72	3.11
16	6,879	65,500	388.06	6,975,156	6,386,867	91.57	8,352	4,427	53.01	298,832	173,739	58.14	672	672	164.71
22	170,286	62,188	36.52	73,785	37,348	50.62	94,804	28,286	29.84	9,514	72	7.72	1,494	1,494	100.00
24	50,155	16,891	33.68	76,333	37,603	49.26	326,251	112,733	34.53	49,639	6,596	13.31	49,605	10,136	20.53
40	1,588,420	743,166	46.79	1,042,778	476,273	45.67	5,339,445	4,338,733	81.25	482,920	217,408	45.02	281,583	20,506	7.30
102	61,128	35,853	58.65	35,853	17,047	47.56	209,576	112,217	53.56	20,158	2,582	12.81	5,928	1,764	29.60
103	36,426	13,934	38.26	14,018	4,536	32.36	209,576	153,240	73.19	13,040	13,893	106.54	12,361	3,522	28.50
110	95,951	63,658	66.34	30,899	23,216	75.14	493,259	399,319	80.96	37,723	17,511	46.42	4,938	3,369	67.87
112	13,229	16,210	122.53	2,543	88	3.46	89,259	41,734	46.76	3,061	159	5.19	2,968	1,546	52.79
114	207,778	222,909	107.28	61,123	73,409	120.10	1,293,102	1,514,675	117.13	67,364	31,311	46.48	18,070	4,000	22.14
116	6,573	14,663	223.08	2,486	600	24.14	9,2737	138,891	149.77	1,850	712	10.99	6,532	712	10.99
124	125,919	127,417	101.19	79,237	26,487	33.43	503,272	199,072	39.56	87,375	32,255	36.92	6,702	665	9.92
126	4,545	685	15.07	1,568	50,497	27.19	53.90	2,081	10,841	520.95	2,547	50	2,547	50	1.96
128	149,029	202,372	135.79	56,203	41,578	73.98	839,098	656,603	78.25	77,349	34,969	45.21	7,105	142	2.00
130	2,963	955	32.23	1,185	84,712	51,719	84,712	51,719	61.05	689	12	1.74	10,249	3,370	32.97
132	105,710	55,316	52.39	44,857	18,938	42.22	524,941	417,034	79.51	39,570	28,009	70.78	11,877	868	7.31
136	473,916	246,846	52.00	200,827	106,548	53.05	739,188	437,142	59.14	85,966	27,405	31.88	3,377	1,050	31.10
138	317,406	7,232	9.62	29,800	12,792	42.93	490,958	336,273	68.49	31,332	19,002	60.65	13,303	7,677	57.67
140	105,930	52,28	322,082	141,685	43,999	1,016,622	402,023	39.54	178,103	29,328	16.47	6,542	10,333	157.67	
142	20,251	11,547	57.02	4,450	273	170,941	75,049	33.70	1,405	1,871	133.17	15,427	42	2.72	
146	11,173	102,849	42.65	154,659	69,753	45.10	527,086	177,721	33.72	75,690	28,004	37.00	3,430	15	4.4
154	35,970	1,939	5.39	17,540	821	4.68	52,023	545	1.05	4,512	682	15.11	682	15	2.21
156	631,770	415,303	65.74	56,071	30,579	54.54	180,564	47,089	26.08	29,279	8,454	28.87	7,989	2	0.25
160	83,969	19,097	22.82	817	297,647	152,564	269,240	1,646,536	61.16	130,411	55,404	42.55	60,415	16,150	26.75
162	84,699	36,840	59.85	92,285	45,950	49.79	879,264	220,223	25.16	566	1,015	179.33	3,095	7,999	258.45
166	1,538	2,830	27.67	37,375	16,648	44.54	238,622	129,245	54.16	76,076	24,473	32.17	317,075	14,097	4.45
180	2,228	2,830	126.02	4,585	2,802	61.31	40,850	1,863	4.56	13,274	8,458	63.67	5,459	238	4.36
184	6,003	2,310	38.49	853,375	224,036	26.30	1,2451	3,636	29.20	9,16	146	15.94	1,297	402	30.99
186	258,706	229,224	86.07	1,312,744	754,067	56.16	695,810	495,867	71.26	75,856	42,561	56.11	656	100	15.4
190	31,459	31,459	100.00	3,838	2,912	75.87	28,679	36,299	126.62	474,633	246,471	51.93	31,540	184	5.83
196	47,248	47,248	100.00	19,496	5,221	26.78	29,586	3,069	10.37	7,810	712	9.11	421	421	100.00
200	1,250,082	478,238	38.30	664,355	317,719	47.82	2,834,032	819,104	28.90	273,821	119,279	43.56	11,158	578	5.18
254	53,732	5,338	10.12	13,724	205,040	15.83	205,040	32,453	15.83	7,627	4,000	52.45	24,982	2,958	11.84
256	3,578	919	25.68	428,094	128,402	29.99	9,112	1,754	19.25	213	7,379	34.56	7,25	7,25	100.00
260	751,791	360,903	48.02	428,094	128,402	29.99	1,096,130	615,462	56.15	47,753	15	0.03	78,803	12,226	15.51
266	32,481	7,155	21.98	5,833	2,200	37.72	13,615	2,234	16.41	583	15	2.57	912	387	42.43
268	23,845	4,261	18.04	118,181	1,2695	10.74	1,365	1,365	100.00	1,365	1,365	100.00	29,547	195	0.66
276	14,372	3,829	26.64	12,994	11,739	91.75	20,721	4,481	21.63	1,510	210	13.91	697	697	100.00
278	13,297	1,861	18.75	9,924	1,861	18.75	231,322	2,979	1.29	11,449	50	0.44	2,530	2,530	100.00

280	21,756	901	4,14	5,371	69	1,28	49,345	4,160	8,43	2,438	8,478	1,904	280
300	79,488	61,912	77,89	22,474	11,903	52,96	306,945	245,972	80,14	20,982	40,41	6,194	300
302	78,400	43,100	54,97	32,526	9,261	28,47	74,223	9,663	13,02	20,982	40,41	6,194	302
304	124,317	59,859	48,15	41,796	25,413	60,80	175,883	74,933	42,13	22,547	63,63	8,271	304
306	108,632	49,537	45,00	43,704	24,842	56,84	335,441	135,971	40,53	49,124	31,866	4,921	306
308	80,695	20,629	23,00	35,985	13,796	38,34	70,229	17,378	24,74	9,026	64,87	5,783	308
310	507,388	296,281	58,39	208,012	151,836	72,99	322,617	266,228	82,52	38,107	124,73	4,942	310
318	457,205	298,160	65,21	1,412,698	1,081,132	76,53	44,306	21,698	21,698	32,814	40,929	3,282	318
320	26,324	5,922	22,50	62,511	23,001	73,52	17,903	8,863	49,51	5,067	69	4,58	320
322	24,013	17,869	74,41	2,881	903	31,34	80,349	42,730	53,18	4,163	18	4,38	322
324	616,896	278,509	45,15	116,522	42,620	36,58	1,779,536	680,801	31,24	88,811	22,786	10,754	324
326	72,531	39,672	54,70	17,543	13,020	74,22	480,925	244,607	50,86	15,442	25,66	90,862	326
328	25,478	18,465	72,47	8,524	2,921	34,27	200,964	87,487	43,53	15,848	12,543	19,101	328
336	165,811	49,029	29,37	78,031	39,238	50,29	550,661	170,322	30,93	39,073	4,074	18,398	336
338	5,081	9,911	195,06	2,928	50	1,71	65,328	63,030	96,48	2,104	5,016	14,702	338
350	19,388	30,030	154,89	5,318	5,408	103,38	129,966	298,805	229,91	10,370	26,694	14,835	350
352	50,855	5,705	11,22	13,136	1	.01	373,041	126,431	33,90	14,313	26,694	14,835	352
354	15,136	18,073	119,40	2,262	552	24,40	37,204	18,812	50,56	972	49,67	8,717	354
356	140,479	77,815	55,39	286,873	154,678	53,92	334,433	197,702	59,12	103,377	76,318	4,650	356
358	1,474	1,010	68,52	82	82	8,911	4,523	4,523	50,76	400	4,411	1,998	358
366	16,271	2,418	14,86	17,692	5,475	30,95	42,338	9,489	22,41	11,923	24,895	316	366
368	90,215	86,400	95,37	133,062	66,607	50,06	173,947	143,027	125,52	41,822	38,027	12,997	368
370	31,414	12,347	39,30	18,887	2,791	14,78	172,809	94,525	54,67	12,957	90,93	5,261	370
372	30,106	5,074	13,00	54,318	5,459	10,05	142,942	21,085	14,75	28,188	1,845	8,340	372
374	20,106	50,652	194,02	7,730	7,531	97,43	336,483	575,312	170,98	12,124	22,779	13,792	374
386	197	152	77,15	1,904	4,42	2,20	5,22	3,046	583,52	247	22,779	423	386
388	8,091	5,209	64,38	9,818	4,521	46,05	2,726	4,369	160,27	247	44	225	388
390	2,912	3,945	135,47	661	145	21,94	94,724	183,267	193,47	622	8,893	8	390
394	37,049	22,667	61,18	7,202	2,398	33,29	215,123	112,885	52,47	622	4,775	15,912	394
402	136	5,960	35,62	21,143	9,278	43,88	60,574	30,851	50,93	7,396	609	1,386	402
404	9,2765	27,589	29,74	396,291	266,296	67,20	279,034	45,617	16,35	110,605	1,327	17,94	404
406	2,2045	6,462	29,31	15,039	29,737	197,73	344,674	305,068	88,51	24,883	371,518	26,200	406
410	50,665	20,560	40,58	134,191	29,895	22,28	302,827	99,019	32,70	62,447	26,977	2,755	410
418	30,781	19,086	62,01	8,526	23,136	271,36	9,470	318	3,36	2,335	24,380	138,607	418
420	210,616	108,381	50,03	187,908	98,762	52,56	401,987	401,987	95,42	86,073	27,421	17,112	420
424	41,840	26,281	62,81	3,449	1,005	29,14	253,364	210,339	83,02	2,896	27,421	9,363	424
426	19,583	2,096	10,70	2,795	283	10,13	95,021	72,769	130,46	6,192	609	5,632	426
430	519,180	521,462	100,44	150,468	85,186	56,61	173,082	173,082	44,76	14,146	44,76	813,726	430
432	114,356	64,979	56,82	239,427	154,101	64,36	24,270	19,097	78,85	16,223	9,031	26,854	432
434	7,700	6,970	69,47	5,006	1,576	31,48	30,870	25,930	84,00	1,227	2,736	2,468	434
438	25,470	15,866	62,29	5,358	4,39	8,19	37,445	3,679	9,83	1,141	16	2,670	438
442	125,056	42,995	34,38	16,081	7,980	49,72	249,685	227,877	91,27	5,373	2,231	2,670	442
446	2,245	46,966	211,13	9,134	7,550	82,66	127,128	118,150	171,60	4,797	4,406	4,142	446
450	2,284	200	8,76	2,144	149	6,95	21,797	81,393	373,41	2,402	20,452	2,086	450
452	134,470	106,358	79,09	1,031,731	65,48	65,48	30,134	10,861	27,75	68,189	72,652	3,522	452
458	352,615	309,269	87,71	1,575,628	173,219	76,70	1,340,641	1,134,167	84,60	86,865	29,283	4,294	458
460	1,348	127	9,42	2,258,845	3,426	278,76	8,188	3,188	38,93	254	64,024	7,603	460
464	535	129	5,42	105	40	38,10	21,43	885	41,39	465	4,864	4,864	464
466	704	730	42,16	730	10,087	288,77	2,804	695	24,79	149	1,144	1,144	466
468	36,758	15,496	42,16	26,805	10,007	37,33	125,584	51,716	41,18	8,879	566	84	468
470	10,131	1,460	14,50	1,537	6155	42,62	26,152	5,791	22,34	2,338	24	2,838	470
472	105,266	24,045	23,41	28,172	11,154	39,59	296,073	54,406	18,18	11,629	248	1,623	472
474	19,363	3,147	16,25	5,677	8	14	105,086	88,463	84,18	4,346	148	20,135	474
476	60,420	31,734	52,52	128,976	55,857	43,31	139,566	61,642	44,17	87,279	62,925	2,088	476
480	72,004	22,570	31,36	141,353	156,361	110,62	115,291	83,306	72,26	122,300	107,000	10,275	480
484	83,597	42,930	51,48	37,084	29,141	76,72	1,046,970	726,665	69,41	54,892	17,914	97,813	484
486	70,308	12,577	157,05	3,016	176	5,84	104,512	113,685	108,78	6,664	2,030	6,920	486
490	1,438	17,128	24,36	22,811	4,241	18,59	76,787	21,211	27,62	3,660	144	2,088	490
494				566	18,004	70,01	12,605	12,605	70,01	295		189	494

802	3,091	30	07	519	1,658	25	34,036	17,563	51,60	526	.....	2,391	28	802
804	23,999	10,711	44	6,402	1,146,529	589,705	1,146,529	589,705	51,43	4,229	.....	165,702	4,305	1,17
820	18,257	2,419	13	2,879	556,294	46	556,294	257,565	46,30	5,610	.....	45,033	2,081	2,60
842	234,764	49,425	21	05	57,205	20,972	683,067	173,385	43,273	1,380	.....	24,60	7,151	8,70
852	58,760	10,132	17	24	9,543	5,422	723,422	172,533	23,38	3,2648	.....	19,99	15,990	33,62
858	17,118	1,115	6	51	1,807	6	221,852	252,792	113,95	1,115	.....	77,430	—	20,65
862	116,350	3,700	3	18	21,120	289,971	17,376	17,376	59,92	11,002	.....	5,538	16	838
866	16,872	5,782	34	70	2,775	3,842	581,677	834,830	143,52	17,934	.....	22,03	57,683	16
886	167,497	25,560	15	26	49,951	26,34	3,296,857	1,437,422	43,60	16,169	.....	113,45	16,482	40,44
952	16,732	1,558	9	31	13,457	13,157	193,334	35,936	18,59	229,578	.....	39,20	56,808	22,05
956	3,194	555	17	38	4,634	3,332	3,297	1,097	3,33	3,779	.....	1,80	1,280	3,56
	32,448,002	14,989,833	46	20	33,942,279	21,614,731	63,68	65,066,841	50,05	7,112,238	.....	53,19	1,064,704	25,06

