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Ontario Legislative Assembly  
SESSIONAL PAPERS.

137

VOL. XXXII.—PART III.

THIRD SESSION, NINTH LEGISLATURE

OF THE

PROVINCE OF ONTARIO.

SESSION 1900.

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*T O R O N T O.*

# LIST OF SESSIONAL PAPERS.

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Bee Keepers’ Association, Report . . . . .	20	<i>Printed.</i>
Binder Twine sold in 1899 . . . . .	72	<i>Not printed.</i>
Births, Marriages and Deaths, Report . . . . .	9	<i>Printed.</i>
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Bonuses and Exemptions, Municipal . . . . .	69	<i>Not printed.</i>
Boys and Girls relieved . . . . .	71	“
Cheese and Butter Associations, Report . . . . .	22	<i>Printed.</i>
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- No. 2.. Estimates (Vote of Cr dit) for the year 1900. Presented to the Legislature, 15th February, 1900. *Not Printed.* Estimates for the year 1900. Presented to the Legislature, 6th March, 1900. *Printed.* Estimates (Supplementary). Presented to the Legislature, 25th April, 1900. *Printed.*
- No. 3.. Report of the Commissioner of Crown Lands for the year 1899. Presented to the Legislature, 29th March, 1900. *Printed.*
- No. 4.. Report of the Royal Commission, on the Financial position of the Province. Presented to the Legislature, 6th March, 1900. *Printed.*

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

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

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

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

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

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

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

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



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

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

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

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

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



- Leeds and Grenville against the Government *re* Criminal Justice Account shewing as well, the balance due the Counties. Presented to the Legislature, 23rd April, 1900. Mr. *Joynt*. *Not printed*.
- No. 83. . Report of Upper Canada College and Bursars Statement, for the year 1899. Presented to the Legislature, 26th April, 1900. *Printed*.
- No. 84. . Return to an Order of the House of the ninth day of April, 1900, for a Return of copies of all correspondence between the License Commissioners or License Inspector for the East Riding of the County of Lambton, or any person, relating to the issuing of a Liquor License in the Village of Thedford for the year 1900. Presented to the Legislature, 26th April, 1900. Mr. *Marter*. *Not Printed*.



DETAILED REPORT  
OF THE  
INSPECTOR OF INSURANCE

AND  
REGISTRAR OF FRIENDLY SOCIETIES

1899

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PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO.

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1899.



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

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

Appendix to Division C :

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

INDEXES :—

Index A :—Dominion Licensees, standing registered at the 16th October, 1899,—being Insurance Corporations, Companies or Underwriters operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

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

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



PARLIAMENT BUILDINGS, TORONTO, 23rd October, 1899.

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

Attorney-General,

Toronto.

SIR,—I have the honor to submit the accompanying reports respecting the various organizations organized to undertake contracts of insurance, indemnity or guarantee in the Province of Ontario. Of these organizations the Ontario Insurance Act (R. S. O. 1897, c. 203) distinguishes three great Divisions :

A. Registered Dominion Licensees : being Insurance Corporations, Companies or Underwriters, operating under the Insurance Act of Canada and registered by the Province of Ontario, for the transaction of insurance in the Province.

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

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

Of these Divisions the Companies comprised in Division B (Provincial Licensees) are alone inspected by the Province, and are here reported on in the usual form and with the usual financial details pursuant to the provisions of the Ontario Insurance Act.

The report upon Division A (Dominion Licensees) made on the 26th January, 1893, described fully their mode and place of incorporation ; their statutory powers, duties, rights and obligations ; their internal organization ; the relation of the members *inter se* ; the liabilities of the members to the creditors of the Company ; the kind or kinds of insurance for which the Company is registered in Ontario ; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in cases of new licenses, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such changes are indicated.

All of the Companies in Division A, except Ocean Marine Companies, make financial statements annually to the Dominion of Canada ; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets, therefore, printed here, under Division A, are limited to those of Ocean Marine Companies.

The report upon Division C (Friendly Societies) made on the 26th of January, 1893, related to their mode and place of incorporation ; the statutes and instruments under which the Societies were constituted, and those by which they are now governed ; the kind of insurance or insurance benefits undertaken ; that report also showed, *inter alia*, whether or not the certificate holders generally are secured by a reserve fund ; and, if a reserve fund is maintained, whether any of this reserve is held in Ontario, if any, how much, how invested, and by whom held and controlled.

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

In order to prevent unnecessary delay in publication, the three Divisions have been placed simultaneously in the printer's hands—the pages of the several divisions being distinguished by the Division letter prefixed. Division indexes have been inserted at the end of the volume. These indexes show the Companies and Societies standing registered at dates therein mentioned.

I have the honor to be,

Sir,

Your obedient servant,

J. HOWARD HUNTER,

Inspector of Insurance and

Registrar of Friendly Societies.



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## DIVISION A.

REGISTERED DOMINION LICENSEES; BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA, AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.

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**DIVISION A. — REGISTERED DOMINION LICENSEES, BEING INSURANCE CORPORATIONS, COMPANIES OR UNDERWRITERS OPERATING UNDER THE INSURANCE ACT OF CANADA AND REGISTERED BY THE PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE IN THE PROVINCE.**

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NOTE.—The report upon Division A (Dominion Licensees), made on the 26th January, 1893, described fully their mode and place of incorporation; their statutory powers, duties, rights and obligations; their internal organization; the relation of the members *inter se*; the liabilities of the members to creditors of the Company; the kind or kinds of insurance for which the Company is registered in Ontario; and the extent to which assets of the Company have been deposited in various countries as special security for the policy holders of those several countries. In the present report, except in the case of new licensees, it has not been considered necessary to set out all of these details. Where any change has occurred in the Company's powers or status, the nature and extent of such change are indicated.

All the Companies in Division A, except Ocean-Marine Companies, make financial statements annually to the Dominion of Canada; and those statements as revised by the Dominion Superintendent can be found in the Superintendent's Annual Report. The balance sheets therefore printed here under Division A are limited to those of Ocean-Marine Companies.

The deposits of Companies in this Division have been revised up to 22nd Sept., 1899.

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**DIVISION A.**

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**ALLIANCE ASSURANCE COMPANY.**

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Register No. 1230.

Certificate of Registry No. 656.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of the Alliance Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following; 49 and 50 Vict. (1886), chap. 74 (Imp.); The Alliance Assurance Company's Act, 1886.

3. *The members are related* as shareholders in a joint stock company with a capital of five million pounds, divided into 250,000 shares, each of the nominal amount of £20, on each of which the sum £2 4s. is deemed to have been paid. The contracts of the Company contain a clause limiting the liabilities of the shareholders to the amount remaining unpaid on his or her share or shares.

NOTE.—The clause above referred to is as follows: "Provided always that no member of the Company shall be liable for more than the unpaid portion of his share or shares in the capital of the Company."

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$311,142, held by the Receiver-General of Canada.

## CANADA LIFE ASSURANCE COMPANY.

Register No. 1236.

Certificate of Registry, No. 663.

1. Head Office, Hamilton, Ontario. President and Managing Director, A. G. Ramsay. Suits by or against the Company may be brought in the name of The Canada Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Canada, 12 Vict., chap. 168, an Act to incorporate the Canada Life Assurance Company; Dominion of Canada, 42 Vict., chap. 71, an Act to amend the Act incorporating The Canada Life Assurance Company, 56 Vict., chap. 76; R.S.C., 1886, chap. 124, The Insurance Act. See Statutes of Canada, 1899.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to amount of shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$54,900, held by the Government of Canada.

*Recent legislation* respecting the Canada Life Assurance Company was published in the report of 1893.

## ÆTNA LIFE INSURANCE COMPANY.

Register No. 1252.

Certificate of Registry No. 679.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, William H. Orr, Toronto. Suits by or against the Company may be brought in the name of the Ætna Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Connecticut, 1878, an Act to amend the charter of the Ætna Life Insurance Company of Hartford; State of Connecticut, 1882, amending the charter of the Ætna Life Insurance Company; State of Connecticut, 1883, amending the charter of the Ætna Life Insurance Company.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount of their capital stock. The amount of the capital stock is \$1,250,000.

4. The Company is now authorized by license issue by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Those marked A are applicable solely to policies existing 31st March, 1879 ; those marked B to policies issued subsequently ; \$531,833 Province of Quebec Debentures ; \$149,893 Province of Manitoba Debentures ; \$66,000 Province of New Brunswick Bonds ; \$100,000 Prince Edward Island Bonds ; \$60,000 Montreal Harbour Bonds ; \$2,452,046 Municipal Debentures and \$605,000 U. S. Registered Bonds. Total \$3,964,772. Accepted value \$3,698,717, being \$100,000 (A), and \$3,598,717 (B).

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## THE STANDARD LIFE ASSURANCE COMPANY.

Register No. 1212.

Certificate of Registry No. 638.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Charles Hunter, Toronto. Suits by or against the Company may be brought in the name of the Manager for the time being, or in the name of any three of the Directors for the time being of the said Company.

2. *The legislative enactments* by which the powers, duties, rights, and obligations of the Company are now declared, defined or governed are the following : United Kingdom of Great Britain and Ireland, 2 Will. IV., chap. 81, Standard Life Assurance Company's Act, 1832 ; 8 and 9 Vict., chap. 75, Standard Life Assurance Company's Act, 1845, 22 and 23 Vict., chap. 37, Standard Life Assurance Company's Act, 1859 ; 41 Vict., chap. 26, Standard Life Assurance Company's Act, 1881 ; 54 Vict., chap. 6, Standard Life Assurance Company's Act, 1891. Province of Quebec, 51 and 52 Vict., chap. 120, an Act to authorize the Standard Life Assurance Company to sue and be sued, and to acquire and hold real estate under the name of The Standard Life Assurance Company. Province of Ontario, 56 Vict., chap. 106. R. S. O., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company with a capital of £500,000, divided into 10,000 shares of £50 each, of which £12 has been paid. The paid-up capital is thus £120,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being £38 per share.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special securities for the policy holders therein as follows : Deposit accepted at the value of \$3,349,994.



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 COMMERCIAL UNION ASSURANCE COMPANY (LIMITED).
 

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Register No. 1244.

Certificate of Registry No. 671.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Richard Wickens, Toronto. Suits by or against the Company may be brought in the name of the Commercial Union Assurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following:—Public General Acts of the United Kingdom; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 Vict., chap. 19, The Companies' Seal Act, 1864; 30 and 31 Vict., chap. 131 The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act, 1870; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 10, The Companies Act, 1880; 46 and 47 Vict., chap. 25, The Companies' Act, 1883; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registers) Act, 1883; 49 Vict., chap. 33, The Companies' Act, 1886; 53 and 54 Vict., chap. 92, The Companies' (Memorandum of Association) Act, 1890, 53 and 54 Vict., chap. 63, The Companies Winding Up Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, the share capital of which consists of 50,000 shares of £50 each, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$107,067 Cape of Good Hope 4 per cent. Stock (Life A); \$29,200 Canada 4 per cent. Stock; \$15,573 Canada 3 per cent. Stock (Life B); \$130,913 Canada Stock; \$73,000 Queensland Bonds, \$48,667 British Consolidated Stock, £6,000 Ceylon Government Stock, and £12,000 Swedish Government 3½ per cent. Bonds (Fire).

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 CONFEDERATION LIFE ASSOCIATION.
 

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Register No. 1234.

Certificate of Registry No. 661.

1. Head Office, Toronto, Ontario. Managing Director, John Kay Macdonald. Suits by or against the Company may be brought in the name of the Confederation Life Association.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are as follows: Canada 34 Vict., 1871, chap. 54, an Act to incorporate the Confederation Life Association; 37 Vict., 1874, chap. 58, an Act to amend the Act incorporating the Confederation Life Association; 42 Vict., 1879, chap. 72, an Act to amend the Act of incorporation of the Confederation Life Association; 53 Vict., 1890, chap. 45, an Act relating to the Confederation Life Association.

3. *Members, how related.*—Certain of the members are related as shareholders in an incorporated joint stock company. The amount of the authorized capital stock, of which the full amount has been subscribed, is \$1,000,000 divided into 10,000 shares of \$100 each. Ten per cent., \$100,000 has been paid up. (The capital stock was originally \$500,000 and increased to \$1,000,000 under authority of charter). The liability of those members who are shareholders is limited to the amount of the subscribed capital stock. The Association being incorporated on the stock and mutual plan combined, certain of the members are related as policy holders and are entitled along with the shareholders to vote and take part in the proceedings at all general and special meetings of the Association, and they participate (in the mutual branch of the Company's business) in the distribution of surplus or profits earned to the extent of not less than ninety per cent.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$76,050, held by the Dominion Government.

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### ROYAL INSURANCE COMPANY.

Register No. 1271.

Certificate of Registry No. 699.

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1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Kay, Toronto. Suits by or against the Company may be brought in the name of the Royal Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; United Kingdom, 54 and 55 Vict., chap. 81, an Act to define and extend the objects of The Royal Insurance Company, to provide for the transfer to that Company of the business of The Queen Insurance Company and for other purposes.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is unlimited.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$689,533, held by Glynn, Mills & Co., London, and Receiver-General, Canada, for Canadian Government.

## WESTERN ASSURANCE COMPANY.

Register No. 1214.

Certificate of Registry No. 640.

1. Head Office, Toronto, Ontario; J. J. Kenny, Managing Director. Suits by or against the Company may be brought in the name of the Western Assurance Company.

2. *The members of the Company are all related to each other as shareholders of a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

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

4. *Deposited assets.*—Assets of the Company are deposited in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$51,930 held by the Receiver-General of Canada.

## THE NORTHERN ASSURANCE COMPANY.

Register No. 1285.

Certificate of Registry No. 713.

1. Head Offices, London, England, and Aberdeen Scotland. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of the Northern Assurance Company.

2. *The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Acts of the Parliament of the United Kingdom of Great Britain and Ireland, 1865, chap. 123, The Northern Assurance Act, 1865; 1874, 37 Vict., chap. 9, The Northern Assurance Act, 1874; 1889, 52 and 53 Vict., chap. 35, Northern Assurance Act, 1889.*

3. *The members are related as shareholders in an incorporated joint stock company and the liability of the members is unlimited, but each contract of assurance contains a clause limiting the liability of shareholders in respect of same to the amount remaining unpaid upon the shares held by them.*

NOTE.—The clause referred to is as follows: "Provided always, and it is hereby agreed that the capital stock and funds of the Company shall alone be liable to answer and make good all demands under or by virtue of this policy, and that no shareholder or member of the Company shall be liable to any such demands, nor be in any wise charged or chargeable by reason of this policy beyond the amount unpaid on his or her share or shares in the Company."

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$200,555, held by the Receiver-General of Canada.



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 THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

Register No. 1292.

Certificate of Registry No. 720.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Joseph B. Reed, Toronto. Suits may be brought by or against the Company in the name of the Chairman, Deputy Chairman or any of the directors of the said Company, or the Company itself.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Parliament of the United Kingdom of Great Britain and Ireland, 6 and 7, William IV., chap. 119, 14th July, 1836, an Act to enable the Liverpool Fire and Life Insurance Company to sue and be sued in the name of the Chairman, Deputy Chairman or any one of the Directors of the said Company, and for other purposes; 10 and 11 Vict., chap. 268, 22nd July, 1847, an Act to change the name of the Liverpool Fire and Life Insurance Company, and for other purposes; 27 and 28 Vict., chap. 116, 23rd June, 1864, an Act to confirm an agreement for the amalgamation of the Globe Insurance Company with the Liverpool and London Fire and Life Insurance Company, and to alter the name of the last mentioned Company, and for other purposes; 52 and 53 Vict., chap., 150, 12th August, 1890, an Act for extending and amending the Acts relating to the Liverpool and London and Globe Insurance Company, and for other purposes.

3. *The members are related* as stockholders in an incorporated joint stock company, and the liability of the members is unlimited.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$438,798.

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 THE LANCASHIRE INSURANCE COMPANY.

Register No. 1231.

Certificate of Registry No. 658

1. Head Office, Manchester, England. Chief Agent and Attorney for Ontario, James G. Thompson, Toronto. Suits by or against the Company may be brought in the name of the Lancashire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: Great Britain, Act of 1862, 26 and 27 Vict., chap. 89. The Companies' Act, 1862. Deed of settlement, with amendments brought up to 7th July, 1898.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$211,800, held by Receiver-General of the Dominion Government at Ottawa.

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### PHENIX ASSURANCE COMPANY OF LONDON.

Register No. 1246.

Certificate of Registry No. 673.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Gillespie, Hamilton, Ontario. Suits by or against the Company may be brought in the name of the Secretary or any member of the Company.

2. *The members are related* as shareholders in an unincorporated joint stock company, in the capital of which they are interested in proportion to the number of shares they hold, and the liability of the members is not limited. The special conditions are as follows: That the proprietors of shares for the time being shall be interested in the capital and profits of the Company, and shall bear all losses attending the carrying on of the business of the Company in proportion and according to the number of shares they shall from time to time respectively hold in the Company.

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

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$311,924.

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### LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Registry No. 1256.

Certificate of Registry No. 583.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Alfred Wright, Toronto. Suits by or against the Company may be brought in the name of The London and Lancashire Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of Great Britain, 7 and 8 Vict., chap. 110, an Act for Registration, Incorporation and Regulation of Joint Stock Companies; 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 134, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payment in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' Memorandum of Association Act, 1890; 53 and 54 Vict., chap. 63, The Companies' Winding-up Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares respectively held by such members.

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

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$136,266, held by Receiver-General.

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### THE MUTUAL LIFE INSURANCE COMPANY OF NEW YORK.

Register No. 1273.

Certificate of Registry No. 701.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Thomas Merritt, Toronto. Suits by or against the Company may be brought in the name of The Mutual Life Insurance Company of New York.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: State of New York, 1842, chap. 246, an Act to incorporate the Mutual Life Insurance Company of New York; State of New York, 1851, chap. 60, an Act to amend the Act entitled an Act to incorporate The Mutual Life Insurance Company of New York, passed April 12, 1842; State of New York, 1862, chap. 131, an Act in relation to the dividends of The Mutual Life Insurance Company of New York.

3. *The members are related* mutually. There is no share capital and no personal liability of the assured, who constitute the members.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as security for the policy holders therein as follows: Deposit accepted at the value of \$2,215,300, held by the Receiver-General at Ottawa. Also \$1,425,000 in hands of Canadian Trustees under the Insurance Act.

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### THE QUEEN INSURANCE COMPANY OF AMERICA.

Register No. 1280.

Certificate of Registry No. 708.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George H. Muntz, Toronto. Suits by or against the Company may be brought in the name of The Queen Insurance Company of America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1853, chap. 466, an Act entitled an Act to provide for the incorporation of Insurance Companies and Acts supplementary thereto.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of shareholders is limited to amount of capital stock held by them respectively, and said capital stock is fully paid up.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$100,000 U.S. bonds, \$60,000 City of Halifax 5 p. c. stock, \$48,667 New Zealand 4 p. c. stock, \$30,416 Province of Quebec bonds, and \$29,200 Province of Manitoba 5 p. c. debentures; total, \$268,283. (Accepted at \$260,458.)

## UNION ASSURANCE SOCIETY.

Register No. 1276.

Certificate of Registry No. 704.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Edgar A. Badanach, Toronto. Suits by or against the Company may be brought in the name of the Chairman or Secretary for the time being.

2. *The legislative enactments* by which the duties, rights and obligations of the Company are now declared, defined or governed are as follows: 1815, 55 Geo. III., chap. 46, an Act to enable the Union Society for effecting insurance from Fire, and the Union Life Office for effecting insurance on lives and survivorships and for granting and purchasing annuities, to sue and be sued in the name of the Chairman or Secretary for the time being. 1892, 55 and 56 Vict., (Imp.) Union Assurance Society's Act, 1892, which is to be read with the new rules and regulations confirmed by the shareholders on the 2nd December, 1892, and enrolled on the 23rd December, 1892, in the Central Office of the Supreme Court of Judicature, London, England. A copy of these rules and regulations has been filed in the Department of Insurance for Ontario.

3. The present collective name of the Company is the Union Assurance Society.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

5. The capital of the Society is £450,000, of which £300,000 has been subscribed and £150,000 added from profits—such capital being divided into 45,000 shares each of the nominal amount of £10 on each, of which 13s. 4d. has been paid, and £3 6s. 8d. added for profits. (*Rules and Regulations* December 24, 1892, p. 6.)

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

7. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: £25,000 N. S. Wales stock £5,000 Victoria Government stock, and \$104,667 municipal securities.



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 QUEBEC FIRE ASSURANCE COMPANY.

Register No. 1282.

Certificate of Registry No. 710.

1. Head Office, Quebec City, Province of Quebec. Chief Agent and Attorney for Ontario, George J. Pike, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Province of Lower Canada, 16 Geo. IV., chap. 11 (An Act to incorporate the Quebec Fire Assurance Company); Dominion of Canada, 46 Vict., chap. 83 1883, An Act to further reduce the capital stock of the Quebec Fire Assurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$56,200, held by Insurance Branch, Finance Department, Ottawa.

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## FEDERAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1253.

Certificate of Registry No. 680.

1. Head Office, Hamilton, Ontario; David Dexter, Managing Director. Suits by or against the Company may be brought in the name of The Federal Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 38 Vict., chap. 68, 1884, an Act to incorporate The Industrial and Commercial Life Assurance Company of Canada; Ontario, 39 Vict., chap. 1, s 7, 1875, an Act to amend and repeal certain enactments of the last session of the Legislature; R.S.C. 1886, chap. 124, the Insurance Act; Statutes of Canada, 1898, An Act respecting the Federal Life Assurance Company of Ontario and to change its name.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at the value of \$51,125,

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

Register No. 1259.

Certificate of Registry No 686.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Company, which (as mentioned below), became on the 25th May, 1893, incorporated as a Company limited by shares.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 13 and 14 Vict., 1850, chap. 25, an Act for the better enabling the Guardian Fire and Life Assurance Company to sue and be sued, and to alter certain provisions of their Deed of Settlement, and to give other powers to the Company; 29 and 30 Vict., 1866, chap. 225, an Act to enable The Guardian Fire and Life Assurance Company to reduce the amount of their paid up subscription capital stock, and to alter certain provisions of their Deed of Settlement and to amend The Guardian Assurance Company's Act, 1850, and to give further powers to the Company and Directors thereof; 33 and 34 Vict., 1870, chap. 61, The Life Assurance Companies' Act, and The Guardian Assurance Company's Act, 1893. More particularly referred to below.

3. *The members, prior to the 25th of May, 1893, were related as shareholders in an unincorporated joint stock company, and the liability of the members was unlimited, except so far as their liability was limited by the 51st article of the Deeds of Settlement, which required that all policies and instruments of assurance to be granted by the Company should contain a proviso limiting the liability of the shareholders in the Company, to the amount of their respective shares in the capital stock and funds of the Company, and by the 109th article of the same deed which required that all deeds and contracts entered into by the Directors and other officers of the Company should contain a like proviso, and by the proviso to the effect aforesaid, which by the practice of the Company was actually inserted in all the policies of assurance issued by the Company. The Company was advised that by the laws of the United Kingdom the effect of the said articles and proviso when so inserted was to restrict the liability of the shareholders to the amount remaining unpaid upon the shares held by them, so far as regarded their liability to the persons assured by or claiming under any such policy, instrument, deed or contract containing such proviso.*

By the Guardian Assurance Company's Act, 1893 (Imp) which received the Royal Assent April 29th, 1893, the Company was empowered to register under the Companies' Act, 1862 to 1890, as a limited liability Company, and this was done on the 25th of May, 1893. Section 9 of the Act of 1893 provides: "Nothing in this Act shall operate to prejudice or effect the rights of the existing policy holders of the Company." Copies of the Act of 1893, of the Memorandum of Association, 1893, and of the Certificate of Incorporation are filed in the Department of Insurance for Ontario.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$265,233, held by the Receiver-General of Canada.

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 THE GUARANTEE COMPANY OF NORTH AMERICA
 

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Register No. 1225.

Certificate of Registry No. 651.

1. Head Office, Montreal, Province of Quebec. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of The Guarantee Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following : Province of Canada, 14 and 15 Vict., chap. 36, 1851, An Act to incorporate The Canada Guarantee Company. Dominion of Canada, 36 Vict., chap. 22, 1873, an Act to Amend the Act incorporating The Canada Guarantee Company. Canada, 43 Vict., chap. 71, 1880, an Act further to amend the Act therein cited, incorporating The Canada Guarantee Company. Canada, 44 Vict., chap. 57, 1881, an Act further to amend the Act incorporating The Canada Guarantee Company, and to change the name of the said Company to The Guarantee Company of North America.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders respectively therein as follows : Deposit accepted at the value of \$52,800, held by Receiver-General of Canada.

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 NORTH AMERICAN LIFE ASSURANCE COMPANY.
 

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Register No. 1267.

Certificate of Registry No. 695.

1. Head Office, Toronto ; William McCabe, Managing Director. Suits by or against the Company may be brought in the name of The North American Life Assurance Company.

2. *Company, how constituted or incorporated*.—The Company was incorporated under Dominion Act, 42 Vict., chap. 73 ; see also 60-1 V. c. 79 (D), respecting guarantee fund and investments and to extend business.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount unpaid, viz., \$240,000. Guarantee Fund, \$300,000 ; paid in cash thereon, 20 per cent., \$60,000. [See the following Acts of Canada : 42 Vict., chap. 73 ; 45 Vict., chap. 98.]

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

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders as follows : Deposit accepted at the value of \$53,775, held by Dominion Government.



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 THE ATLAS INSURANCE COMPANY.
 

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Register No. 1298.

Certificate of Registry No. 726.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, George H. Wood, Toronto. Suits by or against the company may be brought in the name of the Chairman and Secretary for the time being.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 54 Geo. III, chap 79 (Imp), an Act to enable the Atlas Assurance Company to sue and be sued in the name of their Chairman or Secretary under certain regulations; the Life Assurance Companies' Act, 1870, and Acts amending it.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them under a special clause in the Deed of Settlement, and on the face of every policy contract. The Company has a capital of £1,200,000, consisting of 24,000 shares of £50 each; on each of which shares the sum of £6 has been paid.

NOTE.—The special clause above referred to is as follows: Provided always that the funds or property of the Company for the time being shall alone be answerable to the demands thereupon under the policy, and that no member of the Company shall upon any account be subject or liable to any demands for any loss of property under the policy beyond his or her share or interest in the capital stock or funds of the Company, and which share is set opposite to his or her signature to the Deed of Settlement establishing the Company, or mentioned in some other deed referring thereto, and declaring him or her to be a member thereof, anything contained in the policy to the contrary notwithstanding.

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

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$107,066.66 held by Messrs. Glynn & Co., bankers, as agent for the Receiver-General for the Dominion of Canada.

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 THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.
 

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Register No. 1268.

Certificate of Registry No. 696.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, George Broughall, Toronto. Suits by or against the Company may be brought in the name of The Equitable Life Assurance Society of the United States.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: An Act to provide for the incorporation of Life and Health Insurance Companies and in relation to agencies of such companies, passed June 24th, 1853.



3. *Members, how related.*—Under the charter of the Society it is a mutual company, and all the profits are distributed among the policy holders. Under the law of New York State when this Society was incorporated, Life Insurance Companies were required to have a cash capital of \$100,000. Dividends on said capital are limited to 7 per cent. per annum.

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

5. *Deposit assets.*—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: (A) are applicable solely to policies existing 31st March, 1878, (B) to policies issued subsequently; \$100,000 U. S. Bonds, (A) \$375,000 U. S. Bonds, \$99,766.67 Province of Quebec Bonds, \$58,400 Province of Quebec Stock, \$1,276,058 Municipal Debentures, (B) accepted at \$1,753,121, being \$100,000 (A) and \$1,653,121 (B). Also \$2,310,030 in the hands of Canadian trustees under the Insurance Act.

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## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Register No. 1228.

Certificate of Registry No. 654

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, William A. Medland, Toronto. Suits by or against the Company may be brought in the name of the Scottish Union and National Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: 41 Vict., chap. 53, 1878, The Scottish Union and National Insurance Company's Act, 1878; 49 Vict., chap. 6, 1886, The Scottish Union and National Insurance Company's Act, 1886; 55 Vict. chap. 17, 1892, The Scottish Union and National Insurance Company's Act, 1892.

3. *The members are related* as shareholders in a joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$128,077 held by the Dominion Government.

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NEW YORK LIFE INSURANCE COMPANY.

Register No. 1269.

Certificate of Registry, No. 697.

1. Head Office, City of New York. Chief Agent and Attorney for Ontario, Richard J. Kearns, Toronto. Suits by or against the Company may be brought in the name of The New York Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chapter 38 of the General Laws. New York, 1882, chap. 687, an Act to amend the General Corporation Law.

3. *The members are related* in the respect that the Company is a purely mutual Company, and that every person effecting insurance with the Company becomes a member of the Company and has the right to vote at the annual elections of Trustees of the Company. There are no shareholders, and the liability of the members is limited to the terms of their respective policies.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact life insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$1,163,700 held by Government; also \$3,020,000 invested with Canadian Trustees under the Insurance Act.

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THE BRITISH AMERICA ASSURANCE COMPANY.

Register No. 1220.

Certificate of Registry No. 646.

1. Head Office, Toronto; P. H. Sims, Secretary. Suits by or against the Company may be brought in the name of The British America Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 17th May, 1873; 45 Vict., chap. 99, an Act to amend and consolidate as amended, the several Acts relating to the British America Assurance Company, 56 Vic. chap. 75 (D).

3. *The members are related* as shareholders in an incorporated stock company. The amount of capital stock is \$500,000, which is fully paid up.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$61,000 Municipal Debentures and \$1,000 Canadian Pacific Railway Bonds. (Accepted at \$55,314)

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**CALEDONIAN INSURANCE COMPANY.**

Register No. 1296.

Certificate of Registry No. 724.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, George Harold Muntz, Toronto. Suits by or against the Company may be brought in the name of The Caledonian Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Parliament of Great Britain and Ireland, 1846, chap. 65, an Act for incorporating The Caledonian Insurance Company ; 1880, chap 68, an Act to amend, vary and extend the powers of The Caledonian Insurance Company ; 1892, an Act for enlarging the powers of The Caledonian Insurance Company and for amending the Company's Acts of 1846 and 1880.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited, but the policies of the Company contain a clause by which the liability is limited to the amount remaining unpaid upon the shares.

NOTE.—The clause above referred to is as follows : It is hereby expressly provided and declared that the capital stock and funds of the said Company for the time being shall alone be answerable for any demands arising under this policy, and that no shareholder or member of the said Company shall, under any circumstances, be subject or liable for more than the amount, not already called up, of his or her share or shares in the capital of the said Company at the time the claim shall rise.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Province of Quebec Bonds, \$3,893.33 ; Canada Bonds, \$4,866.67 ; Municipal Debentures, \$121,438.87. (Accepted at \$131,682.)

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

Register No. 1266.

Certificate of Registry No. 694.

1. Head Office, New York City. Chief Agent and Attorney in Ontario, Lewis A. Stewart, Toronto. Suits by or against the Company may be brought in the name of The United States Life Insurance Company in the City of New York.

2. *The legislative enactments* by which the power, duties, rights and obligations of the Company are now declared, defined or governed, are the following : New York, chap. 303, 1849 ; an Act to provide for the Incorporation of Insurance Companies, passed April 10th, 1849 ; chap. 710, 1870, an Act to amend the Charter of The United States Life Insurance Company, passed May 6th, 1870 ; chap. 624, 1872, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed May 10th, 1872 ; chap. 44, 1882, an Act to amend the Charter of The United States Life Insurance Company in the City of New York, passed March 31st 1882.

3. *The members are related* as shareholders in an incorporated joint stock company. The directors are elected by the owners of the capital stock, but the policy holders are eligible as directors. The capital is entitled to 7 per cent. interest only, all other profits belong to the policy holders. There is no liability to stockholders, as the capital stock (\$440,000) is fully paid up.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$168,000, held by the Minister of Finance of the Dominion of Canada.

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## UNION MUTUAL LIFE INSURANCE COMPANY.

Register No. 1265.

Certificate of Registry No. 693.

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1. Head Office, Portland, in the State of Maine. Chief Agent and Attorney for Ontario, Edwin J. Atkinson, Toronto. Suits by or against the Company may be brought in the name of The Union Mutual Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: State of Maine, 1848, chap. 124, an Act to incorporate The Union Mutual Life Insurance Company; 1849, chap. 312, an Act in addition to an Act to incorporate The Union Mutual Life Insurance Company; 1864, chap. 315, an Act additional to an Act to incorporate The Union Mutual Life Insurance Company, and to amend an Act in addition thereto, approved of June 27th, 1849; 1869, chap. 10, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1877, chap. 334, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1878, chap. 74, an Act to consolidate, revise and amend the various Acts which constitute the Charter of The Union Mutual Life Insurance Company; 1889, chap. 526, an Act to amend the Charter of The Union Mutual Life Insurance Company; 1883 (Revised Statutes), chap. 49, Insurance and Insurance Companies; 1885, chap. 290, an Act to amend section 73 of chap. 49 of Revised Statutes, relating to licensing Insurance Agents; 1885, chap. 329, an Act providing for the Taxation of Life Insurance Companies; 1887, chap. 5, an Act to amend section 59, chap. 49, of the Revised Statutes relating to securities; 1887, chap. 71, an Act to amend sections 91 and 92 of chap. 49 of the Revised Statutes relating to Life Insurance; 1889, chap. 258, an Act to amend section 65 of chap. 49 of the Revised Statutes relating to examination of Insurance Companies; 1889, chap. 281, an Act to prohibit discrimination in Life or Endowment Insurance Policies; 1891, chap. 112, an Act to amend chap. 49 of the Revised Statutes relating to Insurance; 1891, chap. 128, an Act to prohibit discrimination in Life or Endowment Insurance Policies.

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

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows; Province of Ontario Annuity Bonds, present value, \$359,164; Montreal Harbor Bonds, \$30,000; and Province of New Brunswick Bonds, \$60,006, and \$86,000 United States Bonds. Total accepted value, \$703,074.



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THE TRAVELLERS' INSURANCE COMPANY.

Register No. 1245.

Certificate of Registry No. 672.

1. Head Office, Hartford, Conn. Chief Agent and Attorney, Ira B. Thayer, Toronto. Suits by or against the Company may be brought in the name of the Travellers' Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : Resolutions incorporating the Travellers' Insurance Company, June 17th, 1863 ; resolutions amending the Charter of the Travellers' Insurance Company, June 16th, 1864 ; same May 31st, 1865 ; same June 6th, 1866 ; same April 24th, 1883 ; same April 13th, 1887.

3. *The members are related* as shareholders in an incorporated joint stock company ; the capital stock has been fully paid in by the shareholders, and there is no liability upon the members.

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

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : \$74,947 Province of Manitoba 5 p. c. Bonds, \$639,500 Municipal Debentures, \$35,000 Montreal Harbor Bonds, \$50,000 Canadian Pacific Ry. Bonds, and \$56,453 Prov. of Quebec Bonds. Total \$855,900. Also \$177,000 in the hands of Canadian Trustees under the Insurance Act. (Accepted at \$957,063), being \$103,500 (Life A), \$760,563 (Life B), and \$93,000 (Accident).

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THE TEMPERANCE AND GENERAL LIFE ASSURANCE COMPANY OF  
NORTH AMERICA.

Register No. 1289.

Certificate of Registry No. 717.

1. Head Office, Toronto, Ontario ; Henry Sutherland, Manager. Suits by or against the Company may be brought in the name of The Temperance and General Life Assurance Company of North America.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 47 Vict., chap. 97, April 19th, 1884 : R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company. Amount of authorized capital, \$1,000,000 ; amount of subscribed capital, \$100,000 ; amount of paid up capital, \$60,000 ; and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, viz., \$40,000.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$50,000, held by the Treasury Department, Ottawa.

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THE SUN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1272.

Certificate of Registry No. 700.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, William T. McIntyre, Toronto. Suits by or against the Company may be brought in the name of The Sun Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, 1865, chap. 43, an Act to incorporate The Sun Insurance Company of Montreal; 1870, chap. 58, an Act to amend the Act intituled an Act to incorporate the Sun Insurance Company of Montreal; 1871, chap. 53, an Act to amend the Act incorporating the Sun Insurance Company of Montreal; 1882, chap. 100.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them. Capital subscribed, \$500,000, of which there has been paid up \$62,500.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$57,600, held by the Receiver-General, Ottawa.

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THE EDINBURGH LIFE ASSURANCE COMPANY.

Register No. 1232.

Certificate of Registry No. 658.

1. Head Office, Edinburgh, Scotland. Chief Agent and Attorney for Ontario, David Higgins, Toronto. Suits by or against the Company may be brought in the name of the Edinburgh Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 8 and 9 Vict., chap. 76; 21 Vict., chap. 3.

3. *The members are related* as shareholders in an incorporated joint stock company, having a share capital of £500,000, in 5,000 shares of £100 each, of which capital £100,000 or £20 per share has been paid up and £400,000 remains uncalled. By a recent resolution of the proprietors a sum of £25 000 was transferred to be paid up capital, increasing the same to £100,000, as above mentioned, and the liabilities of the members is limited to the amount remaining unpaid upon the shares held by them in terms of the contract and co-partnership and Act of Parliament.

4. The company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets*.—The Company has deposited with the Receiver-General of Canada the sum of \$150,367 as special security for the policy holders in Canada.

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THE LONDON AND LANCASHIRE LIFE ASSURANCE COMPANY.

Register No. 1299.

Certificate of Registry No. 727.

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1. Head Office, London, England. Chief Agent and Attorney for Ontario, Samuel Bruce Harman, Toronto. Suits by or against the Company may be brought in the name of the London and Lancashire Life Assurance Company.

2. *The Legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap., 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62 and 63, Companies Act, 1862, and amending Acts (1867 to 1890), cited as the Companies' Acts, 1862 to 1890; 27 Vict., chap. 19, Companies' Seal Act, 1864; 33 and 34 Vict., chap. 61, Life Assurance Companies' Act, 1870, and amending Acts; 35 and 36 Vict., chap. 41.

3. *The members are related as shareholders* in an incorporated joint stock company. The capital is fully subscribed. One hundred thousand pounds in 10,000 shares of £10 each, on which £1 per share was originally paid up, and a further £1 per share has been paid up out of profits declared, making £20,000 or £2 per share paid up. The liability of the members is unlimited, but in all policies issued by the Company a clause is inserted which limits the liability of the shareholders, in respect to such policies, to the amount unpaid on the shares held by them.

NOTE.—The clause referred to is as follows: Provided further, and it is hereby stipulated and agreed, that the Directors signing this policy, and the other proprietors and holders of shares in the Company, shall not individually, in any manner be, or by any process be made, liable to make good any claim or demand whatsoever under or by virtue of this policy, further than to pay and contribute to the capital of the Company the full amount of his or her shares in such capital, and that all such claims and demands shall alone be satisfied out of the capital, funds and property of the Company for the time being.

4. The company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899 and expiring on the 31st day of March, 1900 to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: C. P. R. Bond \$43,500; an Municipal Securities, \$82,921; Also \$1,350,000 invested with Canadian Trustees under Insurance Act. Accepted at \$1,463,779.

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LLOYDS PLATE GLASS INSURANCE COMPANY.

Register No. 1294.

Certificate of Registry No. 722.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Arthur L. Eastmure, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1853, amended 1879, chap. 485, an Act to provide for the incorporation of Life and Health Insurance Companies.

3. *The members are related* as shareholders in an incorporated joint stock company.

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

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: Deposit accepted at the value of \$46,378, held by the Minister of Finance.

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OCEAN ACCIDENT AND GUARANTEE CORPORATION (LIMITED).

Register No. 1223.

Certificate of Registry No. 649.

1. Head Office, London, England; Chief Agent and Attorney for Ontario, George G. Burnett, Toronto. Suits by or against the Company may be brought in the name of Ocean Accident and Guarantee Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1890, chap. 229, Acts 53 and 54 Vict. Special Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$104,747.



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THE LONDON ASSURANCE CORPORATION.

Register No. 1235.

Certificate of Registry No. 662

1. Head Office, London, England. Chief Agent and Attorney for Ontario, A. Dean, Toronto. Suits by or against the Company may be brought in the name of The London Assurance Corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Great Britain, 54 and 55 Vict., The London Assurance Act, 1891.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$167,000 Municipal Securities, (accepted at \$150,300.)

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THE LONDON LIFE INSURANCE COMPANY.

Register No. 1274.

Certificate of Registry No. 702.

1. Head Office, London Ontario; John George Richter, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Ontario, 37 Vict., chap. 85; Canada, 47 Vict., chap. 89; Canada, 48 and 49 Vict., chap. 94; Canada, 54 and 55 Vict., chap. 117.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing dated the 31st day of March, 1899, and expiring the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at \$54,000, held by the Government of Canada.

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THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

Register No. 1213.

Certificate of Registry No. 639.

1. Head Office, London, Ontario; Duncan C. Macdonald, Manager and Secretary. Suits by or against the Company may be brought in the name of The London Mutual Fire Insurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Province of Upper Canada, 1859, chap. 52, General Insurance Act; Parliament of Canada, 1863, 27 Vict., chap. 52, an Act to grant certain powers to the County of Middlesex Mutual Fire Insurance Company, and to change its name; Dominion of Canada, 1878, 41 Vict. chap. 40, an Act to grant certain powers to Agricultural Mutual Assurance Association of Canada, and to change its name; Dominion of Canada, R. S. C., chap. 124, the Insurance Act. See Statutes of Canada, 1899.

3. *The members are related* as members of a mutual fire insurance company insuring on the premium note as well as on the cash system, and the liability of the members is limited to the amount of their premium notes or cash premium, as the case may be.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,058, held by the Receiver-General of Canada.

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PHENIX INSURANCE COMPANY OF BROOKLYN, N. Y.

Register No. 1278.

Certificate of Registry No. 706.

1. Head Office, Brooklyn, N. Y. Chief Agent and Attorney for Ontario, A. M. M. Kirkpatrick, Toronto. Suits by or against the Company may be brought in the name of Phenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: State of New York, 1892, chap. 690, an Act in relation to Insurance Corporations, constituting chap. 38, of the general laws.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount of the shares held by them, the whole amount of the shares being, however, (pursuant to the laws of the State) fully paid up.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000.

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THE MANUFACTURERS' LIFE INSURANCE COMPANY.

Register No. 1277.

Certificate of Registry No. 705.

1. Head Office, Toronto; J. F. Junkin, Manager. Suits by or against the Company may be brought in the name of The Manufacturers' Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap. 104, 1887, Vict. 50 and 51, an Act to incorporate The Manufacturers' Life Insurance Company; Canada, R.S.C. (1886), chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

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

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,000, held by the Government of Canada.

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT  
INSURANCE COMPANY.\*

Register No. 1261.

Certificate of Registry No. 689.

1. Head Office, Toronto, Ontario; J. E. Roberts, Manager. Suits by or against the Company may be brought in the name of The Dominion of Canada Guarantee and Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, chap 104, 1887, Vict. 50 and 51: Canada, R. S. C., chap 124, The Insurance Act; 1898, special Act, 1899, special Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

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

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$70,400 held by the Government of Canada.

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\* Formerly the Manufacturers' Guarantee and Accident Insurance Company.

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 THE MERCANTILE FIRE INSURANCE COMPANY.

Register No. 1255.

Certificate of Registry No. 682.

1. Head Office, Waterloo, Ontario ; Alfred Wright, Secretary, Toronto. Suits by or against the Company may be brought in the name of The Mercantile Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Ontario, 37 Vict. chap. 87, an Act to incorporate the Mercantile Fire Insurance Company ; 55 Vict. chap. 101, an Act to amend the Act to incorporate The Mercantile Fire Insurance, Company.

3. *The members are related* as shareholders in an incorporated joint stock company, under and as set forth in their said Act of Incorporation, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$108,457, held by the Receiver-General at Ottawa.

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 THE COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY.

Register No. 1251.

Certificate of Registry No. 678.

1. Head Office, Toronto, Ontario ; B. H. Scott, Secretary. Suits by or against the Society may be brought in the name of The Commercial Travellers' Mutual Benefit Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : R. S. O. 1887, chap. 172 ; Ontario, 1888, chap. 26 ; Ontario, 1890, chap. 39 ; Canada, R. S. O. chap. 124, an Act respecting Insurance.

3. *The members are related* as members of an assessment society, and the liability of the members is limited to assessments and annual fees. (By-laws, article 15, provides as follows : "There shall be payable upon the decease of a member . . . which sum shall be realized as far as may be necessary from assessments made on each member until the same is paid in full, without deduction or abatement.")

4. The Society is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 21st of March, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

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



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THE DOMINION LIFE ASSURANCE COMPANY.

Register No. 1297.

Certificate of Registry No. 725.

1. Head Office, Waterloo, Ontario. Thomas Hilliard, Managing Director. Suits by or against the Company may be brought in the name of the Dominion Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1889, 52 Vict., chap. 95, an Act to incorporate the Dominion Life Assurance Company; R.S.C., chap. 124, The Insurance Act; R.S.C., chap. 118, The Companies' Clauses Act.

3. *The members are related* as shareholders in an incorporated joint stock company, with a subscribed capital of \$257,600, of which 25 per cent. has been called in and fully paid up in cash, amounting to \$64,400, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them, being 75 per cent. of the said subscribed capital stock.

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

5. *Deposited assets.*—Assets of the Company are deposited and held as security for the policy holders in Canada as follows: Deposit accepted at the value of \$50,195, held by Receiver-General of Canada.

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THE DOMINION PLATE GLASS INSURANCE COMPANY.

Register No. 1291.

Certificate of Registry No. 719.

1. Head Office, Montreal, Q1e. Chief Agent and Attorney for Ontario, Joseph B. Reed. Suits by or against the Company may be brought in the name of the Dominion Plate Glass Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Canada, 1888, chap. 95, an Act to incorporate the Dominion Plate Glass Insurance Company.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$5,000 Province of Quebec bonds and \$11,000 Municipal Securities. Total \$16,000. (Accepted at \$14,900.)

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DOMINION BURGLARY GUARANTEE COMPANY (LIMITED.)

Register No. 1258.

Certificate of Registry No. 685.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Henry D. P. Armstrong, Toronto. Suits by or against the Company may be brought in the name of the Dominion Burglary Guarantee Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was incorporated by an Act of Parliament of Canada, in the fifty-sixth year of Her Majesty's reign, and assented to on the first day of April, 1893.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Canada, R.S.C., chap. 124, The Insurance Act, and the Act of Incorporation, 56 Vict., chap. 78, Canada.

4. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$25,200, held by the Treasury Department, Ottawa.

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COVENANT MUTUAL LIFE ASSOCIATION OF ILLINOIS.

Register No. 1238.

Certificate of Registry No. 665.

1. Head Office, Galesburg, Illinois. Chief Agent and Attorney for Ontario, Addison H. Hoover, Toronto. Suits by or against the Company may be brought in the name of The Covenant Mutual Life Association of Illinois.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Association are now declared, defined, limited or governed are the following: General Assembly of the State of Illinois, 1887, an Act to provide for the organization and management of Associations and Societies for the purpose of furnishing life, indemnity or pecuniary benefit to the beneficiaries of deceased members, or accident or permanent disability indemnity to members thereof.

3. The members are all policy holders of the Association, and the liability of the members is limited to the payment of mortuary calls in accordance with the rules and regulations of the Association.

4. The Association is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Assessment Life Insurance.

*Deposited assets*—Assets of the Association are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$53,533, held by the Receiver-General of Canada.

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**THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.**

Register No. 1240.

Certificate of Registry No. 667.

1. Head Office, Toronto ; Alexander Fraser, Secretary-Treasurer. Suits by or against the Company may be brought in the name of the corporation.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed, are the following : Parliament of Canada, 38 Vict., chap. 95, an Act to incorporate The Canadian Steam Users' Insurance Association : 45 Vict., chap. 102, an Act to amend the Act incorporating the Canadian Steam Users' Association ; 52 Vict., chap. 97, an Act to amend the Act incorporating The Boiler Inspection and Insurance Company of Canada ; 55 Vict., an Act respecting The Boiler Inspection and Insurance Company of Canada.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$49,252, held by the Receiver-General of Canada.

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**SUN INSURANCE OFFICE.**

Register No. 1221.

Certificate of Registry No. 647.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, Henry M. Blackburn, Toronto Suits by or against the Company may be brought in the name of the Chairman or Treasurer of the Directors for the time being, or of the Secretary of the Office.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Parliament of the United Kingdom of Great Britain and Ireland, 54-55 Vict., chap. 97, Sun Insurance Office Act, 1891.

3. *The members are related* as shareholders in an unincorporated joint stock company, and the liability of the members is limited by contract to the amount remaining unpaid upon the shares held by them. [See Sun Insurance Office Act, 1891, 54-55 Vict., chap. 97 (Imp.), sec. 21 ]

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows : Deposit accepted at the value of \$295,333, held by the Superintendent of Insurance, Ottawa.



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 PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY OF NEW YORK.

Register No. 1290.

Certificate of Registry No. 718.

1. Head Office, New York. Chief Agent and Attorney for Ontario, Geo. A. Kingston, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : Charter filed under the law of New York ; Dominion of Canada, R. S. O. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them—all of the stock (\$100,000) being, however, fully paid up, pursuant to the law of New York State.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$125,294, held by Receiver-General of Canada.

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 THE ONTARIO MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1247.

Certificate of Registry No. 674.

1. Head Office, Waterloo, Ontario ; Geo. Wegenast, Manager. Suits by or against the Company may be brought in the name of the Ontario Mutual Life Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, 41 Vict., chap. 33, an Act to incorporate The Ontario Mutual Life Assurance Company ; 52 Vict., chap. 96, an Act to amend the Act incorporating the Ontario Mutual Life Assurance Company.

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

4. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$97,650, held by Receiver-General, Ottawa.

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THE INSURANCE COMPANY OF NORTH AMERICA.

Register No. 1227.

Certificate of Registry No. 653.

1. Head Office, Philadelphia, U.S. Chief Agent and Attorney for Ontario, W. A. Medland, Toronto.

2. The Company was incorporated by Act of General Assembly, April 14th, 1794, of the Commonwealth of Pennsylvania, U.S.A, and the documents evidencing the same are filed or deposited in the office of the Secretary of State at Harrisburg, Penn.

3. *The members are related* as members of a joint stock company, capital \$3,000,000, fully paid, and the liability of the members is limited to the amount of their full paid stock.

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

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value \$100,000.

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THE HOME LIFE ASSOCIATION OF CANADA.

Register No. 1218.

Certificate of Registry No. 644.

1. Head Office, Toronto; A. J. Pattison, Manager. Suits by or against the Company may be brought in the name of the Home Life Association of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Dominion of Canada, 53 Vict., chap. 46, 1890 (Special Act). R. S. C., chap 124, the Insurance Act; R. S. C., chap. 118, the Companies' Clauses Act: Special Act (D), 1899.

3. *The members are related* as members of an assessment association, and the liability of the members is limited to the assessments of which due notice has been given.

4. Guarantee fund stock of \$100,000 is authorized, of which the full amount has been subscribed.

5. The Company is now authorized by certificate of registration issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment Plan.

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

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THE IMPERIAL INSURANCE COMPANY (LIMITED.)

Register No. 1264.

Certificate of Registry No. 692.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The Imperial Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 1892, chap. 112, Acts 54 and 55 Vict.

3. *The members are related* as shareholders in an incorporated joint stock company, registered under and subject to the Companies' Acts, 1862 to 1890 (which limit the liability of the members), and with memorandum of and articles of Association, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited Assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$129,453 Canada Stock and \$63,266.67 Province of British Columbia, 3 per cent. Stock.

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NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

Register No. 1275.

Certificate of Registry No. 703.

1. Head Office, London, England, and Edinburgh, Scotland. Chief Agent and Attorney for Ontario, Robert Nelson Gooch, Toronto. Suits by or against the Company may be brought in the name of the North British and Mercantile Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 1860, 23-24 Vict., chap. 115 (Imp.), The North British Insurance Company's Act, 1860; 1862, 25-26 Vict., chap. 102 North British and Mercantile Insurance Company's Act, 1862; 1870, 33 Vict., chap. 21, The North British and Mercantile Insurance Company's Act, 1870; 1882, 45 Vict., chap. 52, The North British and Mercantile Insurance Company's Act, 1882; 1889, 52-53 Vict., chap. 142, The North British and Mercantile Insurance Companies' (Scottish Provincial Transfer) Act, 1889; 1892, 55 Vict., (Royal Assent, 20th May, 1892), The North British and Mercantile Insurance Company's Act, 1892.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$124,000 Montreal Harbor Bonds; \$478,000 Municipal Debentures; \$25,000 Province of New Brunswick Bonds; \$31,146 67 Province of Manitoba Bonds; \$50,613.33 Victoria Government Bonds; \$97,333.33 Queensland Bonds. Total \$806,093.33. Accepted at \$739,593.

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MANCHESTER ASSURANCE COMPANY.\*

Register No. 1286.

Certificate of Registry No. 714.

1. Head Office, Manchester, England Chief Agent and Attorney for Ontario, James Boomer, Toronto. Suits by or against the Company may be brought in the name of The Manchester Fire Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared defined, limited or governed are the following: The several (Imp.) Public General Acts affecting insurance companies, and the business of insurance; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is unlimited.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada, as special security for the policy holders therein as follows: \$102,200 Canada 3½ per cent. Stock, and \$60,000 Canada 4 per cent. Stock.

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ÆTNA INSURANCE COMPANY.

Register No. 1283.

Certificate of Registry No. 711.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Thomas R. Wood, Toronto. Suits by or against the Company may be brought in the name of The Ætna Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly of the State of Connecticut, 1820, 1839, 1857, 1864, 1877, 1881, 1886.

3. *The members are related* to each other as shareholders of an incorporated joint stock company, and the liability of the members is *nil* as the stock is fully paid up.

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



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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$19,000 Municipal Securities, \$4,000 Montreal Harbor Bonds, and \$100,000 Canadian Pacific Railway Bonds. (Total deposit accepted at \$110,700.)

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## THE NORWICH AND LONDON ACCIDENT INSURANCE ASSOCIATION.

Register No. 1216.

Certificate of Registry No. 642.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of the Trustees of the Association, or any of the Directors; and the Association may be sued in its own name.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: There was no Act of Parliament in force for regulating insurance companies in England at the time this Association was established; in Canada, the Company is governed by the public general law of the Dominion and of the Province.

3. *The members are related* as shareholders in an unincorporated joint stock company, and liability of the members is limited to the amount remaining unpaid upon the shares held by them, by a special clause inserted in each policy, in accordance with the provisions of clause 42 of the Deed of Settlement.

NOTE.—The clause referred to reads as follows: Provided always that the subscribed capital and other funds and property of the Association for the time being, according to this Deed or Supplemental Deed of Settlement of the Association, shall alone be liable to make good and satisfy all claims and demands under this policy, and no director or shareholder of the Association, his heirs, executors or administrator shall be in anywise individually subject or liable to any such claims, demands, or to any process or execution in respect thereof, beyond so much of the share or shares held by him, her or them, in the said capital as at the time of such claims or demands being made, shall not be subject to prior claims or demands, and shall not have been then paid up, and no other person shall on any account whatsoever, be in anywise subject or liable to any claim or demand in respect of this policy.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of \$58,400, Canada 4 per cent. Bonds.

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THE NORWICH UNION FIRE INSURANCE SOCIETY.

Register No. 1233.

Certificate of Registry, No. 660.

1. Head Office, Norwich, England. Chief Agent and Attorney for Ontario, John B. Laidlaw, Toronto. Suits by or against the Society may be laid in the name of the Public Officers of the Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Parliament of Great Britain and Ireland, 1879, The Norwich Union Fire Insurance Society's Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: \$124,333 Canada Stock, \$48,667 Br. Conl. stock, and \$25,000 Loan Company's Debentures accepted at \$195,500.

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AMERICAN SURETY COMPANY OF NEW YORK.

Registry No. 1249.

Certificate of Registry No. 676.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, Alexander Dixon, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York, 1892, chap. 690.

3. *Members are related* as shareholders in an incorporated joint stock company, and the liability of its members is limited to the amount remaining unpaid upon the shares held by them. The capital of the Company is \$1,000,000, and is fully paid up.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$50,000 United States Bonds.



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 THE NATIONAL ASSURANCE COMPANY OF IRELAND.

Register No. 1237.

Certificate of Registry No. 664.

1. Head Office, Dublin, Ireland. Chief Agent and Attorney for Ontario, J. H. Ewart, Toronto. Suits by or against the Company may be brought in the name of The National Assurance Company of Ireland.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following, in addition to the Charter: Parliament of the United Kingdom, 1876, 39-40 Vict., chap. 86, an Act for transferring to the National Assurance Company of Ireland, the business of The Liberal Annuity Company of Dublin; for amending the Charter for the first named Company and for other purposes; 1887, 50 51 Vict., an Act to amend the National Assurance Company of Ireland Act, 1876, and to make further provisions with respect to the charter and capital of the Company; and as to agreements made by the Company and for other purposes.

3. *The members are related* as shareholders in an incorporated company whose capital is £1,000,000, divided into 40,000 shares of £25 each, on each of which £2 10s., has been paid, with power under aforesaid charter to increase the capital to £2,000,000, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: \$100,161 Canada Stock.

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 THE HARTFORD FIRE INSURANCE COMPANY.

Register No. 1242.

Certificate of Registry No. 669.

1. Head Office of the Company, Hartford, Conn. Chief Agent and Attorney for Ontario, Peter A. McCallum, Toronto. Suits by or against the Company may be brought in the name of the Hartford Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter of 1810 and subsequent amendments.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the par value of stock held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: In Canada, deposit accepted at the value of \$135,916, held by the Minister of Finance.

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THE PHENIX INSURANCE COMPANY OF HARTFORD.

Register No. 1279.

Certificate of Registry No. 707.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Richard H. Butt, Toronto. Suits by or against the Company may be brought in the name of The Phoenix Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Charter, May 26th, 1857; amendments to Charter, January 15th, 1874; March 31st, 1881; February 25th, 1885.

3. *The members are related* as shareholders in an incorporated joint stock company, with a capital of \$2,000,000, consisting of 20,000 shares of \$100 each, fully paid up in cash, and the liability of the members is limited to the amount of shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for policy holders therein as follows: Deposit accepted at the value of \$173,200 held by Receiver-General.

THE CONNECTICUT FIRE INSURANCE COMPANY.

Register No. 1270.

Certificate of Registry No. 698.

1. Head Office, Hartford, Conn. Chief Agent and Attorney for Ontario, Edwin P. Pearson, Toronto. Suits by or against the Company may be brought in the name of The Connecticut Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: General Assembly, State of Connecticut, May Session, 1850, Incorporation; State of Connecticut, May Session, 1875, power to increase capital to \$1,000,000; State of Connecticut, January, 1884, time of annual meeting changed.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability is limited to the amount of stock owned.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000, held by the Dominion of Canada.

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MUTUAL RESERVE FUND LIFE ASSOCIATION.

Register No. 1224.

Certificate of Registry No. 650.

1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. J. Murray, Toronto. Suits by or against the Company may be brought in the name of The Mutual Reserve Fund Life Association.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : State of New York, 1875, chap 267, an Act for the incorporation of Societies and Clubs for certain lawful purposes ; 1883, chap. 175, an Act to provide for the incorporation and regulation of Co-operative or Assessment Life and Casualty Insurance Associations and Societies. †

3. *The members are related* as follows : Each policy holder becomes a member of the Association, and becomes entitled to a vote at the annual meeting of the Association, and there is no liability incurred by becoming a member of the Association.

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

5. *Deposited Assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$251,295, held by Receiver-General.

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THE CANADA ACCIDENT ASSURANCE COMPANY.

Register No. 1226.

Certificate of Registry No. 652.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, A. F. Jones, Toronto. Suits by or against the Company may be brought in the name of The Canada Accident Assurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Dominion of Canada, 1887, 50-51 Vic. chap. 106, an Act to incorporate the Canada Accident Assurance Company. See Statutes of Canada 1899.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid on the shares held by them.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$25,072, held by the Dominion Government.

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LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Register No. 1254.

Certificate of Registry No. 681.

1. Head Office, London, England. Chief Agent and Attorney for Ontario, James Pearson, Toronto. Suits by or against the Company may be brought in the name of The London Guarantee and Accident Company, Limited.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1867, chap. 31, The Companies' Act; 1870, chap. 102, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26, 1879, chap. 79, 1880, chap. 19, 1883, chap. 23, 1883, chap. 30, 1886, chap. 23, 1890, chap. 62, 1890, chap. 63, Companies' Act.

3 *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted to the value of \$69,389, held by Glynn & Co., in the name of the Receiver-General of Canada.

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THE BRITISH EMPIRE MUTUAL LIFE ASSURANCE COMPANY.

Register No. 1281.

Certificate of Registry No. 709.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Smith, Toronto. Suits by or against the Company may be brought in the name of The British Empire Mutual Life Assurance Company.

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Great Britain and Ireland, 15 Vict., chap. 53, The British Empire Mutual Life Assurance Act, 1852; 25 and 26 Vict., chap. 89, The Companies' Act, 1862.

3. *Members, how related.*—All persons who have effected policies (for the time being in force) entitled to participate in profits, and the liability of the members is limited to the funds and property of the Company by virtue of a proviso in the policies.

NOTE.—The proviso above referred to reads as follows: Provided that the funds and property of the Company, according to the said Deeds of Settlement, shall alone be liable to the payment of the moneys payable by or under this policy; and that no director or member of this Company shall be responsible for the payment of or contribution towards



the moneys payable by or under this policy, or personally liable to any demand in respect thereof. And that this policy shall not be deemed or taken to be the contract or engagement or assurance of us by whom this policy is signed, or of any director or member of the said Company, and that no suit or proceeding whatever shall be brought, taken or issued against us or any director or member of the said Company, or against our lands or goods, or the lands or goods of any director or member of the said Company, for any breach, non-performance or non-observance of this policy.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$121,540, held by the Government of Canada, also \$1,057,500 invested in the hands of Canadian Trustees under the Insurance Act.

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## METROPOLITAN LIFE INSURANCE COMPANY.

Register No. 1243.

Certificate of Registry No. 670.

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1. Head Office, New York City. Chief Agent and Attorney for Ontario, W. O. Washburn, Toronto. Suits by or against the Company may be laid in the name of the Metropolitan Life Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: New York State, 1883, chap. 437, an Act to amend the charter of the Metropolitan Life Insurance Company of the City of New York.

3. *The members are related* as shareholders in an incorporated joint stock company; their stock is fully paid and they have no liabilities as shareholders in the Company. The Company in its ordinary department is by its charter a mixed company; whereby after the payment of a dividend of seven per cent. per year, and after providing for all the outstanding liabilities of the Company, the remaining profits or surplus are placed to the credit of the policy holders.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$239,060, held by Receiver-General.



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 THE GREAT WEST LIFE ASSURANCE COMPANY.

Register No. 1248.

Certificate of Registry No. 675.

1 Head Office of the Company, Winnipeg, Man. Chief Agent and Attorney for the Province of Ontario, Henry Brock, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: 54-55 Vict, c 115 (D) an Act to incorporate The Great West Life Assurance Company.

3 *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount unpaid upon the shares held by them.

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

5. *D posited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,400.

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 THE STAR LIFE ASSURANCE SOCIETY.

Register No. 1263.

Certificate of Registry No. 691.

1. Head Office of the Society, London, Eng. Chief Agent and Attorney for Ontario, Alfred W. Briggs, Toronto. Suits by or against the Company may be brought in the name of The Star Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Deed of Settlement, 2nd October, 1843; The Star Life Assurance Society Act, 1868; The Star Life Assurance Society Act, 1884; Resolutions adopted 13th of August, 1884; Resolutions adopted 1st April, 1885; Articles.

3. *The members are related* as shareholders in the Society to the extent of their shares therein as defined by the Deed of Settlement, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

NOTE.—Each policy of the Society contains the following stipulation: Provided that the funds and property of the Society, for the time being remaining unapplied and undisposed of, shall alone be answerable for any claim or demand upon the Society, under or by virtue of this policy, and that only after satisfying all prior claims or demands thereon, and that no policy holder of the Society, not being a shareholder therein, shall be subject or liable to any such claim or demand either in law or equity, and that neither the directors who have executed this policy nor any other director or shareholder of the Society, whether they shall be respectively policy holders or not, shall be subject or liable to any such claim on demand, or any payment or contribution in respect thereof, beyond

so much of the share or shares (if any) held by them, him or her, in the capital of the Society, as shall not for the time being have been paid up, and as shall not be required for the satisfaction of such prior claims and demands as aforesaid; and that upon the legal transfer by any shareholder, in accordance with the regulations of the Society, of any share, the person or persons to whom such transfer shall have been so made, and not the transferring shareholder, shall be accountable for the unpaid part of such share.

4. The Society is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$146,000, held by Dominion Government at Ottawa.

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## CANADIAN ORDER OF THE WOODMEN OF THE WORLD.

Register No. 1262.

Certificate of Registry No. 690.

1. Head Office, London, Ont.; W. O. Fitzgerald, Secretary. Suits by or against the Company may be brought in the name of The Canadian Order of the Woodmen of the World.

2. *Company, how constituted or incorporated.*—The Company was incorporated on the 1st of April, 1893, by special Act of the Dominion Parliament, in the 56th year of Her Majesty's reign, being chapter 92.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: Parliament of Canada, 1893, 56 Vict., chap. 92; R. S. C. 1886, chap. 124.

4. *The members are related* as members of an assessment company, and the liability of the members is unlimited.

5. The Company is now authorized by certificate of registration, issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance on the Assessment plan to the extent authorized by the Act of Incorporation.

6. *Deposited assets.*—The Company has no deposit with the Government of Canada.

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY  
(LIMITED).

Register No. 1217.

Certificate of Registry No. 643.

1. Head Office, Liverpool, Eng. Chief Agent and Attorney for Ontario, Hugh Scott, Toronto. Suits by or against the Company may be brought in the name of The British and Foreign Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89; 30 and 31 Vict., chap. 131; 40 and 41 Vict., chap. 26; 42 and 43 Vict., chap. 76; 43 Vict., chap. 19; 46 and 47 Vict., chap. 30; 49 Vict., chap. 23; 53 and 54 Vict., chap. 62, 63 and 64.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 31st day of March, 1899, and expiring on the 31st day of March, 1900, to transact Ocean and Inland Marine and insuring registered mail matter in transit from any one point in Canada to any other point in Canada.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$105,300, held by the Finance Department, Ottawa.

EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED).

Register No. 1250.

Certificate of Registry No. 677.

1. Head Office, London, Eng. Chief Agent and Attorney for Ontario, Charles W. I. Woodland, Toronto. Suits by or against the Company may be brought in the name of the Employers' Liability Assurance Corporation (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: United Kingdom, 1862, The Companies' Act; chap. 104, Joint Stock Companies' Arrangement Act, 1870; 1877, chap. 26; 1879, chap. 79; 1880, chap. 19; 1883, chap. 23; 1883, chap. 30; 1886, chap. 23; 1890 chap. 62; 1890, chap. 63, Companies' Acts. Public Acts, still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$75,000, held by the Receiver-General of Canada.

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CANADIAN RAILWAY ACCIDENT INSURANCE COMPANY.

Register No. 1241.

Certificate of Registry No. 668.

1. Head Office, Ottawa ; J. W. McRae, President. Suits by or against the Company may be brought in the name of the Canadian Railway Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : Canada, chap. 118, 1894, Vict. 57 and 58, An Act to incorporate the Canadian Railway Accident Insurance Company ; Canada, R. S. C., chap. 124, The Insurance Act ; see Statutes of Canada, 1899.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$20,000, held by the Government of Canada.

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ONTARIO ACCIDENT INSURANCE COMPANY.

Register No. 1293.

Certificate of Registry No. 721.

1. Head Office, Toronto, Ont. ; A. L. Eastmure, Manager. Suits by or against the Company may be brought in the name of the Ontario Accident Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following : 58-59 Vict., chap. 83 ; R. S. C., chap. 124, The Insurance Act ; 60-61 V. c. 80 (D), extending business to sickness insurance.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets* —Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$30,380, held by the Receiver-General.



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NORTHERN LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1222.

Certificate of Registry No. 648.

1. Head Office, London, Ontario. John Milne, Manager. Suits by or against the Company may be brought in the name of The Northern Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are as follows : 57-8 Vict., chap. 122 ; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at \$50,400.

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IMPERIAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1219.

Certificate of Registry No. 645.

1. Head Office, Toronto ; Managing Director, Frederick G. Cox, Toronto. Suits by or against the Company may be brought in the name of The Imperial Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following : 59 Vict., chap. 50 (Canada), an Act to incorporate the Imperial Life Assurance Company of Canada ; R. S. C., chap. 124, The Insurance Act ; 60 Vict., chap. 203, The Ontario Insurance Act, 1897.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

5. *Deposited assets*.—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows : Deposit accepted at the value of \$219,980, held by the Receiver-General.



## SUPREME COURT OF THE INDEPENDENT ORDER OF FORESTERS.

Register No. 1257.

Certificate of Registry No. 684.

Head Office of the Company, Toronto. Chief Agent or Attorney for Ontario, Oronhyatekha, M.D.

The status of this society is now defined by the following recent Acts: 59 Vic. (Ont.) chap. 120, An Act respecting the Supreme Court of the Independent Order of Foresters; 59 Vic. (Can.) chap. 51, an Act to amend the Act incorporating the Supreme Court of the Independent Order of Foresters.

By virtue of this legislation and of R.S.C., chap. 124, the society made a deposit of \$100,000 with the Government of Canada, and was by that Government on 1st May, 1896, licensed for the transaction of Life, Disability and Sickness Insurance with its members on the assessment plan to the extent specified in the Act of Canada of 1896, amending the Act incorporating the said Supreme Court. The legal effect of the foregoing was to alter the registry of the society in the Department of Insurance for Ontario and transfer, as from the 1st of May, 1896, the society from the Friendly Society to the Insurance Company Register.

## ROYAL VICTORIA LIFE INSURANCE COMPANY.

Register No. 1260.

Certificate of Registry No. 687.

1. Head Office, Montreal, Que. Chief Agent and Attorney for Ontario, Alex. Cromar, Toronto. Suits by or against the Company may be brought in the name of Royal Victoria Life Insurance Company.

2. *Company, how constituted or incorporated.*—The Company was lawfully incorporated in 1897.

3.—*The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following: R. S. O. c. 124, Insurance Act; 60-61 Vic., c. 81 (D), The Royal Victoria Life Insurance Company's Act; R.S.O. 1897, c. 203, The Ontario Insurance Act.

4. *The members are related as shareholders* in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

6. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$71,449, held by the Dominion Government.

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SCOTTISH AMICABLE LIFE ASSURANCE SOCIETY.

Register No. 1239.

Certificate of Registry No. 666.

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1. Head Office, Glasgow, Scotland. Chief Agent and Attorney for Ontario, F. W. Kingstone, Toronto. Suits by or against the Company may be brought in the name of the Scottish Amicable Life Assurance Society.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined and governed are the following: 12-13 Vic. c. 22; 33-34 Vic. c. 61; 34-35 Vic. c. 58.

3. *The members are related* as members of a mutual Company.

4. The Company is now collecting premiums and paying claims in Canada in virtue of clause 32 of The Insurance Act, R. S. C., chap. 124.

5. *Deposited assets*.—The Company has deposited with the Receiver-General of Canada the sum of \$139,622 as special security for the policy holders in Canada.

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GRAND COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION  
OF CANADA.

Register No. 1215.

Certificate of Registry No. 641.

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1. Head Office, London, Ont. Chief Agent for Ontario, Samuel R. Brown. Suits by or against the Society may be brought in the name of the Grand Council of the Catholic Mutual Benefit Association of Canada.

2. The society was transferred from the Friendly Society to the Insurance Company Register from the 25th April, 1896, and is now authorized under section 38 of chapter 124 (Can.) to transact Life Insurance on the Assessment Plan.

The Company has no deposit with the Government of Canada.

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THE AMERICAN FIRE INSURANCE COMPANY.

Register No. 1288.

Certificate of Registry No. 716.

1. Head Office, New York. Chief Agent and Attorney for Ontario, James Boomer, Toronto.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: Charter filed under the law of New York; Dominion of Canada, R. S. C. chap. 124, the Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them,—all of the stock being, however, fully paid up, pursuant to the law of New York State.

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

5. *Deposited assets.*—Assets of the Society are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$100,000, held by Receiver-General of Canada.

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CANADIAN FIRE INSURANCE COMPANY.

Register No. 1287.

Certificate of Registry No. 715.

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

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

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

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

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

*Par. 13.*—*The members are related* as shareholders in an incorporated joint stock Company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

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

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

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

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THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

Register No. 1300.

Certificate of Registry No. 728.

Date of application for registry 25th May, 1899.

1. Head Office, Montreal. Chief Agent and Attorney for Ontario, James Straton, Ottawa. Suits by or against the Company may be brought in the name of the Victoria-Montreal Fire Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined limited or governed are the following: Canada chap. 119, 1898, Vict. 61. An Act to incorporate The Victoria-Montreal Fire Insurance Company; Canada, R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as members of an incorporated joint stock company, and the liability of the members is limited to the amount of shares held by them.

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

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$51,606 67, held by the Government of Canada.

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NATIONAL LIFE ASSURANCE COMPANY OF CANADA.

Register No. 1389.

Certificate of Registry No. 982.

Date of application for registry 27th June, 1899.

1. Head Office, Toronto, Ontario; R. Matson, Manager. Suits by or against the Company may be brought in the name of the National Life Assurance Company of Canada.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: 60-61 Vict., chap. 87; R. S. C., chap. 124, The Insurance Act.

3. *The members are related* as shareholders in an incorporated joint stock company and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company is now authorized by license issued by the Dominion of Canada, bearing date the 23rd day of June, 1899, and expiring on the 31st day of March, 1900, to transact Life Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposit accepted at the value of \$50,000, held by the Receiver-General.



## LAW UNION AND CROWN INSURANCE COMPANY.

*Memo. by Inspector of Insurance for Ontario.*

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

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

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

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

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

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

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

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



## REGISTRATION UNDER ONTARIO INSURANCE ACT.

Register No. 1374.

Certificate of Registry No. 729.

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

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

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

*Par. 3. The legislative enactments by which the powers, duties, rights and obligations of the Company are now declared, defined, limited or governed are the following:* United Kingdom 7 and 8 Vic. c. 110; 25 and 26 Vic. c. 59.

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

*Par. 13. The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

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

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

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

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

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

## THAMES AND MERSEY MARINE INSURANCE COMPANY (LIMITED.)

Register No. 1230.

Certificate of Registry No. 656.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Thames and Mersey Marine Insurance Company (Limited.)

2. *Company, how constituted or incorporated.*—The Company was registered under the Act 7 and 8 Vict., chap. 110, on 21st June, 1860, in London, and was there incorporated under the Companies' Act, 1862, as a limited company on 31st October, 1862, and the documents evidencing the same are filed or deposited in the Companies Registration Office at Somerset House, London.

3. *The members are related as shareholders in an incorporated joint stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.*

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

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

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

*Profit and Loss Account 31st December, 1898.*

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

*Underwriting Account, 1898.*

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

*General Balance Sheet, 31st December, 1898.*

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

We have audited the books of the offices of the Company in our respective districts, and hereby certify that the above accounts are correctly compiled in accordance therewith. We have also individually satisfied ourselves of the existence of the securities belonging to our respective offices.

J. F. CLARKE, London,  
 J. S. H. BANNER, Liverpool, } *Auditors.*  
 A. MURRAY, Manchester.

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**FIREMAN'S FUND INSURANCE COMPANY.**

Register No. 1229

Certificate of Registry No. 655.

1. Head Office, San Francisco, California. Chief Agent and Attorney for Ontario, George McMurrich, Toronto. Suits by or against the Company may be brought in the name of The Fireman's Fund Insurance Company.

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: Legislature of California, 1872, Civil Code of California,—Public Act still in force.

3. *The members are related* as shareholders in an incorporated joint stock company, and by the laws of California each stockholder is individually and personally liable for such proportion of its debts and liabilities as the amount of shares owned by him bears to the whole of the subscribed capital stock of the corporation, and for a like proportion only of such debt or claim against the corporation. All the capital has been subscribed, fully paid up and issued.

4. The Company being found within the intent of sec. 3a and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance and the registry has been renewed until 30th March, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

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

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


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

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Cash Capital fully paid in .....	\$1,000,000 00
Funds Reserved to meet all Liabilities—	
Re-Insurance Reserves, California Standard .....	\$1,232,756 51
Losses (not due) .....	135,344 71
All other liabilities (not due).....	25,000 00
	<hr/>
	\$1,393,101 22
Net Surplus .....	1,257,049 73
	<hr/>
Total assets .....	\$3,650,150 95
Surplus for Policyholders over all Liabilities .....	2,257,049 73



## SCHEDULE OF ASSETS.

Real estate unencumbered .....	\$379,200 00
Cash on hand and in banks .....	359,836 01
Omnibus Cable Co's. Bonds .....	124,425 00
Market Street Railway Co's. Bonds .....	106,000 00
United States Registered 4 per cent. Bonds of 1925 .....	155,625 00
Stockton Gas and Electric Co's Bonds .....	32,480 00
Powell Street Railway Co's Bonds .....	22,800 00
Sutter Street Railway Bonds .....	55,000 00
Presidio and Ferries R. R. Co's Bonds .....	37,000 00
Blaine Co., Idaho, Bonds .....	200 00
Oakland City Gas, Light and Heat Co's Bonds .....	64,500 00
San Diego Gas and Electric Light Co's Bonds .....	20,000 00
Riverside Water Co's Bonds .....	20,000 00
Olympic Club Bonds .....	5 000 00
Pacific Rolling Mill Bonds .....	12,300 00
Territory of Arizona Funding Bonds .....	22,000 00
Baker City, Or., School Bonds .....	21,000 00
Palo Alto, Cal., School District Bonds .....	15,600 00
Baker City, Or., Water Bonds .....	17,850 00
Independence City, Or., Bonds .....	3,000 00
Marin County Water Bonds .....	5,100 00
2986 Shares Home Mutual Insurance Co's Stock .....	600,000 00
210 " Bank of California Stock .....	49,680 00
230 " First National Bank, S. F., Stock .....	42,551 25
100 " Anglo-California Bank Stock .....	6,000 00
450 " Oakland Bank of Savings Stock .....	29,250 00
340 " Sather Banking Co's Stock .....	25,500 00
1000 " California Street Cable R.R. Co's Stock .....	108,000 00
200 " Market Street Railroad Co's Stock .....	8,600 00
480 " Sutter Street R.R. Co's Stock .....	48,000 00
650 " Oakland Gas, Light and Heat Co's Stock .....	34,775 00
450 " Spring Valley Water Stock .....	43,875 00
200 " Pacific Gas Improvement Co's Stock .....	18,000 00
656 " California Dry Dock Co's Stock .....	24,600 00
22 " San Francisco National Bank .....	2,200 00
786 " Stockton Gas and Electric Co's Stock .....	11,790 00
100 " Oakland Building and Loan Association Stock .....	4,800 00
250 " California Safe Deposit and Trust Co's Stock .....	27,000 00
100 " San Francisco and San Joaquin Railway Co's Stock .....	10,000 00
250 " San Francisco Gas Light Co's Stock .....	750 00
500 " San Francisco Gas and Electric Co's Stock .....	48,125 00
Loans on Bonds and Mortgages of Real Estate, worth double the amount for which the same is mortgaged, and free from any prior encum- brance .....	463,484 85
Loans secured by collaterals .....	160,689 34
Premiums in course of collection .....	375,324 68
All other property .....	28,239 82
<b>Total assets .....</b>	<b>\$3,650,150 95</b>
<b>Total income 1897 .....</b>	<b>\$1,912,129 66</b>
<b>Total expenditures for 1897 .....</b>	<b>1,700,552 56</b>



## UNION MARINE INSURANCE COMPANY (LIMITED).

Register No. 1211.

Certificate of Registry No. 637.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, Sydney Crocker, Toronto. Suits by or against the Company may be brought in the name of The Union Marine Insurance Company (Limited).

2. *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed are the following: United Kingdom, 25 and 26 Vict., chap. 89, The Companies' Act, 1862, and amendments thereto.

3. *The members are related* as shareholders in an incorporated stock company, and the liability of the members is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3 and 49 (4) of The Insurance Act of Canada, was, upon due application, admitted to registry in Ontario for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to Statute of Ontario, 56 Vict., chap. 32, sec. 10 (5).

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

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

*Profit and Loss Account to 31st December, 1898.*

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

*Underwriting Account, 1898.*

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

*General Balance Sheet to 31st December, 1898.*

	£	s.	d.
To Capital—65,400 shares at £20 each—£1,308,000—upon which £2. 10s. per share has been called up .....	163,500	0	0
“ Reserve fund .....	300,000	0	0
“ Sundry creditors .....	50,028	7	11
“ Unclaimed dividends .....	175	0	0
“ Investment realization suspense account .....	10,048	5	3
“ Underwriting suspense account .....	43,975	12	10
“ Underwriting account, 1898. ....	115,262	2	6
“ Profit and loss account... .. £98,388 14 10 Less interim dividend, paid 1st July, 1898 ... £11,445 0 0	86,943	14	10
Total .....	769,933	3	4
	£	s.	d.
By Investments and loans .....	650,844	13	5
“ Sundry debtors .....	89,863	17	5
“ Interest to date not received .....	7,170	4	11
“ Stamps on hand .....	334	15	4
“ Cash and bills at Bankers and in hand .....	21,719	12	3
Total .....	769,933	3	4

We have duly examined and checked the books and vouchers from which the above accounts are compiled, together with the securities held by the Company, and hereby certify that they are all correct.

LIVERPOOL, 16th January, 1899.

HARMOOD BANNER & SON,  
Chartered Accountants.

## THE MANNHEIM INSURANCE COMPANY (LIMITED).

Register No. 1284.

Certificate of Registry No. 712.

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1. Head Office, Mannheim, Germany. Chief Agent and Attorney for Ontario, Robert W. Love, Toronto. Suits by or against the Company may be brought in the name of The Mannheim Insurance Company (Limited).

2. *Company how constituted or incorporated.*—The Company was originally organized and incorporated on the 10th May, 1879, in accordance with the laws of the State of Baden (Germany), and the documents evidencing the same are filed or deposited in the Record Office of the Grand Ducal County Court, at Mannheim.

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability is limited to the amount remaining unpaid upon the shares held by them.

4. The Company being found within the intent of sec. 3a and 49 (4) of the Insurance Act of Canada, was, upon due application, admitted to registry for the transaction of Ocean Marine Insurance for the term ending 30th April, 1900, pursuant to The Ontario Insurance Act, 1897.

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

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## RELIANCE MARINE INSURANCE COMPANY (LIMITED).

Register No. 1261.

Certificate of Registry No. 688.

1. Head Office, Liverpool, England. Chief Agent and Attorney for Ontario, John Maughan. Toronto Suits by or against the Company may be brought in the name of The Reliance Marine Insurance Company (Limited).

2 *The legislative enactments* by which the powers, duties, rights and obligations of the Company are now declared, defined or governed, are the following: Parliament of Great Britain, 25 and 26 Vict., chap. 89, The Companies' Act, 1862; 27 and 28 Vict., chap. 19, The Companies' Seals Act, 1864; 31 and 32 Vict., chap. 131, The Companies' Act, 1867; 33 and 34 Vict., chap. 104, The Joint Stock Companies' Arrangement Act; 40 and 41 Vict., chap. 26, The Companies' Act, 1877; 42 and 43 Vict., chap. 76, The Companies' Act, 1879; 43 Vict., chap. 19, The Companies' Act, 1880; 46 and 47 Vict., chap. 30, The Companies' (Colonial Registry) Act, 1883; 49 Vict., chap. 23, The Companies' Act, 1886; 51 and 52 Vict., chap. 62, The Preferential Payments in Bankruptcy Act, 1888; 53 and 54 Vict., chap. 62, The Companies' (Memorandum of Association) Act, 1890; 53 and 54 Vict., chap. 63, The Companies' (Winding up) Act, 1890; 53 and 54 Vict., chap. 64, The Directors' Liability Act, 1890. (Public General Acts still in force.)

3. *The members are related* as shareholders in an incorporated joint stock company, and the liability of the members in respect of any claim or demands under the Company's policies is limited to the amount remaining unpaid upon the shares held by them.

4. The Company was licensed by the Dominion of Canada for the year ending 31st March, 1900, to transact Ocean Marine Insurance.

5. *Deposited assets.*—Assets of the Company are deposited and held in Canada as special security for the policy holders therein as follows: Deposits accepted at \$100,000.





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## DIVISION B.

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

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# Life and Accident Insurance Companies

YEAR ENDING 31ST DECEMBER, 1898.

## EXCELSIOR LIFE INSURANCE COMPANY OF ONTARIO (LIMITED).

*Commenced business 15th October, 1890.*

HEAD OFFICE - TORONTO.

*President.*—E. F. CLARKE, M.P.

*Secretary.*—EDWIN MARSHALL

Authorized Capital, \$500,000.

Subscribed Capital, \$350,900.

Paid up, \$52,635.60.

Deposit at Provincial Treasury, \$26,060.

Statement for the year ending 31st December, 1898.

### ASSETS.

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

[ B 3 ]

## LIABILITIES

Reinsurance reserve (interest being taken at 4 and 4½ per cent.)	\$221,197 21
Amount of supposed claims	1,000 00
“ due for salaries	854 99
“ commission	4,487 58
“ travelling expenses	178 00
“ medical fees	1,078 32
“ advance premiums	132 46
Total amount of liabilities, except capital stock	<u>\$228,928 56</u>
Capital stock paid up	<u>\$52,635 60</u>

## RECEIPTS.

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

## EXPENDITURE.

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

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

## MISCELLANEOUS.

Amount paid for :—

Death claims of 1898 . . . . .	10,277 85
In repayments of loans . . . . .	16,000 00
Annuities . . . . .	300 00
Surrendered policies . . . . .	4,820 41
Commission on loans . . . . .	20 00
Re-insurance premiums . . . . .	4,249 50
Amount loaned in 1898, on mortgages (not extended) . . . . .	\$23,515 72
“ “ on policies “ . . . . .	1,131 95
“ expended <i>re</i> mortgage loans “ . . . . .	1,207 31
“ open ledger accounts “ . . . . .	408 94
“ paid for office furniture “ . . . . .	1,160 31
Total . . . . .	\$27,424 23
Total expenditure . . . . .	<u>\$86,398 73</u>

## MISCELLANEOUS.

	Number.	Amount.
Contracts in force 31st December, 1897 . . . . .	2,998	\$ c. 2,803,621 15
Contracts taken during 1898, new or renewed . . . . .	3,522	1,103,437 00
Gross number and amount of contracts on foot at any time during 1898 . . . . .	6,520	3,907,058 15
DEDUCTIONS.		
	Number.	Amount.
Contracts matured in 1898 . . . . .	20	\$ c. 11,519 00
“ lapsed in 1898 . . . . .	1,760	617,053 00
“ surrendered :—		
for which cash values were paid (extended) . . . . .	69	82,330 00
“ surrendered . . . . . \$7,500 00		
for which paid up policies have been granted amounting to . . . . . 1,557 00		
Difference extended . . . . .		5,943 00
Amount by which various contracts, still on foot, were reduced, 1898 . . . . .		6,250 00
Total deductions extended . . . . .	1,849	723,035 00
Gross number and amount of contracts on foot at 31st December, 1898 . . . . .	4,671	3,183,963 15
Less “ “ “ re-insured . . . . .		140,000 00
Net “ “ “ on foot at 31st December, 1898 . . . . .	4,671	3,043,963 15



## STATEMENT OF CAPITAL STOCK.

31st December, 1898.

## LIST OF STOCKHOLDERS.

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

## LIST OF STOCKHOLDERS.—Continued.

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

## LIST OF STOCKHOLDERS.—Continued.

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

FARMERS' AND TRADERS' LIFE AND ACCIDENT INSURANCE  
COMPANY LIMITED).

*Commenced business 5th March, 1897.*

HEAD OFFICE, ST. THOMAS, ONT.

*President*—J. H. STILL.

*Secretary*—D. E. GALBRAITH.

Authorized Capital, \$500,000.

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

Deposit at Provincial Treasury, \$25,000.

Statement for the year ending 31st December, 1898.

ASSETS.

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

LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

## (a)—Expenses of Management.

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

## (b)—Miscellaneous.

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

## MISCELLANEOUS.

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



## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
Albee, W. E.	St. Thomas	1,000	00	100	00
Acres, H. M.	Delaware	1,000	00	100	00
Anderson, Dr. J. R.	Ailsa Craig	1,000	00	100	00
Armitage, James	St. Thomas	1,000	00	100	00
Allen, T.	St. Thomas	100	00	10	00
Armstrong, Sarah	London	200	00	20	00
Ashton, W. H.	Copenhagen	2,000	00	200	00
Beaton, Alex.	West Lorne	5,000	00	500	00
Briely, J. S.	Montreal	1,000	00	100	00
Burness, Geo.	London	1,000	00	100	00
Becker, W. A.	West Lorne	1,000	00	100	00
Becker, Cynthia	West Lorne	1,000	00	100	00
Ballah, Jennie	West Lorne	1,000	00	100	00
Begg, James	St. Thomas	1,000	00	100	00
Butler, E. J.	St. Thomas	500	00	50	00
Betts, J.	Mt. Brydges	1,000	00	100	00
Black, James	Fingal	2,000	00	200	00
Brown, David	St. Thomas	1,000	00	100	00
Belfry, James	St. Thomas	2,000	00	200	00
Brown, Almer	Welland	100	00	10	00
Barnard, J. F.	St. Thomas	1,000	00	100	00
Burkholder, G. S.	Hamilton	1,000	00	37	50
Bice, N.	Mt. Brydges	1,000	00		
Burnett, H. W.	London	1,000	00		
Beith, Robert	Bowmanville	500	00		
Campbell, John	St. Thomas	5,000	00	500	00
Campbell, James	Fingal	2,000	00	200	00
Cahill, E.	West Lorne	600	00	60	00
Cole, Albert	West Lorne	600	00	60	00
Crawford, W. C.	Tilbury	1,000	00	100	00
Couse, J. A.	St. Thomas	500	00	50	00
Curtis, R. B.	Caradoc	2,000	00	200	00
Caw, Dr. W.	Parkhill	1,300	00	130	00
Cloes, L. R.	New Sarum	1,000	00	100	00
Campbell, G. W.	Palmerston	1,000	00	35	00
Canfield, James	Woodstock	1,000	00	100	00
Campbell, N. M.	St. Thomas	5,000	00	500	00
Campbell, Neil	Fingal	500	00	50	00
Campbell, Alex.	St. Thomas	500	00	50	00
Campbell, A. P.	St. Thomas	5,000	00	500	00
Chant, S.	St. Thomas	5,000	00	500	00
Coleman, J. A.	Niagara Falls	200	00	20	00
Cuthbertson, D. G.	Ingersoll	500	00	50	00
Carruthers, J.	Prescott	500	00	50	00
Campbell, Jno.	St. Thomas	1,000	00	5	00
Corbett, W. L.	Brinsley	100	00	10	00
Coyne, W. P.	Ingersoll	500	00		
Clark, J. M.	Smith's Falls	500	00		
Currie, T. O.	Strathroy	500	00		
Coyne, J. H.	St. Thomas, Ont.	5,000	00	500	00
Connolly, B. G.	Renfrew	5,000	00	500	00
Conroy, P. A.	Cornwall	1,000	00	100	00
Cameron, W. A.	Arnprior	500	00	50	00
Duffield, J. C.	London	5,000	00	500	00
Dickson, M.	St. Thomas	1,000	00	100	00
Deacon, J. D.	Pembroke	500	00	50	00
Dafoe, M. O.	Point St. Charles	2,000	00	200	00
Dafoe, I. B.	Aultsville	1,000	00	66	16
Ellman, J. H.	Union	5,000	00	500	00
Egan, P. L. M.	St. Thomas	1,000	00	100	00

## LIST OF STOCKHOLDERS.—Continued.

Name.	Residence.	Amount subscribed.		Amount paid.	
		\$	c.	\$	c.
Elliott, John A . . . . .	Ridgetown . . . . .	500	00	50	00
Esplin, Maggie, H . . . . .	Lachine Locks, P. Q. . . . .	500	00	50	00
Eastman, D. W . . . . .	Smithsville . . . . .	2,000	00	200	00
Ellis, H. T. W. . . . .	Windsor . . . . .	2,000	00		
Ferguson, A. J . . . . .	St. Thomas . . . . .	1,000	00	100	00
Fuller, J. A. . . . .	West Lorne . . . . .	600	00	60	00
Ferguson, D. D . . . . .	St. Thomas . . . . .	2,000	00	200	00
Fraser, A. S. . . . .	Sarnia . . . . .	300	00	30	00
Futcher, Thos . . . . .	St. Thomas . . . . .	500	00	50	00
Ferguson, John D . . . . .	St. Thomas . . . . .	2,000	00	200	00
Ferguson, Geo. C . . . . .	Brooklyn, N. Y. . . . .	5,000	00	500	00
Fraser, P. M. . . . .	St. Thomas . . . . .	5,000	00	500	00
Ferguson, Dugald . . . . .	Port Stanley . . . . .	5,000	00		
Ferguson, John . . . . .	Tilbury . . . . .	500	00	25	00
Finkle, H. J. . . . .	Woodstock . . . . .	1,600	00	100	00
Fiy, W. H. . . . .	Fenwick . . . . .	1,000	00		
Foster, James . . . . .	Tilbury . . . . .	1,300	00	130	00
Gilbert, R. . . . .	St. Thomas . . . . .	1,000	00	100	00
Galbraith, D. E . . . . .	St. Thomas . . . . .	1,000	00	100	00
Gay, Wm . . . . .	St. Thomas . . . . .	500	00	50	00
Gray, D. . . . .	Ailsa Craig . . . . .	1,000	00	100	00
Griffin, J. A. . . . .	St. Thomas . . . . .	500	00	50	00
Galbraith, Mrs. J. H. . . . .	St. Thomas . . . . .	1,000	00	100	00
Gilbert, P. W . . . . .	St. Thomas . . . . .	1,000	00	100	00
Gilbert, G. W . . . . .	Sparta . . . . .	500	00	50	00
Grist, Chas . . . . .	Strathroy . . . . .	1,000	00	100	00
Grierson, W. P . . . . .	Wingham . . . . .	1,200	00	120	00
Gregory, W. L . . . . .	Sparta . . . . .	1,000	00	100	00
Gilbert, M. A . . . . .	St. Thomas . . . . .	5,000	00	500	00
Green, F. T . . . . .	Wellandport . . . . .	100	00	10	00
Gray, W. L . . . . .	Pembroke . . . . .	500	00	50	00
Gunn, H. . . . .	Ailsa Craig . . . . .	1,000	00		
Harvey, E. C . . . . .	St. Thomas . . . . .	1,000	00	100	00
Hall, Robert. . . . .	Ridgetown . . . . .	500	00	50	00
Heard, William . . . . .	St. Thomas . . . . .	1,000	00	100	00
Harris, W. C . . . . .	Delaware . . . . .	1,000	00	100	00
Heard, R. A. . . . .	St. Thomas . . . . .	500	00	50	00
Heard, Robert. . . . .	St. Thomas . . . . .	1,000	00	100	00
Harrison, F. L. . . . .	Strathroy . . . . .	2,000	00	200	00
Honsinger, B. F. . . . .	St. Thomas . . . . .	1,000	00	100	00
Haight, S. D . . . . .	Union . . . . .	1,000	00	100	00
Hodge, William . . . . .	Cornwall . . . . .	200	00	20	00
Hearndon, Geo . . . . .	Alexandria . . . . .	200	00	20	00
Hart, Dr. M. W. . . . .	Prescott . . . . .	400	00	40	00
Holmes, C. T. . . . .	Wellandport . . . . .	100	00	10	00
Horton, E. A . . . . .	St. Thomas . . . . .	2,000	00	200	00
Hall, Dr. W. R . . . . .	Chatham . . . . .	300	00		
Jackson, W. R. . . . .	St. Thomas . . . . .	1,000	00	100	00
Johnson, Mrs. A. B . . . . .	St. Thomas . . . . .	500	00	50	00
Jarvis, F. C . . . . .	Delaware . . . . .	500	00	50	00
James, Maria . . . . .	Woodstock . . . . .	1,000	00	100	00
Jackson, C. L . . . . .	Simcoe . . . . .	1,000	00	100	00
Kippen, C. C. . . . .	Tilbury . . . . .	1,000	00	100	00
Kilgour, J. A . . . . .	St. Thomas . . . . .	1,000	00	100	00
Little, R. A . . . . .	London . . . . .	2,000	00	200	00
Lebel, Thos . . . . .	Sarnia . . . . .	100	00	10	00
Lewis, Joshua . . . . .	St. Thomas . . . . .	1,000	00	100	00
Learn, C. O . . . . .	Aylmer . . . . .	500	00	50	00
Lang, D. . . . .	Eagle . . . . .	1,000	00	100	00
Lewis, F. S . . . . .	St. Thomas . . . . .	1,000	00	100	00

## LIST OF STOCKHOLDERS.—Continued.

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

LIST OF STOCKHOLDERS.—*Concluded.*

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



PEOPLE'S LIFE INSURANCE COMPANY.

*Commenced business, 4th May, 1892.*

HEAD OFFICE, TORONTO.

President—W. W. OGDEN, M.D.

Secretary—THOMAS JOLIFFE.

Authorized Debenture Capital \$50,000.00.

Deposit at Provincial Treasury, \$10,000.00.

Statement for year ending 31st December, 1898.

ASSETS.

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

LIABILITIES.

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



## RECEIPTS

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

## EXPENDITURE.

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

## MISCELLANEOUS.

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

## MISCELLANEOUS.

Life.			Number.	Amount.
Contracts in force 31st December, 1897.....			328	\$ 452,820 55
“ taken during 1898, new or renewed.....			488	812,000 00
Gross number and amount of contracts on foot at any time during 1898 .....			816	1,264,820 55
	Number.	Amount.		
Deductions:		\$ c.		
Contracts matured in 1898 by death .....	1	1,000 00		
“ lapsed in 1898 .....	133	195,000 00		
“ surrendered for which cash values were paid (extended).....	2	3,000 00		
“ surrendered .....	8			
for which paid up policies have been granted amounting to..	\$11,000 00	2,297 21		
Difference extended .....	\$8,702 79	8,702 79		
Total deductions extended.....	144	207,702 79	144	207,702 79
Gross number and amount of contracts on foot at 31st December, 1898 .....			672	1,057,117 76
Less number and amount of contracts reinsured; none.				
Net number and amount of contracts on foot at 31st December 1898.....			672	1,057,117 76
	Accident.			
Policies in force 31st December, 1897 .....			71	109,500 00
Policies issued in 1898.....			514	728,500 00
			585	838,000 00
Deductions in 1898 .....			123	165,500 00
Policies in force 31st December, 1898 .....			462	672,500 00
Details of policies terminated:				
By expiry 51 policies for .....	\$70,500			
“ surrendered, 1 .....	5,000			
“ lapse, 71 .....	90,000			
Totals.. 123 .....	\$165,500		672	1,057,117 76
Total Life and Accident .....			1,134	1,729,617 76

## LIST OF DEBENTURE HOLDERS.

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

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RECAPITULATION  
OF  
ASSETS, LIABILITIES, REVENUE AND EXPENDITURE  
OF LIFE AND ACCIDENT INSURANCE COMPANIES.

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LIFE INSURANCE COMPANIES.

ASSETS FOR THE YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Real estate.		Bonds, mortgages, and other investments.		Interest accrued.		Cash.		Agents' balances.		Bills receivable.		Shareholders' notes on account of premiums on capital stock.		Deferred premiums.		Premiums outstanding.		All other assets.		Total.		Subscribed capital stock uncalled.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
Excelsior Life (Joint Stock) . . . . .	14,400	00	201,292	13	2,812	20	23,717	86	3,390	59	172	61	429	00	16,553	20	20,134	90	2,541	68	285,444	17	298,264	40
Farmers' and Traders' Life and Accident (Joint Stock) . . . . .			25,000	00			3,221	05									5,042	99			33,264	04	312,210	00
People's Life (Mutual) . . . . .					232	65	21,066	39	11,208	39							10,286	35			42,854	38		
Totals . . . . .	14,400	00	226,292	13	3,104	85	48,005	90	14,598	98	172	61	429	00	16,553	20	35,464	24	2,541	68	361,562	59	610,474	40

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

LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Claims or losses.		Re-insurance Reserve.		Salaries and general expenses.		Medical fees.		Advance premiums.		Interest due or accrued.		Other liabilities.		Total liabilities except capital stock.		Paid up capital or debenture stock.		Grand total of liabilities.		Number of policies in force.		Total amount at risk.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
Excelsior Life (Joint Stock) . . . . .	1,000	00	221,197	21	5,520	57	1,078	32	132	46					228,928	56	52,635	60	281,564	16	4,671		3,043,963	15
Farmers' & Traders' Life & Accident (Joint Stock) . . . . .			*13,490	19											13,490	19	31,269	66	44,759	85	516		500,000	00
People's Life (Mutual) . . . . .			**32,442	01			581	62			985	85	334	98	34,344	46	22,150	00	56,494	46	41,134		1,729,617	76
Totals . . . . .	1,000	00	267,129	41	5,520	57	1,659	94	132	46	985	85	334	98	276,763	21	20,065	20	382,818	47	6,321		5,273,580	91

\* Calculated on the Hm. Table, interest at 4½ per cent. per annum. + Life, \$30,970.66; Accident, \$1,471.75. † Including Accident, 462, \$672,500.



INCOME FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Gross premiums.		Interest.		Borrowed money.		Advances returned.		Premium on capital stock.		Calls on stock.		Other sources.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Excelsior Life (Joint Stock) .....	87,983	26	9,072	43	.....	.....	.....	.....	21,054	00	.....	.....	281	31	118,391	00
Farmers' and Traders' Life and Accident (Joint Stock) .....	13,483	35	1,089	28	750	00	.....	.....	.....	.....	1,215	46	35	00	16,573	09
People's Life (Mutual) .....	28,881	39	170	79	100	00	9,613	65	.....	.....	.....	.....	855	50	39,621	33
Totals .....	130,348	00	10,332	50	850	00	9,613	65	21,054	00	1,215	46	1,171	81	174,565	42

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of company.	Expenses of Management.						Total expenses of management.	Repayment of loans.	Surrenders.	Payments of annuities.	Losses.	Re-insurance.	Advanced to Agents.	Rebate.	Other expenditures.	Total.														
	Agents' commission and salary.	Salaries.	Medical fees.	Legal expenses.	All other.	\$										c.	\$	c.	\$	c.	\$	c.	\$	c.						
Excelsior Life (Joint Stock) .....	30,458	64	5,270	06	3,855	84	704	08	10,382	35	50,730	97	16,000	00	4,820	41	300	00	10,277	85	4,249	50	.....	.....	20	00	86,398	73		
Farmers' and Traders' Life & Accident (Joint Stock) .....	4,713	86	3,024	00	1,621	06	.....	.....	2,367	69	11,726	61	3,250	00	.....	.....	.....	.....	1,000	00	56	95	.....	.....	.....	.....	16,033	56		
People's Life (Mutual) .....	8,625	86	2,674	12	1,601	38	83	95	4,080	40	17,065	71	.....	.....	178	51	.....	.....	556	02	20,975	85	243	46	960	40	39,979	95		
Totals .....	43,798	36	10,968	18	7,078	28	848	03	16,830	44	79,523	29	19,250	00	4,998	92	300	00	11,833	87	4,306	45	20,975	85	243	46	980	40	142,412	24



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JOINT STOCK FIRE INSURANCE COMPANIES.

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YEAR ENDING 31<sup>ST</sup> DECEMBER, 1898.

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# JOINT STOCK FIRE INSURANCE COMPANIES

YEAR ENDING 31ST DECEMBER, 1898.

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

## EQUITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO, ONT.

*Commenced business 15th February, 1898.*

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

Authorized capital, \$1,000,000.

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

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

### ASSETS.

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

### LIABILITIES.

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



## RECEIPTS.

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

## EXPENDITURE.

(a) *Expenses of Management :*

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

(b) *Miscellaneous Payments :*

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

## MISCELLANEOUS.

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

## LIST OF SHAREHOLDERS.

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

## LIST OF SHAREHOLDERS.—Continued.

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

## LIST OF SHAREHOLDERS.—Continued.

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



LIST OF SHAREHOLDERS.—*Concluded.*

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



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**KEYSTONE FIRE INSURANCE COMPANY OF SAINT JOHN.**

HEAD OFFICE ST. JOHN, N. B.

*Commenced business October 1st, 1889.*

*President*—HON. A. F. RANDOLPH.

*Vice-President*—ALFRED MARKHAM.

Authorized capital, \$200,000.

Subscribed capital, \$200,000 ; paid up, \$40,000.

Securities deposited in Treasury of Ontario, \$24,840.00.

ASSETS.

Amount of Dominion of Canada 4 per cent. stock .....	\$ 24,840 00
“ Province of New Brunswick bonds .....	10,500 00
“ Sault Ste. Marie bonds .....	5,150 00
“ Cash on hand .....	\$ 124 24
“ “ deposit in Bank of New Brunswick .....	5,768 74
“ “ “ Nova Scotia .....	5,000 00
“ “ “ Halifax Banking Co., .....	5,000 00
	\$ 15,892 98
“ Cash in agents' hands .....	733 43
“ Bills receivable .....	170 63
“ Interest accrued and unpaid .....	869 95
“ Outstanding premiums .....	713 94
“ Due from other companies for re-insurance .....	74 71
“ “ “ “ .....	10,533 46
“ Office furniture, supplies and insurance plans (not extended) .....	\$2,582 71
Total assets .....	\$ 69 479 10
Capital stock subscribed but uncalled .....	\$160,000 00

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous payment :*

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

## MISCELLANEOUS.

*In Ontario :*

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

31st December, 1898.

## LIST OF STOCKHOLDERS.

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

LIST OF STOCKHOLDERS.—*Concluded.*

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

## MERCHANTS' FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 19th January, 1898.**President*—HON. GEO. E. FOSTER, M.P.*Vice-President*—E. COATSWORTH, JR.

Authorized Capital, \$500,000.

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

In advance of call, \$2,047.50.

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

## ASSETS.

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

## LIABILITIES.

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



## REVENUE ACCOUNT.

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous :*

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

## MISCELLANEOUS.

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

## LIST OF STOCKHOLDERS.

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

## LIST OF STOCKHOLDERS.—Continued.

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

## LIST OF STOCKHOLDERS.—Continued.

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



## LIST OF STOCKHOLDERS.—Continued.

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



LIST OF STOCKHOLDERS.—*Concluded.*

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

QUEEN CITY FIRE INSURANCE COMPANY.

HEAD OFFICE, TORONTO.

*Commenced business 1st July, 1871.*

*President*—HUGH SCOTT.

*Vice-President and Secretary*—THOMAS WALMSLEY.

Authorized Capital, \$100,000.

Subscribed Capital, \$100,000. Paid up, \$50,000.

Securities deposited in Treasury of Ontario, \$10,000 par value.

ASSETS.

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

LIABILITIES.

Adjusted losses .....	\$ 972 45
Unearned premiums, being 50 per cent. of gross premiums .....	21,430 74
Other liabilities .....	153 96
	<u>\$22 557 15</u>
Total liabilities, except capital stock .....	<u>\$22 557 15</u>
Capital stock, paid up in cash .....	<u>\$50,000 00</u>

## REVENUE ACCOUNT.

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous :*

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

## MISCELLANEOUS.

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

## LIST OF STOCKHOLDERS.

Name.	Residence.	Amount sub- scribed.		Amount paid up in cash.	
		\$	c.	\$	c.
Arthurs, A. J., trustee .....	Toronto .....	1,000	00	500	00
Austin, A. W .....	" .....	1,000	00	500	00
Badenach, Edgar A .....	" .....	1,000	00	500	00
Chipman, J. D. (in trust) .....	St. Stephen, N.B .....	10,000	00	5,000	00
Close, Mary J .....	Toronto .....	1,000	00	500	00
Copp, W. W., estate of .....	" .....	500	00	250	00
Elliott, R. W .....	" .....	2,500	00	1,250	00
English, C. E. ....	" .....	12,300	00	6,150	00
English, E. T aylour .....	" .....	200	00	100	00
Gosling, F. G. } Kilvert, F. E. } (in trust) .....	" .....	1,500	00	750	00
Harvey, Jane .....	" .....	500	00	250	00
MacLennan, James .....	" .....	5,000	00	2,500	00
Miles, Martha P .....	" .....	2,300	00	1,150	00
MacLennan, James } Walmsley, Thos. } Trustees .....	" .....	5,000	00	2,500	00
Northcote, R. (in trust) .....	" .....	700	00	350	00
Scott, Hugh .....	" .....	15,750	00	7,875	00
Scott, Robert .....	" .....	1,000	00	500	00
Scott, James .....	" .....	1,000	00	500	00
Scott, R. } Bull, B. E. } (in trust) .....	" .....	1,000	00	500	00
Scott, Robert } Scott, James } (in trust) .....	" .....	1,000	00	500	00
Scott, J. G .....	" .....	1,000	00	500	00
Strathy, W. H .....	Barrie .....	1,000	00	500	00
Smith, W. H. (in trust) .....	Toronto .....	4,000	00	2,000	00
Stark & Co., John .....	" .....	500	00	250	00
Walmsley, Henrietta .....	" .....	1,000	00	500	00
Walmsley, Thomas .....	" .....	25,750	00	12,875	00
Watson, Sophia W .....	" .....	1,000	00	500	00
Wood, A. T .....	Hamilton .....	1,500	00	750	00
Total .....		100,000	00	50,000	00

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RECAPITULATION

OF

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

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JOINT STOCK FIRE INSURANCE COMPANIES.

ASSETS FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Real estate.		Bonds, mortgages, and other investments.		Interest accrued.		Rents.		Cash.		Outstanding premiums.		Agents' balances.		Bills receivable.		Due by other companies, re-insurance.		Balances due from other companies.		All other assets.		Total.		Uncalled capital stock.			
	\$	c.	\$	c.	%	\$	c.	\$	c.	\$	c.	%	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.		
Equity	65,871	98	114,123	54	683	66	45	32	9,292	89	1,960	50	2,625	78	170	63	74	71	10,533	46	1,665	31	50,225	37	450,000	00		
Keystone	40,490	00	713	94	869	95	15	892	58	713	94	1,246	56	733	43	170	63	966	66	10,533	46	63,479	10	160,000	00	40,241	77	
Merchants	65,871	98	114,123	54	683	66	45	32	9,292	89	1,960	50	2,625	78	170	63	74	71	10,533	46	1,665	31	194,307	77	354,532	50	50,000	00
Queen City	65,871	98	114,123	54	683	66	45	32	9,292	89	1,960	50	2,625	78	170	63	74	71	10,533	46	1,665	31	194,307	77	354,532	50	50,000	00
Totals	65,871	98	154,613	54	2,311	59	45	32	110,707	83	1,960	50	5,632	78	170	63	1,041	37	10,533	46	1,665	31	354,554	01	1,014,532	50	1,014,532	50

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

LIABILITIES FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Unpaid loans.		Unpaid losses.		Insurance reserve.		Re-insurance premiums.		Other liabilities.		Total liabilities, except capital stock.		Paid-up capital stock.		Grand total liabilities, including capital stock.		Number of policies in force.		Net amount of risks.		
	\$	c.	%	\$	c.	%	\$	c.	%	\$	c.	\$	c.	\$	c.	\$	c.			\$	c.
Equity	13	00	13	00	*8,041	78	454	02	688	81	9,137	61	50,000	00	59,137	61	1,581	1,732	709	00	
Keystone	13,939	33	13,939	33	*40,597	50	310	68	986	16	56,522	99	40,000	00	95,522	99	47,371	015	00	47,371	015
Merchants	3,700	00	3,700	00	*8,308	78	972	45	874	28	18,193	74	36,198	25	49,391	99	1,502	1,557	143	24	
Queen City	972	45	972	45	*21,430	74	764	70	153	96	22,557	15	50,000	00	72,557	15	3,157	3,565	338	00	
Totals	18,624	78	18,624	78	78,378	80	764	70	2,703	21	100,471	49	176,198	25	276,669	74	6,240	14,226	205	24	

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

JOINT STOCK FIRE INSURANCE COMPANIES.

INCOME FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Re-insurance.		Gross premiums.		Interest and dividends.		Rent.		From call on and sale of stock.		Agents' balances.		Balance from other companies.		Outstanding premiums.		Other sources.		Total income.	
	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%
Equity	19,121	29	302	62	50,000	00	647	10	50,000	00	647	10	5,521	65	498	60	178	14	69,423	91
Keystone	83,445	13	1,620	42	36,198	25	895	96	36,198	25	895	96	247	44	498	60	178	14	90,124	37
Merchants	16,344	83	895	96	36,198	25	895	96	36,198	25	895	96	247	44	498	60	178	14	53,686	48
Queen City	30,996	19	5,136	63	3,542	89	3,542	89	3,542	89	3,542	89	3,542	89	3,542	89	3,542	89	40,190	86
Totals	149,907	44	7,955	63	86,198	25	647	10	86,198	25	647	10	7,769	09	498	60	482	85	253,425	62

EXPENDITURE FOR YEAR ENDING 31ST DECEMBER, 1898.

Name of Company.	Expenses of management.		Statutory assessments.		All other expenses.		Total expenses of management.		Losses.		Re-insurance premiums.		Rebate.		Dividends.		Expenses of organization.		All other expenditure.		Total.	
	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%	¢	%
Equity	2,663	41	50	09	2,096	37	8,840	08	969	34	2,029	68	714	80	2,250	49	1,069	19	20,903	08	20,903	08
Keystone	18,274	16	81	49	1,168	48	25,072	85	41,268	39	1,800	98	19,176	03	235	22	235	22	87,563	47	87,563	47
Merchants	3,088	86	50	00	1,950	22	8,468	14	1,575	07	1,715	84	676	52	3,398	58	851	00	16,686	15	16,686	15
Queen City	5,883	27	109	33	1,264	07	11,744	17	6,600	60	3,079	85	1,202	81	5,000	00	2,356	94	29,983	37	29,983	37
Totals	29,909	70	290	82	6,479	14	54,125	24	50,413	40	6,926	35	21,769	66	5,000	00	10,649	07	155,125	07	155,125	07

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

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# CASH-MUTUAL FIRE COMPANIES.

ASSETS AND LIABILITIES : INCOME AND EXPENDITURE.

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BERLIN MUTUAL FIRE INSURANCE COMPANY.

(Mutual and Stock.)

HEAD OFFICE, BERLIN.

Commenced business 3rd November, 1898.

President—D. HIBNER.

Secretary—F. C. BROWN.

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

ASSETS.

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

LIABILITIES.

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

RECEIPTS

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

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous Payments :*

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

## CURRENCY OF RISKS.

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

System.	One year or less.		Three years.		Total.	
	\$	c.	\$	c.	\$	c.
Mutual.....			37,475	00	37,475	00
Cash .....	44,200	00	25,803	00	70	03 00
<b>Total at risk.....</b>	<b>44,200</b>	<b>00</b>	<b>63,278</b>	<b>00</b>	<b>107,478</b>	<b>00</b>
Re-insured mutual system.....			3,000	00	3,000	00
“ cash system .....	6,882	00			6,882	00
<b>Total re-insurance .....</b>	<b>6,882</b>	<b>00</b>	<b>3,000</b>	<b>00</b>	<b>9,882</b>	<b>00</b>
<b>Net risks at 31st December, 1898 .....</b>	<b>37,318</b>	<b>00</b>	<b>60,278</b>	<b>00</b>	<b>97,596</b>	<b>00</b>

## MOVEMENT IN RISKS.

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

## BUSINESS TRANSACTED BY COMPANY :

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

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

\*Commenced business 3rd November, 1898.

## LIST OF STOCKHOLDERS, 31st DECEMBER, 1898.

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

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

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



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ECONOMICAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BERLIN.

*Commenced business 28th October, 1871.*

*President*—J. FENNELL.

*Manager*—HUGO KRANZ.

Unassessed premium note capital, \$181,035.83.

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

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ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous Expenses :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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

## BUSINESS TRANSACTED :

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

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**FIRE INSURANCE EXCHANGE CORPORATION.**

Stock and Mutual.

HEAD OFFICE, TORONTO.

*Commenced business, 3rd August, 1886.*

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*President.*—FREDERICK WYLD.

*Secretary.*—HUGH SCOTT.

Authorized Capital Stock .....	\$250,000
Subscribed .....	150,500
Paid up .....	14,550
Securities deposited in Treasury of Ontario :	
Deposit Certificate of Freehold Loan and Savings Co. ....	\$10,000
Unassessed premium note capital .....	\$6,355 94

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ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

## EXPENDITURE.

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

## CURRENCY OF RISKS.

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

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



MOVEMENT IN RISKS.

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

BUSINESS TRANSACTED

General Fire Insurance.

PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

## LIST OF SHAREHOLDERS.

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

## GORE DISTRICT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 10th October, 1839.**President*—HON. JAMES YOUNG.*Secretary*—R. S. STRONG

Unassessed premium note capital, \$167,614.80.

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

## ASSETS.

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

## LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898.....	\$51,304 87
Amount supposed loss.....	594 32
	<hr/>
Total liabilities.....	\$51,899 19
	<hr/> <hr/>

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management :*

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

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

*Miscellaneous payments :*

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

CURRENCY OF RISKS.

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

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



## MOVEMENT IN RISKS.

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

## BUSINESS TRANSACTED.

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

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

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

HEAD OFFICE, TORONTO, ONT.

*Commenced business 1st July, 1873.**President*—LARRATT W. SMITH, D.C.L.*Vice-President and Secretary*—HUGH SCOTT.

By Act 42 Vic. cap. 85, Ontario Statutes, 1879, power was granted to this Company to raise Capital Stock and to do business on the Cash System.

Authorized Stock Capital .....	\$500,000 00
Subscribed " .....	100,000 00
Paid up in Cash " .....	20,000 00
Stock uncalled .....	80,000 00
Securities deposited in the Treasury of Ontario (par value) .....	10 000 00
Unassessed premium note capital .....	14,990 73

**ASSETS.**

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

**LIABILITIES.**

Amount required to re insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898 .....	\$10,167 95
Directors' fees .....	320 00
Total liabilities to public .....	\$10 487 95
Liabilities to stockholders :	
Paid up stock .....	\$20 000 00

## REVENUE ACCOUNT.

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

## EXPENDITURE.

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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

## BUSINESS TRANSACTED :

General Fire, Plate Glass and Inland Marine Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

## LIST OF STOCKHOLDERS.

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



THE MILLERS' AND MANUFACTURERS' INSURANCE COMPANY,  
MUTUAL AND STOCK.

HEAD OFFICE, TORONTO, ONTARIO.

*Commenced business 1st September, 1885.*

President—JAMES GOLDIE

Secretary—HUGH SCOTT.

Authorized capital stock .....	\$250,000 00
Subscribed stock capital.....	125,000 00
Paid up in cash.....	24,700 00
Capital stock uncalled .....	100 300 00
Securities deposited at Provincial Treasury .....	10,000 00
Unassessed premium note capital .....	32,357 04

ASSETS.

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

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

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

Liability of stockholders—	
Paid up stock .....	\$24 700 00

## REVENUE ACCOUNT

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

## EXPENDITURE.

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS :

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

## BUSINESS TRANSACTED :

## Manufacturing Risks.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

## LIST OF STOCKHOLDERS.

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

## PERTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STRATFORD.

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

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

Unassessed Premium note capital, 143,533 70.

## ASSETS.

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

## LIABILITIES.

Amount required to re-insure all outstanding risks taken on the cash system being 50 per cent. of gross premiums on all cash system policies in force 31st December, 1898 .....	\$ 56,099 59
“ of losses supposed or reported .....	2,515 10
“ of other liabilities .....	286 00
<b>Total liabilities .....</b>	<b><u>\$ 58,900 69</u></b>

## RECEIPTS.

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



## EXPENDITURE.

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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

## BUSINESS TRANSACTED BY COMPANY:

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

On Policies in force 31st December, 1898.

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

WATERLOO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERLOO.

*Commenced business 7th March, 1863.*

*President*—GEO. RANDALL.

*Secretary*—FRANK HAIGHT.

Unassessed premium note capital, \$217,199.50.

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

ASSETS.

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

LIABILITIES.

Amount of losses adjusted . . . . .	\$11,633 00
“ resisted . . . . .	1 200 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898 . . . . .	108,929 48
	\$121,762 48

## REVENUE

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

## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous Payments :*

Cash paid for losses prior to 1898 .....	3,082 38	
“ during 1898.....	\$108,204 88	
		<u>111,287 26</u>
Cash paid for re-insurance .....		12,513 78
“ rebate, abatement and returned premiums.....		9,066 20
“ Goad's plans .....		539 80
“ office furniture .....		67 50
“ agents balances of 1898 .....		10,768 17
“ bills receivable of 1898.....		3,386 88
“ improvements of real estate.....		1,026 18
“ all other expenditure.....		404 11
Total expenditure .....		<u>\$203,823 17</u>

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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



## BUSINESS TRANSACTED :

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

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 THE WELLINGTON MUTUAL FIRE INSURANCE COMPANY.\*

HEAD OFFICE, GUELPH.

•  
Commenced business September, 1840.

President—GEORGE SLEEMAN.

Secretary—JOHN DAVIDSON.

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

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

## ASSETS.

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

## LIABILITIES.

Amount of supposed or reported losses....	\$2,000 00
Amount required to re-insure all outstanding risks taken on cash system, being 50 per cent. of gross premiums on all cash system policies in force at 31st December, 1898.....	14,766 82
Amount of borrowed money .....	7,000 00
Total liabilities.....	\$23,766 82

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management:*

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

*Miscellaneous Payments:*

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

## CURRENCY OF RISKS.

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

System.	One year or less.		Three years.		Total.	
	§	c.	§	c.	§	c.
Mutual .....			1,483,442	00	1,483,442	00
Cash .....	993,133	74	2,092,188	65	3,085,322	39
Total at risk .....	993,133	74	3,575,630	65	4,568,764	39
Re-insured mutual system .....			121,297	50	121,297	50
"    cash system .....	75,958	33			75,958	33
Total re-insurance .....	75,958	33	121,297	50	197,255	83
Net risks at 31st December, 1898 .....	917,175	41	3,454,333	15	4,371,508	56

## MOVEMENT IN RISKS.

	Number.	Amount.
<i>Mutual System.</i>		
Policies in force 31st December, 1897 .....	1,619	1,982,070 67
"    new and renewed during 1898 .....	246	304,340 00
Gross number during 1898 .....	1,865	2,286,410 67
Less expired and cancelled in 1898 .....	654	802,968 67
Net risks in force on mutual system 31st December, 1898 .....	1,211	1,483,442 00
<i>Cash System.</i>		
Policies in force 31st December, 1897 .....	3,832	3,837,447 90
"    taken during 1898 .....	1,303	1,231,017 55
Gross number during 1898 .....	5,135	4,618,465 45
Less expired and cancelled in 1898 .....	1,585	1,533,143 06
Net risks in force on cash system 31st December, 1898 .....	3,550	3,085,322 39

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 BUSINESS TRANSACTED BY COMPANY.

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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





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

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

Name of company.	Value of real estate less incumbrances.		Mortgages, bonds, debentures, or other securities.		Interest due and accrued.		Cash at head office and bank balances.		Agents' balances.		Short date notes or due bills.		Fixed payments of 1898.		Due on assessments of 1898.		Unassessed premium notes.		Loans on stock, etc.		Amount unpaid on call on subscribed capital stock.		All other assets.		Total assets.		Subscribed capital stock uncalled.					
	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.	£	s.				
Berlin Mutual	18,475	00	34,305	39	1,310	39	10,988	77	510	10	308	98	1,271	53	1,160	00	181,035	83	15,275	00	1,352	68	13,988	33	287,622	94	88,000	00				
Economical																																
Fire Insurance Exchange	38,125	09	114,846	13	4,026	45	57,746	23	294	96			5,899	58			167,614	80														
Gore District Mutual			57,884	33	1,295	79	13,257	52	3,219	31			7,733	77																		
Hand-in-Hand			29,925	00	425	01	34,668	42																								
Millers' and Manufacturers	10,840	62	67,975	00	750	00	19,842	15	4,749	70	392	36	1,033	28			143,533	70														
Perth Mutual	16,150	41	56,606	13	1,746	20	31,324	43	10,708	17	3,386	88	1,695	27			217,199	50														
Waterloo Mutual			14,000	00			11,793	72	1,134	27	383	79	1,539	78	1,678	23	38,900	94														
Wellington Mutual	84,591	12	375,541	98	9,611	37	240,575	62	31,384	10	4,472	01	2,573	06	3,373	50	782,577	30	47,425	00	1,160	00	3,772	11	1,587,057	17	404,250	00				
Total																																

The Government deposits at date of publication are as follows: Berlin Mutual, \$10,000; Economical, \$36,850; Fire Insurance Exchange, \$10,000; Gore District, \$20,000; Hand-in-Hand, \$10,000; Millers and Manufacturers, \$10,000; Perth Mutual, \$12,000; Waterloo, \$15,100; Wellington, \$14,000.  
\* Including uncollected premiums, \$1,067.03.

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

Name of company.	Losses unpaid at 31st December, 1898, though subsequently discharged.		Unearned premiums on cash system risks, calculated at 50 per cent. of gross premium.		Borrowed money.		Unpaid dividends.		All other liabilities.		Total liabilities.		Capital stock called up.		Number of policies.		Net amount at risk.	
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.
+Berlin Mutual .....	.....	.....	316	25	.....	.....	.....	.....	1,399	12	.....	1,715	37	12,000	00	115	97,596	00
+Economical .....	9,369	53	46,200	17	.....	.....	.....	.....	.....	.....	55,569	70	.....	.....	.....	14,315	13,471,185	77
+Fire Insurance Exchange .....	.....	.....	4,074	56	360	00	.....	.....	.....	.....	4,434	56	14,550	00	434	1,214,810	83	
Gore District .....	594	32	51,304	87	.....	.....	.....	.....	320	00	51,899	19	.....	.....	12,308	14,240,059	67	
+Hand-in-Hand .....	.....	.....	10,107	95	.....	.....	.....	.....	729	51	3,957	37	24,700	00	598	*2,280,396	00	
+Millers' and Manufacturers' .....	.....	.....	1,723	88	.....	.....	1,503	98	.....	.....	68,900	69	.....	.....	16,055	1,433,281	00	
Perth Mutual .....	2,515	10	56,049	59	.....	.....	.....	.....	286	00	121,762	48	.....	.....	28,062	16,153,894	00	
Waterloo Mutual .....	12,833	00	108,929	48	.....	.....	.....	.....	.....	.....	23,766	82	.....	.....	4,761	28,133,294	00	
Wellington Mutual .....	2,000	00	14,706	82	7,000	00	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,371,508	56	
Total .....	27,311	95	293,583	57	7,360	00	1,503	98	2,734	63	332,494	13	71,250	00	78,253	81,396,025	83	

Government deposits are, at date of publication, as follows: Berlin Mutual, \$0,000; Economical, \$36,850; Fire Insurance Exchange, \$10,000; Gore District, \$20,000; Hand-in-Hand, \$10,000; Millers' and Manufacturers', \$10,000; Perth Mutual, \$12,000; Waterloo, \$15,100; Wellington, \$14,000.  
 +These Cash-Mutual Companies have auxiliary joint stock capital.  
 \* Hand-in-Hand Insurance Company also reported 31st December, 1898, the following Plate Glass Insurance; Number of risks, 608; amount, \$166,089.24.



CASH MUTUAL FIRE INSURANCE COMPANIES

RECEIPTS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Fixed payments of 1898 on premium notes.		Assessments of 1898.		Fixed payments or assessments of years prior to 1898.		Bills receivable.		Premiums on cash system.		Interest.		Fees, licenses, and extra premiums, reinsurance.		Borrowed money.		For losses reinsured, and for rebates on claims.		Rent.		Other sources.		Total.			
	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.	£	c.		
Berlin Mutual.....	149	85							212	76													302	61		
Economical.....	56,223	86							84,733	35	4,214	48	825	09					14,279	67			160,276	45		
Fire Insurance Exchange..	7,772	85							8,350	92	1,187	03										8	40	17,319	20	
Gore District Mutual.....	55,055	74	642	32					61,030	41	9,037	84	845	31					8,523	56			135,135	18		
Hand-in-Hand.....	15,326	30	1,388	12					22,374	93	2,349	43	††3,537	81					3,313	08		1,342	70	50,132	37	
Millers' and Manufacturers'.	34,512	94	1,375	40					3,993	29	4,279	71	135	00					122	59		*3,777	60	48,197	53	
Perth Mutual.....	45,375	46	1,025	50					71,003	24	2,994	53	652	13					5,205	49	12	50	**3,865	09	130,131	94
Waterloo Mutual.....	71,961	58	1,153	83	1,893	63			124,952	28	3,227	32	1,492	00					9,173	88	746	67	†13,364	31	227,965	50
Wellington Mutual.....	18,716	80	21,580	90	747	23	75	75	17,922	13	708	46	106	66	15,000	00			149	12		1,110	35	76,117	40	
Total.....	305,095	38	21,580	90	6,331	40	1,969	38	395,073	31	27,998	80	7,594	00	15,000	00			40,767	39	759	17	23,468	45	845,636	18

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

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

Name of company.	Dividends.		Amount paid for losses.		Commission and bonus to Agents.		Cost in law.		Reinsurance.		Rebate and returned premiums.		Interest.		Repayment of loans.		Statutory assessments, also fee for licenses and certificates.		Salaries and general expenses account.		All other payments.		Total.		
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	
Berlin Mutual.....					56 43				19 62											81 99		3 60		161 64	
Economical .....			90,020 41		27,174 46		996 98		10,511 03		6,324 26		1,220 00					218 34		14,482 23				150,947 74	
Fire Insurance Exchange .....	1,267 50		3,492 41		1,763 77		15 00		981 59		736 45							50 05		3,534 71				11,791 51	
Gore District .....	8,801 28		62,477 29		19,852 78				7,517 06		3,441 53		33 33					228 99		14,967 65		145 39		117,465 30	
Hand-in-Hand .....	2,000 00		6,150 98		7,542 07				13,967 44		2,732 88							89 06		3,362 87		367 00		36,212 30	
Millers' and Manufacturers' .....	5,007 77		2,619 98		620 35				15,223 54		2,465 45							63 99		6,579 78		395 36		32,976 22	
Perth Mutual .....			54,513 97		19,588 96		736 21		12,425 11		6,414 32							257 35		10,843 24		14,354 69		109,133 85	
Waterloo Mutual .....			111,287 26		35,255 05		1,092 36		12,513 78		9,066 20							449 97		18,025 91		116,182 64		203,823 17	
Wellington Mutual .....			25,012 92		6,828 29		314 01		2,220 18		1,819 04		694 16					207 29		7,222 46		144 25		66,962 60	
Total .....	17,076 55		355,575 25		118,682 16		3,154 56		76,329 35		33,000 13		1,947 49		22,500 00		1,565 04		79,100 87		21,542 93				729,474 33

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

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STRICTLY MUTUAL FIRE INSURANCE COMPANIES.

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YEAR ENDING 31st DECEMBER, 1898.

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NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.



# STRICTLY MUTUAL FIRE INSURANCE COMPANIES

NOTE.—To avoid delay in publication, the companies comprised in this class are not arranged in alphabetical order; but the statement of any company can be readily found by referring to the Index Register at the end of the volume.

## NORTH DUMFRIES AND SOUTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, GALT.

*Commenced business 15th May, 1856.*

*President*—JAMES L. ROBERTSON.

*Secretary*—WM. DEANS.

Unassessed premium note capital, \$157,868.75.

### ASSETS.

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

LIABILITIES.—None.

### RECEIPTS.

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



## EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

Four years.

Mutual .....	\$3,990,850 00
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## MOVEMENT IN RISKS.

*Mutual system*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Four years.

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

BAY OF QUINTE AGRICULTURAL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, PICTON.

*Commenced business 31st October, 1874.*

*President*—THOMAS WELBANKS.

*Secretary*—C. H. WIDDIFIELD.

Unassessed premium note capital, \$26,415.31.

ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

## CURRENCY OF RISKS

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

Mutual .....	Three years.	\$1,013,795 00
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## MOVEMENT IN RISKS.

*Mutual System*

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

## CLASSIFICATION OF RISKS :

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

GLENGARRY FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE ALEXANDRIA.

*Commenced business 7th May, 1895.*

*President*—R. R. SANGSTER.

*Secretary*—VALENTINE G. CHISHOLM.

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

ASSETS.

Cash in Union Bank, Alexandria .....	\$3,899 04	
“ Ottawa Bank .....	1,801 11	
		\$5,700 15
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		29,612 57
<b>Total assets</b> .....		<b>\$35,312 72</b>

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of Management :*

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

*Miscellaneous.*

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

CURRENCY OF RISKS.

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

Three years.

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

MOVEMENT IN RISKS.

*Mutual System*

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

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Three year risks.

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



## PEEL AND MARYBOROUGH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DRAYTON.

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

Unassessed premium note capital, \$53,810.57.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Isolated and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.	Four years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$10,648;25	\$48,592;50	\$59,240 75
Amount of all premium notes after deducting all payments thereon and assessments levied .....	8,731 64	45,078 93	53,810 57
Amount of premium notes received during the year 1898 .....	.....	28,862 00	28,862 00

## AMHERST ISLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, STELLA.

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

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

## ASSETS.

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

## LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

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

*Miscellaneous :*

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

Total expenditure .....

\$87 89

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December 1898.*

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

## GRENVILLE PATRON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SPENCERVILLE.

*Commenced business 29th June, 1892.**President*—JOSEPH SCOTT.*Secretary*—F. M. SCOTT.

Unassessed premium note capital, \$53,818.86.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

Cash paid for commission.....		\$2 00
“ rent and taxes.....		5 50
“ statutory assessment.....		31 60
“ printing, stationery and advertising.....		30 90
“ postage, etc.....		49 07
“ salaries, directors' and auditors' fees.....		380 95
“ other expenses.....		24 15
Total expenses of management.....		<u>\$524 17</u>
<i>Miscellaneous:</i>		
Cash paid losses of 1898.....		1,569 90
Total expenditure.....		<u>\$2,094 07</u>



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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HAMILTON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLD SPRINGS.

*Commenced business, 1st July, 1898.*

President—ALBERT E. HOSKIN.

Secretary—DAVID EAGLESON.

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Unassessed premium note capital, \$7,067.92.

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ASSETS

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

LIABILITIES—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

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

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## LENNOX AND ADDINGTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAPANEE.

*Commenced business 17th August, 1876.*

President—A. O. PARKS.

Secretary—M. C. BOGART

Unassessed premium note capital, \$33,604.80.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS

Cash at head office, as per last statement (not extended) .....	\$328 05
Cash received as fixed payments of 1898 .....	\$3,874 38
“ for assessments levied before 1898.....	327 86
“ interest.....	5 00
“ borrowed money .....	1,800 00
“ other sources.....	65 00
<b>Total receipts. ....</b>	<b>\$6,072 24</b>

## EXPENDITURE

*Expenses of management :*

Amount paid for commission and agents' fees .....	\$374 56
" " statutory assessment and license fee.....	21 93
" " printing and advertising .....	48 87
" " salaries, directors' and auditors' fees.....	44 85
" " postage, etc.....	38 07
" " investigation and adjustment of claims .....	50 00
" " interest.....	199 00
" " other expenses .....	1 00
<b>Total expenses of management .....</b>	<b>\$1,175 28</b>

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

*Amount of policies in force 31st December, 1898.*

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## DOWNIE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. PAUL'S.

*Commenced business 21st April, 1884.**President.*—DUNCAN McINTOSH*Secretary.*—PETER SMITH.

Unassessed premium note capital, \$34,707.35.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management :*

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



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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 THE USBORNE AND HIBBERT MUTUAL FIRE INSURANCE COMPANY.
 

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HEAD OFFICE, FARQUHAR.

Commenced business 28th June, 1876.

President—JOHN ESSERY.

Secretary—THOMAS CAMERON.

Unassessed premium note capital, \$92,147.95.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of Management :*

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

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

Amount paid for losses which occurred prior to 1898.....\$	9 20	
“ “ “ during 1898 .....	8,950 63	
	-----	8,959 83
“ rebate .....		3 36
Amount of loans repaid .....		2,650 00
Total expenditure .....		<u>\$12,343 15</u>

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	2,206	\$3 569,095 00
Policies new and renewed during 1898 .....	794	1,323,555 00
	-----	-----
Gross number during 1898 .....	3 000	\$4,892,650 00
Less expired and cancelled in 1898 .....	794	1,272,015 00
	-----	-----
Net risks in force on mutual system 31st December, 1898 ..	2,206	\$3,620,635 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**NORTH WATERLOO FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, WATERLOO.

*Commenced business 1st August, 1874.*

*President*—JAC. WAHL.

*Manager*—LEVI STAUFFER.

Unassessed premium note capital, \$205,906.91.

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ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

## HOPEWELL CREEK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW GERMANY.

*Commenced business 3rd March, 1880.**President*—WM. I. MULLOY.*Secretary*—ANTON FRANK.

Unassessed premium note capital, \$21,627.44

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management:*

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

*Miscellaneous payments:*

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



## CURRENCY OF RISKS.

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

	Four years.
Mutual .....	\$479,904 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## SOUTH EASTHOPE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TAVISTOCK.

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

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

## ASSETS.

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

## LIABILITIES.

Amount of supposed loss .....	\$1,000 00
Total .....	<u>\$1 000 00</u>

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	4,433 62
Total expenditure .....	<u>\$5,975 03</u>

## CURRENCY OF RISKS.

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

Four years.

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Four year risks.

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

## WEST WAWANOSH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, DUNGANNON.

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

Unassessed premium note capital, \$136,858.78.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

Total expenses of management . . . . . \$1,097 14*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1898 . . . . .	\$14 20	
“ “ “ during 1898 . . . . .	2,151 92	
		2,166 12
“ rebate . . . . .		11 01
“ repayment of loan . . . . .		1,600 00
Total expenditure . . . . .		<u>\$4,874 27</u>

CURRENCY OF RISKS.

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

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

MOVEMENT IN RISKS.

*Mutual System.*

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

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**NORTH BLENHEIM MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, CHESTERFIELD.

*Commenced business 15th August, 1861.**President*—THOMAS LOCKHART.*Secretary*—GEORGE MIDDLEMAS.

Unassessed premium note capital, \$74,189.77.

**ASSETS.**

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

**LIABILITIES.**

Amount of borrowed money .....	\$	1,900 00
“ interest due .....		11 67
<b>Total .....</b>	<b>\$</b>	<b>1,911 67</b>

**RECEIPTS.**

Cash at head office, as per last statement (not extended) .....	\$43.67
Cash received for assessments levied in years prior to 1898 .....	\$ 3,037 65
“ for interest .....	12 94
“ borrowed money .....	1,900 00
“ other sources .....	1 00
<b>Total receipts .....</b>	<b>\$ 4,951 59</b>

**EXPENDITURE.***Expenses of management :*

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

Cash paid for losses which occurred during 1898 .....	\$4,786 00
“ “ “ prior to 1898 .....	7 90
	<u>4,793 90</u>
<b>Total expenditure .....</b>	<b>\$ 4,987 49</b>



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

• *Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm property exclusively.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## ELMA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ATWOOD.

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

Unassessed premium note capital, \$76,067.08

## ASSETS.

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

## LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**ERAMOSA MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, ROCKWOOD.

*Commenced business 9th April, 1861.*

*President*—DAVID REA.

*Secretary*—HUGH BLACK.

Unassessed premium note capital, \$25,074.85.

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ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management:*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force, 31st December, 1898.*

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

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**McKILLOP MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, LOT 17, CON. 5, M'KILLOP.

*Commenced business 20th May, 1876.*

*President*—GEORGE WATT.

*Secretary*—W. J. SHANNON.

Unassessed premium note capital, \$86,005.51.

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**ASSETS.**

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

LIABILITIES.—None.

**RECEIPTS.**

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

**EXPENDITURE.**
*Expenses of management :*

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

*Miscellaneous payments :*

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



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

PUSLINCH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ABERFOYLE.

*Commenced business May, 1859.*

*President*—W. M. RAE.

*Secretary*—JAMES SCOTT.

Unassessed premium note capital, \$24,456.28.

ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$1,041.13	
Cash received .....		\$307 63
“ as fixed payments of 1898.....		1,174 40
“ assessments, years prior to 1898.....		28 70
“ interest .....		28 65
		\$1,539 37

EXPENDITURE.

*Expenses of management :*

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

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$882,808 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**HALTON UNION FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, ACTON.

*Commenced business 2nd April, 1890.*

President—JOHN RAMSEY.

Secretary—COLIN CAMERON

Unassessed premium note capital, \$76,490.78.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

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

## CURRENCY OF RISKS.

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

Three years.

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS.

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December 1898.*

Three year risks.

Amount of face of all premium notes held by Company and legally liable to assessment .....	\$37,976 95
Amount of premium notes, after deducting all payments thereon and assessments levied .....	76,490 78
Amount of premium notes received during the year 1898.....	33,164 78

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**GUELPH TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.**

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

*Commenced business 16th February, 1860.*

*President*—ROBERT SHORTREED.

*Secretary*—MAJOR GEORGE B HOOD.

Unassessed note capital, \$24,796.71.

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ASSETS.

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

LIABILITIES — None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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



## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$575,850 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## NICHOL MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FERGUS.

Commenced business 1st May, 1860.

President—WILLIAM TAYLOR.

Secretary—JAMES BEATTIE.

Unassessed premium note capital, \$53,434.90.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS

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

## EXPENDITURE.

*Expenses of management :*

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

Expenses of management..... \$ 1,417 64

*Miscellaneous payments :*

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

## CURRENCY OF RISKS

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

Three years.

Mutual system ..... \$1,629,153 00

## MOVEMENT IN RISKS.

*Mutual System*

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

## CLASSIFICATION OF RISKS.

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

Three year risks.

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

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**OTTER MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, NORWICH.

*Commenced business 13th August, 1887.**President*—JOHN TOPHAM.*Secretary*—H. VAN VALKENBURG.

Unassessed premium note capital, \$47,930.00.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS.

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS.

*On policies in force 31st December, 1898.*

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

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 OXFORD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, EMBRO.

*Commenced business 2nd June, 1884.*

President—ALEX. S. MCKAY.

Secretary—JAMES MUNRO

Unassessed premium note capital, \$40,033.51

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 ASSETS.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

Cash paid for law costs .....	£s	13	99
“ travelling expenses .....		4	70
“ commission .....		6	50
“ investigation of claims .....		5	00
“ printing, stationery, advertising .....		37	50
“ statutory assessment and license .....		20	38
“ rent .....		10	00
“ salaries, directors and auditors' fees .....		309	10
“ interest .....		17	50
“ postage, telegrams and express .....		15	85
“ all other expenses .....		12	80
Total expenses of management .....	£s	<u>453</u>	<u>32</u>
Cash paid for losses during 1898 .....	\$	1,224	10
“ “ of prior years .....		30	00
“ repayment of loans .....		1,254	10
“ .....		1,000	00
Total expenditure .....	£s	<u>2,707</u>	<u>42</u>



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS.

## Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On Policies in force 31st December, 1898.*

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

## GREY AND BRUOE MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HANOVER.

*Commenced business 6th July, 1878.**President*—WM. LITTLE.*Secretary*—DUNCAN CAMPBELL.

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

## ASSETS.

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

## LIABILITIES.

Amount due treasurer .....	\$ 56 05
“ of borrowed money .....	850 00
Total liabilities .....	<u>\$906 05</u>

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission .....	\$235 75
“ salaries, directors' and auditors' fees .....	198 50
“ statutory assessment, license fee .....	23 37
“ postage, etc .....	26 25
“ printing, etc .....	55 00
“ interest .....	63 37
“ other expenses .....	16 70
Total expenses of management .....	<u>\$618 94</u>
Amount paid for losses prior to 1898 .....	\$ 106 83
“ “ during 1898 .....	2,972 81
“ repayment of loans .....	3,079 64
“ “ .....	2,400 00
Total expenditure .....	<u>\$6,098 58</u>

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS:

Farm and non hazardous

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## WEST BRUCE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINCARDINE.

*Commenced business 3rd July, 1885.**President*—ALEXANDER CAMPBELL.*Secretary*—J. H. FLEMING.

Unassessed premium note capital, \$15,231.06.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management:*

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

## CURRENCY OF RISKS.

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

	Four years.
Mutual .....	\$ 390,685 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## BANCROFT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BANCROFT.

*Commenced business 5th September, 1896.*

*President*—FRED'K MULLETT.

*Secretary*—JOHN JACKSON.

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

### ASSETS.

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

LIABILITIES.—None.

### RECEIPTS.

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

### EXPENDITURE

*Expenses of management :*

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

*Miscellaneous :*

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



## CURRENCY OF RISKS.

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

	Three Years.
Mutual .....	\$ 118,080 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION IN RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force, 31st December, 1898.*

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

## GERMANIA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

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

*Commenced business 16th March, 1878.*

President—ADAM KELLER.

Secretary—GEO. HOFF.

Unassessed premium note capital, \$75,606.44.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment ..	\$92 50	\$86 00	\$337 50	\$80,910 00	\$81,476 00
Amount of all premium notes, after deducting all payments thereon and assessments levied	88 95	82 40	367 95	75,067 14	75,606 44
Amount of premium notes re- ceived during the year 1898.	92 50	58 00	219 00	26,454 50	26,824 00

## FORMOSA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, FORMOSA.

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

Unassessed premium note capital, \$79,626.28.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

## CURRENCY OF RISKS.

*Amount of Policies in force 31st December, 1898.*

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS.

*On Policies in force 31st December, 1898.*

Amount of face of all premium notes held by Company, and legally liable to assessment .....	Three year risks. \$86 387 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	79,626 28
Amount of premium notes received during the year 1898 .....	41,515 00

## SYDENHAM MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, OWEN SOUND.

*Commenced business 26th August, 1869.**President*—JAMES GARDNER.*Secretary*—JAMES COCHRANE.

Unassessed premium note capital, \$106,115.68.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management*

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

*Miscellaneous payments* :

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



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS.

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## BLANSHARD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ST. MARY'S.

*Commenced business 27th March, 1876.**President*—WM. F. SANDERSON.*Secretary*—P. S. ARMSTRONG.

Unassessed premium note capital, \$22,802.42

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

Amount paid for investigation of claims.....	\$17 00
“ interest .....	150 00
“ statutory assessment and license .....	16 32
“ salaries and directors' fees .....	54 00
“ printing, stationery and advertising .....	18 75
“ postage, etc.....	10 50
“ travelling expenses .....	10 00
“ other expenses .....	20 00
<b>Total expenses of management .....</b>	<b>\$296 57</b>
Cash paid for losses which occurred during 1898.....	2,060 27
<b>Total expenditure .....</b>	<b>\$2,356 84</b>

## CURRENCY OF RISKS.

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

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## EAST WILLIAMS MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NAIRN.

*Commenced business, 8th August, 1875.*

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

## ASSETS

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license .....	\$ 11 16
“ printing, stationery, advertising and postage .....	32 62
“ salaries, directors' and auditors' fees .....	130 00
“ travelling expenses.....	3 84
“ investigation of claims .....	7 00
“ commission .....	30 75
“ other expenses .....	9 50
Expenses of management .....	<u>\$224 87</u>
<i>Miscellaneous payments :</i>	
Cash paid for losses which occurred in 1898.....	932 75
“ rebate, etc.....	10 82
“ repayment of loan .....	530 00
“ re insurance .....	9 00
Total expenditure.....	<u>\$1,707 44</u>

## CURRENCY OF RISKS.

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

Mutual .....	Three years. \$419,755 00
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## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

DUFFERIN FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SHELBURNE.