EXPERIENCE ON FIRE INSURANCE RISKS IN ONTARIO CLASSIFIED AS TO CONSTRUCTION AND PROTECTION FOR YEARS 1923 TO 1929

Year	Frame Protected			Frame Unprotected			Brick Protected			Brick Unprotected			Fire-proof			All Constructions		
	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio	Premiums Written	Claims Paid	Ratio
1923.....	4,924,609	2,723,614	55.31	4,869,240	3,978,103	81.69	9,136,573	5,475,387	59.93	1,058,983	925,714	87.81	568,692	254,527	44.76	20,558,077	13,357,345	64.97
1924.....	4,394,695	2,188,627	50.38	4,877,495	3,397,215	68.57	8,924,106	5,744,052	63.09	1,015,029	640,253	60.51	636,707	223,049	34.26	19,848,032	12,193,196	61.43
1925.....	4,376,660	2,348,957	53.67	4,643,234	3,366,639	72.50	9,106,839	4,581,153	50.30	992,321	468,108	47.17	584,647	103,795	17.75	19,703,701	10,868,652	55.16
1926.....	4,739,699	1,869,993	39.45	5,042,870	2,637,555	52.31	9,413,272	3,838,934	40.78	1,000,959	472,967	42.25	532,422	105,996	19.90	20,729,222	8,875,445	42.81
1927.....	4,537,612	2,260,445	49.82	4,825,219	2,680,339	55.55	9,304,217	3,672,154	39.47	1,009,149	349,550	33.65	566,851	86,119	15.19	20,243,048	9,038,607	44.65
1928.....	4,710,397	1,813,059	38.49	4,759,094	2,375,620	49.92	9,668,586	4,504,290	46.59	1,031,377	447,551	43.39	634,405	203,298	32.05	20,803,859	9,343,821	44.96
1929.....	4,764,330	1,785,138	37.47	4,925,127	3,179,260	64.55	9,513,248	4,752,861	49.96	1,004,420	538,745	53.64	725,516	87,920	12.12	20,932,641	10,343,924	49.42
Totals.....	32,448,002	14,989,833	46.20	33,942,279	21,614,731	63.68	65,066,841	32,568,831	50.05	7,112,238	3,782,891	53.19	4,249,240	1,064,704	25.06	142,818,600	74,020,991	51.83

APPENDIX IV—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.
11.	Dwellings and Outbuildings—Summer or Winter only.	160.	Mercantile Stocks—Miscellaneous, wholesale and retail.
16.	Farm Risks (buildings and contents), including Live Stock.	164.	Mercantile Stocks—Millinery, Feathers, Artificial Flowers, wholesale.
22.	Garages (private).	168.	Offices and Banks, Telephone Exchanges, Buildings and Contents.
24.	Hospitals, Sanatoriums, Asylums (Deaf, Dumb, Blind, Orphan), Homes for the Aged.	176.	Restaurants, Contents only.
	MERCANTILE	180.	Saloons (Liquor), Contents only.
101.	Mercantile Buildings (including those with public hall or lodge rooms above), except 103 (See 168, 200, 184 and 186).	184.	Stores, Country (Remote or Cross-road), usually of moderate or small values, Buildings and Contents.
103.	Mercantile Buildings with Wholesale Occupancy exclusively.	186.	Stores, General (village or city), including Department Stores, Contents only.
102.	Mercantile Stocks—Agricultural Implements, Automobile and Carriage Salesrooms.	196.	Mercantile Stocks—Tobacco, Cigars, Smokers' Articles, wholesale.
110.	Mercantile Stocks—Boots and Shoes, retail.	197.	Wharf risks, Ferry Houses, Contents.
112.	Mercantile Stocks—Boots and Shoes, Leather Goods (Hides, Harness and Trunks), Rubber Goods, wholesale.	200.	Mercantile Buildings, Retail Occupancy, with Dwellings only above Grade Floor.
114.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, retail, Merchant Tailor, Regalia, Costumer and Dressmaking.		WAREHOUSES
116.	Mercantile Stocks—Clothing, Hats, Caps, Furs and Men's Furnishings, wholesale.	254.	Cold Storage, Contents only.
124.	Mercantile Stocks—Drugs, Chemicals and Medicines, retail.	256.	Cotton (no compressing), Building and Contents.
126.	Mercantile Stocks—Drugs, Chemicals, and Medicines, wholesale.	260.	General storage, not specifically classed, Contents only.
128.	Mercantile Stocks—Dry Goods, Woolens, Carpets and Notions, Chinese and Japanese Goods, retail.	266.	Fibres (other than Cotton and Wool and Tobacco), Contents only.
130.	Mercantile Stocks—Dry Goods, Woolens, Carpets and Notions, Chinese and Japanese Goods, wholesale.	268.	Household Furniture, Contents only.
132.	Mercantile Stocks—Furniture, Musical Instruments, Music, Undertakers' Establishments, Photographers' Supplies, Optical and Scientific Goods, retail.	276.	Tobacco, Building and Contents.
136.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, retail.	278.	Whiskey, Building and Contents.
138.	Mercantile Stocks—Groceries, Meat, Fish, Butter, Cheese, Eggs, Fruit and Produce, wholesale.	280.	Wool, Contents only.
			MANUFACTURING SPECIALS
			WOODWORKERS
			(Building and Contents)
		300.	Agricultural Implement Factories, and other Factories having woodworking (principally hard) in conjunction with ironwork, painting, etc., such as Carriage, Bed Spring, Incubator, Refrigerator, Sewing Machine and Wringer Factories and Car Works.

APPENDIX IV—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.	366.	Celluloid Works—Celluloid and Celluloid Goods Factories.
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.	368.	Cement Mills.
306.	Furniture, Organ, Piano, Graphophone, Rattan, Wooden Trunk, Casket and Billiard Table Factories—Clock Factories if with woodworking.	370.	Cereal Mills—Grist and Feed Mills and Rice Mills.
308.	Marine Railways, Shipyards, Boat Building, Dry Docks.	372.	Chemical works of the milder hazards.
316.	Planing Mills, Sash, Door, Blind and Wooden Box Factories—Dry Houses for Lumber.	374.	Chemical works of hazardous nature or with explosive hazard.
318.	Saw Mills.	386.	Clothing, Cap and Overall Factories—Tent, Awning, Sail and Rigging Lofts.
320.	Shingle, Stave, Lath, Veneer and Kindling Wood Mills—Excelsior Factories.	388.	Coal Breakers and Mining Buildings—Anthracite.
METAL WORKERS		390.	Coal Tipples and Top Works—Bituminous.
(Building and Contents)		394.	Collar, Cuff, Shirt, Corset, Waist and other White Goods Factories.
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—Electroplating.	404.	Cotton Mills (Full Process).
338.	Stamping Works—Tin, Hollow-ware, Iron Bedstead, Gas Fixtures, Lamp and Iron Toy Factories—Japanneries.	406.	Creameries, Powdered and Condensed Milk, Caseine and Cheese Factories.
OTHER OCCUPATIONS		412.	Distilleries and Rectifying Works (Steam).
(Building and Contents)		416.	Electric light and power plants (when separately insured), Water Works and Pumping Stations—Filtration Plants.
346.	Bakeries and Macaroni Factories.	418.	Fertilizer and Phosphate Factories.
350.	Bleacheries, Dye and Print Works.	420.	Flour Mills.
352.	Boot, Shoe, Slipper, Heel and Counter Factories.	424.	Fur Hat, Fur Cutting, Forming and Dressing Mills.
354.	Breweries.	426.	Glass Works.
356.	Brush and Broom Factories.	430.	Grain Elevators and Warehouses—Terminal.
358.	Canneries—Canning and Preserving Works for Fruit, Vegetables and Fish.	432.	Grain Elevators and Warehouses—Country.
		438.	Hemp and Jute Mills—Cordage and Baggging 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.	O.J. Works—Fish.
		470.	Oil Works—Mineral—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.

APPENDIX IV—Continued

INDEX TO CLASSIFICATION OF FIRE INSURANCE RISKS—Continued

CLASS
NO.

484. Potteries, Brick, Tile, Plaster and Crucible Works—China Decorating.
 486. Printing Establishments, Lithographers, Book Binderies.
 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 Rehandling 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 and 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 V
COURT DECISIONS

EXPLANATORY NOTE:

There follows in full text the judgment of the Lords of the Judicial Committee of the Privy Council, delivered October 22, 1931, in *Attorney-General of Quebec v. Attorney-General of Canada* (The Quebec Insurance Reference), and the order of the Supreme Court of Ontario, dated March 5th, 1931, and the reasons for judgment of Garrow J., dated January 26th, 1931 (1931). I.O.R. 4, in *Attorney-General for Ontario v. Attorney-General for Canada*. An appeal was entered by the defendants in this Ontario case but subsequently abandoned. The former decision was on appeal from the Court of King's Bench (Appeal Side) and reported in (1930) 49 K.B. 236.

PRIVY COUNCIL APPEAL No. 36 OF 1931

THE ATTORNEY-GENERAL OF QUEBEC Appellant
v.
THE ATTORNEY-GENERAL OF CANADA Respondent
and
BELDING-CORTICELLI, LIMITED, AND OTHERS Interveners
THE ATTORNEY-GENERAL OF CANADA Appellant
v.
THE ATTORNEY-GENERAL OF QUEBEC Respondent
and
BELDING-CORTICELLI, LIMITED, AND OTHERS Interveners
(Consolidated Appeals)
from
THE COURT OF KING'S BENCH FOR THE PROVINCE OF QUEBEC
(APPEAL SIDE)

JUDGMENT OF THE LORDS OF THE JUDICIAL COMMITTEE OF THE
PRIVY COUNCIL, DELIVERED THE 22ND OF OCTOBER, 1931

Present at the Hearing:

VISCOUNT DUNEDIN
LORD BLANESBURGH
LORD ATKIN
LORD RUSSELL OF KILLOWEN
LORD MACMILLAN

Counsel:

AIME GEOFFRION, K.C., CHAS. LANCTOT, K.C.,
for the Appellant, the Attorney-General of Quebec.
LOUIS ST. LAURENT, K.C., C. P. PLAXTON, K.C.,
for the Respondent, the Attorney-General of Canada.
W. N. TILLEY, K.C., R. LEIGHTON FOSTER,
for the Intervener, the Attorney-General of Ontario.
CHAS. LANCTOT, K.C.,
for the Intervener, the Attorney-General of British Columbia.
V. EVAN GRAY,
for the Intervener, Belding-Corticelli Limited, and others.
[Delivered by VISCOUNT DUNEDIN]

Viscount Dunedin:

Under one of the provisions of the statutes of Quebec the Lieutenant-Governor in Council may refer to the Court of the King's Bench for hearing and consideration any question he deems expedient. Acting under that provision and upon the narrative that several foreign or British insurers had obtained licenses under *The Quebec Insurance Act* and that the Department of Insurance of the Dominion was endeavouring to force these companies to obtain a license under

Sections 11 and 12 of *The Insurance Act of Canada*, R.S.C. 1927, c. 101, and to recover from persons who insure with these insurers the tax imposed by Sections 16, 20 and 21 of *The Special War Revenue Act*, R.S.C. 1927, c. 179, the Lieutenant-Governor in Council referred to the Court of King's Bench the following questions:

1. Is a foreign or British insurer who holds a license under *The Quebec Insurance Act* to carry on business within the Province obliged to observe and subject to Sections 11, 12, 65 and 66 of *The Insurance Act of Canada*, or are these sections unconstitutional as regards such insurer?

2. Are Sections 16, 20 and 21 of *The Special War Revenue Act* within the legislative competence of the Parliament of Canada? Would there be any difference between the case of an insurer who has obtained or is bound to obtain under the provincial law a license to carry on business in the province and any other case?

Sections 11 and 12 of *The Insurance Act of Canada* are as follows:

"11. It shall not be lawful for

(a) any Canadian Company; or

(b) any alien, whether a natural person or a foreign company, within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section 129 of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

"12. It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt or policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or receiving any premium, or, except as provided in section one hundred and twenty-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding or filing any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act."

Sections 65 and 66 need not be quoted as they only prescribe penalties for contravention. The case was heard before five Judges. There was some difference of opinion between them as to the answer to the first question, but the judgment of the majority gave answer as follows: In the case of a foreign insurer, "yes" to the first part, "no" to the second.

In the case of a British insurer, "no" to the first part and "yes" to the second.

As to the second question, they were unanimous and the answer was "yes" to the first part and "no" to the second.

In the presentation of the case appearance has been entered by the Attorneys-General of Quebec, Ontario and British Columbia and also by certain companies which insured their property against fire and other risks with various insurance companies and underwriters of Canadian, British and foreign origin carrying on insurance business in Canada. These parties all contended that the sections cited were unconstitutional and *ultra vires*. The Attorney-General for Canada, who also appeared, contended that they were constitutional and *intra vires*. Success being divided, the Attorney-General for Quebec appealed and the Attorney-General for Canada cross-appealed to H.M. in Council. This case is, it may be hoped, the last of the series of litigations between the Dominion and the Provinces with regard to insurance. It is not in their Lordships' opinion necessary for them as it was for the Judges in the Courts below, to examine in detail the various cases that have arisen in the Canadian Courts. They think that the questions raised can be conclusively dealt with in the light of four cases which have reached this Board. These are in chronological order: (1881) *Citizens Insurance Company v. Parsons*, 7 App. Cas. 96, *John Deere Plow v. Wharton* [1915], A.C. 330, *Att.-Gen. of Canada v. Att.-Gen. of Alberta* [1916], 1 A.C. 588 and *In re Reciprocal Insurers Reference* [1924], A.C. 328.

The case of the *Citizens Insurance Company v. Parsons* was not fought directly between the Dominion and the Provinces, either as parties or intervenants. It was an action by a private individual to recover money under an insurance contract for a loss by fire. The defence was non-compliance on the part of the insured with certain statutory conditions imposed by a Provincial Ontario Act and applicable to insurers, to which the answer was made that the provisions were *ultra vires* as trespassing on the province of Dominion legislation. It was held that the conditions were not *ultra vires*, and the defence was good. The arguments turned on what may be called the competing claims of Sections 91 and 92 of *The British North American Act*. The principle laid down was clear. It is within the power of the Dominion legislature to create the person of a company and endow it with powers to carry on a certain class of business, to wit, insurance; and nothing that the Provinces can do by legislation can interfere with the status so created; but none the less the provinces can by legislation prescribe the way in which insurance business or any other business shall be carried on in the provinces. The great point of the case is the clear distinction drawn between the question of the status of a company and the way in which the business of the company shall be carried on. This distinction was clearly acted on in the next case, which was not an insurance case.

John Deere Plow was a company incorporated under Dominion legislation to carry on the business of trading in agricultural implements throughout Canada. The Parliament of British Columbia sought means to restrain any such trade by enacting that the trader should have no power to sue unless he had obtained a license to trade from the provincial authorities. It was held that this was *ultra vires* of the province, as being an attempt to interfere with the status of the company.

Then came the case of the Attorney-General of Canada v. the Attorney-General of Alberta. This was the first direct trial of strength between a province and the Dominion. By section 4 of *The Dominion Insurance Act of 1910* it was provided that no company or person should do insurance business unless they had received a Dominion license so to act. This provision was fortified by a penalty for contravention under Section 70. Two questions were put to the Court:

1. Are Sections 4 and 70 of the Act or any part thereof *ultra vires* of the Parliament of Canada?

2. Does Section 4 operate to prohibit a foreign company carrying on business without a license even though its business is confined to one province?

The Board answered the first question in the affirmative. Here again the arguments turned on the competing claims of Sections 91 and 92 and the decision on this question conclusively and finally settled that regulations as to the carrying on of insurance business were a provincial and not a Dominion matter. It really only carried to their logical conclusion the two cases already cited.

As to the second question, Lord Haldane said:

"The second question is in substance, whether the Dominion Parliament has jurisdiction to require a foreign company to take out a license from the Dominion Minister even in a case where the company desires to carry on its business only within the limits of the single province. To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada by properly framed legislation to impose such a restriction. It appears to them that such a power is given by the heads in Section 91, which refer to the regulation of trade and commerce and to aliens. This question also is therefore answered in the affirmative."

The first question in the present appeal really turns upon whether the sections impugned fall within the sentence of the Board just quoted. But before discussing this it will be well to examine the remaining case mentioned, viz.:

In re Reciprocal Insurers Reference. After the decision against them on the first question in the last case in 1916, the Dominion legislation on this subject was altered. A new Act was passed in 1917. In place of the old Section 4, which had been declared *ultra vires* by the decision, there were now enacted Sections 11 and 12 in these terms:

"11. It shall not be lawful for

(a) any Canadian company; or

(b) any alien, whether a natural person or a foreign company, within Canada to solicit or accept any risk, or to issue or deliver any receipt or policy of insurance, or to grant, in consideration of any premium or payment, any annuity on a life or lives, or to collect or receive any premium, or, except as provided in section one hundred and twenty-nine of this Act, to inspect any risk or adjust any loss, or to advertise for or carry on any business of insurance, or to prosecute or maintain any suit, action or proceeding, or to file any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act." 1917, c. 29, s. 11.

"12.—(1) It shall not be lawful for any British company, or for any British subject not resident in Canada, to immigrate into Canada for the purpose of opening or establishing any office or agency for the transaction of any business of or relating to insurance, or of soliciting or accepting any risk or issuing or delivering any interim receipt, or any policy of insurance, or granting, in consideration of any premium or payment, any annuity on a life or lives, or of collecting or receiving any premium, or, except as provided in section one hundred and twenty-nine of this Act, of inspecting any risk or adjusting any loss, or of carrying on any business of or relating to insurance, or of prosecuting or maintaining any suit, action or proceeding, or of filing any claim in insolvency relating to such business, unless under a license from the Minister granted pursuant to the provisions of this Act.

"(2) A company shall be deemed to immigrate into Canada within the meaning of this section if it sends into Canada any document appointing or otherwise appoints, any person in Canada its agent for any of the purposes mentioned in subsection 1 of this section.

Contravention of these provisions was dealt with by sections imposing penalties. But besides that, there had been inserted in the Criminal Code two new sections, 508c and 508d, which constituted as a criminal offence the doing of insurance business without a Dominion license. Meantime Ontario had passed an Act dealing with mutual insurance. This led to the case in which the questions proposed were as follows:

1. Is it within the legislative competence of the legislature of the Province of Ontario to regulate or license the making of reciprocal contracts by such legislation as that embodied in *The Reciprocal Insurance Act, 1922*?

2. Would the making or carrying out of reciprocal insurance contracts licensed pursuant to *The Reciprocal Insurance Act, 1922*, be rendered illegal or otherwise affected by the pro-

visions of Sections 508*c* and 508*d* of the Criminal Code as enacted by Chapter 26 of the Statutes of Canada, 7 and 8 George V, in the absence of a license from the Minister of Finance issued pursuant to Section 4 of *The Insurance Act of Canada*, 7 and 8 George V, Chapter 29?

3. Would the answers to questions 1 or 2 be affected, and if so, how, if one or more of the persons subscribing to such reciprocal insurance contracts is: (a) a British subject not resident in Canada immigrating into Canada; (b) an alien?

Mr. Justice Duff, who delivered the judgment of the Board, expressed himself thus:

"The provisions relating to licenses in *The Insurance Act of 1910*, which [by the judgment of 1916] was declared to be *ultra vires*, and the regulations governing licenses under the Act and applicable to contracts and to the business of insurance did not in any respect presently material substantially differ from those now found in the legislation of 1917. But the provisions of the Statute of 1910 derived their coercive force from penalties created by *The Insurance Act* itself. The distinction between the legislation of 1910 and that of 1917 upon which the major contention of the Dominion is founded, consists in the fact that Section 508*c* is enacted in the form of an amendment to the statutory Criminal Law and purports only to create offences which are declared to be indictable and to ordain penalties for such offences. The question now to be decided is whether in the frame in which the legislation of 1917 is cast, that part of it which is so enacted can receive effect as a lawful exercise of the legislative authority of the Parliament of Canada in relation to the Criminal Law. It has been formally laid down in judgments of this Board that in such an enquiry the Courts must ascertain 'the true nature and character' of the enactment (*Citizens Insurance Company v. Parsons* sup. cit.), and its 'pith and substance' (*Union Colliery Company v. Brydon* [1899], A.C. 580)."

The Board proceeded to decide that the amendment of the criminal law by Section 508*c* was not a genuine amendment of the criminal law but was really an attempt by a *soi-disant* amendment of the criminal law to subject insurance business in the province to the control of the Dominion, that which had exactly been determined to be *ultra vires* by the judgment of 1916. This decided the main question.

As regard question 3, it was answered in the negative, but there was added the following addendum:

"Their Lordships do not express any opinion as to the competence of the Dominion Parliament, by virtue of its authority in relation to aliens and to trade and commerce, to enact Sections 11 and 12 (1) of *The Insurance Act*. This, although referred to on the argument before their Lordships' Board, was not fully discussed, and since it is not directly raised by the question submitted, their Lordships, as they then intimated, considered it inadvisable to express any opinion upon it. Their Lordships think it sufficient to recall the observation of Lord Haldane, in delivering the judgment of the Board, in *Attorney-General of Canada v. Attorney-General of Alberta* (*supra*), to the effect that legislation, if properly framed, requiring aliens, whether natural persons or foreign companies, to become licensed, as a condition of carrying on the business of insurance in Canada, might be competently enacted by Parliament."

Following on this judgment, the Dominion Parliament, by an amending statute in 1924, repealed Subsection 2 of Section 12 of the Act of 1917. The Act of 1927, which is the Act with which the present case has to do, reproduces, as has been seen, Sections 11 and 12 and the corresponding penal sections renumbered as 66 and 67, and in the Criminal Code of 1927 the old 508*c* reappears as 507, but with an exception as to Reciprocal Insurance Companies so as to avoid the direct result of the judgment of 1924.

Their Lordships are now in a position to address themselves directly to the first question in this case. It is clear from the quotations from *In re Reciprocal Insurers* that the question is technically still open and it is clear from the judgment in the 1916 case that the sections in question can only be justified if to them can be applied what was there said by Lord Haldane in his answer to query 2. Their Lordships will repeat it.

"To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction. It appears to them that such a power is given by the heads in Section 91, which refer to the regulation of trade and commerce and to aliens."

Now the state of opinion in the Court below was as follows: Two learned judges thought that the sections were *ultra vires*, whether applied to British or to foreign insurers; but three Judges, while holding the sections *ultra vires* as to British subjects, held that they were *intra vires* as to aliens. Now so far as British subjects were concerned the view was that Lord Haldane's dictum showed clearly that the only power of restriction given rested upon its being possible to connect it with alien legislation, and that therefore it was impossible to bring British subjects within the scope of the dictum. So far as this argument goes, their Lordships think it is sound, but at the same time they think it unnecessary, because they think it is swallowed up in the wider consideration which makes the sections bad as regards both aliens and British subjects. Their Lordships consider that although the question was studiously kept open in the *Reciprocal Insurers* case, it was really decided by what was then laid down. The case decided that a colourable use of the Criminal Code could not serve to disguise the real object of the legislation, viz., to dominate the exercise of the business of insurance. And in the same way it was decided that to try by a false definition to pray in aid Section 95 of *The British North America Act*, which deals with immi-

gration, in order to control the business of insurance, was equally unavailing. What has got to be considered is whether this is in a true sense of the word alien legislation, and that is what Lord Haldane meant by "properly framed legislation." Their Lordships have no doubt that the Dominion Parliament might pass an Act forbidding aliens to enter Canada or forbidding them so to enter to engage in any business without a license, and further they might furnish rules for their conduct while in Canada, requiring them, e.g., to report at stated intervals. But the sections here are not of that sort, they do not deal with the position of an alien as such; but under the guise of legislation as to aliens they seek to intermeddle with the conduct of insurance business, a business which by the first branch of the 1916 case has been declared to be exclusively subject to provincial law. Their Lordships have, therefore, no hesitation in declaring that this is not "properly framed" alien legislation.

As regards British subjects, who cannot be styled aliens, once the false definition is gone, the same remark applies as to alien immigrants. This is not properly framed law as to immigration, but an attempt to saddle British immigrants with a different code as to the conduct of insurance business from the code which has been settled to be the only valid code, i.e., the Provincial Code.

Passing now to the second question, it seems to their Lordships that precisely the same line of reasoning applies. The only section that need be quoted is Section 16, the other sections being only concomitants thereto.

"16. Every person resident in Canada, who insures his property situate in Canada, or any property situate in Canada in which he has an insurable interest, other than that of an insurer of such property, against risks other than marine risks,

(a) with any British or foreign company or British or foreign underwriter or underwriters, not licensed under the provisions of *The Insurance Act*, to transact business in Canada; or

(b) with any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance and not licensed under the provisions of *The Insurance Act*, the chief place of business of which association or of its principal attorney-in-fact is situate outside of Canada;

shall on or before the thirty-first day of December in each year pay to the Minister, in addition to any other tax payable under any existing law or statute a tax of five per centum of the total net cost to such person of all such insurance for the preceding calendar year."

Now as to the power of the Dominion Parliament to impose taxation there is no doubt. But if the tax as imposed is linked up with an object which is illegal the tax for that purpose must fall. Section 16 clearly assumes that a Dominion license to prosecute insurance business is a valid license all over Canada and carries with it the right to transact insurance business. But it has been already decided that this is not so; that a Dominion license so far as authorizing transactions of insurance business in a province is concerned, is an idle piece of paper conferring no rights which the party transacting in accordance with provincial legislation has not already got, if he has complied with provincial requirements. It is really the same old attempt in another way. Their Lordships cannot do better than quote and then paraphrase a portion of the words of Mr. Justice Duff in the Reciprocal Insurers case. He says:

"In accordance with the principle inherent in these decisions their Lordships think it is no longer open to dispute that the Parliament of Canada cannot by purporting to create penal sanctions under Section 91 (27) appropriate to itself exclusively a field of jurisdiction in which apart from such a procedure it could exert no legal authority; and that if when examined as a whole legislation in form criminal is found in aspects and for purposes exclusively within the provincial sphere to deal with matters committed to the provinces it cannot be upheld as valid."

If instead of the words "create penal sanctions under Section 91 (27)" you substitute the words "exercise taxation powers under Section 91 (3)" and for the word "criminal" substitute "taxing" the sentence expresses precisely their Lordships' views.

Their Lordships will, therefore, humbly advise His Majesty to declare that the proper answers to the questions put are: to the first part of question 1, "No"; and to the second part, "Yes"; to the second question in both branches, "No"—and that the appeal and cross-appeal should be dealt with in accordance with the said declaration.

IN THE SUPREME COURT OF ONTARIO

THE HONOURABLE MR. JUSTICE GARROW

Monday, the 26th day of January, 1931.

BETWEEN:

ATTORNEY-GENERAL OF ONTARIO

Plaintiff,

AND

ATTORNEY-GENERAL OF CANADA
THE MINISTER OF FINANCE, and
GEORGE D. FINLAYSON,

Defendants.

1. This action, coming on for trial on the 18th and 19th days of September, 1930, at the sittings holden at Toronto for trial of actions without a jury in the presence of counsel for all

parties, upon hearing read the pleadings and the evidence adduced and what was alleged by counsel aforesaid, this court was pleased to direct this action to stand over for judgment and the same coming on this day for judgment.

2. THIS COURT DOTH DECLARE that sections 4, 11, 12, 65, 56, 91, 123 and 135 of *The Dominion Insurance Act*, R.S.C. 1927, chapter 101, are *ultra vires* the Parliament of Canada and doth order and adjudge the same accordingly.

3. AND THIS COURT DOTH FURTHER DECLARE that the Defendants, the Minister of Finance and George D. Finlayson, are not nor is either of them entitled to act under or enforce any of the said sections of the said Act and doth order and adjudge the same accordingly.

4. AND THIS COURT DOTH ORDER AND ADJUDGE that save as aforesaid this action be and the same is hereby dismissed.

5. AND THIS COURT DOTH FURTHER ORDER AND ADJUDGE that the Defendants do pay to the Plaintiff his costs of this action forthwith after taxation thereof.

Judgment signed this 5th day of March, 1931.

“E. HARLEY,”

Senior Registrar, S.C.O.

Entered, J.B., 44 pages 587-8.

March 5th, 1931.

“L.G.”

[GARROW, J.]

ATTORNEY-GENERAL FOR ONTARIO V. ATTORNEY-GENERAL FOR CANADA
(Reprinted from 1931 (O.R.) 4)

Constitutional Law—Powers of Parliament—Insurance Contracts—Validity of Dominion Legislation—Jurisdiction of Ontario Court to Entertain Action for Declaration that Dominion Statutes Invalid.

In an action in which either the Attorney-General for Canada or the Attorney-General for Ontario is a party Plaintiff and the other a party Defendant, the Ontario Court has jurisdiction to make a declaration as to the validity of any statute of the Ontario Legislature or any statute of the Parliament of Canada which purports to have force in Ontario, though no further relief be sought: Section 19 of *The Judicature Act*, as enacted in 1930 by 20 George V, Chapter 23, (Ontario).

Sections 4, 11, 12, 65, 66, 91, 123, and 135 of *The Dominion Insurance Act*, R.S.C. 1927, chapter 101, are *ultra vires* the Dominion Parliament; Section 134 is *intra vires*; and so is Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179.

Re Insurance Contracts (1926), 58 O.L.R. 404, and *Re Reference as to the Validity of Certain Sections of Dominion Statutes* (1930), Q.R. 49 K.B. 236, followed.

Matthew v. Guardian Insurance Co. (1918), 58 Can. S.C.R. 47, and *Ottawa Separate Schools Trustees v. Ottawa Corporation*, [1917] A.C. 76, distinguished.

Section 507 of the Criminal Code, R.S.C. 1927, Chapter 36, has been already declared *ultra vires*: see *Attorney-General for Ontario v. Reciprocal Insurers*, [1924] A.C. 328.

In this action the plaintiff, the Attorney-General for Ontario, asked for a declaration to the effect that *The Dominion Insurance Sections 4, 11, 12, 65, 66, 134, and 135* of the said Act are *ultra vires*; of the Parliament of Canada, or, alternatively, a declaration that Sections 4, 11, 12, 65, 66, 134, and 135 of the said Act are *ultra vires*; also a declaration that Section 507 of the Criminal Code, R.S.C. 1927, Chapter 36, and Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, are likewise *ultra vires*.

By amendment to the statement of claim he also asks an injunction restraining the defendants, the Minister of Finance and George D. Finlayson, from acting under or enforcing any of the provisions of *The Dominion Insurance Act* or such of them as may be declared invalid, or a declaration that they are not, nor is either of them, entitled so to act under or enforce any of such provisions.

The action was tried before Garrow, J., without a jury, at a Toronto sittings.

W. N. Tilley, K.C., R. Leighton Foster, and C. F. H. Carson, for the Plaintiff.

R. S. Robertson, K.C., and J. T. Garrow, for the Defendants.

January 26. Garrow, J.:—The Plaintiff alleges in his statement of claim that for upwards of fifty years the Province of Ontario has maintained a Department of Insurance, of which he is now and has been for some time the head. During the same period, it is alleged, the Dominion of Canada has maintained an insurance department under the provisions of *The Insurance Act*, now R.S.C. 1927, Chapter 101. The Minister of Finance presides over this Department, and there is provision also for the appointment of a superintendent of insurance, who is the defendant, Finlayson.