*Commenced business 1st June, 1895.*

President—WM DYNES.

Secretary—JAMES BROWN.

Unassessed premium note capital, \$25,316.34.

ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous :*

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



## CURRENCY OF RISKS.

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

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS:

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

MISSOURI FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KINTORE.

*Commenced business 25th May, 1878.*

*President*—ALEX. WOOD.

*Secretary*—E. J. PEARSON.

Unassessed premium note capital, \$102,717.77.

ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

Expenses of management ( <i>brought forward</i> ).....	\$950 72
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*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1898 .....	\$ 47 00
"                    "                    during 1898 .....	5,033 75
Repayment of loans.....	1,600 00
Refund of assessments.....	6 84
Other payments .....	78 00
<b>Total expenditure.....</b>	<b><u>\$7,716 31</u></b>

## CURRENCY OF RISKS.

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

Three years.

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Three years

Amount of face of all premium notes held by Company and legally liable to assessment. ....	\$107,456 20
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	102,717 77
Amount of premium notes received during the year 1898 .....	39,697 55

## SIMCOE COUNTY MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, KEENANSVILLE.

*Commenced business 1st June, 1878.**President*—GEO. C. MORROW.*Secretary*—JOSEPH WRIGHT.

Unassessed premium note capital, \$29,902.86.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

Cash on hand as per last statement (not extended) .....	\$227 58
Cash received at taking of application .....	211 00
“ for assessments levied in 1898 .....	2 400 47
“ “ “ years prior to 1898 .....	217 42
“ borrowed money .....	2,916 50
“ interest .....	7 71
“ from other sources .....	19 99
<b>Total receipts .....</b>	<b>\$5,773 09</b>

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS

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

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

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**McGILLIVRAY MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, WEST M'GILLIVRAY.

*Commenced business 2nd May, 1877.*

*President*—WILLIAM M. CORBETT.

*Secretary*—WM FRASER

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

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ASSETS

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

LIABILITIES.

Amount of adjusted loss .....	\$1,405 00
Total liabilities .....	\$1,405 00

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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



## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$465,350 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## DEREHAM AND WEST OXFORD MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MT. ELGIN.

*Commenced business 18th May, 1887.**President*—W NANCEKIVELL.*Secretary*—T. R. MAYBERRY.

Unassessed premium note capital, \$38,110.89.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management:*

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

*Miscellaneous payments:*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**FARMERS' CENTRAL MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, WALKERTON.

*Commenced business 31st March, 1894.**President.*—JAMES TOLTON. — *Secretary.*—J. J. SCHUMACHER.

Unassessed premium note capital, \$102,022.34.

**ASSETS**

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

**LIABILITIES**

Amount of adjusted losses .....	\$2,138 00
“ “ supposed or reported losses .....	400 00
<b>Total .....</b>	<b>\$2,538 00</b>

**RECEIPTS.**

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

**EXPENDITURE.***Expenses of management :*

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

*Miscellaneous :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment.	\$ c. 231 00	\$ c. 482 00	\$ c. 27,599 00	\$ c. 85,830 00	\$ c. 114,192 00
Amount of all premium notes after deducting all payments thereon and assessments levied	261 65	446 40	25,004 56	76,309 73	102,022 34
Amount of premium notes received during the year 1898.	281 00	399 00	19,241 00	27,063 00	46,984 00

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**CULROSS MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, TEESWATER.

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

Unassessed premium note capital, \$38,154.23.

## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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



CURRENCY OF RISKS

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

	Three years.
Mutual .....	\$1,025,482 00

MOVEMENT IN RISKS

*Mutual System.*

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

CLASSIFICATION OF RISKS.

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks
Amount of face of all premium notes held by Company, and legally liable to assessment.....	\$41,019 28
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	38,154 23
Amount of premium notes received during the year 1898.....	17,834 20

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**HOWICK FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, GORRIE.

*Commenced business 10th July, 1873.*

President—JOHN R. MILLER.

Secretary—WM. S. MCKERCHER.

Unassessed premium note capital, \$185,745 91.

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ASSETS.

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

LIABILITIES.

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

RECEIPTS.

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

EXPENDITURE.

*Expenses of management:*

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

Expenses of management ..... \$1,735 34

*Miscellaneous payments:*

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

CURRENCY OF RISKS

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

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

MOVEMENT IN RISKS.

*Mutual System.*

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

CLASSIFICATION OF RISKS:

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## WALPOLE FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, JARVIS.

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

Unassessed premium note capital, \$39,146.43.

## ASSETS.

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

LIABILITIES—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous Payments:*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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LONDON TOWNSHIP MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ARVA.

Commenced business 27th May, 1882.

President—EDWARD ROBERTS.

Secretary—EDWARD DANN,  
Bryanston, Ont.

Unassessed premium note capital, \$36,446 95.

## ASSETS.

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

## LIABILITIES.

Amount of agents' commission due .....			\$2 00
Total liabilities .....			<u><u>\$2 00</u></u>

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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HAY TOWNSHIP FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ZURICH.

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

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

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## ASSETS.

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

LIABILITIES.—None.

## RECEIPTS.

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

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

	Four years
Mutual .....	\$2,858,445 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

LOBO MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, COLDSTREAM.

*Commenced business 11th August, 1882.*

*President*—E. R. STONEHOUSE.

*Secretary*—JACOB MARSH.

Unassessed premium note capital, \$19 610.00.

ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

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**NORFOLK COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, SIMCOE.

*Commenced business 30th January, 1882.**President—G. H. CRYSLER.**Secretary—T. A. MOORE.*

Unassessed premium note capital, \$44,930.32.

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**ASSETS.**

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

**LIABILITIES.**

Amount of adjusted losses .....		\$200 00
“ money borrowed .....		3,600 00
“ salaries and directors' fees, etc .....		159 10
		<hr/>
<b>Total liabilities.....</b>		<b>\$3 959 10</b>

**RECEIPTS.**

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

**EXPENDITURE.***Expenses of management :*

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

Expenses of management (*Carried forward*) .....

\$1,822 29



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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS

*Mutual System*

	Number.	Amount.
Policies in force 31st December, 1897 .....	1,336	\$1,244,365 00
Policies new and renewed during 1898 .....	452	350,841 00
Gross number during 1898.....	1,788	\$1,595,206 00
Less expired and cancelled in 1898.....	276	219,510 00
Net risks in force on mutual system 31st December, 1898....	1,512	\$1,375,696 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## TOWNSEND FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATERFORD.

*Commenced business 10th April, 1879.*

President—OSCAR McMICHAEL.

Secretary—S. CUNNINGHAM.

Unassessed premium note capital, \$35,305.22.

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

Cash at head office, as per last statement .....	\$280 00
“ received at taking of application .....	\$402 50
“ “ as fixed payments of 1898 .....	1,963 74
“ “ “ “ prior years .....	6 08
“ borrowed .....	1,500 00
“ as extra premiums .....	2 33
Total receipts .....	<u>\$3,874 65</u>

## EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## HOWARD FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, RIDGETOWN.

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

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

## ASSETS.

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

## LIABILITIES.

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

## RECEIPTS.

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

## EXPENDITURE.

Cash paid for salaries and directors' fees .....		\$376 50
“ statutory assessment and license fee .....		26 40
“ printing, stationery and advertising .....		81 35
“ postage, telegrams and express .....		62 74
“ investigation of claims .....		24 00
“ travelling expenses .....		20 00
“ fee, Underwriters' Association.....		2 50
“ lithographing new policies .....		27 50
<b>Total expenses of management .....</b>		<u><u>\$620 99</u></u>

*Miscellaneous payments :*

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

## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS .

## Farm and non hazardous

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three years risk.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$51 532 95
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	45 305 31
Amount of premium notes received during the year 1898 .....	22,835 25

## DUNWICH FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WALLACETOWN.

*Commenced business, September, 1880.*

*President*—JOHN T. ROGERS.

*Secretary*—W. A. GALBRAITH.

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

### ASSETS.

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

### LIABILITIES.

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

### RECEIPTS.

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

### EXPENDITURE.

*Expenses of management:*

Amount paid for interest .....	\$ 45 06
“ postage, etc .....	37 25
“ statutory assessment and licence .....	22 34
“ printing, stationery and advertising .....	40 00
“ salaries, directors' and auditors' fees .....	173 00
“ rent and taxes .....	2 00
“ investigation of claims .....	3 00
<b>Total expenses of management</b> .....	<b>\$ 322 75</b>

*Miscellaneous payments:*

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



## CURRENCY OF RISKS.

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

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

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

BERTIE AND WILLOUGHBY FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

HEAD OFFICE, RIDGEWAY.

*Commenced business 6th February, 1880.*

*President*—R. McCREDIE.

*Secretary*—H. N. HIBBARD.

Unassessed premium note capital, \$45,998.24.

ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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

CURRENCY OF RISKS

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

	Three years.
Mutual .....	\$1,705 911

MOVEMENT IN RISKS.

*Mutual System*

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

CLASSIFICATION OF RISKS :

**Farm and non-hazardous.**

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

## EKFRID MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, APPIN.

*Commenced business 16th September, 1891.*

President—JOHN WATTERWORTH.

Secretary—A. P. McDOUGALL.

Unassessed premium note capital, \$20,661.46.

## ASSETS.

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

## LIABILITIES

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

## RECEIPTS.

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

## EXPENDITURE.

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

*Miscellaneous payments:*

Amount paid for losses which occurred in 1898 .....		978 65
“ rebate .....		9 95
“ repayment of loan .....		1,050 00
Total expenditure .....		<u>\$2,360 35</u>

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$798,950 00

## MOVEMENT IN RISKS.

*Mutual System.*

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

## CLASSIFICATION OF RISKS :

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

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

THE YARMOUTH MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, NEW SARUM.

*Commenced business 17th October, 1881.*

*President*—A. A. LUTON.

*Secretary*—W. M. H. ELLIOTT.

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

ASSETS.

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

LIABILITIES.—None.

RECEIPTS.

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

EXPENDITURE.

*Expenses of management :*

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

*Miscellaneous payments :*

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



## CURRENCY OF RISKS.

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

	One year and over but under two years.	Two years and over but under three years.	Three years.	Total.
Mutual .....	\$5,900	\$5,745	\$957,583	\$969,228

## MOVEMENT IN RISKS :

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	620	\$920,841 00
Policies new and renewed during 1898 .....	229	321,232 00
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Gross number and amount during 1898 ... ..	849	\$1,242,073 00
Less expired and cancelled in 1898 .....	187	272,845 00
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Net risks in force 31st December, 1898 .....	662	\$969,228 00

## CLASSIFICATION OF RISKS :

Farm and non hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year and over but under two year risks.	Two years and over but under three year risks.	Three years.	Total.
Amount of face of all premium notes held by the Company and legally liable to assessment .....	\$ c. 97 50	\$ c. 158 11	\$ c. 28,618 87	\$ c. 28,874 48
Amount of all premium notes after deducting all payments thereon and assessments levied .....	89 35	144 91	25,906 91	26,141 17
Amount of premium notes received during the year 1898 .....	65 50	125 73	9,379 11	9,570 34

## CARADOC FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, MOUNT BRYDGES.

*Commenced business 28th June, 1884.*

President—WM. YOUNG.

Secretary—WM. E. SAWYER.

Unassessed premium note capital, \$33,139.95

## ASSETS.

Actual cash on hand at head office.....	\$ 171 83	
“ in Bank of Commerce, Strathroy .....	1,049 50	
		<u>\$ 1,221 33</u>
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		33,139 95
Amount of unpaid fixed payments of 1898 .....		42 28
Total assets .....		<u>\$34,403 56</u>

## LIABILITIES.

Amount of adjusted loss.....	\$ 5 00
“ directors' fees unpaid .....	9 15
“ of retained premium notes .....	86 76
Total liabilities .....	<u>\$100 91</u>

## RECEIPTS.

Cash at head office as per last statement (not extended .....	\$113 77
Cash received at taking of application .....	\$ 162 00
“ as fixed payments of 1898 .....	3,316 59
“ assessments of prior years .....	16 11
“ interest .....	39 08
“ from other sources .....	1 50
Total receipts .....	<u>\$3,535 28</u>

## EXPENDITURE.

*Expenses of management :*

Cash paid agents for fees .....	\$162 00
“ for salaries, directors' and auditors' fees .....	184 00
“ travelling expenses .....	12 00
“ statutory assessment and license fee .....	21 82
“ printing, stationery and advertising .....	73 75
“ investigation and adjustment of claims.....	11 00
“ postage, etc .....	29 16
“ other expenses .....	4 00
Total expenses of management .....	<u>\$497 73</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	1,373 66
“ rebate.....	65 48
“ in repayment of loan.....	490 85
Total expenditure .....	<u>\$2,427 72</u>

## CURRENCY OF RISKS.

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

	Three years.
Mutual.....	\$1,246,338 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number	Amount.
Policies in force 31st December, 1897.....	831	\$1,167,949 00
Policies taken during 1898, new and renewed.....	324	461,653 00
Gross number during 1898 .....	1 155	\$1,629 607 00
Less expired and cancelled in 1898.....	292	383,269 00
Net risks in force 31st December, 1898 .....	863	\$1,246,338 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$37,420 14
Amount of all premium notes on policies in force 31st December, 1898, after deducting all payments thereon and assessments levied.....	33,139 95
Amount of premium notes received during the year 1898 .....	13,849 74

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NORTH AND SOUTH DORCHESTER MUTUAL FIRE INSURANCE  
COMPANY.

HEAD OFFICE, HARRIETSVILLE.

*Commenced business 8th January, 1869.*

*President*—S. CHARLTON.

*Secretary*—D. D. YORK.

Unassessed premium note capital, \$55,306.26.

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ASSETS.

Cash on hand at head office .....	\$ 158 19	
“ deposit, Bank of Toronto, London .....	1,257 75	
“ deposit in Traders' Bank, Aylmer .....	4,457 00	
		\$5,872 94
Amount unpaid of fixed payments of 1898 .....		234 82
“ premium notes in force, after deducting all payments thereon and assessments levied .....		55,306 26
<b>Total assets .....</b>		<b>\$61,414 02</b>

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended) .....	\$6,751 79	
Cash received as fixed payment of 1898 .....		\$1,528 99
“ assessments levied in 1898 .....		2,841 01
“ assessments of prior years .....		4 60
“ interest .....		189 59
<b>Total receipts .....</b>		<b>\$4,564 19</b>

EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....		\$70 50
“ travelling expenses .....		11 00
“ printing and stationery .....		76 95
“ statutory assessment and license .....		33 08
“ rent .....		5 75
“ salaries and auditors' fees .....		314 75
“ postage .....		20 00
“ other expenses .....		2 50
<b>Total expenses of management .....</b>		<b>\$534 53</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....		4,852 07
“ rebate .....		56 44
<b>Total expenditure .....</b>		<b>\$5,443 04</b>

## CURRENCY OF RISKS.

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

	Three Years.
Mutual.....	\$20,826 28

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	1,282	\$1,951,363 00
“ taken during 1898 .....	535	790 790 00
Gross number during 1898 .....	1,817	2,742,153 00
Deduct cancelled in 1898.....	424	659,525 00
Net risks in force 31st December, 1898 .....	1,393	\$2,082,628 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$62,478 84
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	55,306 26
Amount of premium notes received during the year 1898.....	23,605 20

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**THE SOUTHWOLD FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, SHEDDEN.

*Commenced business 9th September, 1878.**President.*—DONALD TURNER.*Secretary.*—R. N. STAFFORD.

Unassessed premium note capital, \$35,425.14.

## ASSETS.

Cash on hand at head office.....	\$ 18 51	
“ deposit to Company's credit at Imperial Bank, St. Thomas .....	1,268 81	\$1,287 32
Amount unpaid of assessments levied during 1898 .....		518 93
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		35,425
<b>Total assets ..</b>		<b>\$37,231 39</b>

## LIABILITIES.—None.

## RECEIPTS.

Cash at head office, as per last statement (not extended) .....	\$1,340.47	
Cash received for assessments levied in 1898 ..		\$1,518 25
“ “ prior to 1898 .....		377 05
“ interest .....		24 75
<b>Total receipts .....</b>		<b>\$1,920 05</b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment and license .....	\$ 19 15
“ printing and stationery .....	39 70
“ salaries, directors' and auditors' fees .....	203 00
“ postage, etc.....	12 75
“ travelling expenses.....	10 00
“ rent .....	4 00
<b>Total expenses of management .....</b>	<b>\$288 60</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898.....	1 690 25
“ rebate .....	4 35
<b>Total expenditure.....</b>	<b>\$1,973 20</b>



## CURRENCY OF RISKS.

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

	Four years.
Mutual .....	\$1,022,490 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897.....	608	\$983,175 00
Policies taken during 1898.....	160	223,190 00
Gross number during 1898 .....	768	\$1,206,365 00
Less expired and cancelled in 1898 .....	116	183,875 00
Net risks in force on mutual system 31st December, 1898....	652	\$1,022,490 00

## CLASSIFICATION OF RISKS.

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment.....	\$40,899 60
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	35,425 14
Amount of premium notes received during the year 1898 .....	8,927 60

## ONEIDA FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, TOWN HALL, ONEIDA.

*Commenced business 27th March, 1875.**President*—JOHN BELL.*Secretary*—DAVID KETT.

Unassessed premium note capital, \$14,847.24.

## ASSETS.

Cash on hand at head office.....	\$175 41
Cash in agents' hands .....	3 75
Amount of assessments prior to 1898 still unpaid.....	34 42
“ premium notes in force after deducting all payments thereon and assessments levied.....	14,847 24
Total assets .....	<u>\$15,060 82</u>

LIABILITIES —None.

## RECEIPTS.

Cash at head office as per last statement (not extended).....	\$165.42
Cash received at taking of applications.....	\$80 25
“ for assessments levied prior to 1898 .....	64 19
Total receipts .....	<u>\$144 44</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for fuel and light .....	\$2 00
“ statutory assessment and license fee.....	12 28
“ printing, stationery and advertising.....	4 50
“ salaries, directors' and auditors' fees.....	89 00
Total expenses of management.....	<u>\$107 78</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	26 67
Total expenditure.....	<u>\$134 45</u>

## CURRENCY OF RISKS.

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

Mutual .....	Three years- \$508,495 00
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## MOVEMENT IN RISKS

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	322	\$506,066 00
Policies new and renewed during 1898. ....	115	188,840 00
Gross number during 1898 .....	437	\$694,906 00
Less expired and cancelled in 1898.....	114	186,411 00
Net risks in force on mutual system 31st December, 1898.....	323	\$508,495 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Amount of face of all premium notes held by Company, and legally liable to assessment .....	Three year risks. \$15,445 06
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	14,847 24
Amount of premium notes received during the year 1898.....	5,708 79

THE LAMBTON FARMERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, WATFORD.

Commenced business 5th November, 1875.

President—ARCH. McINTYRE.

Secretary—W. G. WILLOUGHBY.

Unassessed premium note capital, \$74,490.07.

ASSETS.

Cash on hand, head office .....	\$162 62	
Cash in Industrial Mortgage and Saving Co., Sarnia .....	1,207 90	
“ Merchants Bank, Watford .....	100 77	
		1,471 29
Amount of short date notes, or due bills, less than one year overdue ....		875 36
“ unpaid assessments of years prior to 1898 (not extended) .....	\$261.39	
Amount of premium notes in force after deducting all payments thereon and assessments levied .....		74 490 07
		\$76 836 72

LIABILITIES.—None.

RECEIPTS.

Cash on hand as per last statement (not extended) .....	\$931.48	
Cash received as fixed payments of 1898 .....		\$8,867 98
“ for assessments levied prior to 1898 .....		25 47
“ for interest .....		32 21
“ refunded commission and fees .....		3 00
		\$8,928 66

EXPENDITURE.

Expenses of management :

Amount paid for travelling expenses .....	\$ 8 00
“ commission to agents .....	797 25
“ statutory assessment .....	58 72
“ printing, stationery and advertising .....	131 10
“ salaries, directors' and auditors' fees .....	594 60
“ postage, telegrams and express .....	86 61
“ rent of hall .....	7 00
“ investigation and adjustment of claims .....	68 80
“ other expenses .....	10 20
	\$1,762 28

Miscellaneous payments :

Cash paid for losses in 1898 .....	6,393 55
“ rebate .....	233 02
	\$8,388 85

## CURRENCY OF RISKS.

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

Mutual .....	Three years. \$3,609,724
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## MOVEMENT IN RISKS:

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	3,157	\$3,732,283 00
"    new and renewed during 1898 .....	1,062	1,217,858 00
Gross number and amount during 1898 .....	4,219	\$4,950,141 00
Less expired and cancelled in 1898 .....	1,187	1,340,417 00
Net risks in force on mutual system 31st December, 1898 ..	3,032	\$3,609,724 00

## CLASSIFICATION OF RISKS:

## Farm and non-hazardous.

## PREMIUM NOTES AND UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$108,278 81
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	74,490 07
Amount of premium notes received during the year 1898 .....	33,417 33

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**ERIE FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, SELKIRK.

*Commenced business 2nd September, 1871.**President*—NICHOLAS REICHELD.*Secretary*—J. W. HOLMES, M.P.P.

Unassessed premium note capital, \$29,137.17.

## ASSETS.

Actual cash on hand at head office .....	\$44 69
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	29,137 17
Amount of cash in agents' hands .....	82 77
	<u>\$29,264 63</u>

LIABILITIES.—None.

## RECEIPTS.

Cash as per last statement (not extended) .....	\$326.26
“ received at taking of applications .....	\$36 75
“ “ as fixed payments of 1898 .....	54 04
“ assessments levied in 1898 .....	935 42
Total receipts .....	<u>\$1,026 21</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs .....	\$5 00
“ fuel .....	2 00
“ statutory assessment and license .....	19 91
“ printing, stationery and advertising .....	31 00
“ salaries of directors' and auditors' fees .....	116 30
“ postage, telegrams and express .....	11 57
“ travelling expenses .....	3 00
Total expenses of management .....	<u>\$188 78</u>

*Miscellaneous payments :*

Amount paid for losses which occurred in 1898 .....	1,119 00
Total expenditure .....	<u>\$1,307 78</u>



## CURRENCY OF RISKS.

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

	Four years.
Mutual .....	\$1,051,040 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	826	\$1,036,255 00
Policies new and renewed during 1898 .....	63	68,450 00
Gross number during 1898.....	889	\$1,104,705 00
Less expired and cancelled in 1898 .....	52	53,665 00
Net risks in force on mutual system 31st December, 1898 ..	837	\$1,051,040 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Four year risks.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$41,743 73
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	29,137 17
Amount of premium notes received during the year 1898 .....	2,755 00

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**KENT AND ESSEX FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, ROMNEY.

*Commenced business 27th July, 1888.*

*President*—ROBERT WILKIE.

*Secretary*—THOS. C. RENWICK.

Unassessed premium note capital, \$18,133.25

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ASSETS.

Cash on hand at head office and in bank .....	\$ 251 47
Amount of accrued interest .....	6 04
“ premium notes in force, after deducting all payments thereon and assessments levied .....	18,133 25
“ due bills less than one year overdue .....	87 03
“ unpaid of assessments of 1898 .....	34 61
Total assets .....	<u>\$18,512 40</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office, as per last statement (not extended).....	\$180.54	
Cash received as fixed payments of 1898 .....		\$1,079 84
“ “ “ prior years .....		64 04
“ from assessments of 1898 .....		896 62
“ for interest .....		6 04
“ borrowed money .....		1,250 00
“ from other sources .....		2 80
Total receipts .....		<u>\$3,299 34</u>

EXPENDITURE.

*Expenses of management :*

Cash paid for interest .....	\$ 19 24
“ rent and taxes .....	15 00
“ travelling expenses .....	23 40
“ investigation of claims .....	15 65
“ salaries, directors' and auditors' fees .....	196 00
“ postage, etc .....	26 50
“ statutory assessment and license fee .....	13 85
“ printing, stationery and advertising .....	39 25
“ other expenses of management .....	6 00
Total expenses of management .....	<u>\$354 89</u>

*Miscellaneous payments :*

Cash paid for losses during 1898 .....	1,600 65
“ in repayment of loan .....	1,250 00
“ for rebate .....	22 87
Total expenditure .....	<u>\$3,228 41</u>

## CURRENCY OF RISKS.

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

	One year or less.	Two year risks.	Three year risks.	Total.
Mutual . . . . .	\$8,550	\$8,200	\$630,832	\$747,582

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 . . . . .	521	\$613 919 00
Policies new and renewed during 1898 . . . . .	174	197,320 00
Gross number during 1898 . . . . .	695	\$811,239 00
Less expired and cancelled in 1898 . . . . .	134	163,657 00
Net risks in force on mutual system 31st December, 1898 . . . . .	561	\$647,582 00

## CLASSIFICATION OF RISKS

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risks.	Two year risks.	Three year risks.	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment..	\$113 00	\$200 43	\$22,480 56	\$22,793 99
Amount of all premium notes, after deducting all payments thereon and assessments levied	90 41	159 43	17,883 41	18,133 25
Amount of premium notes received during the year 1898..	124 38	116 00	6,479 97	6,720 35

**GRAND RIVER FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, YORK

*Commenced business 15th April, 1875.*

*President*—JAMES ASHER.

*Secretary*—F. A. NELLES.

Unassessed premium note capital, \$25,784 00.

**ASSETS.**

Cash on hand at head office.....	\$ 59 46	
Cash in Bank of Commerce, Cayuga .....	1,920 58	
Cash, stamps on hand .....	8 74	
		<u>\$ 1 988 78</u>
Amount of assessments of 1898 still unpaid.....		225 46
“ “ “ years prior to 1898 still unpaid.....		22 80
Amount of premium notes in force, after deducting all payments thereon and assessments levied.....		25,784 00
		<u>25,784 00</u>
Total assets .....		<u>\$28,021 04</u>

LIABILITIES.—None.

**RECEIPTS.**

Cash at head office and in bank as per last statement (not extended). \$376.15.		
Cash received for assessments levied in 1898 .....		\$2,585 61
“ “ “ prior to 1898 .....		55 80
“ interest .....		2 40
“ transfer fees .....		6 50
Cash borrowed .....		300 00
		<u>300 00</u>
Total receipts .....		<u>\$2,950 31</u>

**EXPENDITURE.**

*Expenses of management :*

Amount paid for law costs .....		\$ 10 00
“ statutory assessment and license .....		17 61
“ printing, stationery and advertising .....		40 87
“ salaries, directors' and auditors' fees .....		266 70
“ postage, etc .....		21 60
“ travelling expenses .....		10 00
“ interest .....		7 00
		<u>7 00</u>
Total expenses of management.....		\$373 78

*Miscellaneous payments :*

Amount paid for losses of 1898 .....		663 90
“ in repayment of loans .....		300 00
		<u>300 00</u>
Total expenditure.....		<u>\$1,337 68</u>

## CURRENCY OF RISKS.

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

Mutual .....	Three years. \$933,084
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## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	601	\$ 876,299 00
Policies taken during 1898, new and renewed .....	286	459,980 00
	<hr/>	<hr/>
Gross number during 1898.....	887	\$1,336,279 00
Deduct expired and cancelled in 1898 .....	260	403,195 00
	<hr/>	<hr/>
Net risks in force at 31st December, 1898.....	627	\$933,084 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$28,745 20
Amount of all premium notes after deducting all payments thereon and assessments levied .....	25,784 00
Amount of premium notes received during the year 1898.....	13,966 68

## THE WESTMINSTER MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, LOT 14, CON. 4, WESTMINSTER.

*Commenced business 11th December, 1857.*

President—W. H. BEATTIE.

Secretary—JOHN H. ANDERSON.

Unassessed premium note capital, \$39,666.33.

### ASSETS.

Cash value of debentures .....	\$ 10,000 00
Cash on hand at head office .....	\$ 28 34
“ on deposit to the Company's credit, not drawn against, in the Canadian Trust and Loan Company, London .....	3,084 51
London Loan and Savings Company, London .....	1,055 90
Huron and Erie “ “ .....	796 86
	4,965 61
Amount of premium notes in force after deducting all payments thereon and assessments levied .....	39,666 33
Total assets .....	\$ 54,631 94

LIABILITIES.—None.

### RECEIPTS.

Cash at head office and on deposit as per last statement (not ex- tended) .....	\$ 15,815.93
Cash received as taking application .....	\$ 139 76
“ for fixed payments of 1893 .....	2,721 18
“ for interest .....	633 13
“ for engine licenses .....	16 50
Total receipts .....	\$ 3,510 57

### EXPENDITURE.

*Expenses of management .*

Amount paid for rent .....	\$ 3 00
“ agents' fees .....	168 00
“ investigation and adjustment of claims .....	54 00
“ statutory assessment and license .....	25 07
“ salaries, directors' and auditors' fees .....	494 00
“ printing, stationery, advertising and postage .....	26 69
Total expenses of management .....	\$ 770 76

*Miscellaneous payments:*

Cash paid for losses which occurred during 1898 .....	3,507 27
“ rebate .....	23 56
“ sundries .....	59 30
Total expenditure .....	\$ 4,360 89



## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$ 1,387,017 50

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount
Policies in force 31st December, 1897 .....	876	\$1,384,530 50
Policies new and renewed during 1898 .....	418	672,520 00
Gross number during 1898 .....	1,294	2,057,050 50
Deduct expired or cancelled in 1898 .....	436	670,033 00
Net risks in force 31st December, 1898 .....	858	\$1,387,017 50

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes legally liable to assessment .....	\$ 41,610 50
Amount of all premium notes, after deducting all payments thereon, and assessments levied .....	39,666 33
Amount of premium notes received during the year 1898 .....	20,175 60

## DOMINION MUTUAL FIRE INSURANCE COMPANY.\*

HEAD OFFICE, OWEN SOUND.

*Commenced business, 29th March, 1877.**President—JESSE TRULL.**Manager—RICHARD J. DOYLE.*

Unassessed premium note capital, \$67,550 61.

## ASSETS

Cash value of real estate, less incumbrances . . . . .		\$4,275 00
Actual cash on hand at head office . . . . .	\$104.10	
“ in Bank of Hamilton . . . . .	225.66	
		<u>329 76</u>
Amount of short date notes or due bills less than one year overdue . . . . .		1,497 99
“ unpaid of assessments levied in 1898 . . . . .		398 21
“ “ “ prior to 1898 . . . . .		435 92
“ “ “ (not extended) . . . . .	\$834.13	
“ of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		67,550 61
“ advanced to agents . . . . .		56 31
“ suits in Division Court (not extended) . . . . .	\$342 38	
“ office furniture, fuel, etc. (not extended) . . . . .	304.00	
“ all other assets . . . . .		89 84
Total assets . . . . .		<u>\$74,633 64</u>

## LIABILITIES.

Amount of losses adjusted . . . . .		\$2,125 97
“ borrowed money . . . . .		9,550 00
“ salary . . . . .		406 86
“ sundry accounts . . . . .		433 05
Total liabilities . . . . .		<u>\$12,515 88</u>

\* The Company has (pursuant to R. S. O. 1897 c. 203, s. 182 (1)) given public notice dated 13th September, 1899, of voluntary liquidation (F. p. 557); and of ceasing to take contracts of insurances as from the said date.

## RECEIPTS.

Cash at head office, as at 31st December, 1897 (not extended)	\$429.06
Cash received as fixed payments of 1898 .....	\$4,706 51
“ for assessments levied in 1898 .....	2,400 48
“ “ prior to 1898 .....	1,471 27
“ for interest .....	82 05
“ fees and extra risks, etc .....	16 97
“ borrowed money .....	7,050 00
“ bills receivable .....	116 04
“ other sources .....	148 53
Total receipts .....	<u>\$15,991 85</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for commission .....	\$ 547 25
“ law costs .....	705 56
“ investigation and adjustment of claims and inspection of agencies .....	1,598 26
“ statutory assessment and license .....	63 20
“ printing, stationery and advertising .....	873 10
“ taxes and insurance .....	104 03
“ salaries, directors' and auditors' fees .....	2,838 69
“ travelling expenses .....	18 55
“ postage, telegrams and telephone .....	279 64
“ fuel, light and other expenses .....	219 40
“ interest, discount and exchange .....	361 96
Total expenses of management .....	<u>\$7,609 64</u>

*Miscellaneous payments :*

Cash paid for losses which occurred prior to 1898 .....	\$1,842 83
“ “ “ during 1898 .....	6,271 84
	<u>8,114 67</u>
“ rebate .....	139 77
“ repayment of loans .....	182 23
“ sundry other payments .....	44 84
Total expenditure .....	<u>\$16,091 15</u>

CURRENCY OF RISKS.

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

	One year or less.	Two years.	Three years.	Four years.	Total.
Mutual .....	\$8,950	\$14,500	\$790,257	\$2,866,141	\$3,679,848
Re-insurance.....	.....	.....	5,750	.....	5,750
Net amount at risk ....	\$8,950	\$14,500	\$784,507	\$2,866,141	\$3,674,098

MOVEMENT IN RISKS

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	3,496	\$4,043,905
Policies taken during 1898 .....	532	429,298
Gross number in force any time during 1898.....	4,028	\$4,473,203
Less expired and cancelled during 1898.....	832	793,355
Net risks in force 31st December, 1898 .....	3,196	\$3,679,848

CLASSIFICATION OF RISKS :

Farm and non-hazardous.

PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risk.	Two year risks.	Three year risks.	Four year risks.	Total.
Amount of face of all premium notes held by company, and legally liable to assessment .....	\$287 50	\$460 25	\$33,213 93	\$86,453 67	\$120,415 35
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	242 71	437 08	21,944 77	44,926 05	67,550 61
Amount of premium notes received during the year 1898..	260 50	247 25	7,532 03	4,871 39	12,911 17

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**FARMER'S UNION MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, LINDSAY.

*Commenced business 3rd June, 1895.*

President—JOHNSON ELLIS

Secretary—R. G. CORNEIL.

Unassessed premium note capital, \$32,937 61.

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**ASSETS.**

Actual cash on hand at head office .....	\$ 1 10	
“ in Bank of Montreal, Lindsay .....	2,738 34	
		<u>\$2,739 44</u>
Amount of short date notes less than one year overdue .....		583 46
“ premium notes in force after deducting all payments thereon and assessments levied .....	\$32,937 61	
Less residue of premium notes given for re-insurance .....	151 00	
		<u>32,786 41</u>
Total assets .....		<u><u>\$36,109 31</u></u>

**LIABILITIES.**

Amount due secretary .....	\$8 33
Total liabilities .....	<u><u>\$8 33</u></u>

**RECEIPTS.**

Cash on hand, as per last statement (not extended) .....	\$1,191.74	
Cash received for membership fees .....		\$447 50
“ fixed payments of 1898 .....		3,128 95
“ from due bills .....		321 85
“ for interest .....		18 65
“ for transfer fees, etc .....		15 33
Total receipts .....		<u><u>\$3,932 28</u></u>

## EXPENDITURE.

*Expenses of management :*

Cash paid for investigation of claims .....	\$ 28 65
“ commission to agents .....	876 40
“ statutory assessment and license fee .....	17 42
“ rent and taxes .....	33 00
“ salaries, directors' and auditors' fees .....	272 90
“ printing, stationery and advertising .....	74 29
“ postage, telegrams and express .....	30 15
“ law costs .....	1 00
Total expenses of management .....	<u>\$1,333 81</u>

*Miscellaneous :*

Amount paid for losses which occurred during 1898 .....	919 47
“ rebate .....	97 28
“ re-insurance .....	34 02
Total expenditure .....	<u>\$2,384 58</u>

## CURRENCY OF RISKS.

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

	One year.	Two years.	Three years.	Total.
Mutual .....	\$5,400	\$13,750	\$1,173,975	\$1,191,125
Less re-insured .....			5,400	5,400
Net risks carried at 31st December, 1898.	\$3,400	\$13,750	\$1,168,575	\$1,185,725

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	808	\$857,060
Policies new and renewed during 1898 .....	543	533,845
Gross number during 1898 .....	1,351	\$1,390,905
Less expired or cancelled in 1898 .....	189	199,780
Net risks in force on mutual system 31st December, 1898..	1,162	\$1,191,125

## CLASSIFICATION OF RISKS :

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force, 31st December, 1898.*

	Total.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$48,498 71
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	32,937 61
Amount of premium notes received during the year 1898 .....	18,444 45



## MAPLE LEAF FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, COLUMBUS.

*Commenced business, 19th August, 1895.*

President—W.M. SMITH.

Secretary—W.M. PURVES.

Unassessed premium note capital, \$41,335.35.

### ASSETS.

Actual cash on hand at head office .....	\$ 188 09
Amount unpaid of fixed payments of 1898 .....	211 09
“ unpaid of assessments of 1898 .....	100 07
“ of premium notes in force after deducting all payments thereon and assessments levied .....	40,150 06
<b>Total assets .....</b>	<b>\$ 40,649 31</b>

### LIABILITIES.

Amount of supposed losses .....	\$ 800 00
“ due agents .....	3 75
<b>Total .....</b>	<b>\$ 803 75</b>

### RECEIPTS.

Cash received as application fees .....	\$ 3 00
“ fixed payments of 1898 .....	2,363 57
“ “ prior years .....	81 90
“ assessments of 1898 .....	1,549 37
“ “ prior years .....	32 51
“ extra risks .....	3 25
<b>Total receipts .....</b>	<b>\$ 4,033 60</b>

### EXPENDITURE.

*Expenses of management :*

Cash paid for agents' commission .....	\$ 597 50
“ salaries, directors' and auditors' fees .....	459 00
“ statutory assessment and license fee .....	22 00
“ printing, stationery and advertising .....	75 49
“ postage, telegrams and express .....	47 84
“ premium treasurer's bond .....	10 00
“ rent, taxes .....	6 00
<b>Total expenses of management .....</b>	<b>\$ 1,217 83</b>

*Miscellaneous :*

Cash paid for losses during 1898 .....	3,071 25
“ rebate .....	45 13
<b>Total expenditure .....</b>	<b>\$ 4,334 21</b>

## CURRENCY OF RISKS.

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

	One year or less.	Two years.	Three years.	Total.
Mutual.....	\$17,050	\$5,850	\$1,487,121	\$1,510,021
Less amount re insured .....			43,662	43,662
Net risks carried at 31st December, 1898 ...	\$17,050	\$5,850	\$1,443,459	\$1,466,359

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	1,005	\$1,181,058 00
Policies new and renewed during 1898.....	496	538,941 00
Gross number during 1898.....	1,501	\$1,719,999 00
Less expired and cancel'd in 1898 .....	216	209,978 00
Net risks in force on mutual system 31st December, 1898 ....	1,285	\$1,510,021 00

## CLASSIFICATION OF RISKS :

Farm and non-bazardous.

## PREMIUM NOTES OR UNDERTAKINGS.

*On policies in force 31st December, 1898.*

	One year risks.	Two years.	Three years.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$557 39	\$190 62	\$48,474 26	\$49,222 27
Amount of all premium notes after de- ducting all payments thereon and assessments levied .....	501 69	173 40	40,660 26	41,335 35
Amount of premium notes received dur- ing the year 1898.....	557 39	42 25	16,983 80	17,583 44

THE LANARK COUNTY FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

HEAD OFFICE, PERTH, ONT.

*Commenced business 14th September, 1896.*

President—WM LEES

Secretary—GEORGE RITCHIE.

Unassessed premium note capital, \$31,444.99.

ASSETS.

Actual cash in treasurer's hands.....	\$ 20 00	
Cash in Merchant's Bank, Perth .....	925 18	
		\$ 945 18
Amount unpaid of instalments of 1898 .....		54 90
“ “ of prior years (not extended).....	\$32.67	
“ premium notes in force after deducting all payments thereon and assessments levied .....		31,444 99
Total assets .....		\$32,445 07

LIABILITIES.—None.

RECEIPTS.

Cash received as fixed payments of 1898 .....	\$2,403 70
“ “ “ of prior years.....	48 57
“ rebate of rent .....	12 00
Total receipts .....	\$2,464 27

EXPENDITURE

*Expenses of management :*

Cash paid for interest .....	\$ 1 00
“ statutory assessment .....	11 36
“ rent and taxes .....	74 00
“ commission to agents .....	549 75
“ fuel and light .....	1 40
“ investigation of claims.....	10 45
“ travelling expenses .....	21 90
“ salaries, directors' and auditors' fees .....	302 97
“ printing, stationery and advertising .....	71 26
“ postage and telegrams.....	32 48
Total expenses of management .....	\$1,076 57

*Miscellaneous :*

Cash paid for losses of years prior to 1898 .....	\$ 5 00	
“ “ during 1898 .....	365 10	
		370 10
“ for rebate .....		15 51
“ for repayment of loans .....		100 00
Total expenditure.....		\$1,562 18

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$975,422 00

## MOVEMENT IN RISKS.

*Mutual System*

	Number.	Amount.
Policies in force 31st December, 1897 .....	478	\$ 442,120 00
Policies taken during 1898.....	614	560,075 00
<hr/>		
Gross number in force on mutual system 31st December, 1898..	1,092	\$1,002,195 00
Less: expired and cancelled in 1898 .....	29	26,773 00
<hr/>		
Net risks in force 31st December, 1898.....	1,063	\$975,422 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$33,897 26
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	31,444 99
Amount of premium notes received during the year 1898 .....	21,516 94

## MIDLAND MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, UXBRIDGE.

*Commenced business 25th March, 1895.**President*—W. HAMILTON.*Secretary*—A. D. WILLIAMS.

Unassessed premium note capital, \$27,456.71.

## ASSETS.

Actual cash on deposit with I. J. Gould & Bros., Bankers, Uxbridge, \$1,121.08		
“ in Dominion Bank .....	“ 1,089.48	
		\$2,210 56
“ in agents' hand .....		118 79
Amount of fixed payments of 1898 unpaid .....		242 55
“ premium notes in force after deducting all payments thereon and assessments levied .....	\$27,456 71	
“ less residue of premium notes given for re-insurance .....	350 93	
		27,105 78
“ notes or due bills less than one year overdue .....		114 65
“ due from other companies for re-insurance .....		38 78
		27,105 78
Total assets .....		\$29,831 11

## LIABILITIES.

Amount due for salaries and printing .....		\$164 30
“ of supposed losses .....		5 00
		169 30
Total liabilities .....		\$169 30

## RECEIPTS.

Cash received for fixed payments .....		\$2,749 39
“ as interest .....		89 48
		2,838 87
Total receipts .....		\$2,838 87

## EXPENDITURE.

*Expenses of management :*

Cash paid for investigation of claims .....	\$18 03
“ agents' commission .....	380 21
“ rent .....	40 00
“ fuel and light .....	9 78
“ statutory assessment and license fee .....	19 73
“ salaries, directors' and auditors' fees .....	131 40
“ printing, advertising and stationery .....	100 45
“ postage and telegrams .....	15 75
“ interest .....	11 94
<b>Total expenses of management .....</b>	<b>\$727 29</b>

*Miscellaneous :*

Cash paid for losses which occurred prior to 1898 .....	\$831 60
“ “ “ during 1898 .....	308 00
	<u>\$1,139 60</u>
“ sundries .....	18 39
<b>Total expenditure .....</b>	<b><u>\$1,885 28</u></b>

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$1,076,232
Less re-insured .....	13,700
<b>Net amount in force 31st December, 1898 .....</b>	<b>\$1,062,532</b>

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	874	\$1,016,012
Policies new and renewed during 1898 .....	409	486,510
<b>Gross number during 1898 .....</b>	<b>1,283</b>	<b>\$1,502,522</b>
Less expired or cancelled in 1898 .....	383	426,290
<b>Net risks in force on mutual system 31st December, 1898 ....</b>	<b>900</b>	<b>\$1,076,232</b>

## CLASSIFICATION OF RISKS :

## Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$34,920 85
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	27,456 71
Amount of premium notes received during the year 1898 .....	15,833 28
“ “ given by company for re-insurance .....	350 93



**COUNTY OF BRANT FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, PARIS.

*Commenced business 27th May 1861.*

*President*—JOSEPH McINTYRE.

*Secretary*—WM. TURNBULL

Unassessed Premium note capital \$127,027.49.

**ASSETS.**

Cash on hand head office.....	\$ 46 08	
“ in Bank of Commerce, Paris .....	186 93	
		<u>\$ 233 01</u>
Amount of assessment of 1898 unpaid .....		3 675 73
“ “ prior years (not extended) .....	\$434.62	
“ premiums notes in force, after deducting all payments thereon and assessments levied .....		127 027 49
Total assets .....		<u>\$150,926 23</u>

**LIABILITIES.**

Amount of interest due .....	\$ 14 92
“ borrowed money .....	5,800 00
“ losses adjusted .....	600 00
“ “ supposed .....	325 00
Total liabilities .....	<u>\$6 739 92</u>

**RECEIPTS.**

Cash on hand, as per last statement (not extended).....	\$9.06
“ received for assessments levied in 1898 .....	\$13 495 39
“ “ “ prior to 1898 .....	1,949 40
“ “ borrowed money .....	13,800 00
“ “ cancelled policies .....	97 70
Total receipts .....	<u>\$29,342 49</u>

**EXPENDITURE.**

*Expenses of management :*

Amount paid for fuel and light .....	\$ 1 38
“ travelling expenses .....	16 00
“ commission .....	879 67
“ investigation and adjustment of claims .....	100 70
“ interest.....	518 68
“ statutory assessment and license.....	75 10
“ printing and advertising .....	31 00
“ rent and taxes .....	50 00
“ salaries, directors' and auditors' fees .....	900 20
“ postage, telegrams, express and stationery .....	84 46
“ other expenses .....	23 40
Total expenses of management .....	<u>\$2,680 59</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898.....	\$13,637 95
“ “ “ prior to 1898 .....	200 00
	<u>13,837 95</u>
“ in repayment of loan.....	12,600 00
Total expenditure.....	<u>\$29,118 54</u>

## CURRENCY OF RISKS.

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

	Four years.
Mutual .....	\$4,952 512 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number	Amount.
Policies in force 31st December, 1897.....	3,325	\$4,870 471 00
“ taken during 1898, new and renewed .....	560	727,125 00
Gross number and amount of risks during 1898 .....	3,885	\$5,597,596 00
Less expired and cancelled in 1898 .....	503	645 084 00
Net risks in force 31st December, 1898.....	3,382	\$4,952,512 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous

## PREMIUM NOTES OR UNDERTAKINGS

*On Policies in force 31st December, 1898.*

	Four year risks.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$145,791 37
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	127,027 49
Amount of premium notes received during the year 1898 .....	21,845 10

## SCOTT MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, SANDFORD.

*Commenced business 28th September, 1895.**President*—JOHN THOMPSON.*Secretary*—WM. NELSON.

Unassessed premium note capital, \$7,777.60.

## ASSETS.

Cash on hand at head office .....	\$25 49	
Cash in Bank, Uxbridge.....	525 85	
		<u>\$551 34</u>
Amount of short date notes less than one year overdue .....		10 50
“ premium notes after deducting all payments thereon and assessments levied.....		7,777 60
		<u>\$8,339 44</u>
Total assets.....		<u>\$8,339 44</u>

LIABILITIES.—None.

## RECEIPTS.

Actual cash on hand as per last statement (not extended).....	\$576 64	
Cash received as fixed payments for 1898.....		\$779 95
“ for interest .....		14 20
		<u>\$794 15</u>
Total receipts .....		<u>\$794 15</u>

## EXPENDITURE.

Cash paid for investigation and adjustment of claims.....		\$2 00
“ agents' commission .....		52 00
“ salaries, directors' and auditors' fees.....		130 66
“ statutory assessment and license fee.....		9 54
“ rent .....		5 00
“ printing .....		15 00
“ postage.....		7 75
		<u>\$221 95</u>
Total expenses of management.....		<u>\$221 95</u>

*Miscellaneous:*

Cash paid for losses of 1898 .....		600 00
		<u>\$821 95</u>
Total expenditure.....		<u>\$821 95</u>

## CURRENCY OF RISKS.

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

	Two years.	Three years.	Total.
Mutual .....	\$16,000	\$313,125	\$314,725

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	273	\$315 900
Policies taken in 1898, new and renewed .....	87	94,975
Gross number during 1898 .....	360	\$410,875
Deduct expired and cancelled in 1898 .....	83	96,150
Net risks in force 31st December, 1898 .....	277	\$314,725

## CLASSIFICATION OF RISKS:

All non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$47 00	\$9,381 75	\$9,428 75
Amount of all premium notes, after deduct- ing all payments thereon and assess- ments levied .....	39 00	7,738 60	7,777 60
Amount of premium notes received during the year 1898 .....	.....	2,849 25	2,849 25

## AYR FARMERS' MUTUAL FIRE INSURANCE COMPANY

HEAD OFFICE, AYR

*Commenced business 13<sup>th</sup> December, 1893.*

*President*—WILLIAM HALL

*Secretary*—JOSEPH WRIGLEY

Unassessed premium note capital, \$63,731.27.

### ASSETS.

Actual cash on hand 31st December, 1898 .....	\$ 618 62
Amount unpaid of assessments of 1893 .....	20 90
“ “ “ policy fees of 1898 .....	2 00
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	63,731 27
<b>Total assets</b> .....	<b>\$64,372 79</b>

LIABILITIES.—None.

### RECEIPTS

Cash on hand December 31st 1897 (not extended) .....	\$580.73
Cash received for fees .....	\$ 167 00
“ assessments of 1893 .....	1,648 04
“ “ prior years .....	31 08
“ borrowed .....	700 00
“ for interest .....	5 24
<b>Total receipts</b> .....	<b>\$2,591 36</b>

### EXPENDITURE.

*Expenses of management :*

Amount paid for interest .....	\$ 11 70
“ statutory assessment and license .....	23 64
“ rent .....	2 00
“ salaries, directors' and auditors' fees .....	442 85
“ printing, stationery, etc. ....	62 90
“ postage, etc. ....	9 75
“ expenses attending Underwriters' Association ....	6 50
“ fee Underwriters' Association .....	2 50
<b>Total expenses of management</b> .....	<b>\$561 84</b>

*Miscellaneous :*

Amount paid for losses which occurred during 1898 .....	1,291 63
“ in repayment of loans .....	700 00
<b>Total expenditure</b> .....	<b>\$2,553 47</b>

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$1,523,535 00

## MOVEMENT IN RISKS.

	Number.	Amount.
Policies in force 31st December, 1897 .....	498	\$1,295,060 00
Policies taken during 1898 .....	202	481,475 00
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Gross number and amount in force 31st December, 1898 ....	700	\$1,776,535 00
Less expired and cancelled in 1898 .....	116	253 000 00
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Net risks in force 31st December, 1898 .....	584	\$1,523,535 00

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$66,379 00
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	63,731 27
Amount of all premium notes received during the year 1898 .....	21,195 00



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**RENFREW FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, RENFREW, ONT.

*Commenced business 9th June, 1898*

*President*—JOHN MCGREGOR.

*Secretary*—FRANK LEONARD.

Unassessed premium note capital, \$4,646.21.

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ASSETS.

Cash on hand at head office.....	\$ 5 76	
Cash in Bank of Ottawa, Renfrew.....	617 20	
		<u>\$622 96</u>
Amount unpaid of fixed payments of 1898 .....		146 59
Amount of notes less than one year overdue.....		130 25
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		4 646 21
<b>Total assets .....</b>		<u><u>\$5 546 01</u></u>

LIABILITIES.—None.

RECEIPTS.

Cash received for fixed payments of 1898.....	\$875 18
Cash borrowed.....	25 00
	<u>          </u>
<b>Total receipts .....</b>	<u><u>\$900 18</u></u>

EXPENDITURE.

*Expenses of management :*

Cash paid for interest .....	\$27 50
“ salaries, directors' and auditors' fees.....	133 50
“ printing, stationery and advertising .....	70 35
“ postage, telegrams and express .....	5 52
	<u>          </u>

**Total expenses of management .....** \$236 87

*Miscellaneous payments :*

Cash paid in repayment of loan.....	25 00
“ for office furniture.....	15 10
“ for sundries .....	25
	<u>          </u>

**Total expenditure. ....** \$277 22

## CURRENCY OF RISKS.

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

	Three years.
Mutual .....	\$168,625 00

## MOVEMENT IN RISKS

	Number.	Amount.
Policies taken during 1898 .....	200	\$168,625 00
Deduct expired and cancelled during 1898— <i>None.</i>		
Net risks in force 31st December, 1898 .....	200	168,625 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three years.
Amount of face of all premium notes held by Company and legally liable to assessment .....	\$5,798 23
Residue of premium notes, after deducting all fixed payments thereon and assessments levied .....	4 646 21
Amount of premium notes received during the year 1898 .....	5,798 23

VICTORIA MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business November, 1863.*

*President*—GEO. H. MILLS.

*Secretary*—W. R. STUART.

Unassessed premium note capital, \$50,655.64.

ASSETS.

Cash on hand at head office . . . . .	\$38 18	
“ in Bank of Hamilton, Hamilton . . . . .	112 05	
	\$150 23	
Amount unpaid of fixed payments of 1898 . . . . .		1,307 21
“ of short date notes or due bills less than one year overdue . . . . .		598 95
“ “ “ “ one year or more over-		
due (not extended) . . . . .	\$254 90	
“ of premium notes in force, after deducting all payments thereon and assessments levied . . . . .		50,655 64
“ office furniture and safe (not extended) . . . . .	\$285.59	
Total assets . . . . .		\$52,712 03

LIABILITIES.

Amount of borrowed money . . . . .		\$4,300 00
Deposit for future assessments . . . . .		138 62
Agency . . . . .		95 70
All other liabilities . . . . .		123 67
Total liabilities . . . . .		\$4,657 99

RECEIPTS.

Cash at head office as per last statement (not extended) . . . . .		\$607.94
“ received as membership fees, not being part payment of premium notes		\$310 80
“ “ for fixed payments of 1898 . . . . .		5,049 62
“ “ bills receivable (first payments) . . . . .		1,605 11
“ “ carpenters' risks and transfer fees . . . . .		20 22
“ “ deposit for future assessment . . . . .		17 55
“ “ borrowed money . . . . .		300 00
“ “ additional premiums . . . . .		23 25
“ “ other sources . . . . .		7 91
Total receipts . . . . .		\$7,334 46

## EXPENDITURE.

*Expenses of management :*

Amount paid for interest .....	\$ 274 85
“ commission .....	649 08
“ investigation and adjustment of claims .....	18 50
“ printing, stationery and advertising .....	165 35
“ rent and taxes .....	381 86
“ salaries, directors' and auditors' fees .....	2,817 96
“ postage, telegrams and express .....	49 85
“ fuel and light .....	37 30
“ statutory assessment and license fee .....	24 91
“ other expenses .....	100 46
Total expenses of management .....	\$4,520 12

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	1,111 47
“ furniture .....	95 23
“ rebate .....	45 99
“ deposited in court .....	2,070 40
Total expenditure .....	\$7,843 21

## CURRENCY OF RISKS.

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

Mutual .....	Three years. \$1,367,562 00
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## MOVEMENT IN RISKS :

*Mutual System*

	Number.	Amount.
Policies in force 31st December, 1897 .....	1,118	\$1,383,292 00
“ new and renewed during 1898 .....	344	478,440 00
Gross number during 1898 .....	1,462	\$1,861,732 00
Less expired and cancelled in 1898 .....	370	494,170 00
Net risks in force on mutual system 31st December, 1898 ..	1,092	\$1,367,562 00

## CLASSIFICATION OF RISKS :

## General Fire Insurance.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Amount of face of all premium notes held by the Company, and legally liable to assessment .....	Three years. \$63,658 69
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	50,655 64
Amount of premium notes received during the year 1898 .....	22,361 50

## CANADIAN MILLERS' MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, HAMILTON.

*Commenced business 20th September, 1878.*

President—WILLIAM SNIDER.

Secretary—SENECA JONES.

Unassessed premium note capital, \$47,589.45.

## ASSETS

Cash value of mortgages .....		\$44,900 00
“ debentures .....		1,000 00
Actual cash on hand at head office.....	\$244 77	
Cash on deposit to the Company's credit, not drawn against, in Bank of Hamilton, at Hamilton.....	11,904 43	
		<u>12,149 20</u>
Amount unpaid of premium notes in force, after deducting all payments thereon and assessments levied .....	\$ 47,589 45	
Less residue of premium notes given by Company for re-insurance .....	1,222 75	
		<u>46,366 70</u>
Amount unpaid of fixed payments of 1898 .....		57 60
“ accrued interest.....		1,126 77
Total assets .....		<u>\$105,600 27</u>

LIABILITIES —None.

## RECEIPTS.

Cash at head office and in bank as per last statement (not extended) .....	\$23,472.23	
Cash received as fixed payments of 1898.....		\$ 15,848 85
“ due in prior years .....		357 50
“ interest.....		2,517 56
“ fees, etc.....		17 20
“ from investments (not extended).....	\$3,600	
Total receipts .....		<u>\$18,741 11</u>

## EXPENDITURE.

*Expenses of management :*

Amount paid for statutory assessment .....	\$ 14 36
“ printing, stationery and advertising .....	51 33
“ salaries, directors' and auditors' fees .....	2 295 36
“ postage, telegrams and express .....	55 07
“ travelling expenses .....	187 15
“ rent .....	200 00
“ law costs .....	5 00
“ other expenses .....	62 67
“ investigation of claims .....	5 00
<b>Total expenses of management .....</b>	<b>\$2 875 94</b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	12,636 70
“ rebate .....	289 83
“ re-insurance .....	452 25
“ dividends to policy holders .....	1,409 42
“ for investments (not extended)..... \$16,000.00	
<b>Total expenditure .....</b>	<b>\$17,664 14</b>

## CURRENCY OF RISKS.

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

	One year or less.	Three years.	Total.
Mutual .....	\$2,500	\$630,100	\$632,600
<i>Re-insurance :</i>			
Mutual .....	....	16,400	16,400
Net risks in force at 31st December, 1898.....	\$2,500	\$613,700	\$616,200



## MOVEMENT IN RISKS.

*Mutual System.*

	Number	Amount.
Policies in force 31st December, 1897.....	264	\$650,750
Policies new and renewed during 1898 .....	95	236,650
Gross number during 1898 .....	359	\$887,400
Less expired and cancelled in 1898.....	104	254,800
Net risks in force on mutual system 31st December, 1898 ..	255	\$632,600

## CLASSIFICATION OF RISKS :

## Manufacturing.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year or less.	Three years.	Total.
Amount of face of all premium notes held by Com- pany and legally liable to assessment.....	\$18 00	\$78,607 25	\$78,625 25
Amount of all premium notes after deducting all payments thereon and assessments levied .....	50	.....	47,589 45
Amount of premium notes received during the year 1898 .....	.....	.....	28,786 50
Residue of premium notes given for re-insurance.....	.....	.....	1,222 75

**PEEL COUNTY FARMERS' MUTUAL FIRE INSURANCE COMPANY.**

HEAD OFFICE, BRAMPTON.

*Commenced business 24th June, 1876.*

*President*—GEORGE CHEYNE.

*Secretary*—LUTHER CHEYNE.

Unassessed premium note capital, \$127,840.33.

ASSETS

Cash on hand at head office .....	\$ 412 30	
“ in Dominion Bank, Brampton.....	6,673 34	
Stamps on hand .....	57 00	
		\$ 7,142 64
Amount unpaid of fixed payments of 1898 .....		1,056 95
Amount due in prior years (not extended).....	\$1,163.36	
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....		127,840 33
Amount of office furniture (not extended) .....	\$225 00	
Total assets .....		<u>\$136,039 92</u>

LIABILITIES.—None.

RECEIPTS.

Cash at head office as per last statement (not extended).....	\$3,915 28	
Cash received as fixed payments of 1893 .....		\$11,841 66
“ “ prior years .....		765 46
“ for interest .....		132 70
“ retained for assessments .....		9 42
“ carpenters' risks .....		3 00
“ agents' balances .....		24 52
Total receipts .....		<u>\$ 12,776 76</u>

EXPENDITURE.

*Expenses of management :*

Amount paid for commission to agents .....	\$	475 63
“ investigation and adjustment of claims.....		116 45
“ statutory assessment .....		76 18
“ printing and advertising .....		226 85
“ salaries, directors' and auditors' fees .....		1,547 10
“ postage .....		137 52
“ fuel and light .....		18 40
“ rent and taxes.....		104 50
“ law costs .....		15 10
“ other expenses.....		72 57
Total expenses of management .....	\$	<u>2,790 30</u>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898.....		6,577 69
“ rebate .....		181 41
Total expenditure .....	\$	<u>9,549 40</u>

## CURRENCY OF RISKS.

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

Mutual .....	Four years.
	\$4,769,674

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897.....	3,183	\$4,945,069
Policies new and renewed during 1898.....	945	1,530,095
Gross number during 1898 .....	4,128	\$6,475,164
Less expired and cancelled in 1898 .....	984	1,705,490
Net risks in force on mutual system 31st December, 1898....	3,144	\$4,769,674

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

Amount of face of all premium notes held by Company and legally liable to assessment.....	Four year risks.
	\$160,249 15
Amount of all premium notes, after deducting all payments thereon and assessments levied.....	127,840 33
Amount of premium notes received during the year 1898 .....	52,188 20

**YORK MUTUAL FIRE INSURANCE COMPANY.\***

HEAD OFFICE, 157 BAY STREET, TORONTO.

*Commenced business 4th April, 1896.*

President—W. J. HILL, M.P.P.

Secretary—J. G. WILGAR.

Unassessed premium note capital, \$45,462.57.

**ASSETS.**

Actual cash on hand at head office.....	\$ 119 21	
“ in Dominion Bank, Market Branch.....	2,135 43	
		<hr/>
Amount in agents' hands .....		\$2,254 64
“ of notes or due bills less than one year overdue .....		325 26
“ premium notes in force after deducting all payments thereon and assessments levied.....		74 45
		<hr/>
Total assets .....		\$48,116 92

**LIABILITIES.**

Amount due for agents' commissions.....	\$ 6 79
“ salaries and directors' fees, etc .....	94 80
“ deposits on account of fixed payments.....	2 00
	<hr/>
Total liabilities.....	\$103 59

**RECEIPTS.**

Cash received as fees .....	\$72 97
“ fixed payments of 1898 .....	2 657 28
“ for interest .....	48 35
“ carpenters' risk .....	2 52
	<hr/>
Total receipts .....	\$2,781 12

**EXPENDITURE.**

*Expenses of management :*

Cash paid for investigation of claims.....	\$12 70
“ travelling expenses .....	49 00
“ agents' commissions.....	148 60
“ statutory assessment and license fee .....	17 94
“ rent and taxes.....	120 00
“ salaries, directors' and auditors' fees .....	700 98
“ printing, stationery and advertising.....	55 50
“ postage, telegrams, etc .....	31 60
“ other expenses.....	12 80
	<hr/>
Total expenses of management.....	\$1,149 12

*Miscellaneous payments :*

Cash paid for losses of 1898 .....	1,157 84
“ rebate.....	12 45
“ sundries.....	8 90
	<hr/>
Total expenditure.....	\$2,328 31

\* Under R. S. O. 1897, c. 203, s. 20, the Company was authorized by Order in Council of 11th February, 1899, to raise a joint stock capital of \$175,000 in 1 750 shares of \$100 each ; and subsequently (under section 24.) the Company was on 14th June, 1899, licensed to transact insurance on the cash system as well as on the premium note system.

## CURRENCY OF RISKS.

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

	One year risks.	Two year risks.	Three year risks.	Total.
Mutual . . . . .	\$350	\$3,000	\$1,355,693	\$1,359,043

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 . . . . .	711	\$899,295 00
Policies new and renewed during 1898 . . . . .	397	483,403 00
Gross number during 1898 . . . . .	1,108	\$1,382,698 00
Less expired and cancelled in 1898 . . . . .	26	23,655 00
Net risks in force on mutual system 31st December, 1898 . . . . .	1,082	\$1,359,043 00

## CLASSIFICATION OF RISKS

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risks.	Two year risks.	Three year risks.	Total.
Amount of face of all premium notes held by Company, and legally liable to assessment . . . . .	\$14 00	\$115 00	\$53,443 00	\$53,572 00
Amount of all premium notes, after deducting all payments thereon and assessments levied . . . . .	12 50	103 05	45,347 02	45,462 57
Amount of premium notes received during the year 1898..	14 00	115 00	13,957 37	19,036 37

## TOWNSHIP OF OLINTON MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, BEAMSVILLE.

*Commenced business 22nd August, 1898.**President*—JACOB MICHNER.*Secretary*—LEVI MOYER.

Unassessed premium note capital, \$5,128.56.

## ASSETS

Actual cash on hand at head office . . . . .	\$ 30 21
Amount of premium notes in force, after deducting all payments thereon and assessments levied . . . . .	5,128 56
Total assets . . . . .	<u>\$5,158 77</u>

## LIABILITIES.

Amount of borrowed money . . . . .	\$35 00
“ interest accrued . . . . .	1 05
Directors' fees and salaries (not yet determined) . . . . .	
Liabilities, except fees and salaries . . . . .	<u>\$36 05</u>

## RECEIPTS.

Cash received at the taking of application . . . . .	\$17 72
“ as fixed payments due in 1898 . . . . .	118 15
“ borrowed . . . . .	60 00
Total receipts . . . . .	<u>\$195 87</u>

## EXPENDITURE.

*Expenses of management :*

Cash paid for interest . . . . .	\$ 0 25
“ license and filing fees . . . . .	35 00
“ travelling expenses . . . . .	3 25
“ rent and taxes . . . . .	16 00
“ printing, stationery and advertising . . . . .	72 10
“ postage, telegrams and express . . . . .	4 50
“ other expenses . . . . .	9 56
Total expenses of mangement . . . . .	<u>\$140 66</u>

*Miscellaneous payments :*

Cash paid in repayment of loans . . . . .	25 00
Total expenditure . . . . .	<u>\$165 66</u>



## CURRENCY OF RISKS.

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

Mutual.....	Three years.
	\$146,080 00

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies taken during 1898.....	110	\$146,880 00
“ expired and cancelled during 1898.....	1	800 00
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Net risks in force 31st December, 1898..	109	\$ 146,080 00

## CLASSIFICATION OF RISKS :

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	Three years.
Amount of face of all premium notes held by Company, and legally liable to assessment .....	\$5,274 68
Amount of all premium notes, after deducting all payments thereon and assessments levied .....	5,128 56
Amount of premium notes received during the year .....	5,274 68

## SALTFLEET AND BINBROOK MUTUAL FIRE INSURANCE COMPANY.

HEAD OFFICE, ELFRIDA.

*Commenced business 30th July, 1880.**President*—A. D. LEE.*Secretary*—GEORGE SPERA.

Unassessed premium note capital, \$52,772 25.

## ASSETS.

Actual cash in Traders' Bank, Hamilton .....	\$ 3,610 14
Amount unpaid of assessments levied during 1898 .....	221 20
Amount of premium notes in force, after deducting all payments thereon and assessments levied .....	52,772 25
<b>Total assets .....</b>	<b><u>\$56,603 59</u></b>

LIABILITIES.—None.

## RECEIPTS.

Cash at head office (not extended) .....	\$4,038.64
Cash received for assessments which were levied in 1898 .....	\$ 1,535 26
“ “ “ before 1898 .....	123 00
“ interest .....	108 51
“ transfer fees .....	9 00
<b>Total receipts .....</b>	<b><u>\$1,775 77</u></b>

## EXPENDITURE.

*Expenses of management :*

Amount paid for law costs .....	\$40 93
“ investigation of claims .....	28 00
“ statutory assessment and license fee .....	22 17
“ printing, stationery and advertising .....	34 00
“ salaries and directors' fees .....	278 20
“ postage, etc .....	18 90
“ rent .....	1 48
“ other expenses .....	7 00
<b>Total expenses of management .....</b>	<b><u>\$430 68</u></b>

*Miscellaneous payments :*

Cash paid for losses which occurred during 1898 .....	1,753 59
“ re-payment of loans .....	20 00
<b>Total expenditure .....</b>	<b><u>\$2,204 27</u></b>

## CURRENCY OF RISKS.

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

	One year.	Two years.	Three years.	Total.
Mutual .....	\$7,200	\$2,600	\$1,328,127	\$1,337,927

## MOVEMENT IN RISKS.

*Mutual System.*

	Number.	Amount.
Policies in force 31st December, 1897 .....	897	\$1,193,298
Policies new and renewed during 1898 .....	353	475,209
Gross number during 1898 .....	1,250	\$1,668,507
Loss expired and cancelled in 1898 .....	240	330,580
Net risks in force at 31st December, 1898 .....	1,010	\$1,337,927

## CLASSIFICATION OF RISKS:

Farm and non-hazardous.

## PREMIUM NOTES OR UNDERTAKINGS

*On policies in force 31st December, 1898.*

	One year risks.	Two year risks.	Three year risks	Total.
Amount of face of all premium notes held by Company and legally liable to assessment .....				\$67,992 29
Amount of all premium notes after deducting all payments thereon and assessments levied .....	123 33	84 55	52,564 37	52,772 25
Amount of premium notes received during the year 1898 .....				20,673 23

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

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PURELY MUTUAL FIRE INSURANCE COMPANIES.  
ASSETS FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Real estate cash	Mortgages, bonds, and other securities.	Cash.	Agents' balances.	Fixed payments of 1898 unpaid.	Assessments unpaid of 1898.	Fixed payments and assessments of prior years.	Unassessed premium note capital.	Interest due and accrued.	Short date notes.	All other assets.	Total assets.
	£	£	£	£	£	£	£	£	£	£	£	£
Amherst Island	.....	.....	1,929 32	.....	.....	.....	.....	3,221 14	.....	41 25	.....	4,291 71
Ayr Farmers	.....	.....	618 62	.....	.....	20 90	.....	63,731 27	.....	.....	2 00	64,372 79
Bancroft	.....	.....	207 32	.....	48 89	.....	.....	4,165 45	.....	51 98	.....	4,463 64
Bay of Quinte	.....	.....	158 37	.....	141 20	.....	.....	26,415 31	.....	.....	.....	26,714 88
Bertie and Willoughby	.....	.....	493 72	.....	88 14	.....	.....	45,998 24	.....	.....	.....	46,680 10
Blanshard	.....	.....	120 01	.....	.....	288 39	163 40	22,862 42	.....	.....	.....	23,374 22
Blenheim North	.....	.....	7 77	.....	.....	20 80	.....	74,189 77	.....	.....	.....	74,318 34
Brant County	.....	.....	233 01	.....	.....	3,675 73	.....	127,027 49	.....	.....	.....	130,936 23
Bruce West	.....	.....	12 26	.....	.....	305 24	.....	15,231 06	.....	.....	.....	15,549 56
Canadian Millers'	.....	45,900 00	12,149 20	.....	57 60	.....	.....	46,365 70	1,126 77	.....	.....	105,600 27
Caradoc Farmers'	.....	.....	1,221 35	.....	42 28	.....	.....	33,139 95	.....	.....	.....	34,403 56
Clinton Township	.....	.....	30 21	.....	.....	.....	.....	5,128 56	.....	.....	.....	5,168 77
Culross	.....	.....	3,611 19	.....	.....	301 35	32 08	38,154 23	.....	.....	.....	41,998 85
Dereham and West Oxford	.....	.....	3,499 56	.....	91 06	.....	.....	38,110 89	.....	.....	.....	41,701 51
Dominion Mutual	.....	.....	329 76	.....	.....	398 21	435 92	67,550 61	.....	1,497 99	.....	74,633 64
Dorchester N. and S.	.....	.....	5,872 94	.....	284 82	.....	.....	55,306 26	.....	.....	.....	61,414 02
Downie	.....	.....	471 13	.....	.....	42 09	.....	34,07 35	.....	.....	.....	35,220 57
Dufferin Farmers	.....	.....	1,316 25	61 61	.....	.....	.....	25,316 34	.....	.....	.....	26,694 20
Dumfries N. and Waterloo S.	.....	.....	232 20	.....	.....	261 55	.....	157,868 75	.....	.....	23 00	158,385 50
Dunwich Farmers'	.....	.....	50 78	.....	241 70	.....	.....	32,786 43	.....	.....	.....	33,078 91
Easthope South	.....	.....	541 35	.....	.....	264 07	.....	120,654 99	.....	.....	.....	121,460 41
Ekfrid	.....	.....	.....	.....	143 85	.....	.....	20,651 46	.....	.....	.....	20,805 31
Ehnaa Farmers	.....	.....	4,089 12	.....	.....	126 56	.....	76,067 08	.....	.....	.....	80,882 76
Framosa	.....	.....	585 92	.....	155 54	.....	.....	25,074 85	.....	.....	.....	25,816 31
Erie Farmers	.....	.....	44 69	.....	.....	.....	.....	29,137 17	.....	82 77	.....	29,244 63
Farmers' Central	.....	.....	3 90	.....	33 94	.....	.....	102,022 34	.....	.....	.....	102,160 18
Farmers' Union	.....	.....	2,739 41	.....	.....	.....	.....	32,786 41	.....	588 46	.....	36,109 31
Fernosa	.....	.....	1,605 62	.....	.....	147 61	.....	79,626 28	.....	.....	.....	81,379 51
Germania Farmers'	.....	.....	21 85	.....	24 05	.....	.....	75,606 44	.....	.....	.....	75,755 24
Glenary Farmers'	.....	.....	5,700 15	.....	.....	.....	.....	29,612 57	.....	.....	.....	35,312 72
Grand River	.....	.....	1,988 78	.....	.....	225 46	22 80	25,784 00	.....	.....	.....	28,021 04
Grenville Patron	.....	.....	2,243 02	.....	175 83	.....	.....	53,818 86	.....	.....	.....	56,462 19
Grey and Bruce	.....	.....	.....	.....	.....	119 55	143 09	30,415 15	.....	.....	.....	30,677 79
Guelph Township	.....	.....	107 48	.....	14 60	.....	4 00	24,796 71	.....	.....	.....	24,926 55
Halton Union	.....	.....	2,249 14	.....	.....	3 76	.....	76,490 78	.....	156 18	.....	78,886 10
Hamilton Township	.....	.....	257 42	.....	.....	.....	.....	7,068 17	.....	.....	.....	7,325 59

Hay Township	6,101 64	213 09	105,359 16	111,073 89
Hopewell Creek	3,290 04	112 51	21,627 44	22,074 74
Howick Farmers'	3,496 70	85 93	185,745 91	189,995 50
Howard Farmers'	1,635 83	31 61	45,303 25	48,083 69
Kent and Essex	251 47		18,133 25	18,512 40
Lambton Farmers'	1,471 29		74,490 07	76,886 72
Lanark	945 18		31,444 99	32,445 07
Lennox and Addington	255 70		33,604 80	34,344 48
Lobo Township	1,329 99		19,610 00	21,002 17
London Township	2,076 15		36,446 95	39,188 50
McGillivray	166 92	1,759 20	8,469 90	10,433 62
McKillop	228 64	101 42	86,005 51	86,726 27
Maple Leaf	188 09	250 07	40,150 06	40,619 31
Midland	2,210 56	116 60	53,434 90	53,723 97
Nichol			102,717 77	103,985 59
Nissouri Farmers'	209 17		44,930 32	45,756 11
Norfolk Farmers'	175 41		14,847 24	15,060 82
Oneida Farmers'	462 52	34 42	47,930 00	48,946 00
Otter	197 34	17 35	40,033 51	40,354 05
Oxford Farmers'	4,897 62	123 20	53,810 57	59,366 09
Peel and Maryboro'	7,142 64		127,840 33	136,089 92
Peel County Farmers'			24,466 28	25,379 77
Puslinch	979 86	143 63	4,646 21	5,546 01
Renfrew	622 96		52,772 25	56,603 59
Salfleet and Binbrook	3,610 14	221 21	7,777 60	8,539 44
Scott	551 34		29,902 86	30,908 53
Simcoe County	465 52	540 15	35,425 14	37,231 39
Southwold Farmers'	1,287 32	518 03	106,115 68	109,362 01
Sydenham	1,860 77	813 02	35,905 22	36,135 57
Townsend	1,860 77	479 30	92,147 95	94,221 64
Usborne and Hibbert	811 33	19 02	50,655 64	52,712 03
Victoria	1,782 82	290 87	39,146 43	41,104 24
Walpole Farmers'	150 23	265 99	205,906 91	211,484 83
Waterloo North	1,605 10	871 83	136,858 78	139,353 14
Wawanosh West	4,706 09	582 30	39,666 33	54,631 04
Westminster Township	1,911 46		11,396 63	11,632 39
Williams East	4,965 61	161 42	26,141 17	26,673 61
Yarmouth	56 21		45,462 57	46,116 92
York Mutual	2,254 64			
Totals	4,275 00	13,812 34	3,589,658 90	4,097,623 98
		1,052 01	1,132 81	209 93
		8,396 02	4,611 28	



PURELY MUTUAL FIRE INSURANCE COMPANIES.  
LIABILITIES FOR YEAR ENDING 31st DECEMBER, 1898.