The statement of claim goes on to indicate in a general way what *The Insurance Act* purports to deal with, and it may be convenient here to state in general terms the scope of the Act. By Section 4, Part I, of the Act, there is provision made for the granting to Dominion, provincial, British, and foreign companies of licences to carry on insurance business throughout Canada or

in specified parts thereof, and Sections 11 and 12 prohibit unlicensed companies and persons from carrying on business in Canada and from immigrating into Canada for the purpose of commencing insurance business. Penalties for doing business without a licence are imposed by Sections 65 and 66; deposits of money or securities prior to obtaining a licence must be made and additional sums deposited if the company's Canadian liabilities exceed its Canadian assets. Annual returns by companies so licensed and inspection thereof are provided for, and, on a report by the Superintendent of Insurance that the assets of a company so licensed are insufficient to justify its continuance in business, the licence may be cancelled or suspended or a modified or conditional licence may be issued.

Part II of the Act deals with life insurance, the amalgamation of companies, the commissions, allowances, and salaries that may be paid to agents and officers, the giving of estimates, the distribution of surpluses, the form of policies, and the terms and conditions which must be included in all contracts of life insurance; Part III deals with fraternal benefit societies and the terms and provisions of their contracts; Part IV deals with fire insurance and the conditions of fire insurance contracts; and Part V with insurance other than fire or life and the regulation of such contracts. There is provision in the statute, that, as a condition of the granting of the licences, the contracts of insurance to be thereafter entered into shall contain certain prescribed terms and provisions.

The Plaintiff also sets up as part of his case that other Dominion statutes contain provisions designed to compel the taking out of licences under *The Insurance Act*: for example, the Criminal Code, R.S.C. 1927, Chapter 36, by Section 507 makes it an indictable offence to solicit or accept risks without a licence, except as provided in the Section; and the *Special War Revenue Act*, R.S.C. 1927, Chapter 179, by Section 16 imposes on every person in Canada who insures his Canadian property against risks, other than marine risks, with any unlicensed British or foreign company or underwriter, or with any unlicensed association of persons formed for the purpose of exchanging reciprocal contracts of indemnity on the plan known as inter-insurance, a special annual tax, in addition to all other taxes, of five per cent. of the total net cost to him of all such insurance for the preceding year. It is the contention of the plaintiff that this is not a *bona fide* tax statute, designed for revenue purposes, but an attempt on the part of the Dominion authorities to compel the taking out of a licence under *The Insurance Act* of Canada.

The Defendant the Attorney-General of Canada alleges in his statement of defence that the Plaintiff is not entitled to maintain this action for any of the declarations claimed, and that he is not a proper party Defendant to the action in any event; that the Court has no jurisdiction to make any of the declarations claimed; that *The Insurance Act* of Canada was duly enacted by the Parliament of Canada and is within the powers of such Parliament; that the Plaintiff has not accurately set forth in his statement of claim the provisions of the Act; and he denies also that the Plaintiff has suffered any embarrassment as Minister in charge of the administration of the Ontario Insurance Department, and alleges that if any such embarrassment exists it arises from the claim unnecessarily and gratuitously made by the Plaintiff that *The Insurance Act* is invalid in whole or in part. This Defendant, also maintains that Section 16 of *The Special War Revenue Act* is within the legislative competence of the Parliament of Canada.

The other two Defendants, the Minister of Finance and George D. Finlayson, also file separate defences, in which, however, each alleges practically the same matter, namely, that the action as framed will not lie; that the Court has no jurisdiction to make any of the declarations claimed; that *The Insurance Act* is within the powers and jurisdiction of the Parliament of Canada; that the Court will not in any event by injunction interfere with the exercise by these Defendants of the administration of their respective offices; that *The Insurance Act* provides for the enforcement of its provisions by way of proceedings before Courts of competent jurisdiction, not only in the Province of Ontario, but throughout the Dominion of Canada; and this Court should not by injunction interfere with the proceedings in such Courts.

The foregoing is a reasonably full statement of the allegations contained in the pleadings filed in the action. The action as originally begun was against the Attorney-General for Canada alone; subsequently by amendment the other two Defendants were added and appropriate amendments were made to the statement of claim and a prayer added for relief by way of injunction.

The allegation that no such cause of action as the Plaintiff asserts here lies, and that the Court has no jurisdiction in the matter, was very strenuously argued by counsel for the Defendants, their contention being in fact that the action was of such a novel character as to make the question of jurisdiction almost as important as the question of the merits themselves.

Counsel for the Plaintiff, in maintaining his right to sue in the present form and for the relief claimed, contend that the class of legislation in question here is legislation that sets up a department of Government under which certain persons, the Minister and Superintendent, are given certain rights and certain powers of control, the exercise of which interferes directly with the carrying on of the Insurance Department of Ontario under *The Ontario Insurance Act*. It sets up, they claim, a rival department which assumes to exercise the very same kind of control, although perhaps not on the same terms as the provincial authority, and the Plaintiff says that this is a wrongful exercise of legislative authority, and that he, as the official in charge of the Insurance Department of Ontario, is prejudiced and embarrassed in the exercise of his legal rights.

Mr. Tilley maintains that this position taken by the Plaintiff brings him within the authority of the very well-known and often cited case of *Dyson v. Attorney-General*, (1911) 1 K.B. 410.

Counsel for the Defendants, on the other hand, maintain with great force that the Court is quite without jurisdiction and that such an action as the present does not lie; that the Plaintiff is not a proper Plaintiff and that the Defendants are not proper Defendants; that, if there is

any embarrassment at all, which he denies, it is not for the Plaintiff to complain nor is it he who is embarrassed; and that the *Dyson* case has no application; and they refer to such cases as *In re Clay*, (1919) 1 Chapter 66, as indicating the limitation of the application of the principle of the *Dyson* case. They contend that all the Court is asked to do here is to make a declaration upon a pure question of law, and that no rights in the proper sense of the word are actually being determined at all.

I do not propose, although the question is an interesting and important one, to spend much time discussing it, because it seems to me that the matter is settled, so far as I am concerned, by an amendment made to *The Judicature Act* assented to on the 3rd April, 1930, and appearing as Chapter 23 of the statutes of 1930 (Ontario). This amendment, which I think was not referred to on the argument, repeals Section 19 of *The Judicature Act*, R.S.O. 1927, Chapter 88, and substitutes the following therefor:—

"19.—(1) In any action in which the Attorney-General of Canada or the Attorney-General of Ontario is a party Plaintiff and the other Attorney-General is a party defendant, the court shall be deemed to have had and shall have jurisdiction to make a declaration as to the validity in whole or in part of any statute of this Legislature or any statute of the Parliament of Canada, which, by its terms, purports to have force in Ontario though no further relief be prayed or sought.

"(2) The judgment in any such action shall be subject to appeal as in ordinary cases."

Whether this amendment was enacted for the very purpose of overcoming the point raised by the Defendants, I do not know; but it seems to be applicable to the case in hand, and it not only purports to give to the Court jurisdiction to make a declaration as to the validity in whole or in part of any statute of the Legislature or of the Parliament of Canada which by its terms purports to have force in Ontario, in any action in which either Attorney-General is a party Plaintiff and the other is a party defendant, but it also declares that the Court shall be deemed to have had jurisdiction to make such declaration. In my opinion, the statute is quite explicit; and, if there was any doubt about the jurisdiction, it would appear to have been set at rest by the amendment referred to (unless and until perhaps its validity is to be questioned); and I therefore conclude that the jurisdiction exists and must be held to have existed at the time the action began, and I proceed to deal with the merits of the case itself.

As indicating the difficulties created, as the Plaintiff says, by having two rival Departments of Insurance, the evidence of H. B. Armstrong, Deputy Superintendent of Insurance for the Province of Ontario, was taken. The Superintendent and his deputy are appointed under the authority of *The Ontario Insurance Act*, R.S.O. 1927, Chapter 222, Section 3, and the Superintendent is thereby given general supervision over the business of insurance in Ontario and he is required to see that the laws relating to the conduct thereof are enforced and obeyed. He, Armstrong, illustrates his difficulties by giving an instance, which he says frequently occurs, of a foreign company desiring to commence insurance business in the Province of Ontario applying for permission to do so to the Provincial authorities, and the latter, while holding the view that the foreign company could properly be licensed directly by the local authority, are yet obliged to tell the applicant that, if it commences operation without a Dominion licence, it will probably be in immediate difficulties with the Dominion authorities.

He also referred to instances of a company organized under the laws of another Province subsequently obtaining a licence from Ottawa and then applying for a licence to do business in Ontario, and as a consequence, so he contends, the provincial authorities are embarrassed in not knowing whether to apply the requirements of the Ontario laws as to a company coming from another Province to Ontario, or the law as to a Dominion company coming into Ontario.

The witness also referred to what he contends is a conflict of provisions between the Ontario statute and the Dominion statute as to the conditions to be attached to policies written in regard to accident and sickness insurance, and he pointed out that, while provincially licensed companies adopt, as they are required to do, the statutory conditions imposed by the Ontario law, Dominion-licensed companies, doing business in Ontario, adopt the red ink variation contained in, for example, exhibit 2, in order to comply with the requirements of the Dominion statute as to statutory conditions. As to this ground of embarrassment it should be pointed out that subsection 4 of Section 134 of the Dominion statute, which in its earlier subsections provides for a lengthy series of statutory terms and conditions to be contained in policies issued in respect of bodily injury or death, provides that any of those conditions which are inconsistent with terms or provisions required to be contained in the policy by the laws of the Province in which the policy is issued, shall not, to that extent, be required to be contained in the policy. No similar provision is to be found in the Dominion statute as to the subjects dealt with by Section 91 (life insurance), 123 (fire insurance), or 135 (automobile insurance).

Several other instances or illustrations of what is meant by the embarrassment referred to in the statement of claim were given. I do not think I need refer to them at greater length than I have done. If, apart from the amendment of 1930 already referred to, it might have been regarded as necessary to give this evidence, I do not now think that it was, in view of the amendment. Nor, of course, does mere embarrassment, of the kind described by the witness, assist in determining the validity of the legislation, which must be determined upon established principles as laid down in the decided cases and not upon any question of embarrassment or difficulty in administering the law in question.

Reference was made at length by counsel on both sides to the case reported in (1926) 58 O.L.R. 404, under the name of *Re Insurance Contracts*. That was a decision of the Second Divisional Court of the Appellate Division upon a case referred thereto, pursuant to the *Constitutional Questions Act*, as to the validity or otherwise of Sections 168 and 180 of *The Ontario*

Insurance Act, and as to whether, if they were held to be validly enacted, it was within the legislative competence of the Parliament of Canada to enact such provisions as are contained in certain specified sections of *The Dominion Insurance Act*, those sections as they now appear in the Revision of 1927 being Sections 11, 12 (1), 65, 66, and 135.

By a majority of the Court it was held that it was within the competence of the Legislature to enact the provisions of *The Ontario Insurance Act* referred to, and that it was not within the legislative competence of the Parliament of Canada to enact the provisions of *The Dominion Insurance Act* referred to. Masten, J.A., delivered the judgment on behalf of the majority of the Court; Middleton, J.A., assented thereto, as likewise did Riddell, J.A., with some doubt; while Latchford, C.J., and Smith, J.A., dissented in part.

The Minister of Justice was notified, in the usual manner, of the hearing before the Appellate Division, but did not appoint counsel to attend, and the Court directed that Sir William Hearst argue the matter from the point of view of the Dominion authorities. After argument, and as the result of a suggestion made by the Court, the order in council submitting the questions was enlarged and amended, and it was thereby provided that it should be understood that the questions submitted and argued should be the questions contained in the amended order in council. Of this amended order in council the Minister of Justice received no express notice, and the contention is that the binding authority of the decision is thereby weakened, if not destroyed, and that I should not be obliged to follow it. I do not follow this argument. Even if I were inclined to a different view from that expressed by Masten, J.A., which I am not, I should still, I think, be obliged to accept the opinion expressed by him and assented to by Riddell and Middleton, J.J.A.; and, to the extent at least to which that case goes, I think I must follow it.

In the judgment of Masten, J.A., the authorities are fully referred to, and I do not think it at all necessary, if it would not be an impertinence on my part, to cover the same ground again, and I content myself with pointing out what appear to me to be the particularly important portions of the judgment. It was assumed by Masten, J.A. (p. 416), "that the Dominion Parliament is competent to grant to a company incorporated by it a status as a Dominion corporation, to confer upon it its capacities, to endow it with powers, and to prescribe limitations on those powers," but he goes on to say that "the granting of subjective status and powers of the company is one thing, and the regulation of the objective exercise of its powers in a particular Province is quite another thing."

Further, on pp. 416 and 417, of 58 O.L.R.:—

"It seems to me self-evident that the conditions which a Dominion company, after it has been incorporated and organized, chooses to insert in its policies of insurance have nothing whatever to do with its prior incorporation. In other words, the Dominion legislation here in question is not aimed to create or to control or limit the status, powers, or field of operation of the companies referred to in the statute, but rather to control its subsequent operations by prescribing certain minor details of the contracts into which the citizens of Ontario may enter with such companies and persons, and so to regulate the business of insurance."

Again, at p. 420:—

"With respect to British insurance companies, British natural persons, alien insurance companies, and alien persons, seeking to carry on the business of insurance in Canada, the considerations to be observed in reaching a conclusion are for the most part similar to those which obtain in considering the case of Dominion companies, and need not be repeated. Some further points, however, present themselves in that connection. The decision of the Judicial Committee in the case of *Attorney-General for Canada v. Attorney-General for Alberta*, (1916) 1 A.C. 588, determines that the power of restricting in Canada, by a system of licensing, the business of foreign insurance companies, is given to the Dominion by the heads in Section 91" (of *The British North America Act*) "which refer to the regulation of trade and commerce and to aliens."

"It may, therefore, be assumed that if a foreign insurance company, empowered by its constituting instruments to carry on the business of both life and guarantee insurance, were to apply for a Dominion licence to carry on its business in Canada, the Dominion Parliament might permit it to carry on life insurance, and decline permission to carry on concurrently guarantee insurance, or might impose a condition that it deposit so many thousands of dollars with the Insurance Department of Canada as a guarantee to its policy-holders. It may also be assumed that any alien, whether a foreign company or a natural person, coming to Canada to carry on the business of insurance, must be licensed by Dominion authority, and only to the extent to which such alien is so licensed and on the conditions prescribed by the Dominion will he or it be legally entitled to commence business; but, when the alien has complied with the conditions prescribed and the licence issues, the functions of the Dominion authority are exhausted, and the details of the contracts of insurance which it subsequently makes with the citizens of Ontario do not fall under the head of licensing (though they may be a consequence of the licensing) but under the head of civil rights in whatever Province the licensee carries on business.

"Nor, in my opinion, is this enactment 'ancillary,' in the sense of 'necessarily essential,' to Dominion legislation respecting aliens or trade and commerce."

Further, at p. 422, Mr. Justice Masten intimated "that where the condition sought to be imposed by the Dominion has the effect of trenching on any of the enumerated powers which are exclusively entrusted to the Provincial Legislature by Section 92, the right to impose and enforce such a legislative condition must as to its constitutional validity be considered and tested by the same principles as those which are applicable to direct legislation, for it is well established that the Dominion Parliament cannot do indirectly what it cannot do directly."

Towards the end of his judgment (at p. 422) he concludes that "the legislation in question is an attempt by this indirect method to regulate the business of insurance in the Provinces of Canada so far as it is conducted by the classes of companies and persons above named, and that its form is adopted under the guise of legislation respecting trade and commerce and respecting aliens in order to cloak a regulation of the business of insurance."

And at p. 423: "Apart from such legislation as is here in question, any insurance company, foreign or domestic, and any natural person (not an enemy), might under the rules of comity enter Canada and carry on the business of insurance. Apart from this legislation the citizens of Ontario could contract with British and with alien insurance companies without let or hindrance, and their contracts would be valid and enforceable in accordance with the statutory conditions prescribed by Ontario law. But if and so far as the legislation in question has validity, the citizens of Ontario cannot any longer contract insurance with British or alien companies on the conditions and terms prescribed by the laws of Ontario, but only on the terms prescribed by this legislation."

Counsel for the defendants rely strongly upon the case of *Matthew v. Guardian Insurance Co.* (1918), 58 Can. S.C.R. 47, a decision apparently not referred to either by counsel or the Court in the *Insurance Contracts* case, *supra*. In that case, Matthew, as prospective attorney of the *Guardian Fire Insurance Company of Utah*, made application for a licence under *The British Columbia Fire Insurance Act*. The *Guardian Assurance Company*, a British company, brought an action to restrain Matthew from applying for the licence and its action was dismissed. Between the trial and the hearing of the appeal in the Court of Appeal of British Columbia, the statute 7 and 8, George V, Chapter 29 (Canada), amending *The Insurance Act* (Canada), was passed, and Sections 4 and 11, as so amended, provided that a foreign insurance company could not carry on its business in Canada unless and until it had obtained a licence from the Minister of Finance. It was held in the Supreme Court of Canada that the Court of Appeal should have taken judicial notice of the amendments, and that, since the Utah company was not able, through the issue of a provincial licence alone, to transact business in British Columbia before having obtained a Dominion licence, the proceedings by way of injunction were premature.

Several of the Judges of the Supreme Court of Canada in delivering judgment referred to the history of the legislation in question, but it is clear, I think, that its constitutional validity as legislation was not an issue in the action nor upon the appeal. It is assumed, and is not, I think, seriously disputed by any one, that the Dominion Parliament is empowered to insist upon a foreign company, which proposes to come into Canada, obtaining a licence before commencing operations, but the conditions attached to the licence and the question whether those conditions would or do conflict with provincial rights were not considered, and I am unable to agree that the decision in this case is necessarily opposed to that in the *Insurance Contracts* case.

The vice of the legislation in question appears to be that the Dominion Parliament seeks to impose, upon those obtaining licences, obligations as to the terms and conditions upon which insured and insurer shall do business and enter into contracts, matters which, as I read the authorities, are expressly for the Provincial Legislature. Section 4, for instance, provides that it shall be competent for the Minister to grant a licence authorizing the licensee to carry on business subject to the provisions of this Act and to the terms of the licence, and Sections 91, 123, 134, and 135 deal in minute detail with the terms and provisions that are to be inserted in the policy to be issued by the licensee and provide that it shall be a condition of the licence that these conditions shall be set out in the policy, or in default the licence may be cancelled. As already mentioned, the sections last referred to deal respectively with companies proposing to take out licences in respect of life (91), fire (123), accident and sickness (134), and automobile insurance (135), and only in regard to Section 134 does the Act provide (subsection 4) that, in so far as the conditions imposed by that section are inconsistent with the conditions required by the law of the Province, they need not be observed. Why this distinction is made I do not know, but it seems clear that in regard to all other classes of insurance dealt with by the Act a licensor under the Act must insert these terms in its policy whether they agree or not with the requirements of the Provincial Act. One would have thought it would have been quite sufficient to impose as a condition of obtaining and continuing to hold its licence that a company should be required to insert in its policies such requirements, terms and conditions, as might be necessary by the law of the Province in which its policies were from time to time issued, and if some such provision as that were contained in the sections referred to, I for my part can see no great objection to them in other respects.

Again, Section 11 makes it unlawful for any Canadian company or any alien, whether a natural person or a foreign company within Canada, among other things, to solicit or accept any risk, issue or deliver any policy, receive any premium, inspect any risk, or adjust any loss, under a licence issued under the Act; and Section 12 makes it unlawful for any British company or for any British subject not resident in Canada to immigrate into Canada for the purpose of transacting the business of insurance unless under a similar licence granted pursuant to the Act.

Recently in the Province of Quebec a question as to the validity of Sections 11, 12, 65, and 66 of *The Insurance Act of Canada* and of Sections 16, 20, and 21 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, was submitted to the Court of King's Bench (appeal side) of that Province, and I have read the judgments of the Court upon the questions submitted: *Re Reference as to the Validity of Certain Sections of Dominion Statutes* (1930), Q.R. 49 K.B. 236.

The members of the Court were not by any means unanimous except in regard to the sections of *The War Revenue Act*, as to which all agreed that those sections were within the competence of Parliament.

The specific question asked as to *The Insurance Act* was the following:—

“Is a foreign or British insurer who holds a licence under *The Quebec Insurance Act* to carry on business within the Province obliged to observe and be subject to Sections 11, 12, 65, and 66 of *The Insurance Act of Canada*, or are those sections unconstitutional as regards such insurer?”

Mr. Justice Allard held these sections to be constitutional. Mr. Justice Tellier held that they were unconstitutional. Mr. Justice Howard held that they were constitutional as to foreign companies, but was doubtful as to their constitutionality as to British subjects. Mr. Justice Bernier held that the sections were unconstitutional. Mr. Justice Bond held that they were constitutional as to foreign companies and unconstitutional as to British. As to the British insurer, therefore, it appears that the majority of the Court clearly held these sections to be unconstitutional.

Counsel for the plaintiff contend in the present case, primarily, that the whole statute should be declared *ultra vires* and he refers to the case of Ottawa Separate Schools Trustees v. Ottawa Corporation, [1917] A.C. 76, as authority for the view that, where it is impossible to separate the good from the bad in a statute of questionable validity, and where it is impossible to ascertain whether, if the invalid sections had never been enacted, those that remain would have been, the whole should be declared bad.

Whether that case is authority for the proposition stated I do not know, but in my opinion it does not apply here. Many of the sections of the statute are of undoubted validity. As already pointed out, it is, I think, conceded that Parliament has the right to license on proper terms and conditions and has undoubtedly the right to control companies of its own creation. Mr. Tilley himself concedes that Parliament may set up an insurance department and appoint a superintendent of insurance and provide for what he may do, but it is really the compulsory features of the statute that are particularly objected to, and the sections which impose, as conditions upon which the licence shall issue, limitations upon the freedom of contract as between the insurer and the insured.

I do not propose to refer at any length to the authorities relied upon by Mr. Justice Masten. It has been held in the case of Citizens Insurance Co. of Canada v. Parsons [1881], 7 App. Cas. 96, that the Province has the right to enact statutory conditions as to insurance and that the authority vested in Parliament to legislate in respect of trade and commerce does not apply to the regulation of the business of fire insurance in a single Province. It has also been held in *Attorney-General for Canada v. Attorney-General for Alberta*, [1916] 1 A.C. 588, that the power to legislate as to the regulation of trade and commerce does not extend to the regulation by a licensing system of a particular trade in which Canadians would otherwise be free to engage in the Province, although it was also held in the same case that the Dominion Parliament has power by properly framed legislation to require a foreign company to take out a licence from the Dominion authorities even in a case where the company desires to carry on business within a single Province.

It was also held in *Attorney-General for Ontario v. Reciprocal Insurers*, [1924] A.C. 328, that Section 508c of the Criminal Code, a section which makes it an indictable offence for any one within Canada, except on behalf of or as agent for a company duly licensed by the Minister of Finance, or on behalf of or as agent for or as a member of an association of individuals formed upon the plan known as Lloyds, or of an association of persons formed for the purpose of interim insurance, to solicit or accept any insurance risk, issue or deliver any interim receipt or policy of insurance, or grant in consideration of any premium or payment any annuity on a life or lives, or collect or receive any premium for insurance, etc., etc., was void as beyond the competence of Parliament, because although Parliament undoubtedly has the exclusive right to legislate in respect of criminal law, yet the enactment in question was in substance one relating to the regulation of contracts of insurance, subjects not within the legislative sphere of the Dominion. Notwithstanding this decision, the section in the Code still remains unrepealed.

My conclusions, therefore, on the whole case, are as follows:—

In my view Section 4 is invalid, not because it purports to give the Minister power to grant a licence, but because it attaches to the granting of the licence terms and conditions which appear to me to be not within the competence of Parliament.

I am also of opinion that Sections 11 and 12 of the Act are likewise *ultra vires*.

Sections 65 and 66 are the sections in the Act relating to penalties. They have already been held invalid by Masten, J.A., and I come to the same conclusion.

The sections which impose the statutory conditions to be inserted in the policies as a condition of the granting of the licence have already been referred to. These sections are 91, 123, 134, and 135. For the reason that Section 134 does not make it compulsory to insert these conditions where they conflict with provincial conditions, I would hold that that section is *intra vires*, but the others I would hold to be *ultra vires*.

As to Section 16 of *The Special War Revenue Act*, R.S.C. 1927, Chapter 179, I am inclined to the view adopted unanimously by the Quebec Court that that section should not be declared to be *ultra vires*. The section is as follows:—

“Every person resident in Canada, who insures his property situate in Canada, or any property situate in Canada in which he has an insurable interest, other than that of insurer of such property, against risks other than marine risks,

“(a) with any British or foreign company or British or foreign underwriter or underwriters, not licensed under the provisions of *The Insurance Act* to transact business in Canada: or

“(b) with any association of persons formed for the purpose of exchanging reciprocal contracts of indemnity upon the plan known as inter-insurance and not licensed under the provisions of *The Insurance Act*, the chief place of business of which association, or of its principal attorney-in-fact is situate outside of Canada.

“shall on or before the 31st day of December in each year pay to the Minister, in addition to any other tax payable under any existing law or statute, a tax of five per centum of the total net cost of such person of all such insurance for the preceding calendar year.”

The argument is, of course, that in its pith and substance this is not a tax, in the proper sense of the word, for the purpose of raising revenue, but is in fact an indirect method adopted by Parliament of compelling insurers to come within the Dominion fold in regard to insurance matters. I confess it has that appearance, but undoubtedly Parliament has the right to tax and to select and determine its method of taxation, and it would be, I think, very dangerous for Courts to interfere except in the plainest possible case with that right.

As to the section of the Criminal Code referred to, which, notwithstanding the decision as to its invalidity, still stands unrepealed, I think it unnecessary that I should do anything more than note the fact that the section has been already declared to be unconstitutional.

My judgment, therefore, will be in accordance with the foregoing.

The Plaintiff is entitled to his costs of the action.

ORDER OF GOVERNOR GENERAL IN COUNCIL

Dated December 31st, 1931; Passed under Authority of

THE UNEMPLOYMENT AND FARM RELIEF ACT, 1931

(Reprinted from *The Canada Gazette*, December 31st, 1931.)

AT THE GOVERNMENT HOUSE AT OTTAWA,

Thursday, the 31st day of December, 1931.

PRESENT: HIS EXCELLENCY THE GOVERNOR GENERAL IN COUNCIL

WHEREAS there has been laid before His Excellency the Governor General in Council a report from the Minister of Finance submitting that, for some years, litigation has been carried on to determine the validity, in whole or in part, of *The Insurance Act of Canada*, being Chapter 101 of the Revised Statutes of Canada (1927);

That on the 26th day of January, 1931, the Honourable Mr. Justice Garrow, of the Supreme Court of Ontario, in an action brought by the Attorney-General of Ontario, as Plaintiff, against the Attorney-General of Canada, the Minister of Finance and George D. Finlayson, as Defendants, declared that Sections 4, 11, 12, 65, 66, 91, 123 and 135 of the said *Insurance Act of Canada*, are *ultra vires* of the Parliament of Canada, and that the Minister of Finance and George D. Finlayson are not, nor is either of them, entitled to act under or enforce any of the said Sections of the said Act;

That on the 22nd day of October, 1931, the Judicial Committee of the Privy Council, in Consolidated Appeals No. 36 of 1931, between the Attorney-General of Quebec as Appellant and the Attorney-General of Canada as Respondent and others, as Interveners, advised His Majesty that the said Insurance Act was in respect of certain provisions thereof not properly framed;

That the life insurance business of Canada has assumed very large proportions, there being outstanding policies issued by companies licensed under the provisions of the said Insurance Act providing for the payment of approximately six and one-half billions of dollars, and that policies have been issued against the destruction of property by fire providing for the payment of upwards of ten billions of dollars, and that policies have been issued providing for the payment of large sums in the event of other casualties;

That heretofore companies licensed under *The Insurance Act of Canada* have been subject to inspection and supervision by the Superintendent of Insurance, and a uniform system of inspection has prevailed throughout Canada with respect to such licensed companies;

That the Law Officers of the Crown advise that the aforesaid decision of the Judicial Committee of the Privy Council does not settle or determine the extent to which the legislative jurisdiction of the Parliament of Canada may validly be exercised with respect to insurance companies incorporated under the laws of the Dominion of Canada or of any other country;

That it is the purpose of the Government to submit to the Parliament of Canada at the approaching Session thereof an Insurance Bill, which, in the opinion of the Law Officers of the Crown will be within the legislative competence of such Parliament;

That Chapter 58 of the Statutes of Canada, 1931, conferred upon the Governor General in Council full power to make all such orders and regulations as may be deemed necessary or

desirable for relieving distress, providing employment, and, within the competence of Parliament, maintaining peace, order and good government throughout Canada;

That the Parliament of Canada has exclusive legislative jurisdiction with regard to bankruptcy and insolvency, and that as the preservation of solvency of such insurance companies is of the utmost public importance calling for continuous and uniform supervision and for proper actuarial valuations of their future obligations under their policies, it is desirable in the interests of good government throughout Canada that an Order should be made under the authority of the said Statute providing that a valuation be placed upon the assets of insurance companies that have heretofore been licensed under the provisions of *The Insurance Act*;

That it has been the custom to appraise the values of common and preferred stocks carried as assets by insurance companies and included in the annual financial statements of such companies at the values prevailing on the 31st day of December in each year as reflected by the stock exchanges or as may be otherwise ascertained by the Superintendent of Insurance;

That under ordinary business conditions this has been found sufficiently accurate for the purposes of such statements but valuations ascertained as of the 31st December, 1931, under the disturbed financial conditions now prevailing, would be unfair to companies licensed under the said Act, and it is therefore desirable to depart, for the time being, from the practice of taking the market quotations on the last day of the year as the fair market values;

That in the United States of America this has been recognized, and the Commissioners of Insurance throughout the States have generally substituted for the market quotations of stocks for a particular day the average prices of stocks as reflected by the exchanges for a range of five quarterly periods ending September 30, 1931, which average prices have been found to approximate the prices prevailing on the 30th, June, 1931; and

That, in view of the fact that many companies heretofore licensed under *The Insurance Act of Canada* are transacting business in various States of the United States of America, as well as in other foreign countries, it is desirable that an approximately uniform practice should be observed.

Therefore His Excellency the Governor General in Council, on the recommendation of the Minister of Finance, and under and in virtue of the powers conferred by Chapter 58 of the Statutes of Canada, 1931, is pleased to order and it is hereby ordered as follows:

(1) The Superintendent of Insurance, for the purposes of the returns to be made by insurance companies heretofore licensed under the provisions of *The Insurance Act*, being Chapter 101 of the Revised Statutes of Canada (1927), and to enable such Superintendent of Insurance to determine the solvency of such companies, is hereby authorized and empowered to accept such returns as sufficient evidence of such solvency when it appears that the common and preferred stocks included therein are valued at not more than the book values if purchased since June 30, 1931, or if purchased on or before the said date, at prices not exceeding the market prices of such stocks prevailing on the 30th day of June, 1931, which prices have been found to approximate the average prices of stocks as reflected by the exchanges for a range of five quarterly periods ending September 30, 1931; that the other assets of the companies have been valued on the basis prescribed by or authorized under the provisions of the said Insurance Act, and that the stocks and other assets when valued as aforesaid are not less than the liabilities of such companies to the public;

(2) For the purpose of enabling the Superintendent of Insurance to satisfy himself that the companies heretofore licensed under the provisions of *The Insurance Act* continue to be solvent, he shall require such companies to file with him statements as at December 31, 1931, in such form as may be prescribed by him, and upon his being so satisfied he shall issue to such companies, respectively, certificates of their solvency.