Name of company.	Losses.			Borrowed money and bills payable.	Interest accrued.	Salaries and directors' fees.	Agents' commission and fees.	Other liabilities.	Total liabilities.	Number of policies in force.	Amount at risk
	Reported but not adjusted.	Adjusted.	Resisted.								
	£	¢	¢	£	¢	¢	¢	£	¢		£
Amherst Island J.										103	143,225 00
Ayr Farmers'										684	1,523,335 00
Bancroft										192	115,050 00
Bay of Quinte				2,250 00	84 38			59 23	2,393 61	887	1,053,735 00
Bertie and Willoughby										1,307	1,705,911 00
Blenheim				2,500 00					2,500 00	616	818,605 00
Blenshard				1,900 00	11 67				1,911 67	600	1,574,425 00
Brant County	325 00	600 00		5,800 00	14 92				6,739 92	3,382	4,352,512 00
Bruce, West.				810 00					810 00	490	390,685 00
Canadian Millers'										255	632,600 00
Caradoc Farmers'		5 00						95 91	100 91	863	1,246,338 00
Clinton Township				35 00	1 05				36 05	109	146,080 00
Culross										712	1,025,482 00
Dereham and West Oxford										692	1,188,806 00
Dominion Mutual				9,550 00	406 86			433 05	12 515 88	3,196	3,673,848 00
Dorchester, N. and S.		2,125 97								1,393	2,082,628 00
Downie	10 00								10 00	612	1,269,015 00
Dufferin Farmers'		200 00							200 00	797	823,250 00
Dunfries, N., and Waterloo, S.										1,774	3,990,850 00
Dunwich Farmers'	400 00			450 00					850 00	1,042	1,277,945 00
Easthope, South	1,000 00								1,000 00	1,237	2,796,110 00
Elkrid				600 00	16 25			12 94	629 19	623	798,950 00
Elma Farmers'										1,071	1,746,716 00
Erasmus										383	671,875 00
Eric Farmers'										837	1,051,040 00
Farmers' Central	400 00	2,138 00							2,538 00	2,681	3,003,057 00
Farmers' Union								8 33	8 33	1,162	1,191,125 00
Formosa										2,108	2,472,824 00
Germania Farmers'										1,964	1,956,470 00
Glenagarry Farmers'	10 00			300 00				17 60	387 60	1,111	1,233,857 00
Grand River										627	953,084 00
Greenville-Fatron										1,754	2,051,735 00

Grey and Bruce										1,280,911 00	1,308
Guelpb Township										282	575,850 00
Halton Union										1,735	2,564,610 00
Hamilton Township										147	107,563 00
Hay Township										1,751	2,888,445 00
Hopewell Creek										426	473,904 00
Howick Farmers'	402 00	369 25								2,822	4,113,585 00
Howard Farmers'	587 00									1,275	1,717,765 00
Keat and Essex										561	647,582 00
Lambton Farmers'										3,032	3,609,724 00
Lanark										1,063	975,422 00
Lennox and Addington										1,008	1,165,885 00
Lobo Township	1,175 00	4,900 00								451	645,634 00
London Township										1,037	1,423,381 00
McGillivray	1,405 00									439	465,350 00
McKillop										2,017	2,911,575 00
Maple Leaf	800 00									1,285	1,510,021 00
Midland	5 00									900	1,076,232 00
Nichol Mutual										1,237	1,629,153 00
Nisnoori Farmers'										1,526	2,285,738 00
Norfolk Farmers'										1,512	1,375,696 00
Onsida Farmers'										323	508,495 00
Otter Mutual	400 00									1,021	1,520,940 00
Oxford Farmers'										847	1,101,890 00
Peel and Maryboro										1,167	1,563,890 00
Peel County Farmers'										3,144	4,769,674 00
Pushinch Mutual										462	882,808 00
Renfrew Farmers'										200	168,625 00
Saltfleet and Bnabrook										1,010	1,337,927 00
Scott										277	314,725 00
Simcoe County	45 00	4,232 17	196 66							994	991,639 00
Southwold Farmers'										652	1,022,490 00
Sydenham										4,220	5,174,175 00
Townsend Farmers'	1,100 00	1,500 00								779	1,228,540 00
Usborne and Hibbert										2,206	3,620,635 00
Victoria										1,092	1,367,562 00
Walpole										659	1,150,529 00
Waterloo North										2,414	4,434,965 00
Wawanosh West										2,983	3,658,323 00
Westminster Township										330	1,367,017 50
Williams, East										662	969,228 00
Yarmouth										1,082	1,359,043 00
York											
Totals	5,439 00	47,105 95	379 85	800 96	588 59	1,018 15	63,226 47	87,718	121,965,359 50		



Grenville Patron	3,951 07	2,602 55	53 90	102 60	16 96	3,250 00	4 25	4,026 18
Grey and Bruce	1,055 12	4,080 24	127 71	3 74	3 74	500 00	3 75	5,955 15
Guelph Township	451 91	8,974 44	7 85	56 47	56 47	185 00		4,264 42
Hatton Union	601 65	8,974 44	147 27	18 13	18 13	500 00	30 00	10,032 07
Hamilton Township	7,135 99	3,472 92	418 19	164 10	164 10	51 20	1 50	714 06
Hay Township	1,079 84	877 76	64 04	227 90	31 17		25 15	8,909 56
Hopewell Creek	8,867 98	896 62	25 47	6 04	6 04		2 80	5,020 94
Howick Farmers'	2,403 70	327 86	48 57	1,512 85	32 21	1,250 00	3 00	3,290 84
Howard Farmers'	3,874 38	961 95	53 99	327 86	5 00	1,800 00	65 00	8,428 66
Kent and Essex	2,698 43	961 95	121 20	35 00	35 00		12 00	2,464 27
Lambton Farmers'	698 20	4,417 23	231 50	76 41	76 41			1,385 35
Lambton	2,326 20	1,519 37	81 90	9 10	3 63			2,865 97
Lennox and Addington	2,749 39	1,519 37	164 63	32 51	27 63	1,200 00	14 48	1,782 08
Lobo Township	4,091 55	3,423 65	523 63	89 48	89 48			8,613 14
London Township	3,870 23	944 39	64 19	11 50	11 50		3 52	4,033 60
McGillivray	801 18	1,540 14	157 42	4 87	4 87			2,838 87
McKillop	2,442 63	876 18	360 82	5 00	5 00	1,500 00		5,638 21
Maple Leaf	11,841 66	1,540 14	765 46	3 20	3 20	1,000 00		6,639 15
Midland	307 62	1,174 40	28 70	15 50	15 50	1,367 53		3,889 25
Nichol	779 95	2,402 55	123 00	28 65	28 65	2,248 00	47 00	
Nissouri Farmers'	876 18	1,535 26	123 00	108 51	108 51			134 44
Norfolk Farmers'	801 18	944 39	386 81	9 00	9 00			3,637 38
Oueda	2,442 63	1,540 14	360 82	125 50	125 50			2,700 76
Other	11,841 66	1,540 14	765 46	132 70	132 70			2,928 95
B Oxford	307 62	1,174 40	28 70	3 00	3 00		9 42	12,776 76
Peel and Maryboro'	876 18	1,535 26	123 00	28 65	28 65			1,539 37
Peel County	779 95	2,402 55	123 00	108 51	108 51	25 00		900 18
Pnsluch	876 18	944 39	386 81	9 00	9 00			1,775 77
Renfrew Farmers'	801 18	1,540 14	765 46	14 20	14 20			704 15
Saltfleet and Binbrook	2,442 63	1,540 14	360 82	7 71	7 71			5,773 09
Scott Mutual	779 95	2,402 55	123 00	21 75	21 75	2,916 50	19 99	1,920 05
Simcoe County	2,885 54	1,518 25	377 05	28 00	28 00		473 65	19,467 14
Southwold Farmers'	1,963 74	7,472 36	6 08	7,226 08	28 00	1,500 00		3,874 65
Sydenham	5,049 62	8,194 23	158 85	45 29	45 29	2,050 00		11,052 97
Towansend Farmers'	310 80	8,194 23	158 85	167 27	167 27	300 00	25 46	7,334 46
Usborne and Hibbert	284 00	3,251 30	167 27	6 77	6 77			4,466 39
Victoria	284 00	6,822 89	656 58	101 80	101 80		2 50	7,583 77
Walpole Farmers'	807 05	4,173 45	512 05	115 44	115 44	1,600 00		6,400 94
Waterloo, North	139 76	166 91	633 13	16 50	16 50			3,510 37
Wawanosh, West	2,721 18	897 63	166 91	674 00	674 00			1,737 94
Westminster Township	897 63	794 36	9 39	24 00	24 00			827 75
Williams, East	72 97	2,657 28	48 35	2 52	2 52			2,781 12
Yarmouth	2,774 28	148,200 61	3,650 30	16,464 66	5,270 94	61,261 03	1,050 47	362,192 71
York Mutual								
Totals	2,774 28	118,110 42	3,650 30	16,464 66	5,270 94	2,043 00	1,050 47	362,192 71

\* Agents' balances, \$962.01.





Glengarry Farmers'	660 50	344 71	610 98	7 00	16 31	1,663 85
Grand River	663 90	390 17	2 00	7 00	17 61	1,337 68
Grenville Patron	1,569 90	490 57	2 00	63 37	31 60	2,091 07
Grey and Bruce	3,079 64	286 45	235 75	63 37	23 37	6,098 38
Guelph Township	990 42	230 85	3 00	9 80	13 47	1,745 14
Halton Union	4,101 86	522 71	3 00	92	37 95	4,805 97
Hamilton Township	3,744 94	145 07	12 50	7 50	33 49	332 49
Hay Township	204 00	553 80	179 10	25 00	45 49	5,038 28
Hopewell Creek	9,960 50	260 88	76 75	25 00	577 88	577 88
Howick Farmers'	5,634 50	1,255 53	416 30	25 00	63 81	11,832 64
Howard Farmers'	1,600 65	694 59	19 24	19 24	26 40	4,324 54
Kent and Essex	6,393 55	321 80	797 25	19 24	13 85	3,228 41
Lambton Farmers'	370 10	906 31	549 75	1 00	58 72	8,388 85
Lanark	4,809 00	514 46	374 56	199 00	11 36	1,562 18
Lennox and Addington	135 00	579 79	84 00	5 31	21 98	6,144 59
Loto Township	642 11	217 27	195 00	5 31	14 05	474 86
London Township	2,102 50	380 16	51 00	11 94	21 69	1,290 36
McGillivray	9,780 65	128 50	48 30	36 40	11 24	2,341 95
McKillop	3,071 25	860 27	598 33	213 15	45 17	10,724 99
Maple Leaf	1,139 60	315 41	380 21	11 94	22 00	4,334 21
Midland	3,961 81	701 81	652 50	36 40	19 73	1,885 28
Niocol Mutual	5,080 75	877 25	964 75	37 33	78 00	5,662 90
Nissouri Farmers'	1,990 02	566 33	55 15	213 15	36 14	7,716 31
Norfolk Farmers'	26 67	95 50	13 99	17 50	22 91	3,871 41
Onetua Farmers'	2,898 65	395 28	6 50	17 50	12 28	134 45
Otter Mutual	1,254 10	394 95	6 50	17 50	25 50	3,471 05
Oxford Farmers'	2,270 75	448 85	497 00	13 99	20 38	2,707 42
Peel and Maryboro	6,577 69	2,223 39	475 63	15 10	24 78	3,315 94
Peel County	1,439 00	80 46	209 37	40 98	76 18	9,549 40
Pushinch Mutual	1,753 50	367 58	160 41	52 00	17 01	1,600 64
Renfrew Farmers'	600 00	160 41	340 00	125 01	27 22	2,272 22
Salfleet and Binbrook	3,407 91	269 45	4,206 80	308 18	15 85	2,201 27
Scott Mutual	1,680 25	1,419 86	380 56	182 23	9 54	821 36
Southold Farmers'	10,421 61	67 01	4,206 80	308 18	19 15	5,535 11
Sydenham Mutual	2,682 12	380 56	241 50	182 23	13 39	1,973 20
Townsend Farmers'	8,959 83	616 16	616 16	18 75	83 43	17,606 57
Usborne and Hilbert	1,111 37	3,571 28	649 08	274 85	21 62	3,343 8
Victoria Mutual	1,714 24	461 25	1,017 26	57 62	56 37	12,343 15
Walpole Farmers'	6,739 69	1,002 36	1,002 36	39 00	24 91	7,843 21
Waterloo North Farmers'	2,165 12	577 84	168 00	39 00	24 92	7,834 42
Wawanosh, West	3,507 97	182 96	50 75	24 92	67 47	4,874 27
Westminster Township	932 75	325 78	18 25	1,707 41	69 30	4,360 89
Williams, East	1,157 84	982 58	148 60	2,874 76	17 94	1,707 41
Yarmouth Mutual	224,747 15	47,523 11	12,648 36	2,388 50	8 90	447 93
York Mutual	531 77	2,507 21	46,587 38	2,874 76	8 90	2,328 31
Totals	224,747 15	47,523 11	12,648 36	2,388 50	880 50	3,987 78
				2,874 76	2,110 23	846,786 75

\*Dividends.

+ Paid into Court, \$2,070.40.



MUTUAL FIRE INSURANCE COMPANIES OF ALL CLASSES.

COMPARATIVE SUMMARY OF ASSETS AND PREMIUM NOTES FOR YEAR ENDING 31<sup>ST</sup> DECEMBER, 1898.

Name of company.	Gross amount at risk on mutual plan.		Premium notes net, unassessed.		Surplus of general assets over liabilities.		New business taken during 1898.		Premium notes taken during year 1898.	
	£	c.	£	c.	£	c.	£	c.	£	c.
Amherst Island	143,225	00	3,221	14	4,291	71	23,255	00	692	15
Ayr Farmers'	1,523,585	00	63,731	27	64,372	79	481,475	00	21,195	00
Bancroft Mutual	118,080	00	4,155	45	4,463	64	46,250	00	2,011	70
Bay of Quinte	1,053,795	00	26,415	81	24,321	27	346,695	00	10,422	00
Bertie and Willoughby	818,605	00	46,998	24	46,580	10	719,566	00	22,153	34
Blenhard Mutual	1,574,425	00	29,802	42	20,874	22	953,960	00	8,011	97
Blenheim North	37,475	00	74,189	77	72,066	67	568,660	00	28,430	00
Berlin Mutual	4,952,512	00	1,271	63	12,272	96	37,475	00	1,623	00
Brant County	390,685	00	127,027	49	124,196	31	727,125	00	21,845	10
Bruce West	632,600	00	16,231	05	14,739	56	140,670	00	5,624	80
Canadian Millers	1,246,338	00	46,366	70	105,600	27	936,650	00	28,786	50
Caradoc Farmers'	146,080	00	33,139	95	34,302	65	461,658	00	13,849	74
Clinton Township	1,025,482	00	5,118	56	6,122	72	146,880	00	5,118	56
Clouess	1,188,806	00	38,154	23	41,998	85	445,865	00	17,834	20
Dereham and West Oxford	3,679,848	00	38,110	89	41,701	51	479,946	00	16,967	94
Dominion Mutual	2,982,628	00	67,570	61	62,117	76	129,298	00	12,911	17
Dorchester, N. and S	1,269,015	00	55,306	26	61,414	62	790,790	00	23,605	20
Downie Mutual	823,250	00	31,707	35	35,210	57	543,005	00	16,260	15
Dufferin Farmers'	3,990,850	00	157,868	75	158,385	50	328,250	00	11,405	50
Dumfries N., Waterloo S	1,277,945	00	32,786	43	32,248	91	1,246,775	00	26,485	75
Dunwich Farmers	2,796,110	00	120,654	99	120,460	41	465,750	00	13,972	50
Easthope South	4,134,799	67	181,035	83	232,053	94	748,100	00	37,410	00
Economical Mutual	798,350	00	20,661	46	20,176	12	1,650,380	00	115,098	15
Ekfrid Mutual	1,746,716	00	76,067	68	80,282	76	342,840	00	10,285	20
Elma Farmers'	671,875	00	25,074	85	25,783	67	481,525	00	24,076	25
Eramosa Mutual	1,051,010	00	29,137	17	29,336	95	240,050	00	11,073	50
Erie Farmers'	3,003,637	00	162,022	34	94,522	18	68,450	00	2,755	00
Farmers' Central	1,191,125	00	32,786	41	36,100	98	1,342,370	00	46,984	00
Farmers' Union	525,681	25	5,809	68	5,726	92	532,845	00	18,413	45
Fire Insurance Exchange	2,472,821	00	74,626	28	81,379	51	602,879	25	16,042	84
Formosa Mutual	1,956,470	00	75,616	41	75,367	61	1,194,516	00	19,515	00
Germania Farmers'	3,233,857	00	24,612	57	35,312	72	651,095	00	26,824	00
Glenagary Farmers'	3,799,249	00	167,614	80	331,754	47	478,852	00	20,365	56
Gore District	363,084	00	25,781	04	28,021	04	1,569,427	00	109,011	00
Grand River	2,061,735	00	53,818	86	56,462	19	459,980	00	13,966	68
Greenville Patron							831,785	00	23,563	55

Grey and Bruce	1,280,911 00	30,415 15	29,771 74	478,840 00	27,087 95
Guelph Township	575,850 00	24,796 71	24,926 55	2,744 00 00	9,737 00
Haltou Union	2,564,610 00	76,440 78	78,806 10	968,430 00	83,164 78
Hamilton Township	167,563 00	7,068 17	7,325 59	167,563 00	7,523 08
Hand-in-Hand	1,008,637 00	7,738 77	72,902 77	1,153,036 00	33,503 86
Hay Township	2,858,445 00	105,359 16	111,673 89	973,770 00	40,004 00
Hopewell Creek	479,901 00	21,627 44	21,705 49	96,790 00	5,013 75
Hovick Farmers'	4,413,585 00	185,745 91	189,593 50	1,269,255 00	63,462 75
Howard Farmers'	1,717,765 00	45,305 31	47,496 69	761,175 00	22,835 25
Kent and Essex	647,582 00	18,133 25	18,512 40	197,320 00	6,720 35
Lambton Farmers'	3,609,724 00	74,490 07	76,836 72	1,217,858 00	36,417 33
Lanark County	1,975,422 00	31,444 89	32,445 07	560,075 00	21,516 94
Lennox and Addington	1,165,885 00	33,664 80	28,269 48	435,635 00	15,475 05
Lobo Township	645,634 00	14,610 00	21,002 17	223,510 00	8,945 60
London Township	1,429,381 00	36,446 85	39,186 50	506,037 00	15,253 05
McGillivray Mutual	465,350 00	8,469 90	9,028 62	119,400 00	3,582 00
McKillop Mutual	2,911,575 00	86,005 51	86,736 27	574,445 00	19,847 70
Maple Leaf	1,510,031 00	40,150 06	39,845 56	588,911 00	17,583 44
Midland Mutual	1,076,232 00	27,105 78	29,831 11	486,510 00	15,833 28
Millers and Manufacturers	1,996,239 00	19,297 65	11,928 14	70,902 54	2,317,089 00
Nichol Mutual	1,629,153 00	53,434 90	52,856 44	563,286 00	20,921 61
Nissouri Farmers'	2,285,738 00	102,717 77	102,480 59	827,341 00	39,697 55
Norfolk Farmers'	1,375,696 00	44,930 32	41,797 01	350,841 00	13,925 21
Onetda Farmers'	508,495 00	14,847 24	15,056 82	188,840 00	5,708 79
Otter Mutual	1,520,940 00	47,930 00	46,991 08	571,250 00	19,908 22
Oxford Farmers'	1,101,890 00	40,033 51	40,354 05	438,510 00	17,069 00
Peel and Maryboro	1,569,899 00	53,810 57	59,365 09	719,250 00	28,862 00
Peel County	4,769,674 00	127,840 33	136,039 92	1,530,095 00	52,188 20
Perth Mutual	6,416,721 00	143,533 70	190,216 12	2,634,337 00	91,905 41
Pushine Mutual	882,808 00	24,456 28	25,579 77	318,352 00	9,768 15
Renfrew Farmers'	164,625 00	4,646 21	5,516 01	168,625 00	5,798 23
Saltfleet and Binbrook	1,337,927 00	52,772 25	56,603 59	475,209 00	20,673 23
Scott Mutual	314,735 00	7,777 00	8,339 44	91,975 00	2,849 25
Simcoe County	961,639 00	29,902 86	26,434 70	638,880 00	29,135 45
Southwold Farmers'	1,022,490 00	35,425 11	37,231 39	223,190 00	6,327 00
Sydenham Mutual	5,174,175 00	106,115 68	109,352 01	1,008,635 00	40,932 24
Townsend Farmers'	1,228,540 00	35,305 22	33,535 57	307,655 00	15,904 81
Osborne and Hibbert	3,620,685 00	92,147 95	94,221 61	1,323,555 00	39,452 29
Victoria Mutual	1,367,562 00	50,655 64	48,054 04	478,440 00	22,861 50
Walpole Farmers'	1,150,539 00	39,146 43	41,104 24	406,996 00	16,616 97
Waterloo Mutual	6,887,337 00	217,139 50	217,054 51	2,640,777 00	133,373 40
Waterloo North	4,434,965 00	205,906 91	211,484 83	1,829,770 00	67,339 50
Wawanosh West	3,658,323 00	136,858 78	139,353 14	1,349,275 00	53,971 00
Wellington Mutual	1,483,442 00	38,990 94	45,753 91	304,310 00	19,932 91
Westminster Township	1,887,017 50	39,666 33	54,631 94	372,520 00	20,175 60
Williams East	419,755 00	11,896 63	11,488 39	142,810 00	4,284 30
Yarmouth Mutual	969,238 00	26,141 17	26,673 61	321,232 00	9,570 34
York Mutual	1,359,043 00	45,462 57	48,013 33	483,403 00	19,089 37
Totals	148,250,500 42	4,672,236 20	5,289,169 93	54,864,548 25	2,117,994 09



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## DIVISION C.

FRIENDLY SOCIETIES: BEING SOCIETIES REGISTERED BY THE  
PROVINCE OF ONTARIO FOR THE TRANSACTION OF INSURANCE  
THEREIN.

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SUBSIDIARY HIGH COURT OF THE ANCIENT ORDER OF FORESTERS  
OF THE DOMINION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office 33 Richmond Street West, Toronto.*

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Organized 13th July, 1871, incorporated in Ontario, 9th April, 1874.

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The Executive Officers of the Society at the 31st December, 1898, were as follows

H. J. Snelgrove, High Chief Ranger . . . . . Cobourg.  
W. Baird, High Sub Chief Ranger . . . . . Galt.  
Harry E. Griffiths, High Court Treasurer . . . . . Toronto.  
Levi Secord, M.D., High Court Medical Examiner . . . . . Brantford.  
S. H. Kent, High Court Senior Woodward . . . . . Hamilton.  
G. Dulmage, High Court Junior Woodward . . . . . Belleville.  
H. J. Boyd, High Court Senior Beadle . . . . . London.  
W. G. Scott, High Court Junior Beadle . . . . . Mount Forest.  
W. Williams, Permanent Secretary . . . . . Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, or for sick or funeral benefits in force 31st December, 1898, \$1,220,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for benefits in the nature thereof.*

None.



(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897. . . . .	1,145	\$ c. 1,299,250 00
Contracts taken during 1898 new and renewed . . . . .	99	116,250 00
Gross number and amount on foot at any time during year 1898. . . . .	1,244	1,415,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898 . . . . .	7	6,500 00
“ lapsed in 1898 . . . . .	153	188,500 00
Total deductions extended . . . . .	160	195,000 00
Net contracts on foot 31st December, 1898. . . . .	1,084	1,220,500 00

III. FUNERAL BENEFITS.

Funeral Benefits are paid by the Supreme Body.

The total membership of the branches of the High Court as at 31st December, 1898, was as follows :

Subordinate bodies . . . . .	12,285
Juvenile branches . . . . .	1,951
Auxiliary branches . . . . .	1,493
Total . . . . .	15,729

Number of Members died in 1898, 93, as follows : Subordinate Bodies, 83 ; Juvenile Branches, 5 ; Auxiliary Bodies, 5.

The total amount of Funeral Benefits paid in 1898, in respect of deceased members was as follows : Supreme Body, \$8,200.00 ; Juvenile Branches, \$107.50 ; Auxiliary Bodies, \$225.00.

The number of Members' wives deceased in 1898 was 43.

The total amount of funeral benefits paid in 1898 in respect of deceased wives was \$2,150.00.

The total actual cash standing to credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$111 297.97, viz.: Supreme Body, \$3,763.78 ; Subordinate Bodies, \$95,823.40 ; Auxiliary Bodies, \$3,234.00 ; Juvenile Branches, \$8,476.71.

## IV. SICK BENEFITS.

The Sick Benefits are paid partly by the Supreme Body and partly by the subordinate bodies.

The number of members who received Sick Benefits in 1898 was 2,630, viz.: subordinate bodies, 2,132; juvenile branches, 204; auxiliary bodies, 294.

The total amount of benefits paid in 1898 in respect of sick members was \$39,997.04, viz.: Supreme Body, \$3,063.66; subordinate bodies, \$33,059.28; juvenile branches, \$1,192.43; auxiliary bodies, \$2,681.67.

The number of weeks' sickness experienced in 1898 was 9,065.

The amount paid for medical attendance during 1898 was \$15,936 00, viz.: Supreme body, \$696.13; subordinate bodies, \$12,199.44; juvenile branches, \$1,535.26; auxiliary bodies, \$1,455.17.

## ASSETS.

	Supreme Body.		Subordinate Bodies.		Juvenile Branches.		Auxiliary Bodies.		Totals.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Cash value of real estate .....			23,174	48					23,174	48
“ mortgages.....			14,947	76					14,947	76
Bonds, debentures and securities other than mortgages.....	6,829	50	11,568	44					18,397	94
Actual cash on hand, December 31st, 1898....	1,988	69	10,340	62	701	52	627	47	13,658	30
Cash on deposits, Imperial Bank, Toronto....	17,274	74	55,961	79	7,317	59	4,386	98	84,941	10
“ Bank of Toronto, Cobourg..	7,409	26							7,409	26
“ Huron and Erie Loan and Savings Co., London...	5,963	81							5,963	81
“ Merchant's Bank, Galt.....	1,138	10							1,138	10
Dues and assessments due and unpaid.....	1,485	45	11,266	59	1,909	23	373	57	15,034	84
Amount owing by branches .....	10,496	31								
Loan to Management Fund.....	2,934	00								
All other assets .....	3,704	50	22,738	43	300	00	1,200	00	27,942	93
Total assets Insurance Fund (not extended).....	\$ 34,783	31								
Sick and Funeral Fund .....	114,297	97								
General Fund.....	76,957	55								
Total assets.....	59,224	36	149,998	11	10,228	34	6,588	02	226,038	82

## LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branch.	Auxiliary Bodies.	Totals.
	\$ c.	\$ c.	\$ c.	\$ c.	\$ c.
Aggregate amount of liabilities.....	5,315 39	15,004 89	195 10	149 30	20,664 63
Totals.....	5,315 39	15,004 89	195 10	149 30	20,664 63

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898? None.

Assessments made for purposes of life insurance certificates are stated sums payable on the first day of each month in advance.

Twelve payments were made in 1898.

The Society's accounts were audited in July, 1898, and in January, 1899.

The Society's accounts are kept in the following books: cash, journals, ledgers, records and registers, and monthly balances.

Names and post office addresses of the auditors for 1898 were as follows: John Anderson, Montreal; John B. Buckingham, Hamilton; F. Abbott, Meaford, and H. Oatley, Mount Forest.

No changes were made in the organization or management of the Society during 1898.

## VIII. CASH RECEIPTS.

High Court cash balances from 1897 (not extended).....	\$28,264 26
Subordinate Courts, (not extended) .....	79,708 90
Juvenile branches (not extended) .....	11,130 76
Circles (not extended).....	7,361 25
Total.....	\$126,465 17

VIII. CASH RECEIPTS.—*Continued.*

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	\$ c.	\$ c.	\$ c.	\$ c.
Cash received during 1898 from :				
Application fees .....	107 50	2,592 82	303 44	239 00
Dues .....	35,742 00	88,027 74	4,236 57	7,361 02
Fines .....		75 10		
Rent .....		4,104 42		
Supplies sold .....	2,034 43	142 16		
Interest and dividends .....	1,437 62	2,936 37	235 33	57 06
Premium for guarantee of lodge officers .....	425 65			
Other sources .....	3,912 68	1,270 19	273 62	296 63
Totals .....	43,659 88	99,149 80	5,068 96	7,953 71

## IX. EXPENDITURE.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.	Auxiliary Bodies.
	\$ c.	\$ c.	\$ c.	\$ c.
Cash paid during 1898 for :				
(a) <i>Expenses of Management.</i>				
Returned application fees .....	9 00	101 59		
Per capita tax and levies .....		8,669 76	50 37	173 09
Commission .....	1,152 87			
Registration fee .....	26 00			
Interest .....	138 76	465 25		
Dues for sick and funeral expenses .....		13,272 85	117 53	598 16
Law costs .....	421 10			
Expenses annual meeting .....	11 25			
Supplies bought .....	958 47	2,526 76	126 36	271 60
Rent, light, heat and taxes .....	380 00	6,626 06	464 95	890 70
Salaries, officers' and auditors' fees .....	1,822 56	7,654 73	262 57	548 92
Clerk hire .....	700 03			
Official journal .....	2,382 77	2,752 27		
Printing, stationery and advertising .....	273 32	1,500 67	96 70	74 63
Postage, telegrams and express .....	562 68	758 20	46 15	90 51
Premiums for guarantee of lodge officers .....	50 00	425 65	4 00	6 00
Organization, salaries and expenses .....	2,553 43			
Fraternal Association .....	45 00			
Insurance .....	45 90			
Telephone .....	45 00			
Executive Council meetings .....	400 86			
Dominion incorporation .....	1,530 75			
Total .....	13,509 75	44,753 68	1,168 63	2,653 61
(b) <i>Miscellaneous Expenditures.</i>				
Life insurance claims other than endowments .....	6,500 00			
Funeral benefits .....	10,632 50			
Sick benefits .....	3,063 66	36,122 94	1,192 43	2,681 67
Medical attendance .....	696 13	12,199 44	1,585 26	1,455 17
Gratuities to distressed members .....		1,925 65	107 83	98 38
Expenditure other than any of the foregoing .....	880 39	2,880 86	318 95	250 26
Total expenditure .....	35,332 43	97,882 57	4,373 10	7,139 09

**THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE  
OF ONTARIO.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Toronto, Ont.*

Organized 18th February, 1879, and incorporated in Ontario 11th August, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. P. Graham, M.P.P., Grand Master Workman . . . . . Brockville.  
M. D. Carder, Grand Recorder . . . . . Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits  
31st December, 1898, \$63,122,500 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowment or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Number of contracts in force 31st December, 1897 . . . . .	31,954	59,657,000 00
Number of contracts taken during 1898 new or renewed . . . . .	4,270	5,202,500 00
Gross number of contracts in force at any time in 1898 . . . . .	36,224	64,859,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898 . . . . .	295	569,000 00
Contracts lapsed in 1898 . . . . .	749	1,098,500 00
Amount by which various certificates still on foot were reduced during 1898 . . . . .		69,500 00
Total deductions extended . . . . .	1,044	1,737,000 00
Net contracts in force 31st December, 1898 . . . . .	35,180	63,122,500 00
No. of certificate holders in good standing . . . . .	33,965	
No. temporarily suspended . . . . .	1,215	



## III. FUNERAL BENEFITS—None.

## IV. SICK BENEFITS.—None.

## V.—ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered banks :

Imperial Bank, Toronto, Beneficiary Fund .....	\$57,210 79
“ “ General “ .....	2,641 23
“ “ Reserve “ .....	49,339 84
<b>Total assets .....</b>	<b>\$109,191 86</b>

## VI. LIABILITIES.

Amount of claims supposed or reported or unadjusted..... \$86,000 00

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—Cheyne v. A. O. U. W. Suspended member seeking reinstatement. H. C. J. Defence, had not complied with constitution. In favor of Society.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1898, each being payable on or before the last day of the month for which levied.

The Society's accounts were audited monthly during 1898.

Registers are kept for purposes of insurance certificates or benefits.

Names and post office addresses of the auditors for 1898 were as follows: M. D Dawson, London, Ont.; Thomas C. Irving, Toronto, Ont.; J. M. Peregrine, Hamilton.

Certain changes were during 1898 made in the Constitution and Rules in relation to insurance certificates and benefits, and a copy of the same is incorporated in the annual statement.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$48,484 21
Cash received during 1898 from :	
Application fees .....	\$3,764 00
Assessments .....	606,210 79
Per capita tax and levies .....	29,372 99
Changing certificates, etc. ....	320 95
Charter fees .....	60 00
Supplies sold .....	2,337 08
Interest .....	2,401 49
Premiums for guarantee of officers .....	203 98
Hickcox Fund .....	80 20
<b>Total receipts .....</b>	<b>\$644,751 48</b>



## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Law costs .....	\$854 52
Registration fee.....	25 00
Fraternal Association.....	65 00
Expenses annual meeting .....	6,943 81
Supplies, blank books, etc.....	1,166 64
Travelling expenses.....	3,618 72
Rent, light, insurance and telephone.....	570 02
Salaries, officers' and auditors' fees, committees, etc.....	10,405 57
Clerk hire.....	2,764 00
Official Journal.....	6,230 65
Printing, stationery, advertising.....	583 06
Postage, telegrams, express and duty.....	1,339 81
Premiums for guarantee lodge officers .....	188 40
Assessments H. B. Hickcox, Founder of Order .....	24 00
Other management expenses .....	184 43
Total expenses of management .....	<u>\$34,963 63</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	549,000 00
Hickcox Fund .....	80 20
Total expenditure .....	<u>\$584,043 83</u>

THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 7 Hughson St. S., Hamilton, Ont.

Organized 28th March, 1887, and incorporated in Ontario, 1st July, 1887.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas G. Davis .....	London, Ont.
Rev. H. I. Allen, Grand Vice Councillor .....	Murray, Ont.
Wm. F. Montague, Grand Recorder .....	Hamilton, Ont.
Samuel Broadfoot, Grand Treasurer .....	Guelph, Ont.
Wm P. Bell, Past Grand Councillor .....	Kingston.
Chas. Kister, Grand Trustee .....	Chippawa, Ont.
James Dixon, Grand Representative .....	Hamilton, Ont.
John Kane, " .....	Toronto, Ont.
A. M. Legg, " .....	London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

" " insurance contracts at 31st December, 1898, \$19,552,750.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1897.....	15,027	\$ 18,332,000 c.
Add contracts taken in 1898, new or renewed.....	2,091	1,977,500 00
Gross number and amount of contracts on foot at any time during 1898.....	17,118	20,309,500 00
Deductions :		
Contracts matured in 1898.....	98	\$ 123,750 c.
Contracts lapsed in 1898.....	537	595,500
Contracts surrendered in 1898.....	32	29,500
Contracts cancelled.....	1	1,000
	668	749,750
Add to above deductions the amount by which various certificates still on foot were reduced in 1898.....		7,000
Total deductions.....	668	756,750
Net contracts on foot 31st December, 1898.....	16,450	19,552,750 00

Number of certificate holders at 31st December, 1898, 16,152.

III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this Branch, 31st December, 1898, 1,323.

Seven members died during 1898.

The total amount of Funeral Benefits paid during 1898 was \$350.

Total amount of cash standing to credit of Funeral Benefit Fund, \$3,145.08.

IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1898, 280.

The total amount of Sick Benefits paid in 1898 was \$4,822 10.

The number of weeks' sickness experienced in 1898 was 1,160½.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1898, was \$3,145.08.

The number of females who received benefits in respect of sickness during 1898 was 40, and the average weeks of illness, 4 90.

The number of males who received benefits in respect of sickness during 1898 was 240, and the average weeks of illness, 4.

V. ASSETS.

Bonds, debentures and securities .....	\$120,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :	
Bank of Hamilton, Hamilton, Ont., Relief Fund account .....	44,230 53
"    "    Sick Benefit Fund account .....	3,145 08
"    "    General Fund account.....	4,976 87
"    "    Indemnity Fund account .....	772 60
Dues and assessments called but not yet payable, estimated at .....	13,350 00
Interest .....	491 90
Total assets of Life Insurance Fund.....	\$177,472 43
"    Indemnity    "    .....	772 60
"    Sick and Funeral Fund .....	3,745 08
"    General and other funds.....	13,663 64
Other assets (detailed in memo.) .....	8,686 77
<b>Total assets .....</b>	<b>\$195,653 75</b>

VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$12,250 00
"    "    supposed .....	1,000 00
"    "    resisted .....	2,000 00
All other liabilities .....	780 57
<b>Total liabilities.....</b>	<b>\$16,030 57</b>

VII. MISCELLANEOUS.

One action was instituted against the Grand Council during 1898. Henry L Hall vs. Chosen Friends for \$1,000; defence misrepresentations; not yet tried.

Assessments are made for purposes of insurance certificates monthly and are payable on the first day of each month without notice; twelve of such assessments were made during 1898

The Society's books were duly audited on January 19th, April 27th, July 20th, October 20th, 1898.

The following books of Record or account are kept for purposes of insurance certificates or benefits: Relief Fund certificate registers, sick benefits certificate register, register of deaths, register of disabilities, register of sick benefit claims, cash books, daily balance book, petty ledger, ledger B, quarterly report book, suspension book, statistical book, etc.

The names and post office addresses of the Auditors for 1898 were as follows :

J. S. Boddy, Toronto, Ont., D. Robertson, St. Catharines, W. L. Roberts, Hornings Mills.

No changes were, during 1898, made in the organization or management of the Society in relation to insurance certificates or benefits.

Certain changes were, during 1898, made in the Constitution and Laws in relation to insurance certificates or benefits, and a copy of same has been attached to this statement.

Number of certificate holders in Ontario at 31st December, 1898, 16,018.

Number of members in Ontario who died during 1898, 95.

Amount of death benefits paid for Ontario members during 1898, \$117,000.

#### VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$146,832 97
Cash received during 1898 from :	
Assessments in Relief Funds Department.....	\$146,659 78
Assessments in Sick Benefit Department.....	6,545 14
Per capita tax.....	15,121 05
Refunds of mileage, etc., of Grand Council.....	46 49
Organization account.....	150 00
Supplies sold and certificate fees, etc.....	3,120 67
Percentage from Relief Fund Assessments.....	1,470 67
Interest on bank balances, etc.....	5,029 55
Premium for guarantee of lodge officers.....	515 00
Transfer from Indemnity Fund, ..	1,500 00
Special .....	422 20
Total receipts .....	\$180,580 55

#### IX. CASH EXPENDITURE.

Cash paid during 1898 for :

##### (a) Expenses of Management.

Fees to Canadian Fraternal Association.....	\$ 50 00
Office furniture, etc.....	119 75
Commission and Organization Account.....	3,573 12
Registration Fees, Ontario, \$25; Quebec, \$50.....	75 00
Investigation of Claims and Solicitor's Fees.....	956 37
Expenses of Annual Meeting.....	3,538 51
Seals, badges etc.....	639 69
Travelling expenses.....	742 40
Rent and heat, etc.....	718 60
Managing Officers' Salaries and Officers' and Auditors' Fees .....	4 608 92
Clerk hire.....	1,400 00
Official Journal.....	2,005 20
Printing, stationery, advertising and supplies.....	1,379 52
Postage, telegrams, express, freight, gas, etc.....	874 38
Premiums for guarantee of Officers and insurance on supplies, etc....	40 00
Total expenses of management .....	20,421 46

##### (b) Miscellaneous Expenditure.

Overpayment of mileage.....	46 49
Endowments or payments in the nature thereof.....	7,000 00
Life Insurance Claims other than endowments.....	118,000 00
Funeral Benefits.....	350 00
Sick Benefits .....	4,822 10
Benefits to Widows and Orphans .....	422 20
Rebate of assessments.....	5 25
Percentage to Indemnity Fund .....	1,470 67
Transfer to General Fund .....	1,500 00
Advance re Organization Account.....	250 00
Total expenditure .....	\$154,288 44

THE ORDER OF CANADIAN HOME CIRCLES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER 1898.

Head Office, 34 Adelaide Street East, Toronto.

Organized 2nd October, 1884, incorporated in Ontario 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Rev. E. B. Stevenson, B.A., Supreme Leader ..... Freeman.  
 J. S. Dench ..... " Vice-Leader ..... Trenton.  
 J. M. Foster, B.A. .... " Secretary ..... Toronto.  
 D. R. Foster ..... " Treasurer ..... Waterford.

I. CURRENCY OF INSURANCE CERTIFICATES.

—	Maturing 1891.		Maturing 1902.		Maturing 1903.		Maturing 1894.		Sub-sequently to 1904.		Total.	
	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.	\$	c.
Amount covered by endowment contracts in force 31st December, 1898. ....	700	00	1,950	00	4,050	00	8,550	00	9,025,000	00	9,040,250	00
Amount covered by contracts other than endowment, or for sick or funeral benefits, in force 31st December, 1898. ....											9,040,250	00
Total 31st December, 1898. ....											18,080,500	00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

—	Number.	Amount.
Contracts in force 31st December, 1897. ....	10,614	\$ 8,907,750 00
Add contracts taken during 1898, new or renewed. ....	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898.	11,663	9,529,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts lapsed in 1898 .....	547	408,500 00
" matured in 1898, half by death .....	86	81,000 00
Total deduction extended .....	633	489,500 00
Net endowment contracts on foot at 31st December, 1898. ....	11,030	9,040,250 00



*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897.....	10,614	\$ 8,907,750 00
Add contracts taken during 1898, new or renewed .....	1,049	622,000 00
Gross number and amount of contracts on foot at any time during 1898 .....	11,663	9,529,750 00
Deductions.		
	Number.	Amount.
Contracts lapsed in 1898 .....	547	\$ 408,500 00
"    cancelled in 1898, half by death .....	86	81,000 00
Total deductions extended.....	633	489,500 00
	633	489,500 00
Net insurance contracts.....	11,030	9,040,250 00
Grand total of certificate holders, 31st December, 1898.....	11,030	18,080,500 00

## III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who receive sick benefits during 1898, 102.

Amount of benefits paid to sick members, \$1,976.00.

Number of weeks' sickness experienced in 1893, 494.

Total amount of cash to credit of fund 31st December, 1898, \$89.01.

## V. ASSETS.

Cash on deposit to Society's credit in the following banks:—

Bank of Hamilton, Hamilton.....	\$10,151 23
Standard Bank, Brantford .....	10,150 41
Bank of Toronto, Port Hope .....	10,150 00
"    "    London .....	10,150 40
Bank of Montreal, Toronto.....	10,159 45
Bank of Commerce, St. Catharines .....	10,050 41
Dominion Bank, Toronto.....	69,534 51
Dues and assessments called but not yet payable .....	13,631 48
All other assets .....	1,836 33
Total assets.....	\$145,914 22

[For maturing endowments see *supra*]

## VI. LIABILITIES.

Amount of supposed or reported claims.....	16,765 00
Other liabilities .....	827 56
Total liabilities.....	\$17,592 56



## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made monthly.

Thirteen assessments were made during 1898, each being payable the 1st of each month.

The Society's accounts were audited in April, July, November 1898 and January, 1899.

The books of record kept for purposes of insurance certificates are, register of certificates issued, register of circle membership, ledgers, cash book, etc.

Names and addresses of the auditors for 1898 were as follows: Wm. Wilkinson, M.A., Brantford, Ont.; A. R. Thompson, Merritton.

## VII. CASH RECEIPTS.

Cash balance from 1897 .....	\$120,724 40
Cash received during 1898 from :	
Initiation fees .....	\$1,200 00
Assessments .....	168,635 95
Per capita tax and levies .....	13,426 57
Fines .....	8 00
Charter fees .....	132 00
Interest and dividends .....	3,310 90
All other sources .....	35 20
	\$187,157 63

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

(a) *Expenses of Management :*

Commission .....	\$358 75
Registration fee .....	25 00
Law costs (supreme solicitor's fees) .....	411 61
Interest .....	.....
Expenses of annual meeting .....	2,862 05
Supplies bought .....	1,072 94
Travelling expenses .....	1,185 33
Rent, light, heat and taxes .....	360 38
Salaries, officers, auditors, etc. ....	5,179 28
Clerk hire .....	1,279 99
Official journal .....	856 29
Printing, stationery and advertising .....	391 84
Postage, telegrams and express .....	508 71
Premiums for guarantee of lodge officers .....	130 00
Other management expenses detailed in memo. ....	292 45
	\$14,914 62

(b) *Miscellaneous Expenditure :*

Life insurance claims other than endowments .....	157,875 00
Sick benefits .....	1,976 00
Total disability benefits .....	2,670 00
	\$177,435 62

Grand totals .....

GRAND LODGE OF ONTARIO OF THE INDEPENDENT ORDER OF  
ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*To which are appended statements of the Auxiliary Bodies lettered below as A. B. C. and D.*

*Head Office, Canada Life Building, Toronto, Ontario.*

Organized 27th July, 1855, and incorporated in Ontario 7th January, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows.

J. E. Farewell, Grand Master .....	Whitby.
Jas. McLurg, Deputy Grand Master .....	Woodstock.
O. L. Lewis, Grand Warden .....	Chatham.
J. B. King, Grand Secretary .....	Toronto.
W. J. McCormack, Grand Treasurer .....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment Contracts in force 31st December, 1898.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof —None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1898, was 23,035.

The number of deaths in the Society in 1898 was 179.

The amount of Funeral Benefits paid in 1898 in respect of deceased members was \$7,685.06.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1898 was 2,995.

The amount of benefits paid in 1898 in respect of sick members was \$53,372.79.

The number of weeks' sickness experienced in 1898 was 17,535½.

Amount paid for medical attendance during 1898, \$6,797.39.

The total amount standing to credit of General Fund at 31st December, 1898, was \$872,419.99; nurse fund, \$1,941.71; contingent fund, \$12,075.05.

## V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash value of Real Estate, less incumbrance . . . . .	.....	\$246,205 39
Amount of Bonds, Mortgages, etc . . . . .	.....	267,654 58
Amount of cash in bank and in Treasurer's hands . . . . .	\$ 223 76	237,824 00
Amount invested in furniture and regalia . . . . .	810 04	176,266 79
All other assets . . . . .	1,583 60	39,725 98
<b>Total amount of assets . . . . .</b>	<b>\$2,617 40</b>	<b>\$967,676 74</b>

## VI. LIABILITIES.

Aggregate of all liabilities . . . . .	\$6,357 02	\$13,345 82
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## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1898.—No information.

The books and accounts of the Subordinate Lodges were audited in January and July, 1898, and those of the Grand Lodge, August, 1898.

Names and post office addresses of Grand Lodge Auditors, Charles Packert, Stratford<sup>s</sup>; Abner Fraser, Hamilton.

No changes, were, during 1898, made in the Constitution and Rules in relation to insurance certificates or benefits.

## VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1897, \$648 60.

Cash received during 1898 from :

	Grand Lodge.	Subordinate Lodges.
Initiation fees, degrees and cards . . . . .	.....	\$ 21,132 28
Dues and reinstatements . . . . .	.....	130,557 78
Per capita tax . . . . .	\$11,328 50	.....
Charter fees . . . . .	60 00	.....
Supplies sold . . . . .	1,065 22	.....
Interest and rents . . . . .	.....	66,348 97
<b>Total receipts . . . . .</b>	<b>\$12,653 05</b>	<b>\$247,110 19</b>

## IX. CASH EXPENDITURE.

Cash paid during 1898 :

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Per capita tax . . . . .	\$ 150 00	.....
Law costs . . . . .	651 51	.....
Registration fee . . . . .	25 00	.....
Expenses of annual meeting . . . . .	4,889 05	.....
Fuel, light, rent, etc . . . . .	500 06	.....
Supplies bought . . . . .	1,132 56	.....
Salaries, Officers' and Auditors' fees . . . . .	2,994 07	.....
Printing, stationery . . . . .	660 08	.....
Postage, telegrams and express . . . . .	573 19	.....
Other management expenses (detailed in memo.) . . . . .	700 15	\$62,033 33
<b>Total expenses of management . . . . .</b>	<b>\$12,275 61</b>	<b>\$62,033 33</b>

*(b) Miscellaneous Expenditure.*

	Grand lodge.	Subordinate lodges.
Funeral benefits .....		\$ 7,685 06
Benefits to widows and orphans.....		13 204 88
Sick benefits.....		53,372 79
Medical attendance .....		6,797 39
Gratuities to distressed members.....		2,832 04
Expenditure other than any of the foregoing.....		104,862 03
Grand total .....	<u>\$12,275 61</u>	<u>\$250,787 52</u>

*(A) The Oddfellows Funeral Aid Association of the Counties of Lincoln and Welland.*

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Receipts .....	\$357 20
Expenses of management.....	32 28
Paid funeral benefits.....	300 00
Balance on hand .....	495 00
Membership, 1898 .....	106
Initiated .....	2
Died or dropped .....	3
Membership 31st December, 1898.....	106

*(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario, 31st December, 1898.*

	Males.	Females.	Totals.
Number of members 31st December, 1897.....	1,317	1,742	3,059
Admitted during 1898.....	204	285	489
Total .....	<u>1,521</u>	<u>2,027</u>	<u>3,548</u>
Deduct :			
Died .....	3	7	
Ceased .....	282	218	
Error previous report .....	30	51	
	<u>315</u>	<u>276</u>	<u>591</u>
Membership 31st December, 1898 .....	1,206	1,751	2,957
Balance on hand 31st December, 1897.....			\$5,122 28
Received during the year 1898 .....			3,355 93
			<u>\$8,478 21</u>
Expended during 1898 :			
In relief.....	\$ 126 50		
Current expenses of lodges, organizing, etc .....	3,200 44		
			<u>3,326 94</u>
			\$5,151 27
Add error in last return.....			156 36
Balance on hand 31st December, 1898 .....			<u>\$5,307 63</u>

(C) *The following summary from the Returns of the Grand Encampment shows the Membership and Standing at 31st December, 1898.*

Number of members as from last report.....	3,414
Initiated during the year ending 31st December, 1898 .....	156
Admitted by card " " " .....	4
Reinstated " " " .....	28
	3,602
Total membership at any time during 1898.....	
Deductions :	
Withdrawn by card .....	13
Suspended for non-payment of dues .....	164
Expelled .....	1
Deceased .....	28
	206
Net membership 31st December, 1898.....	3,396
Number of patriarchs relieved in 1898.....	285
" weeks' sickness experienced in 1898 .....	1,811
Amount paid sick benefits (relief) .....	\$2,965 07
" for burying the dead in 1898.....	350 00
" special relief in 1898 .....	28 00
" relief paid to widowed families in 1898 .....	.....
Total amount of relief paid.....	\$3,343 07
Invested funds of subordinates .....	\$21,276 54
Total amount of annual revenue .....	10,200 00

(D) *Record of the Oddfellows Mutual Aid Association of the City of London, Ontario.*

YEAR ENDING 31ST DECEMBER, 1898.

Number of members admitted during the year 1898..	5
" " dropped or lapsed in 1898.....	16
" " died in 1898.....	4
" " 31st December, 1898 .....	93
Amount of cash received during the year.....	\$192 45
" expenses of management in 1898.....	19 13
" paid death benefits .....	185 50
" on hand 31st December, 1898 .....	58 12
" of call on each death.....	50



THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, Wellington Street, Kingston, Ont.

Organized 9th May, 1874, incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows

- Fife Fowler, M.D., President . . . . . Kingston.
- John B. McIver, Vice-President . . . . . Kingston.
- R. Meek, Secretary . . . . . Kingston.
- D. Callaghan, Treasurer . . . . . Kingston.
- A. H. Blackeby, Superintendent of Agencies . . . . . Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1897 . . . . .			9,571	12,829,000 00
Add contracts taken during 1898, new or renewed . . . . .			1,243	1,526,500 00
Gross number and amount of contracts on foot at any time during 1898 . . . . .			10,814	14,355,500 00
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1898 . . . . .	71	96,000 00		
Contracts lapsed in 1898 . . . . .	294	371,500 00		
Contracts surrendered in 1898 . . . . .	5	6,500 00		
Contracts cancelled in 1898 . . . . .	52	51,500 00		
	422	528,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898 . . . . .		6,500 00		
Total deductions extended . . . . .	422	535,000 00	422	535,000 00
Net contracts on foot at 31st December, 1898 . . . . .			10,392	13,820,500 00



## III. AND IV. SICK AND FUNERAL BENEFITS —None given

## V. ASSETS.

Cash value of bonds, debentures, securities . . . . .		\$88,619	37
No cash is held over ; deposited daily as received.			
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :			
Quebec Bank, Quebec . . . . .		\$5,097	80
Bank of Hamilton, Winnipeg . . . . .		5,229	07
Bank of Montreal, Kingston . . . . .		10,151	22
Bank of New Brunswick, St. John's . . . . .		5,151	53
Merchant's Bank of Canada, Kingston . . . . .		5,075	61
Canadian Bank of Commerce, Toronto . . . . .		5,128	58
Standard Bank of Canada, Kingston . . . . .		3,000	00
Frontenac Loan and Investment Society . . . . .		3,531	90
Standard Bank, current account . . . . .		7,006	02
Bank of Nova Scotia, Halifax . . . . .		5,392	06
Bank of Montreal, Winnipeg . . . . .		5,320	00
Dues and assessments due and unpaid on certificates in force . .	\$406	57	
" " called, but not yet payable . . . . .	21,771	61	
Gross total of such dues and assessments . . . . .	\$22,178	18	
Less cost of collection . . . . .	1,269	42	
Net value extended . . . . .	\$20,908	76	20,908 76
All other assets . . . . .			510 55
Total assets . . . . .			\$170,122 47

## VI. LIABILITIES.

Amount of claims supposed or reported . . . . .		\$15,000	00
" other liabilities . . . . .			147 00
Total liabilities . . . . .			\$15,147 00

## VII. MISCELLANEOUS.

No actions were instituted against the Society in 1898.

Six assessments were made during 1898 as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year on March 30th, June 30th, September 30th, and December 31st.

Registers are kept as follows: Register of membership, register of members' accounts, register of the dead, register of suspensions, withdrawals, etc., register of cancellations and reductions, register of claims and payments, two ledgers, two journals and cash books.

Names and post office addresses of the Auditors for 1898: John Nicolle, Thomas D. Minnes, Kingston.

No change was made in the management or system during 1898.

Certain changes were made during 1898 in the Constitution and Rules in relation to insurance certificates or benefits, and a copy of the same is incorporated with the annual statement.

Number of certificate holders in Ontario at 31st December, 1898, 7,690.

Number of members in Ontario who died during 1898, 53.

Amount of death benefits paid to Ontario members during 1898, \$64,500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$5,567 44
Cash received during 1898 from :	
Application fees .....	\$923 00
Assessments .....	127,274 67
Interest and dividends.....	4,674 86
All other sources (Fees) .....	102 00
	<hr/>
Total cash receipts .....	\$132,974 53
	<hr/> <hr/>

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Commission .....	\$8,263 09
Law costs .....	41 11
Registration .....	30 00
Annual meeting .....	391 25
Supplies bought .....	117 30
Travelling expenses.....	1,156 96
Rent, light, heat and taxes .....	200 91
Salaries, officers' and auditors' fees.....	5,178 88
Printing, stationery and advertising .....	1,167 69
Postage, telegrams and express .....	501 52
Premiums for guarantee of lodge officers .....	220 38
Other management expenses (detailed in memo.) .....	1,081 36
	<hr/>
Total expenses of management .....	\$18,350 45

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	87,000 00
	<hr/>
Total expenditure .....	\$105,350 45
	<hr/> <hr/>

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

ANNUAL STATEMENT FOR YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 205 Colborne Street, Brantford, Ont.

Organized 25th November, 1879, and incorporated in Ontario, 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Robt. Elliott, High Chief Ranger	.....	Ingersoll, Ont.
John R. Allan, High Vice-Chief Ranger	.....	Toronto, "
Thomas White, High Secretary	.....	Brantford, "
John Neelands, High Treasurer	.....	Brantford, "
H. Gummer,	} Elected Members	Guelph, "
H. D. Henderson		Whitechurch, Ont.
Geo. Faulkner,		Ottawa, "
F. J. Jameson,		Peterborough, "
H. A. Brosseau,		Montreal, Que.
Ernst Gartung, Superintendent of Organization		.....

I. CURRENCY OF INSURANCE CERTIFICATES

Amounts covered by contracts other than for Endowment or for Sick or Funeral Benefits ..... \$31,727,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits*

	Number.	Amount.
Contracts in force 31st December, 1897	27,165	\$ 28,276,500 00 c.
Add contracts taken during 1898, new or renewed	5,686	5,569,000 00
Gross number and amount of contracts on foot at any time during 1898	32,851	33,845,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898	137	143,937 06
Contracts lapsed and cancelled in 1898	1,925	1,974,062 94
Total deductions extended	2,062	2,118,000 00
Net contracts in force 31st December, 1898	30,789	31,727,500 00

## III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and Subordinate Courts, and the total membership of this department was, at the 31st December, 1898, 15,134.

Number of members of the Society who died during 1898, 137.

The total amount of Funeral Benefits paid in 1898, High Court, \$2,720; Subordinate Courts, \$903.28.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$92,864 51.

## IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of claims for Sick Benefits during 1898, 2,121.

The total amount of Sick Benefits paid in 1898, High Court \$42,066.33; Subordinate Courts, \$13,813.92.

Number of weeks' sickness experienced in 1898, High Court, 9,674½; Subordinate Courts, no information.

Amount paid for medical attendance during 1898, \$10,628.00.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1898, was \$92,864 51.

## V. ASSETS.

	Amount	
	\$	c.
Cash value of bonds, debentures and other securities .....	512,522	66
Actual cash on hand as per audit statement, 31st December, 1898 .....	92,864	51
(Cash mentioned in above item is held by Treasurer and Trustees of Subordinate Lodges.)		
Cash on deposit to Society's credit not drawn against in the following chartered banks :		
Bank of Hamilton, Wingham, Ont. ....	20,000	00
Bank of Montreal, Peterborough, Ont. ....	10,000	00
Molson's Bank, Winnipeg, Man. ....	10,000	00
Quebec Bank, Toronto, Ont. ....	10,000	00
Merchants' Bank of Halifax, Montreal, Que. ....	10,000	00
Standard Bank of Canada, Brantford, Ont. ....	10,000	00
Bank of Nova Scotia, Charlottetown, P.E.I. ....	10,000	00
Bank of Montreal, Deseronto, Ont. ....	10,000	00
Bank of Hamilton, Morden, Man. ....	10,000	00
Bank of Hamilton, Hamiota, Man. ....	10,000	00
Standard Bank of Canada (Current account), Brantford, Ont. ....	60,971	23
Molsens' Bank (Current Account), Winnipeg, Man. ....	12,679	86
Bank of Hamilton (Quebec Government Deposit), Wingham, Ont. ....	5,000	00
Total assets Life Insurance Fund.....	\$701,173.75	
“ General Fund .....	123	93
Amount of all other assets.....	4,497	23
Total assets.....	798,535	49

## VI. LIABILITIES.

Amount of all liabilities ..... \$4,483 02

## VII. MISCELLANEOUS.

Assessments for purposes of Life Insurance certificates are made monthly.

Twelve assessments were made in 1898, payable on or before the last day of each month.

The Society's accounts were, during 1898, audited in the months of January, May, August and October.

The following books of record or account are kept for purposes of insurance certificates or benefits: day book, cash book, record book, certificate ledger, insurance and sick and funeral benefit fund ledger, general ledger, monthly return books and semi-annual return books.

Names and post office addresses of the Auditors for 1898 were as follows: Thomas W. Gibson, Parliament Buildings, Toronto, Ont.; John Burgess, Bluevale, Ont.

No changes were, during 1898, made in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898, 22,340.

Number of members in Ontario who died during 1898, 103.

Amount of death benefits paid to Ontario members during 1898, \$107,788.00.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended) \$683,598.49.

	High Court	District High Court.	Subordinate Courts.
	\$ c.	\$ c.	\$ c.
Cash received during 1898 from:			
Application and initiation fees.....			6,166 16
Dues .....			63,209 50
Cards.....			124 35
Assessments .....	274,835 33		
Per capita tax.....	23,453 99	2,961 91	
Certificate fees.....	6 113 43	516 00	
Enrollment fees.....	2,087 20	67 00	
Charter fees.....	2,619 00	69 00	
Supplies sold.....	1,952 23	296 04	
Medical fees.....	1,638 53	145 25	
Interest .....	21,352 15		
Premium for guarantee of Court Officers .....	642 33		
All other sources.....			9,912 60
Total receipts.....	334,694 19	4,055 20	79,412 61



## IX. CASH EXPENDITURE.

	High Court.	District High Court.	Subordinate Courts.
	\$ c	\$ c.	\$ c.
Cash paid during 1898 for :			
(a) <i>Expenses of Management.</i>			
Charter fees .....			2,820 00
Grants .....	715 00	200 00	
Organization expenses (including salaries, etc.).....	16,102 23	386 40	
Law costs.....	200 81		
By-law Committee .....	137 62	25 00	
Medical Board expenses.....	1,885 98	136 25	
Expenses of annual meeting .....	460 02	137 19	
Executive Committee expenses .....	507 57	25 00	
Supplies bought.....	1,531 62	76 90	
Office expenses.....	3,306 46	266 67	
Rent .....	350 00	105 00	
Salaries, officers' and auditors' fees.....	3,150 00	1,100 00	
Clerk hire .....	3,410 00	220 00	
Official journal.....	3,254 49		
Printing and advertising .....	3,119 47	409 20	
Cash prizes .....	307 50		
Premiums for guarantee of officers.....	406 75	45 00	
Other management expenses .....	1,185 55	1,746 95	35,381 69
Total expenses of management.....	39,980 57	4,879 56	38,201 69
(b) <i>Miscellaneous Expenditure.</i>			
Life insurance claims other than endowments.....	143,937 06		
Funeral benefits .....	2,720 00		903 28
Sick benefits.....	42,066 33		13,813 92
Medical attendance .....			10,628 00
Total expenditure.....	228,703 96	4,879 56	63,546 89



SUPREME LODGE KNIGHTS OF PYTHIAS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898

Head Office of Supreme Lodge, Nashville, Tenn. U S.A.

Chief Agent and Attorney for Ontario, Walter Haynes, 1 Rosebery Avenue,  
Toronto, Ontario.

Organiz d 19th February, 1864 Re-incorporated by special Act of Congress,  
June 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario for the 31st December, 1898,  
were as follows :

W. H. Murch.....	Grand Chancellor.....	St. Thomas.
J. S. MacKay.....	Grand Vice-Chancellor.....	Woodstock.
W. Haynes.....	Grand Keeper of Record and Seal.....	Toronto.
J. P. McLeod.....	Grand Master of Exchequer.....	Hamilton.
W. A. Cates.....	Grand Prelate.....	Windsor.
R Ironsides.....	Past Grand Chancellor.....	London.

MOVEMENTS IN INSURANCE CERTIFICATES

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :

SUPREME LODGE.		Number.	Amount.
Contracts in force 31st December, 1897.....		51,478	\$ 96,675,500 00
Add contracts taken during 1898.....		8,420	12,041,000 00
Gross number and amount of contracts on foot at any time during 1898.....		59,898	108,716,500 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1898.....	568	\$ 1,196,000 00	
“ lapsed.....	4,777	7,286,000 00	
“ cancelled.....	26	54,000 00	
Total deductions.....	5,371	8,536,000 00	5,371 8,536,000 00
Net contracts on foot 31st December, 1898.....		54,527	100,180,500 00
In Ontario, 141.			
Contracts in force, \$219,500.00.			

CASH RECEIPTS.

Fees.....	\$ 1,004 55
Interest.....	9,972 21
Monthly payments.....	1,217,289 90
Dues.....	58,476 25
Total receipts.....	\$1,286,742 91

## CASH EXPENDITURE.

Life insurance claims .....	\$1,151,059 15
Printing, supplies and office expenses .....	27,887 24
Adjustment of claims .....	16 122 56
Annulled certificates refunded .....	10,895 75
Medical examinations .....	22,651 00
Organization, etc .....	40,306 16
<b>Total expenditure .....</b>	<b>\$1,268,921 86</b>
Balance, receipts over expenditure, 1898.....	17,821 05
“ on hand 31st December, 1897.....	465,699 05
<b>Balance on hand 31st December, 1898 .....</b>	<b>\$483,520 10</b>
Deposits as follows :	
First National Bank, Chicago .....	\$37,041 30
Bonds and securities .....	446,478 80
<b>.....</b>	<b>\$483,520 10</b>

## GRAND LODGE.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a total membership of 1,163 at 31st December, 1898.

Nine members of the Society died during 1898, and Funeral Benefits amounting to \$287.65 were paid.

## SICK BENEFITS.

Number of members who received sick benefits in 1898, 119.

Amount of benefits paid during 1898 in respect of sick members, \$1,550.85.

Number of weeks' sickness experienced in 1898, 436.

Amount paid for medical attendance during 1898, \$778.93.

Amount cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, \$11,524.28.

## ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in bank 31st December, 1898 .....	\$86 06	\$13,242 22
<b>Total assets.....</b>	<b>\$86 06</b>	<b>\$13,242 22</b>

## LIABILITIES.

Aggregate amount of all liabilities .....	\$136 85
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## MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates and are payable on the 10th day of each month.

The books of the Society were audited on 12th July, 1898.

Books kept by the Society are as follows:—Numerical statements, lodge receipts, lodge expenses, financial statements.

Names and addresses of auditors:—A. R. Whyte, Hamilton; John Read, Petrollea.

## CASH RECEIPTS.

	Grand Lodge.	Subordinate Bodies.
Cash balances from 1897 (not extended).....	\$69 09	\$14,266 32
Cash received during 1898 from :		
Application Fees } .....		462 00
Initiation fees } .....		
Dues .....		6,628 71
Per capita tax and levies .....	1,227 00	
Assessments .....		88 25
Degrees and cards .....		392 00
Supplies sold .....	161 18	58 75
Rent .....		346 30
Interest .....		260 45
All other sources .....		495 43
Total receipts .....	<u>\$1,388 18</u>	<u>\$8,731 89</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Per Capita tax and levies .....	\$100 00	\$1,218 20
Registration fee .....	25 00	.....
Expenses of annual meeting .....	300 50	.....
Supplies bought .....	218 17	110 41
Travelling expenses .....	16 85	.....
Rent, light, heat and taxes .....	70 00	1,617 28
Salaries, directors' and auditors' fees .....	262 50	324 31
Official Journal .....	247 55	.....
Printing, stationery and advertising .....	43 55	139 65
Postage, telegrams and express .....	68 39	150 41
Premiums for guarantee of lodge officers .....	5 00	.....
Other expenses (detailed in memo) .....	13 70	.....
Total expenses of management .....	<u>\$1,371 21</u>	<u>\$3,560 26</u>

*(b) Miscellaneous Payments.*

Funeral benefits .....	.....	287 65
Benefits to widows and orphans .....	.....	272 00
Sick benefits .....	.....	1,550 85
Medical attendance .....	.....	778 93
Gratuities to distressed members .....	.....	180 90
Other expenditures .....	.....	481 64
Total expenditure .....	<u>\$1,371 21</u>	<u>\$7,112 23</u>

## THE CANADIAN ORDER OF ODDFELLOWS

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 49 King Street West, Toronto, Ont.*

Organized in June, 1852, and incorporated in Ontario 11th September, 1882.

The Executive Officers for the year ending 31st December, 1898, were as follows :

Robert Clark, Grand Master .....	Troy, Ont.
Thomas A. Wardell, Past Grand Master .....	Dundas.
William H. Shaw, Deputy Grand Master .....	Toronto.
Robert Fleming, Grand Secretary .....	49 King Street West, Toronto.
George Boxall, Grand Treasurer .....	252½ Yonge Street, Toronto.

### I. CURRENCY OF INSURANCE CERTIFICATES.

	Maturing Subsequently to 1904.	Total.
Amount covered by Endowment Contracts in force 31st December, 1898 .....	\$109,800 00	\$109,800 00
Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898 .....		2,264,350 00
Total 31st December, 1898 .....		<u>\$2,374,150 00</u>

### II. MOVEMENT IN INSURANCE CERTIFICATES.

*(a) Contracts for Endowments or for benefits in the nature thereof.*

	Number.	Amount.
Contracts in force 31st December, 1897 .....	423	\$ 119,000 00
Add contracts taken during 1898 .....		
Gross number and amount of contracts on foot at any time during 1898 .....	423	119,000 00
Deductions :	Number.	Amount.
Contracts lapsed in 1898 .....	46	\$ 9,000 00
“   matured in 1898 .....	1	200 00
Total deductions extended .....	47	9,200 00
Net endowment contracts on foot 31st December, 1898 .....	376	109,800 00
No. of certificate holders in good standing 31st December, 1898 .....	368	

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.
Contracts in force 31st December, 1897.....	2,618		\$ 2,008,650 00
Add contracts taken in 1898, new or renewed.....	1,013		570,100 00
Gross number and amount of contracts on foot at any time during 1898.....	3,631		2,578,750 00
	Number.	Amount.	
Deductions :			
Contracts matured in 1898 .....	22	\$ 12,850 00	
“    lapsed in 1898 .....	402	301,550 00	
Total deductions extended .....	424	314,400 00	424 314,400 00
Net contracts on foot 31st December, 1898 .....	3,207		2,264,350 00
Grand total number certificate holders in A and B at 31st December, 1898 ..	3,164		

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge. Total membership of Subordinate Bodies at 31st December, 1898, in Ontario, 3,796. British Columbia, 200. Total, 3,996.

Twenty five members died during 1898, and the amount of Funeral Benefits paid in 1898 was \$1,000.00.

Seventeen members' wives died in 1898, and the amount of Funeral Benefits paid in 1898 was \$340 00.

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$60.31.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges entirely.

Number of members who received Sick Benefits in 1898, 380.

The total amount of benefits paid in 1898, \$4,010.00.

Number of weeks' sickness experienced in 1898, 1,380.

The total amount paid for medical fees was \$2,661.94.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$1,900 00	
“ bonds, debentures and securities .....	5,000 00	\$3,421 18
Cash on deposit to Society's credit, not drawn against as follows :		
In Imperial Bank, Queen and Yonge streets, Toronto ..		7,433 28
In Western Canada Loan and Savings Company .....	1,199 89	
In Imperial Bank, Toronto.....	6,541 22	
Interest due and accrued on mortgages.....	95 00	61 78
Dues and assessments in course of collection.....	1,635 00	1,961 78
Miscellaneous .....	2,159 67	7,920 87
Total assets, Insurance and Endowment Funds	\$16,174 97	
Total assets .....	<u>\$18,530 78</u>	<u>\$20,798 89</u>

## VI. LIABILITIES.

Amount of claims supposed, reported or adjusted.....	\$1,000 00	.....
“ other liabilities.....	161 28	\$1,689 14
Total liabilities.....	<u>\$1,161 28</u>	<u>\$1,689 14</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898, none.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made in 1898.

The Society's books were duly audited during 1898, July 16 and February 27, 1899.

Books of record or account kept by the Society : Register of certificates, register of lodges, cash book, journals and ledger.

Names and post office addresses of the Auditors for 1898 were as follows : W. L. Young, Markdale, Ont. ; C. A. Lapp, Brighton.