(3) Any insurance company incorporated under the laws of the Dominion of Canada or any other country may file with the Superintendent of Insurance a statement made out in accordance with the provisions of the two preceding paragraphs and obtain a certificate of solvency in the manner therein provided. Any such company which commences to carry on insurance business in Canada without such a certificate shall be guilty of an offence and liable upon summary conviction to a penalty of not less than \$500 and not more than \$1,000.

E. J. LEMAIRE,
Clerk of the Privy Council.

APPENDIX VI

CERTAIN MEMORANDA, RULINGS, ETC., ISSUED BY THE
SUPERINTENDENT OF INSURANCE

TORONTO, March 2nd, 1931.

J. H. KING, Esq., Secretary,
Canadian Automobile Underwriters' Association,
200 Bay Street, Toronto, Ontario.

DEAR MR. KING:

Pursuant to Section 69a of *The Ontario Insurance Act*, I hereby direct the Statistical Agency to tabulate the automobile experience in accordance with the following instructions:

1. The experience shall be reported for the Province of Ontario only.
 2. The experience shall be reported for calendar year 1930 transactions, comprising policy years 1929 and 1930.
 3. The experience for individual companies shall be combined in the following groups:
 - (a) Experience of tariff companies only;
 - (b) Experience of non-tariff companies only;
 - (c) Experience of tariff and non-tariff companies.
 4. Experience shall be furnished for each type of automobile separately, viz.:
 - (a) Private passenger;
 - (b) Commercial;
 - (c) Comprehensive policies;
 - (d) Fleets;
 - (e) Public vehicles;
 - (f) Garages;
 - (g) Automobile dealers and manufacturers.
- "Experience" except where otherwise provided, shall include:
- (a) Number of car years;
 - (b) Premiums earned respecting 1929 complete policy year;
Premiums written respecting 1930 incomplete policy year;
 - (c) Losses incurred;
 - (d) Number of claims

5. The experience by type of automobile mentioned in item "four" shall be further classified as follows:

PRIVATE PASSENGER CARS

Public Liability Coverage:

Experience shall be furnished by classifications within each rating territory.

Property Damage Coverage:

Experience shall be furnished by classifications within each rating territory.

Collision Coverage:

Experience shall be furnished by coverage, viz.: Full coverage, \$25 deductible; \$50 deductible, and \$100 deductible.

Experience shall also be furnished by manual class within each rating territory.

Theft Coverage:

Experience shall be furnished by manual class within each rating territory.

Experience shall also be furnished by price group within each rating territory.

COMMERCIAL AUTOMOBILES

Public Liability Coverage:

Experience shall be shown by load capacity of truck for each manual rating group within each rating territory.

Property Damage Coverage:

Experience shall be shown by load capacity of truck for each manual rating group within each rating territory.

Collision Coverage:

Experience shall be furnished by coverage, viz.: Full coverage; \$25 deductible; \$50 deductible, and \$100 deductible.

Experience shall also be furnished by manual class within each rating territory.

Fire Coverage:

Experience shall be furnished by manual class within each rating territory.

Theft Coverage:

Experience shall be furnished by manual class within each rating territory.

COMPREHENSIVE POLICIES

Experience shall be shown by coverage within each rating territory.

FLEET POLICIES

Experience shall be shown by coverage within each rating territory, but will not include (a) number of car years, and (b) number of claims.

TAXICABS AND JITNEYS

Experience shall be shown by coverage within each rating territory, but will not include (a) number of car years, and (b) number of claims.

BUSES

Experience shall be shown by coverage within each rating territory, but will not include (a) number of car years, and (b) number of claims.

ALL OTHER PUBLIC VEHICLES

Experience shall be shown by coverage within each rating territory, but will not include (a) number of car years, and (b) number of claims.

GARAGES, AUTOMOBILE DEALERS AND MANUFACTURERS

Experience shall be shown by coverage within each rating territory, but will not include (a) number of car years, and (b) number of claims.

Yours faithfully,

(Signed) R. LEIGHTON FOSTER.

TORONTO, August 29th, 1931.

Attention Mr. J. H. King, Secretary,
The Canadian Automobile Underwriters' Association,
200 Bay Street, Toronto, Ontario.

DEAR SIRs:

Re—Automobile loss cost experience data and development of loss cost indications; complete policy years 1927-28-29 and incomplete policy year 1930.

On March 2nd, 1931, by letter directed to you, the compilation of the above described loss cost experience data was directed pursuant to Section 69a of *The Ontario Insurance Act*. The data so required to be filed was filed in this office on August 21st, 1931.

The next step is the development of loss cost indications. You are hereby directed to prepare and file with me, exhibits containing automobile loss cost experience and interpretation thereof covering the complete policy years 1927, 1928 and 1929 and the incomplete policy year 1930, for all companies (bureau and non-bureau) combined. The exhibits are to be prepared in the same form and in accordance with the same principles as were adopted by the Actuary representing the Royal Commission on Automobile Insurance Premiums Rates and subsequently approved in the Commissioner's final report, except where written instructions to the contrary are subsequently given.

Mr. John Edwards of the Department has been instructed to supervise the work involved pursuant to this request and will have authority to confer with your Actuary as the work proceeds and settle with him such matters of detail as require to be considered in the course of the work.

Yours faithfully,

"R. LEIGHTON FOSTER."

C. L. 15/1931

MEMORANDUM

To—The Chief Executive Officer of all insurers licensed to transact life insurance within Ontario.
From—The Superintendent of Insurance.

RE—LIFE INSURANCE BROKERAGE

At the last session of the Legislature *The Insurance Act* was amended by the insertion of Subsection (12a) of Section 256. The amendment makes clear the authority of life insurance agents and the conditions upon which a life insurance agent may legally place insurance with a company other than his own. There is no provision in the Act for the issue of a broker's license for life insurance and it should be understood that no agent may indirectly act as a life

insurance broker by placing business through an agent of another company without strict compliance with the procedure now provided by *The Insurance Act*.

Subsection (12a) reads as follows:

"12a. Authority of life insurance agents—No life insurance agent shall be licensed to act as agent for more than one insurer transacting life insurance, and the name of such insurer shall be specified in the license, and no such agent shall represent himself to the public by advertisement or otherwise as the agent of more than one such insurer; *provided that, where such an agent is unable to negotiate insurance on behalf of an applicant for insurance with the insurer for which he is the authorized agent, such agent shall have the right to procure such insurance from another insurer, if such other insurer obtains in each case the consent, in writing, of the insurer for which such agent is the authorized agent, and files a copy of such consent with the Superintendent, 1931, c. 49, s. 13.*"

In the case of partnership or corporation life insurance agent's licenses the Department will continue to decline to license individual officers, employees or partners of such partnerships or corporations upon the recommendation of different insurers in order to make it impossible for such agency corporation or partnership to conduct what would amount to a life insurance brokerage business through the individual officers, employees or partners. This policy was adopted several years ago upon the advice of the Joint Committee representing the Canadian Life Insurance Officers' Association, the Life Underwriters' Association of Canada and the Life Agency Officers' Association.

Will you kindly bring to the attention of your agency staff the fact that a letter of consent must be obtained by your company before you may accept business from the agent of any other life insurance company. A record of such letters of consent will be kept in the Department and a check will be made each year to see that the procedure provided by *The Insurance Act* is followed in each case. The annual return of commissions paid by the companies and a similar statement by agents applying for renewal of license will be reviewed by the Department, and the letters of consent should correspond with all commissions paid to authorized agents of companies other than your own.

In order that the head office or the chief office of a company in Canada may assume the responsibility required under the Act in connection with the transactions in question, the Department will require the letter of consent to be signed by one of the executive officers of the company or, preferably, by one of the officers of the company whose name is registered with the Department for the approval of applications for agents' licenses.

The Department is issuing a new leaflet to be sent out with all licenses issued to life insurance agents, in which will be included a reference to this subject and invites all insurers, their officers and all life insurance agents to co-operate in observing the law. Any information which will enable the Department to take steps necessary to see that the law is strictly enforced will be appreciated.

Kindly acknowledge receipt of this communication.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, June 19th, 1931.

TORONTO, August 26th, 1931.

C. L. 19/1931.

MEMORANDUM

To—All licensed insurers transacting fire insurance covering agricultural property on the premium note plan.

From—The Superintendent of Insurance.

RE—WRITTEN APPLICATION AND SECTION 106(a) OF THE INSURANCE ACT

At the last session of the Ontario Legislature, the following section was added to *The Insurance Act*:

"106(a).—(1) *Written application required.* No insurer shall make a contract on the premium note plan covering agricultural property, for a term exceeding twelve months, without a written application therefor signed by the applicant, or, in case of the absence of the applicant or his inability to make the application, by his agent other than the agent of the insurer, or by a person having an insurable interest in the property.

"(2) *Contents of application.* Every written application shall set forth the name, address and occupation of the applicant, the description, location and occupancy of the property to be insured, its value, particulars of any mortgage, lien or other encumbrance thereon, the purpose for which and the location in which any moveable property is deposited or used, particulars of any claims made by the applicant in respect of insured loss or damage by fire, whether any insurer has cancelled any fire insurance policy of, or refused fire insurance to the applicant, particulars of any other fire insurance on the same property, and such other information as the insurer or the Superintendent may require."

During the intervening months the Executive Committee of the Mutual Fire Underwriters' Association has been collaborating with officials of the Fire Marshal's and Insurance Departments in a consideration of a model form of application. Attached hereto you will find a sample copy of a form of application which has the unanimous endorsement of the persons parties to its consideration.

The attached form of application contains the information described in the foregoing section, and the additional information which I think necessary and am authorized to require. You are hereby advised that the information set out in this form of application must be required in respect of all business written on and after January 1st, 1932.

It is idle to prescribe a form of application if it is not required to be properly completed by every applicant for insurance. The Department will expect every question to be answered and will examine the application files of all companies in the course of future periodical inspections, and report defective applications direct to the Boards of Directors. In this connection you should observe that the Act now requires the written application to be signed by the applicant personally, and only permits his signature by another person on behalf of the applicant where the applicant is absent or unable to sign. *Under no circumstances may the agent of the company sign the application on behalf of the applicant.*

In order to be in a position to comply with the foregoing requirement on and after January 1st next, you should arrange for a supply of application forms before that date.

The use of a new form of application necessarily involves a consideration of any necessary or desirable changes in your forms of policy and methods of rating. It is for that reason that the effective date of this new form of application has been postponed until next January. *I strongly recommend all companies to confer with each other and with their solicitors at the earliest possible date, in order to reach as much agreement as possible on future policy forms and to have ample time to prepare new policies where necessary before the new year.*

The Department will continue to extend to all companies, collectively and individually, its full co-operation in the consideration of those important matters.

R. LEIGHTON FOSTER.

APPLICATION FOR INSURANCE OF AGRICULTURAL PROPERTY ON THE PREMIUM NOTE PLAN

Recommended by the Mutual Fire Underwriters Association and approved by R. Leighton Foster, Superintendent of Insurance, Ontario, as sufficiently complying with Section 106a (2) of The Insurance Act

THIS APPLICATION CONTAINS LIMITATION OF LIABILITY CLAUSES

.....
(THE COMPANY)

I,, Occupation....., Address.....
hereby make application to the above named Company for Insurance (not exceeding two-thirds actual cash value of each of the undermentioned Buildings, Live Stock, Implements, and Household Contents and actual cash value of Produce at the time of the loss or damage) against loss or damage by Fire or Lightning for the sum of \$..... for a term of..... months, commencing at noon on..... day of..... 193....
On the property hereinafter described, the buildings and lands being owned by.....
..... and occupied by.....
Situated on Lot No..... Concession..... Township of..... County of.....
Province of Ontario.
Loss (if any), on buildings only, payable to.....
P.Q..... as..... interest may appear.

Rate	Amount of Premium Note	Present Cash Value	Amount of Insurance Desired	Insurance Desired Upon	Construction	No. and Height of Storeys	Roofed With	State of Repair
				On Building of Dwelling House No. on diagram x (size)				
				On contents as hereafter defined and subject to limits specified, only while contained therein.....				
				On.....				
				On Building of Barn shown as No. on diagram x (size)				
				On Building of Barn shown as No. on diagram x (size)				
				On Building of Drive House (Garage) shown as No. on diagram (size)				
				On Building of Implement Shed shown as No. on diagram x (size)				
				On Building of.....				
				On Building of.....				
				On Live Stock as hereafter defined and subject to Limits specified.....				
				On Produce as hereafter defined only while contained in..... shown as No. on diagram.....				
				On Produce, as hereafter defined only while contained in..... shown as No. on diagram.....				
				On Implements, as hereafter defined only while contained in..... shown as No. on diagram.....				
				On Implements, as hereafter defined only while contained in..... shown as No. on diagram.....				
				On.....				
				On.....				
				On.....				

1. Is real estate held by deed?
If not, what is your title?
2. When purchased? Price.....
Terms?
3. Present value of Farm, including buildings \$.....
Assessed for \$.....
Are last year's taxes paid?
4. Number of acres in farm?.....
Number of acres under cultivation?.....
5. Is real estate mortgaged?..... Amount \$.....
To whom?..... P.O.
6. Is personal property mortgaged?.....
7. Has the property or any part of it been subject to
dispute or litigation?.....
8. Any threatened danger of incendiarism?.....
9. Have you ever had a fire?..... If so, was it
insured?..... Name of Insurance Company interested?.....
10. Any other fire insurance on this property?.....
11. Has any Company ever refused, cancelled or declined
to renew any fire insurance for you?.....
With what Company has this property been previously
insured?.....
For what amount?.....
12. How is dwelling heated?..... How lighted?.....
Is it occupied all the year round?.....
13. CHIMNEYS. Are all chimneys built from the
ground?.....
Any built upon brackets?..... When
last cleaned?.....
Are they all in good condition?.....
14. STOVEPIPES. Are all stovepipes in good con-
dition?.....
Any pipe run through wooden partition or floor?.....
Does any stovepipe enter chimney in unoccupied
attic or pass through space not reached by a
permanent stairway?.....
15. RADIO. Have you a radio?..... If so, has
grounding been approved by Hydro Inspector?.....
16. SPARK ARRESTERS. Any spark arresters on
chimneys?..... If so, on which?.....
17. LIGHTNING RODS. Which buildings are equipped
with Lightning Rods?.....
When erected?..... By whom?.....
18. Do you own motor car, truck or tractor?.....
If so, where are they housed?.....
19. Nationality of Owner.....

TENANT FARM. If farm is not worked by the owner—Name of Tenant?.....
 Nationality of Tenant..... Rental Terms.....
 How long has he been tenant?..... Is rent in arrears?.....
 Is he an entirely satisfactory tenant?.....

I agree that in the event of fire the loss or damage shall be estimated according to the true and actual cash value of the property at the time the same shall happen, and that in no case shall this Company pay more than two-thirds of the actual cash value of the Building, Live Stock, Implements and Contents of the Dwelling so determined. Produce will be paid for in full, to the limit of the amount insured under such item or items, calculated at the market value.