Certain changes were, during 1898, made in the Constitution and Rules in respect of insurance certificates or benefits.

Number of members in Ontario .....	3796
Number of certificate holders in Ontario at 31st Dec, 1898 .....	3074
Number of members who died during 1898 .....	22
Amount of death benefits paid to Ontario members during 1898 .....	\$14,300 00



VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended)	Grand Treasurer .....	\$9,512 31
“ “ “	subordinate bodies .....	7,056 01
Cash received during 1898 from :		
	Grand Body.	Subordinate Bodies.
Application, certificate and registration fees .....	\$1,125 89	.....
Initiation fees .....	.....	\$1 536 92
Dues .....	.....	46 63
Assessments .....	18,280 96	19,368 22
Per capita tax and levies .....	7,093 79	.....
Degrees and cards .....	.....	90 53
Charter fees .....	394 60	.....
Supplies sold .....	122 08	.....
Rent .....	.....	450 70
Interest .....	315 35	140 49
All other sources .....	.....	696 81
Total receipts .....	<u>\$27,332 67</u>	<u>\$22 330 30</u>

IX. CASH EXPENDITURE

Cash paid during 1898 for :

(a) Expenses of Management.

Law costs .....	141 39	.....
Registration fees .....	75 00	.....
Expenses of meeting .....	440 61	.....
Supplies bought .....	555 59	.....
Travelling expenses and organization .....	3,332 85	.....
Rent, light, heat and taxes .....	287 50	1,882 29
Salaries, officers and auditors' fees .....	1,525 01	1,021 31
Official journal of proceedings .....	101 18	.....
Printing, stationery and advertising .....	275 87	.....
Postage, telegrams and express .....	218 79	.....
Premiums for guarantee of lodge officers .....	25 00	.....
Other expenses .....	1,154 27	3,565 44
Total expenses of management .....	<u>\$8,133 06</u>	<u>\$6,469 04</u>

(b) Miscellaneous Payments.

Per capita tax and levies other than for management .....	.....	8,504 24
Endowments or payments in the nature thereof .....	250 00	.....
Life insurance claims .....	14,050 00	.....
Funeral benefits .....	1,340 00	.....
Benefits to widows and orphans .....	211 90	334 82
Sick benefits .....	118 91	4,010 00
Medical attendance .....	.....	2,661 94
Total expenditure .....	<u>\$24,103 87</u>	<u>\$21,980 04</u>

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**GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Richmond Street East, Toronto, Ontario.*

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Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

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The Executive Officers of the Society at the 31st December, 1898, were as follows :

Hon. N. C. Wallace, M.P., President .....	Woodbridge.
J. S. Leighton, Secretary .....	Toronto.
W. J. Parkhill, Treasurer .....	Midland,
Dr. J. Noble, Executive .....	Toronto.
A. J. Sinclair, " .....	"
Dr. Beattie Nesbitt, " .....	"
A. J. Armstrong, " .....	St. John, N.B.

I. CURRENCY OF INSURANCE CERTIFICATES.—No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		\$ . c.
Contracts in force 31st December, 1897.....	1,800	1,800,000 00
Add contracts taken during 1898 new or renewed .....	212	212,000 00
Gross number and amount of contracts on foot at any time during 1898 .....	2,012	2,012,000 00
	Number.	Amount.
Deductions :		\$ . c.
Contracts matured in 1898 .....	11	11,000 00
" lapsed in 1898.....	136	136,000 00
Total deductions carried out .....	147	147,000 00
Net contracts on foot at 31st December, 1898.....	1,865	1,865,000 00

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1898, of 65,000.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Primary Lodges.

## V. ASSETS.

Cash in Secretary's hands .....	\$ 304 30
“ on deposit to Society's credit, not drawn against, in Dominion Bank, Toronto .....	10,874 56
Interest .....	45 00
Other assets .....	355 33
Total assets ... ..	<u>\$ 11,579 19</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898 and were payable at the close of each and every month.

The Society's accounts were duly audited on January 20th, 1899.

The following books of record and account are kept for purposes of insurance certificates or benefits : Membership register, assessment register and cash book.

Names and post office addresses of the Auditors for 1898 were as follows : W. H. Stewart, Warwick ; John H. Delamere, Minden.

Certain changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits, which are filed herewith.

Number of certificate holders in Ontario, 1,582.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, \$7,000.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$2,743 01
Cash received during 1898 from :	
Initiation fees .....	165 00
Dues .....	1,798 00
Assessments .....	19,415 73
Interest .....	45 00
Total receipts .....	<u>21,423 73</u>

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Commission .....	\$12 86
Registration fee .....	25 00
Supplies bought .....	84 43
Travelling expenses .....	14 40
Rent, light, heat and taxes .....	196 08
Salaries, officers' and auditors' fees .....	792 51
Olerk hire .....	312 00
Printing, stationery, advertising and supplies .....	268 89
Postage, telegrams and express .....	411 41
Premium for guarantee .....	15 00
Other expenses (detailed in memo. ....)	744 97
Total expenses of management .....	<u>2 877 55</u>

*(b) Miscellaneous Payments.*

Life insurance claims .....	9,710 00
Total expenditure .....	<u>\$12,587 55</u>

THE SUPREME COUNCIL OF THE ROYAL ARCANUM  
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Daniel F. MacWatt, Barrie.

Organized 23rd June 1877, incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Edson M. Schryver, Supreme Regent . . . . . Baltimore, Md.  
W. O. Robson, " Secretary . . . . . Boston, Mass.  
E. A. Skinner, " Treasurer . . . . . Westfield, N.Y.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowments, or for Sick or Funeral Benefits, in force 31st December, 1898 . . . . . \$537,819,000.00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

			Number.	Amount.
Contracts in force 31st December, 1897 . . . . .			195,105	\$ 558,866,000 00
Add contracts taken during 1898, new and renewed . . . . .			9,039	23,139,000 00
Gross number and amount of contracts on foot at any time during 1898 . . . . .			204,144	581,505,000 00
	Number.	Amount.		
Deductions :				
Contracts matured in 1898, by death . . . . .	1,898	\$ 5,494,500 00		
“ lapsed in 1898, suspension . . . . .	12,477	33,921,000 00		
“ surrendered in 1898 (withd'ls) . . . . .	580	1,600,500 00		
“ cancelled in 1898 . . . . .	5	15,000 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898 . . . . .	14,960	41,031,000 00		
		2,655,000 00		
Total deductions extended . . . . .	14,960	43,686,000 00	14,960	43,686,000 00
Net contracts on foot at 31st December, 1898 . . . . .			189,184	537,819,000 00

FUNERAL AND SICK BENEFITS:—None undertaken by the Supreme Council.

## V. ASSETS.

Cash value of real estate, less incunbrances .....	\$51,170 97
Cash value of bonds, etc .....	43,502 50

Cash on deposit to Society's credit, not drawn against, in the following banks:

## W. &amp; O. B. FUND.

National Bank of the Commonwealth, Boston .....	\$32,688 76
National Bank of the Republic, Boston .....	37 575 44
New England Trust Company, Boston .....	40,000 00
The National Bank of Baltimore .....	39,772 66
American National Bank, Baltimore .....	16,896 77
Buffalo Loan, Trust & Safe Deposit Co, Buffalo .....	20,000 00
National Bank America, Chicago .....	48 465 03
The Bankers' National Bank, Chicago .....	69,255 89
Central National Bank, Cleveland .....	42,941 31
Commercial National Bank, Detroit .....	49 513 17
First National Bank, New York .....	41,526 28
Merchants' National Bank, New York .....	34 737 29
Har over National Bank, New York .....	43,831 99
Garfield National Bank, New York .....	26,525 07
Corn Exchange Bank, New York .....	46,833 45
United States Trusts Company, New York .....	40,000 00
Central National Bank, Philadelphia .....	36,670 50
Farmers' Deposit National Bank, Pittsburg .....	45,141 92
National Bank of Commerce, St. Louis .....	41 973 79
The Bank of Toronto, Toronto, Ont .....	28,239 50
The National Bank of Westfield, N.Y. ....	19,555 30
First National Bank of St. Paul, Minn. ....	45,173 67
Peoples' Trust Company, Brooklyn, N.Y. ....	36,424 01
Planters' National Bank, Richmond, Va .....	24,946 53
Massachusetts Loan & Trust Company, Boston, Mass. .	33,484 93
Bank of Toronto, Montreal, Que .....	17,453 10
Manufacturers' Nat. Bank, Baltimore, Md .....	24 168 79
Manufacturers' & Traders' Bank, Buffalo, N.Y. ....	46,827 88
Second National Bank, Cincinnati .....	23,660 38
First National Bank, Milwaukee .....	43,740 21

Total depository balances .....	\$1,072,023 62
Less outstanding orders .....	171 840 00

Balance Jan. 1st, 1899 .....

\$900,183 62

## GENERAL FUND.

Garfield National Bank, New York .....	6 625 50
National Bank of the Commonwealth, Boston .....	9 277 32
The National Bank of Westfield, N.Y. ....	4,719 93

Total general fund balance .....	\$20,622 75
Less outstanding orders .....	7,351 32

Balance Jan. 1st, 1899 .....

\$13,271 43



Merchants' National Bank, Boston, Mass., Emergency Fund . . . . .	\$100 000 00
National Bank of the Commonwealth, Boston, Sup. Secretary's Contingent Fund . . . . .	2,500 00
Dues and assessments due and unpaid back assessments . . . . .	\$2,005 99
Dues and assessments called, but not yet payable in hands of sub-treasurers . . . . .	533,821 10
Net value extended . . . . .	540 827 09
Interest due and accrued on bonds, etc . . . . .	446 67
Interest due and accrued on Bank Balances and deposits . . . . .	2 567 97
All other assets . . . . .	14,137 14
Total assets . . . . .	<u>\$1,668,607 39</u>

## VI. LIABILITIES.

Amount of claims admitted . . . . .	\$36 500 00
“ “ supposed or reported or adjusted . . . . .	743 100 00
“ “ resisted . . . . .	27,000 00
All other liabilities . . . . .	1,218 02
Additional claims on account of persons not in good standing in the Order . . . . .	43,500 00
Total liabilities . . . . .	<u>\$851,318 02</u>

## VII. MISCELLANEOUS

Actions or proceedings instituted by or against the Society during 1898 :

T. J. Hand, 725, New York. In Court. Died under suspension.

J. Deuble, 530 Iowa. In Court. Died under suspension.

A. Michael, 730, Illinois. In Court. Died under suspension.

W. T. Fullerton, 1167, Georgia. In Court. Died under suspension

J. J. Berkhout, 992, New Jersey. In Court. Died after expulsion

A. P. Nichols, 419, New York. In Court. Elected to membership but died before receiving degree.

Assessments for the purpose of life insurance certificates are made monthly since August 1st, 1898, prior to that, as often as required. Fifteen (15) assessments were made during the year 1898.

The accounts and books of the Society were audited for the year 1898 on April 12th-28th, and September 29th-October 11th.

The books of record and account kept for purposes of insurance certificates or benefits are registers of membership of each council, registers of benefit certificates, registers of deaths, registers of suspension, withdrawals, etc., and the usual cash books, journals and ledgers.

Name and address of the auditors of accounts for 1898: Charles P. Ingersoll, Buffalo, N.Y.; Walter F. Irvine, Norfolk, Va.; Robert H. Alberts, Hoboken, N.J.

No changes were, during 1898, made in the organization and management of the Society.

Certain changes were, during 1898, made in the Constitution and Rules, in relation to insurance certificates or benefits

Number of certificate holders in Ontario at 31st December, 1898, 3,219

Number of members in Ontario who died in 1898, 33.

Amount of death benefits paid to Ontario members during 1898, \$94,403 22.

## VIII. CASH RECEIPTS

Cash balances from 1897 (not extended) . . . . .	\$552,683 76
Cash received during 1898 from :	
Application fees . . . . .	11,202 00
Assessments . . . . .	5,719,014 54
Per capita tax and levies . . . . .	31,205 68
Fines . . . . .	850 60
Dues and cards from members at large . . . . .	53 00
Charter fees . . . . .	350 00
Interest and dividends . . . . .	18,861 32
Supreme Council dues . . . . .	79,107 80
Supplies sold . . . . .	6,389 48
Rent . . . . .	663 50
Borrowed money (temporary loan) . . . . .	10 000 00
All other sources . . . . .	10,484 54
Total cash receipts . . . . .	<u>\$5,888,182 46</u>

## IX CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Charter fees, extension of the Order, etc . . . . .	\$11,674 78
Law costs . . . . .	4,137 22
Expenses annual meeting . . . . .	16,928 51
Travelling expenses, official visits, etc. . . . .	4,493 12
Taxes . . . . .	727 70
Salaries, officers' and auditors' fees . . . . .	29,175 00
Clerk hire . . . . .	31 524 03
Official journal . . . . .	1,516 78
Printing, stationery and advertising . . . . .	10,023 64
Postage, telegrams and express . . . . .	6,732 47
Registration fees . . . . .	238 20
Investigating claims . . . . .	317 60
Interest . . . . .	50 00
Total expenses of management . . . . .	<u>\$117,539 05</u>

*(b) Miscellaneous Expenditure.*

Borrowed money repaid . . . . .	10,000 00
Life insurance claims . . . . .	5,279,242 94
Expenditure other than foregoing . . . . .	18,129 18
Total expenditure . . . . .	<u>\$5 424,911 17</u>

DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 39 King William Street, Hamilton, Ont.

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Geo. H. Lees, Dominion Councillor ..... Hamilton, Ont.  
C. Van N. Emory, Dominion Secretary ..... Hamilton, Ont.  
A. C. Neff, O.A., Dominion Auditor ..... Toronto.  
W. A. Edwards, " " ..... Toronto.  
B. E. McKenzie, M.D., Medical Referee ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts in force 31st December, 1898, maturing subsequently to 1904 .....	\$1,209,250 00
Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits .....	8,905,050 00
Total .....	\$10,114,300 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) Contracts for Endowments or Benefits in the nature thereof

	Number.	Amount.
contracts in force 31st December, 1897.....	2,136	\$ 1,623,500 00
Add contracts taken during 1898 .....	96	49,500 00
Gross number and amount of contracts on foot at any time during 1898.....	2,232	1,673,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured 1898.....	21	18,000 00
Contracts lapsed 1898 .....	649	435,250 00
Contracts surrendered 1898.....	13	7,500 00
Error last year's return .....	122	10,500 00
Total deductions extended .....	805	463,750 00
Net endowment contracts on foot 31st December, 1898.....	1,427	1,209,250 00

*(b) Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

		Number.	Amount.
			\$ c.
Contracts in force 31st December, 1897 .....		6,060	8,424,000 00
Add contracts taken during 1898, new or renewed .....		1,188	1,050,300 00
Gross number and amount of contracts on foot at any time in 1898 .....		7,248	9,474,300 00
	Number	Amount.	
Deductions :		\$ c.	
Contracts matured in 1898 .....	44	67,000 00	
“ lapsed in 1898 .....	437	486,750 00	
Error in last year's returns .....	149		
Add to above deductions the amount by which various certificates still on foot were reduced during 1898 .....		15,500 00	
Total deductions extended .....	630	569,250 00	630 569,250 0
Net contracts on foot 31st December, 1898 .....		6,618	8,905,050 00
Grand total number of certificate holders in A and B 31st Dec., 1898 .....		6,618	10,114,300 00

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Council of Ontario, the total membership of which is 776.

Three members of the Grand Council died in 1898, and funeral benefits were paid amounting to \$150.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Grand Council of Ontario.

There were paid in 1898 Sick Benefits to 95 members.

Amount paid for Sick Benefits, \$1,336.00.

The number of weeks' sickness experienced in 1898 was 362.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1898, was \$1,358.73.

## V. ASSETS.

	Supreme	Grand Body.
	Body.	
	\$ c.	¢ c.
Cash value of real estate . . . . .	9,941 20	
Actual cash on hand (other than in bank) held by the Secretary pending deposit . . . . .	337 36	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks :		
Bank of Montreal, Hamilton . . . . .	52,156 36	1,358 73
B.N.A., " . . . . .		3 88
Merchants' Bank, Montreal . . . . .	5,000 00	
All other assets . . . . .	3,128 57	
Totals . . . . .	70,563 49	1,362 61

## VI. LIABILITIES.

	Supreme
	Body.
	\$ c.
Amount of all liabilities . . . . .	8,060 21
Total . . . . .	8,060 21

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1898.

Assessments are made for the purposes of life insurance each month, and are payable first of each month. Twelve such assessments were made in 1898.

The Society's books were duly audited during 1898 monthly.

Names and post office addresses of the auditors for 1898 were as follows: A. C. Neff, F.C.A., Toronto; W. A. Edwards, Hamilton.

No changes in the Constitution and Rules were made during 1898.

Number of members in Ontario at 31st December, 1898, 8,208.

Number of certificate holders in Ontario 31st December, 1898, 5,395.

Number of members in Ontario who died during 1898, 37.

Amount of death benefit claims paid to Ontario members during 1898, \$59,400.

## VIII. CASH RECEIPTS.

	Supreme Body.	Grand Body.
	\$ c.	\$ c.
Cash balance from 1897 (not extended) .....	\$63,414.60	
Cash received during 1898:		
Application fees .....	1,350 50	367 50
Assessment fees .....	8,698 95	
Assessments (Total Disability) .....	9,517 95	
Assessments (Death Benefits) .....	73,123 03	2,590 56
Per capita tax and levies .....	3,513 26	4,929 58
Supplies sold .....	1,093 04	171 20
Charter fees .....		80 00
Interest and dividends .....	3,908 99	
All other sources .....	2,813 63	
Total .....	104,019 35	8,138 74



## IX CASH EXPENDITURE.

	Supreme Body.	Grand Body.
Cash paid during 1898 for :		
	\$    c.	\$    c.
<i>A. Expenses of Management.</i>		
Per capita tax or levies for management .....		2,889 63
Commission .....	2,820 45	653 50
Law costs .....	116 54	
Registration fees .....	109 97	
Medical fees .....	720 00	145 80
Interest .....	139 21	
Expenses of annual or biennial meeting .....	591 45	258 28
Supplies bought .....	477 56	155 53
Travelling expenses .....	406 26	
Rent, light, heat and taxes .....	260 60	
Managing officers' salaries and officers' and auditors' fees .....	3,768 91	745 00
Clerk hire .....	737 50	
Official Journal .....	2,131 26	
Printing (other than official journal), stationery and advertising .....	518 52	
Postage, telegrams and express .....	605 61	146 41
Board fees .....	296 65	
Other management expenses detailed in memo. ....	266 88	
<b>Total Expenses of management .....</b>	<b>13,967 37</b>	<b>4,992 15</b>
<i>B. Miscellaneous Expenditure.</i>		
Endowments or payments in the nature thereof .....	6,856 30	
Life insurance claims other than endowments .....	72,108 75	
Funeral benefits .....		150 00
Sick benefits .....		1,336 00
Investments .....	9,941 20	
Expenditure other than any of the foregoing .....	7,063 61	
<b>Grand totals .....</b>	<b>109,940 23</b>	<b>6,478 15</b>

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WORLD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 527 Huron Avenue, Port Huron, Mich.*

Chief Agent and Attorney for the Province of Ontario, A. E. Mallory, M.D., Colborne,

Organized 1st September, 1883, incorporated in State of Michigan 11th September, 1885.  
Re-incorporated August 31st, 1894, and November 7th, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Daniel P. Markey, Supreme Commander . . . . .	Port Huron.
Nathan S. Boynton, " Record Keeper . . . . .	Port Huron.
Chas. D. Thompson, " Finance " . . . . .	Port Huron.
John W. Porter, " Trustee . . . . .	Port Huron.
David D. Aitkin, " Trustee . . . . .	Flint.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or Funeral Benefits, at 31st December, 1898 . . . . .	\$199,945,640 71
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II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for benefits in the nature thereof.—No information.

*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1897.....	122,506		\$	180,920,140 71
Add contracts taken during 1898, new or renewed .....	30,624			37,170,500 00
Gross number and amount of contracts on foot or at any time during 1898. . .	152,930			218,090,640 71
Deductions :				
Contracts matured in 1898 .....	788		\$	1,290,220 00
“    lapsed in 1898 .....	13,799			16,854,780 00
Total deductions extended .....	14,507			18,145,000 00
Net contracts on foot at 31st December, 1898.....			14,507	18,145,000 00
			138,343	199,945,640 71.

## III. FUNERAL BENEFITS.

Number of members died in 1898, 12.

Total amount of Funeral Benefits paid, \$600.00.

## IV. SICK BENEFITS.

Number of members who received Sick Benefits in 1898, 189

Total amount of benefits paid, \$11,994.10.

Number of weeks' sickness experienced, 993.

## V. ASSETS

Actual Cash on hand 31st December, 1898 .....	\$	8,094 21
Bonds, etc.....		587 183 80
Cash in Commercial Bank, Port Huron.....		165 422 22
First National Bank, Port Huron.....		20,000 00
Port Huron Savings Bank .....		20,000 00
“    “ .....		91 94
Dues and assessments called, but not yet payable.....		150,000 00
Total assets Life Insurance fund .....	\$863 576 05	
“    Sick and Funeral fund .....	33,317 22	
“    General fund .....	53,898 90	
Total assets .....		\$950,792 17

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$	30 900 15
“    “    in process of adjustment.....		123,800 00
“    “    resisted .....		47 000 00
“    other liabilities.....		16,418 02
Total liabilities.....		\$218,118 17

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1898.  
—No information.

Assessments were made monthly in 1898.

Twelve assessments were made during the year 1898, and were payable on the first day of each month.

The Society's books and accounts were audited each month by the Supreme Auditors.

Names and addresses of the Auditors for 1898 :

Supreme Finance Auditors : Geo. J. Seigle, Buffalo ; W. E. Blaney, Oil City, Pa. ; W. F. B. Coulter, Sarnia, Ont. Meet monthly.

Supreme Board of Trustees : Daniel P. Markey, Nathan S. Boynton, Charles D. Thompson, John W. Porter, all of Port Huron, Mich. ; D. D. Aitken, Flint. Meet weekly.

No changes were made in the organization or management during the year 1898 in relation to Insurance Certificates or Benefits.

Registers are kept for purposes of Life Insurance and Benefits.

Number of certificate holders in Ontario 31st December, 1898, 10,363.

Number of members in Ontario who died during 1898, 67.

Amount of Death Benefits paid to Ontario members during 1898, \$83,130.00.

Amount of disability benefits paid in 1898, \$3,700.00.

## VIII. CASH RECEIPTS.

Cash Balances from 1897 (not extended) . . . . .	\$452,341 02
Cash received during 1898 :	
Application fees . . . . .	\$18,275 13
Assessments . . . . .	1,751,687 97
Dues . . . . .	4,989 90
Charter fees and supplies . . . . .	60,006 53
Interest . . . . .	16,087 91
All other sources. (Sick and Funeral Fund, etc) . . . . .	35,175 82
Total cash receipts . . . . .	<u>\$1,836,223 26</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission .....	\$37,605 56
Law costs .....	10,244 08
Registration fees .....	809 81
Investigation of claims .....	106 90
Percentage paid State great camps .....	65,561 40
Expenses of building account .....	2,295 24
Supplies bought .....	17,716 11
Travelling expenses .....	5,065 17
Rent, light, heat and taxes .....	2,762 67
Salaries officers', auditors' fees .....	17,101 72
Clerk hire .....	19,603 86
Printing official journal .....	17,787 34
Printing, stationery, etc .....	8,822 43
Postage, telegrams and express .....	9,040 64
Premium for guarantee of lodge officers .....	75 00
Other management expenses .....	1,722 75
	<hr/>
Total expenses of management .....	\$216 320 48

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	1,207,967 17
Disability claims .....	46,984 42
Advanced payments returned .....	1,098 39
Sick and accident benefits .....	11,994 10
Funeral benefits .....	800 00
Gratuities to distressed members .....	2,607 55
	<hr/>
Total expenditure .....	<u>\$1,487,772 11</u>

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**THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.**

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1898.

*Head Office, 51 Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers for the year ending 30th November, 1898, were as follows :

Robt. J. Orr, President .....	Toronto.
Chas. E. Kyle, 1st Vice-President .....	Toronto.
M. C. Ellis, 2nd Vice-President .....	Toronto.
Jas. C. Black, Treasurer .....	Toronto.
Jas. Sargant, Secretary .....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.—None.

III.—SICK BENEFITS.—No Official Sick Fund.

IV.—FUNERAL BENEFITS.—None.

V. ASSETS.

Mortgages .....	16,333 33
Cash value of shares, bonds, debentures, etc. ....	190,569 23
“ real estate .....	50,000 00
Cash on deposit not drawn against in Dominion Bank, Toronto .....	32,490 65
All other assets .....	2,150 00
Total assets .....	<u>\$291,543 21</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No assessments are made.

The Association's books were duly audited on December 15th, 1898.

Books of record or account kept for purposes of Insurance Contracts or Benefits, Mortuary Benefit Book.

Names and post office addresses of the Auditors for 1898 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

Certain changes were, during 1898, made in the Constitution or Rules in relation to Insurance Certificates or Benefits.

No. of members in Ontario, 4,399.

No. of members in Ontario who died in 1898, 35.

Amount of benefits paid during the year, \$29,060.00.



## CASH RECEIPTS.

Cash balance from 1897 (not extended)..... \$2,577 08

Cash received during 1898 from :

Travelling certificates .....	\$40,300 00
Honorary " .....	3,690 00
Duplicate " .....	64 00
Interest " .....	10,397 77
Accident Insurance.....	615 00
Rentals.....	1,818 00
British Canadian Loan Co. Debentures.....	10,000 00
Bracebridge Debentures.....	104 52
Burk's Falls " .....	166 71
Port Hope " .....	165 94
Huntsville " .....	452 27
<b>Total receipts .....</b>	<b>\$67,774 21</b>

## CASH EXPENDITURE.

Amount paid during 1898 :

*(a) Expenses of Management.*

Agencies .....	575 26
Papers and periodicals .....	77 18
Auditors and scrutineers.....	325 00
Treasurer .....	200 00
Actuary .....	250 00
Legal charges .....	230 56
Non resident directors.....	294 00
Sundries .....	152 03
Travelling expenses.....	400 00
Printing and advertising.....	414 10
Stationery and postage .....	457 14
Secretary's salary.....	1,800 00
Assistant's " .....	416 00
Petty cash .....	131 77
Wages .....	445 50
Lighting .....	85 75
Taxes and insurance, etc.....	419 16
Water .....	525 72
Heating .....	138 90
Other expenses.....	289 47
<b>Total expenses of management .....</b>	<b>\$7,627 54</b>

*(b) Miscellaneous Payments.*

Mortuary benefits .....	29,060 00
Accident bonuses.....	1,173 10
Balance in Dominion Bank .....	32,490 65
<b>Total expenditure .....</b>	<b>\$70,351 29</b>

**COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN ONTARIO.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

*Head Office, Masonic Temple, Richmond Street, London, Ont.*

Organized 3rd October, 1885, incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Robert Coates, President . . . . . London.  
 Alfred Robinson, Secretary . . . . . London.  
 Joseph Roach, Treasurer . . . . . London.

I. CURRENCY OR INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowment or for sick or funeral benefits in force 31st December, 1898. . . . . \$788,544 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

			Number.	Amount.
				\$ c.
Contracts in force 31st December, 1897 . . . . .			886	734,996 00
Add contracts taken during 1898, new or renewed . . . . .			77	68,222 00
Added for increased membership . . . . .				1,399 00
Gross number and amount of contracts on foot at any time during 1898. . . . .			963	854,917 00
Deductions :	Number.	Amount.		
		\$ c.		
Contracts matured in 1898. . . . .	7	6,125 00		
“ lapsed . . . . .	68	60,248 00		
Total deductions . . . . .	75	66,373 00	75	66,373 00
Net contracts on foot 31st December, 1898. . . . .			888	788,544 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Bonds, debentures, securities .....	\$7,900 00
Cash on deposit to Society's credit, not drawn against, in the following banks :	
Huron and Erie Savings and Loan Company, London .....	3 885 15
Dominion Savings and Investment Society, London .....	2,099 98
<b>Total assets .....</b>	<b>\$13,885 13</b>

## VI. LIABILITIES.

Amount of claims supposed, or reported or adjusted .....	\$875 00
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## VII. MISCELLANEOUS.

No actions or proceedings instituted or prosecuted by or against the Society during 1898.

Assessments were made every two months and were payable on the 1st of January, March, May, July, September, November.

Six assessments were made during 1898.

The books of the Society were audited twice during 1898, viz.: 9th June and 8th December.

The books kept for purposes of insurance certificates or benefits are: register, cash book, receipt book, ledger.

The names and post office address of the auditors for 1898 are as follows: John Overell and Charles F. Complin, London, Ont.

No changes were made in the organization or management of the Society during 1898.

No changes were made during 1898 in the Constitution and Laws in relation to Insurance Certificates or Benefits

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$8,524 01
Cash received during 1898 from :	
Application fees .....	\$69 00
Dues .....	905 00
Assessments .....	8,143 55
Assessments in advance .....	103 15
Interest and dividends .....	500 52
<b>Total cash receipts .....</b>	<b>\$9,721 22</b>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Registration fee .....	\$10 00
Rent, light, heat and taxes .....	75 00
Salaries, officers' and auditors' fees .....	580 00
Clerk hire .....	100 00
Printing, stationery and advertising .....	169 90
Postage telegrams and express .....	190 20
Premium for guarantee of lodge officers .....	10 00
<b>Total expenses of management .....</b>	<b>\$1,135 10</b>

## (b) Miscellaneous Expenditure.

Life insurance claims other than endowment .....	6,125 00
Investments .....	5,000 00
<b>Grand total expenditure .....</b>	<b>\$12,260 00</b>

SONS OF ENGLAND BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 28 Queen Street West, Toronto.*

Organized 12th December, 1874, incorporated 19th February, 1875.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

E. Parnell, Jr., Grand President . . . . .	London.
C. A. Hodgetts, M.D., Grand Vice-President . . . . .	Toronto.
F. B. Cumberland, Past Grand President . . . . .	Toronto.
B. Hinchcliffe, Grand Treasurer . . . . .	Toronto.
John W. Carter, Grand Secretary . . . . .	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments or for Sick or Funeral

Benefits in force 31st December, 1898 . . . . . \$2,977,750 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof. None.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897 . . . . .	2,823	\$ <sup>c.</sup> 2,862,750 00
Contracts taken during 1898 . . . . .	181	218,000 00
Gross number and amount on foot at any time during 1898 . . . . .	3,004	3,080,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898 . . . . .	23	24,000 00
“ lapsed in 1898 . . . . .	67	74,000 00
“ cancelled . . . . .	3	3,000 00
Disability claims . . . . .	..	2,000 00
Total deductions extended . . . . .	93	103,000 00
Net contracts on foot 31st December, 1898 . . . . .	2,911	2,977,750 00

No. of certificate holders, 2,615.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge with a membership of 14,098. One hundred and three members of the Society died during 1898.

The total amount of funeral benefits paid in 1898 was \$9,200.00.

Seventy-two members' wives died during 1898 and the amount paid in respect thereof was \$3,475.00.

Thirty-nine children died during 1898 and the amount paid in respect thereof was \$547.50 ; juvenile lodge, \$15.00.

The total amount of cash standing to credit of fund at 31st December, 1898, was \$4,267.58.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1898, 1,942.

The total amount of benefits paid during 1898 : Subordinate Bodies, \$22,830.93 ; Juvenile Branch, \$417.05.

Number of weeks' sickness experienced in 1898 was 8,155.

Amount paid for medical attendance during 1898 was, Subordinate Bodies, \$15,976.63 ; Juvenile Branch, \$417.59.

Total amount of cash standing to credit of fund at 31st December, 1898 : Subordinate Bodies, \$72,593.43 ; Juvenile Branch, \$2,339.32.

## V. ASSETS

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Mortgages.....	\$3,000 00	.....	.....
Cash value of Bonds, Securities, etc. ....	300 00	.....	.....
Actual cash on hand 31st December, 1898..	958 98	\$7,277 15	\$346 91
Cash on deposit in the following banks :			
Imperial Bank, Toronto .....	22,613 28	.....	.....
Sundry banks, Sundry places .....	.....	65,316 28	1,992 41
Interest.....	45 00	.....	.....
Total asset, Insurance Fund ..	\$22,542 10		
"    "    Sick and Funeral Fund.....	82,245 33		
Total assets, General Fund....	4,138 30		
Aggregate of all other assets .....	7,075 72	.....	.....
Total assets .....	<u>\$33,992 98</u>	<u>\$72,593 43</u>	<u>\$2 339 32</u>

## VI. LIABILITIES.

	Grand Body.	Subordinate Bodies.
Amounts of claims admitted by Society .....	\$1 000 00	
"    supposed or reported .....	500 00	
"    other liabilities ....	545 01	4,599 41
Total liabilities.....	<u>\$2 045 01</u>	<u>5,999 41</u>



## VII. MISCELLANEOUS.

Assessments for purposes of life insurance certificates are made monthly.

Twelve such assessments were made during 1898, payable 1st of each month.

The books and accounts were duly audited on February 18th, 1899.

Books of account kept by the Society : Cash books and ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors : W. Barker, George Clay and H. Furze, Toronto.

No changes were made in relation to the management of the Society, nor with respect to the constitution.

Number of members in Ontario, 10,246.

Number of certificate holders in Ontario, 2,286.

Number of members in Ontario who died during 1898, 75.

Amount of death benefits paid to Ontario members in 1898, \$7,050.00.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended), Grand Lodge, \$26,316.25 ; Subordinate, \$66,850.32.

Application fees.....	\$	706	50
Initiation fees, registration (F. Ben.) .....		877	60
Assessments: Funeral, \$11,070.07 ; Beneficiary, \$29,579.71 ..		40,663	78
Per capita tax and levies .....		5,464	18
Fines .....		4	00
Charter fees.....		60	50
Supplies sold .....		2,369	93
Interest .....		761	54
Premiums for guarantee of lodge officers .....		194	81
All other sources.....		929	34
Total receipts .....	\$	52,032	18
Receipts by Subordinate Branches .....	\$	84,831	59
"    Juvenile Branches.....		1,516	58



## CASH EXPENDITURE.

Cash paid during 1898 for:—

*(a) Expenses of Management.*

	Grand Body.		Subordinate Bodies.	Juvenile Branch.	
	\$	c.	c.	\$	c.
Commission .....	254	50			
Law costs .....	829	37			
Registration fee .....	25	00			
Interest .....	125	40			
Expenses of Annual Meeting .....	275	30			
Supplies bought .....	1,571	16			
Travelling expenses .....	668	11			
Rent, light, heat and taxes .....	300	00			
Managing officers' salaries, etc. ....	1,600	00			
Clerk hire .....	997	80			
Official Journal .....	1,382	01			
Printing, stationery and advertising .....	748	64			
Postage, telegrams and express .....	653	89			
Premiums for guarantee of lodge officers .....	40	00			
Other management expenses .....	182	52			
Total expenses of management .....	9,653	70	19,732	10	384 66
<i>(b) Miscellaneous Expenditure.</i>					
Life insurance payments .....	26,000	00			
Funeral benefits .....	13,237	50			
Sick benefits .....			22,830	93	417 05
Medical attendance .....	398	25	15,976	63	417 59
Expenditure other than foregoing .....	1,078	37			
Total expenditure .....	50,367	82	58,539	66	1,219 30

THE SONS OF SCOTLAND BENEVOLENT ASSOCIATION.  
ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876, incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Alex. Fraser, Grand Chief..... Toronto.  
John A. McLean, Grand Chieftain ..... Guelph.  
Alex. Hay, Grand Treasurer ..... Thornbury.  
Donald M. Robertson, Grand Secretary, 70 Can. Life Bldg. Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments, Sick or  
Funeral Benefits ..... \$ 4,770,500 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits :*

	Number.	Amount.
Contracts in force 31st December, 1897 .....	4,940	4,284,000 00
Add contracts taken during 1898, new and renewed .....	1,101	894,000 00
Gross number and amount of contracts on foot at any time during 1898 ....	6,041	5,198,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898.....	38	35,000 00
“ lapsed in 1898 .....	460	392,500 00
Total deductions extended .. .....	498	427,500 00
Net contracts on foot 31st December, 1898.. .....	5,543	4,770,500 00

## III. FUNERAL BENEFITS.

Funeral Benefits (if any) are undertaken by the Subordinate Camps.  
Thirty-eight members died in 1898.

## IV. SICK BENEFITS.

No Sick Benefits are undertaken under the Constitution and By-laws, but Sick Benefits are voluntarily paid by some Subordinate Camps.

## V. ASSETS.

Cash on deposit, Bank of Hamilton, Toronto.....	\$20,565 53
“ Dominion Bank, Guelph .....	903 95
Toronto General Trust Company.....	40,000 00
Bank of Hamilton.....	7,367 17
Dues called, but not yet payable.....	3,870 09
Aggregate amount of all other assets.....	725 00
	<hr/>
Total assets .....	\$73 431 74
	<hr/> <hr/>

## VI LIABILITIES.

Amount of claims admitted by Society .....	\$1,000 00
“ all other liabilities.....	1,360 48
	<hr/>
Total liabilities.....	\$2,360 48
	<hr/> <hr/>

## VII. MISCELLANEOUS.

One action was instituted by Society during 1898, Sons of Scotland *vs.* Faulkner ; action to cancel certificate. Still in court.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1898, payable 1st day of each month.

The Society accounts were audited 31st December, 1898. The books of record or account kept for purposes of insurance certificates or benefits : Registers of Subordinate Camps, showing particulars of each certificate issued, ledger, cash journals.

The names and post office addresses of the Auditors of accounts for 1898 were Alex. McMillan, E. A. Maclaurin, Toronto.

No changes were made during 1898 in the constitution in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1898- No information.

Number of members in Ontario died during 1898, 38.

Amount of death benefits paid to Ontario members during 1898, \$35,000.00.

## VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended), \$52,792.19.

Cash received during 1898 from :

	Grand Camp.	Subordinate Camps.
Initiation fees .....	.....	\$1,361 48
Dues .....	.....	1,279 60
Assessments .....	\$46,201 73	.....
Per capita tax .....	4,813 78	.....
Certificates .....	.....	237 50
Charter fees .....	839 00	.....
Supplies sold .....	1,828 33	.....
Interest.....	1,996 33	.....
All other sources .....	.....	3,392 21
<b>Total cash receipts.....</b>	<b>\$55,679 17</b>	<b>\$6,290 79</b>

## IX. CASH EXPENDITURE.

Cash paid during 1898 :

(a) *Expenses of Management :*

Organizing .....	\$2,098 16	.....
Fraternal Association .....	40 00	.....
Per capita tax.....	.....	\$4,813 78
Registration fee .....	25 00	.....
Law costs .....	202 64	.....
Interest.....	136 10	.....
Supplies bought .....	476 65	1,828 33
Travelling expenses .....	101 40	.....
Salaries, officers and auditors' fees.....	2,014 06	.....
Rent, light, heat and taxes .....	116 66	.....
Committees .....	127 15	.....
Printing, stationery and advertising .....	407 75	.....
Postage, telegrams and express .....	470 73	.....
Premiums for guarantee of lodge officers .....	.....	.....
Other management expenses.....	97 50	.....
<b>Total expenses of management .....</b>	<b>6,313 80</b>	<b>6,642 11</b>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	35,000 00	.....
Sick benefits, etc .....	.....	2,290 19
Expenditure by other than the foregoing .....	.....	8,026 96
<b>Total expenditure.....</b>	<b>\$41,313 80</b>	<b>\$16,959 26</b>

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GRAND LODGE SONS OF IRELAND PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 82 Hoskin Avenue, Toronto Junction.*

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Organized 10th March, 1890, incorporated in Ontario 6th October, 1893.

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The Executive Officers of the Society at 31st December, 1898, were as follows :

Alex. Douglas, Grand President . . . . . Toronto.  
 F. H. Woods, Vice-President . . . . . Toronto.  
 W. J. Wadsworth, Grand Secretary . . . . . Toronto Junction.  
 W. J. Dunlop, Grand Treasurer . . . . . Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which is 485.

Two members died in 1898.

Total amount of Funeral Benefits paid during 1898, \$200.

No members' wives died during 1898.

Total cash standing to credit of fund 31st December, 1898, \$446.64.

SICK BENEFITS.

Sick Benefits are undertaken by Subordinate Lodges.

Amount of Sick Benefits paid in 1898, \$308.00.

No. of weeks' sickness experienced in 1898, 112.

Amount paid for medical attendance during 1898, \$412.27.

Total cash standing to credit of Sick Benefit Fund, \$332.46.

ASSETS.

Cash on hand 31st December, 1898 . . . . .	\$446 64
Dues and assessments due and unpaid . . . . .	118 40
Other assets . . . . .	388 84
Total assets . . . . .	<u>\$953 88</u>

LIABILITIES — None.

## MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1898, payable March, June, September and December.

The Society's accounts were duly audited 18th June, 1898.

Books of record or account, kept for purposes of insurance certificates, are as follows :  
Day book, cash book, journal and ledger.

Names and post office addresses of Auditors for 1898 : J. S. Robinson, Toronto ;  
F. H. Woods, Toronto.

No changes were made in 1898 in the organization or management of the Society.  
Certain changes were made in the Constitution and Rules in relation to benefits.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$373 46
Cash received during 1898 from :	
Assessments .....	\$342 54
Per capita tax and levies.....	171 26
Charter fees .....	15 00
Supplies sold.....	35 45
	<hr/>
Total .....	\$564 25

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Expenses of annual meeting .....	64 00
Supplies bought .....	99 95
Travelling expenses .....	10 00
Rent .....	9 50
Salaries .....	89 85
Printing .....	8 77
Postage .....	6 00
	<hr/>
Total expenses of management .....	\$291 07

*(b) Miscellaneous Expenditure.*

Funeral benefits.....	200 00
Sick benefits.....	308 00
	<hr/>
Grand total .....	\$799 07



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 PROVINCIAL GRAND ORANGE LODGE, OF ONTARIO WEST.

ANNUAL STATEMENT FOR YEAR ENDING 28TH FEBRUARY, 1899.

*Head Office, 14 Berti Street, Toronto, Ont.*


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 Organized 20th February, 1860 ; incorporated 11th September, 1891.
 

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The Executive Officers of the Society at the 31st December, 1898, were as follows :

D. M. Jermyn, Grand Master.....	Wiarton.
John McMillan, Deputy Grand Master.....	Toronto.
William Wilson, Junior Deputy Grand Master .....	Brantford.
F. M. Baldwin, Grand Chaplain.....	Aylmer.
E. F. Clarke, Grand Treasurer .....	Toronto.
William Lee, Grand Secretary .....	Toronto.
W. D. Bowman, Grand Lecturer .....	Fonthill.
Samuel Caswell, Grand Director of Ceremonies.....	Palmerston.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Primary Lodges with a membership of 22,000—  
 One hundred and sixty-six members of the Society died during 1898.  
 Total amount of funeral benefits paid in 1898 in respect of deceased members, \$665.62.

## SICK BENEFITS.

Number of members who received sick benefits during 1898, 190.  
 Total amount of benefits paid in 1898 in respect of sick members, \$2,190.24.  
 Amount paid for medical attendance during 1898, \$2,746.17.

## ASSETS.

Actual amount cash on hand 31st December, 1898 .....	\$ 48 76
Cash on deposit Bank of Toronto, Toronto.....	1,475 80
Total.....	<u>\$1,524 56</u>

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's accounts were audited March 11th, 1898 and March 6th, 1899.

Names and addresses of the Auditors for 1898: John Hewitt, Toronto; T. C. McAvoy, Balsam.

## CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash balance from 1897 (not extended).....	\$1,486 60	
Cash received during 1898 from :		
Per capita tax and levies.....	\$1,891 30	.....
Interest and dividends.....	18 65	.....
	<hr/>	<hr/>
Total.....	<u>\$1,909 95</u>	<u>.....</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$25 00	.....
Expenses of annual meeting .....	8 40	.....
Rent, light, heat and taxes.....	50 60	.....
Managing officers' salaries .....	570 00	.....
Official journal.....	205 00	.....
Printing, stationery and advertising .....	79 10	.....
Postage, telegrams and express .....	132 24	.....
	<hr/>	<hr/>
Total expenses of management .....	<u>\$1,069 74</u>	<u>.....</u>

*(b) Miscellaneous Expenditure.*

Per capita tax and levies other than for management.....	596 00	.....
Funeral Benefits.....		665 62
Sick Benefits .....		2,190 24
Medical attendance .....		2,746 17
Expenses other than foregoing.....	205 00	.....
	<hr/>	<hr/>
Total.....	<u>\$1,870 74</u>	<u>\$5,602 03</u>

SOCIETE DES ARTISANS CANADIEN FRANCAIS DE LA CITE DE  
MONTREAL.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Montreal, Que.*

Chief Agent and Attorney for Ontario, John Chamard, Ottawa; amount of deposit, \$5,000.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

T. A. Grothe, President .....	115	St. Frs. Xavier,	Montreal.
Jos. Thebault, 1st Vice-President .....	"	"	"
A. Lambert, 2nd Vice-President .....	"	"	"
J. G. W. McGowan, Secretary .....	"	"	"
Henri Roy, Treasurer .....	"	"	"
H. Maille, Director .....	"	"	"
M. Deschamps, Director .....	"	"	"
Domina Gagni, " .....	"	"	"
Thos. Moll, " .....	"	"	"
Gregoire Leveille, " .....	"	"	"
Theophile Goulet, " .....	"	"	"
E. O. Ranger, " .....	"	"	"

MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1897 .....	12,561	\$ 12,497,800 00
Add contracts taken during 1898, new or renewed .....	961	961,000 00
Gross number and amount of certificates on foot at any time during 1898....	13,522	13,458,800 00
Deductions.	Number.	Amount.
Contracts matured in 1898 .....	86	\$ 82,771 43
Lapsed .....	656	659,028 57
Total deductions extended .....	742	741,800 00
Net contracts on foot at 31st December, 1898. ....	12,780	12,717,000 00

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body and Branches. The Supreme body is responsible in case the Branches are short of money.

There were paid in 1898 Sick Benefits to 930 members by Supreme Body and 900 by Branches.

Amount paid for Sick Benefits, \$20,819.55 by Supreme Body and \$18,260.71 by Branches.

The number of weeks' sickness experienced in 1898 not given.

## V. ASSETS.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Loans .....	185,365	25		
Deposit with Ontario Government .....	5,000	00		
Actual cash on hand (other than in bank) held by the Treasurer.....	2,909	43		
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:				
Hochelaga Bank, Montreal, Que.....	12,035	29		
Jacques Cartier Bank, Montreal, Que.....	43	37		
Le Banque du Peuple, " .....	2,491	75		
All other Banks in Canada and United States.....			10,364	88
Dues and assessments due unpaid .....	20,718	81		
Interest .....	1,390	00		
Reserve Fund (not extended) .....	\$100,431	25		
Sick and General Funds (not extended).....	146,386	78		
All other assets .....	3,760	95	5,194	98
Totals .....	233,714	85	15,559	86

## VI. LIABILITIES.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Amount of all liabilities.....	1,966	29	490	39
Totals .....	1,966	29	490	39

## VII. ACTIONS OR PROCEEDINGS INSTITUTED BY OR AGAINST SOCIETY DURING 1898.

Style of Action or Proceeding.	Subject of Action or Proceeding.	Court.	Amount Claimed.	Defence if Society Defendant.	Decision, if any.
Claims of benefits.	Claiming benefits not due	Circuit ...	50 30	J. B. Dubois vs. Societe des Artisans, deft. ....	Action dismissed.
“ dues ...	Society claiming amount of his debt.....	“ ...	10 75	Society vs. P. Archambeault, deft.....	Paid debt & costs.
“ “ ...	Society claiming amount of his debt.....	“ ...	12 25	Society vs. Isaac Gregoire, deft.....	Paid debt & costs.
“ “ ...	Society claiming amount of his debt.....	“ ...	29 05	Society vs. R. St. Denis, deft.....	Judgment rend'r'd with costs.
“ “ ...	Society claiming amount of his debt.....	“ ...	20 40	Society vs. P. Batalon, deft.....	Has paid debt and costs.
“ “ ...	Society claiming amount of his debt.....	“ ...	27 85	Society vs. L. Rivet, deft.....	Judgment rend'r'd 27/6, '98.
“ “ ...	Society claiming amount of his debt.....	“ ...	24 90	Society vs. N. Quesnel, deft.....	Has partly paid debt.
“ “ ...	Society claiming amount of his debt.....	“ ...	17 30	Society vs. F. Beauchamp, deft.....	Judgment 15/6, '98
“ “ ...	Society claiming amount of his debt.....	“ ...	32 45	Society vs. N. de Repentigny, deft. ....	Paid debt & costs.
Claims of benefits.	Claiming benefits not due	Superior .	480 00	J. Jolicoeur vs. Society, deft. ....	No judg't rend'd.
“ “ ...	“ “ “	“ ..	216 00	Alex. Papineau vs. Society, deft.....	“ “

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1898, and were payable the 20th of each month.

The Society's accounts were duly audited monthly and semi-annually.

The following books of record and account are kept: Special Ledgers.

Names and post office addresses of the Auditors for 1898 were as follows: N. Theart, Montreal; N. Lapointe, Montreal; E. Langevin, Montreal.

No changes were, during 1898, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Number of certificate holders in Ontario, at 31st December, 1898, 632.

Number of members in Ontario died during 1898, 7.

Amount of death benefits paid to Ontario members during 1898, \$5,800.00.

## VIII. CASH RECEIPTS

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Cash balances from 1897 (not extended) .....	\$25,400	71		
Medical fees (paid by members).....	210	50	622	60
Assessments.....	47,961	15	47,602	62
Per capita tax and levies.....	35,782	80	36,499	21
Initiation fees .....	1,341	50	2,358	55
Certificates .....	51	90	83	70
Supplies sold, badges, etc. ....	11	40	97	80
Interest .....	7,442	63		
All other sources .....	635	05	987	67
Total cash receipts .....	\$93,426	93	\$88,252	15

## IX. CASH EXPENDITURE.

	Supreme Body.		Subordinate Bodies.	
	\$	c.	\$	c.
Cash paid during 1898 for :				
<i>(a) Expenses of Management.</i>				
Commissions on collections of assessments.....	2,775	76	1,208	38
Law costs .....	480	10		
Expenses annual meeting .....	167	80		
Travelling expenses, official visits, etc .....	1,613	96	1,945	82
Taxes, rent, light and heat.....	1,151	89	2,038	15
Salaries, officers' and auditors' fees.....	4,965	70	3,885	97
Clerk hire .....				
Official journal .....	1,449	04		
Printing, stationery and advertising .....	807	18	916	35
Postage, telegrams and express.....	593	33	424	23
Registration fee and incorporation.....	1,484	81		
Supplies bought .....	911	00	864	98
Total expenses of management.....	16,400	57	11,283	88
<i>(b) Miscellaneous Expenditure.</i>				
Life insurance claims .....	82,771	43		
Sick benefits.....	20,819	55	18,260	71
Medical fees .....	375	50	486	00
Expenditure other than foregoing .....	565	17	272	60
Total expenditure .....	\$120,932	22	\$30,303	19



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CATHOLIC ORDER OF FORESTERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office of the Society, 108 LaSalle Street, Chicago, Ill.*

Chief Agent and Attorney for Ontario, Philip De Gurchy, 72 King Street East,  
Toronto, Ont.

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Organized 24th May, 1883, and incorporated under laws of the State of Illinois,  
24th May, 1883.

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The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas H. Cannon, High Chief Ranger.....	Chicago.
Aime Talbot, High Vice-Chief Ranger .....	Quebec.
Theo. B. Thiele, High Secretary .....	Chicago.
Thomas J. Callen, High Treasurer .....	Milwaukee.
Thomas F. O'Malley, Medical Examiner.....	Chicago.

I. CURRENCY IN INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1898.—None.

Amount covered by Contracts other than for Endowments, or for Sick or Funeral benefits, \$70,052,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

			Number.	Amount.
Contracts in force 31st December, 1897 .....			55,403	\$ 57,240,500 00.
Add contracts taken during 1898, new or renewed.....			14,100	15,524,000 00.
Gross number and amount of contracts on foot at any time during 1898 .....			69,503	72,764,500 00.
	Number.	Amount.		
Deductions :		\$ c.		
Contracts matured in 1898 .....	430	455,000 00		
Contracts suspended, 1898 .....	2,242	2,257,000 00		
Contracts cancelled in 1898 .....				
Contracts resigned, 1898.....				
Total deductions extended.....	2,672	2,712,000 00	2,672	2,712,000 00.
Net contracts on foot at 31st December, 1898 .....			66,831	70,052,500 00.

SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits being matters of option with Subordinate Courts, no reports of same are made to the High Court.

V. ASSETS.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :

Milwaukee National Bank, Milwaukee, Wis .....	\$68,549 00
National Exchange, " .....	11,268 05
First National Bank, " .....	25,868 10
Marshal & Ilsley Bank, " .....	7,126 53
Dues and assessments due and unpaid .....	11,464 41
Amount of all other assets .....	40,667 21
	<u>\$164,943 30</u>
Less outstanding cheques .....	155 25
Total assets .....	<u>\$164,788 05</u>

## VI. LIABILITIES.

Amount of claims supposed or reported .....	\$49,500 00
“ “ admitted .....	500 00
“ “ resisted .....	2,000 06
“ all other liabilities .....	2,010 52
	<hr/>
Total liabilities.....	\$54 010 52
	<hr/> <hr/>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898 in Ontario.—None.

Assessments are made monthly, and are payable within forty days of call.

Twelve such assessments were made during the year 1898.

The Society's books were audited February 10th, 1898, and July 10th, 1898.

Books kept by Society: Rosters, endowment register books, ledger, journal, cash books.

Names and post office addresses of the Auditors for 1898 were as follows: J. J. Sloan, Chicago; J. E. Meany, Manitowoc, Wis.; F. X. Bilodeau, Montreal.

No changes were made during 1898 in the organization or management of the Society in relation to insurance certificates.

No changes were made during 1898 in the constitution or rules of the Society.

Number of certificate holders in Ontario 31st December, 1898, 4,780.

Number of members in Ontario who died during 1898, 26.

Amount of death benefits paid to Ontario members during 1898, \$27,000.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$69,734 21
Cash received during 1898 from :	
Assessments .....	\$486,343 19
Per capita tax and levies .....	25,443 53
Charter fees .....	9,225 00
Supplies sold.....	13,553 90
	<hr/>
Total receipts .....	\$534,565 62
	<hr/> <hr/>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission to organizers of new courts .....	\$6,950 00
Law costs .....	2,685 09
Registration fees .....	467 32
Supplies bought .....	7,295 80
Travelling expenses.....	353 10
Rent, light, heat, taxes .....	1,602 00
Salaries, officers' and auditors' fees.....	6,227 50
Clerk hire .....	7,260 12
Official journal.....	7,988 20
Printing, stationery, advertising, postage .....	757 74
Postage, telegrams and express .....	3,015 75
Premium for guarantee of H. C. Treasurer .....	400 00
Other management expenses .....	832 59
<b>Total expenses of management.....</b>	<b>\$45,835 21</b>

*(b) Miscellaneous.*

Life insurance claims .....	437,000 00
Expenditure other than the foregoing .....	3,808 19
<b>Total expenditure .....</b>	<b>\$486,643 40</b>

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PROVINCIAL COMMANDERY OF THE R. C. UNION OF THE KNIGHTS  
OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Toronto.*

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Incorporated in Ontario, 26th May, 1894.

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Executive Officers of the Society at 31st December, 1898, were as follows :

Wm. Ray, President.....	Toronto.
Will M. Moylan, Vice-President.....	Toronto.
Thomas Callaghan, Secretary.....,	Toronto.
Frank Hallman, Treasurer.....	Toronto.
J. J. Coughlin, Trustee . . . . .	Stratford.
J. H. Frank, Trustee . . . . .	Woodstock.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Subordinate Branches of the Society ; total membership, 380.

Three members of the Society died during 1898, and funeral benefits amounting to \$50 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and Auxiliary Branches of the Society.

Number of members who received sick benefits in 1898, 39.

Total amount of benefits paid during 1898, \$439.03.

Number of weeks' sickness experienced in 1898, 118.

Amount paid for medical attendance, 1898, \$252.75.

Balance to credit of fund, 31st December, 1898, \$668.16.

ASSETS.—No information.

LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898.

The following books are kept . Cash book and ledger.

Names and post office address of the auditors for 1898 : Frank Hallman, Toronto ;  
T. K. Haffey, Toronto.

## CASH RECEIPTS.

Cash receipts during 1898 :

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Initiation fees .....		\$124 00	\$62 50
Dues .....		1,056 80	272 44
Per capita tax .....	31 80		
Fines .....		1 00	
At Home .....			52 90
Badges .....			1 00
Refund for Rent of Hall .....			1 50
Interest and dividends .....		16 30	4 55
<b>Total receipts .....</b>	<b>\$31 80</b>	<b>\$1,198 10</b>	<b>\$394 89</b>

## CASH EXPENDITURE.

Cash paid during 1898 :

*(a) Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Per capita tax .....		\$120 39	\$5 30
Charter fees .....			5 00
Registration fee .....	3 00		
Fuel, light, rent, etc. ....		203 25	51 75
Supplies bought .....		11 45	2 80
Salaries, officers' and auditors' fees .....		42 00	4 20
Printing, stationery .....		12 10	
Postage and stationery .....		20 50	4 70
<b>Total expenses of management .....</b>	<b>\$3 00</b>	<b>\$409 69</b>	<b>\$73 75</b>

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....		50 00	
Sick Benefits .....		337 03	102 00
Medical attendance .....		183 00	69 75
Gratuities to distressed members .....		8 00	
	<b>\$3 00</b>	<b>\$987 72</b>	<b>\$245 50</b>



GRAND BRANCH OF THE EMERALD BENEFICIAL ASSOCIATION OF  
CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 65 Sheridan Avenue, Toronto.*

Organized 4th January, 1874, incorporated in Ontario 9th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

David A. Carey, President ..... Toronto.

Patrick Brankin, Vice-President ..... Ottawa.

William Lane, Secretary-Treasurer ..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick or Funeral Benefits  
in force 31st December, 1898, \$29,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1897 .....	235	31,150 00
Add contracts taken during 1898, new .....	24	2,000 00
Gross number and amount of certificates on foot at any time during 1898.....	259	33,750 00
	Number.	Amount.
Deductions :		\$ c.
Contracts lapsed in 1898.....	49	3,900 00
Contracts matured in 1898.....	3	350 00
Total deductions extended .....	52	4,250 00
Net contracts on foot at 31st December, 1898.....	207	29,500 00

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches and Circles.

Number of members who received Sick Benefits in 1898, 39.

Amount of Benefits paid in 1898 in respect of sick members, \$442.74.

Number of weeks' sickness experienced in 1898, 111.

Amount paid for medical attendance during 1898, \$155.57.

Amount standing to credit of Sick Benefit Fund, 31st December, 1898, \$250.87.

## V. ASSETS.

	Grand body.	Subordinate bodies.	Auxiliary bodies.	Totals.
Actual cash on hand at 31st December, 1898..	\$ 150 00	\$162 77	\$35 90	\$ 348 67
Cash in bank .....	1,000 50	138 10	....	1,138 60
Assessments unpaid.....	45 11	116 92	7 10	169 13
Other assets .....	224 80	481 50	9 00	715 30
Totals .....	<u>\$1,420 41</u>	<u>\$899 29</u>	<u>\$52 00</u>	<u>\$2,371 70</u>

## VI. LIABILITIES.

Aggregate amount of liabilities.....	\$129 00	\$55 14	.....	\$184 14
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## VII. MISCELLANEOUS.

Assessments are made monthly at fixed rates and are payable on the first of each month.

Twelve such assessments were made during 1898.

The Society's accounts were audited May 30th, August 19th, November 7th, 1898, February 28th, 1899.

The following books of account are kept: Minute, register, ledger and record of claims.

The names and addresses of the auditors for 1898 were as follows: J. McCarthy, James Howell.

Number of members in Ontario at 31st December, 1898, 200.

Number of members in Ontario who died during 1898, 2.

Amount of Death Benefits paid to Ontario members during 1898, \$350.00.

## VIII. CASH RECEIPTS.

	Grand branch.	Subordinate branches.	Auxiliary branch.
Cash balance from 1897 (not extended):			
Grand Branch.....	\$1,126 78		
Subordinate Branches.....	365 55		
Cash received during 1898 from :			
Initiation fees.....		\$19 00	....
Dues.....	\$368 72	427 25	\$21 32
Per capita tax and levies.....	179 48	567 02	22 90
Supplies sold.....	12 42	.....	.....
Interest.....	24 50	2 79	.....
Other sources.....	.....	70 35	6 00
Total receipts.....	<u>\$585 12</u>	<u>\$1,086 41</u>	<u>\$50 22</u>

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :			
Per capita tax and levies for management....	\$11 05	\$86 45	\$5 88
Registration.....	3 00	.....	.....
Supplies bought.....	.....	13 60	.....
Rent, light, heat and taxes.....	.....	140 50	7 50
Salaries, officers' and auditors' fees.....	71 00	37 55	.....
Printing, stationery and advertising.....	13 55	5 00	.....
Postage, telegrams and express.....	12 06	3 40	.....
Premiums for guarantee of lodge officers.....	18 75	.....	.....
Other management expenses.....	3 50	.....	.....
Total expenses for management.....	<u>\$132 91</u>	<u>\$286 50</u>	<u>\$13 38</u>

*Miscellaneous Expenses.*

Life insurance claims.....	350 00	.....	.....
Per capita tax, other than for management.....	.....	40 80	.....
Sick benefits.....	.....	436 74	6 00
Medical attendance.....	.....	140 57	15 00
Gratuities to distressed members.....	50 00	5 30	.....
Other expenditures (detailed in memo.).....	28 49	108 67	7 05
Totals.....	<u>\$561 40</u>	<u>\$1,018 58</u>	<u>\$41 43</u>

## L'UNION ST. JEAN BAPTISTE, D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 1ST DECEMBER, 1898

*Head Office, 160-164 Queen West, Ottawa.*

Organized 10th November, 1887, incorporated 18th September, 1888.

The Executive Officers at the 31st December, 1898, were as follows :

Charles Castonguay, President.....Ottawa.  
 W. Charlebois, Recording Secretary.....Ottawa.  
 J. N. Rattey, Treasurer....Ottawa.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 464.

Three members of the Society died in 1898.

Total amount of Funeral Benefits paid in respect of deceased members was \$1,500.

Number of members' wives deceased in 1898, 3.

Amount of Funeral Benefits paid in respect of deceased wives, \$225.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898,  
\$2,365.51.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1898, 68.

Amount of Sick Benefits paid in 1898, \$1,322.03.

Number of weeks' sickness experienced in 1898, 330½.

Amount paid for medical attendance during 1898, \$220.

Total amount of cash standing to credit of Sick Benefit Fund at December 31st,  
\$1,894.69.

## ASSETS.

Actual cash on hand at 31st December, 1898 .....	\$1 82
Cash on deposit in La Banque Nationale, Ottawa .....	4,258 58
Dues and assessments due and unpaid.....	411 00
Other assets.....	326 00
Total assets .....	<u>\$4,997 40</u>

LIABILITIES — No information.

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 MISCELLANEOUS.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1898 were as follows: A. Clouthier and Joseph Bigras, Ottawa.

No changes were made in the organization or management of the Society in relation to insurance certificates or benefits during 1898.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$12 58
Cash received during 1898 from :	
Application fees .....	\$7 00
Initiation fees .....	52 00
Dues .....	2,993 00
Supplies sold .....	15 20
Rent .....	60 00
Interest and dividends .....	63 75
All other sources .....	70 75
	<hr/>
Total receipts .....	\$3,261 70

## CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee ..	\$3 00
Rent, light, heat and taxes .....	90 75
Managing officers' salaries, etc. ....	12 50
Printing, stationery and advertising .....	14 00
Postage, telegrams and express .....	73
	<hr/>
Total expenditure for management .....	\$140 98

*Miscellaneous Expenditure.*

Funeral benefits .....	325 00
Benefits to widows and orphans .....	1,500 00
Sick benefits .....	1,322 03
Medical attendance .....	320 00
Other expenditure .....	84 70
	<hr/>
Grand total .....	\$3,492 71

THE ST. JOSEPH UNION SOCIETY OF THE CITY OF OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

*Head Office, 325 Dalhousie Street, Ottawa, Ont.*

Organized 22nd March, 1863, incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Oliver Durocher, President . . . . . Ottawa.

F. X. Talbot, Secretary-Treasurer . . . . . Ottawa.

MOVEMENT OF INSURANCE CERTIFICATES.

			Number.	Amount.
Contracts in force 31st December, 1897 . . . . .			1,438	\$ <sup>c.</sup> 1,339,975 00
Add contracts taken during 1898, new or renewed . . . . .			391	189,500 00
Gross number and amount of certificates on foot at any time during 1898 . . . . .			1,799	1,519,475 00
	Number.	Amount.		
Deductions :				
Contracts matured in 1898 . . . . .	17	\$ <sup>c.</sup> 14,020 00		
Lapsed . . . . .	202	202,000 00		
Total deductions extended . . . . .	219	216,020 00	219	216,020 00
Net contracts on foot at 31st December, 1898 . . . . .			1,580	1,303,455 00

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 1,580.

Seventeen members died in 1898.

Amount of benefits paid in respect of deceased members, \$14,020.00.

Eight members' wives died in 1898.

Amount of benefits paid in respect of deceased wives \$675.

Amount to credit of funeral fund 31st December, 1898, \$18,402.82.



## SICK BENEFITS

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1898, 159.

Amount of sick benefits paid, \$5,441.30.

Number of weeks' sickness experienced during 1898, 1,088 $\frac{2}{3}$ .

Amount paid for medical attendance, \$125.

## ASSETS.

Cash value of real estate, less encumbrances . . . . .	\$5,500 00
Actual cash on hand (Treasurer) . . . . .	652 17
Cash on deposit to the Society's credit in the following chartered banks :	
Le Banque Nationale, Ottawa . . . . .	5 000 00
Roman Catholic Episcopal Corporation . . . . .	4 000 00
Dues and assessments called, but not yet payable . . . . .	549 93
Dues and assessments due by members who received one tenth of their certificates . . . . .	2,138 00
Interest . . . . .	207 29
Total assets Insurance Fund . . . . .	\$18,402 82
General Fund . . . . .	3,437 54
All other assets . . . . .	3,527 97
	<hr/>
Total assets . . . . .	<u>\$21,840 36</u>

## LIABILITIES.

Amount of claims admitted . . . . .	\$500 00
Amount of claim supposed or reported . . . . .	1,000 00
Other liabilities . . . . .	3,255 49
	<hr/>
Total liabilities . . . . .	<u>\$4,755 49</u>

## MISCELLANEOUS

No actions were instituted against the Society during 1898.

Assessments are made monthly.

Twelve assessments were made during 1898.

Certain changes were made in the organization and management of the Society during 1898, and also in the constitution and rules.

The accounts were audited weekly during 1898.

Names and addresses of auditors : F. R. E. Campèau, J. H. Laperriere and A. Allard,  
Ottawa.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$10,755 52	
Application fees.....		\$1,493 00
Dues (subordinates \$859.87.....)		6,203 40
Assessments.....		12,551 44
Per capita tax and levies.....		380 20
Degrees and cards.....		81 80
Supplies sold.....		58 35
Rent.....		76 00
Interest and dividends.....		365 11
All other sources (detailed in memo.).....		3,658 60
Total receipts.....		<u>\$24,867 90</u>

## CASH EXPENDITURE

*(a) Expenses of Management.*

Commission.....		\$1,240 89
Law costs.....		42 00
Investigation of claims.....		10 76
Interest.....		38 75
Registration fees.....		10 00
Supplies bought.....		290 07
Expenses of annual meeting.....		351 64
Travelling expenses.....		133 75
Rent, light, heat and taxes.....		287 93
Officers' salaries.....		1,428 80
Clerk hire.....		45 00
Official Journal.....		261 21
Printing, stationery and advertising.....		214 31
Postage, telegrams and expenses.....		64 39
Premiums for guarantee of lodge officers.....		45 0
Other expenses.....		71 30
Total expenses of management.....		<u>\$4,535 80</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims.....		14,020 00
Sick benefits.....		5,441 30
Medical attendance.....		125 00
Gratuities to distressed members.....		81 06
Expenses other than the foregoing.....		1,613 00
Total expenditure.....		<u>\$25,816 16</u>

UNITED BROTHERHOOD OF RAILROAD TRACKMEN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 108 Sparks Street, Ottawa.*

Organized 10th June, 1893 ; incorporated in Canada 19th March, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- James Logan, Grand President ..... Ottawa East, Ont.
- John Hogan, 1st Vice-President ..... Hintonburg.
- J. W. Tricky, 2nd Vice-President ..... Sudbury.
- H. F. McKenny, Grand Secretary..... 108 Sparks street, Ottawa.
- John Hogan, Grand Treasurer..... Hintonburg.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898 ..... \$161,000.00

II. MOVEMENTS IN INSURANCE CERTIFICATES.

	Number.	Amount.
Contracts in force 31st December, 1897.....	347	\$ 347,000 00
" taken during 1898.....	16	16,000 00
Gross number and amount of certificates on foot at any time during 1898..	363	363,000 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898.....	2	2,000 00
Lapsed.....	200	200,000 00
Total deductions extended.....	202	202,000 00
Net contracts on foot at 31st Dec., 1898 ...	161	161,000 00

## IV. ASSETS.—No Information.

## V. LIABILITIES.—No Information.

## VI. MISCELLANEOUS.

Assessments are made at each death.

Two assessments were made during 1898.

The Society's accounts were audited 7th September, 1898, and 20th March, 1899.

Names and addresses of auditors: A. C. Whittier, L. G. Morgan, Ottawa.

No changes were made during 1898 in the organization or management of the Society.

## VII. CASH RECEIPTS.

Cash balances from 1897 (not extended) .....	\$1,417 46	
Dues .....		\$2,343 35
Assessments .....		303 50
Supplies sold .....		23 05
Interest .....		7 00
		<hr/>
Total receipts .....		\$2,676 90
		<hr/> <hr/>

## VIII. CASH EXPENDITURES.

Cash paid during 1898 for:

Law costs .....	\$ 88 22
Registration .....	10 00
Annual meeting .....	136 65
Supplies bought .....	112 15
Travelling expenses .....	1,021 45
Salaries, officers' and auditors' fees .....	1,280 00
Printing, stationery and advertisting .....	371 35
Postage, telegrams and express .....	129 73
Rent, etc .....	3 00
	<hr/>

Total expenses for management .....	\$3,152 55
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*Miscellaneous Expenditure.*

Life insurance claims .....	608 00
Other payments .....	110 00
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Totals .....	\$3,870 55
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898

*Head Office, 193 Albert Street, Ottawa, Ont.*

Organized 1st June, 1868, and incorporated in Ontario, 23rd January, 1869.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

J. Bullman, President .....	Ottawa.
H. A. Fellows, 1st Vice-President .....	Ottawa.
H. Pennington, 2nd Vice-President.....	Ottawa.
John McFarlane, Treasurer.....	Ottawa.
J. McL. Ross, Financial Secretary .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Membership, 334.

One member of the Society died during 1898, and payments were made in respect of funeral benefits amounting to \$620 00.

A special levy is made for each benefit paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-three members received sick benefits during 1898, amounting to \$578.

Number of weeks' sickness experienced during 1898, 207.

Amount paid for medical attendance in 1898, \$311 63.

ASSETS.

Bank balances .....	\$1,363 42
In hands of Treasurer.....	23 34
All other assets .....	98 00
Total assets .....	<u>\$1,484 76</u>

LIABILITIES.—None.

MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made for the purposes of life insurance at the death of a member. One such assessment was made during 1898.

The Society's books were duly audited in May, 1898.

Names and post office addresses of the auditors for 1898 were as follows ; F. Gallagher, A. Wilson, Ottawa.

## CASH RECEIPTS

Cash received during 1898 from :

Initiation fees, etc .....	\$18 75
Dues .....	935 50
Assessments .....	524 60
Fines .....	14 45
All other sources .....	15 60
	<hr/>
Total receipts .....	<u>\$1,508 90</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee....	\$3 00
Rent, light, heat and taxes .....	50 00
Salaries, officers' and auditors' fees .....	91 00
Printing, stationery, etc .....	32 23
	<hr/>
Total expenses of management.....	\$176 23

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	620 00
Sick benefits.....	578 00
Medical attendance.....	311 63
Gratuities to distressed members .....	6 00
All other expenditure .....	8 93
	<hr/>
Total expenditure .....	<u>\$1,700 79</u>



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CANADA ATLANTIC RAILWAY EMPLOYEES' SICK AND DISABILITY  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Ottawa, Ont.*

Organized February, 1894, incorporated in Ontario 20th February, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

B. Shanahan, President .....	Ottawa.
H. Kendal, Vice-President .....	"
W. D. J. McEwen, Recording Secretary, 495 McLeod St ....	"
W. McFarland, Financial Secretary.....	"
W. P. Daly, Treasurer .....	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 55.  
One member died during 1898, and Funeral Benefits amounting to \$51.00 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received benefits .	1898, 13.
Amount of benefits paid in 1898 in respect of sick members,	\$102.00.
Number of weeks' sickness experienced in 1898,	77.
Amount paid for medical attendance,	none.
Amount of cash to credit of fund 31st December, 1898,	\$83.72.

ASSETS.

Amount to credit of Sick Benefit Fund, \$83.72.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made on the death of a member. One assessment was made during 1898.

The books of the Society were audited in 1898.

Names and post office addresses of the Auditors for 1898 were as follows: William Wagoner, W. Ogilvie, C. Mullen.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$44.22
Cash received during 1898, from :	
Application fees .....	\$2 00
Dues .....	134 00
Assessments .....	61 00
	<hr/>
Total receipts .....	\$197 00
	<hr/> <hr/>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Printing .....	1 25
Postage, telegrams and express .....	25
	<hr/>
Total expenses of management .....	\$4 50

*(b) Miscellaneous Payments.*

Funeral benefits .....	51 00
Sick benefits .....	102 00
	<hr/>
Total expenditure .....	\$157 50
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GRAND DIVISION OF THE ORDER OF THE SONS OF TEMPERANCE OF  
CANADA WEST.

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The insurance feature of this Society is managed by an auxiliary branch known as the  
Sons of Temperance National Mutual Relief Society, Washington, D.C.

—

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

—

Chief Agent and Attorney for the Province of Ontario, W. H. Bewell, Whitby.

—

Organized 25th June, 1879, incorporated 25th June, 1879.

—

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Benj. R. Jewell, President . . . . . Stoneham, Mass.  
F. M. Bradley, Gen.-Secretary . . . . . Washington, D.C.  
J. H. Roberts, Treasurer . . . . . Boston Mass.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than Endowments, or for Sick or Funeral Benefits, at 31st December, 1898, \$1,125,000 0

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowment or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

			Number.	Amount.
Contracts in force 31st December, 1897.....			1,009	\$ 1,176,450 00
Add contracts taken during 1898 new or renewed.....			30	25,000 00
Gross number and amount of contracts on foot at any time during 1898.....			1,039	1,201,450 00
	Number.	Amount.		
Deductions:				
Contracts matured in 1898.....	15	\$ 26,700 00		
“ lapsed in 1898.....	39	49,250 00		
“ surrendered.....	1	250 00		
“ reduced.....		500 00		
Total deductions extended.....	55	76,450 00	55	76,450 00
Net contracts on foot at 31st December, 1898.....			984	1,125,000 00

III. AND IV. FUNERAL AND SICK BENEFITS —None.

V. ASSETS.

Boston Bank, Boston.....	\$3,868 94
Total assets.....	\$3 868 94

VI.—LIABILITIES.—None.

VII.—MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—None.

Assessments are made the last of each month. Twelve were made in 1898.

The following books are kept: Register of membership, Subordinate Division Register of membership, Record Book, Cash Book by items, Cash Book by days.

Name and post office address of the auditor for 1898 was E. H. Hopkins, 343 E 119th street, New York City.

No changes were made during 1898 in the organization or management of the Society.

Number of certificate holders in Ontario 31st December, 1898—81.

Number of members in Ontario who died during 1898—4.

Amount paid for death benefits in Ontario during 1898—\$7,900

## VIII. CASH RECEIPTS.

Cash balance for 1897 (not extended) .....	\$2,145 38
Cash received during 1898 from :	
Dues .....	\$ 1,250 00
Assessments .....	32,237 21
Total cash receipts .....	<u>\$33,487 21</u>

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Commission .....	\$ 18 00
Registration fee .....	23 00
Annual meeting .....	172 19
Supplies bought .....	25 00
Travelling expenses .....	249 20
Rent light, heat and taxes .....	240 00
Salaries, officers' and auditors' fees .....	2,642 00
Olerk hire .....	334 00
Official journal .....	70 00
Printing, stationery and advertising .....	75 77
Postage, telegrams and express .....	700 24
Chief medical examiner .....	14 25
Total expenses of management .....	<u>\$4,563 65</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	26,700 00
Other expenditure .....	500 00
Total expenditure .....	<u>\$31,763 65</u>

THE MERCHANTS' LIFE ASSOCIATION\*

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 32 Yonge Street Arcade, Toronto, Ont.*

The Society was organized on the 6th November, 1882, incorporated in Ontario 30th November, 1883, and reincorporated 23rd June, 1893, under 56 V. c. 32

The Executive Officers of the Society at the 31st December, 1898, were as follows

Hon. John Dryden, President . . . . . Toronto.

Emerson Coatsworth, 1st Vice-President . . . . . Toronto.

R. S. Williams, 2nd Vice-President . . . . . Toronto.

J. G. Howorth, Secretary-Treasurer . . . . . Toronto.

*Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897 . . . . .	476	645,700 00
Add contracts taken during 1898, new or renewed . . . . .	248	275,850 00
Gross number and amount of contracts on foot at any time during 1898 . . . . .	724	921,550 00
Deductions :		
Contracts cancelled in 1897 . . . . .	164	\$ 185,000 00
Total deductions extended . . . . .	164	185,000 00
Net contracts on foot at 31st December, 1898 . . . . .	550	736,550 00

FUNERAL BENEFITS.

One member died during the year 1898. Funeral benefits paid, \$100 00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1898, 13.

Amount paid for sick benefits in 1898, \$211.05.

Number of weeks' sickness experienced during 1898, 42½.

\*This Association has, under the statutory provision on that behalf, made a voluntary deposit of \$5,000.



## ASSETS

Actual cash on hand .....	\$5,000 00
Cash in Imperial Bank, Toronto.....	2,933 03
Premiums called but not yet payable.....	3,140 00
Total assets .....	<u>\$11 073 03</u>

## LIABILITIES.

Amount resisted, \$2,000.00.

## MISCELLANEOUS.

Assessments. No information.

The books were audited 6th Jan., 1899.

The following books of record and account are kept. No information.

Names and post office addresses of the Auditors for 1898. Messrs. Clarkson & Cross.

Changes made during 1898 in the organization in relation to insurance certificates or benefits. No information.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$2,493 55
Cash received during 1898 from :	
Application fees .....	\$ 12 50
Premiums .....	13,537 86
Cash from guarantors .....	3,477 85
Total receipts.....	<u>\$17,028 21</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Charter fees .....	\$1,045 60
Commission .....	5,774 04
Interest .....	673 08
Petty cash.....	120 81
Rent, light, heat and taxes.....	358 26
Travelling expenses.....	77 25
Officers' salaries .....	4,724 95
Clerk hire.....	262 50
Printing, stationery and advertising .....	332 51
Postage, telegrams, etc.....	118 20
Other expenses (detailed in memos.) .....	443 36
Total expenses of management.....	<u>\$13,930 56</u>

*(b) Miscellaneous Payments.*

Life insurance claims .....	1,700 00
Funeral benefits .....	100 00
Sick benefits .....	211 05
Medical attendance .....	617 12
Total expenditure .....	<u>\$16,558 73</u>

MUTUAL MASONIC COMPACT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, St. Catharines, Ont.*

Organized 15th September, 1871 ; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Edwin Goodman, President . . . . . St. Catharines.  
 William F. Clarke, Vice-President . . . . . Grimsby.  
 Levi Yale, Secretary-Treasurer . . . . . St. Catharines.

MOVEMENT IN INSURANCE CERTIFICATES.

*Contracts for Insurance other than Endowments, Sick or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1897 . . . . .	146	14,600 00
Add contracts taken during 1898, new or renewed . . . . .		
Gross number and amount of contracts on foot at any one time during 1898 . . . . .	146	14,600 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898 . . . . .	4	400 00
Total deductions extended . . . . .	4	400 00
Net contracts on foot . . . . .	142	14,200 00

ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines . . . . . \$692 39

## LIABILITIES.—None.

## MISCELLANEOUS

Assessments for the purpose of life insurance certificate are made when found necessary.

One assessment was made during 1898.

The accounts of the Society were audited on the 8th February, 1898.

Books of record or account kept for purposes of insurance certificates are : Cash book and journal, ledger, membership roll and list of beneficiaries.

Names and post office addresses of Auditors for 1898 : W. A. Mittleberger, St. Catharines, and Wm. H. Read, St. Catharines.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$735.81
Cash received during 1898 from :	
Assessments .....	\$139 00
Interest and dividends .....	23 33
Total receipts .....	<u>\$162 33.</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Commission .....	\$28 20
Registration fee .....	3 00
Printing, stationery and advertising .....	7 50
Postage, telegrams and express .....	4 10
Total expenses of management .....	<u>\$42 80.</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims .....	400 00
Total expenditure .....	<u>\$442 80.</u>

KNIGHTS OF ST. JOHN AND MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 56-58 Pine Street, New York, City.

Organized 7th March, 1883; incorporated 12th March, 1883.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

- Millard F. Smith, M. E. Grand Commander . . . . . New York, N.Y.
- Francis Houghtaling, V. E. Grand Chancellor . . . . . New York, N.Y.
- Frank H. Reeve, V. E. Grand Almoner . . . . . New York, N.Y.
- Leopold Leo, V. E. Grand Attorney-General . . . . . New York, N.Y.
- C. P. Gildersleeve, M.D., V. E. Grand Medical Examiner . . . . . Brooklyn, N.Y.
- Charles Ridenbough, V. E. Grand Trustee . . . . . Philadelphia.
- Charles Hayward, V. E. Grand Trustee . . . . . Wilmington.
- Charles Ewald, V. E. Grand Trustee . . . . . Brooklyn.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts.—NONE.

Amount covered by Contracts other than for Endowments or for Sick or Funeral Benefits in force 31st December, 1898, \$4,760,500.00.

MOVEMENTS IN CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits—*

	Number.	Amount.
Contracts in force 31st December, 1897 . . . . .	3,788	\$ 4,818,000
Add contracts taken during 1898, new or renewed . . . . .	285	351,000
Gross number and amounts of contracts on foot at any time during 1898 . . . . .	4,073	5,169,000
	Number.	Amount.
Deductions:		\$
Contracts matured in 1898 by death . . . . .	36	43,000
“ lapsed, 1898 . . . . .	293	365,500
Total deductions extended . . . . .	329	408,500
Net contracts on foot 31st December, 18 8 . . . . .	3,744	4,760,500

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 III. AND IV. FUNERAL AND SICK BENEFITS.

36 members died during 1898.

Subordinate Encampments arrange for Funeral and Sick Benefits as they may think proper.

## V. ASSETS.

Cash on hand as per Auditor's Statement : None.

Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :

Hamilton Trust Co., New York City.....	\$375 12
Knickerbocker Trust Co., New York City .....	6,368 96
Hide and Leather Bank, New York City .....	1,491 91
Dues and assessments called, but not yet payable .....	5,060 00
“ “ due and unpaid on certificates in force .. .....	1,736 48
Total assets .....	<u>\$14,492 47</u>

## VI. LIABILITIES.

Amount of claims admitted.....	\$333 33
“ “ supposed or reported.....	11,000 00
“ “ resisted .....	4,000 00
Total.....	<u>\$15,333 33</u>

## VII. MISCELLANEOUS.

Actions or proceedings were instituted or prosecuted by or against the Society during 1898.—No information.

Assessments are made whenever necessary to pay claims, and are payable thirty days from date of call.

Twenty assessments were made during 1898.

The accounts of the Society were audited in September, 1898.

Books of record or account kept by the Society : Cash books, ledgers, and registers for several departments.

Names and post office addresses of the auditors for 1898 : Julius E. Klinge, Brooklyn, N.Y. ; C. P. Selden, Schenectady, N.Y. ; H. T. Cushman, Lockport, N.Y. ; B. L. Schmidt, New York City.

Number of certificate holders in Ontario, at 31st Dec., 1893, 119.

Number of members in Ontario who died during 1898, 1.

Amount of death benefits paid to Ontario members during 1898, \$2,000.

## VIII. CASH RECEIPTS.

Cash balance from 1897 (not extended .....	\$8,992 90
Cash received during 1898 from :	
Application fees .....	\$214 50
Assessments .....	50,421 54
Per capita tax and levies .....	3,303 44
Charter fees .....	25 00
Supplies sold .....	305 87
Fines .....	25 60
Total receipts.....	<u>\$54 295 95</u>

## IX. CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management*

Organizing expenses .....	\$179 00
Expenses of annual meeting .....	101 15
Travelling expenses .....	209 04
Rent, light, heat and taxes .....	350 02
Salaries, officers' and auditors' fees .....	1,764 98
Printing, stationery, advertising, etc .....	755 25
Postage, telegrams, etc .....	310 00
Registration fees .....	17 75
Other expenses (detailed in memo) .....	189 00
Total expenses of management .....	<u>\$3,876 19</u>

*(b) Miscellaneous.*

Life insurance claims .....	51,266 67
Total expenditure .....	<u>\$55,112 86</u>



IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 216 Manning Ave., Toronto.

Organized 9th January, 1869, and incorporated in Ontario 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- Angus McDonald, President ..... Toronto.
- James Cummings, First Vice-President ..... Hamilton.
- Miss M. Harding, Second Vice-President ..... Toronto.
- J. J. Flanagan, Secretary ..... Toronto.
- J. H. Barber, Treasurer ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by Grand Body, the membership of which at 31st December, 1898, was 244.

Three members of the Society died during 1898.

Total amount of Funeral Benefits paid during 1898, \$300.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1898, \$645.73.

SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Branches.

Thirty-six members of the Society received Sick Benefits during 1898.

Total amount of benefits paid in 1898, \$515.

Total amount paid for medical attendance in 1898, \$240.01.

Number of weeks' sickness experienced in 1898, 128.

ASSETS.	Grand Body.	Subordinate Bodies.
Actual cash on hand, Treasurer's hands, December 31, 1898 ..	\$ 31 50	\$ 204 05
Cash in Bank of Commerce, Paris .....		84 50
“ Bank of Hamilton .....		30 25
“ Home Savings, Toronto .....	645 73	210 30
All other assets .....		995 50
<b>Total assets . . . . .</b>	<b>\$ 677 23</b>	<b>\$ 1,524 60</b>

LIABILITIES.	Grand Body.	Subordinate Body.
<b>Total Liabilities . . . . .</b>	<b>\$</b>	<b>\$ 10 55</b>

MISCELLANEOUS.

Four assessments were made during the year 1898, payable 1st January, April, July and October.

The Grand Branch books were audited July 3rd, 1898.

Local Branch books were audited January, April, July, October.

Names and addresses of Auditors for 1898 were as follows: H. Hayes, Hamilton; Patrick Shea, Toronto.

## CASH RECEIPTS.

Cash balances from 1897 (not extended).....		\$410 97
Cash received during 1898 from :	Grand Body.	Subordinate Bodies.
Dues .....		\$1,107 30
Initiation fees.....		96 75
Assessments, death.....	\$ 261 25	227 00
Per capita tax .....	53 65	21 50
Rent .....		112 50
Supplies sold .....	13 05	.....
Interest and dividends .....	18 30	5 40
All other sources.....		442 45
Total receipts.....	\$ 346 25	\$ 2,006 90

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Per capita tax for management .....	\$.....	\$ 53 65
Registration fee .....	3 00	.....
Supplies bought.....		13 05
Travelling expenses.....		36 00
Rent, light, heat and taxes.....		490 73
Salaries .....	50 00	11 00
Printing, stationery, advertising .....	9 50	29 30
Postage and express.....	1 00	3 75
Law costs.....	1 50	.....
Total expenses of management.....	\$ 65 00	\$ 637 48

*(b) Miscellaneous Expenditure.*

Per capita tax .....		261 25
Funeral benefits.....	300 00	.....
Sick benefits.....		515 00
Medical attendance .....		240 C1
Gratuities to distressed members .....		38 75
Expenditure other than foregoing.....	17 25	196 28
Total expenditure.....	\$ 382 25	\$ 1,888 77

TORONTO POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Police Headquarters, Toronto.

Organized 1st January, 1882 ; incorporated 2nd March, 1882.

The Executive Officers of the Society at 31st December, 1898, were as follows:

- James Stephen, Chairman . . . . . Toronto.
- Charles Seymour, Secretary . . . . . Toronto.
- H. J. Grasset, Treasurer . . . . . Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowment or for benefits in the nature thereof :

Contracts in force 31st December, 1897 . . . . .	258
New contracts taken during 1898 . . . . .	13
	271
Deductions :	
Contracts surrendered in 1898 . . . . .	1
"    matured in 1898 . . . . .	1
"    cancelled in 1898 . . . . .	1
	268
Net endowment contracts on foot 31st December, 1898 . . . . .	

ASSETS.

Cash value of real estate . . . . .	\$24,200 00
Mortgages . . . . .	30,764 00
Rents . . . . .	291 00
Cash on deposit in Imperial Bank, Toronto . . . . .	2,402 07
"    City Treasury . . . . .	63,626 78
Interest due and accrued . . . . .	1,191 98
Total assets . . . . .	\$122 475 83

LIABILITIES.

Claims admitted by the Society . . . . .	\$779 16
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MISCELLANEOUS.

No action was instituted against the Society in 1898.

Twelve assessments were made during the year 1898, the first day of each month.

The Society's accounts for the year 1898 were duly audited on the 17th day of February, 1899.

The books of account and record are : Pensioner's Ledger and Minute Book.

The auditors for 1898 were Richard Lee and Geo. S. McLean, Toronto.

No changes were made during the year 1898 in the Constitution and Rules of the Society in relation to assessments and pensions.

## CASH RECEIPTS.

Cash balance from 1897 (not extended)	
Fines and stoppages.....	\$1,255 89
Law costs.....	53 46
Rent.....	890 27
Interest and dividends.....	3,791 28
Other sources.....	445 19
<b>Total receipts.....</b>	<b>\$16,436 09</b>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Law costs.....	\$ 53 46
Registration fee.....	3 00
Officers' salaries.....	55 00
Printing, stationery and advertising.....	9 65
<b>Total expenses of management.....</b>	<b>\$121 11</b>

*(b) Miscellaneous Expenditure.*

Life insurance claims other than endowment.....	333 56
Pensions.....	2 554 82
Taxes.....	394 83
Refund, sick stoppages.....	236 54
Other than foregoing.....	233 60
<b>Total expenditure.....</b>	<b>\$3,874 46</b>

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HAMILTON POLICE BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDIN 31ST DECEMBER, 1898.

*Head Office, Hamilton, Ont.*

Organized 8th December, 1890 ; incorporated, 13th February, 1891.

The Executive Officers of the Society on 31st December, 1898, were as follows :

Ian McKenzie, Chairman .....	Hamilton.
John Timson, Secretary .....	Hamilton.
David Coulter, Committeeman .....	Hamilton.
James Barron, " .....	Hamilton.
Alfred Moore, " .....	Hamilton.
William Hawkin, " .....	Hamilton.
Alexander Smith, Treasurer .....	Hamilton.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 50.  
 Total amount of Funeral Benefits paid during 1898, nil.  
 No member of the Society died during 1898.

ASSETS.

Cash value of mortgages .....	\$5,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	5,768 46
Interest due (since paid) .....	150 00
Total .....	\$10,918 46

LIABILITIES.—None.

MISCELLANEOUS.

An action was instituted against the Society during 1898 by Eliza Miller and others to recover \$1,294.97. Judgment for defendants ; decree reversed in Divisional Court and judgment given for plaintiffs ; on appeal to Court of Appeals judgment was given to the plaintiffs with interest.

Twenty two assessments were made during 1898.

The books of record for purpose of Insurance Certificates are Members' Register, etc.

The accounts for the year 1898 were duly audited on 4th February, 1899.

Names and addresses of Auditors : Samuel H. Kent and Walter Anderson, Hamilton.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$7,103 34	
Dues from members, fines and deductions .....		\$1,223 16
Donations .....		7 50
Interest on mortgage and bank .....		544 12
		<hr/>
Total receipts .....		<u>\$1,774 78</u>

## CASH EXPENDITURE.

Law costs .....		\$1,492 33
Registration fee .....		3 00
Salaries, auditors services .....		16 00
Olerk hire .....		3 00
Printing .....		2 00
		<hr/>
Total expenses of management .....		1,516 33
Benefits to widows and orphans with interest .....		1,593 33
		<hr/>
Grand total .....		<u>\$3,109 66</u>



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LONDON POLICE BENEFIT FUND ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887 ; incorporated 22nd March, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Robt. Adams, Chairman ..... London.  
 Robert Egleton, Secretary ..... London.  
 W. T. Williams, Treasurer ..... London.

ASSETS.

Bonds, debentures, etc. ....	\$10,000 00
Cash on deposit in Huron and Erie Savings Bank .....	3,181 12
Total assets .....	<u>\$13,181 12</u>

LIABILITIES.— None.

MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society during 1898.

A percentage is deducted from salaries monthly. The Society's accounts were audited 27th January, 1899. The books of record or account kept are : ledger and journal. No. of members, 37.

Names and addresses of auditors for 1898 : John Pope and William Rider, London. .

CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$5,797 73	
Assessments .....		768 08
Interest and dividends .....		470 51
All other sources (donations) .....		550 00
Total receipts .....		<u><u>\$1,788 59</u></u>

CASH EXPENDITURE.

*Expenses of Management.*

Registration .....		\$3 00
Total expenses of management .....		<u>\$3 00</u>
Benefits to widows and orphans .....		1,171 04
Pension paid .....		231 16
Total expenditure .....		<u><u>\$1,405 20</u></u>

DAUGHTERS AND MAIDS OF ENGLAND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 604 Gerrard Street, Toronto, Ont.*

Organized 7th November, 1890 ; incorporated 9th January, 1895.

Executive Officers of the Society at the 31st December, 1898, were as follows :

Adelia Harris, Grand President . . . . . Aylmer.  
 Edward W. Trump, Grand Past President . . . St. Thomas.  
 Eliza Cripp, Grand Vice-President . . . . . London.  
 Joseph Shone, Grand Treasurer . . . . . 814 Yonge St., Toronto.  
 Leonard George Cross, Grand Secretary . . . 604 Gerrard St. E., Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Grand Lodge ; total membership, 1,622.

Six members of the Society died during 1898, and Funeral Benefits amounting to \$300.00 were paid.

Total amount of cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$2,199.42.

SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1898, Subordinate Bodies, 193.

Total amount of benefits paid during 1898, Subordinate Bodies, \$2,122.87.

Number of weeks' sickness experienced in 1898, by Subordinate Bodies, 771.

Amount paid for medical attendance during 1898, Subordinate Bodies, \$1,609.14.

Total amount cash standing to credit of Sick Benefit Fund of Subordinate Bodies at 31st December, 1898, \$3,611.48.

ASSETS.

	Grand Body.	Subordinate Bodies.
Actual cash on hand as per audit statement . . . . .	\$ 298 15	. . . . .
Cash on deposit, not drawn against, in Bank of Montreal, Toronto . . . . .	1,901 27	. . . . .
Other banks . . . . .	. . . . .	\$3,611 48
All other assets . . . . .	. . . . .	1,167 97
Total assets . . . . .	\$2,199 42	\$4,779 45

LIABILITIES.

Aggregate amount of all liabilities . . . . .	\$12 74	. . . . .
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## MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1898.—None.

Assessments for the purposes of life insurance were made quarterly during 1898.

Four such assessments were made during 1898, payable March 31st, June 30th, September 30th and December 31st.

The Society's books were audited 6th February, 1899.

The following books of record are kept: Cheque book, cash book, ledger and register book.

The names and post office addresses of the auditors for 1898 are as follows: C. F. Smith, Whitby; H. M. Riddiford, Toronto; O. Swanston, Toronto.

Number of members in Ontario at 31st December, 1898, 1,237.

Number of members who died during 1898, five.

Amount of death benefits paid to Ontario members during 1898, \$250.00.

## CASH RECEIPTS.

Cash balance from 1897 (not extended):

Grand body .....	\$1,823 07
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Cash received during 1898 from:

	Grand Body.	Subordinate Bodies.
Application fees .....	\$ 53 75	\$ 71 75
Initiation fees .....		206 27
Dues .....		5,771 71
Degrees and cards .....	406 28	
Per capita tax and levies .....	535 35	
Supplies sold .....	173 26	
Interest .....	37 07	
Premiums for guarantee of lodge officers .....	4 38	
<b>Total receipts .....</b>	<b>\$1,210 09</b>	<b>\$6,049 73</b>

## CASH EXPENDITURE.

Cash paid during 1898 for:

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Per capita tax and levies .....		
Registration fee .....	\$10 00	\$53 75
Expenses of Annual Meeting .....	42 15	
Supplies bought .....	76 23	
Travelling expenses .....	6 70	
Salaries, auditors' and officers' fees .....	184 59	
Postage, telegrams and express .....	73 89	
Printing, stationery and advertising .....	87 45	
Premium for guarantee of lodge officers .....	10 00	
Other management expenses .....	42 28	
<b>Total expenses of management .....</b>	<b>\$533 34</b>	<b>\$53 75</b>

## (b) Miscellaneous.

Funeral benefits .....	300 00	
Sick .....		2,122 87
Medical attendance .....		1,609 14
<b>Total .....</b>	<b>\$833 34</b>	<b>\$3,785 76</b>

THEATRICAL MECHANICS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 152 Dovercourt Road, Toronto.*

Organized 21st September, 1886 ; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Gowan, President .....	Toronto.
W. E. Meredith, Recording Secretary .....	“
James Lydon, Treasurer .....	“
Ed. Ferris, Trustee .....	“
B. Raymond, Trustee .....	“
J. Walford, Trustee .....	“

FUNERAL AND SICK BENEFITS.

Total membership of Society, 73.

Funeral and Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits in 1898, 10.

Total amount of Sick Benefits paid during the year 1898, \$234.

Number of weeks' sickness experienced, 39.

Medical attendance, \$108.

Amount of cash standing to credit of Sick Benefit Fund, \$4,564.34.

ASSETS.

Cash on hand as per auditors statement .....	\$ 36 24
Canada Permanent Building Society, Toronto .....	2,500 00
Home Savings Loan Society, Toronto .....	2,028 10
Aggregate amount of all other assets .....	229 40
Totals ..	\$4,793 74

LIABILITIES.—None.

MISCELLANEOUS.

The Society's accounts were duly audited in April, July, October, 1898, and January, 1899.

Auditors for the year 1898 : W. J. Obermer, C. O. Rockwood and Charles Fairhead Toronto.

## CASH RECEIPTS.

Application fees .....	\$25 00
Initiation fees .....	20 00
Dues, etc .....	432 75
Supplies sold .....	11 75
Interest and dividend .....	166 59
All other sources .....	249 50
<b>Total receipts.....</b>	<b>\$905 59</b>

## CASH EXPENDITURE,

*(a) Expenses of Management.*

Registration .....	\$ 3 00
Rent, light, heat and taxes.....	23 75
Salaries, officers' and auditors' fees.....	35 00
Printing, stationery and advertising .....	10 90
Postage, telegrams, etc .....	6 38
Other management expenses detailed in memo.....	29 30
<b>Total expenses of management .....</b>	<b>\$108 33</b>

*(b) Miscellaneous Expenditure.*

Per capita tax to Grand Lodge .....	17 50
Sick benefits.....	234 00
Medical attendance .....	108 00
Other expenses.....	20 10
<b>Total expenditure.....</b>	<b>\$487 93</b>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER 1898.

Head Office, Toronto, Ontario.

Organized 2nd December, 1887 ; incorporated in Ontario, 28th September, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- A. E. Harding, President.....Toronto.
- John W. Gray, Secretary .....Toronto.
- D. Schmidt, Treasurer .....Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 137. One member died during 1898, and funeral benefits amounting to \$25 were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 One member received sick benefits during 1898.  
 Amount of benefits paid in 1898 in respect of sick members, \$15.00.  
 Five weeks' sickness was experienced in 1898.  
 Amount of cash to credit of fund, 31st December, 1898, \$1,302.01.

ASSETS.

In the hands of Treasurer .....	Nil.
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Imperial Bank, Toronto .....	\$1,302 01
Dues and assessments .....	85 00
Other assets .....	240 59
<b>Total assets .....</b>	<b>\$1,627 60</b>

LIABILITIES.—None.



## MISCELLANEOUS.

Dues are payable monthly by the members. Twelve assessments made during 1898. The books of the Society were audited in June and December of 1898.

Names and post office addresses of the Auditors for 1898 were as follows: A. E. Coates and J. B. Alderson, Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$735 68
Initiation fees and dues .....	\$446 67
Interest.....	14 38
Other sources .....	150 00
Total .....	<u>\$611 05</u>

## CASH EXPENDITURE.

*Expenses of Management.*

Sundries .....	\$1 72
Total expenses of management .....	<u>\$1 72</u>

*Miscellaneous Expenses.*

Funeral benefits .....	25 00
Sick benefits.....	15 00
Donations .....	2 00
Total expenses. ....	<u>\$44 72</u>

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TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Richmond Street, Toronto, Ontario.*

Organized 16th January, 1891, and incorporated in Ontario 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas Graydon, Chairman .....	Toronto.
Jno. Thompson, Secretary .....	Toronto.
R. T. Oady, Treasurer.....	Toronto.

MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1897 .....	159
Add contracts taken in 1898 .....	8
Gross number on foot at any time during 1898 .....	167
Contracts matured .....	2
Net contracts on foot at 31st December, 1898.....	165

SICK AND FUNERAL BENEFITS.

No Sick or Funeral Benefits are undertaken.

ASSETS.

Cash value of securities .....	\$26,497 48
Total.....	<u>\$26,497 48</u>

LIABILITIES.—None.

MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898. Assessments are made monthly, and are payable on the first day of each month. The books were duly audited during 1898 by the Corporation Auditors.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$23,926 18
Cash received during 1898 from :	
1898 Assessment .....	\$2,240 69
Interest .....	982 51
Donations as under :	
Metropolitan Railway Co .....	\$ 30 00
Kemp Manufacturing Co .....	25 00
Parker Dye Works .....	20 00
Michie & Co .....	50 00
R. H. Howard & Co .....	25 00
Miss Passmore .....	10 00
St. Lawrence Foundry Co .....	50 00
Bertram Engine Co .....	50 00
Bursar of Central Prison .....	100 00
Left by Visitor at Bay Street Fire Hall .....	1 00
	361 00
Total receipts .....	\$3,584 20

## CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee .....	\$ 3 00
Total expenses of management .....	\$ 3 00
<i>Miscellaneous Expenditure.</i>	
Insurance claims paid .....	1,009 95
Total expenditure .....	\$1,012 95

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Queen street west, Toronto.*

Organized 27th February, 1888 ; incorporated in Ontario 12th March, 1888.

The Executive Officers at the 31st December, 1898, were as follows :

D: A. G. Glionna, President .....	Toronto.
G. Damele, Vice-President .....	"
M. A. Glionna, Secretary .....	"
R. Laraio, Financial Secretary .....	"
R. V. Glionna, Treasurer .....	"
N. Lobraccio,	} Executive Committee .....
G. Glionna,	
D. D'Alesandro,	
D. Alberti,	

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The membership at 31st December, 1898, was 50.

Total amount paid for Funeral Benefits, nil.

No benefit is paid in respect of wives of members.

SICK BENEFITS.

The Society undertakes sick Benefits.

Number of members who received Sick Benefits in 1898, 15.

Total amount of Sick Benefits paid in 1898, \$196 81.

Number of weeks' sickness experienced in 1898, 65½.

Amount paid for medical attendance during 1898, \$45.00.

Amount standing to credit of fund 31st December, 1898, \$989.70.

## ASSETS.

Actual cash on hand December 31st, 1898 .....	\$44 62
Cash on Deposit in Government Savings Bank, Toronto.....	921 95
Interest.....	23 13
	<hr/>
Total assets .....	<u>\$989 70</u>

## LIABILITIES.—None.

The books of the Society were audited on March 6th, 1899, by W. B. Rogers and A. Grossi, of Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$974 02
Cash received during 1898, from :	
Application fees .....	\$ 3 00
Dues .....	266 50
Supplies sold.....	12 49
	<hr/>
Total receipts ..	<u>\$281 99</u>

## CASH EXPENDITURE.

Cash paid during 1898, for :	
Registration fee .....	\$3 00
Rent, light, heat and taxes.....	9 00
Officers' salary .....	6 00
Printing, postage, etc .....	6 50
	<hr/>
Total expenses of management .....	\$24 50

*(b) Miscellaneous Expenditure.*

Sick benefits.....	196 81
Medical attendance .....	45 00
	<hr/>
Total expenditure.....	<u>\$266 31</u>

## ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Berlin, Ont.*

Organized 1st May, 1892, and incorporated in Ontario, 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Motz, President.....	Berlin.
Andrew Englert, Vice-President.....	Berlin.
I. Haller, Recording Secretary .....	Berlin.
Joseph Fuhrman, Financial Secretary .....	Berlin.
W. J. Motz, Treasurer .....	Berlin.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 204.  
 One member of the Society died during 1898.  
 Amount paid for Funeral Benefits during 1898, \$25.00.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 Thirty-six members received Sick Benefits during 1898 amounting to \$393.  
 Number of weeks' sickness experienced during 1898, 99.  
 Amount paid for medical attendance, \$54.50.  
 Total amount of cash standing to the credit of the General Fund from which benefits are paid, \$631.40.

## ASSETS.

Actual cash on deposit in Merchants Bank, Berlin (savings branch).....	\$631 40
Other assets.....	17 70
Total... ..	<u>\$649 10</u>

## LIABILITIES.

Amount of all liabilities.....	\$1 00
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 MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

The Society's books were duly audited for 1898 on 8th January, 1899.

The following books of record or account are kept for purposes of insurance certificates or benefits : Treasurer's cash book, minute book, ledger, Financial Secretary's cash book, etc.

Names and post office addresses of the Auditors for 1898 were as follows : Rev. Jos. Schweitzer and Louis Lang, Berlin.

## CASH RECEIPTS.

Cash balance for 1897 .....	\$468 50
Cash received during 1898 for :	
Initiation fees .....	\$20 00
Dues .....	580 25
Per capita tax .....	7 75
Supplies sold .....	3 00
All other sources .....	55 50
	<hr/>
Total receipts .....	<u>\$666 50</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	15 00
Officers' salaries .....	15 00
Printing and advertising .....	50
Postage, telegrams and express .....	1 10
	<hr/>
Total expenses of management .....	\$34 60

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	25 00
Sick Benefits .....	393 00
Medical attendance .....	54 50
Other expenditure .....	13 50
	<hr/>
Total expenditure .....	<u>\$520 60</u>

## GERMAN BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Hamilton, Ont.*

Organized 1st May, 1863, incorporated in Ontario, 3rd September, 1881.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

G. W. Bartmann, President .....	Hamilton.
Charles Hitzroth, Vice-President .....	"
M. Obermeier, Recording Secretary .....	"
George Bartmann, Corresponding Secretary .....	"
Ernest Faustmann, Treasurer .....	"

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. Total membership of which is 25.

Two members died during 1898.

Total amount paid in 1898 in respect of deceased members, \$200 00.

No cash standing to credit of Funeral Benefit Fund at 31st December, 1897.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received benefits during 1898, 5.

Amount of benefits paid in 1898 in respect of sick members, \$95 50.

Number of weeks' sickness experienced in 1898, 32½.

Amount paid for medical attendance, \$27.50.

## ASSETS.

In hands of Treasurer .....	\$12 00
Cash on deposit to Society's credit, not drawn against in the following banks :	
Hamilton Provident and Loan Society .....	504 78
Total .....	<u>\$516 78</u>

LIABILITIES — None.

## MISCELLANEOUS.

No assessments were made during 1898.

The books of the Society were audited 7th March, 1899.

The books kept by the Society are cash book and ledger.

Names and post office addresses of the Auditors for 1898 were as follows: John Westpfahl.

Certain changes were made during the year 1898 in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

## RECEIPTS.

Cash balance from 1897 (not extended).....	\$671 28	
Dues .....		\$144 50
Fines .....		1 00
Interest.....		22 00
All other sources.....		36 00
Total .....		<u>\$203 50</u>

## EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....		\$3 00
Rent, light, heat and taxes.....		32 00
Total expenses of management .....		<u>\$35 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....		200 00
Sick benefits.....		95 50
Medical attendance .....		27 50
Total expenditure .....		<u>\$358 00</u>

## ST. LUKE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Amherstburg, Ontario.*

Organized 14th May, 1894, incorporated in Ontario, 25th, November, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. H. Robidoux, President .....	Amherstburg.
John Burns, Financial Secretary .....	Amherstburg.
L. Bertrand, Recording Secretary .....	Amherstburg.
Joseph Reaume, Treasurer .....	Amherstburg.

## SICK AND FUNERAL BENEFITS.

Sick and Funeral Benefits are undertaken by the Society. Membership—38.

One member died during 1898, and \$25 were paid as Funeral Benefits.

Number of members who received Sick Benefits in 1898, 12.

Total amount paid for Sick Benefits in 1898, \$158 00.

Number of weeks' sickness experienced 1898, 43.

Balance to credit of Fund 31st December, 1898, \$41.00.

## ASSETS.

Cash on hand 31st December, 1898 .....	\$41 00
Total assets .....	<u>\$41 00</u>

LIABILITIES.—None.

## MISCELLANEOUS.

The books of the Society were audited 3rd January, 1899.

Names and address of auditor for 1898, Jno. B. Robidoux, L. Bertrand, Amherstburg.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$22 00	
Dues .....		\$147 00
Total .....		<u>\$147 00</u>

## CASH EXPENDITURE.

(a) *Expenses of Management*

Registration fee .....	\$ 3 00
Rent, light, heat, taxes .....	15 00
Other expenses .....	18 00
Total expenses of management .....	<u>\$36 00</u>

(b) *Miscellaneous Expenditure.*

Sick Benefits .....	158 00
Funeral Benefits .....	25 00
Other expenses .....	5 20
Total expenditure .....	<u>\$224 20</u>

FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 352 Givens Street, Toronto, Ont.*

Organized 15th September, 1891, incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Edward D. Rolston, President .....	Hamilton.
Alex. McMordie, Secretary .....	Toronto.
Richard Wilkinson, Treasurer .....	Quebec.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments, or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1897 .....		361
Add contracts taken during 1898, new or renewed .....		23
		384
Gross number on foot at any time during 1898 .....		384
Contracts matured in 1898 .....	5	
“ lapsed in 1898 .....	4	
“ cancelled in 1898 .....	58	
	67	
Total deductions .....		67
		317
Net contracts on foot 31st December, 1898 .....		317

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

V. ASSETS.

Cash on hand 31st December, 1898 .....	\$12 04
Cash on deposit in Canadian Bank of Commerce, Toronto .....	1,062 01
	\$1,074 05
Total assets .....	\$1,074 05

VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1898.

Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Five assessments were made during 1898.

The Society's accounts were duly audited for 1898 on 22nd January, 1899.

The books of record or account kept for purposes of insurance certificates or benefits are : Certificate register or account, roll book, day book, ledger.

Names and post office addresses of the Auditors for 1898 : W. J. Mankey and James Barnes, Toronto.

Number of members in Ontario, 187.

Number of members in Ontario who died during 1898, three.

Amount paid as death claims to Ontario members, \$997.

## VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended).....	\$582 07	
Application fees .....		\$1 00
Assessments .....		1,944 00
Per capita tax and levies.....		187 55
Supplies sold .....		82
Interest.....		21 18
		<hr/>
Total receipts .....		<u>\$2,154 55</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee .....		\$3 00
Printing, stationery and advertising .....		5 25
Postage, telegrams and express. ....		18 32
		<hr/>
Total expenses of management .....		26 57

*(b) Miscellaneous Expenditure.*

Life insurance claims, other than endowment.....		1,636 00
		<hr/>
Total expenditure .....		<u>\$1,662 57</u>



## TORONTO DISTRICT INDEPENDENT ORDER OF ODDFELLOWS.

(MANCHESTER UNITY.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 32 Northcote Avenue, Toronto.*


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Organized 16th December, 1887, and incorporated in Ontario 22nd June, 1893.

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The Executive Officers of the Society at 31st December, 1898, were as follows :

Geo. M. Gardner, Provincial Grand Master	.....	Toronto.
James Blain,	“ Deputy Grand Master	..... Toronto.
Wm. A. Dunn,	“ Corresponding Secretary	..... Toronto.
W. H. Davis,	“ Past Grand Master	..... Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the District, membership of which at 31st of December, 1898, was 181.

One member died in 1898.

The amount of Funeral Benefits paid in 1898 was \$100.00.

No members' wives died in 1898.

Amount paid in 1898 in respect of deceased wives, nil.

Total cash to credit of Funeral Fund at 31st December, 1898, \$2,289.75.

## SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate and District Lodges.

Number of members who received sick benefits in 1898, 37.

Total amount of benefits paid in 1898 in respect of sick members, \$419.21.

Number of weeks' sickness experienced in 1898, 106½.

Amount paid for medical attendance during 1898, \$179.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st of December, 1898, \$1,395.41.

## ASSETS.

	District.	Subordinates.
	\$	\$
Cash value of mortgages .....	\$	\$
Cash on hand .....	0 25	.....
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks :		
Canadian Bank of Commerce (Branch) Toronto .....		252 03
Molsons Bank, Toronto Junction .....		249 33
Dominion Bank (branches) .....	2,474 71	1,209 63
All other assets .....		.....
Total assets .....	<u>\$ 2,474 96</u>	<u>\$ 1,710 99</u>

LIABILITIES.—None.

## MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898.—No information.

The Society's books were duly audited for 1898 on 31st January, 1899.

The following books of record and account are kept for purposes of insurance certificates or benefits : Cash book, ledger, quarterly report sheets.

Names and addresses of the Auditors for 1898 were as follows : Thos. Honey, Robt. Heath, Jno. Willmott.

## CASH RECEIPTS.

	District.	Subordinates.
	\$	\$
Cash balance from 1897 .....	\$3,277.65	
Initiation fees .....	\$	\$ 55 00
Dues .....		1,450 34
Funeral levies .....	354 81	.....
Supplies sold .....		.....
Interest .....	49 40	25 56
Sale of property .....	550 00	.....
Total receipts .....	<u>\$ 954 21</u>	<u>\$ 1,530 90</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

	District.	Subordinates.
Per capita tax and levies .....	\$ .....	\$ 116 55
Commission .....	.....	10 50
Settlement <i>re</i> James Mathers .....	50 00	
Supplies bought .....	.....	32 86
Rent, light, heat and taxes .....	10 70	87 25
Salaries .....	70 17	96 70
Printing, stationery and binding .....	.....	8 85
Postage, telegrams and express .....	52 46	21 02
Premiums for guarantees of lodge officers .....	.....	10 00
Total expenses of management .....	\$ 183 33	\$ 383 73

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	100 00	
Sick Benefits .....	24 00	395 21
Medical attendance .....	.....	179 68
Gratuities to distressed members .....	.....	18 00
Total expenditure .....	\$ 307 33	\$ 976 62

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ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 12 Seaton Street, Toronto.*

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Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

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The Executive Officers of the Society at 31st December, 1898, were as follows :

L. V. Dusseau, President . . . . . Toronto.  
 Ulric Renaud, Secretary . . . . . 12 Seaton Street, Toronto.  
 Joseph Roy, Treasurer . . . . . Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 90. No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. Ten members received Sick Benefits during 1898.

Thirty-two weeks of sickness were experienced during 1898, and Sick Benefits to the amount of \$96.00 were paid.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, was \$528.90.

ASSETS.

Cash in Union Bank . . . . .	\$528 90
Total assets . . . . .	<u>\$528 90</u>

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly. Payable 1st Monday in each month.

The Society's accounts were audited 15th December, 1898.

The books of record kept are a register, ledger, minute and cash book.

Names and addresses of the auditors for 1898: J. L. Lefebvre and R. Archambault, Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$479 40
Cash received during 1898 from :	
Dues .....	\$177 50
Initiation fees .....	30 00
Total receipts.....	<u>\$207 50</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*a Expenses of Management.*

Registration fee .....	\$ 3 00
Supplies bought.....	50
Salaries .....	24 00
Rent, light, heat, etc .....	19 50
Total expenses of management .....	<u>\$ 47 00</u>
Sick benefits.....	96 00
Gratuities to distressed members .....	15 00
Total expenditure .....	<u>\$158 00</u>

## ST. JOSEPH'S AID SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887, incorporated 29th December, 1892.

The Executive Officers of the Society at the 31st December, 1898, were as follows

Christian Weiler, President.....	Formosa.
John Zimmer, Vice-President.....	Formosa.
Joseph D. Kuntz, Secretary.....	Formosa.
Frank Oberle, Treasurer.....	Formosa.

## FUNERAL AND SICK BENEFITS.

Total membership of Society, 65.

Amount paid for Funeral Benefits, nil.

Number of members who received Sick Benefits in 1898, 8.

Number of week's sickness experienced during 1898, 35 weeks.

Amount of Benefits paid in 1898 to sick members, \$104.72.

Total amount of cash to credit of Fund 31st December, 1898, \$151.70.

## ASSETS.

Actual cash on hand 31st December, 1898 .....	\$151 70
Dues and assessments due and unpaid .....	15 75
Total assets.....	<u>\$167 45</u>

LIABILITIES.—None.

## MISCELLANEOUS.

The books and accounts of the Society were duly audited 6th January, 1899.

The books of record or account kept by the Society are : Register of members, cash book and minute book.

The names and addresses of the Auditors for 1898 were : Alois Weiler, Anthon Oppermann, Martin Meyer, Jun.



## CASH RECEIPTS.

Cash balances from 1897 (not extended) .....	\$117 30
Initiation fees .....	\$ 5 00
Dues .....	146 00
Arrears .....	10 50
Interest and dividends.....	4 06
Other sources .....	81 38
Total receipts .....	<u>\$246 94</u>

## CASH EXPENDITURE.

Registration fee .....	\$ 3 00
Rent, light, heat and taxes.....	10 00
Salaries .....	10 00
Postage, telegrams and express .....	94
Total expenses of management.....	<u>\$23 94</u>

*Miscellaneous Expenditure.*

Sick benefits.....	104 72
Other expenditure.....	2 50
	<u>\$131 16</u>

## LADIES' ORANGE BENEVOLENT ASSOCIATION OF CANADA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Wellington Street, Chatham.*

Organized 12th December, 1888 ; incorporated 12th June, 1896.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Miss Mary Cullum, R.W.G. Mistress ..	Toronto.
Mrs. Phoebe Hoey, D.G. Mistress .....	Hamilton.
Mrs. Annie Perkins, Junior R.D.G. Mistress .....	Toronto.
Mrs. Maggie Longmoore, Grand Secretary .....	Chatham.
Mrs. Mariah Yeates, Grand Treasurer .....	Sarnia.
Mrs. O. Pearson, Grand Chaplain .....	St. Thomas.
Miss E. Harris, Grand Lecturer .....	Montreal, Que.
Mrs. A. E. Hughes, Grand Dir. of Ceremonies .....	Montreal, Que.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Lodges, with a membership of 387.

Five members died during 1898.

Total amount of funeral benefits paid during 1898.—None.

## SICK BENEFITS

Sick benefits are undertaken by the subordinate lodges.

Number of members who received sick benefits during 1898, 8.

Total amount of benefits paid in 1898, \$59.00.

Number of weeks' sickness experienced in 1898, 29.

Amount paid for medical attendance in 1898, \$105.48.

## ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash in bank .....	.....	\$408 23
“ treasurer's hands .....	\$35 49	197 09
Total assets .....	<u>\$35 49</u>	<u>\$605 32</u>

## LIABILITIES.

Aggregate amount of liabilities .....

None.

## CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Cash balance from 1897 (not extended) ..	\$102 80	\$197 09
Cash received from :		
	Grand Lodge.	Subordinate Lodges.
Application fees ..	.....	\$ 23 75
Initiation fees ..	.....	32 00
Dues ..	.....	369 56
Per capita tax and levies ..	\$48 60	.....
Interest and dividends ..	.....	10 62
Supplies sold ..	21 19	.....
Assessments ..	.....	8 00
Charter fees ..	11 00	.....
All other sources ..	.....	261 07
Total receipts ..	\$80 79	\$705 00

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee ..	\$ 3 00	.....
Expenses of annual meeting ..	48 80	.....
Rent ..	.....	\$208 50
Postage ..	.....	8 36
Travelling expenses ..	5 75	.....
Salaries ..	.....	4 00
Other expenses ..	3 00	189 95
Total expenses of management ..	\$60 55	\$410 81

*(b) Miscellaneous Expenditure.*

Sick benefits ..	.....	59 00
Medical attendance ..	.....	105 48
Grand totals ..	\$60 55	\$575 29

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 UNITED PROTESTANT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 184 Hughson Street North, Hamilton.*

 Organized 30th August, 1881; incorporated 18th July, 1893.
 

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The Executive Officers of the Society at the 31st December, 1898, were as follows :

James Ailles, Grand Master .....	Mimico.
Richard Ailles, Deputy Grand Master .....	Hamilton.
John W. Morrow, Grand Treasurer .....	Dundalk.
E. J. T. Fisher, Grand Medical Referee .....	Toronto.
James F. Harper, Grand Secretary .....	Hamilton.

## FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Subordinate Lodges, the membership of which at 31st December, 1898, was 152. No information as to number or amount of Funeral Benefits.

Total cash standing to credit of general fund from which all benefits are paid, \$201.50.

## SICK BENEFITS.

Sick Benefits are undertaken by the Subordinate Lodges.

Number of members who received Sick Benefits in 1898, 2.

Amount of benefits paid in 1898, \$9 50

Number of weeks' sickness experienced in 1898, 3.

Amount paid for medical attendance, \$36 00

## ASSETS.

Cash in hands of Grand Treasurer .....	\$ 10 98
Other assets .....	613 80
	<hr/>
Total assets .....	\$624 78
	<hr/> <hr/>

## LIABILITIES.

Total liabilities .....	\$228 5
	<hr/> <hr/>

## MISCELLANEOUS.

The accounts of the Society were audited 10th August, 1898.

The books of account kept by the Society are: Ledgers of Grand Secretary and Treasurer and cash book.

Names and addresses of auditors of accounts of 1898: Richard Ailles, Hamilton; Jos. Omond, Hamilton, W. B. Harper, Hamilton.

## CASH RECEIPTS.

	Grand Lodge.	Subordinate Lodges.
Per capita tax and levies. ....	\$20 65	
Supplies sold... ..	7 75	
	<hr/>	
Total receipts. ....	\$28 40	
	<hr/> <hr/>	

## CASH EXPENDITURES.

*(a) Expenses of Management.*

Loan .....	\$13 50
Registration fee .....	3 00
Supplies bought .....	3 00
Postage, telegrams and express .....	4 04
Rent, etc .....	2 00
	<hr/>
Total expenses of management .....	\$25 54

*(b) Miscellaneous Expenditure.*

Sick Benefits by Subordinate Lodges.....		\$ 9 50
Medical attendance by Subordinate Lodges .....		36 00
	<hr/>	<hr/>
Total expenditure.....	\$25 54	\$45 50
	<hr/> <hr/>	<hr/> <hr/>

LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Cochrane Street, Port Perry.*

Organized 30th November, 1875 ; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

William Fitzgerald, Grand Master.....	Toronto.
Nicholas Ingram, Grand Secretary.....	Port Perry.
E. H. Purdy, Grand Treasurer .....	Port Perry.
W. J. Wright, Grand Counsellor .....	Brockville.
Miss Sarah Jane Latimer, Secretary Orphanage Board ...	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1898, was 4,046.

Total number of members who died during 1898, 30.

Amount of Funeral Benefits paid in respect of deceased members in 1898, \$2,500.

Cash standing at credit of Funeral Fund at 31st December, 1898, \$393 91.

SICK BENEFITS.

The Sick Benefits are optional with Subordinate Lodges.

Number of members who received benefits during 1898, 37.

Amount of benefits paid in 1898 in respect of sick members, \$226 58.

Number of weeks' sickness experienced in 1898, 93½.

Amount paid for medical attendance, \$665.46.

ASSETS

	Grand Body.	Subordinates.
Real estate, less incumbrance.....	\$1,000 00	\$660 00
Actual cash in hands of Treasurers .....	41 02	559 50
Western Bank, Port Perry.....	641 01	60 82
Commerce Bank, Port Perry .....	1,051 06	88 70
Imperial Bank, Toronto .....	.....	324 89
Dominion Bank, Belleville.....	.....	500 42
Dues and Assessments called but not yet paid.....	408 06	1,159 60
Interest on bank deposit.....	21 79	20 98
Other assets.....	1,344 59	4 016 79
Total assets.....	\$4,507 53	\$7,391 70

LIABILITIES.

Aggregate amount of all liabilities.....	\$194 25	\$452 87
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MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly, oftener when necessary. Fifteen assessments were made during the year 1898, payable in 30 days from date of issue.

The books and accounts were duly audited on June 8th, 1898.

The books of record and account kept by the Society are, day book, ledger and benefit roll book.



Names and addresses of the auditors for 1898, J. D. McGill, Toronto, Ont.; G. J. Morrish, Port Perry; W. A. Ringer, Picton, Ont.

Certain changes were made in the Constitution and Rules during 1898 and are filed herewith.

Number of members in Ontario at 31st December, 1898, 3,252

Number of members in Ontario who died during 1898, 25.

Amount of death benefits paid to Ontario members in 1898, \$2,300.

#### CASH ASSETS

Cash balances from 1897, Grand Body... \$1,578 59.

Cash received during 1898 from :

	Grand Body.	Subordinates.
Application fees .....		\$198 25
Initiation fees .....		210 20
Dues .....		4,429 08
Assessments .....	2 552 20	
Per capita tax and levies .....	1,235 78	
Fines .....		9 50
Cards and Degrees .....		291 85
Charter fees .....	228 00	
Supplies sold .....	232 65	
Rent .....	35 00	
Interest .....	21 99	20 98
All other sources .....	2,144 33	791 49
<b>Total receipts .....</b>	<b>\$6,449 75</b>	<b>\$5,951 35</b>

#### CASH EXPENDITURE.

##### (a) Management Expenses.

Charter fees .....		\$228 00
Per capita tax .....		2 307 18
Commission .....	145 00	
Registration fee .....	25 00	
Interest .....	87 50	
Annual meeting .....	13 00	
Supplies bought .....	746 84	454 04
Travelling expenses .....	91 20	
Rent, light, etc .....	26 75	1,056 06
Salaries, officers' and auditors' fees .....	908 00	
Clerk hire .....	3 50	
Printing, stationery and advertising .....	208 05	
Postage, telegrams and express .....	209 84	
Premiums for guarantee of lodge officers .....	15 00	
Other expenses .....		778 19
<b>Total management expenses .....</b>	<b>\$2,479 68</b>	<b>\$4,823 47</b>

##### (b) Miscellaneous Expenditure.

Funeral benefits .....	2,500 00	
Benefits to widows and orphans .....	177 76	14 00
Sick benefits .....		226 58
Medical attendance .....		665 46
Distressed members .....		80 10
Expenditure other than foregoing .....	1,137 81	279 16
<b>Total receipts .....</b>	<b>\$6 295 25</b>	<b>\$6 088 77</b>

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 SANCTUARY ROBIN HOOD, No. 5693, ANCIENT ORDER OF SHEPHERDS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 25 Grant Street, Toronto.*


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 Organized 7th February, 1873 ; Incorporated 8th June, 1896.
 

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The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. Lightfoot, Pastor .....	Toronto.
W. Isaac, Sub-Pastor .....	Toronto.
W. H. Langstone, Treasurer .....	Toronto.
W. H. Henley, Scribe .....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 36.

One member's wife died during 1898 and funeral benefits were paid amounting to \$25.

Total amount of cash standing to credit of fund 31st December, 1898, \$685.65.

## SICK BENEFITS.

Five members received sick benefits during 1898 amounting to \$31.99.

Number of weeks' sickness experienced in 1898, 13 2/7.

Amount paid for medical attendance during 1898, \$12.00.

Total amount of cash standing to credit of fund 31st December, 1898, \$685.65.

## ASSETS.

Actual cash on hand 31st December, 1898 .....	\$66 36
Deposited in Home Savings Bank, Toronto .....	640 00
Total assets Sick and Funeral Fund .....	\$685 65
Total assets General Fund .....	20 71
	<hr/>
Total assets .....	\$706 36

LIABILITIES.—None.

## MISCELLANEOUS

The Society's accounts were audited July 8th, 1898, January 11th, 1899.

The following books of account are kept : Record of sickness and death.

The names and post office addresses of the auditors for 1898 : J. W. Haynes, J. R. Aylett, W. Lightfoot, all of Toronto.

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 CASH RECEIPTS.

Cash balance from 1897 (not extended) . . . . .	\$609 72
Cash received during 1898, from :	
Initiation fees . . . . .	\$5 00
Dues . . . . .	188 13
Interest and dividends . . . . .	20 80
	<hr/>
	\$213 93
	<hr/> <hr/>

## CASH EXPENDITURE.

*Expenses of Management.*

Cash paid during 1898 for :	
Insurance . . . . .	\$2 30
Rent, light, heat and taxes . . . . .	15 00
Managing officers' salaries, etc. . . . .	13 50
Printing, stationery and advertising . . . . .	8 25
Postage . . . . .	4 44
Other sources . . . . .	4 81
	<hr/>
	\$48 30

*Miscellaneous Expenditure.*

Funeral Benefits . . . . .	25 00
Sick Benefits . . . . .	31 99
Medical attendance . . . . .	12 00
	<hr/>
	\$117 29
	<hr/> <hr/>

RELIANCE BENEFIT ORDER.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Toronto.*

Organized 1st March, 1896 ; incorporated 5th March, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

A. Stewart, President .....	Toronto, Ont.
W. H. Hall, Secretary-Treasurer.....	Toronto, Ont.
D. Robertson, Medical Examiner.....	Milton, Ont.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the total membership of which is 24. No member died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. One member received Sick Benefits during 1898.

Number of weeks' sickness experienced during 1898, 2, and Sick Benefits to the amount of \$5.00 were paid.

Amount paid for medical attendance during 1898, \$23.68.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, \$71.54.

ASSETS.

Cash on deposit in Traders' Bank, Toronto .....	\$72 57
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LIABILITIES.—None.

MISCELLANEOUS.

When were the Society's accounts audited ?—No information.

The book of record kept is a member's ledger.

Names and addresses of the Auditors for 1898 : Geo. Edwards, F.C.A., Toronto ; W. C. Eddis, F.C.A., Toronto.

## RECEIPTS.

Cash Balance from 1897 (not extended) .....	\$26 55
Cash received during 1898 from :	
Dues .....	\$11 35
Assessments .....	74 09
Interest .....	59
	<hr/>
Total receipts .....	<u>\$86 03</u>

## EXPENDITURE.

Cash paid during 1898 for :	
Registration fee .....	\$3 00
Printing, stationery, advertising .....	2 00
Rent, etc .....	2 75
Postage, etc .....	1 58
Other expenditure .....	2 00
	<hr/>
Total expenditure for management .....	\$11 33
Sick Benefits .....	5 00
Medical attendance .....	23 68
	<hr/>
Total .....	<u>\$40 01</u>

THE OFFICERS', WIDOWS' AND ORPHANS FUND OF THE BANK OF  
BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 140 St. James Street, Montreal, Que.*

Head Office in Ontario, the Office of the Bank of British North America, King Street,  
Hamilton, Ont.

Chief Agent for Ontario : John James Morrison, Esq., Manager Bank of British North  
America, Hamilton, Ont.

Organized 14th October, 1891.

The Executive Officers of the Fund at 31st December, 1898, were as follows :

Henry Stikeman, President . . . . .	Montreal, Que.
Alfred G. Wallis, Vice-President . . . . .	London, England.
A. E. Ellis, Trustee . . . . .	Montreal, Que.
E. Stanger, Trustee . . . . .	Toronto, Ont.
James Elmsley, Trustee . . . . .	Montreal, Que.
A. C. Skelton, Trustee and Secretary-Treasurer . . . . .	Montreal, Que.

SICK AND FUNERAL BENEFITS.—None.

ASSETS.

Cash on deposit to credit of Fund, not drawn against, in the following  
chartered Bank :

Bank of British North America, Montreal, Que. . . . .	\$60,781 69
Total assets . . . . .	\$60,781 69

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1898, on the 11th October.

Books of record and account kept of the Fund are as follows : Cash book, journal,  
ledger, subscriptions and fees books, annuity book, record of births and deaths.

Names and post office addresses of Auditors for 1898 were as follows : H. B. Mac-  
Kenzie, Bank of B. N. A., Montreal ; A. P. Hazen, Bank of B. N. A., Montreal, Que.



## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$51,224 85
Cash received during 1898 from :	
Interest .....	\$2,751 21
Subscriptions from married members, and fees from unmarried members	3,766 46
Donation from Bank .....	3,885 27
Total receipts .....	<u>\$10,402 94</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$3 00
Benefit to widows and orphans .....	815 60
Medical attendance .....	27 50
Total expenditure.....	<u>\$846 10</u>

TORONTO TYPOGRAPHICAL UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 55 Yonge Street Arcade, Toronto.*

Organized in 1844, incorporated in Ontario 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo. W. Dower, President .....	Toronto.
E. J. Howe, Treasurer .....	Toronto.
Jas. Wilson, Cor.-Secretary .....	Toronto.
W. G. Fowler, Financial Secretary .....	Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 475.

Eleven members died in 1898.

Amount of Funeral Benefits paid in 1898, \$1,211.70.

Total cash standing to credit of Funeral Fund, 31st December, 1898, \$430.62.

SICK BENEFITS

Number of members who received Sick Benefits in 1898, 37.

Amount of Sick Benefits paid in 1898, \$573.00.

Number of weeks' sickness experienced in 1898, 191.

ASSETS.

Bank balance .....	\$692 47
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LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited during 1898 on 30th April, 31st July and 30th October.

Names and addresses of Auditors for 1898 were as follows : B. Cairns, A. Mawson, J. H. Williams.

Books kept for purposes of Benefit Fund. Treasurer and Financial Secretary's ledgers.

No changes were made in the rules relating to Sick Benefits.

## CASH RECEIPTS.

Application fees .....	\$ 212 00
Dues .....	2,842 77
Fines, etc .....	107 20
Interest .....	26 79
Supplies sold .....	55
Other sources .....	664 77
<b>Total receipts.....</b>	<b>\$3,854 08</b>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Per capita tax, etc .....	\$1,775 35
Registration fee .....	3 00
Rent, light, etc .....	93 50
Salaries .....	220 00
Printing .....	4 00
Postage, stationery .....	132 00
Premium for guarantee of lodge officers .....	8 00
Other expenses .....	291 69
<b>Total management expenses.....</b>	<b>\$2,527 54</b>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	573 00
Funeral benefits .....	1,211 70
<b>Total expenditure.....</b>	<b>\$4,312 24</b>

## OTTAWA TYPOGRAPHICAL UNION 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Organized, 1867 ; incorporated, November, 1895.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Jas. C. Reynolds, President .....	Ottawa.
R. Mackell, Secretary-Treasurer .....	"
W. T. Byrnes, Rec. Secretary .....	"
J. A. Murphy, Corresponding Secretary .....	"
James A. McCann, Chairman Sick Relief Fund.....	"

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Local Union.

Total membership of the Local, 230.

Two members of the Society died in 1898.

Total amount of Funeral Benefits paid, \$320.

## SICK BENEFITS.

Sick Benefits are undertaken by the Local Body.

Twenty members of the Society received Sick Benefits during 1898.

Total amount of benefits paid in 1898, \$296.

Number of weeks' sickness experienced in 1898, 94.

Total amount of cash standing to credit of Sick Fund, \$373.20.

## ASSETS.

Cash on deposit in Bank of Ottawa .....	\$373 20
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LIABILITIES.—None.

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 MISCELLANEOUS.

No proceedings were instituted by or against the Society in 1898.

The Society's accounts were audited January, 1899.

Names and addresses of the Auditors for 1898 are: F. H. Consitt and Mitchell Cobban, both of Ottawa.

No changes were made in the organization or management of the Society during 1898.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$353 60
Cash received during 1898 from :	
Assessments .....	\$302 40
	<hr/>
Total .....	\$302 40
	<hr/> <hr/>

## CASH EXPENDITURE.

No management expenses are charged to the Sick Benefit Fund of the Union.

Funeral Benefits .....	\$320 00
Sick Benefits .. .. .	296 00
	<hr/>
Total .....	\$616 00
	<hr/> <hr/>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Yonge and Melinda Streets.*

Organized 31st March, 1885 ; incorporated 10th April, 1896.

The Executive Officers of the Society for 31st December, 1898, were as follows :

J. A. Oopländ, President .....	Toronto.
H. S. Scott, Vice-President .....	Toronto.
T. Jeffrey, Secretary-Treasurer .....	Toronto.
A. Thomson,	} Trustees .....
W. Emmerton,	
E. M. Meehan,	
T. Johnston,	

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, with a total membership of 66.

One member died during 1898, and the amount of funeral benefits paid was \$100.00

Total cash standing to the credit of Funeral Benefit Fund at 31st December, 1898, was \$330.56.

SICK BENEFITS.

Number of members who received Sick Benefits in 1898, 9.

The total amount of benefits paid in 1898, \$167.50.

Number of weeks' sickness experienced in 1898, 29.

The total amount paid for medical fee was *nil*.

ASSETS.

Actual amount of cash on hand 31st December, 1898, \$330.56.

LIABILITIES.—None.

MISCELLANEOUS.

Assessments for the purposes of life insurance are made weekly.

The Society's accounts were audited March 29th, 1898.

The following books of account are kept : Weekly dues book, yearly dues book, day book.

The names and post office addresses of the auditors for 1898 were J. Horner, J. A. Masterson, *The Globe*.



## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$429 14
Cash received during 1898 from :	
Initiation fees .....	\$ 1 00
Dues .....	127 15
Interest and dividends .....	127 25
	<hr/>
Total .....	<u>\$255 40</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*Expenses of Management.*

Registration fee .....	\$ 3 00
Rent, light, heat and taxes .....	7 73
Managing officers' salaries, etc .....	75 00
Postage .....	75
	<hr/>
Total expenses of management .....	\$86 48

*Miscellaneous Expenditure.*

Funeral benefits .....	100 00
Sick benefits .....	167 50
	<hr/>
Grand totals .....	<u>\$353 98</u>

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**METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 29-33 Richmond Street West, Toronto.*

Organized 8th November, 1894 ; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

M. M. Fitzhenry, President.....	Toronto.
J. Barber, Vice-President.....	Toronto.
H. Balson, Secretary-Treasurer.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.  
 No member of the Society died during 1898.  
 Amount of Funeral Benefits paid in 1898, nil.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 Number of members who received Sick Benefits during 1898, 16.  
 Amount of benefits paid in 1898, \$230.00.  
 Number of weeks' sickness experienced during 1898, 62.  
 Balance to credit of Fund, \$353.80.

ASSETS.

Cash in hands of Secretary-Treasurer .....	\$ 9 01
Cash in Imperial Bank.....	344 79
Total .....	\$353 80

LIABILITIES.—None.

## MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898.

The accounts of the Society were audited December 31st, 1898.

The books of account kept by the Society are : Cash book and record book.

Names and addresses of Auditors of accounts for 1898 : A. Lockhart, W. Sheehan.

Assessments are made weekly, and are payable each Saturday.

No changes were, during 1898, made in the Constitution and Rules in relation to insurance certificates.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$377 22	
Initiation fees and dues.....	\$	219 45
Interest.....		9 78
Total receipts.....	\$	<u>229 23</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration fee.....	\$	3 00
Salaries.....		5 00
Printing, etc.....		7 65
Total expenses of management .....	\$	<u>15 65</u>

*(b) Miscellaneous Expenditure.*

Sick benefits.....		230 00
Rebate to members .....		7 00
Total expenditure .....	\$	<u>252 65</u>

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BRICKLAYERS' AND MASONS' UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, King Street, Hamilton.*

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Organized 9th February, 1881, and incorporated in Ontario 24th July, 1894

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The Executive Officers of the Society at the 31st of December, 1898, were as follows :

C. H. Whitelock, President .....	Hamilton.
Thos. Halcro, Vice-President .....	Hamilton.
W. J. Whitelock, Rec. and Cor. Secretary .....	Hamilton.
Henry Robinson, Treasurer .....	Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 115.

One member of the Society died during 1898.

Amount paid for Funeral Benefits, \$100.00.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Total amount of benefits paid in 1898, \$98.00.

Number of weeks' sickness experienced in 1898, 32 4-6.

ASSETS.—No information.

LIABILITIES.—No information.

## MISCELLANEOUS.

The Society's books were audited during 1898 on July 13th, and January 12th, 1899.

Names and addresses of Auditors for 1898, were as follows: J. G. Muir, T. Halcro Richard Ailles, J. Seaman, W. Halcro.

Books of account kept by Society are: Sick register, order book on Treasurer.

## CASH RECEIPTS

Cash balance from 1897 (not extended).....	\$327 52
Cash received during 1898 from :	
Other sources.....	912 10
Total receipts.....	<u>\$912 10</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee.....	\$3 00
Rent, light, heat and taxes.....	170 00
Managing officers' salaries, and auditors fees.....	78 00
Other expenses.....	586 33
Total expenses of management.....	<u>837 33</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits.....	100 00
Sick benefits.....	98 00
Total expenditure.....	<u>\$1,035 33</u>

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**TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.**

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Temperance Hall, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893 ;  
re-incorporated in Ontario, 26th April, 1897.

M. J. Connors, President .....	Toronto.
T. Hogg, Secretary .....	Toronto.
G. Fleming, Treasurer .....	Toronto.
A. H. Moore,	} Executive Council .....
W. Hinchley,	
A. Montgomery,	
J. C. Waldon,	
	Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Total number of members who received Sick Benefits in 1898, 11.

Total amount of benefits paid in 1898 in respect of sick members, \$206.85.

Number of weeks' sickness experienced in 1898, 51½.

Amount paid for medical attendance during 1898, \$49.50.

Amount standing to credit of Sick Benefit Fund 31st December, 1898, \$479.68.

ASSETS.

Cash in Bank of Commerce 31st December, 1898 .....	\$479 68
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LIABILITIES.—None.

MISCELLANEOUS.

The Society's books were audited for 1898 on January 28th, 1899.

Names and addresses of auditors for 1898 were as follows : P. Langley, E. Leonard,  
P. Hastings.

CASH RECEIPTS.

Cash balance 31st December, 1897 .....	\$228 10
Application fees .....	\$ 22 00
Initiation fees .....	35 50
Dues .....	308 60
Interest .....	4 96
Other sources .....	289 65
<b>Total receipts .....</b>	<b>\$660 71</b>



## CASH EXPENDITURE.

*(a) Expenses of Management.*

Per capita tax .....	\$ 12 67
Registration fee .....	3 00
Supplies, stationery .....	33 01
Officers' salaries .....	39 00
Rent, light, heat and taxes .....	16 50
Printing .....	8 50
	<hr/>
Total cost of management .....	\$112 68

*(b) Miscellaneous Expenditure.*

Sick benefits .....	206 85
Medical attendance .....	49 50
Other expenditure .....	40 10
	<hr/>
Total expenditure .....	<u>\$409 13</u>

## CIGARMAKERS' INTERNATIONAL UNION No. 27.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 16 Vine Street, Toronto, Ont.*

Organized 28th May, 1869, and incorporated in Ontario 4th July, 1894.

The Executive Officers of the Society at the 31st December 1898, were as follows :

R. Habersstock, President .....	Toronto
J. Pamphilon, Financial Secretary.....	Toronto
F. Siddal, Treasurer.....	Toronto.
F. Hough, Corresponding Secretary .....	Toronto.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 132.

Two members of the Society died during 1898.

Total amount of funeral benefits paid during 1898, \$600.00.

## SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-nine members received sick benefits during 1898, amounting to \$513.40.

Number of weeks' sickness experienced during 1898, 102½.

## ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Savings and Loan Co.....	\$800 10
Cash on hand .....	96 28
Total .....	<u>\$896 38</u>

LIABILITIES.—None.

## MISCELLANEOUS.

One assessment was made in 1898.

The books and accounts were audited monthly during 1898.

Names of auditors : G. Jones, J. Slidders, F. Hough, all of Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (Not extended).....	\$124.75
Cash received during 1898 from :	
Initiation fees .....	\$81 50
Dues .....	1,926 30
Assessments .....	125 75
Fines ..	2 50
Loans collected.....	225 40
Assistance from other Unions.....	500 00
Other sources .....	1 60
Total receipts .....	<u>\$2,863 05</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Per capita tax or levies for management .....	\$17 00
Registration fee .....	3 00
Discount on money received .....	75
Supplies ..	59
Rent, fuel, light and taxes .....	61 55
Salaries, officers' and auditors' fees .....	275 81
Printing, stationery and advertising .....	129 02
Postage, telegrams and express .....	10 40
Other expenses.....	50
Total expense of management.....	<u>\$498 62</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	600 00
Loans to travelling members .....	165 00
Out of work benefits .....	314 00
Sick benefits.....	513 40
Total expenditure .....	<u>\$2,091 42</u>

## CIGARMAKERS' UNION No. 55, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office for Ontario, 156 Rebecca St., Hamilton.*

The Executive Officers of the Society at 31st December, 1898, were as follows :

Eli Prenail, President .....	Hamilton.
J. Fletcher, Vice-President.....	"
Sam'l Wyrztz, Recording Secretary.....	"
Thomas O'Dowd, Financial Secretary .....	"
J. Schrader, Treasurer .....	"

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the International Union.

One members' wife died in 1898. Amount paid in respect of deceased wife, \$40 00.

## SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Twelve members of the Society received Sick Benefits during 1898, amounting to \$310.00.

Number of weeks' sickness experienced in 1898, 62.

Amount of cash to credit of fund at 31st December, 1898, \$461.72.

## ASSETS.

No information.

LIABILITIES.—None.

## MISCELLANEOUS.

The Society's accounts were audited at the end of each month during 1898.

The books kept are day book, ledger and receipt book.

Names and post office addresses of the Auditors for 1898 :—D. J. Walsh, J. Schwartz and Saml. Wyrztz, Hamilton.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$101 62
Received during 1898 from :	
Initiation fees .....	\$ 55 50
Dues .....	1,001 20
Assessments .....	64 50
Fines .....	16 00
Loans collected .....	89 50
Total receipts.....	<u>\$1,226 70</u>

## CASH EXPENDITURE.

Cash paid for:

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Supplies bought.....	5 60
Travelling expenses.....	62 15
Managing officers' salaries and officers' and auditors' fees .....	127 25
Rent .....	25 00
Postage .....	7 58
Stationery.....	4 05
Total expenses of management .....	<u>\$234 63</u>

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	40 00
Sick benefits .....	310 00
Out of work benefits .....	209 50
Total expenditure.....	<u>\$794 13</u>

## CIGARMAKERS' UNION No 59, BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 75 Greenwich Street, Brantford.*

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. H. Crawford, President..... Brantford.  
 John Haskett, Treasurer..... Brantford.  
 F. Mather, Secretary ..... Brantford.

## FUNERAL BENEFITS

Funeral benefits are undertaken by the Society. One member died during 1898, and amount of benefits paid was \$200.