I further agree that the policy of insurance issued under this application shall be subject to the rules, regulations and by-laws of the Company now or hereafter in force.

I also agree to use all reasonable means to protect said property from fire during the term of this insurance, more especially to keep all chimneys used in the building properly cleaned, to guard against the improper use of kerosene and gasoline, not to run cars, trucks or tractors upon barn floors, to have electric wiring properly inspected, to keep lanterns used in or about the buildings properly cleaned, not to allow smoking or the careless use of matches in or around the buildings.

It is hereby understood and agreed as a basis of the proposed insurance contract that the foregoing answers are regarded as material representations and facts, and that any untruthful answer or any suppression of material facts shall work a forfeiture of the insurance, and that if the Agent of the Company fills up this Application he will in that case be the Agent of the Applicant and not the Agent of the Company, AND

I also agree that this insurance shall be subject to, and that I accept it under the following

DEFINITIONS AND LIMITATION OF LIABILITY CLAUSES

The loss or damage to be estimated according to the true and actual cash value of the property at the time the same shall happen, but in no case, shall this Company pay more than two-thirds of the actual cash value of the Buildings, Live Stock, Implements, Contents of Dwelling at the time of loss or damage. Produce will be paid for at market value.

HOUSEHOLD CONTENTS—The term Household Contents shall be held to cover and include Household Furniture, Linen, Bedding, China, Crockery, Plate and Plated Ware, Sewing Machine, Clocks, Watches, Wearing Apparel, Provisions, Fuel, Cream Separator, Floor Covering, Blinds, Curtains, Piano and Musical Instruments (not more than \$200 on any one Piano, \$50 on any other instrument or Radio Set, nor \$10 on any one painting or picture) and nothing else unless specifically insured. Only 10 per cent. of the insurance on contents of dwelling is to apply to wearing apparel unless specifically insured.

FARM PRODUCE—The term Farm Produce shall be held to cover and include Grain, Roots, Grass Seeds, Feed for Stock, Stacks of Grain, Hay or Straw within 80 feet of outbuildings, and to be not older than the past previous harvest, and nothing else unless specifically insured. Tobacco is not included.

IMPLEMENTS—The term Implements shall be held to cover and include Farming Implements and Vehicles of every description in common use on the farm, only one Mower, and one Binder and those the best on the premises, but shall not include Threshing Machines, Tractors, Combines, Motors Vehicles, Gasoline and Kerosene and Fuel Oil Engines, Electrical Appliances and Shredders, and nothing else unless specifically insured.

LIVE STOCK—The term Live Stock shall be held to cover and include Horses, Cattle, Sheep, Pigs and Poultry from fire and lightning in buildings and from lightning to and from market, and while at pasture within 5 miles of the Insured's residence. (LIMITS—The limit of liability of the insuring Company shall be \$120 on any one Horse, \$80 on any one head of Cattle, \$30 on any one Pig, \$15 on any one Sheep and \$1 on any one head of poultry unless specifically insured.)

Dated.....193.....
 Signature of Applicant.
 P.O.

QUESTIONS TO BE ANSWERED BY AGENT

Do you personally know the applicant?.....
 How long has applicant lived in this neighborhood?.....
 Have you personally inspected this risk, inside.....
 and out?.....Date.....
 Is the property in good repair?.....
 Is it suitable to its location?.....
 Is he a good farmer?.....
 Has this Company any insurance within 150 feet?.....
 If so, give Policy No.....
 Have the premises ever been on fire?.....
 If so, were they insured?.....
 Name of Company?.....
 Cause of fire.....
 Can you confidently recommend acceptance of this risk by
 Company?.....
 Date.....193.....
 No.....

DIAGRAM
 Show all buildings and number them in accordance with numbers on application. Measure distances accurately.
 North
 West
 East
 South
 Signature of Agent.

Application for
FIRE INSURANCE
to the
.....
(Name of Company)

Premium Note Plan
Application of

.....	Commencing on.....day of.....193.
County.....	Amount Insured, \$.....
Township.....	Premium Note, \$.....
Lot.....	Cash, \$.....
Post Office.....	Rate.....
Send Policy to.....	Number of Expiring Policy.....
Insurance for.....months	Agent.....

C. L. 28/1931.

MEMORANDUM

To—All Mutual and Cash Mutual Fire Insurance Corporations transacting insurance on the Premium Note Plan.
From—Superintendent of Insurance.

RE ANNUAL STATEMENTS

This memorandum relates to both (a) the Annual Statement to the Department and (b) the Annual Statement to Members.

With respect to (a)—*Annual Statement to the Department*:

Annual statement blanks for use in reporting business for the year 1931 are being forwarded under separate cover. They differ slightly in form from those used heretofore. The chief differences are in arrangement of the balance sheet (Assets and Liabilities) and the method of calculating and showing certain of the assets and liabilities.

The item of "Premium notes in force after deducting payments and assessments" formerly included in the main body of the statement of assets has now been moved down under the new heading "Resources." Surplus or deficit exclusive of the premium notes is now plainly shown in Item 3 of "Total Resources," page 3, and the total resources of the company, including the notes is shown in Item 7.

Whereas in former statements it was permissible to show the liability of unearned premiums at an amount calculated upon only second and third year unexpired cash payments, it must now be shown at eighty per cent. of the unexpired portion of *all* premiums in force (see Item 7, VII, page 3). Schedule S, page 15, has been revised to show the method now to be used in making this calculation. This change is made necessary by an amendment to Section 70 (5) of *The Insurance Act* (See Ontario Statutes, 1931, page 49, Section 6).

In order that the operations of the company for the year 1931 may be shown properly, notwithstanding the change in the method of calculating the unearned premium reserve, it is necessary for you to recalculate this reserve as at the end of 1930, on the new basis, and then compare the reserve at December 31st, 1930, so recalculated, with the reserve at December 31st, 1931, calculated on the same basis. A special schedule S.X. is included in the statement at page 15 for this purpose. (This schedule will not appear in future statement forms.)

By carrying the reserve as per Schedule S.X. to the "Exhibit of Surplus" that exhibit will show the total increase or decrease in surplus for the year.

With respect to (b)—*Annual Statement to Members*:

In the past the Department has not prescribed the form of statement to be sent to members and presented to the annual meeting. Authority so to do is contained in *The Ontario Insurance Act*. A survey of such statements by the Department indicates that companies have been reporting to their members on many different forms of statement and a number of companies show a financial condition in reporting to members different from the financial condition shown in reporting to the Department.

Officers of several companies have suggested that the Department should prepare a model form of "Statement to Members" and send it to all companies with the recommendation that it be used uniformly by them.

Enclosed herewith you will find a blank form of statement of "Assets and Liabilities," "Cash Receipts," "Cash Expenditure" and "Movement of Risks." This form of statement follows the Department statement form closely and shows the information which the majority of companies have, as a rule submitted to their members and at the annual meeting. I recommend that your statement to members this year be prepared on this form.

For your information I attach hereto extracts from *The Insurance Act* and *The Companies Act*. Please read them carefully.

Please read and explain this letter at the next meeting of your Board of Directors and acknowledge.

R. LEIGHTON FOSTER,
Superintendent of Insurance.

Toronto, Ont.,
December 21st, 1931.

FORM OF ANNUAL STATEMENT RECOMMENDED FOR USE BY ALL MUTUAL AND CASH MUTUAL
FIRE INSURANCE CORPORATIONS TRANSACTING INSURANCE ON THE
PREMIUM NOTE PLAN IN REPORTING TO MEMBERS

Under date of December 21st, 1931, the Superintendent of Insurance for Ontario directed to all mutual and cash mutual insurance corporations doing business on the premium note plan, a memorandum where in he recommended all such corporations, for the reasons described therein to use the following form of statement to report their financial condition as of December 31st, 1931, to their members and the annual meeting.

EXPLANATORY NOTES

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made.

Items against which no amounts are applicable may be deleted.

Numbers preceding items should be deleted.

Any items may be subdivided as desired providing the terminology used in statement is applied to such divided item.

Items 6, 8 and 12 (Assets) must not be extended. (See *Insurance Act*, Section 70 (7).)

ASSETS

1. Book value of real estate.....	\$.....
2. Mortgage loans on real estate.....	.....
3. Book value of bonds, debentures and other securities.....	.....
4. Cash on hand and in banks.....	.....
5. Agents' balances uncollected, written after October 1st.....	.....
6. Agents' balances, uncollected, written prior to October 1st (not extended)....	.....
7. Unpaid assessments levied in 1931.....	.....
8. Unpaid assessments levied in prior years (not extended).....	.....
9. Due for reinsurance on losses.....	.....
10. Interest due and accrued.....	.....
11. All other assets.....	.....
12. Office furniture and fixtures (not extended).....	.....
13. Total Assets.....	\$.....
14. Premium notes in force after deducting all payments and assessments levied...	.....
15. Less residue given for reinsurance.....	.....
16. Total Resources.....	\$.....

LIABILITIES

17. Amount of unpaid loss claims adjusted.....	\$.....
18. Amount of unpaid loss reported and unadjusted (estimated).....	.....
19. Amount of unpaid promissory notes for borrowed money.....	.....
20. Amount of interest accrued thereon.....	.....
21. Amount of unpaid loans from banks or other sources.....	.....
22. Amount of unpaid borrowed money on debentures or other securities.....	.....
23. Amount of unearned premiums on all outstanding risks.....	.....
24. Amount of all other liabilities.....	.....
25. Total Liabilities.....	\$.....

CASH RECEIPTS

1. Cash on hand and in banks, December 31st, 1930.....	\$.....
2. Agents' policy fees or surveys.....	.....
3. First, second and third instalments due 1931.....	.....
4. "Cash Payments" due 1931.....	.....
5. Instalments due in prior years.....	.....
6. "Cash Payments" due in prior years.....	.....
7. Special assessment levied in 1931.....	.....
8. Special assessments levied prior to 1931.....	.....
9. Interest received during 1931.....	.....
10. Cash borrowed during 1931.....	.....
11. Agents' balances of 1930 received in 1931.....	.....
12. Reinsurance on loss claims.....	.....
13. Received from other sources.....	.....
14. Total Receipts.....	\$.....
15. Cash received from realization of investments.....	.....
16. Total.....	\$.....

CASH EXPENDITURE

<i>(a) Expenses of Management:</i>		
17.	Agents' fees and commissions.....	\$.....
18.	Law costs.....	.....
19.	Fuel and light.....	.....
20.	Investigation and adjustment of claims.....	.....
21.	Interest.....	.....
22.	License fee and taxes (Government and Municipal).....	.....
23.	Rent.....	.....
24.	Salaries, Directors' and Auditors' fees.....	.....
25.	Printing, stationery and advertising.....	.....
26.	Postage, telephone, telegram and express.....	.....
27.	Other expenses.....	.....
28.	Total Expenses of Management.....	<u>\$.....</u>
<i>(b) Miscellaneous Payments:</i>		
29.	Paid for fire losses which occurred prior to 1931.....	.....
30.	Paid for fire losses which occurred during 1931.....	.....
31.	Paid for reinsurance.....	.....
32.	Paid for rebate and return premiums.....	.....
33.	Paid for dividends.....	.....
34.	Paid for repayment of borrowed money.....	.....
35.	Paid for accrued interest on purchase of investments.....	.....
36.	Paid for expenditure other than foregoing.....	.....
37.	Total.....	<u>\$.....</u>
38.	Paid for purchase of investments.....	.....
39.	By balance, cash on hand and in banks, December 31st, 1931.....	.....
40.	Total.....	<u><u>\$.....</u></u>

MOVEMENT IN RISKS

	No. of Policy	Amount
Policies in force, December 31st, 1930.....		\$.....
Policies taken during 1931, new or renewed.....	
Gross amount in force during 1931.....		<u>\$.....</u>
Deduct expired and cancelled in 1931.....	
Net risks in force, December 31st, 1931.....		<u>\$.....</u>
<i>Reinsurance</i>		
Amount of foregoing risks reinsured.....		<u>\$.....</u>
Net risks actually carried December 31st, 1931.....		<u><u>\$.....</u></u>

AUDITORS' CERTIFICATE

APPENDIX VII.

FORMS OF BALANCE SHEET, ETC., PRESCRIBED PURSUANT TO SECTION 71 OF THE INSURANCE ACT

ONTARIO

Executive Council Office.

Copy of an Order-in-Council approved by The Honourable the Administrator of the Government of the Province of Ontario, dated the 29th day of December, A.D. 1931.

Upon consideration of the report of the Superintendent of Insurance, dated the 22nd of December, 1931, and upon the recommendation of the Honourable the Attorney-General, Minister in charge of the Department of Insurance, the Committee of Council prescribe, pursuant to Section 71 of *The Insurance Act*, R.S.O. 1927, Chapter 222, as amended by Section 4 of *The Insurance Act*, 1930 Chapter 41 of the Statutes of Ontario, 1930, the forms set out in Schedule "A" hereto as the forms in which all joint stock insurance companies and mutual life insurance corporations incorporated and licensed by Ontario, may publish or circulate any balance sheet or other statement purporting to show their financial condition and to repeal the order relating to the same subject matter, dated the 30th day of December, 1930.

Certified,

C. F. BULMER,
Clerk, Executive Council.

SCHEDULE "A"

PART I

FORMS PRESCRIBED FOR JOINT STOCK INSURANCE COMPANIES, TRANSACTING OTHER THAN LIFE INSURANCE

FORM I

BALANCE SHEET

Assets:

1. Real estate (a) Office premises.....	\$.....	
Less encumbrances.....	_____	\$.....
(b) Held for sale.....	_____	\$.....
2. Mortgages and Agreements for Sale.....		\$.....
3. Loans on collateral.....		\$.....
4. Bonds and debentures at book value.....	\$.....	
Add—Excess of market value over book value.....	_____	\$.....
5. Stocks at book value.....	\$.....	
Add—Excess of market value over book value.....	_____	\$.....
6. Cash on hand and in banks.....		\$.....
7. Agents' balances and premiums uncollected (net).....		\$.....
8. Due from reinsurance companies on losses already paid.....		\$.....
9. Cash deposited with other licensed insurers.....		\$.....
10. Interest dividends and rents due and accrued.....		\$.....
11. All other assets.....		\$.....
Total Assets.....	_____	\$.....

Liabilities:

12. Provision for unpaid claims.....		\$.....
13. Reserve of unearned premiums at 80 per cent.....		\$.....
14. Reserve for unlicensed reinsurance.....		\$.....
15. Dividends to shareholders declared and unpaid.....		\$.....
16. Expenses and taxes due and accrued.....		\$.....
17. Agents' credit balances (net).....		\$.....
18. Reinsurance premiums due and unpaid.....		\$.....
19. Borrowed money.....		\$.....
20. Investment reserves.....		\$.....
21. All other liabilities.....		\$.....
22. Capital stock paid in.....	\$.....	
23. Surplus.....	_____	\$.....
Total Liabilities.....	_____	\$.....

Contingent Liabilities, \$.....

.....
President

.....
Treasurer.

AUDITORS' CERTIFICATE*

*NOTE.—The certificate shall state whether or not the requirements of the auditors have been complied with. The statutory requirements are contained in Sections 137 and 318a of The Companies Act, R.S.O. 1927, Chapter 218.

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made except as noted below.

Items entered short may be extended direct into the total column.

Any items may be sub-divided as desired, providing terminology used above is applied to each such divided item.

Real Estate—If there are no encumbrances on office premises, the item may be extended at book value as "Real Estate—Office Premises."