## SICK BENEFITS.

Number of members who received sick benefits during 1898, 4.  
 Total amount of benefits paid in 1898, \$108.55.  
 Number of weeks' sickness experienced in 1898, 21½.

## ASSETS.

Cash on hand 31st December, 1898 . . . . .	\$ 11 19
Cash on deposit in Royal Loan and Savings Co. Bank.....	143 57
	<hr/>
Total.....	\$154 76

LIABILITIES.—None.

## MISCELLANEOUS.

No regular assessments are made.

The Society's accounts for 1898 were audited monthly.

The following books of record and account are kept : Day book, ledger, membership books, registration book.

The names and post office addresses of the auditors for 1898 : J. O'Reilly, Jas. Davison, A. Orandall.

No changes were made in 1898 in the organization or management of the Society in relation to benefits.



## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$32.71
Initiation fees .....	\$ 9 00
Dues .....	233 70
Assessments .....	35 20
Supplies sold .....	18 24
Interest and dividends .....	1 36
All other sources.....	243 00
	<hr/>
Total receipts .....	\$540 50
	<hr/> <hr/>

## CASH EXPENDITURE.

*Expenses of Management.*

Cash paid during 1898 :	
Law costs .....	\$ 0 50
Registration fee .....	3 90
Expense of meeting .....	8 82
Rent, light, heat and taxes .....	25 00
Managing officers' salaries, auditors' fees .....	28 67
Printing, stationery and advertising .....	10 68
Postage, telegrams and express .....	7 02
Other management expenses .....	6 86
	<hr/>
	\$ 90 55

*Miscellaneous Expenditure.*

Funeral benefits .....	200 00
Sick benefits .....	108 55
All other expenditure .....	19 35
	<hr/>
Grand totals .....	\$418 45
	<hr/> <hr/>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 923 King Street West, Toronto.*

Organized June, 1883, incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at 31st December, 1898, were as follows :

Robert Hunter, President .....	Toronto.
Arthur Purdy, 1st Vice-President.....	Toronto.
Thomas Derose, 2nd Vice-President.....	Toronto.
Robt. Thomson, Secretary.....	Toronto.
James Gray, Treasurer .....	Toronto.

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.

The total membership at 31st December, 1898, was 960.

Eight members died during 1898.

Total amount of Funeral Benefits paid in 1898 in respect of deceased members,  
\$475.75.

Five members' wives died in 1898.

Amount of Funeral Benefits paid in 1898 in respect of deceased wives, \$150.

Funeral and Sick Benefits are paid out of the General Fund.

Amount at the credit of the General Fund at 31st December, 1898, \$369.34.

SICK BENEFITS.

The Society undertakes Sick Benefits.

Two hundred and ninety-seven members received Sick Benefits during 1898.

Total amount of Sick Benefits paid in 1898, \$2,262.80.

Number of weeks' sickness experienced in 1898, 798½.

Nothing was paid out for medical attendance during 1898.

ASSETS.

Dominion Bank, Toronto .....	\$369 34
Total assets .....	\$369 34

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 LIABILITIES.—None.

## MISCELLANEOUS.

No changes were made in 1898 in the organization or management.

Assessments are made every four weeks, while the funds are under \$600.

Twelve assessments were made during 1898.

The accounts were audited July, 1898, January, 1899.

The following books are kept : Cash book for expenditure, ledgers for receipts.

The names and post office addresses of the Auditors for 1898 were John Brown, Toronto ; James Wilkie, Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended .....	\$521 79
Cash received during 1898 from :	
Assessments .....	\$2,801 75
Interest .....	5 10
	<hr/>
Total receipts .....	\$2,806 85
	<hr/> <hr/>

## CASH EXPENDITURE.

Cash paid during 1898 for :	
Law costs .....	\$ 0 75
Registration fee (renewal) .....	10 00
Secretary's salary .....	60 00
	<hr/>
Expenses of management .....	\$ 70 75

*Miscellaneous Expenditure.*

Funeral Benefits .....	625 75
Sick Benefits .....	2,262 80
	<hr/>
Total expenditure .....	\$2,959 30
	<hr/> <hr/>

THE MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Brantford, Ontario.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John R. Neilson, President . . . . .	Brantford.
James Thomson, 1st Vice-President . . . . .	“
W. R. Snodgrass, 2nd “ . . . . .	“
Percy Gregory, Secretary . . . . .	“
Franklin Grobb, Treasurer . . . . .	“

FUNERAL BENEFITS.

The Society undertakes Funeral Benefits.  
 The total membership at 31st December, 1898, was 644.  
 Two members of the Society died in 1898.  
 Funeral Benefits were paid in 1898 amounting to \$48.00.  
 No members' wives died during 1898.  
 Nothing was paid in 1898 for Funeral Benefits in respect of deceased wives.

SICK BENEFITS.

The Society undertakes Sick Benefits.  
 Ninety-seven members received Sick Benefits in 1898.  
 Total amount of Sick Penefits paid in 1898, \$1,259.05.  
 Number of weeks' sickness experienced in 1898, 331 $\frac{2}{3}$ .  
 Total amount to the credit of the Sick Benefit Fund at December 31st, 1898, \$343.50.

ASSETS.

Cash value held in bonds . . . . .	\$500 00
“ deposited in Standard Bank, Brantford . . . . .	343 50
Other assets . . . . .	15 00
Total assets . . . . .	<u>\$858 50</u>

LIABILITIES.

Amount of claim admitted by Society . . . . .	\$48 00
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 MISCELLANEOUS.

Ten assessments were made in 1898 for the purpose of Funeral and Sick Benefits, payable monthly.

The Society's accounts for 1898 were audited January 16th, 1899.

The following books of record and account are kept: Minute book, roll book and cash book.

The names and post office addresses of the auditors for 1898 were as follows: Jno. Campbell, Chas Warren, Brantford.

No changes were made in 1898 in the Constitution and Rules of the Society in relation to benefits.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$413 25
Cash received during 1898 from :	
Assessments .....	\$1,271 80
Interest .....	20 00
Refunds .....	19 65
<b>Total receipts .....</b>	<b><u>\$1,311 45</u></b>

## CASH EXPENDITURE.

*Expenses of Management.*

Law costs (affidavits) .....	\$ 50
Registration fee .....	10 00
Officers' and auditors' fees.....	40 00
Printing, stationery, etc .....	4 00
<b>Total expenses of management.....</b>	<b><u>\$54 50</u></b>

*Miscellaneous Expenditure.*

Funeral benefits .....	48 00
Sick benefits.....	1,278 70
<b>Total expenditure .....</b>	<b><u>\$1,381 20</u></b>

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 POSTAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Post Office, Toronto.*

 Organized 8th June, 1891; incorporated in Ontario 17th November, 1894.
 

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The Executive Officers of the Society at the 31st December, 1898, were as follows:

W. E. Lemon, President .....	Toronto.	
H. S. Allen, Treasurer .....	Toronto.	
T. D. Gould, Secretary .....	Toronto.	
J. Callahan,	} Executive Committee .....	
J. Rutherford,		Toronto.
W. H. Canniff,		
M. E. Hynes,		

## FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 67  
 No members of the Society died in 1898.

Total amount of funeral benefits paid in 1898, *nil*.

Cash in funeral benefit fund 31st December, 1898, \$263.50.

## SICK BENEFITS.—None.

## ASSETS.

Cash in Treasurer's hands .....	\$ 2 19
Cash on deposit in Imperial Bank .....	270 13
Dues and assessments due and unpaid .....	74 25
Total .....	<u>\$346 57</u>

## LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made once a month.

Twelve such assessments were made during 1898.

The Society's accounts were duly audited on the 18th February, 1899.

Books of record or account, kept for purposes of insurance certificates, are as follows: Cash book, minute book, Treasurer's, members' signatures and by-laws.

Names and post office addresses of Auditors for 1898: J. S. Boddy and C. E. Swait.

Certain changes were made in relation to the insurance certificate, and copies are filed with the annual statement.



## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$133 30
Cash received during 1898 from :	
Initiation fees .....	\$ 12 50
Assessments .....	127 50
Interest.....	4 79
Other sources .....	20
	<hr/>
Total .....	\$144 99
	<hr/> <hr/>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$3 00
	<hr/>
Total .....	\$3 00
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VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF  
SAMARIA, HAMILTON, ONT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, James Street N., Hamilton.*

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows:

Annie Lewis, Presiding Daughter.....	Hamilton.
Mary Hawkins, Treasurer.....	Hamilton.
Annie Gwyder, Secretary.....	Hamilton.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 31.  
No members died during 1898, and no funeral benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.  
One member received sick benefits during 1898, amounting to \$6.00.  
Number of weeks' sickness experienced in 1898, 2.

ASSETS.—\$446.65.

LIABILITIES.—No information.

CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$458 02	
Application fees.....		\$2 00
Dues .....		88 00
Total receipts .....		<u>\$90 00</u>

CASH EXPENDITURE.

Cash paid during 1898, for:

(a) *Expenses of Management.*

Per capita tax or levies.....	\$4 45
Registration fee .....	3 00
Rent, light, heat and taxes.....	24 00
Expenses of annual meeting .....	1 00
Postage, telegrams and express.....	35
Total.....	<u>\$32 80</u>

(b) *Miscellaneous Expenditure.*

Sick benefits.....	6 00
Total expenditure.....	<u>\$38 80</u>

GRAND UNITED ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

*Head Office, Windsor, Ont.*

Organized 7th December, 1853 ; incorporated 1st November, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thos. E. Taylor, District Master .....	London.
Jas. F. Reid, District Deputy Master .....	Windsor.
R. L. Dunn, District Secretary, Box 194 .....	Windsor.
W. H. Bazie, District Treasurer .....	Chatham.
J. Washington Montgomery, District Director .....	Chatham.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the local lodges, the membership of which at 31st December, 1898, was 185.

Two members died in 1898.

Amount of benefits paid in respect of deceased members, \$80.00.

SICK BENEFITS.

Sick benefits are undertaken by the local lodges.

Ten members received Sick Benefits during 1898.

Amount of Sick Benefits paid, \$185.00.

Number of weeks' sickness experienced during 1898, 60.

GENDRON MANUFACTURING CO'S EMPLOYEES MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, 137 Duchess Street, Toronto, Ont.

Organized 5th May, 1890 ; incorporated 24th July, 1894.

The Executive Officers of the Society at 31st December, 1898, were as follows :

- M. W. Dusseau, President . . . . . Toronto.
J. D. Baron, Secretary, 245 Sackville Street . . . . . Toronto.
W. D. Vogal, Treasurer . . . . . Toronto.

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with the total membership of 225.
One member died during 1898.
Amount paid for funeral benefits, \$25.00.
Total amount to credit of the Fund, \$25.00.

SICK BENEFITS.

Sick benefits are undertaken by the Society.
Sixty nine members of the Society received sick benefits during 1898, amounting to \$1,043.06.
Number of weeks' sickness experienced in 1898, 233.
Amount paid for medical attendance, \$136.85.
Total amount to credit of Sick Benefit Fund, \$36.97.

ASSETS.

Table with 2 columns: Description and Amount. Rows include Cash deposited with Treasurer (\$36 97), Cash in Dominion Bank (Sherbourne and Queen) (25 00), and Total (\$61 97).

LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made as often as necessary to keep \$200 in hand.
Fifty-two such assessments were made during 1898, payable weekly.
The Society's accounts were audited May 1st and November 1st, 1898.
Names and addresses of the Auditors of accounts for 1898 : J. J. Neander and W. Fraser, Toronto.

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Cash balance from 1897 (not extended)..... \$176 77

## CASH RECEIPTS.

Cash received during 1898 :

Dues .....	\$987 95
Assessments .....	136 85
	<hr/>
Total receipts .....	<u>\$1,124 80</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration fee .....	\$ 3 00
Salaries of officers .....	26 00
Printing .....	5 44
Law costs .....	25
	<hr/>
Total expenses of management .....	<u>\$34 69</u>

*(b) Miscellaneous Payments.*

Funeral benefits .....	25 00
Sick benefits .....	1,043 06
Medical attendance .....	136 85
	<hr/>
Total expenditure .....	<u>\$1,239 60</u>

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 DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 48 Yonge Street, Toronto, Ont.*


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 Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.
 

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The Executive Officers of the Society at 31st December, 1898, were as follows :

R. W. Cleghorn, President, Dominion Express ..... Toronto,  
 John Blackhall, Secretary-Treasurer ..... "

## SICK BENEFITS.

Sick Benefits are undertaken by the Association.

Twenty-six members received Sick Benefits in 1898, amounting to \$346.06.

Number of weeks' sickness experienced in 1898, 56 6-7.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1898, \$655.82.

## ASSETS.

Cash in Home Savings and Loan Company, Toronto.....	\$906 46
Cash in Canadian Bank of Commerce .....	278 45
	<hr/>
Total assets .....	<u>\$1,184 91</u>

LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1898.

The Society's books were duly audited on January 9, 1899.

The following books of record and account are kept for the purposes of Sick Benefits; Ledger, index book and bank book.

The names and post office addresses of the Auditors for 1898 were as follows : D. Barron, W. C. Jex and F. W. Branscombe.



## CASH RECEIPTS.

Amount of cash on hand 1897 .....	\$655.82
Cash received during 1898 from :	
Dues .....	\$915 50
Interest and dividends.....	9 30
Total receipts .....	<u>\$924 80</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration .....	\$ 3 00
Salaries, officers' and auditors' fees.....	18 75
Printing, stationery and advertising .....	22 90
Guarantee for Secretary-Treasurer.....	5 00
Total expenses of management.....	<u>\$49 65</u>

*(b) Miscellaneous Payments.*

Sick benefits .....	346 06
Total expenditure.....	<u>\$395 71</u>

COBBAN MANUFACTURING CO'S EMPLOYEES' MUTUAL BENEFIT  
SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Toronto.*

Organized 19th January, 1889 ; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

T. Sanford, President .....	Toronto.
Geo. Green, Vice-President .....	Toronto.
E. V. Rippon, Secretary .....	Toronto.
W. Moore, Treasurer .....	Toronto.

SICK BENEFITS.

Sick benefits are undertaken by the Society, total membership at 31st December, 1898, 125.

Twenty-one members received sick benefits during 1898, amounting to \$226.30.

Number of weeks' sickness experienced in 1898, 66.

ASSETS.

Cash on deposit in Home Savings, at Toronto .....	\$100 00
Interest .....	5 90
Totals .....	<u>\$105 90</u>

LIABILITIES — None.

## MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 20th, 1898.

Twelve assessments were made during 1898, payable second Tuesday each month.

The books of record kept are cash book and ledger.

Names and addresses of Auditors for 1898 were as follows : F. Butt, R. P. Vincent,  
B. Alderson.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$100 53
Cash receipts for 1898 :	
Application fees and dues .....	\$392 80
Interest .....	5 90
Total .....	<u>\$398 70</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Salaries, officers' and auditors' fees .....	\$15 00
Registration fee .....	3 00
Printing .....	6 00
Other expenses .....	15 94
Total expenses of management .....	<u>\$39 94</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	226 30
Divided as dividends .....	132 67
Total expenditure .....	<u>\$398 91</u>

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HEINTZMAN & CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 117 King Street West, Toronto, Ont.*

— — —  
Organized and incorporated 19th December, 1885.  
— — —

The Executive Officers of the Society at 31st December, 1898, were as follows :

A. Hartmann, President .....	Toronto.
R. Dodd, Vice-President.....	Toronto.
Wm. Ray, Treasurer.....	Toronto.
A. S. Consterdine, Secretary.....	Toronto Junction.

DIRECTORS.

J. Robertson .....	Toronto.
R. Burbridge .....	Toronto.
G. Grundler .....	Toronto Junction.
W. Johnston.....	Toronto Junction.
F. Campbell .....	Toronto.
H. Libby.....	Toronto.
J. O'Toole.....	Toronto.
H. Ramore.....	Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 128.

One member died in 1898.

Funeral Benefits paid in 1898, \$50.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898,  
\$117.26.

SICK BENEFITS.

Sick Benefits are undertaken by the Society]

Number of members of the Society who received Sick Benefits during 1898, 21,  
amounting to \$520.00.

Number of weeks' sickness experienced in 1898, 96.

Total amount to credit of General Fund, from which all claims are paid, \$117.26.

MISCELLANEOUS.

Dues are collected monthly.

Twelve assessments were made during 1898.

The Society's accounts for 1898 were audited on the 23rd January, 1899.

Names and addresses of the Auditors of accounts for 1898: W. H. May, James Ray, Toronto.

Certain changes were made during 1898 in the organization and management and in the Constitution and Rules of the Society in relation to benefits.

CASH RECEIPTS.

Cash balances from 1897 (not extended).....	\$201 51
Cash received during 1898 :	
Initiation fees and monthly dues .....	\$554 30
Total receipts .....	<u>\$554 30</u>

CASH EXPENDITURE.

Cash paid during 1898 for :

(a) *Expenses of Management.*

Registration fee.....	\$3 00
Supplies bought .....	10 00
Salaries, officers' and auditors' fees.....	20 00
Printing .....	9 75
Total expenses of management .....	<u>\$42 75</u>

(b) *Miscellaneous Payments.*

Funeral benefits .....	50 00
Sick benefits.....	520 00
Other expenditures .....	25 80
Total expenditure.....	<u>\$638 55</u>

## ST. LAWRENCE FOUNDRY CO. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 262 Front Street East, Toronto.*

Organized 2nd day July, 1890 ; incorporated in Ontario 10th day March, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Harry Ley, President .....	Toronto.
John Campbell, Vice-President .....	Toronto.
N. Christie, Treasurer .....	Toronto.
Jno. Nicholson, Secretary .....	Toronto.

## FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 88.  
One member died during 1898, and \$30 funeral benefits were paid.

## SICK BENEFITS.

Thirty-three members received sick benefits during 1898.  
Total amount of sick benefits paid during 1898, \$474.54.  
Number of weeks' sickness experienced during 1898, 59.  
Amount paid for medical attendance during 1898, \$165.  
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December,  
1898, \$82.07.

## ASSETS.

Actual cash on hand 31st December, 1898..... \$82 07

LIABILITIES.—None.



## MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1898.

The books of the Society were duly audited December 31st, 1898.

The following books of record are kept : Secretary's Cash Book, Treasurer's Cash Book.

The names and addresses of the Auditors for 1898 were as follows : S. Coruthers, Thos. Hern, J. V. Phipps, Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$129 33
Cash received during 1898 from :	
Assessments .....	\$664 45
Interest.....	1 30
Total .....	<u>\$665 75</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :	
Registration fee .....	\$3 00
Expenses of annual meeting .....	2 82
Officers' salaries, etc .....	16 65
Other expenses .....	1 00
Expenses of management .....	<u>\$23 47</u>
<i>Miscellaneous Expenditure.</i>	
Funeral benefits .....	30 00
Sick benefits.....	474 54
Medical attendance .....	165 00
Gratuities to members.....	20 00
Grand totals .....	<u><u>\$713 01</u></u>

THE ANDERSON FURNITURE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Woodstock, Ont.

Organized 1895 ; incorporated 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. J. Beattie, President.....	Woodstock.
Benj. Hobson, Vice-President.....	"
Thomas Milburn, Secretary.....	"
T. J. McBeath, Treasurer.....	"

FUNERAL BENEFITS.

Funeral Benefits have been discontinued by the Society, the membership of which is 276.

SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Fifty-five members received Sick Benefits during 1898, amounting to \$560.75.

Number of weeks' sickness experienced during 1898, 214.

Amount paid for medical attendance, \$202.00.

ASSETS.

Cash on deposit to Society's credit not drawn against, in the Canadian Bank of Commerce, Woodstock .....	\$163 16
Total .....	<u>\$163 16</u>

MISCELLANEOUS.

Books kept by the Society : Cash book, minute book and members' roll.

The books of the Society were audited on July 14, 1898, and 5th January, 1899.

Names of auditors : N. B. Davidson and A. J. Kirkpatrick.

LIABILITIES.—None.

## RECEIPTS.

Cash balance from 1897 (not extended).....	\$166.51	
Assessments .....		\$964 49
Donations .....		10 00
Profits from employees' excursion .....		31 27
Total .....		<u>\$1,005 76</u>

## CASH EXPENDITURE.

Registration fee .....		\$ 3 00
Expenses of annual meeting .....		16 60
Salary of Secretary .....		20 00
Rent .....		4 50
Total management expenses .....		<u>\$44 10</u>
Sick Benefits.....		560 75
Medical attendance .....		202 00
Gratuities to members.....		29 75
Refund to employees .....		6 00
Total expenditure .....		<u>\$842 60</u>

HOBBERLIN BROS. CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Toronto, Ontario.*

Organized 14th September, 1897, and incorporated in Ontario 14th September, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

A. M. Hobberlin, President . . . . . Toronto.  
 A. E. Herington, Secretary-Treasurer . . . . . Toronto.

This Society at present undertakes only the payment for medical attendance to its members.

RECEIPTS.

Assessments . . . . .	<u>\$75 40</u>
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EXPENDITURE.

Medical attendance . . . . .	<u>\$75 40</u>
Total expenditure . . . . .	<u>\$75 40</u>

All management expenses are paid by the firm.

## HER MAJESTY'S ARMY AND NAVY VETERANS, TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

*Head Office, Cameron Hall, Toronto.*

Organized 9th August, 1887 ; incorporated in Ontario 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

W. R. Simmons, President .....	Toronto.
Jno. R. Gray, Secretary .....	Toronto.
Samuel Griggs, Treasurer .....	Toronto.

## FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at the 31st December, 1898, 90.

Four members died during 1898, and Funeral Benefits to the amount of \$174.50 were paid.

## ASSETS.

Cash on deposit in Bank of Commerce at Toronto .....	\$1,012 65
Total .....	<u>\$1,012 65</u>

LIABILITIES.—None.

## MISCELLANEOUS.

No assessments are made, monthly payments being required.

Society's books were duly audited in July and December, 1898.

Names and addresses of auditors for 1898, were as follows: J. Kelly, T. Robinson, Toronto.

## CASH RECEIPTS.

Cash balance from 1897 (not extended) .....	\$869 76	
Initiation fees and dues .....		492 51
Supplies sold .....		10 40
All other sources .....		50 09
Special collections, etc .....		277 27
Total .....		<u>\$830 27</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Commission .....	\$49 65
Salaries, officers' and auditors' fees .....	51 00
Supplies bought .....	241 25
Registration fee .....	3 00
Travelling expenses .....	7 03
Official Journal .....	7 50
Printing and postage .....	19 00
Rent, light, etc .....	35 00
Postage, etc .....	25 24
Total expenses of management .....	<u>\$438 67</u>

*(b) Miscellaneous Expenditure.*

Funeral Benefits .....	174 50
Gratuities to distressed members .....	10 00
Other expenditure .....	64 25
Total expenditure .....	<u>\$687 42</u>

ARMY AND NAVY VETERANS, HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 45 King Street East, Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Dow, President .....	Hamilton.
John Skerritt, Treasurer .....	"
John Gardner, Secretary.....	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society.

Total membership at 31st December, 1898, 53.

Three members died 1898, and \$240 were paid as Funeral Benefits.

Total cash standing to credit of Funeral Benefit Fund at December 31st, 1898: \$660.71.

SICK BENEFITS.—None.

ASSETS.

Cash on deposit.....	\$660 71
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LIABILITIES.—None.

RECEIPTS.

Initiation receipts .....	\$ 13 00
Dues .....	242 90
Interest.....	21 17
All other sources.....	32 85
<b>Total receipts .....</b>	<b>\$309 92</b>



## CASH EXPENDITURE.

Registration fee .....	\$ 3 00
Supplies bought .....	6 80
Travelling expenses .....	2 70
Salaries .....	12 00
Rent .....	13 00
Printing and postage .....	5 49
Other management expenses .....	42 10
	<hr/>
Total management expenses .....	\$ 85 09
Funeral benefits .....	240 00
Medical attendance .....	51 00
	<hr/>
Total expenditure .....	<u>\$376 09</u>

TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 466 Eastern Ave., Toronto, Ont.*

Organized 10th March, 1890 ; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

John Jordan, President ..... Toronto.  
 Joseph Beare, Treasurer ..... Toronto.  
 E. J. Hopkings, Secretary ..... Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society. No information regarding number of deaths or amount of Funeral Benefits paid.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. No. of members, 76.  
 Number of members who received Sick Benefits in 1898, 20.  
 Amount of Benefits paid in 1898, \$267.79.  
 Amount paid for medical attendance, \$63.72.  
 Total amount of cash standing to credit of fund, \$791.29.

ASSETS.

	Subordinate Bodies.
Cash on hand as per auditors' statement .....	\$102 21
Cash in Dominion Bank .....	504 80
Cash in Bank of Commerce .....	184 28
	<hr/>
Total assets .....	\$791 29
	<hr/> <hr/>

LIABILITIES.—No Information.

MISCELLANEOUS.

The accounts of the Society were duly audited for 1898 on January 5th, 1899.  
 Names and addresses of the auditors for the year 1898 : T. Hilton, R. Parks,  
 Toronto.

## CASH RECEIPTS.

Cash balance from 1897 : Supreme Body, \$30.18 ; Subordinate Bodies, \$682 50.

Cash received during 1898 from :	Subordinate Body.
Initiation fees .....	\$ 6 50
Dues .....	324 85
Interest .....	6 30
All other sources .....	299 45
<b>Total receipts .....</b>	<b>\$637 10</b>

## CASH EXPENDITURE.

Cash paid during 1898 for :

Managing officers' salaries and officers' and auditors' fee.....	\$ 25 60
Supplies bought .....	2 90
Rent, etc .....	42 75
Law costs.....	2 15
Printing .....	7 10
Premiums for guarantee of Lodge officers.....	1 45
Other expenses.....	5 00
<b>Total expenses of management .....</b>	<b>\$ 86 95</b>

*(b) Miscellaneous.*

Per capita tax .....	20 25
Sick benefits.....	267 79
Medical attendance .....	63 72
Gratuities to distressed members .....	5 00
Other expenditure .....	83 60
<b>Total expenditure .....</b>	<b>\$527 31</b>

THE MACDONALD MANUFACTURING COMPANY'S EMPLOYEES'  
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Corner Simcoe and King Streets, Toronto.*

Organized 2nd day January, 1898 ; incorporated 6th January, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Thomas Gadsby, President .....	Toronto.
Wm. Sauquin, Vice-President .....	"
Joseph Green, Treasurer .....	"
Wm. Carson, Secretary .....	"

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society with a membership of 100.  
No members died during 1898, and no Funeral Benefits were paid.

SICK BENEFITS.

Fifteen members received Sick Benefits during 1898.

Total amount of Sick Benefits paid during 1898, \$90.31.

Number of weeks' sickness experienced during 1898, 33½.

Amount paid for medical attendance during 1898, \$96.05.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1898, \$137.32.

ASSETS.

Actual cash on hand 31st December, 1898 .....	\$137 32
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LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1898.

The Society's books were duly audited in July and December, 1898.

The following books of record and account are kept for the purposes of Sick Benefits : Journal and cash books.

The names and post office addresses of the Auditors for 1898 were as follows : Wm. Hunt, W. Caddell and J. McDonagh, all of Toronto.

## CASH RECEIPTS.

Cash received during 1898 from :

Dues .....	\$335 33
<b>Total receipts</b> .....	<u>\$335 33</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Registration .....	\$3 00
Salaries, officers' and auditors' fees .....	3 60
Printing, stationery and advertising .....	8 15
Charter fee .....	3 00
Supplies bought .....	3 00
<b>Total expenses of management</b> .....	<u>\$20 75</u>

*(b) Miscellaneous Payments.*

Sick benefits .....	90 31
Medical attendance .....	96 05
<b>Total expenditure</b> .....	<u>\$207 11</u>

ONTARIO BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

Head Office, Toronto, Ont.

Organized 31st May, 1898 ; incorporated 31st May, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

- Fred H. Pim, Grand President . . . . . Toronto.
- Wm. J. Graves, Grand Vice-President . . . . . Toronto.
- W. S. Harrison, Grand Secretary-Treasurer . . . . . Toronto.
- R. C. Graves, Superintendent . . . . . Toronto.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, the membership of which is 63. No members of the Society died during 1898.

SICK BENEFITS.

Sick Benefits are undertaken by the Society. One member received Sick Benefits during 1898, amounting to \$20.00. Number of weeks' sickness experienced during 1898, 5. Amount paid for medical attendance, \$31.45.

ASSETS.

Cash on hand ..... \$42<sup>7</sup>/<sub>16</sub>

LIABILITIES.—None.

MISCELLANEOUS.

Books kept by the Society—cash book, individual ledger and members' roll.

The books of the Society were audited on February 1st, 1899. Names of <sup>2</sup>auditors : J. L. Skerrow, J. N. Ansley, both of Toronto,



## RECEIPTS.

Assessments .....	<u>\$77 70</u>
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## CASH EXPENDITURE.

*Expenses of Management.*

Law costs.....	\$1 00
Registration fee.....	6 00
Printing, stationery, etc .....	8 54
	<hr/>
Total expenses of management.....	\$15 54

*Miscellaneous Expenditure.*

Sick benefits.....	20 00
	<hr/>
Total expenditure .....	<u>\$35 54</u>

UNITED DAUGHTERS OF CHATHAM.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1898.

*Head Office, 65 Princess Street, Chatham.*

Organized October, 1855 ; incorporated in Ontario 12th October, 1898.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Mary Ann Anderson, President.....	Chatham.
Isabella Hunton, Vice-President.....	“
Sarah E. Burton, Secretary.....	“
Annie M. Robinson, Treasurer .....	“

FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1898, 43.

One member died during 1898, and \$29 Funeral Benefits were paid.

SICK BENEFITS.

Sick benefits are undertaken by the Society.

Fourteen members of the Society received sick benefits during 1898.

Total amount of benefits paid in 1898, \$76.00.

Number of weeks' sickness experienced in 1898, 42.

Total amount of cash standing to credit of Sick Fund.

ASSETS.

Cash on deposit in Bank of Montreal at Chatham .....	\$400 00
“ Chatham Loan and Savings Company....	100 00
Cash on hand .....	19 85
	\$519 85

LIABILITIES.—None.

MISCELLANEOUS.

No assessments are made, monthly payments being required

Society's books were duly audited December 29th, 1898.

Names and addresses of Auditors for 1898 were as follows : Mary Anderson, Sarah E. Burton, A. Robinson.

## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$2.07
Initiation fees .....	\$10 00
Dues .....	73 11
Interest.....	12 00
All other sources.....	36 92
<b>Total.....</b>	<b><u>\$132 03</u></b>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Registration expenses.....	\$15 00
Printing and postage.....	92
Other management expenses .....	10 85
<b>Total expenses of management .....</b>	<b><u>\$26 77</u></b>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	29 00
Sick benefits.....	76 00
<b>Total expenditure.....</b>	<b><u>\$131 77</u></b>

ANCIENT ORDER OF HIBERNIANS, ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 83 Wellington Avenue, Toronto.*

Organized 24th September, 1888 ; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Geo Duffy, Provincial President .....	Toronto.
G. I. Handly, Vice Provincial President.....	St. Thomas.
Hugh McCaffery, Provincial Secretary.....	Toronto.
John McCarty, Provincial Treasurer.....	St. Catharines.

FUNERAL BENEFITS.

Funeral Benefits are undertaken by the subordinate divisions with a membership of subordinate 861, auxiliary 202.

Three members of the Society died during 1898.

The total amount of funeral benefits paid during 1898, was \$150.00.

Total amount standing to credit of combined Sick and Funeral Benefit Fund, \$2,765.06 ; Auxiliary Bodies, \$483.74.

SICK BENEFITS.

Number of members who received sick benefits in 1898 : Subordinate bodies, 94 ; Auxiliary bodies, 18.

Total amount of sick benefits paid during 1898 : Subordinate bodies, \$1,579.00 ; Auxiliary bodies, \$186.00.

Number of weeks' sickness experienced in 1898: Subordinate bodies, 315; Auxiliary, bodies, 62.

Amount paid for medical attendance during 1898 : Subordinate bodies, \$542.15 ; Auxiliary bodies, \$157.35.

ASSETS.—No information,

LIABILITIES.—No information.

MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly.

Twelve assessments were made during the year 1898, payable within 90 days.

The books and accounts were duly audited on 22nd May, 1898. Accounts of Local Divisions are audited quarterly.

The books of record and account kept by the Society are, day book, ledger and Financial Secretary's book.

Names of auditors for 1898 : M. J. Lynch, Kingston ; Geo. Duffy, Toronto and Jos. Rutledge, Toronto.

A system of Insurance has been adopted but is not yet in force.

## CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary.
Cash balance from 1897 (not extended).....		\$1,971 68	
Cash received during 1897 from :			
Application fees .....		\$308 00	\$120 00
Initiation fees .....			119 00
Dues .....		2,941 45	514 95
Interest .....		148 56	18 93
Assessments .....			20 55
Per capita tax and levies .....	156 89		200 00
Supplies sold .....		23 83	126 42
All other sources .....		687 45	141 66
Total .....	<u>\$156 89</u>	<u>\$4,109 39</u>	<u>\$1,261 51</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

	Supreme Body.	Grand Body.	Subordinate Bodies.	Auxiliary.
Registration fee.....		\$10 00		
Per capita tax or levies .....			\$230 66	\$16 55
Rent, light, heat and taxes.. ..			534 12	100 11
Managing officers' salary and auditor's fees .....				15 50
Interest.....			186 95	
Printing, stationery and advertising .....				19 92
Postage, telegrams and express .....				3 48
Expenses of annual meeting.. ..		52 00		111 73
Supplies bought .....	44 88		192 14	17 13
Total expense of management	<u>\$44 88</u>	<u>\$62 00</u>	<u>\$1,143 87</u>	<u>\$284 42</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....			100 00	50 00
Sick benefits.....			1,579 00	186 00
Medical attendance .....			542 15	157 35
Total .....	<u>\$44 88</u>	<u>\$62 00</u>	<u>\$3 365 02</u>	<u>\$677 77</u>

## ORANGE YOUNG BRITON LODGE No. 33.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Lewis Street, Ottawa.*

— — —

Organized 6th March, 1873, and incorporated in Ontario 31st November, 1895.

— — —

The Executive Officers of the Society at 31st December, 1898, were as follows :

Thos. Evans, Worshipful Master .....	Ottawa.
Alfd. Scarfe, Deputy Master .....	Ottawa.
W. J. Kissick, Secretary .....	Ottawa.
Samuel Crooks, Treasurer .....	Ottawa.

## FUNERAL BENEFITS.

No information.

## SICK BENEFITS.

Sick benefits are undertaken by the Society.

Six members of the Society received sick benefits during 1898.

Total amount of benefits paid in 1898, \$36.00.

Number of weeks' sickness experienced in 1898, 13.

Total amount of cash standing to credit of Sick Fund, \$167.82.

## MISCELLANEOUS.

The Society's books were audited for 1898 on January 20th, 1899.

Names and addresses of auditors for 1898 were as follows : Ed. Ashe and Jno. Carleton, Ottawa.

The amount of sick benefits was changed from \$2.50 to \$3.00 weekly.



## CASH RECEIPTS.

Cash balance from 1897 (not extended).....	\$16 78
Cash received during 1898 from :	
Dues .....	\$97 00
Initiation fees.....	7 00
Supplies sold.....	15 15
Certificate.....	1 00
Concert .....	28 15
Total receipts .....	<u>\$148 30</u>

## CASH EXPENDITURE.

Cash paid during 1898 for :

*(a) Expenses of Management.*

Per capita tax or levies for management.....	\$19 20
Registration fee.....	3 00
Supplies bought.....	49 95
Travelling expenses.....	12 60
Rent, light, heat and taxes.....	20 00
Printing .....	1 50
Official journal.....	3 00
Total expenses of management.....	<u>\$109 25</u>

*(b) Miscellaneous Expenditure.*

Sick benefits.....	38 70
Gratuities to distressed members .....	10 00
Total expenditure.....	<u>\$157 95</u>

CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872 ; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Major O. J. Anderson, Chairman ..... Ottawa.  
 A. G. Kingston, Treasurer ..... "  
 W. J. Lynch, Secretary ..... "

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for Endowments or for Sick and Funeral Benefits in force 31st December, 1898, \$51,800.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits and Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1897 .....	263	\$ c. 52,600 00
Add contracts taken during 1898, new and renewed .....		1,800 00
Gross number and amount of contracts on foot at any time during 1898 ...	272	54,400 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1898 .....	9	1,800 00
"    lapsed in 1898 .....	4	800 00
Total deductions extended .....	13	2,600 00
Net contracts on foot 31st December, 1898 .....	259	51,800 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash in Government Savings Bank, Toronto .....	\$2,061 53
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## VI. LIABILITIES.

Amount of claim resisted (since settled) .....	\$200 00
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## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1898: One; settled for \$100.

The Society's books were duly audited on 27th January, 1899.

Names and post office addresses of the Auditors for 1898 were as follows: T. M. Boville, Richard Devlin, W. B. A. Hill,

## VIII. CASH RECEIPTS.

Cash balances from 1897 (not extended) .....	\$2,372.22
Dues .....	\$1,486 23
Interest and dividends .....	65 48
Total receipts .....	<u>\$1,551 81</u>

## IX. CASH EXPENDITURE.

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	50 00
Printing, stationery, advertising and postage .....	9 50
Total expenses of management .....	<u>\$62 50</u>

*Miscellaneous Expenditure.*

Life insurance claims .....	1,800 00
Total expenditure .....	<u>\$1,862 50</u>

YOUNG MEN'S HEBREW ASSOCIATION OF TORONTO NO. 1.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1898.

*Head Office, 30 Queen Street West, Toronto, Ont.*

Organized 2nd August, 1896 ; incorporated 25th November, 1896.

The Executive Officers of the Society at the 31st December, 1898, were as follows :

Joseph Cohen, President .....	Toronto.
Joseph Harris, Past President.....	Toronto.
Joseph Harris, Secretary .....	Toronto.
M. Halpein, Treasurer .....	Toronto.

FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the Society, the membership of which at 31st December, 1898, was 49. One member of the Society died in 1898, and \$15 paid for funeral benefits.

SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1898, 2.  
 Amount of benefits paid in 1898, \$9.  
 Number of weeks' sickness experienced in 1898, 3.  
 Amount paid for medical attendance, none.  
 Total amount of cash standing to credit of the Society, \$37.

ASSETS.

Cash in Imperial Bank .....	\$37 00
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LIABILITIES.—None.

## VII. MISCELLANEOUS.

The Society's books were duly audited for 1898 on November 14th.

Names and post office addresses of the Auditors for 1898 : Joe Cohen and J. Brady.

## VIII. CASH RECEIPTS.

Cash received during 1898 from :

Application and initiation fees .....	\$	11 00
Dues .....		46 50
Other sources .....		11 45
Total receipts .....	\$	<u>68 95</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Registration fee .....	\$	3 00
Printing, stationery and advertising .....		7 35
Postage, telegrams, express .....		5 60
Rent .....		10 00
Total expenses of management .....	\$	<u>25 95</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....		15 00
Sick benefits .....		9 00
Total expenditure .....	\$	<u>49 95</u>

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COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

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Date of application for registry, 18th August, 1899,

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 19th day of August, 1899, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed, are the following : R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Brantford, Ont. Suits by or against the Society may be brought in the name of the Cockshutt Plow Company Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance : Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution of the Society, so far as it relates to the insurance contracts.

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VERITY PLOW COMPANY RELIEF ASSOCIATION.

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Date of application for registry, 26th August, 1899.

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 6th day of September, 1899, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following : R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Brantford, Ont. Suits by or against the Society may be brought in the name of the Verity Plow Company Relief Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance : Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution of the Society, so far as it relates to the insurance contracts.



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W. & J. G. GREY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY

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Date of application for registry, 28th November, 1898.

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th day of January, 1899, and the documents evidencing the same are filed or deposited in the Office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under R.S.O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the W. & J. G. Grey's Employes' Mutual Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Rules and Regulations of the Society, so far as they relate to the insurance contracts.

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THE GEORGE DUFFY BENEFIT ASSOCIATION.

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Date of application for registry, 10th November, 1898.

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1. *Society, how constituted or incorporated.*—The Society was incorporated on the 16th day of November, 1898, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The Incorporation was effected under R. S. O. 1897, chap. 203.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: R. S. O. 1897, chap. 203.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of The George Duffy Benefit Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as exhibit 1 is declared to be a true copy of the Constitution and By-laws of the Society, so far as they relate to the insurance contracts.

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COMPARATIVE TABLES :

SHOWING

Life Insurance ; Sick and Funeral Benefits ; Membership ; Assets and Liabilities :

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

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TABLE I.—LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1898.		No. of insurance certificates in force anywhere at 31st December, 1898.		Amount of insurance force anywhere at 31st December, 1898.		No. of claims matured in Ontario in 1898.		Amount of insurance benefits paid in 1898 in Ontario.		Amount of disability benefits paid in 1898 in Ontario.		Assets in Ontario at 31st December, 1898.		Liabilities in Ontario reported at 31st December, 1898.		Total assets anywhere.		Total liabilities anywhere.	
	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.	No.	Value.
	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$	¢	\$
Chosen Friends, Grand Council Canadian Order	16,018	16,450	19,552,750 00	95	124,000 00	30,233 10	195,653 75	16,030 57	195,653 75	16,030 57	195,653 75	16,030 57	195,653 75	195,653 75	16,030 57	195,653 75	16,030 57	195,653 75	16,030 57	195,653 75
Commercial Travellers' Assn. of Canada (30th November)	4,399	4,399	788,544 00	35	6,125 00	1,420 41	291,543 21	7	6,125 00	35	291,543 21	7	291,543 21	291,543 21	7	291,543 21	291,543 21	7	291,543 21	291,543 21
Commercial Travellers' M. B. Socy. of West Ont.	888	888	29,500 00	7	350 00	1,074 05	13,885 13	6	350 00	7	13,885 13	6	13,885 13	13,885 13	6	13,885 13	13,885 13	6	13,885 13	13,885 13
Emerald Beneficial Assn, Grand Branch	200	207	29,500 00	1	997 00	59,224 36	4,420 41	2	997 00	1	59,224 36	2	59,224 36	4,420 41	2	4,420 41	4,420 41	2	4,420 41	4,420 41
Federated Letter Carriers	187	317	1,220,500 00	6	5,500 00	107,788 00	1,074 05	6	5,500 00	6	107,788 00	6	107,788 00	59,224 36	6	59,224 36	59,224 36	6	59,224 36	59,224 36
Foresters, Ancient Order	13,555	1,084	31,727,500 00	103	107,788 00	27,000 00	705,670 98	103	107,788 00	103	705,670 98	103	705,670 98	705,670 98	103	705,670 98	705,670 98	103	705,670 98	705,670 98
Foresters, Catholic	22,340	30,789	70,052,500 00	26	27,000 00	159,914 22	10,918 46	26	27,000 00	26	159,914 22	26	159,914 22	10,918 46	26	10,918 46	10,918 46	26	10,918 46	10,918 46
Foresters, Catholic	1,780	66,831	18,086,500 00	86	157,875 00	2,670 00	145,914 22	86	157,875 00	86	2,670 00	86	2,670 00	145,914 22	86	145,914 22	145,914 22	86	145,914 22	145,914 22
Hamilton Police B. Fund	50	11,030	199,945,640 71	67	83,130 00	2,000 00	86 00	67	83,130 00	67	2,000 00	67	2,000 00	86 00	67	86 00	86 00	67	86 00	86 00
Home Circle, Order of Canadian	11,030	162,252	4,760,500 00	1	2,000 00	1,402 20	13,181 12	1	2,000 00	1	1,402 20	1	1,402 20	13,181 12	1	13,181 12	13,181 12	1	13,181 12	13,181 12
Knights of the Macabees, Supreme Tent	10,363	54,527	73,550 00	4	4,000 00	59,526 41	692 39	4	4,000 00	4	59,526 41	4	59,526 41	692 39	4	692 39	692 39	4	692 39	692 39
Knights of Pythias	1,163	3,744	13,850 00	2	1,700 00	18,530 78	1,161 28	2	1,700 00	2	18,530 78	2	18,530 78	1,161 28	2	1,161 28	1,161 28	2	1,161 28	1,161 28
London Police Benefit Fund	154	3,744	1,865,000 00	7	7,000 00	4,008 00	11,579 19	7	7,000 00	7	4,008 00	7	4,008 00	11,579 19	7	11,579 19	11,579 19	7	11,579 19	11,579 19
Mutual Masonic Compact	37	142	14,200 00	1	4,000 00	94,403 22	4,008 00	1	4,000 00	1	94,403 22	1	94,403 22	4,008 00	1	4,008 00	4,008 00	1	4,008 00	4,008 00
Merchants' Life Association	142	510	736,550 00	2	1,700 00	59,526 41	692 39	2	1,700 00	2	59,526 41	2	59,526 41	692 39	2	692 39	692 39	2	692 39	692 39
Oddfellows, Canadian Order	562	3,164	2,264,350 00	22	14,300 00	250 00	18,530 78	22	14,300 00	22	250 00	22	250 00	18,530 78	22	18,530 78	18,530 78	22	18,530 78	18,530 78
Oddfellows' Relief Association	3,796	10,392	13,820,500 00	53	64,500 00	7,000 00	11,579 19	53	64,500 00	53	7,000 00	53	7,000 00	11,579 19	53	11,579 19	11,579 19	53	11,579 19	11,579 19
Orange Grand Lodge of B. A.	65,000	1,865	1,865,000 00	7	7,000 00	4,008 00	11,579 19	7	7,000 00	7	4,008 00	7	4,008 00	11,579 19	7	11,579 19	11,579 19	7	11,579 19	11,579 19
Railroad Trackmen, United Brotherhood	161	161	161,000 00	2	161,000 00	161,000 00	161,000 00	2	161,000 00	2	161,000 00	2	161,000 00	161,000 00	2	161,000 00	161,000 00	2	161,000 00	161,000 00
Royal Arcanum	3,219	189,184	537,819,000 00	33	94,403 22	94,403 22	8,060 21	33	94,403 22	33	94,403 22	33	94,403 22	8,060 21	33	8,060 21	8,060 21	33	8,060 21	8,060 21
Royal Templars of Temperance	8,208	6,618	10,114,300 00	37	59,400 00	59,400 00	70,363 49	37	59,400 00	37	59,400 00	37	59,400 00	70,363 49	37	70,363 49	70,363 49	37	70,363 49	70,363 49
Société des Artisans	632	12,780	12,717,000 00	7	5,800 00	2,000 00	33,492 98	7	5,800 00	7	2,000 00	7	2,000 00	33,492 98	7	33,492 98	33,492 98	7	33,492 98	33,492 98
Sons of England	10,246	2,911	2,977,750 00	23	24,000 00	24,000 00	73,431 74	23	24,000 00	23	24,000 00	23	24,000 00	73,431 74	23	73,431 74	73,431 74	23	73,431 74	73,431 74
Sons of Scotland	5,543	5,543	4,770,500 00	38	7,900 00	7,900 00	3,868 94	38	7,900 00	38	7,900 00	38	7,900 00	3,868 94	38	3,868 94	3,868 94	38	3,868 94	3,868 94
Sons of Temperance	81	984	1,125,000 00	4	7,900 00	7,900 00	26,497 48	4	7,900 00	4	7,900 00	4	7,900 00	26,497 48	4	26,497 48	26,497 48	4	26,497 48	26,497 48
St. Joseph, Union of, Ottawa	1,304	1,580	1,303,455 00	13	11,800 00	11,800 00	109,191 86	13	11,800 00	13	11,800 00	13	11,800 00	109,191 86	13	109,191 86	109,191 86	13	109,191 86	109,191 86
Toronto Firemen's B. Fund	165	165	63,122,500 00	2	1,003 95	1,003 95	42,456 63	2	1,003 95	2	1,003 95	2	1,003 95	42,456 63	2	42,456 63	42,456 63	2	42,456 63	42,456 63
Toronto Police B. Fund	268	268	63,122,500 00	295	549,000 00	549,000 00	164,734 17	295	549,000 00	295	549,000 00	295	549,000 00	164,734 17	295	164,734 17	164,734 17	295	164,734 17	164,734 17
United Workmen, Ancient Order	33,965	35,180	624,015	975	1,393,311 73	1,393,311 73	2,156,346 06	975	1,393,311 73	975	1,393,311 73	975	1,393,311 73	2,156,346 06	975	2,156,346 06	2,156,346 06	975	2,156,346 06	2,156,346 06
Totals	226,142	624,015	1,099,149,539 71	975	1,393,311 73	42,456 63	164,734 17	975	1,393,311 73	975	1,393,311 73	975	1,393,311 73	5,193,059 93	975	5,193,059 93	5,193,059 93	975	1,393,311 73	1,393,311 73

16,030 57 where.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short name of Society,	No. of members reported at 31st December, 1898.	No. of members who died during 1898.	**Members' wives.)	Amount paid for funeral benefits. († For members' children.	**For members' wives.)	No. of members sick during 1898.	No. of weeks' sickness experienced in 1898.	Amount paid for sick benefits during 1898.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1898.	Liabilities at 31st December, 1898.
			£	¢	£	¢	£	¢	£	¢	£	¢
Anderson Furniture Co. Employees' B. Society	276		4	174 50		55	214	560 75	202 00	29 75	163 16	
Army & Navy Veterans, Toronto	85			240 00					51 00	10 00	1,697 65	
Bank of B.N.A. Widows' and Orphans' Fund	453		3						27 50	815 60	4,681 17	
Bricklayers and Masons' Union No. 1 of Ont.	115	1	1	100 00		13	32	48 00			60,781 69	
Canada Atlantic Ry. Employees' S. & D. Society	55	1	1	350 00		280	77	102 00		422 20	83 72	
Chosen Friends, Canadian Order of*	132	7	7	600 00		29	103	4,822 10		479 40	806 38	
Cigarmakers' Union No. 27, Toronto		1	1	*40 00		12	62	513 40		209 50	401 72	
" " " 55, Hamilton		1	1	200 00		4	21	310 00		18 50	154 76	
" " " 59, Bramford		1	1	200 00		21	65	108 55		132 67	105 90	
Cobban Manufacturing Co.'s Employees' M. B. Society	125							228 30				
Commercial Travellers' Association of Canada*												
Commercial Travellers' Association of Western Ontario*												
Daughters and Maids of England, Grand Lodge		5		250 00								
" " " " Subordinates						193	770	2,122 87	1,609 14		2,199 42	12 74
Dominion Expressmen's B. Association	1,227					26	56	346 06			4,779 45	
Emerald Beneficial Association, Subordinate Bodies*	159					38	109	436 74	140 37	55 30	1,184 91	
" " " " Auxiliary Bodies*						1	2	6 00	15 00		899 29	55 14
Foresters, Ancient Order of, Supreme Body*			**43	10,682 50				3,063 66	696 13			
" " " " Subordinate Bodies			83			2,133	9,066	33,039 28	12,199 44	1,925 65	149,998 11	15,004 89
" " " " Juvenile Branch*			5			204		1,142 43	1,685 26	107 83	10,228 34	195 10
" " " " Auxiliary Bodies*			5			294		2,681 67	1,455 17	98 38	6,588 02	149 30
" " " " Canadian Order, High Court*				2,720 00				42,066 33				
" " " " Subordinate Courts*				903 28		2,121	9,674	13,813 92	10,628 00		92,864 51	
" " " " Catholic Order, High Court*												
" " " " Subordinate Bodies												
Gendron Manufacturing Co.'s Employees' M. B. Society	225	1	1	25 00		69	223	1,043 06	136 85		61 97	
German Benevolent Society	25	2	2	200 00		5	32	95 50	27 50		516 78	
Globe Printing Co.'s Employees' B. Society	66	1	1	100 00		9	29	167 50			330 56	
Heintzman & Co.'s Employees' S. B. Society	128	1	1	50 00		22	96	520 00		25 80	117 26	
Hibernians, Ancient Order, Subordinate	861	2	2	100 00		94	315	1,579 00	542 15			
" " " " Auxiliary	201	1	1	50 00		18	62	186 00	157 35			
Hobberlin Bros. Co. Benefit Society									74 50			

\* Included in membership shown in Table I. † See Table No. 1. ‡ 30th June, 1898.

TABLE II.—SICK AND FUNERAL BENEFITS.—Continued.

Short name of Society.	No. of members reported at 31st December, 1898.	No. of members who died during 1898. (**Members' wives.)	Amount paid for funeral benefits. († For members' children. **For members' wives.)	No. of members sick during 1898.	No. of weeks sickness experienced in 1898.	Amount paid for sick benefits during 1898.	Amount paid for medical attendance.	Amount paid for special relief.	Assets at 31st December, 1898.		Liabilities at 31st December, 1898.	
									£	c.	£	c.
Home Circles, Canadian Order of, Grand Body*	244	3	300 00	102	494	1,976 00			677 23			
Irish Catholic Benevolent Union, Grand Body				36	128	515 00	240 01	38 75	1,524 60		10 55	
Irish Catholic Benevolent Union, Subordinate Bodies				15	65	196 81	45 00		989 70			
Italian Benevolent Society	50	12	600 00	189	993	4,660 00		2,607 55				
Knights of the Maccoches*		9	559 65	119	436	1,550 83	778 93	180 90	22,601 84		136 83	
Knights of Pythias, Subordinate Lodges*	235	3	50 00	24	84	337 03	198 50	22 00				
Knights of St. John, R. C. Union, Subordinate Comys. Auxiliary	145			15	34	102 00	69 75					
Ladies' Orange Benevolent Association, Grand Body	387	5		8	29	59 00	105 48		35 49			
Loyal Orange Young Briton Lodge No. 83, Subordinate				6	13	36 00		10 00	605 32			
Loyal True Blue Association, Grand Body	4,046	30	2,500 00	37	93	226 58	665 46	477 76	4,507 53		194 25	
Macdonald Manufacturing Co.'s Employees' B. Society	100	**5	**150 00	15	33	90 31	96 05	494 10	7,391 70		452 87	
Massey-Harris (Toronto) Employees' M. B. Society	960	8	475 75	297	798	2,262 80			369 34			
Massey-Harris (Brantford) Relief Association	644	2	48 00	97	331	1,259 05		19 65	838 50		48 00	
Mutual Masonic Compact				16	62	230 00						
Methodist Book and Pub. Employees' B. Society	117		100 00	13	43	211 05	617 12		353 80			
Merchants' Life Association		**17	**340 00									
Oddfellows, Canadian Order, Grand Lodge*		25	1,000 00									
“ “ Subordinate Lodges						118 91		211 90				
“ “ Grand United Order	185	2	80 00	380	1,380	4,010 00	2,661 94	354 82	20,798 89		1,689 14	
“ “ Independent Order, Grand Lodge				10	60	185 00						
“ “ Subordinate Lodges	28,035	179	7,685 06	2,495	17,536	33,372 79	6,797 39	16,036 92	997,676 74		635 02	
“ “ Independent Order M. Unity, Grand Lodge			100 00			24 00			2,474 46			
“ “ Subordinate	182	1		37	106	395 21	179 68	18 00	1,710 99			
Ontario Benefit Society	63			1	5	20 00		205 00	1,524 56			
Orange Grand Lodge Ontario West, Grand Lodge	22,000	166	605 62	190		2,190 24	2,746 17					
“ “ Subordinate Lodges												
Ottawa Typographical Union No. 102	334	1	620 00	53	207	578 00	311 63	6 00	1,484 76			
Ottawa Unity Protestant Benefit Society									346 57			
Postal Benefit Association	67											

\* Included in membership shown in Table I. † W. & O.



TABLE II.—SICK AND FUNERAL BENEFITS.—Concluded.

Short name of Society.	No. of members reported at 31st December, 1898.	No. of members who died during 1898. **Members' children. **Members' wives.)		Amount paid for funeral benefits. († For members' children. **For members' wives.)		No. of members sick during 1898.	No. of weeks sickness experienced in 1898.	Amount paid for sick benefits during 1898.		Amount paid for medical attendance.	Amount paid for special relief.		Assets at 31st December, 1898.		Liabilities at 31st December, 1898.		
		\$	c.	\$	c.			\$	c.		\$	c.	\$	c.	\$	c.	\$
Reliance Benefit Order	24					1	2	5	00	23	68			72	57		
Royal Templars of Temperance, Grand Council		3	150	00	150	00	362	1	336	00				1,362	61		
Sacrament Robin Hood, A.O.S.	36	**1	**25	00		5	13	31	59	12	00			706	86	1	19
Société des Artisans Canadiens Français, Supreme* Subordinate Br.		†39	†547	50		930	4,650	20,819	55	375	50						
Sons of England, Grand Body* " " Subordinate Bodies* " " Juvenile		**72	**3,475	00		900	4,050	18,266	71	486	00			15,359	86	490	39
Sons of Ireland	485	2	200	00		1,942	8,155	22,850	93	398	25			72,593	43	4,595	41
Sons of Scotland						27	112	417	03	15,978	63			2,339	32		
St. Boniface Benefit Society	204	1	25	00		36	99	308	00	412	27			953	88		
St. Jean Baptiste Society, Ottawa.	464	**3	**225	00				303	00	54	50			649	10	1	00
St. Joseph, Union of, Ottawa, Supreme Body* " " Subordinate Bodies		**8	**675	00		68	330	1,322	03	220	00			4,997	40		
St. Joseph M. B. Society (Toronto)	90					10	32	96	00					670	67		
St. Joseph Aid Society (Formosa)	65					8	35	104	72					528	90		
St. Lawrence Foundry M. B. Society	128	1	30	00		33	59	474	54	165	00			167	45		
St. Luke Benefit Society	58	1	25	00		12	43	158	00					82	07		
Theatrical Mechanics' Association	73					10	39	234	00	108	00			41	00		
Toronto Musical Protective Association	157	1	25	00		1	5	15	00					4,793	74		
Toronto Civic Employees' B. Association	76					20	66	267	79	63	72			1,627	60		
Toronto Railway Employees' U. and B. Society	111					11	51	206	85	49	50			791	29		
Toronto Typographical Union No. 91	475	11	1,211	70		37	191	573	00					479	68		
United Daughters of Chatham	43	1	29	00		14	42	76	00					692	47		
United Protestant Benevolent Association, Grand Lodge. Subordinate						2	3	9	50	36	00			624	78	228	57
Victoria Lodge, Good Samaritans	31					1	2	6	00					446	65		
Grand totals	59,172	888	51,743	75	14,617	64,526	256,014	71	64,084	31	24,414	99	1,484,636	50	37,250	23	

\* included in membership shown in Table I.  
† Sick and Funeral.





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# APPENDIX

TO DIVISION C OF THE REPORT (1899) OF THE INSPECTOR OF INSURANCE AND REGISTRAR OF FRIENDLY SOCIETIES FOR THE PROVINCE OF ONTARIO.

A. O. U. W. OF ONTARIO vs. A. O. U. W. OF MANITOBA.

*Right of Extra-Provincial Friendly Societies to Registry under Section 60 (6) of the Ontario Insurance Act. (R.S.O., 1897, c. 203.)*

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- I. JUDGMENT OF THE REGISTRAR OF FRIENDLY SOCIETIES. (31st October, 1898.)
  - II. ON APPEAL, JUDGMENT OF THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE, DISMISSING THE APPEAL. (1st March, 1899.)
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BEFORE THE REGISTRAR OF FRIENDLY SOCIETIES.

Re GRAND LODGE OF THE ANCIENT ORDER OF UNITED WORKMEN OF MANITOBA AND  
NORTHWEST TERRITORIES.

A.O.U.W. OF ONTARIO vs. A.O.U.W. OF MANITOBA.

*Application for Registration under the Ontario Insurance Act.*

Clute, Q.C., and Phippen for Applicants; Aylesworth, Q.C., *contra.*

JUDGMENT.

[31st October, 1898.]

THE REGISTRAR OF FRIENDLY SOCIETIES:—

1. This is an application for registry as a friendly society under section 60 (6) of the Ontario Insurance Act, R.S.O. 1897, c. 203. The application is made in the name of the Grand Lodge of the Ancient Order of United Workmen of Manitoba and Northwest Territories.

2. The application is opposed by the friendly society which was incorporated and stands registered under the name of The Ancient Order of United Workmen of the Province of Ontario. For shortness, the two societies may be designated respectively as *the Manitoba Society* and *the Ontario Society*.

3. The Ontario Society takes the following objections to the present application :

(i) That, while the ostensible applicant is the Manitoba Society, the real applicant is the Supreme Lodge of the Ancient Order of United Workmen,—an unincorporated society having its head office at Meadville in the State of Pennsylvania.—For shortness, this last society may be designated *the United States Society*.

(ii) That, by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba.

(iii) That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act inasmuch (as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act,

(iv) That the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an

infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

4. The first objection goes to the *bona fides* of the application, and alleges that the United States Society, which has no status to apply for registry in its own name, is the real applicant, while using the name of the Manitoba Society. In support of this contention the Ontario Society has put in (Exhibit 30) the printed official report of the proceedings of the United States Society's 26th regular meeting June 21st to July 1st, 1898. From the evidence it appears that, by voluntary co-operation, relations both financial and fraternal formerly existed between the Ontario Society and the United States Society. These relations were severed on the 25th June, 1897, (Exhibit 27, p. 2769; Exhibit 30, p. 33). The Ontario Society attempted to part on friendly terms; and for this purpose addressed a memorial to the United States Society (Exhibit 30, pp. 28-9) in which the following passages occur:

"The Grand Lodge deemed it desirable and expedient to memorialize the Supreme Lodge to the end that the sought for separation may take place without irritation on either side, and in a cordial spirit pave the way to preserving some measure of fraternal intercourse and association"

"It may be well, however, in addition, to call the attention of the Supreme Lodge to a predominating feature of the situation, and which has a prevailing influence with the Grand Lodge. To the statutory laws of Ontario the Grand Lodge is compelled to look for direction, and which prevail to the exclusion of any authority derived or exercised by the Supreme Lodge. This accounts for some friction in the past, and with a prospect of a greater divergence in the future."

The Memorial ends with an offer to continue fraternal relations on a basis somewhat similar to the Masonic Grand Jurisdictions. The United States Society refused these overtures, and by a "proclamation" and a series of circulars (Exhibit 30 pp. 32 to 35) attempted to disorganize and break up the Ontario Society. The Ontario Society had been duly incorporated as a benefit society under the laws of this Province in 1879, and had enjoyed that status for eighteen years. The United States Society is a voluntary association not even incorporated in its own State (Exhibit 30, p. 81 and p. 489); and never recognized by or even known to our law; yet it assumed by proclamation to dissolve a society incorporated by this Province and to place the members of the corporation under interdict: Exhibit 30, pp. 33 et seq.

5. The courts in the United States had already on various occasions rebuked such pretensions; so that the United States Society was without excuse. In *Lamphere v. Grand Lodge (Michigan) A.O.U.W.* (47 Mich. 429; 19 Ins. L.J. 767), this same Supreme Lodge had levied an assessment upon the members of the Grand Lodge of Michigan; Lamphere, one of those members, refused to pay it; thereupon the Grand Lodge of

Michigan suspended him. Lamphere applied for a mandamus to compel his reinstatement. The Supreme Court of Michigan granted the mandamus, saying :

“The relator [Lamphere] is not liable to pay the assessment. It is not competent for the respondent [The Grand Lodge of Michigan] to subject itself or its members to a foreign authority in this way. There is no law of the State which would subject a corporation created and existing under the laws of this State to the jurisdiction and control of a body existing in another State, and in no manner under the control of our laws. The attempt of the respondent [The Grand Lodge of Michigan] to do this is an attempt to set aside and ignore the very laws of its being. A mandamus will therefore issue as prayed.”

In another case where, for “insubordination,” the charter was revoked, the New York Court of Appeal remarked : “There has been a divorce, but that is quite different from a death” : *Wells v. Monihan* 129, N. Y. 161.

6. At the meeting of the United States Society, held at Asbury Park, New Jersey, June 21st to July 1st, 1898, the Supreme Master Workman, W. S. Robson, brought before the Supreme Lodge (Exhibit 30, pp. 62 et seq.) the severance by the Ontario Grand Lodge of relations with the Supreme Lodge, and denounced such secession as “treason” and the seceders as “traitors ;” and recommended amendments to be made to the constitution for the trial and punishment of such offenders. This part of the Supreme Master Workman’s report was referred to the “Committee on Good of the Order,” and the committee made a report (Exhibit 30, p. 361-2) which is remarkable for its energy of expression. One extract will suffice :

“What punishment is adequate for such arch traitors to their oaths, to their brothers and to the community in which they live ? They should not only be expelled from the Order, but their names should go down in infamy second only to Judas Iscariot, who betrayed the Master for thirty pieces of silver. The same ignoble selfishness that placed self before ‘The Almighty’ is the incentive to-day that would actuate the advocate of secession in this Order. We have found by fatal experience that to temporize with those whose ambitions lead them to advocate secession only leads to disaster. It is not the humble member, whose fertile brain conceives the plan to violate all his obligations, but it is the leader, or he who wants to lead ; it is the ambitious, who controls or wants to control. Treason, like all noisome and putrid emanations, is found at the top.”

7. Another matter touching the Ontario Grand Lodge was brought before the Supreme Lodge by Master Workman Robson in his address, viz., the position of Saratoga Lodge situate at Rat Portage, Ontario : Exhibit 30, p. 63, also *Ibid*, p. 377-380. Saratoga Lodge was instituted at Rat Portage by the Ontario Society (Exhibit 30, p. 376) : That part of Ontario was then sparsely settled and difficult of access ; and when the Manitoba Society was organized as a Grand Lodge (Aug. 24th, 1892) : (Exhibits No. 21 p. 5 ; No. 25, p. 1383) Saratoga Lodge was, for more convenient administration, temporarily annexed to the Manitoba Society. That this arrangement was only by consent of the



Ontario Society is evident from the very first clause in the Grand Lodge constitution of the Manitoba Society itself, where it is enacted that the Manitoba Society—

“Shall have jurisdiction over all lodges and members of the A. O. U. W. in the Province of Manitoba and Northwest Territories and, *with the consent of the Grand Lodge of Ontario, such lodges of the Province of Ontario as may be adjacent to Manitoba and desire to be so included:*” Constitution 1892, s. 1 (Exhibit 4, p. 5); Constitution 1896, s. 1 (Exhibit 12, p. 9).

Difficulties soon began to arise from the Manitoba Lodge exercising jurisdiction in Ontario; at a meeting of the Ontario Society held on the 15th February, 1893, the following report of the Committee on Laws was adopted (Exhibit 25, pp. 1557-8)—

“Re Saratoga Lodge No. 29, Rat Portage: Your Committee recommend that the action of the G. M. W. be approved, under the circumstances, and would suggest that he be requested to communicate with the G. M. W. of Manitoba, with the view of having the said Lodge transferred to the jurisdiction of this Grand Lodge, as it is not desirable to have lodges in the Province of Ontario owing allegiance to another Grand Lodge.”

In 1893 correspondence passed between the Ontario and Manitoba Societies respecting this matter. (Exhibit 26, pp. 1634 *et seq.*) The Saratoga Lodge having petitioned for the continuance of the *status quo*, a report of the Committee on Laws was adopted on the 21st February, 1894, at the Grand Lodge meeting of the Ontario Society; recommending that the petition of Saratoga Lodge “be granted in accordance with their expressed wish, but without prejudice to the right of the Grand Lodge to exclusive jurisdiction within the boundaries of the Province of Ontario, including the said territory”: Exhibit 26, p. 1821.

8. In 1897 the Ontario Society severed relations with the United States Society, but the Manitoba Society continued its relations with the United States Society as before. At the next Grand Lodge meeting of the Ontario Society (16th February, 1898,) the anomalous position of Saratoga (Rat Portage) Lodge was again brought up: Exhibit 31, p. 45-6, when the Grand Master Workman, F. W. Unitt, made the following recommendations:

“During the past year circumstances have entirely changed our relationship both to the Supreme Lodge and to the Grand Lodge of Manitoba; and as I am advised that under the Insurance Act of Ontario the Lodge at Rat Portage cannot legally exist except under the registry of the Grand Lodge of Ontario, and as I think we should not allow the Supreme Lodge to exercise control over any portions of this Province as it might lead to trouble and confusion in the future, therefore I recommend that the Grand Master Workman be instructed to recall Rat Portage Lodge from the jurisdiction of Manitoba; and, in event of their refusal to render allegiance to this Grand Lodge, then he be empowered to establish a Lodge of our Order in that town, and to deal with our brethren of Rat Portage Lodge in a liberal manner by accepting the members in good standing without examination and grading them at the age they entered the order, thus placing them in the same position as our own members at the time of the adoption of the graded assessments.”

These recommendations were approved by the Ontario Society, and the Grand Master Workman was empowered to take the action recommended": Exhibit 31, p. 286.

9. Saratoga Lodge having failed within the time allowed to affiliate with the Ontario Society, that Society established a new lodge at Rat Portage and addressed a circular to the individual members of the former lodge, offering upon the above basis to receive them as insured members of the Ontario Society. Several of the members accepted the offer and affiliated with the new lodge at Rat Portage. In all this the Ontario Society was strictly within its legal rights; and on the other hand neither the Manitoba Society nor the United States Society had in Ontario any status whatever: Exhibit 30, p. 378.

10. At the meeting of the United States Society held at Asbury, New Jersey, on the 21st June, 1898, the Supreme Master Workman (W. S. Robson) in his report (Exhibit 30, p. 63) brought up the case of Saratoga Lodge at Rat Portage; and, after referring to the fact that unregistered societies were prohibited by the law of Ontario, proceeded as follows:—

"My representatives present at the Grand Lodge session of Manitoba had their attention called to the matter; and, after advising with counsel, recommended that, in order to protect said lodge, the Supreme Lodge should attempt to register the Grand Lodge of Manitoba in Ontario. I have had some correspondence with the attorneys, and, while I felt authorized to pay registration fee, I did not think I had authority to deposit the \$5,000 required. So that I have advised the attorneys to prepare all things for registration and await your action in regard to said deposit. The lodge in question telegraphed me for assurance of protection; and I replied in effect that the Supreme Lodge never had, and, in my opinion, never would refuse to protect a loyal lodge, regardless of expense. Upon the faith of this they refused Ontario's proposition, and to-day remain loyal to the Supreme Lodge.

"I recommend that this Supreme Body take steps at once to protect said Subordinate Lodge, and, if necessary, that the said deposit be made."

This portion of the report was referred to a "Special Committee on Ontario." The Committee reported at length (Exhibit 30, pp. 378-380), and their report was adopted (Exhibit 30, p. 401). After referring to sections 83 (1), (2) and 60 (6) of the Ontario Insurance Act their report says (Exhibit 30, p. 379):

"Since this matter was called to the attention of the Supreme Master Workman, a lodge of the Clandestine Jurisdiction of Ontario has been instituted in Rat Portage, and it is evidently the intention of that organization to occupy the territory. The members of Saratoga Lodge have resisted every temptation to join the rebels; and, as one of their number recently wrote to Supreme Foreman Sessions, they are 'very decided to remain loyal to the Supreme Lodge.'

"As you have been informed by the Supreme Master Workman, everything necessary for the registration of the Grand Lodge of Manitoba and the Northwest Territories in Ontario has been done with the exception of making the deposit of five thousand dollars, and this deposit, if made at all, must be made before next Thursday.

"The sole question for the Supreme Lodge to determine is this: Shall we authorize the deposit of five thousand dollars with the Provincial Treasurer of Ontario, in order to protect a loyal lodge beset by rebels, and asking our assistance? The members of your Committee, after ascertaining the facts in the case, were not long in deciding how they would cast their votes. They believe that the money so deposited would be well spent. It would not only protect Saratoga Lodge, but it would afford the opportunity for the organization of other loyal lodges in Ontario, and it might bring back to our standard many who are not altogether satisfied with the Clandestine Jurisdiction.

"The Committee therefore recommend the adoption of the following resolution:

"Resolved, That five thousand dollars be, and the same is hereby appropriated for the deposit required by law to enable the Grand Lodge of Manitoba and the Northwest Territories to carry on the work of the A. O. U. W *as a branch of and subject to the Supreme Lodge.*

"Resolved, That the Supreme Master Workman and the Supreme Recorder be, and they are hereby authorized and instructed to procure a license for said Grand Lodge to carry on said work, and for that purpose make said deposit with the Provincial Treasurer of Ontario, or other proper officer, as required by law, on or before June 30th, 1898, and, as soon thereafter as practicable, to substitute for said deposit interest-bearing bonds or securities."

11. The above report was adopted on the 25th June, 1898 (Exhibit 30, p. 401); and three days afterwards an application for registry in the name of the Manitoba Society was filed with the Registrar of Friendly Societies for Ontario and, a bank deposit receipt for \$5,000 was tendered. The United States Society decides that registration under the Ontario law must be had, takes the steps for that purpose, pays the registration fee and appropriates out of its own funds \$5,000 for the deposit (Exhibit 30, pp. 63-4, 378-380, 401).

The conclusion seems irresistible that the real applicant is the United States Society; and that the name of the Manitoba Society is put forward merely to give a color of law to the transaction. In this matter it would seem that the United States Society is carrying out a new line of policy which was deliberately adopted at that general meeting of the 21st June, 1898. In his report the Supreme Master Workman (Exhibit 30, pp. 81-2) said:

"This Supreme Lodge surrendered its 'legal entity' years ago, and as an unincorporated association it stands to-day as the supreme power, asserting its rights against the protected corporate bodies of the various States. Our legal department has been sadly neglected. Under the inspiration of fraternity we have been marching on, never dreaming that in gathering power and strength we should so protect ourselves that this same power could always be well directed."

He also said:

"In my opinion, the relation of the Supreme and its Grand Lodges should be fixed beyond cavil and dispute; and the legal existence of this body as the Supreme power should be established in every State, Province and Territory where this Order exists. It may be



said that this will cost something. That is true; but so do all things cost that are worth having, and in my opinion it will cost less than the Iowa litigation; the most important, yet up to this hour, the most useless lesson of our history."

This part of the Report was referred to a Committee who approved of the above recommendations and the Committee's report was adopted: Exhibit 30 pp. 429, 444.