Mortgages and Agreements for Sale—Where a company has no agreements for sale Item 2 may be extended as "Mortgages."

Bonds and Debentures—Where a company elects to adhere to the method of valuing its bonds and debentures at amortized book value in accordance with Section 70, subsection 8 of The Insurance Act no mention of the market value of such bonds and debentures need be made and Item 4 should be amended to read, "Bonds and debentures at amortized book value" and the item extended into the total column. Companies who do not elect to adhere to the method of valuing bonds and debentures at amortized book value may show bonds and debentures as indicated in Item 4 or if book value exceeds market value the addition shown must be changed to a deduction and made to read "deficiency of market value under book value." In any case where market value is in excess of book value and where the item is extended at "amortized book value," it shall be permissible to add a footnote as follows: "(Not in excess of market value)" or "(Market value, \$.....)."

Stocks—In all cases where market value of stocks owned is in excess of book value, Item 5 may be shown as above or if desired, book value may be extended and a footnote added as follows: "(Not in excess of market value)" or "(Market value, \$.....)." Where book value is in excess of market value the item must be shown as above except that the second line shall read "less deficiency of market value under book value. Upon the approval of the Superintendent of Insurance stocks may be extended in one item at market value.

If it is desired to include the reserve of unearned premiums at 100 per cent., Item 13 must so indicate.

Where a company has no surplus but an impaired capital, Item 23 should be changed to read "deficit" and the amount of the deficit deducted from Item 22.

The net total of Items 22 and 23 may be extended as "Surplus for Protection to Policyholders." Where this is done Item 23 may then be deleted if desired.

The balance sheet shall not show or include any mention whatever of unadmitted assets. (See Insurance Act, Section 70.)

Items against which no amounts are applicable may be deleted. Numbers preceding items may be deleted.

If it is desired to publish a statement of operations such statement must be in the following form:

FORM 2

PROFIT AND LOSS ACCOUNT

1. (a) Net premiums written.....	\$.....	
(b) Less increase in reserve of unearned premiums.....		
	<hr/>	\$.....
2. Net premiums earned.....		.....
3. Net losses and claims incurred.....	\$.....	
4. Net adjustment expenses.....		
5. Commissions.....		
6. Taxes.....		
7. Salaries, fees and travelling expenses.....		
8. All other expenses.....		
	<hr/>
9. Total losses and expenses.....		<hr/>
10. Underwriting profit.....		\$.....
11. Other revenue.....	\$.....	
12. Other expenditure.....		
	<hr/>
13. Net other revenue.....		<hr/>
14. Net profit for the year.....		<hr/>

The profit and loss account must be arranged in the order shown above. Numbers preceding items may be deleted.

Item 1 (a) and 1 (b) need not be shown unless desired.

Items 3 to 8 may be entirely excluded or may be combined as desired or any of them may be divided to give greater detail.

Items 11 and 12 may be divided as desired.

Where any combination or division is made the combined or divided items must be appropriately named to describe such items according to the terminology used above and as shown in the annual statement to the Department, Form S. 6. Amounts shown against the above items either as combined or divided must be identical with those reported against such items on Form S. 6.

If there has been a loss for the year, Items 10 and 14 should be amended accordingly.

If it is desired to publish a statement showing the change in Surplus during the year such statement shall be in the following form:

FORM 3

SURPLUS ACCOUNT

1. Balance of surplus, December 31st, 19—	.....	
2. Net profit for the year	.....	
3. Premium received on capital stock	.....	
4.	.....	
5. <i>Add:</i> Decrease in unadmitted assets	.....	\$
Decrease in secured unlicensed reinsurance	.....		\$
7. <i>Deduct:</i> Dividends to shareholders	.....	\$
Increase in unadmitted assets	.....	
Increase in unsecured, unlicensed reinsurance	.....		\$
8. Balance of surplus, December 31st, 19—	.....	

Surplus account must be arranged in the order shown. Items against which no amounts are applicable must be deleted. Items 1 and 8 may be amended to read, "Balance at credit," if so desired.

If the capital of the company is impaired the word "surplus" should be amended to read, "Deficit." In such case, Items 1 and 8 may be changed to read, "Deficit" or "Balance at Debit."

SCHEDULE "A"

PART 2

FORMS PRESCRIBED FOR JOINT STOCK LIFE INSURANCE COMPANIES AND MUTUAL LIFE INSURANCE CORPORATIONS

FORM 1

BALANCE SHEET

Assets:

1. Real estate	.....	\$
(a) Office premises	.....	
Less encumbrances	.....		\$
(b) Other—Held for sale (net)	.....		\$
2. Mortgages on real estate	.....	
3. Agreements for Sale	.....	
4. Loans on collateral	.....	
5. Loans on policies	.....	
6. Bonds and debentures at book value	.....	\$
<i>Add:</i> Excess of market value over book value	.....	
7. Stocks at book value	.....	\$
<i>Add:</i> Excess of market value over book value	.....	

8.	Cash on hand and in banks.....	.....
9.	Outstanding premiums due and deferred (net).....	.....
10.	Agents' balances.....	.....
11.	Due from reinsurance companies for payments to policyholders.....	.....
12.	Interest, dividends and rents due and accrued.....	.....
13.	All other assets.....	.....
<hr/>		
14.	Total Assets.....	\$.....
<hr/>		
<i>Liabilities:</i>		
15.	Policy reserves according to statutory requirements.....	\$.....
16.	Reserve for unpaid and unreported claims.....	.....
17.	Policy proceeds left with the company, including dividends and interest accumulations.....	.....
18.	Premiums paid in advance.....	.....
19.	Net dividends to policyholders due and unpaid.....	.....
20.	Agents' credit balances.....	.....
21.	Taxes and expenses due and accrued.....	.....
22.	Borrowed money.....	.....
23.	Dividends to shareholders declared and unpaid.....	.....
24.	Investment reserves.....	.....
25.	Contingency reserve.....	.....
26.	Other liabilities.....	.....
27.	Surplus allotted to policyholders.....	.....
28.	Capital paid in.....	.....
29.	Shareholders' surplus.....	.....
30.	Undivided surplus.....	.....
<hr/>		
31.	Total Liabilities.....	\$.....
<hr/>		
..... <i>President.</i>		..... <i>Treasurer.</i>

AUDITORS' CERTIFICATE*

*NOTE.—The certificate shall state whether or not the requirements of the auditors have been complied with. The statutory requirements are contained in Sections 137 and 318a of The Companies Act, R.S.O. 1927, Chapter 218.

Items may be re-arranged as desired but no change in terminology nor any combination of items may be made except as noted below.

Items entered short may be extended direct into the total column.

Any item may be sub-divided as desired, providing terminology used above is applied to each such divided item.

Re "Real Estate"—If there are no encumbrances on office premises, the item may be extended at book value as "Real Estate—Office Premises."

Bonds and Debentures—Where a company elects to adhere to the method of valuing its bonds and debentures at amortized book value in accordance with Section 70, subsection 8 of *The Insurance Act* no mention of the market value of such bonds and debentures need be made and Item 6 should be amended to read, "Bonds and debentures at amortized book value" and the item extended into the total column. Companies which do not elect to adhere to the method of valuing bonds and debentures at amortized book value may show bonds and debentures as indicated in Item 6 or if book value exceeds market value the addition shown must be changed to a deduction and made to read "Deficiency of market value under book value." In any case where market value is in excess of book value and book value only is extended it shall be permissible to add a footnote as follows: "(Not in excess of market value)" or "(Market value, \$.....)."

Stocks—In all cases where market value of stocks owned is in excess of book value, Item 7 may be shown as above or if desired, book value may be extended and a footnote added as follows: "(Not in excess of market value)" or "(Market value, \$.....)." Where book value is in excess of market value the item must be shown as above except that the second line shall read, "Less deficiency of market value under book value." Upon the approval of the Superintendent of Insurance stocks may be extended in one item at market value.

The balance sheet shall not show or include any mention whatever of unadmitted assets.

Items against which no amounts are applicable may be deleted. Numbers preceding items may be deleted.

If policy reserves (Item 15) are set up in excess of statutory requirements the words, "According to" may be amended to read, "Not less than."

Where a company has no surplus but an impaired capital, Item 30 should be changed to read "Deficit" and the amount of the deficit deducted from Item 28.

The net totals of Items 28, 29 and 30 may be extended as "Surplus for Protection of Policyholders." Where this is done Items 29 and 30 may then be deleted if desired.

If it is desired to publish a statement showing the year's operations, such statement must be in the following form:

FORM 2

INCOME AND DISBURSEMENTS

1. (a) Premium income—First year premiums.....	\$.....	
Renewal premiums.....	.....
Other premium income.....	.....
Annuity considerations.....	.....
	<hr/>	\$.....
(b) Less reinsurance.....	\$.....	
(c) Net premium income.....		.....
2. Interest received.....		.....
(a) On Mortgages and Agreements for Sale.....	\$.....	
(b) On bonds and debentures.....	.....
(c) Other interest.....	.....
	<hr/>	\$.....
3. Dividends received on stocks.....		.....
4. Rents received.....		.....
5. Profit on sale of investments.....		.....
6. All other income received.....		.....
	<hr/>	
7. Total Income Received.....		\$.....
8. Amounts left with company to accumulate at interest.....	\$.....	
9. Amounts received on capital stock.....		.....
10. Premium received on capital stock.....		.....
11. Other receipts.....		.....
	<hr/>	
12. Total Other Receipts.....		.....
	<hr/>	
13. Total Receipts.....		<u>\$.....</u>
<i>Disbursements:</i>		
14. Payments to policyholders:		
(a) Death claims.....	\$.....	
(b) Disability claims.....	.....
(c) Indemnity claims.....	.....
(d) Surrendered policies.....	.....
(e) Matured endowments.....	.....
(f) Dividends to policyholders.....	.....
(g) Other payments to policyholders.....	.....
(h) Annuity payments.....	.....
	<hr/>	\$.....
15. Taxes, licenses and fees.....		.....
16. Head office expenses.....		.....
17. Branch office and agency expenses.....		.....
18. Loss on sale of investments.....		.....
19. Other expenses.....		.....
	<hr/>	
20. Total Expenditure Disbursements.....		\$.....
21. Amounts left with company to accumulate at interest, withdrawn	\$.....	
22. Dividends to shareholders.....		.....
23. Other disbursements.....		.....
	<hr/>	
Total Other Disbursements.....		<u>\$.....</u>
	<hr/>	
Total Disbursements.....		<u><u>\$.....</u></u>

The Statement of Income and Disbursements must be arranged in the order shown above.

Items 1 (a) and 1 (b) need not be shown unless desired.

Items 1 to 6, and 14 to 19 may be subdivided or combined as desired.

Where any combination or division is made the combined or divided items must be appropriately named to described such items according to the terminology used above and as shown in the annual statement to the Department, Form S. 1.

Numbers preceding items may be deleted.

Where the above statement is, in the opinion of the Superintendent of Insurance, unsuitable to any particular insurer, the Superintendent may approve a modified form appropriate to the operations of such insurer.

APPENDIX VIII UNDERWRITERS' AGENCIES

The following insurers have been licensed to issue policies through the underwriters' agencies noted after their respective names:

Company	Agency
Aetna Insurance Company.....	Aetna Fire Underwriters' Agency.
General Insurance Company of America.....	} Atlantic and Pacific Underwriters Agency.
First National Insurance Company of America.....	
Employers' Liability Assurance Corporation, Limited.....	Britannic Underwriters' Agency.
Norwich Union Fire Insurance Society, Limited.....	British and Canadian Underwriters' Agency.
British Colonial Fire Insurance Company.....	British Underwriters' Agency of America.
Retail Hardware Mutual Fire Insurance Company.....	} Canadian Hardware and Implement Underwriters.
Hardware Dealers' Mutual Fire Insurance Company.....	
Minnesota Implement Mutual Fire Insurance Company.....	} Canadian Motor Underwriters' Agency.
Lumbermen's Mutual Casualty Company.....	
Central Manufacturers' Mutual Fire Insurance Company.....	Delaware Underwriters.
Westchester Fire Insurance Company.....	Edinburgh Underwriters' Agency.
Scottish Union and National Insurance Company.....	Globe Underwriters' Agency.
Globe & Rutgers Fire Insurance Company.....	Halifax Fire Underwriters' Agency.
Halifax Fire Insurance Company.....	Home Underwriters.
Home Insurance Company.....	Laurentian Underwriters' Agency.
British Colonial Fire Insurance Company.....	London Underwriters' Agency.
London Assurance.....	Montreal Underwriters' Agency.
Insurance Company of North America.....	Nova Scotia Underwriters' Agency.
Home Insurance Company.....	Protector Underwriters.
Phoenix Insurance Company.....	Providence Underwriters' Agency.
Providence-Washington Insurance Company.....	Rochester Underwriters' Agency.
Great American Insurance Company.....	St. Lawrence Underwriters' Agency.
Western Assurance Company.....	Winnipeg Fire Underwriters' Agency.
Home Insurance Company.....	

APPENDIX IX INSURANCE BROKERS

List of special insurance brokers licensed to transact business with unlicensed insurers for license term ending 30th June, 1931:

Armour, Bell, Boswell & Cronyn, Limited, Toronto.	Muntz & Beatty, Limited, Toronto.
Barton & Ellis, Limited, Toronto.	Osborne & Lange, Limited, Montreal.
Hardy and Reynolds, Ottawa.	Ring, Charles Edward, Toronto.
Irish & Maulson, Limited, Toronto.	Smith & Walsh, Limited, Toronto.
Mitchell & Ryerson, Toronto.	Willis, Faber & Company of Ontario, Limited, Toronto.

APPENDIX X 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 of or the personal bonds of sureties:

Alliance Assurance Company.	London Guarantee and Accident Company, Limited.
American Surety Company of New York.	London and Provincial Marine and General Insurance Company, Limited.
British American Assurance Company.	Maryland Casualty Company.
British Canadian Insurance Company.	Metropolitan Casualty Insurance Company of New York.
British Empire Assurance Company.	National Surety Company.
Canada Security Assurance Company	New York Indemnity Company.
Canadian Accident and Fire Assurance Company.	North British and Mercantile Insurance Company.
Canadian General Insurance Company.	Northern Assurance Company, Limited.
Canadian Indemnity Company.	Norwich Union Fire Insurance Society Limited.
Canadian Surety Company.	Ocean Accident and Guarantee Corporation, Limited.
Casualty Company of Canada.	Pilot Insurance Company.
Century Indemnity Company.	Prudential Assurance Company, Limited.
Dominion of Canada General Insurance Company.	Railway Passengers' Assurance Company of London, England.
Employers' Liability Assurance Corporation, Limited.	Royal Exchange Assurance Company.
Fidelity and Casualty Company of New York.	Royal Insurance Company.
Fidelity Insurance Company of Canada.	Scottish Metropolitan Assurance Company, Limited.
General Accident Assurance Company of Canada.	Sun Insurance Office.
General Casualty Company of Paris.	Toronto Casualty Fire and Marine Insurance Company.
Globe Indemnity Company of Canada.	Union Indemnity Company.
Guarantee Company of North America.	United States Fidelity and Guaranty Company.
The Guardian Insurance Company of Canada, Montreal, Quebec.	Western Assurance Company.
Hartford Accident and Indemnity Company.	World Marine and General Insurance Company, Limited.
Imperial Guarantee and Accident Insurance Company of Canada.	Yorkshire Insurance Company.
Imperial Insurance Office.	
London and Lancashire Guarantee and Accident Company of Canada.	



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