12. The second objection taken by the Ontario Society is that by virtue of limitations contained in the Manitoba law and in the constitution of the Manitoba Society itself, the Manitoba Society cannot lawfully transact business beyond the limits of Manitoba. The Manitoba Society was on the 7th June, 1893, incorporated under the statute of Manitoba, 40 Victoria, chapter 25, by filing on that day a declaration in the office of the Prothonotary of the Court of Queen's Bench at Winnipeg: Exhibit 3. The opening paragraphs of the Declaration are as follows (Exhibit 2):—

"We the undersigned persons, being members of the Grand Lodge of the Ancient Order of United Workmen of the Province of Manitoba and Northwest Territories, *the same being a branch of and subject to the Supreme Lodge of the Ancient Order of United Workmen of America*, do hereby declare that it is the desire and determination of said Grand Lodge to be incorporated under and according to the provisions of 40 Victoria, Chapter 25, section 1 and subsequent sections, being an Act for the incorporation of Charitable, Benevolent and Saving Associations, for the mutual protection by means of contributions, subscriptions, donations or otherwise against all casualties caused by disease, inevitable accidents or death with the view of helping the afflicted, or the widows and orphans of deceased members."

"The name of the Association is the 'Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories.'"

13. By the document just cited the Manitoba Society declares itself to be "*a branch of and subject to*" The United States Society; so that, at the very threshold, this Declaration again raises the question whether the Province of Ontario, in dealing with the present application for registry, is dealing with the Manitoba Society, or with the United States Society. The determinations and transactions of the United States Society cited (in paragraphs 4, 6, and 9 to 12 *supra*) clearly show that the United States Society claims and exercises the right of dealing with the Manitoba Society in the same way that the Manitoba Society deals with its own subordinate lodges. In other words the relation is that of principal and agent: *Borgraefe v. Knights of Honor*, 22 Mo. App. 127, at 141-2 (this case was cited and approved in *Wells v. I.O.F.*, 17 O.R. at 326); *Bacon on Ben. Societies* 2nd Ed. sec. 148 citing cases; *Joyce on Insurance* (1897) sec. 407. By its charter the Manitoba Society expressly declared itself to be a branch of and subject to a foreign society which itself had no legal status or entity even in the state of its domicile: Exhibit 30 pp. 81, 429. The Manitoba Society thus, instead of being an autonomous Provincial corporation, made itself simply the incorporated agency of a foreign unincorporated society which permits its Provincial agencies to become incorporated only when the local law compels: *Const. of U. S. Society 1895* (Exhibit 29) p. 34, s. 41.

14. Now assuming for the moment that there exists in Manitoba the reciprocal law required by section 60 (6) of the Ontario Insurance Act, would the Manitoba (incorporated) agency of a foreign society have status under that clause to apply for the registration of either the agent society or the principal society? I think not. The Act 53 Victoria, chapter 39 (0) by sections 9 and 10 stopped, as from the 10th March, 1890, the further creation in Ontario of corporations for the transaction of life insurance on the assessment system. Then, in 1892, the Insurance Corporations Act 55 V. c. 39 (0), while prohibiting unregistered societies, admitted to registry such life assessment societies, foreign and domestic, as having been in active operation in Ontario on the 10th March, 1890, entered their applications before the 1st July, 1892, and obtained registry before the 1st January, 1893: Secs. 3, 10, 12, 27. Then the door was shut. In 1897, 60 Vic. c. 36, s. 60 (6),—now continued by R. S. O. 1897, c. 203, s. 60 (6),—was passed for the obvious intent of promoting certain reciprocal legislation and safeguards between the Provinces of Canada, whereby Ontario might authorize within its domain societies created by the reciprocating Province and operated under strict statutory provisions of that Province. Upon the face of the enactment itself it is clear that S. 60 (6) is a convention strictly limited to those Provinces of Canada which pass the necessary legislation; and is not to be extended to societies beyond the confines of Canada, even though they come from other parts of the British Empire itself. If Manitoba is the reciprocating Province, then the society applying for registry must *bona fide* be a friendly society of Manitoba; not a friendly society of Pennsylvania having a branch or agency in Manitoba. Section 63 (2) of the Ontario Insurance Act indicates some of the tests to be used in deciding whether a society is to be treated as domestic or foreign:

“(2) No society applying for registry or renewal of registry by virtue of its incorporation under any Act of Ontario shall be deemed to be entitled to registry on the Friendly Society Register unless its head office is situated and maintained in Ontario, and unless the Secretary and Treasurer are *bona fide* residents of the Province. 60 V. c. 36, s. 63.”

In the case of the present applicant society, it describes itself as “a branch of, and subject to” the United States Society. The head office of the applicant society is therefore at Meadville, Pennsylvania, which is also the address of the Secretary; the present Treasurer resides at Albany, N. Y.: Exhibit 30, p. 580; Cf. *Jones vs. Scottish Accident Ins. Co.*, 17 Q. B. D. 421. The first of the two resolutions of the United States Society appropriating the \$5,000 for purposes of the registration deposit in Ontario expressly says (*supra* par. 10) that it is to enable the Manitoba Society “to carry on the work of the A. O. U. W. as a branch of and subject to the Supreme Lodge.” And by the second resolution (*supra* par. 10) the two chief executive officers of the United States Society are “authorized and instructed to procure a license for said Grand Lodge [meaning the Manitoba Society,] to carry on said work, and for that purpose to make said deposit with the Provincial Treasurer of Ontario, or other proper officer as required by law, on or before June 30th, 1893, and as soon thereafter as practicable to substitute for the said deposit interest bearing bonds or securities.” (Exhibit 30, pp. 379, 380; the resolutions were adopted at p. 401.) The words last cited clearly show that the legal as well as the beneficial

ownership of the \$5,000 is to remain in the United States Society. The whole series of documents now in evidence show conclusively that the United States Society is the real applicant; and that the nominal applicant is an incorporated Manitoba agency of the United States Society. Section 60 (6) of the Ontario Insurance Act has, I think, no application whatever to Provincial agencies of foreign societies.

15. Then as to limitations of area imposed upon the Manitoba Society either by the law of Manitoba or by the Constitution of the Society itself. The present Statute law of Manitoba relating to this matter is said to be contained in Section 4 of 57 V. c. 2 (M),—“The Charitable Associations Act.” Section 4 is as follows:

“4. Any institution or association so incorporated may, from time to time, have or establish and maintain any number of branches or subordinate lodges thereof in the Province to promote the objects thereof.”

Do the words “in the Province” prohibit the establishment and maintenance of lodges by the Manitoba Society in other Provinces; or are the words thrown in simply through the desire of the Manitoba Legislature to avoid all appearance of reaching beyond its own jurisdiction? Section 1 of the Act so amends Section 3 of Chapter 17 of the Revised Statutes of Manitoba as to grant incorporation to Societies already established in Great Britain and or in the other Provinces of Canada. Suppose that a society operating for many years in England, but unincorporated there, took out incorporation in Manitoba: was it intended that the Manitoba incorporation should debar the Society from maintaining its existing lodges in England, or from establishing new lodges there? That can hardly have been intended. I therefore read the Manitoba Statute as enabling a society incorporated thereunder to establish and maintain lodges in that Province; but as not disabling the corporation from establishing and maintaining lodges in a foreign jurisdiction, if the foreign jurisdiction will permit the corporation to do so. It is of course well settled law that a corporation can have no legal existence beyond the boundaries of the jurisdiction by which it was created. It exists only in contemplation of law and by force of the law; and where the law ceases to operate, and is no longer obligatory, the corporation can have no existence. But, by comity, a domestic corporation unless forbidden by the law of its being, may operate by agents in a foreign jurisdiction: Story, Conflict of Laws, sec. 565; 2 Kent's Com. 6th Ed., p. 264; Dutch West India Co. v. Var Moses, 1 Str. 611; Bank of Augusta v. Earle, 13 Peters 588, per Taney, O.J.; Christian Union v. Yount, 101 U.S. 356; Howe Machine Co. v. Walker, 35 U.C.R. 37; C.P.R. v. Western Union Tel. Coy., 17 S.C.R. 165; Morawetz on Priv. Corp., 2nd Ed., secs. 360-1; Lindley on Coy. Law, 5th Ed., 910.

In the case of the Manitoba Society its own constitution (Exhibit 12, p. 9, s. 1), as already cited (par. 6 *supra*), expressly makes any operation whatsoever of the Society in Ontario dependent on the assent of the Ontario Society, which assent has now been withdrawn. So section 13, subsection 3, of the Manitoba Society's Constitution (Exhibit 12, p. 12, limits the Manitoba Society to establish subordinate lodges “within its bounds.” If there were no other difficulties in the way of the Manitoba Society's application to be registered in Ontario, the above provisions in its own constitution seem to be prohibitive.



16. The third objection taken by the Ontario Society is that the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, inasmuch as is alleged) there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

A careful reading of that statutory provision in connection with the general scheme of the Ontario Insurance Act will, I think, make it plain that the intention was to lay the basis for a convention between the Provinces of Canada whereby, by virtue of uniform statutory requirements and safeguards, any friendly society answering those statutory tests may extend its operations from its native Province to any one of the other Provinces which, by reciprocal legislation, has brought itself within the convention. The latter Province may for shortness be described as the "reciprocating Province."

17. At the outset it is obvious that, in order to enable an incorporated society to operate in a foreign jurisdiction, two independent consents are requisite: (1) the consent of the home or creative jurisdiction, and (2) the consent of the foreign jurisdiction. Each of these consents may be given on terms. For example, the home or creative jurisdiction may consent only on the terms that, in its foreign as well as in its home business, the society shall not undertake certain dangerous kinds of insurance at all; shall not insure more than \$3,000 on any single life; and may impose certain other terms which the experience of assessment life insurance societies shows to be absolutely essential. In such societies any recklessness or hazardous business abroad endangers every mutual policy holder at home. Now, though the home jurisdiction may consent to the foreign business only upon such an undertaking given by the society, it is obvious that the terms cannot be effectively enforced in a foreign jurisdiction except by the co-operation of the foreign jurisdiction. In other words it is necessary that the consent of the foreign jurisdiction to admit the society shall be on the same terms. Then these terms should be matter of statutory enactment. It is not enough that the terms form part of the Society's constitution for the time being. Nor is it sufficient that the Provincial Government make a Departmental regulation by Order-in-Council. Express statute law is necessary for the protection alike of the society and of all the Provinces interested in that society's operation. Combining these two necessities, viz, that the terms shall be set out in the public general law of the reciprocating Province, and shall be at least equivalent to the terms specified in section 60 (6) of the Ontario Insurance Act, that section enacts:—

"When and so long as any other Province of Canada, by virtue of reciprocal law, admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit."

Then follow the specific terms in articles lettered (a) to (g).

18. The Province of Quebec has already entered the convention, and has (in 1898) passed the necessary reciprocal law in the Act 61 Victoria, chapter 39 (Q). Section 3  
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of that Act sets out the requisite specific terms in articles lettered (a) to (g) corresponding respectively to the articles in the Ontario statute. This action on the part of the Province of Quebec shows conclusively what construction the Legislature of that Province placed upon section 60 (6) of the Ontario Insurance Act. The effect of the Provinces passing these reciprocal provisions will be, of course, that an insurance society in extending its business beyond its native Province will be secured in its rights; and at the same time will be continued to be governed by the law of its native Province.

19. It has not been shown that the Legislature of Manitoba has yet passed the reciprocal law required by the Ontario Insurance Act. The following Acts of Manitoba have been cited in argument as having more or less relation to this question:—

- (1). 1891, Revised Statutes of Manitoba, c. 17—Charitable Associations.
- (2). 1891, Revised Statutes of Manitoba, c. 24—Foreign Corporations.
- (3). 1892, 55 Vic. c. 4 (M)—Foreign Corporations.
- (4). 1893, 56 Vic. c. 5 (M)—Foreign Corporations.
- (5). 1894, 57 Vic. c. 2 (M)—Charitable Associations.
- (6). 1894, 57 Vic. c. 13 (M)—Insurance Companies.
- (7). 1895, 58 and 59 Vic. c. 21 (M) amending No. 6—Insurance Companies.
- (8). 1895, 58 and 59 Vic. c. 4 (M)—Disallowed.
- (9). 1897, 60 Vic. c. 2 (M)—Disallowed.
- (10). 1897, 60 Vic. c. 10 (M)—Amending No. 6 as to Insurance Companies.
- (11). 1898, 61 Vic. c. 25 (M)—Amending No. 6 as to Insurance Companies.
- (12). 1898, 61 Vic. c. 9 (M)—Foreign Corporations.

Nos. 2, 3 and 4 were repealed by No. 7, sec. 18; and by No. 8, sec. 17. But Nos. 7 and 8 were disallowed; and Nos. 2, 3 and 4 are treated as thereby revived.

Section 3 of No. 6 appears to have the effect of exempting benefit insurance societies from the operation of the Insurance Acts above numbered 6, 7, 10 and 11.

There therefore remain to be considered Statutes No. 1, 2, 3, 4, 5 and 12. Of these Statutes, No. 1 is chapter 17 of the Revised Statutes of Manitoba, 1891, and is entitled "An Act respecting Charitable, Benevolent and Saving Associations." This is an Act for enabling domestic organizations of the character described therein to become incorporated. Then No. 5, 57 Vic. (1894) c. 3 (M) by section 1 so amends section 3 of chapter 17 of the Revised Statutes as to enable societies already established elsewhere in Canada, or in Great Britain, to take incorporation to Manitoba. (Cf. Par. 15 *Supra*)

20. The right thus given by Manitoba to a foreign corporation to reincorporate under the Manitoba law is of course an entirely different matter from the inter-provincial legislation contemplated by section 60 (6) of The Ontario Insurance Act. I do not understand the present applicants to argue that this feature in the Manitoba law satisfies the requirements of the section, or helps the present application. At all events such an argument could not prevail. Reincorporation in a foreign jurisdiction sets up a completely different set of relations; and unless the society thus reincorporated expressly

incorporates as a branch or agency of the foreign corporation, the effect is to create a wholly independent domestic corporation : *Bulkeley v. Schultz* L. R. 3 P. C. 764 ; *Bateman v. Service* L. R. 6 App. Ca. at 391-2 ; Cf. *Morawetz Priv. Corp.* 2nd Ed., Secs. 991 to 1,001.

The following Statutes of Manitoba, all relating to foreign corporations, remain :—

No. 2, 1891, Revised Statutes of Manitoba, c. 24.—Foreign Corporations.

No. 3, 1892, 55 Vic. c. 4 (M).

No. 4, 1893, 56 V. c. 5 (M).

No. 12, 1898, 61 Vic. c. 9 (M).

The section upon which the applicants rely is R.S.M. (1891) c. 24, s. 2, as amended by 55 Vic. c. 4 (M) s. 1, and by 61 Vic. c. 9 (M) s. 1. The text as amended is as follows :—

“ 2 (1). Any company, institution or corporation duly incorporated under the laws of Great Britain or Ireland, or of the Dominion of Canada, or of the late Province of Canada, or of any of the Provinces of Canada, or of any State of the United States of America or of any other foreign state or country duly authorized to carry out or effect any of the purposes or objects to which the legislative authority of the Legislature of Manitoba extends, may obtain a license from the Lieutenant-Governor-in-Council authorizing it to carry on its business within the Province of Manitoba on compliance with the provisions of this Act, and said company, institution or corporation shall thereupon have the same powers and privileges in Manitoba as if the same were incorporated under the provisions of a statute of the Province of Manitoba ; provided, however, that the Lieutenant-Governor-in-Council may restrict such license in any manner that may seem desirable.”

Sub-section 2 exempts certain corporations connected with religious denominations.

Sub-section 3 (added by 61 V. c. 9, s. 1) is as follows :—

“ 3. This section shall not apply to any company which has been authorized or empowered by any statute of this Province to carry on its business within the Province of Manitoba, and it is hereby declared that neither this Act nor chapter 38 of 46 and 47 Victoria, was intended to apply to such companies.”

61 Victoria c. 9 (M), s. 4, added to the principal Act (R. S. M. c. 24) a new section numbered 20 respecting the annual returns to be made by companies and corporations licensed under the Act :—

“ 20. Every company, institution or corporation licensed under this Act shall annually transmit on or before the fifteenth day of March in each year, to the Provincial Secretary a statement verified by the oath of the principal agent for the Province of Manitoba, setting forth the capital stock of the company, the amount of stock subscribed and the amount paid in upon such stock : and as to the business of the said company, institution or corporation in the Province of Manitoba the amount invested in mortgage, the estimated value of real estate under mortgage, the number of acres of farm lands under mortgage, and such other details as the Provincial Secretary may require ; and the said statement shall be made up to the end of the last preceding fiscal year of the company's business. Every company making default in complying with this section shall incur a



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penalty of twenty dollars every day during which default continues ; and every director, manager, agent or secretary who shall knowingly and wilfully authorize or permit such default shall incur the like penalty."

21. The section last cited seems to show that the class of corporations intended to be covered by the Act were companies having a joint stock capital, and corporations transacting business as land companies, or as loan or investment companies. The annual statement required by this section would not be applicable at all to an insurance benefit society. And it is admitted by the applicants that, though foreign insurance benefit societies are transacting business in Manitoba, not one of them has ever been licensed or has applied for license under this Act. Very possibly the inclination of those societies is *quiesca non movers*. But, assuming that this Foreign Corporations Act of Manitoba is applicable to friendly societies, and that a foreign friendly society can be licensed thereunder, does a general and miscellaneous licensing Act of that kind satisfy the requirements of section 60 (6) of the Ontario Insurance Act? This latter Act prescribes the precise terms upon which the foreign society is to be admitted : and thus, on the one hand, protects the the society against variable, unreasonable or arbitrary terms ; and, on the other hand, secures to the public certain specified safeguards. Under the Manitoba Act the issue of any license, and the terms and continuance of the license if issued, are entirely at the discretion of the Executive Government of the day. In the Province of Quebec the Legislature had in 1896 passed an Act, 59 Victoria, chapter 34, for the admission into that Province of foreign friendly societies upon the terms set out in that Statute. But when, in 1897, the Legislature of Ontario passed the provisions now in question, the Legislature of Quebec clearly recognized that even the Quebec Act of 1896, though admitting friendly societies, was not "reciprocal law" in the sense required by section 60 (6) of the Ontario Insurance Act ; and therefore, in 1898, the Quebec Legislature enacted 61 Victoria c. 39, which embodies, term for term, the terms specified in the Ontario Act.

The law of Manitoba does not appear to me to answer the requirements of the Ontario Insurance Act.

22. The applicants for registry have put very strongly the alleged hardship that will fall upon Saratoga Lodge at Rat Portage if registry of the Manitoba society is refused. The circumstances under which that lodge was temporarily annexed to the Manitoba society have been already stated. (Par. 7 *supra*). By this mis-step Saratoga Lodge became an agency of an unregistered friendly society. That this constituted a gross breach of the Ontario Insurance Act is admitted by even the United States society: Exhibit 30, pp. 378-9. It is in evidence (Exhibit 31, pp. 45, 286) that the Ontario society at its legislative session of 1893 (February 16, 17) made provision for taking over all the members of Saratoga Lodge without medical examination and as at their age when they entered that lodge. It is further in evidence that certificates of the Ontario society have already been issued to all members of Saratoga Lodge who applied for them. To this it is replied that certificates will be void if issued to any whose age exceeds the limit

prescribed by the Ontario society's constitution. But the legislative body that enacted that constitution has also expressly authorized these special contracts to be made with the members of Saratoga Lodge, so that the Ontario Society would be clearly estopped from denying or disputing the validity of these certificates. There need, I think, be no apprehension upon this head; and, on the other hand, it must be remembered that the transaction of business by the Manitoba society in Ontario was wholly illegal; so that the certificates of that society could not be enforced in the courts of Ontario at all events.

Then it is said that the rates of monthly assessments levied by the Ontario society are graded according to the age of the member's entry into the society, whereas under the certificates issued to the members of Saratoga Lodge by the Manitoba society the rates of assessment were the same no matter what the certificate holder's age.

The Manitoba society cannot reasonably plead for the continuance in Ontario of a system which only three months ago in a memorial presented to the United States society (at its session of June 21 to July 1, 1898, Exhibit 30, pp. 295-6) they themselves said "is not an equitable one," and unsafe, and prayed might be abolished. The Committee on Good of the Order, to whom the Manitoba memorial was addressed, say (Exhibit 30, pp. 446-7) that they:

"Report it back with the recommendation that the prayer of the memorial be not granted. The memorial in effect asks for a severance of the financial relations of the Jurisdiction of Manitoba and North-West Territories from the Supreme Lodge, setting forth in their reasons for such action that both the level and classified plans are *inequitable, unpopular and will not afford the protection the Order promises.*"

The report of the committee was adopted (Exhibit 30, p. 463) and the prayer of the Manitoba memorial was accordingly refused; but, that relief was refused to the Manitoba society by the United States society is surely no reason for continuing to impose such a system upon a lodge in Ontario.

The present applicant's plea for the continuance of the system is consistent on the supposition that the real applicant is the United States society; but such a plea can hardly be made to consist with the memorial of the Manitoba society.

23. The fourth and last objection taken by the Ontario Society is, that the registration of the Manitoba Society under its present name, or under any name embracing the words "Ancient Order of United Workmen" would be an infringement upon the corporate and registered name of the Ontario Society; and would be a breach of section 73 of the Ontario Insurance Act.

That section is as follows:—

"73. No corporation shall be registered under a name identical with that under which any other existing corporation is registered, or so nearly resembling such name as to be likely, nor shall be registered under any other name, likely in the opinion of the Registrar, to deceive the members, or the public as to its identity; and no registered corporation shall be registered under a new or a different name except upon proof that such new or different name is authorized by law. 60 V. c. 36, s. 73."

The corporate name of the Ontario Society is "The Ancient Order of United Workmen of the Province of Ontario": Exhibits 23, 24, 33. The corporate name of the Manitoba Society is "The Grand Lodge of the Ancient Order of United Workmen of Manitoba and the Northwest Territories": Exhibits 1, 2, 3, 4, 12.

For the Ontario Society Mr. Aylesworth has urged with a great deal of force that the general short title of the Ontario Society is "The United Order of Ancient Workmen" or simply "The Workmen"; and that if another society was registered having as part of its name the words "The United Order of Ancient Workmen" there would be such a resemblance, as in the language of the section, would be "likely to deceive the members or the public as to its identity." On the other hand, Mr. Clute and Mr. Phippen point out that there are now on the register various societies of Foresters,—the Ancient Order of Foresters, the Independent Order of Foresters, the Canadian Order of Foresters, and the Catholic Order of Foresters. But these societies have really only one characteristic word of their names in common; whereas in the present case the whole characteristic phrase "Ancient Order of United Workmen" is common to both names, the names being afterwards distinguished by certain topographical words superadded. And further in the case of the Foresters, the various societies had long been in operation in Ontario when the registration Act of 1892 went into force, so that the public had become trained to distinguish them, and the societies had acquired in Ontario a vested right in their then names. But the case is different when an extra-Provincial society applying for the first time to be registered, asks to be registered in a name that is very largely identical with the registered name of a society which eighteen years ago was incorporated in that name under the law of Ontario; and which was registered in that name under the law of Ontario six years ago, being nine months before the Manitoba Society was incorporated; and which for eighteen years has been to the public of Ontario *the* Society of The Ancient Order of United Workmen: Exhibits 1, 2, 3, 23, 24, 33. In such a case, in the United States, as well as throughout the the British Empire, the court of the jurisdiction will protect the corporation which, according to the law of that jurisdiction, first acquired the actual possession and user of the name there. This principle was successfully invoked by the A.O.U.W. United States society itself in *Grand Lodge A.O.U.W. of Iowa v. Graham et al* (Iowa Supreme Court 1896), 65 N. W. Rep. 637; *Cf. People ex rel. Home Life Ins. Co. v. Home Life Assurance Co.* (Mich. S. C. 1896) 69 N. W. Rep. 653; *Supreme Court Independent O. F. (Canada) v. Supreme Court United O. F.* (Wis. Sup. Ct. 1896) 53 N. W. Rep. 1011; *Supreme Lodge K. of P. v. Improved Order K. of P.* (Mich. S. C. 1897) 71 N. W. Rep. 470; 4 *Detroit Legal News* 269.

24. The applicants argue that a corporation, if registered at all, must be registered in its existing corporate name or collective name, and in none other. That is by no means the case. Section 73 of the Ontario Insurance Act expressly negatives that proposition. Two corporations having identical names may apply simultaneously to be registered. In that case it would be a direct breach of the Act to register them both. The Registrar may refuse to register either of them until the decision of a competent court has determined the legal status of the applicants: *The Queen v. The Registrar of Friendly Societies*, L.R.



7 Q B. 741. If through inadvertence, two corporations are registered under the same name, then the proper course is for the corporation last registered to obtain a change of corporate name : Lindley's Coy. Law 5th Ed. 112 3 ; Thring's Coy. Law 5th Ed: pp. 143 4. And the corporate name must be changed by competent authority, not by mere by-law of the corporation itself : The Queen v. Registrar of Joint Stock Cos. 10 Q.B (A. & E N.S.) 839, *Re Sheffield, &c. Fire and Life Ins. Co.*

As, however, the present application fails upon other grounds, it is unnecessary to pursue further the question of corporate name.

25 Upon the whole matter therefore I find and determine as follows :—

i). That the United States Society is the real applicant in these proceedings ; that the United States Society has no status to make the application ; and that the name of the Manitoba Society is used to give an apparent legal status to the application.

(ii). That the Manitoba Society by reason of the limitations contained in its own constitution cannot legally undertake or transact business in the Province of Ontario.

(iii). That, in any case, the Manitoba Society has no status to apply for registry under the Ontario Insurance Act, because there is at present no reciprocal law of Manitoba fulfilling the requirements of section 60 (6) of the Ontario Insurance Act.

The application for registry is refused.

Given in triplicate under my hand and the seal of my office this thirty-first day of October, A.D. 1898.

(Signed) J. HOWARD HUNTER, (Seal)

Registrar of Friendly Societies.

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IN APPEAL TO THE DIVISIONAL COURT OF THE HIGH COURT OF JUSTICE.

*RE* ANCIENT ORDER OF UNITED WORKMEN :

CLUTE, Q C. and PHIPPEN for appellants :

AYLESWORTH, Q C. for the respondents.

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The oral judgment of Divisional Court, delivered Wednesday, 1st March, 1899.

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SIR W. R. MEREDITH, C. J. :—This case has been very fully, and I think I may add very ably argued on the part of the appellants ; but it seems to me that one difficulty that the Registrar found to stand in the way of the registration of this Society has been

not displaced by what has been said, that is the one dealt with under the third head by Mr. Clute, that of reciprocal legislation in the Province of Manitoba, within the meaning of sub-section 6 of section 60, which provides that, when and so long as any other province of Canada by virtue of reciprocal law admits to that Province (upon the like terms as in this section specified) friendly societies incorporated by Ontario, the friendly societies of such Province may be admitted to registry upon due application and compliance with section 41 as to deposit; and then there is a provision that no applicant under this clause shall be admissible to registry unless certain conditions have been complied with.

It is unnecessary to express any opinion as to whether, where the reciprocal law of the other Province is more favorable to the foreign societies than is the law of Ontario to foreign societies, the subsection applies; but it seems to me to be clear that, with regard to this case, the law of Manitoba cannot be said to be reciprocal law admitting to that Province societies upon the like terms as mentioned in section 60.

The Manitoba Act provides in effect that a foreign society or company may be admitted to that Province upon such terms and conditions as the Executive Government of the Province may determine. It seems to me that, when that is stated to be the effect of it, it is perfectly clear that that is not as favorable as the terms contained in the Ontario Act which no doubt imposed conditions which are precedent to the right to register. The applicant has in Ontario the right on showing that it conforms to these conditions to be admitted. In the Province of Manitoba the applicant has no right to be admitted unless, in the particular case the executive chooses to admit it, and then only upon such terms as the executive chooses to exact.

It seems to me that that clearly can not be said to be as favorable, if one may use that term, as the provisions of the Ontario Act.

It is argued that, at present, the practice prevailing in Manitoba is more favorable than that obtaining in Ontario. But that is not what the Legislature has required. The Legislature has required that the law shall be reciprocal admitting on like terms, and it does not suffice that the practice is so if the law permits a different practice to be adopted at the will of the executive.

I think the appeal must be dismissed.

ROSE, J. :—The careful preparation that has marked the argument in this case has made its presentation very interesting. I have been much struck by the force of the arguments which have been addressed to the Court on all the points; and have admired the ingenuity of counsel in suggesting what would not have occurred to me as a possible answer to the position taken on subsection 6 of section 60.

As to all other points I should have required further consideration, and possibly should not have found my mind adverse to what was pressed upon us; but upon that subsection I have no doubt, entirely agreeing with what the learned Chief Justice has said, and think that no reciprocal law has been passed by the Province of Manitoba; and on that ground this company is not entitled to the benefit which it desires from registration in this Province. I agree in thinking that the appeal must be dismissed.

THE CHIEF JUSTICE :—This appeal will be dismissed with costs.



# INDEXES

TO

## DETAILED REPORT

OF THE

# INSPECTOR OF INSURANCE

AND

## REGISTRAR OF FRIENDLY SOCIETIES.

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The following indexes comprise all insurance corporations or companies standing registered at the 16th October, 1899 :

PAGE 3.—Index A : Dominion Licensees standing registered at the 16th October, 1899, being Insurance Corporations or Companies licensed and inspected by the Dominion of Canada, and registered by the Province of Ontario for the transaction of insurance in the Province.

PAGE 8.—Index B : Provincial Licensees standing registered at the 16th October, 1899, being Insurance Corporations licensed, inspected and registered by the Province of Ontario for the transaction of insurance therein.

PAGE 12.—Index C : Friendly Societies standing registered at the 16th October, 1899, being Societies registered by the Province of Ontario for the transaction of insurance therein.

J. HOWARD HUNTER,  
Inspector of Insurance and Registrar of Friendly Societies.



## INDEX A.—Dominion Licensees standing registered at the 16th October, 1899.

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 35 ...	Ætna Insurance Company of Hartford, Connecticut ...	1283	Fire and Inland Marine Insurance .....	May 1..	April 30
A 4 ...	Ætna Life Insurance Company of Hartford, Conn.....	1252	Life Insurance .....	" ..	" 30
A 3 ...	Alliance Assurance Company ..	1230	Fire Insurance .....	" ..	" 30
A 37 ...	American Surety Company of New York.....	1249	Guarantee Insurance.....	" ..	" 30
A 50 ...	American Fire Insurance Company .....	1288	Fire Insurance.....	" ..	" 30
A 16 ...	Atlas Assurance Company . . . .	1298	Fire Insurance.....	" ..	" 30
A 31 ...	Boiler Inspection and Insurance Company of Canada .....	1240	Steam Boiler Insurance.....	" ..	" 30
A 41 ...	British Empire Mutual Life Assurance Company .....	1281	Life Insurance.....	" ..	" 30
A 18 ...	British American Assurance Company, Toronto .....	1220	Fire and Inland Marine Insurance .....	" ..	" 30
A 45 ...	British and Foreign Marine Insurance Company (Limited).	1217	Ocean and Inland Marine Insurance; also the business of insuring registered mail matter in transit from one point in Canada to any other point in Canada... ..	" ..	" 30
A 19 ...	Caledonian Insurance Company.	1296	Fire Insurance.....	" ..	" 30
A 40 ...	Canada Accident Assurance Company .....	1226	Accident and Plate Glass Insurance .....	" ..	" 30
A 4 ...	Canada Life Assurance Company, Toronto .....	1236	Life Insurance.....	" ..	" 30
A 44 ...	Canadian Order of the Woodmen of the World .....	1262	Life Insurance on the Assessment Plan to the extent authorized by its Act of Incorporation.....	" ..	" 30
A 46 ...	Canadian Railway Accident Insurance Company.....	1241	Accident Insurance .....	" ..	" 30
A 50 ...	Canadian Fire Insurance Company .....	1287	Fire Insurance.....	" ..	" 30
A 28 ...	Commercial Travellers' Mutual Benefit Society .....	1251	Life Insurance on the Assessment Plan.....	" ..	" 30
A 6 ...	Commercial Union Assurance Company (Limited) .....	1244	Fire, Ocean, Inland Marine and Life Insurance.....	" ..	" 30
A 6 ...	Confederation Life Association of Canada .....	1234	Life Insurance.....	" ..	" 30
A 39 ...	Connecticut Fire Insurance Company of Hartford, Conn .....	1270	Fire Insurance.....	" ..	" 30
A 30 ...	Covenant Mutual Life Association .....	1238	Life Insurance on the Assessment Plan.....	" ..	" 30



INDEX A: Dominion Licensees, etc — *Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 30 ...	Dominion Burglary Guarantee Company (Limited).....	1258	Burglary Guarantee Insurance.	May 1 ..	April 30
A 27 ...	Dominion of Canada Guarantee and Accident Insurance Company .....	1261	Guarantee, Accident and Sickness Insurance .....	" ..	" 30
A 29 ...	Dominion Life Insurance Company .....	1297	Life Insurance.....	" ..	" 30
A 29 ...	Dominion Plate Glass Insurance Company .....	1291	Plate Glass Insurance .....	" ..	" 30
A 22 ...	Edinburgh Life Assurance Company .....	1232	Life Insurance.....	" ..	" 30
A 45 ...	Employers' Liability Assurance Corporation (Limited) .....	1250	Guarantee and Accident Insurance .....	" ..	" 30
A 16 ...	Equitable Life Assurance Society of the United States .....	1268	Life Insurance .....	" ..	" 30
A 13 ...	Federal Life Assurance Company of Canada .....	1253	Life Insurance .....	" ..	" 30
A 56 ...	Fireman's Fund Insurance Company .....	1229	Ocean-Marine Insurance .....	" ..	" 30
A 49 ...	Grand Council of the Catholic Mutual Benefit Association of Canada .....	1215	Life Insurance on the Assessment Plan .....	" ..	" 30
A 43 ..	Great West Life Assurance Company .....	1248	Life Insurance .....	" ..	" 30
A 15 ...	Guarantee Company of North America .....	1225	Guarantee Insurance .....	" ..	" 30
A 14 ...	Guardian Fire and Life Assurance Company (Limited) .....	1259	Fire Insurance .....	" ..	" 30
A 38 ...	Hartford Fire Insurance Company, Hartford .....	1242	Fire Insurance.....	" ..	" 30
A 33 ...	Home Life Association of Canada .....	1218	Life Insurance on the Assessment Plan.....	" ..	" 30
A 34 ...	Imperial Insurance Company of London, England.....	1264	Fire Insurance .....	" ..	" 30
A 47 ..	Imperial Life Assurance Company of Canada.....	1219	Life Insurance .....	" ..	" 30
A 33 ...	Insurance Company of North America .....	1227	Fire and Inland Marine Insurance .....	" ..	" 30
A 9 ...	Lancashire Insurance Company.	1231	Fire Insurance.....	" ..	" 30
A 52 ...	Law Union and Crown Insurance Company .....	1374	Fire Insurance .....	July 1 ..	" 30
A 9 ...	Liverpool and London and Globe Insurance Company .....	1292	Fire and Life Insurance .....	May 1 ..	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 24 ...	Lloyd's Plate Glass Insurance Company .....	1294	Plate Glass Insurance .....	May 1....	April 30
A 25 ...	London Assurance Corporation, England .....	1235	Fire, Life and Inland Marine Insurance .....	" .....	" 30
A 41 ...	London Guarantee and Accident Company, Limited .....	1254	Guarantee and Accident Insurance .....	" .....	" 30
A 10 ...	London and Lancashire Fire Insurance Company .....	1256	Fire Insurance .....	" .....	" 30
A 23 ...	London and Lancashire Life Assurance Company .....	1299	Life Insurance .....	" .....	" 30
A 26 ...	London Mutual Fire Insurance Company .....	1213	Fire Insurance .....	" .....	" 30
A 25 ...	London Life Insurance Company .....	1274	Life Insurance .....	" .....	" 30
A 35 ...	Manchester Assurance Company .....	1286	Fire Insurance .....	" .....	" 30
A 60 ...	Manheim Insurance Company..	1284	Ocean-Marine Insurance.....	" .....	" 30
A 27 ...	Manufacturer's Life Insurance Company .....	1277	Life Insurance .....	" .....	" 30
A 28 ...	Mercantile Fire Insurance Company .....	1255	Fire Insurance .....	" .....	" 30
A 42 ...	Metropolitan Life Insurance Company of New York .....	1243	Life Insurance .....	" .....	" 30
A 11 ...	Mutual Life Insurance Company of New York .....	1273	Life Insurance .....	" .....	" 30
A 40 ...	Mutual Reserve Fund Life Association of New York .....	1224	Life Insurance on the Assessment plan .....	" .....	" 30
A 38 ...	National Assurance Company of Ireland .....	1237	Fire Insurance .....	" .....	" 30
A 51 ...	National Life Assurance Company of Canada .....	1389	Life Insurance .....	June 28 ..	" 30
A 18 ...	New York Life Insurance Company .....	1269	Life Insurance .....	May 1....	" 30
A 15 ...	North American Life Assurance Company .....	1267	Life Insurance .....	" .....	" 30
A 34 ...	North British and Mercantile Insurance Company .....	1275	Fire and Life Insurance .....	" .....	" 30
A 8 ...	Northern Assurance Company..	1285	Fire Insurance .....	" .....	" 30
A 47 ...	Northern Life Assurance Company of Canada .....	1222	Life Insurance.. .....	" .....	" 30
A 36 ...	Norwich and London Accident Insurance Association .....	1216	Accident Insurance .....	" .....	" 30

INDEX A : Dominion Licensees, etc.—*Continued.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 37 ...	Norwich Union Fire Insurance Society .....	1233	Fire Insurance .....	May 1 ...	April 30
A 24 ...	Ocean Accident and Guarantee Corporation, Limited .....	1223	Accident and Sickness Insurance .....	" .....	" 30
A 46 ...	Ontario Accident Insurance Company .....	1293	Accident and Sickness Insurance .....	" .....	" 30
A 32 ...	Ontario Mutual Life Assurance Company .....	1247	Life Insurance .....	" .....	" 30
A 26 ...	Phoenix Insurance Company of Brooklyn .....	1278	Fire and Inland Marine Insurance .....	" .....	" 30
A 10 ...	Phoenix Assurance Company of London .....	1246	Fire Insurance .....	" .....	" 30
A 39 ...	Phoenix Insurance Company, Hartford, Conn. ....	1279	Fire Insurance .....	" .....	" 30
A 32 ...	Provident Savings Life Assurance Society .....	1290	Life Insurance .....	" .....	" 30
A 13 ...	Quebec Fire Assurance Company .....	1282	Fire Insurance .....	" .....	" 30
A 11 ...	Queen Insurance Company of America .....	1280	Fire Insurance .....	" .....	" 30
A 61 ...	Reliance Marine Insurance Company (Limited) .....	1261	Ocean-Marine Insurance .....	" .....	" 30
A 7 ...	Royal Insurance Company .....	1271	Fire and Life Insurance .....	" .....	" 30
A 48 ...	Royal Victoria Life Insurance Company .....	1260	Life Insurance .....	" .....	" 30
A 49 ...	Scottish Amicable Life Assurance Society .....	1239	Life Insurance .....	" .....	" 30
A 17 ...	Scottish Union and National Insurance Company .....	1228	Fire Insurance .....	" .....	" 30
A 5 ...	Standard Life Assurance Company, Scotland .....	1212	Life Insurance .....	" .....	" 30
A 43 ...	Star Life Assurance Society of England .....	1263	Life Insurance .....	" .....	" ..
A 31 ...	Sun Insurance Office, London, England .....	1221	Fire Insurance .....	" .....	" 30
A 22 ...	Sun Life Assurance Company of Canada .....	1272	Life Insurance .....	" .....	" 30
A 48 ...	Supreme Court of the Independent Order of Foresters .....	1257	Assessment Life, Disability and Sickness Insurance .....	" .....	" 30
A 21 ...	Temperance and General Life Assurance Company of North America .....	1289	Life Insurance .....	" .....	" 30

INDEX A: Dominion Licensees, etc.—*Concluded.*

Report page.	Name of Company.	Register No.	For what kind of insurance licensed.	Registry begins 1899.	Registry ends 1900.
A 54 ...	Thames and Mercy Marine Insurance Company (Limited)..	1230	Ocean-Marine Insurance.....	May 1...	April 30
A 21 ...	Travellers' Insurance Company of Hartford, Conn.....	1245	Life and Accident Insurance..	" ..	" 30
A 20 ...	Union Mutual Life Insurance Company of Maine.....	1265	Life Insurance .....	" .....	" 30
A 12 ...	Union Assurance Society, London, England.....	1276	Fire Insurance .....	" .....	" 30
A 58 ...	Union Marine Insurance Company (Limited).....	1211	Ocean-Marine Insurance.....	" .....	" 30
A 19 ...	United States Life Insurance Company .....	1266	Life Insurance .....	" .....	" 30
A 51 ...	Victoria-Montreal Fire Insurance Company.....	1300	Fire Insurance .....	" 29...	" 29
A 8 ....	Western Assurance Company, Toronto .....	1214	Fire, also Ocean and Inland Marine Insurance.....	" 1...	" 30.

REGISTER OF PROVINCIAL LICENSEES, INCLUDING ALL COMPANIES SO  
OF PUBLICATION

Page report	Name of Company.	System.	Head Office.	President.
	Algoma Mutual.....	Mutual.....	Sault Ste. Marie.....	Thomas Nott.....
B 103	Amherst Island.....	Mutual.....	Stella.....	A. W. Hitchens.....
†	Anglo-American.....	Stock.....	Toronto.....	S. F. McKinnon.....
B 230	Ayr Farmers'.....	Mutual.....	Ayr.....	Robert McCraw.....
B 147	Bancroft Mutual.....	Mutual.....	Bancroft.....	Fred'k Mullett.....
B 97	Bay of Quinte Agricultural.....	Mutual.....	Pictou.....	Thomas Wellbanks..
B 51	Berlin Mutual.....	Mutual and Stock	Berlin.....	D. Hibner.....
B 191	Bertie and Willoughby Farmers'.....	Mutual.....	Ridgeway.....	R. McCredie.....
B 155	Blanshard.....	Mutual.....	St. Mary's.....	W. F. Sanderson.....
B 123	Blenheim, North.....	Mutual.....	Chesterfield.....	T. Lockhart.....
B 226	Brant County Farmers'.....	Mutual.....	Paris.....	Joseph McIntyre.....
B 145	Bruce West Farmers'.....	Mutual.....	Kincardine.....	A. Campbell.....
B 236	Canadian Millers'.....	Mutual.....	Hamilton.....	Wm. Snider.....
B 197	Caradoc Farmers'.....	Mutual.....	Mount Brydges.....	Wm. Young.....
B 243	Clinton Township.....	Mutual.....	Beamsville.....	Jacob Michner.....
B 171	Clunross.....	Mutual.....	Teeswater.....	Thos. Alliscn.....
B 167	Dereham and West Oxford.....	Mutual.....	Mount Elgin.....	W. Nancekivel.....
B 215	Dominion Mutual.....	Mutual.....	Owen Sound.....	Jesse Trull.....
B 199	Dorchester North and South.....	Mutual.....	Harrietsville.....	S. Charlton.....
B 111	Downie.....	Mutual.....	St. Paul's.....	D. McIntosh.....
B 159	Dufferin Farmers'.....	Mutual.....	Shelburne.....	Wm. Dynes.....
B 95	Dumfries N. and Waterloo S.....	Mutual.....	Galt.....	G. H. Mulholland.....
B 189	Dunwich Farmers'.....	Mutual.....	Wallacetown.....	P. J. McCallum.....
B 119	Easthope, South, Farmers'.....	Mutual.....	Tavistock.....	Werner Youngblut..
B 56	Economical.....	Cash Mutual.....	Berlin.....	J. Fennell.....
B 193	Ekfrid.....	Mutual.....	Melbourne.....	J. Watterworth.....
B 125	Elma Farmers'.....	Mutual.....	Atwood.....	John R. Hammond..
B 127	Eramosa.....	Mutual.....	Rockwood.....	David Rea.....
B 207	Eric Farmers'.....	Mutual.....	Selkirk.....	Nicholas Riecheld..
B 25	Equity Fire.....	Stock.....	Toronto.....	Arch. Campbell, M.P.
B 3	Excelsior Life.....	Joint Stock.....	Toronto.....	E. F. Clarke, M.P..
B 9	Farmers' and Traders'.....	Stock.....	St. Thomas.....	J. H. Still.....
B 169	Farmers' Central.....	Mutual.....	Walkerton.....	James Tolton.....
B 218	Farmers' Union.....	Mutual.....	Lindsay.....	Johnston Ellis.....
B 59	Fire Insurance Exchange.....	Mutual and Stock	Toronto.....	Fred'k Wyld.....
B 151	Formosa.....	Mutual.....	Formosa.....	Andrew Wächter.....
B 149	Germania Farmers'.....	Mutual.....	Lot 3, con. 8, Tp. Nor- manby.....	Adam Keller.....
B 99	Glengarry Farmers'.....	Mutual.....	Lochiel.....	D. C. Campbell.....
B 63	Gore District.....	Cash Mutual.....	Galt.....	James Young, Hon..
B 211	Grand River.....	Mutual.....	York.....	Robert Johnston.....
B 105	Grenville Patron.....	Mutual.....	Spencerville.....	Joseph Scott.....
B 143	Grev and Bruce.....	Mutual.....	Hanover.....	Wm. Little.....
B 135	Guelph Township.....	Mutual.....	Lot 27, div. A, Guelph tp.	R. Shortreed.....
B 133	Haltou Union Farmers'.....	Mutual.....	Acton.....	John Ramsay.....
B 107	Hamilton Township.....	Mutual.....	Gold Springs.....	E. A. Hoskin.....
B 67	Hand-in-Hand.....	Mutual and Stock	Toronto.....	Larratt W. Smith, D. C. L.....
B 179	Hay Township Farmers'.....	Mutual.....	Zurich.....	John Sherritt.....
B 117	Hopewell Creek.....	Mutual.....	New Germany.....	Wm. J. Malloy.....
B 173	Howick Farmers'.....	Mutual.....	Corrie.....	John R. Miller.....
B 187	Howard Farmers'.....	Mutual.....	Ridgetown.....	Henry Buller.....
B 209	Kent and Essex.....	Mutual.....	Romney.....	Robert Wilkie.....
B 31	Keystone Fire.....	Joint Stock.....	St. John, N.B.....	Hon. A. F. Randolph

\* Algoma Mutual Fire Insurance Company was licensed on 13th June, 1899, to insure only on the  
 † Anglo-American Fire Insurance Company was licensed on 16th March, 1899, for the transaction of  
 s Chief Agent and



LICENSED AND AUTHORIZED TO TRANSACT BUSINESS AT THE DATE OF THIS REPORT.

Post office.	Vice-President.	Post office.	Secretary.	Post office.
McLennan .....	Charles Young .....	Richard's Landing .....	H. N. Young .....	Sault Ste. Marie.
Emerald .....	Wm. Allen .....	Stella .....	T. J. Polley .....	Stella.
Toronto .....	Thomas Long .....	Ayr .....	A. Dean .....	Toronto.
Princeton .....	Wm. Oliver .....		Joseph Wrigley .....	Ayr.
Bancroft .....	Robt. Lancaster .....	Bronson .....	John Jackson .....	Bancroft.
Milford .....	G. Nelson Rose .....	Waupoose .....	C. H. Widdifield .....	Picton.
Berlin .....	J. R. Stouffer .....	Berlin .....	F. C. Brown .....	Berlin.
Chippewa .....	Wm. Vanalstine .....	Crowland .....	H. N. Hibbard .....	Ridgeway.
Rannock .....	Thomas Epplett .....	St. Mary's .....	P. S. Armstrong .....	St. Mary's.
Walmer .....	A. Bean .....	Bright .....	Geo. Middlemas .....	Bright.
Mohawk .....	Wm. Roddick .....	Brantford .....	Wm. Turnbull .....	Paris.
Lorne .....	Thomas Hardie .....	Kincardine .....	J. H. Fleming .....	Kincardine.
Waterloo .....	James Goldie .....	Guelph .....	Seneca Jones .....	Hamilton.
Mount Brydges .....	W. S. Wild .....	Calder .....	W. E. Sawyer .....	Mount Brydges
Tintern .....	J. H. Walker .....	Beamsville .....	Levi Moyer .....	Beamsville.
Teeswater .....	Wm. Reid .....	Teeswater .....	David McIntosh .....	Teeswater.
Ingersoll .....	Thomas Prouse .....	Mt. Elgin .....	T. R. Mayberry .....	Ingersoll.
Bowmanville .....	W. Eyres .....	Peterboro' .....	R. J. Doyle .....	Owen Sound.
Springfield .....	S. Barr .....	Mossley .....	D. D. York .....	Harrietsville.
Avonbank .....	Samuel Rankin .....	Fairview .....	Peter Smith .....	Sebringville.
Granger .....	Vickers Bates .....	Horning's Mills .....	James Brown .....	Melancthon.
Lynden .....	B. B. Krupp .....	New Dundee .....	Wm. Deans .....	Galt.
Dutton .....	D. Thomson .....	Cowal .....	W. A. Galbraith .....	Iona Station.
Tavistock .....	Leonard Schaefer .....	Tavistock .....	Wm. S. Russell .....	Tavistock.
Berlin .....	George Laing .....	Berlin .....	W. H. Schmaltz .....	Berlin.
Glencoe .....	John McCallum .....	Glencoe .....	A. P. McDougald .....	Melbourne.
Moncton .....	James Donaldson, sr. .....	Atwood .....	Robert Cleland .....	Listowel.
Fergus .....	James W. Benham .....	Rockwood .....	Hugh Black .....	Rockwood.
Fisherville .....	John Bradford .....	Pt. Maitland .....	Edwin Hoover .....	Selkirk.
Toronto .....	Thos. Crawford, M.P.P .....	Toronto .....	W. Greenwood Brown .....	Toronto.
Toronto .....	S. J. Parker .....	Owen Sound .....	E. Marshall .....	Toronto.
St. Thomas .....	J. Campbell .....	St. Thomas .....	D. E. Galbraith .....	St. Thomas.
Walkerton .....	Henry Arkell .....	Teeswater .....	J. J. Schumacher .....	Walkerton.
Lindsay .....	John Campbell .....	Woodville .....	R. G. Corneil .....	Lindsay.
Toronto .....	R. W. Elliott .....	Toronto .....	Hugh Scott .....	Toronto.
Walkerton .....	B. Oberle .....	Carlsruhe .....	Julius Noil .....	Formosa.
Ayton .....	Adam Pletsch .....	Alsfeldt .....	George Hopf .....	Moltke.
Laggan .....	Wm. Rankin .....	Dalkeith .....	V. G. Chisholm .....	Lochiel.
Galt .....	A. Warnock .....	Galt .....	R. S. Strong .....	Galt.
Empire .....	H. E. Harrison .....	Blackheath .....	F. A. Nelles .....	York.
Prescott .....	Henry Morgatroyd .....	Mainsville .....	F. M. Scott .....	Prescott.
Walkerton .....	Thomas Milligan .....	Durham .....	Duncan Campbell .....	Hanover.
Guelph .....	R. McIntosh .....	Guelph .....	Major Geo. B. Hood .....	Guelph.
Eden Mills .....	James Kirkwood .....	Ospringe .....	Colin Cameron .....	Eden Mills.
Cobourg .....	J. C. Rosevear .....	Cold Springs .....	David Eagleson .....	Cold Springs.
Toronto .....	Hugh Scott .....	Toronto .....	Hugh Scott .....	Toronto.
Harpley .....	Justice Mellick .....	Zurich .....	Henry Eilber, M.P.P. .....	Crediton.
Yatton .....	Jos. L. Broham .....	Weissenburg .....	Anton Frank .....	New Germany.
Jamestown .....	E. Bryans .....	Jamestown .....	Wm. S. Mc Kercher .....	Wroxeter.
Selton .....	James Serson .....	Morpeth .....	E. D. Mitton .....	Ridget wn.
Blenheim .....	Thomas Siddle .....	Wheatley .....	Thos. C. Renwick .....	Romney.
Fredericton, N. B. .....	Alfred Markham .....	St. John, N.B. .....	Malcolm Gibbs .....	Toronto.

premium note plan fire risks other than mercantile and manufacturing.  
 general fire insurance. Government deposit \$25,000.  
 attorney for Ontario.



## REGISTER OF PROVINCIAL LICENSEES INCLUDING ALL

Page report.	Name of Company.	System.	Head Office.	President.
B 205 ..	Lambton Farmers'	Mutual .....	Watford.....	Arch'd McIntyre .....
B 222 ..	Lanark.....	Mutual .....	Perth.....	Wm. Lees .....
B 109 ..	Lennox and Addington.....	Mutual .....	Napanee .....	B. C. Lloyd .....
B 181 ..	Lobo Township.....	Mutual .....	Coldstream.....	W. H. Coverhill .....
B 177 ..	London Township Farmers'	Mutual .....	Arva.....	E. Roberts .....
B 165 ..	McGillivray .....	Mutual .....	West McGillivray .....	Wm. L. Corbett.....
B 129 ..	McKillop.....	Mutual .....	Lot 17, con. 5, McKillop Township.....	John B. McLean.....
B 220 ..	Maple Leaf.....	Mutual .....	Columbus .....	Wm. Smith .....
B 35 ..	Merchants' Fire .....	Stock .....	Toronto.....	Hon. G. E. Foster, M.P.
B 224 ..	Midland.....	Mutual .....	Uxbridge.....	Wm. H. Hamilton.....
B 71 ..	Millers' and Manufacturers'	Stock Mutual.....	Toronto.....	James Goldie .....
B 137 ..	Nichol.....	Mutual .....	Fergus .....	Wm. Taylor .....
B 161 ..	Nissouri Farmers'	Mutual .....	Kiutore .....	Wm. Gerrie .....
B 183 ..	Norfolk Farmers' .....	Mutual .....	Simcoe.....	G. H. Chrysler .....
B 203 ..	Oneida Farmers' .....	Mutual .....	Oneida.....	James Downey .....
B 139 ..	*Ottawa Fire .....	Joint Stock.....	Ottawa.....	John Popham.....
B 141 ..	Otter .....	Mutual .....	Norwich .....	Columbus Ross.....
B 101 ..	Oxford Farmers' .....	Mutual .....	Embro .....	
B 101 ..	Peel and Maryborough.....	Mutual .....	Drayton .....	W. T. Whele.....
B 239 ..	Peel County Farmers'	Mutual .....	Brampton .....	George Cheyne.....
B 15 ..	People's Life .....	Cash .....	Toronto .....	W. W. Ogden, M.D.
B 75 ..	Perth .....	Cash Mutual .....	Saratford .....	Wm. Davidson .....
B 131 ..	Puslinch .....	Mutual .....	Aberfoyle.....	Wm. Rae .....
B 42 ..	Queen City.....	Joint Stock .....	Toronto.....	Hugh Scott.....
B 232 ..	Renfrew Farmers' .....	Mutual .....	Renfrew.....	John McGregor.....
B 245 ..	Saltfleet and Binbrook .....	Mutual .....	Elfrida .....	A. D. Lee.....
B 228 ..	Scott .....	Mutual .....	Sandford .....	John Thompson.....
B 163 ..	Simcoe County.....	Mutual .....	Keenanville.....	G. C. Morrow.....
B 201 ..	Southwold Farmers'	Mutual .....	Sheddon .....	D. Turner .....
B 153 ..	†Standard Mutual .....	Mutual .....	Markham .....	P. R. Hoover.....
B 153 ..	Sydenham.....	Mutual .....	Owen Sound.....	Jas. Gardner .....
B 185 ..	Townsend Farmers'.....	Mutual .....	Waterford.....	Oscar McMichael.....
B 113 ..	Usborne and Hibbert .....	Mutual .....	Farquhar.....	J. Essery.....
B 234 ..	Victoria.....	Mutual .....	Hamilton.....	Geo. H. Mills.....
B 175 ..	Walpole Farmers' .....	Mutual .....	Jarvis.....	Robert Miller.....
B 78 ..	Waterloo.....	Cash Mutual .....	Waterloo.....	Geo. Randall.....
B 115 ..	Waterloo, North, Farmers'	Mutual .....	Waterloo .....	Val. Otterbein.....
B 121 ..	Wawanosh, West.....	Mutual .....	Dungannon .....	J. Ballantyne.....
B 82 ..	Wellington .....	Mutual and Stock .....	Guelph .....	Geo. Sleeman.....
B 213 ..	Westminster Township.....	Mutual .....	Westminster.....	J. Thorncroft.....
B 157 ..	Williams, East .....	Mutual .....	Nairn.....	David Sutherland.....
B 195 ..	Yarmouth .....	Mutual .....	New Sarum .....	W. G. Sanders.....
B 241 ..	York Mutual .....	Mutual and Stock .....	Toronto.....	Wm. J. Hill, M.P.P.

\* Ottawa Fire Insurance Company was licensed on 30th September, 1899, for the transaction

† Standard Mutual Fire Insurance Company was licensed on 18th January, 1899, to insure only on

COMPANIES AUTHORIZED TO TRANSAOT BUSINESS.—*Concluded.*

Post office.	Vice-President.	Post office.	Secretary.	Post office.
Napier .....	Albert Duncan .....	Petroha .....	W. G. Willoughby ..	Walnut.
Fallbrook .....	Samuel Wilson .....	Harper .....	Geo. Ritchie .....	Perth.
Napanee Mills .....	T. F. Aylsworth .....	Odessa .....	M C Bogart .....	Napanee.
Yanneck .....	John Ferguson .....	Ferguson .....	J. Marsh .....	Coldstream.
Bobcaygeon .....	Samuel Wheaton .....	The Grove .....	Edward Dann .....	Bryanston.
Brinsley .....	John D. Drummond ..	Ailsa Craig .....	Wm. Fraser .....	W. McGillivray
Kippen .....	Thos. Fraser .....	Brucefield .....	W. J. Shannon .....	Seaforth.
Columbus .....	Hon. J. Dryden, M. P. P.	Brooklin .....	Wm. Purves .....	Columbus.
Ottawa .....	E. Coatsworth, jr., LL. B	Toronto .....	J. H. C. Durham .....	Toronto.
Uxbridge .....	Geo. F. Bruce .....	Beaverton .....	J. E. Gould .....	Uxbridge.
Guelph .....	J. L. Spink .....	Toronto .....	Hugh Scott .....	Toronto.
Fergus .....	Chas. Nicklin .....	Ponsonby .....	James Beattie .....	Fergus.
Ingersoll .....	Wm. Whetstone .....	Lakeside .....	E. J. Pearson .....	Kintore.
Port Dover .....	John Murphy .....	Silver Hill .....	T. A. Moore .....	Simcoe.
Willowgrove .....	W. S. Dunnet .....	Clanbrassil .....	David Kett .....	Willowgrove.
Burgessville .....	Wm Schell .....	Woodstock .....	H. Van Valkenburg ..	Norwich.
Embro .....	Robert McLeod .....	Bennington .....	James Munro .....	Embro.
Goldstone .....	James Duncan .....	Drayton .....	James McEwing .....	Drayton.
Brampton .....	D. H. Mar-hall .....	Snelgrove .....	L. Cheyne .....	Brampton.
Toronto .....	Newton Cossitt .....	Brockville .....	Thos. Jo hffe .....	Toronto.
Stratford .....	Wm. Mowat .....	Stratford .....	Charles Packert .....	Stratford.
Arkell .....	Joseph Little .....	Hespeler .....	James Scott .....	Aberfoyle.
Toronto .....	Thos. Walmsley .....	Toronto .....	Thos. Walmsley .....	Toronto.
Renfrew .....	Duncan Stewart .....	Renfrew .....	Frank Leonard .....	Renfrew.
Stony Creek .....	Wm. Martin .....	Binbrook .....	Geo. Spera .....	Elfrida.
Uxbridge .....	G. A. Smith .....	Sandford .....	Wm. Nelson .....	Uxbridge.
Keenansville .....	James Brett .....	Alliston .....	Jos. Wright .....	Beeton.
West Magdala .....	Angus McLarty .....	St. Thomas .....	H. B. Reesor .....	Markham.
Meaford .....	W. Armstrong .....	Anna .....	Jam-s Cuchrane .....	Owen Sound.
Waterford .....	Wm. P. Skirrow .....	Bloomsburg .....	S. Cunningham .....	Waterford.
Exeter .....	R. H. Bain .....	Fullarton .....	Thos. Cameron .....	Farquhar.
Hamilton .....	R. Æ. Kenney .....	Hamilton .....	W. R. Stuart .....	Hamilton.
Nanticoke .....	Jas. B. Wilson .....	Jarvis .....	Geo. Millar .....	Jarvis.
Waterloo .....	John Shu .....	Waterloo .....	Frank H ight .....	Waterloo.
Heidelberg .....	Jacob C. Hallman .....	Br-slan .....	Levi Stauffer .....	Waterloo.
Pine River .....	Finlay Anderson .....	Belgrave .....	John M R berts .....	Mungannon.
Guelph .....	John I. Hobson .....	Guelph .....	John Davidson .....	Guelph.
Lambeth .....	Daniel McPherson .....	Glanworth .....	James Elliott .....	Wilton Grove.
Nairn .....	D. J. Donaldson .....	S.rathroy .....	Wm. McCarlum .....	Fern Hill.
St. Thomas .....	W. L. Vansyckle .....	Dexter .....	W. H. Elliott .....	New Sarum.
Toronto .....	J. D. Evans .....	Islington .....	Jam-s G. Witgar .....	Toronto.

of General Fire Insurance. Government Deposit, \$25,000.

the premium note plan, Fire Risks other than Mercantile and Manufacturing.

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

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry.	
							Begins, 1899.	Ends, 1900.
C 179.	Anderson Furniture Co. Employees' Benefit Society.	1895	Woodstock	Thos. Milbarn	646	Sick and funeral benefits.	July 1.	June 30.
C 182.	Army and Navy Veterans, Toronto	1888	Toronto	John R. Gray	624	Insurance against sickness and death	"	"
C 183	Army and Navy Veterans, Hamilton.	1889	Hamilton	John Gardner	599	Sick and funeral benefits.	"	"
C 141.	Bank of British North America W. and O. Fund	1891	Montreal	A. C. Skelton	579	Insurance against death	"	"
C 151.	Bricklayers' and Masons' Union, No. 1, of Ontario.	1881	Hamilton	W. J. Whitelock	571	Sick and funeral benefits.	"	"
C 88	Canada Atlantic Railway Employees' Sick and Disability Society.	1894	Ottawa	W. D. F. McEwen	632	Sick and funeral benefits	"	"
C 11.	Chosen Friends, Canadian Order of	1882	Hamilton	W. F. Montague	577	Insurance against sickness and disability or death	"	"
C 197.	Civil Service Mutual Benefit Society.	1872	Ottawa	W. J. Lynch	647	Insurance against sickness and death	"	"
C 165	Cigarmakers' Union, No. 27, Toronto.	1869	Toronto	J. Pamplison	636	Sick, funeral and out of work benefits	"	"
C 157.	Cigarmakers' Union, No. 65, Hamilton	1869	Hamilton	Thomas O'Dowd	643	Sick, funeral and out of work benefits	"	"
C 159	Cigarmakers' Union, No. 69, Brantford	1886	Brantford	F. Mather.	633	Sick, funeral and out of work benefits.	"	"
C 173.	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society.	1888	Toronto	C. V. Rippon	612	Sick and funeral benefits.	"	"
C 201	Cockshutt Plow Company Relief Association	1899	Brantford	David Richardson	648	Sick and funeral benefits.	"	"
C 51.	Commercial Travellers' Association of Canada	1874	Toronto	James Sargent	578	Insurance against accident and death.	"	"
C 53.	Commercial Travellers' Association of Western Ontario	1885	London	Alfred Robinson	575	Insurance against death	"	"
C 107.	Daughters and Maids of England	1890	Toronto	L. G. Cross	626	Sick and funeral benefits.	"	"
C 171.	Donumion Expressmen's Sick Benefit Association	1889	Toronto	John Blackhall	601	Insurance against sickness and death	"	"
C 76.	Emerald Beneficial Association, Grand Branch of	1874	Toronto	William Lane	620	Insurance against sickness and death	"	"
C 122.	Federated Letter Carriers.	1891	Toronto	Alex. McMonie	596	Insurance against sickness and death	"	"
C 3.	Foresters, Ancient Order of	1871	Toronto	W. Williams	583	Insurance against sickness and death	"	"
C 24.	Foresters, Canadian Order of	1879	Brantford	Thomas White	597	Insurance against sickness and death	"	"

C 70.	Foresters, Catholic Order of.	1883	Chicago	Theo. B. Thiele	586	Insurance against sickness and death	“
C 109.	Gendron Manufacturing Co's Employees' Mutual Benefit Society	1890	Toronto	J. D. Baron	569	Sick and funeral benefits	“
C 202.	George Duffy Benefit Association	1898	Toronto	Frank Gilmore	607	Sick and funeral benefits	“
C 119.	German Benevolent Society	1881	Hamilton	G. Barthmann	629	Insurance against sickness and death	“
C 147.	Globe Printing Co's Employees' Benefit Society	1885	Toronto	T. Jeffrey	621	Sick and funeral benefits	“
C 104.	Hamilton Police Benefit Fund.	1891	Hamilton	John Timson	568	Insurance against death, also life-time benefits	“
C 175.	Heitatzman & Co's Employees' Benefit Society	1885	Toronto	A. S. Consterdine	585	Insurance against sickness and death	“
C 193.	Hibernians, Ancient Order of	1888	Toronto	Hugh McCaffrey	628	Insurance against sickness and death	“
C 181.	Hobbslin Bros. Co. Benefit Society	1897	Toronto	A. E. Herrington	586	Sick and funeral benefits	“
C 14.	Honie Circles, Canadian Order of	1884	Toronto	J. M. Foster	638	Insurance against sickness and death, also life-time benefits (including endowments)	“
C 100.	Irish Catholic Benevolent Union	1883	Toronto	J. J. Managan	634	Insurance against sickness and death	“
C 115.	Italian Benevolent Society	1888	Toronto	D. A. G. Ghionna	574	Insurance against sickness and death	“
C 47.	Knights of the Maccabees, Supreme Tent	1863	Port Huron	G. J. Siegle	607	Insurance against sickness and death	“
C 28.	Knights of Pythias, Supreme Lodge	1864	Nashville	R. L. C. White	622	Insurance against sickness and death	“
C 74.	Knights of St. John, R. C. Union of	1893	Toronto	Thos. Callaghan	603	Insurance against sickness and death, also life-time benefits	“
C 97.	Knights of St. John and Malta	1875	Toronto	John A. Cowan	564	Sick and funeral benefits	“
C 131.	Ladies' Orange Benevolent Association	1895	Chatham	Mrs. Longmoore	615	Insurance against death, also life-time benefits	“
C 106.	London Police Benefit Fund	1877	London	R. Birrell	581	Sick and funeral benefits	“
C 195.	Loyal Orange Young Briton Lodge, No. 33	1895	Ottawa	W. J. Kissick	623	Insurance against sickness and death	“
C 135.	Loyal True Blue Association.	1889	Port Perry	Nicholas Ingram	606	Sick and funeral benefits	“
C 187.	Macdonald Manufacturing Company's Employees' Benefit Society	1897	Toronto	W. Carson	635	Sick and funeral benefits	“
C 161.	Massey-Harris (Toronto) Employees' Mutual Benefit Society	1883	Toronto	Robert Thompson	612	Insurance against sickness and death	“
C 163.	Massey-Harris (Brantford) Relief Assn	1885	Brantford	Percy G. egory	614	Insurance against death	“
C 95.	Mutual Mastic Compact	1877	St. Catharines	Levi Yale	591	Sick and funeral benefits	“
C 149.	Methodist Book and Publishing House Employees' Benefit Society	1895	Toronto	Henry Balson	645	Insurance against sickness and death	“
C 93.	Merchants' Life Association.	1889	Toronto	Jas. G. Howarth	612	Insurance against sickness and death	“
C 31.	Oddfellows, Canadian Order of.	1882	Toronto	Robert Fleming	617	Insurance against sickness and death	“
C 168.	Oddfellows, Grand United Order of.	1852	Windsor	R. L. Dunn	616	Insurance against sickness and death	“
C 17.	Oddfellows, Independent Order of.	1855	Toronto	J. B. King	562	Insurance against disability or death	“
C 21.	Oddfellows, Independent Order, M. U.	1887	Toronto	G. M. Gardner	605	Sick and funeral benefits	“
C 124.	Oddfellows' Relief Association.	1874	Kingston	R. Meek	605	Sick and funeral benefits	“
C 189.	Ontario Benefit Society	1898	Toronto	W. S. Harrison			“



INDEX C.—Friendly Societies: being Societies registered by the Province of Ontario for the transaction of insurance, etc.—*Concluded.*

Report page.	Short name of society.	When organized or incorporated.	Head office.	Name of Secretary.	Register No.	For what insurance contracts registered.	Term of registry.	
							Begins 1889.	Ends 1900.
C 64.	O nge Grand Lodge, Ontario West	1881	Toronto	William Lee	613	Insurance against sickness and death	July 1	June 30
C 55.	O nge Grand Lodge of B. A.	1890	Toronto	J. S. Leighton	572	Insurance against death	"	"
C 145.	Ottawa Typographical Union No. 102.	1867	Ottawa	R. Mackell	600	Sick and funeral benefits	"	"
C 86.	Ottawa Unity Protestant Benefit Society	1869	Ottawa	J. A. Murphy	589	Insurance against sickness and death	"	"
C 165.	Postal Benefit Association, Toronto	1891	Toronto	T. D. Gould	611	Insurance against death	"	"
C 84.	Railroad Trackmen, United Brotherhood of	1893	Ottawa	H. F. McKenney	639	Insurance against sickness and death	"	"
C 139.	Reliance Benefit Order	1895	Toronto	A. S. Stewart	598	Sick and funeral benefits	"	"
C 38.	Royal Arcanum	1877	Boston	W. O. Robson	563	Insurance against sickness and death	"	"
C 42.	Royal Templars of Temperance	1884	Hamilton	C. V. Emory	565	Insurance against sickness and death, also life-time benefits	"	"
C 137.	Sanctuary Robin Hood, A. O. S.	1878	Toronto	W. H. Henley	631	Sick and funeral benefits	"	"
C 66.	Societe des Artisans Canadian Freres de la Cité Montreal	1876	Montreal	Henri Roy	592	Insurance against sickness and death	"	"
C 55.	Sons of England	1877	Toronto	John W. Carter	573	Insurance against sickness and death	"	"
C 62.	Sons of Ireland	1890	Toronto	Thomas Rooney	584	Insurance against sickness and death	"	"
C 59.	Sons of Scotland	1876	Toronto	D. M. Robertson	567	Insurance against death	"	"
C 90.	Sons of Temperance (Grand Division of Canada West)	1849	Whitby	W. H. Bewell	561	Insurance against sickness and death, also life-time benefits	"	"
C 117.	St. Boniface Benefit Society	1892	Berlin	A. Fuhrman	593	Sick and funeral benefits	"	"
C 79.	St. Jean Baptiste Society, Ottawa	1887	Ottawa	Chas. Castonguay	570	Insurance against sickness and death	"	"
C 127.	St. Joseph Mutual Benefit Society, Toronto	1889	Toronto	U. Renaud	641	Sick and funeral benefits	"	"
C 129.	St. Joseph Aid Society (Formosa)	1887	Formosa	J. D. Kuntz	618	Insurance against sickness and death	"	"
C 81.	St. Joseph (Union of), Ottawa	1863	Ottawa	F. X. Talbot	590	Insurance against sickness and death	"	"
C 177.	St. Lawrence Foundry Employees' Society	1890	Toronto	J. A. Nicholson	625	Sick and funeral benefits	"	"
C 121.	St. Luke Sick Benefit Society	1891	Annerstburg	L. Bertrand	644	Sick and funeral benefits	"	"
C 109.	Theatrical Mechanics, Toronto	1886	Toronto	W. E. Meredith	602	Insurance against sickness and death	"	"
C 113.	Toronto Firemen's Benefit Fund	1891	Toronto	John Thompson	604	Insurance against sickness and death, also life-time benefits	"	"
C 111.	Toronto Hebrew Benevolent Society	1898	Toronto	Louis Raskind	582	Sick and funeral benefits	"	"
C 111.	Toronto Musical Protective Association	1887	Toronto	J. W. W. Gray	627	Sick and funeral benefits	"	"

C 102.	Toronto Police Benefit Fund .....	1882	Toronto .....	Charles Seymour .....	610	Insurance against death, also life-time benefits .....	"
C 185.	Toronto Civic Employees' Benevolent Association .....	1888	Toronto .....	E. J. Hopkins .....	608	Insurance against sickness and death .....	"
C 153.	Toronto Railway Employees' Union and Benefit Society .....	1893	Toronto .....	Thomas Hogg .....	640	Insurance against sickness and death .....	"
C 143.	Toronto Typographical Union No. 91. . .	1844	Toronto .....	James Wilson .....	580	Insurance against sickness and death .....	"
C 191.	United Daughters of Chatham .....	1855	Chatham .....	Sarah E. Burton .....	595	Sick and funeral benefits .....	"
C 8.	United Workmen, Ancient Order of .....	1879	Toronto .....	M. D. Carder .....	576	Insurance against death .....	"
C 133.	United Protestant Benevolent Association .....	1881	Hamilton .....	James Harper .....	594	Insurance against sickness and death .....	"
C 201.	Verity Plow Company Relief Association .....	1899	Brantford .....	N. W. Creech .....	650	Sick and funeral benefits .....	Sept. 7.
C 167.	Victoria Lodge No. 7, Good Samaritans .....	1862	Hamilton .....	Annie Gwyder .....	630	Sick and funeral benefits .....	July 1.
C 202.	W. & J. G. Greey's Employees' Mutual Sick Benefit Society .....	1898	Toronto .....	Jos. Hough .....	609	Sick and funeral benefits .....	"
C 199.	Young Men's Hebrew Association .....	1896	Toronto .....	Joseph Harris .....	649	Sick and funeral benefits .....	July 1.



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